

Investing in human rights

The Federal Housing Advocate's

2025–2026 Annual Report to the Minister



Office of the
Federal Housing
Advocate

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Advocate's message

As Canada's Federal Housing Advocate, it is my privilege to present my 2025–2026 Annual Report to the Minister. I was honoured to be [re-appointed to a second three-year term](#) in February 2025, and I continue to be dedicated to advancing the right to housing for everyone in Canada.

This year's annual report comes as Canada faces economic and social challenges. For many people across the country, finding and keeping housing has become an everyday struggle – in communities large and small, urban and rural. The housing crisis affects every part of people's lives and is worsening barriers, like food insecurity, poverty, unemployment, physical and mental health challenges, and [growing homelessness](#).

It is often during times of crisis that human rights are at risk of regression. That is why now is a critical moment for Canada to respect and protect the right to housing. In tough times, these human rights values are what define and strengthen us as a nation. When everyone has housing, it unlocks potential — for the economy, for communities, and for people. When everyone can live in an adequate, affordable home, Canada benefits.

As the current National Housing Strategy reaches the end of its cycle in 2027–2028 and a new strategy is being developed, Canada has the chance to reflect on the lessons of the past decade and chart a new path forward. The Build Canada Homes agency promises a renewed focus on building and protecting non-market and supportive housing. This focus is an encouraging step that aligns with the human rights-based approach long called for by communities and experts.

This annual report and its enclosed recommendations focus on these two crucial initiatives – the renewed National Housing Strategy and Build Canada Homes – and the opportunities they present. Our work in the last year centred on providing research and advice for how the federal government can better incorporate human rights into its housing approaches, investments, and programs so that they truly improve outcomes for all, particularly disadvantaged groups. From expert, evidence-based research, to extensive engagement conducted by my Office and partners across the country, our work provides federal decision-makers with valuable insight into what is working, what is not, and where urgent action is needed.

Our work also continued to focus on other systemic housing issues, including accessible housing for people with disabilities and seniors, the need for investments and action to address homeless encampments, and the intersection of justice-involved youth and future homelessness.

Across these issues, one theme remains consistent: A human rights-based approach offers a clear path forward. When governments engage directly with rights holders and design policies based on needs and outcomes for people, solutions become more effective and sustainable.

Systemic change does not happen overnight, but meaningful progress to address the housing crisis is possible when governments remain committed to human rights principles and work alongside those most affected.

The coming years will be critical. As the next National Housing Strategy takes shape, Canada has an opportunity to build on lessons learned and strengthen the Strategy to deliver meaningful progress towards ending the housing and homelessness crisis. The mandate of Build Canada Homes to advance non-market and supportive housing reflects a growing recognition that housing solutions must prioritize those most affected by the crisis. Ensuring that both remain focused on the needs of the most disadvantaged will be essential to their success.

Canada is at a crucial moment. The federal government has an opportunity to build a housing system that reflects Canada's human rights commitments and ensures that everyone has access to housing with dignity. My Office and I remain committed to providing concrete recommendations governments can use to deliver meaningful results and uphold people's human rights.

Marie-Josée Houle,
Federal Housing Advocate



Housing in Canada at a glance



The issues

Lack of affordable housing:

Canada is missing 4.4 million affordable homes.¹

4.4 million

Financialization:

For every 1 deeply affordable unit created, 15 are lost to financialization.²

1 of 15

Homelessness is rising:

The number of people living unsheltered has more than doubled since 2020 – an increase of 107% between 2020-2022 and 2024.³

107%

Submissions:

Individuals most often reported issues related to unaffordable housing (51%), difficulty finding housing (46%), discrimination (44%), not having a place of their own or experiencing homelessness (44%), and problems with landlords, building managers, roommates, or neighbours (41%). Evictions or housing loss were reported by 39% of respondents.⁴



The solutions

The Federal Housing Advocate's work has recommended key solutions

Non-market housing:

Increasing Canada's non-market housing stock from the current 3.5% to a target of 20% by 2055. This requires an immediate goal of enabling 100,000 deeply affordable homes annually.⁵

Deeply affordable housing:

Expanding successful models like the Rapid Housing Initiative, which delivered 57% of Canada's low-income housing using only 7% of total NHS funding.⁶



Accountability tools

- 2 active review panels, 1 being prepared, 1 completed
- The Federal Housing Advocate's recommendations on:
 - Build Canada Homes
 - The National Housing Strategy
 - The Canada Housing Benefit
 - Supportive and transitional housing
 - The Unsheltered Homelessness and Encampments Initiative
 - Accessible housing and people with disabilities
 - Temporary foreign workers (agricultural stream)

1-2-5-6 Office of the Federal Housing Advocate: [Human rights-based housing targets and mechanisms for Canada](#)

3 Housing, Infrastructure and Communities Canada: [Everyone Counts 2024 - Highlights Report Part 1 – Enumeration of Homelessness](#)

4 Office of the Federal Housing Advocate: Submissions in 2025–2026



Recommendations to Parliament

The Federal Housing Advocate reports annually to the Minister responsible for housing and can also submit recommendations at any time to the Minister, who is required to respond within 120 days of receiving those reports.

The 2025–2026 Annual Report is made available to Members of Parliament, stakeholders and the Canadian public to provide a better understanding of the right to housing, the Office of the Federal Housing Advocate’s activities, and highlight the Federal Housing Advocate’s recommendations to improve housing outcomes for everyone living in Canada.

The Federal Housing Advocate calls upon the Minister of Housing and Infrastructure and the Government of Canada to recognize and implement the following recommendations

Demonstrate government accountability on advancing the human right to housing

- 1. Strengthen collaboration and maintain regular lines of communication between the Minister responsible for housing and the Federal Housing Advocate**
 - a. Prior to the Minister’s formal response, the Advocate invites a meeting with the Minister responsible for housing to discuss these annual report recommendations
 - b. The Advocate requests quarterly meetings with the Minister responsible for housing to strengthen collaboration and discuss the Advocate’s recommendations and how they can help the government make progress on the systemic housing issues

Build a renewed National Housing Strategy that is based in human rights and advances measurable outcomes for disadvantaged groups

- 2. Structure the renewed National Housing Strategy, including a multilateral accord and bilateral agreements, to align with the right to adequate housing enshrined in the 2019 National Housing Strategy Act and advance key human rights principles, including:**
 - a. Further the progressive realization of the right to adequate housing
 - b. Include the meaningful participation of civil society and lived and living experts with experience of housing precarity and homelessness
 - c. Focus on permanent, adequate and non-market affordable housing with secure tenure for the most disadvantaged groups as a matter of priority
 - d. Tie federal housing investments to rights-based outcomes as outlined in the reports [Building homes, upholding rights: A human rights approach to housing agreements](#) and [Rights-based intergovernmental agreements for the next National Housing Strategy](#)
 - e. Uphold the rights of First Nations, Inuit and Métis, including the right to self-determined housing plans and programs in line with the United Nations Declaration on the Rights of Indigenous Peoples Act
 - f. Uphold non-discrimination and ensure the renewed National Housing Strategy aligns with key federal laws and frameworks, including: the Accessible Canada Act, Gender-Based Analysis Plus, the Canadian Poverty Reduction Strategy, Canada's Anti-Racism Strategy, and the Federal 2SLGBTQI+ Action Plan
 - g. Ensure geographic representation and approaches that reflect unique local realities, especially in rural, remote and northern communities
- 3. Broaden engagement on a multilateral accord and bilateral agreements that frame the National Housing Strategy to include Indigenous governments and municipalities**
- 4. Ensure meaningful participation by rightsholders and civil society in the National Housing Strategy renewal process by:**
 - a. Providing funding to ensure meaningful engagement by rightsholders, civil society groups, and people with lived and living experience in the renewal process
 - b. Leveraging the extensive engagement on key systemic issues already conducted by the Federal Housing Advocate and the National Housing Council to inform the renewed Strategy

5. Adopt clear and consistent definitions to inform investments, data collection and sharing, and monitoring of the renewed National Housing Strategy

- a. Adopt clear and consistent human rights-based standards and definitions for housing investments that uphold all elements of the right to adequate housing
- b. Define affordability based on income targets
- c. Collect and publish transparent data based on common definitions. This includes data sharing for the benefit of communities and with respect for Indigenous self-determination and data sovereignty. Data across surveys should be able to be disaggregated to analyse housing outcomes for population groups that are most at risk of core housing need and homelessness.
- d. Clarify and differentiate supportive housing from transitional accommodations

6. Address identified systemic issues with a “whole of government approach”

Under a renewed National Housing Strategy, Housing, Infrastructure and Communities Canada should work with relevant departments to:

- a. Expand data collection to fill data gaps and address the lessons learned from the joint Office of the Federal Housing Advocate and Canadian Human Rights Commission [project that is monitoring the right to housing for people with disabilities](#)
- b. Ensure that federal investments do not create or perpetuate barriers by complying with the housing standards created by Accessible Standards Canada
- c. Adopt the recommendations presented in the National Housing Council’s Neha review panel, including urgently adopting a human rights-based plan, with specified timelines and adequate resources, to eliminate homelessness among women and gender diverse people
- d. Ensure that the outcomes of the Temporary Foreign Worker accommodation review being led by Employment and Social Development Canada uphold human dignity and security of the person and reflect relevant and enforceable standards of accommodation consistent with international law. See [Annex A](#) for additional recommendations.

Create and protect adequate housing that is affordable and accessible

7. Incorporate human rights principles into the creation of non-market housing and supportive housing funded by Build Canada Homes

- a. Build Canada Homes must go beyond scaling up the supply of affordable housing – it must expand, acquire and preserve non-market housing with an interim target of 7% as identified by the National Housing Council, and a long-term goal of 20% non-market housing by 2055 as recommended by a report by Dr. Carolyn Whitzman commissioned by the Office of the Federal Housing Advocate
- b. Ensure the enabling legislation of Build Canada Homes is consistent with the National Housing Strategy Act and upholds the human right to adequate housing

8. Revise the Canada Housing Benefit (CHB) in coordination with provincial and territorial income assistance programs to jointly address deep affordability gaps with market rents, prevent homelessness, and contribute to human rights-based housing outcomes as outlined in the report [A rights-based approach to the Canada Housing Benefit](#)

9. Ensure sustained funding for co-operative housing

- a. The federal government must engage with the Agency for Co-operative Housing, the Co-operative Housing Federation of Canada and its partners regarding the Federal Community Housing Initiative – 2, slated to sunset in 2028. Working with these partners, the federal government must address the future structure and sustained funding for housing subsidies for co-operative housing members with deep affordability needs in Canada.

10. Unlock investments for Urban, Rural and Northern Indigenous housing by immediately releasing the targeted funding and ensuring a For Indigenous, By Indigenous approach

*The Advocate notes that there was [an announcement](#) on April 24, 2026, and continues to stress the importance of ensuring a For Indigenous, By Indigenous approach.

11. Support human rights-based responses to homeless encampments with long-term funding, consistent with the Federal Housing Advocate’s [renewed calls to action issued in March 2026](#)



Advising governments and driving change

Governments have an essential role to play in advancing the right to housing.

The Federal Housing Advocate is an important resource for governments, who can draw on her work – from evidence-based research, to recommendations, to the testimony she amplifies from people impacted by inadequate housing and homelessness – to guide their decision-making.

The Advocate remains committed to providing practical guidance so that governments can meet their human rights obligations.

Incorporating human rights into federal housing programs

In 2025–2026, the Office of the Federal Housing Advocate (OFHA) provided several pieces of evidence-based research and advice to the federal government and the Minister responsible for housing. The work focused on how the government can better incorporate human rights-based approaches into its housing approaches, investments, and programs — so that they truly improve housing outcomes for all, particularly disadvantaged groups. Here are a few areas the work focused on.

The National Housing Strategy

The current National Housing Strategy is set to end in 2027–2028. As the government looks towards the Strategy’s renewal, now is an opportunity to strengthen the next iteration by prioritizing disadvantaged groups, implementing measurable targets, and committing to human rights. Three key pieces of advice we released included:

- [Rights-based intergovernmental agreements for the next National Housing Strategy](#): This work analyzed the opportunities and challenges of renewing the Federal, Provincial, Territorial (FPT) Housing Partnership Framework. It focuses on the need for intergovernmental alignment and collaboration, including how stronger rights-based conditionality, income-based affordability targets, and measurable outcomes could be embedded into the next iteration of the framework and bilateral agreements.
- [Building homes, upholding rights: A human rights approach to housing agreements](#): This work examines how federal spending power and contractual mechanisms can be used to embed public purpose, accountability, and human rights outcomes in housing programs. It draws on lessons from the experience of the Canada Health Act.
- [Advice to the Minister – How a human rights-based approach can help solve the housing crisis](#): This advice from the Federal Housing Advocate draws on evidence-based research and analysis on the lessons learned from Canada’s first National Housing Strategy, and is rooted in her engagements with rightsholders, lived experts, Indigenous representative organizations, and civil society.

Build Canada Homes

As Canada launched its new housing agency Build Canada Homes in the past year, the OFHA's work in 2025–2026 recommended guiding principles to help ensure it is driving transformational change to Canada's housing system. The mandate of Build Canada Homes must have a clear public purpose: to expand and preserve non-market housing and to ensure that federal investments result in deep affordability and long-term accountability. The guiding principles included the need for Build Canada Homes to:

1. Deliver deeply affordable non-market supply
2. Preserve existing affordable housing
3. Support and scale the ecosystem
4. Use income-based affordability standards
5. Leverage land, regulatory reform, and design innovation
6. Require transparent measurement and reporting

Solving the housing crisis requires more than accelerating supply — it demands the right kind of housing, clear purpose, and a strong commitment to human rights.

[Consult the full advice and recommendations.](#)

Canada Housing Benefit

The Canada Housing Benefit (CHB) provides financial help to low-income renters, and it is a crucial support to help tackle affordability challenges and keep people housed. In 2025–2026, the OFHA examined the structural limitations of the CHB, particularly considering the rising cost of living in Canada. The work proposes reforms to the CHB to:

- address deep affordability gaps to position it as a more effective homelessness-prevention tool
- improve the alignment with provincial and territorial income-assistance programs
- ensure federal expenditures support measurable, rights-based outcomes

Read more in the report [A rights-based approach to the Canada Housing Benefit.](#)

Supportive housing and transitional accommodation

In 2025–2026, the OFHA looked at how human rights principles and standards can be better integrated into upcoming federal investments in supportive housing and transitional accommodation.

Supportive housing and transitional accommodation are important pieces of the puzzle that make up Canada’s housing and homelessness system. Supportive housing helps people stay housed with the wrap-around supports they need to be successful – like integrated healthcare, social workers, addictions support, and other measures. Meanwhile, transitional accommodation can provide temporary, supportive lodging to help prevent homelessness and move people from crisis situations to stable, permanent housing – whether they are fleeing violence, exiting homelessness, or being released from incarceration for example.

The federal government has announced that Build Canada Homes will invest \$1 billion to expand supportive housing and transitional accommodation. Combined with a renewed National Housing Strategy expected in 2028, there is an opportunity for the federal government to ensure supportive housing and transitional accommodation align with human rights guidelines.

This work highlights that provinces and territories apply residential tenancy legislation differently, resulting in uneven protections and inconsistent understandings of the right to housing. The conclusion is that there is a need for national standards, as well as better promotion and protection of the rights of residents in supportive housing and transitional accommodation. It will help advise the federal government on how to ensure that its investments under Build Canada Homes and future National Housing Strategy agreements support safe, rights-affirming housing with consistent protections across jurisdictions.

This report will be published in 2026.

Developing housing targets and mechanisms for Canada that are human rights-based

An essential part of tackling the housing and homelessness crisis is understanding the true number of homes needed and how affordable they must be for people who need them most. A report released by the OFHA in September 2025 looked at putting concrete numbers to these questions. In a report released in September 2025 by the OFHA and authored by housing expert Dr. Carolyn Whitzman, the report underscores a critical systemic deficit: while Canada has committed to the right to adequate housing, the current pace of building deeply affordable homes is so slow that it would take over 1,000 years to eliminate homelessness and core housing need at present rates.

The findings revealed a housing deficit of 4.4 million affordable homes. Since the 2017 launch of the National Housing Strategy, non-market housing completions have stagnated at just 3% of new builds, while chronic homelessness has surged by 22%. Furthermore, the “financialization” of housing has led to a devastating ratio of loss: for every 1 deeply affordable unit created, 15 are lost to the private market.

To address these gaps, [the Advocate urged the federal government to commit](#) to a goal of 20% of housing in Canada being non-market – including co-ops, non-profit, and public housing.

The Advocate’s key recommendations included:

- **Scaling supply:** Increasing Canada’s non-market housing stock from the current 3.5% to a target of 20% by 2055. This requires an immediate goal of enabling 100,000 deeply affordable homes annually.
- **Targeted investment:** Expanding successful models like the Rapid Housing Initiative, which delivered 57% of Canada’s low-income housing using only 7% of total National Housing Strategy funding.
- **Legislative accountability:** Aligning all federal housing investments with the National Housing Strategy Act to prioritize groups in vulnerable circumstances and ensure that public land is used for public good.

The Advocate continues to call on the federal government to take bold action to address the housing crisis by making non-market housing a cornerstone of its strategy, ensuring federal housing policy meets the country’s human rights commitments.

Read more in the report [Human rights-based housing targets and mechanisms for Canada](#).

Calling for investments and action to support human rights-based responses to homeless encampments

In 2025-2026, we continued our advocacy to ensure all governments implement the recommendations that emerged from the Advocate's 2024 national, systemic review of homeless encampments, [Upholding dignity and human rights: The Federal Housing Advocate's review of homeless encampments](#).

The Advocate and the OFHA continued to engage with governments at all levels, sent letters of concern to municipalities when issues were raised, and developed resources to support governments to take human rights-based approaches.

Note: The Federal Housing Advocate commends the extension of federal funding to support people experiencing homelessness and living in encampments. On April 1, 2026, the government announced it was extending the Unsheltered Homelessness and Encampments Initiative for another year by providing \$125 million in funding. This is a welcomed and essential step that will provide supports to people who need it most, and to communities and organizations on the front lines of this work.

Moving forward, it is essential that these responses to encampments respect human rights, meaningfully engage encampment residents, and allow people to live in safety and dignity. As the government continues to shape its housing and homelessness plans, it must ensure there is long-term and predictable funding alongside sustainable solutions to respond to encampments.

Calling for funds to address encampments

Following the 2024 report, the federal government committed \$250 million through the [Unsheltered Homelessness and Encampments Initiative](#) (UHEI), which was implemented with matching funds from provinces, territories, and municipalities. It provided much needed support in some municipalities and encouraged them to reflect on new human rights-based approaches.

In September 2025, the Advocate travelled to several communities across Southern Ontario – Cambridge, Kitchener, London, Hamilton, and Toronto – to assess the impact of the federal funding on the communities she visited. The Advocate visited people living in homeless encampments, met with people with lived experience and service providers, and engaged with municipal and provincial decision-makers.

As a result, the Advocate released a report in December 2025 that recommended the federal investments continue permanently. The Advocate heard from municipal leaders that there is a need for long-term, predictable funding and coordinated supports, particularly when the UHEI ends in March 2026.

The report documents how encampments remain survival spaces amid ongoing systemic housing failures. It also identifies 11 key calls to action, including sustained federal leadership, expansion of supportive and non-market housing, integration of housing and healthcare, and the end of forced encampment evictions.

Consult the report and news release on the Advocate’s trip to Southern Ontario:

- [What we heard about federal, provincial, and municipal responses to homeless encampments](#)
- [New report recommends permanent federal investments in human rights-based responses to encampments](#)

Urging renewed action

The number of people experiencing homelessness in Canada continues to rise. Figures show the number of people living unsheltered has more than doubled in recent years – an increase of 107% between 2020–2022 and 2024. In Ontario alone, [a report published in January](#) by the Association of Municipalities of Ontario identified 85,000 people experiencing homelessness in the province. First Nations, Inuit and Métis people continue to be grossly over-represented in these numbers.

In March 2026, the Advocate issued renewed calls to action to urge all levels of government to do more to address encampments in Canada. They included the need to embed human rights-based approaches, prioritize long-term federal investments and leadership, meaningfully consult with Indigenous Peoples and people living in encampments, and end forced encampment evictions.

The renewed calls to action, initially outlined in the Advocate’s 2024 report, build on the work and engagements that have taken place since – including what she has heard are critical issues from municipalities, encampments residents, service providers, and Indigenous representative organizations.

The need for urgent and coordinated responses to address the systemic factors that continue to fuel homelessness remains as urgent as ever. Governments at all levels must continue to advance solutions and provide resources so that people in encampments can live in safety and dignity.

[Consult the statement and renewed calls to action.](#)

Developing resources

In the last year, we continued to develop resources to support governments to take human rights-based approaches to encampments.

In June 2025, the OFHA published a [Guide to meaningful engagement and integrating a human rights-based approach into encampment responses](#). The guide was developed to provide additional guidance to governments on how to put in place a human rights-based approach, particularly municipal governments who are most often on the frontlines of encampment responses. It includes eight key principles for meaningful engagement. In October 2025, the guide was presented to a wide range of stakeholders during a workshop at the Canadian Alliance to End Homelessness Annual Conference in Montreal.



Promoting human rights accountability

In 2025–2026, the Federal Housing Advocate continued to engage with the review panel process.

Review panels are one of the important human rights accountability mechanisms created by the National Housing Strategy Act. Instead of hearing individual complaints about human rights violations, review panels hold hearings on systemic housing issues – and include the meaningful engagement of people and communities affected by the systemic issues they are examining.

Upon a request from the Advocate, the National Housing Council must establish an independent review panel.

Calling for a review panel on the shortage of accessible housing in Canada

On June 12, 2025, the Advocate asked the National Housing Council to launch a [review panel to examine the lack of accessible housing across Canada](#).

The shortage of accessible housing is a serious human rights concern in every province and territory. Barriers to housing for people with disabilities, seniors, and other equity-deserving groups have serious consequences – [some people with disabilities have turned to Medical Assistance in Dying](#) because they can't access housing and supports that meet their needs. The shortage of accessible housing is also contrary to Canada's international and domestic human rights obligations.

Everyone in Canada has the fundamental right to adequate housing — and accessibility is essential to that right. Having an accessible home is crucial for people to be able to live in dignity, free from discrimination, independently, and as part of their communities.

As Canada seeks to build a record number of new homes, this is a pivotal moment to build in accessibility, as well as the viewpoints of people with lived experience, from the very start.

The National Housing Council announced the [launch of the review panel](#) on February 26, 2026 and written public submissions opened on March 26, 2026. The review panel will examine three key questions, guided by the lived experience of people with disabilities:

- How is the lack of accessible housing affecting people in Canada?
- What system-wide gaps, and what government actions and inactions, are getting in the way of Canada's progress on the right to housing and the rights of persons with disabilities?
- What actions and solutions should governments and communities lead to make better progress on the right to accessible housing for people with disabilities in Canada?

These questions will help the review panel develop clear and actionable recommendations to the Minister responsible for housing.

Highlighting the experiences of homelessness for women and gender diverse people

In 2025, the Neha review panel examined the right to safe, adequate, affordable housing for women, Two-Spirit, trans, and gender-diverse people. It also examined the government's duty to uphold these rights.

In 2025–2026, the Advocate submitted recommendations on gendered homelessness to the review panel based on her research and submissions she received from community organizations and individuals. This research included visits to communities across Canada and extensive engagement with rightsholders. She accompanied her recommendations with an analysis of government actions and inactions that have contributed to the problem of homelessness for women and gender-diverse people. The [Advocate's written representation](#) to the review panel was submitted in February 2025, and the Advocate participated in [Neha's oral hearings](#) in June 2025.

On November 24, 2025, the Neha review panel submitted its final report, [We are human. We deserve a place to live. It's that simple.](#) to the Minister responsible for housing, marking a pivotal moment in Canada's commitment to gender and racial equity in housing. The [Neha reports](#) and recommendations concluded that Canada is not fulfilling all the conditions to realize the right to housing in Canada in an inclusive, gender-responsive, and human rights-based manner.

The National Housing Strategy Act outlines that the Minister must respond to the report within 120 days and must also table a response in the House of Commons and the Senate. The Minister tabled the response to the Neha review panel on April 17, 2026, and it is [available on the National Housing Council's website](#).

Gathering information for a forthcoming referral on the intersection of justice-involved youth and future homelessness

The Advocate is closely monitoring the St. Leonard's Society of Canada's research and solutions, including the national [Pursuing Justice study](#) (2025) and the CMHC-funded Solutions Lab, [Pursuing Housing: Scaling Options for Justice-Involved Youth](#) (2025–2026). These initiatives document how youth experiencing homelessness or housing precarity are drawn into the justice system. They identify the housing supports, income measures, and community-based services needed to prevent justice-involved youth from falling into, or returning to, homelessness after detention, court involvement, or other justice-system contact. St. Leonard's is now translating these findings into concrete, rights-based recommendations through its policy analysis and Lab outputs. This body of work will inform the Advocate's upcoming request to the National Housing Council to form a review panel on the intersection of justice-involved youth and preventing future chronic homelessness.



Amplifying what we heard

A focus of Advocate’s work is hearing first-hand from people with lived experience of housing precarity or homelessness, and amplifying their voices so that they reach decision-makers.

While the Advocate is mandated to address systemic issues, [submissions from individuals and organizations are vital](#). They help to better understand the circumstances causing systemic issues across Canada and allow the voices of those most affected to be heard. Anyone in Canada who has faced inadequate housing or homelessness can make a submission.

The Advocate is also able to refer submissions to the National Housing Council’s review panel process so that they are included in the public hearing examining a specific systemic issue.

Submissions received by the Advocate between May 2022 and February 2028 will form a continuous, active submissions inventory, informing the identification of systemic housing issues throughout the duration of her mandate.

What we heard from individuals

People across Canada continue to face significant barriers to housing. Based on the submissions we received in the last year, people with intersectional identities and in disadvantaged circumstances faced housing barriers and discrimination on multiple fronts, leaving them at the greatest risk of housing insecurity.

During the 2025–2026 year, 39 individuals from nine provinces submitted information about systemic housing issues. Many identified with more than one priority group, such as First Nations, Inuit, or Métis, people with disabilities, seniors, and women. They also often reported having low income or receiving social assistance, having lived experience of homelessness, having served time in detention or prison, or were survivors of violence. This illustrated that housing insecurity often affects people facing multiple barriers at the same time.

Individuals most often reported issues related to unaffordable housing (51%), difficulty finding housing (46%), discrimination (44%), not having a place of their own or experiencing homelessness (44%), and problems with landlords, building managers, roommates, or neighbours (41%). Evictions or housing loss were reported by 39% of respondents.

Many respondents described a clear gap between their income and the cost of rent, especially those relying on disability benefits, social assistance, or fixed incomes. Rents were often far beyond what they could afford, and housing benefits were described as outdated and no longer matching real market prices. Once people were priced out of the private rental market, they had very few options left. Unaffordable housing was often identified as a direct cause for eviction, homelessness, financial stress, and worsening mental health, pointing to a systemic problem.

Respondents also shared experiences of discrimination by landlords and housing providers. These ranged from dismissive or demeaning treatment to the use of eviction and tribunal processes to push people out. Disability-related needs were often treated as rule-breaking. As one respondent explained: “We repeatedly asked the landlord to make the apartment breathable because of smoke from other units entering our home and contributing to existing health problems. Instead, the landlord filed a complaint with the housing tribunal under false pretences to kick us out.” These experiences weakened security of tenure and contributed to ongoing housing instability and loss of dignity for people whose disabilities were treated as problems rather than protected rights.

Finally, respondents described how difficult it is to find housing at all. Very low vacancy rates, strict screening rules, and documentation requirements frequently excluded people. Searching for housing was often described as long, exhausting, and poorly supported, with few realistic options available, making it very hard to regain stable housing.

What we heard from organizations

Organizations across Canada shared their research, engagement, and academic work in submissions to the Advocate. These submissions recognize the widespread and systemic problems in Canada’s housing system. Discrimination was a common concern, especially for newcomers, sex workers, students, racialized communities, seniors, people with disabilities, and youth.

The Advocate received submissions from 23 organizations across Canada. These included:

- The National Right to Housing Network
- Concordia University
- Migrant Rights Network
- University of Western Ontario
- British Columbia Coalition of Experiential Communities
- Observatoire québécois des inégalités

Across regions and sectors, organizations consistently identified evictions, particularly renovictions and other no-fault evictions, as a major cause of housing instability and homelessness. Organizations emphasized that these harms are systemic. They are not isolated incidents, but the result of policy gaps, weak enforcement, and the increasing financialization of housing.

Organizations also highlighted the close links between housing, health, food security, and involvement with the justice system. Research showed that unsafe, inadequate, and unaffordable housing contributes to poorer health outcomes, higher levels of food insecurity, and increased public costs. Service providers working with people leaving correctional facilities described the lack of housing options upon release, which increases the risk of homelessness, harm, and re-incarceration. Overall, organizations called for stronger federal leadership to address evictions, discrimination, affordability, and housing adequacy through a coordinated, rights-based approach.

What we heard about safe, dignified accommodations for agricultural workers

In 2025–2026, the Federal Housing Advocate amplified concerns about the safety and dignity of agricultural workers in employer-provided or supported accommodations under the Temporary Foreign Worker Program (TFW). For close to a decade now, advocates, foreign governments who send workers to Canada, the Special Rapporteur on Contemporary Forms of Slavery, and the Office of the Auditor General have raised concerns regarding the housing and living conditions of TFWs in the agricultural stream in employer-provided accommodations.

This work stemmed from two submissions the Advocate received related to violations of the right to housing for TFWs. The reports shared with the Advocate highlighted concerns about temporary foreign workers' access to adequate, safe, and dignified housing. They also identified issues with Employment and Social Development Canada (ESDC)'s approach to reviewing and engaging on the development of minimum accommodation standards for agricultural workers.

The first submission, entitled [Controls Not Protection: New Federal Proposals Set to Worsen Migrant Worker Crisis](#), was provided by the Migrant Rights Network, a cross-Canada network of organizations of migrants including farmworkers, care workers, international students, undocumented people as well as allies who combat racism and fight for migrant justice, and supported by the National Right to Housing Network. The second submission was a guidance document, entitled [A National Housing Standard for Migrant Agricultural Workers in Canada](#), by researchers from Western University and a network of collaborators, representing academics, practitioners, and advocates.

In response, the OFHA met with the organizations to discuss their concerns and gather more information. Soon after, the Advocate convened a meeting with the government duty bearers – including:

- ESDC
- Housing, Infrastructure and Communities Canada
- Immigration, Refugees and Citizenship Canada
- Agriculture and AgriFood Canada

During this meeting, the Advocate discussed how lived experience, research, and human rights obligations can be incorporated into the ESDC review process. The Migrants Right Network and Western University and its collaborators provided extensive engagement and research with specific recommendations for ESDC to consider. The OFHA also provided complementary recommendations to ESDC including on areas such as:

- the need to uphold the dignity and human rights of workers
- ensuring accommodation standards meet human rights-based guidelines
- increasing federal resources to support inspections
- enforcement and audits
- improving interjurisdictional coordination

The full recommendations are available in [Annex A](#).



Listening, learning, and engaging

Engaging with other organizations in the housing and homelessness sector helps the Federal Housing Advocate make connections with people, share knowledge, and combine advocacy efforts. Whether she is giving speeches, engaging with stakeholders, or conducting site visits, these opportunities to collaborate and connect with people are invaluable.

Here are a few opportunities the Advocate had to listen, learn and engage in 2025–2026:

- **Housing and justice:** In August 2025, the Advocate met with Senator Kim Pate to share information on their respective roles and to discuss intersecting issues of income insecurity, criminalization, and incarceration, and opportunities for alignment.
- **The right to housing in provincial legislation:** In October 2025, the Advocate provided a [keynote speech](#) at a conference held by the Québec Homelessness Prevention Policy Collaborative in Montreal. Her presentation focused on lessons learned that could inform efforts to enshrine the right to adequate housing in provincial legislation.
- The Advocate also endorsed the work of the BC Poverty Reduction Coalition, who brought forward a successful motion to the Union of BC Municipalities to call on the Government of British Columbia to adopt the human right to adequate housing into law. This aligns with the Advocate’s calls in her 2023 [Observational Report](#) for the Government of British Columbia and all provinces and territories to adopt the right to housing, and to create provincial housing advocate counterparts to hold their governments accountable for the right to adequate housing.
- **Co-operative housing:** In November 2025, the Advocate and her office met with Olga Tasci, CEO of the Agency for Co-operative Housing, to discuss the benefits and challenges facing members of co-operative housing. The issues raised included the ongoing expiry of long-term federal agreements that supported rent-geared-to-income, and new bridge funding provided by the Federal Community Housing Initiative (FCHI) and the subsequent FCHI-2. The FCHI enables housing co-ops to close the gap between co-op housing charges (rents) and what low-income co-op households can afford. Despite FCHI-2 playing an essential role in homelessness prevention, long-term affordability, and community cohesion, the program is due to sunset in 2028. This is causing uncertainty among co-op housing providers and members. Build Canada Homes presents an opportunity for focused collaboration on the future structure and sustained funding for co-operative housing in Canada.

- **Rent banks:** In November 2025, the Advocate met with representatives of the [Canadian Rent Bank Coalition](#) to hear about the important role rent banks play as a homelessness prevention and housing stability intervention. They provide no-interest loans, forgivable loans and grants to renters who need assistance paying rent or who are behind on their utilities. Rent banks are usually operated by non-profit organizations with public or charitable funding, and they help to prevent evictions, support renters in securing more appropriate or affordable units, and provide pathways for people struggling to access housing. Based on the Advocate’s engagement with rent bank providers and the evidence on housing loss prevention, she sees the need for sustained federal leadership and funding to support eviction prevention across Canada. Rent banks represent a proven, cost-effective intervention that can prevent homelessness, promote housing stability, and advance the progressive realization of the right to adequate housing.
- **The housing and health nexus:** In 2025–2026, the Advocate brought a focus on the intersection of housing and health. Housing is a key social determinant of health that can help to improve health outcomes and rectify health inequalities. On February 27, 2026, she delivered a lecture at Dalhousie University’s Health Justice Institute in Halifax. The seminar series was hosted by the Schulich School of Law and brought together an interdisciplinary audience to examine issues at the core of health justice. The focus of the Advocate’s lecture centered on a key truth: housing is medicine. Building on her [presentation from October 2025](#) to the Canadian Network for Equity and Racial Justice on housing and health inequities affecting Indigenous, Black, and racialized communities, her remarks covered the human right to housing, the crisis of homelessness, and the intersections with substance use and other forms of marginalization. [Watch the full lecture here.](#)



Monitoring the right to housing

The National Housing Strategy Act recognizes housing as a fundamental human right in Canada and creates important accountability tools to uphold it. That includes the Federal Housing Advocate's role as an independent voice to monitor housing progress and call for outcomes that are based in human rights.

The right to adequate housing for people with disabilities

The Canadian Human Rights Commission and the OFHA have collaborated to monitor the right to adequate housing for people with disabilities in Canada. This work is especially important since the number of people with disabilities in Canada is growing.

Working closely with people with disabilities and experts, we developed a [monitoring framework](#) to track whether Canada is meeting its obligations under domestic and international human rights laws, including the Convention on the Rights of Persons with Disabilities. It uses publicly available data to track outcomes, policy efforts and government resources in eleven areas, such as institutionalization, homelessness, accessibility, affordability, and the availability of supports and services. Initially launched in June 2024, the project has confirmed that people with disabilities are:

- four times more likely to experience homelessness
- more likely to become homeless due to violence
- more likely to live in unaffordable housing
- almost twice as likely to live in core housing need (housing that is unaffordable, not in good repair, and with not enough space for the occupants)
- often living in homes that do not have the physical aids they need

In 2025-2026, the OFHA and the Commission continued to build this work with the release of a [summary report](#) in October 2025. It contained an overview of the findings to date, as well as a new set of recommendations to help advance the right to adequate housing for people with disabilities in Canada. These recommendations are based on the monitoring framework results, our engagement with disability communities, and the Advocate’s reviews of systemic housing issues. In particular, the recommendations call for Canada to:

- meet its human rights obligations when it comes to people with disabilities, including by substantively following up on the concluding observations and recommendations from the 2025 review of Canada by the UN Committee for the Rights of Persons with Disabilities
- formally recognize the human right to adequate housing across all levels of government and improve cross-government coordination and collaboration to advance the right to adequate housing for people with disabilities
- establish and adequately fund independent systems to monitor and review systemic right to housing issues
- apply the principle of “Nothing without us”
- prevent the institutionalization of people with disabilities and ensure their autonomy over their living situations
- enhance financial supports for people with disabilities to ensure they provide an adequate standard of living and enable people to live with dignity, including by significantly increasing the Canada Disability Benefit
- increase the supply of accessible housing by strengthening accessibility requirements in Canada’s building codes
- strengthen legal protections for tenants with disabilities and improve access to justice

Consult the [full set of recommendations in the summary report](#).

Since September 2025, the OFHA and the Commission have continued to engage regularly with federal bodies on the monitoring framework, including advancing shared work on defining cultural adequacy and meeting with the Treasury Board Secretariat on cross-government uptake of the framework. We are encouraging the Government of Canada to use the framework and the findings to improve outcomes for people with disabilities. While resources remain limited, the Advocate continues to promote the framework across departments to support the measurement of consistent, human rights-based outcomes for people with disabilities that align with the framework.



Speaking out

The Federal Housing Advocate is a national, expert voice on Canada’s housing and homelessness crisis. In 2025–2026, the Advocate and the OFHA used public platforms to speak out on key issues. We raise awareness, engage Canadians, and amplify people’s experiences to contribute to the national dialogue, including:

- [A call to action urging Canada to strengthen the human right to housing](#). Issued as the Federal Housing Advocate embarked on a new three-year mandate, she reflected on the need to address the housing crisis as one of the most pressing social and economic challenges facing the country.
- [An open letter of concern penned by the Advocate to Waterloo Regional Council](#) to express concerns about the plan to evict the homeless encampment to build a new transit hub at 100 Victoria Street in Kitchener.
- [A podcast with On The Way Home](#), where she spoke with host Emmy Kelly on the progress and persistent gaps in realizing housing as a human right. She brought insights on issues like encampments, the financialization of housing, and the distinct challenges facing Indigenous communities, always centering the voices of those most impacted by the crisis.

In 2025–2026, Advocate appeared in over 150 media pieces across television, radio and print. Some examples include:

- [City urged by federal housing advocate not to evict homeless encampments during heat waves](#) – Cambridge Today
- [Federal housing advocate asks Waterloo Region to rethink its eviction plan for 100 Victoria](#) – CTV News, Kitchener
- [To better respond to homeless encampments, municipalities need sustained federal funds: Report](#) – CBC News, Kitchener-Waterloo
- [Outreach organization questions effectiveness, legality of Winnipeg’s proposed encampment rules](#) – CBC News, Manitoba
- [La place des droits humains dans les camps de sans-abris en Ontario](#) – Le matin du Nord, Radio Canada (in French only)

The importance of accessible housing

Accessible housing is a fundamental human right. Yet for many people in Canada, this right remains out of reach. People with disabilities, seniors and others in vulnerable situations continue to face barriers to housing that deny them dignity, safety, and independence.

This year's National Housing Day on November 22, 2025, highlighted the importance of accessible housing in Canada and the need for it to be a key priority in Canada's housing policy.

The campaign highlighted the challenges – from the exclusion of seniors and people with disabilities, to the near absence of accessible housing in northern and remote communities, to the findings from the Commission and OFHA joint monitoring framework showing that people with disabilities are more likely to live in inadequate housing and experience homelessness.

It also highlighted the opportunities – the benefits when accessibility is a foundational design principle rather than an afterthought, and opportunities we can harness in modular and adaptable housing.

The work drew on partnerships with Canada's Accessibility Commissioner, Christopher T. Sutton, University of Calgary Professor Stephanie Chipeur, and the Federal Accessibility Partners, to build momentum on existing key work on accessible housing.

Some highlights include:

- A joint statement issued by the Federal Housing Advocate and the Accessibility Commissioner, which emphasized that [Canada's new homes can be both affordable and accessible](#)
- A feature on the "In all fairness" podcast hosted by the Canadian Institute for the Administration of Justice on the importance of building more accessible housing, featuring Marie-Josée Houle and Stephanie Chipeur: [Housing Available But Not Accessible](#)
- An opinion piece issued by Marie-Josée Houle and Stephanie Chipeur published in the Calgary Herald, which called for the Build Canada Homes agency to build in accessibility from the start: [Opinion: An accessible Canada for all, and for all time](#)



About us

Everyone in Canada has a human right to adequate housing, and is equally entitled to live in dignity in a safe and secure home. Everyone should be able to access housing that meets their needs without discrimination or harassment.

Having an affordable, suitable and safe place to live helps people and families succeed and thrive. Housing as a human right is an important precondition for several other human rights, including the rights to life, work, health, social security, vote, and education.

The human right to adequate housing is not a new concept. It is a fundamental human right that is recognized under international law, as early as the 1948 Universal Declaration of Human Rights. Canada committed to the progressive realization of the right to housing and an adequate standard of living in 1976 when its signature on the International Covenant on Economic, Social and Cultural Rights came into force.

Canada's commitment to housing as a human right was reaffirmed in 2019, when Parliament passed the **National Housing Strategy Act**. The Act commits the federal government to further the progressive realization of the human right to adequate housing.

The Act establishes accountability tools to help promote and monitor the right to housing in Canada, including:

- A National Housing Strategy
- A National Housing Council
- A Federal Housing Advocate
- Review Panels

The Federal Housing Advocate is an independent, nonpartisan watchdog empowered to drive meaningful action to address housing needs and homelessness in Canada.

The Advocate does not provide remedies for individual cases. Instead, the Advocate holds governments to account for their human rights obligations and makes recommendations to improve Canada's housing laws, policies and programs. The ultimate goal is a healthy housing system where people and families in Canada have access to adequate, affordable and safe housing that meets their needs.

Learn more:

- [Video: About the National Housing Strategy Act](#)
- [Video: The right to housing in Canada](#)
- [Video: Advancing the right to housing for duty bearers](#)
- [Video: Housing submission tool—your voice matters!](#)

About the Federal Housing Advocate

Marie-Josée Houle is Canada’s first Federal Housing Advocate. She was first appointed to the role in February 2022, and was re-appointed for a three-year term on February 21, 2025. She brings with her deep knowledge, expertise, and passion from a long-standing career in the affordable housing and homelessness sector.

As the Federal Housing Advocate, Ms. Houle is using her mandate to spotlight key issues of national concern and provide evidence-based recommendations to address the housing and homelessness crisis. Ms. Houle is dedicated to working directly with rights holders, civil society, and decision-makers to arrive at human rights-based solutions. Her work creates space for marginalized voices to be heard and amplified.

In particular, Ms. Houle remains one of the country’s top voices advocating for the human rights of encampment residents. Her work has exposed the serious underfunding and lack of safe housing infrastructure for Métis communities in Saskatchewan and Inuit in Nunavut and Nunatsiavut. She has also successfully led advocacy campaigns with decision-makers to advance her recommendations and drive change on these systemic issues. She has referred three major systemic housing issues to the National Housing Council for formal review.

Ms. Houle’s previous experience includes frontline and educational work in housing co-ops, project management for non-market housing development, housing-related research projects, and advocating for tenant rights at all levels of government. Her previous titles include Executive Director for Action-Logement, Executive Director for Unity Housing Ottawa, and co-chair of the City of Ottawa’s Housing Loss Prevention Committee. She has held advisory roles with several committees and built partnerships among diverse stakeholders.

Born in Val D’Or, Québec, and raised in Edmonton, Alberta, Ms. Houle holds a Master of Arts in Sociology and Social Anthropology from Dalhousie and a Bachelor of Science in Environmental Sciences from the University of Alberta. She is fluently bilingual in English and French, and is a devoted artist and celebrated musician.



Annex A

The Federal Housing Advocate's recommendations to Employment and Social Development Canada's review of Temporary Foreign Worker accommodations

- 1. Uphold the dignity and human rights of workers** – The dignity and basic human rights of Temporary Foreign Workers (TFWs), including their right to adequate housing, must be prioritized and not subsumed to the economic interests of employers.
- 2. Ensure accommodation standards meet human rights-based standards relevant to the program** – Ensure that the standards of adequacy for TFW accommodations are aligned with the National Housing Strategy Act and international law, including relevant elements of habitability, affordability, accessibility, location, and access to amenities.
- 3. Conduct a Gender-Based Analysis Plus review** – In consultation with the Department of Women and Gender Equality, women and gender diverse TFWs, there is need to conduct GBA+ analysis on proposed housing standards, including specific considerations of accommodations that are inclusive, private and safe for trans, non-binary and gender-diverse workers. The [National Standards for Emergency Shelters Across Canada](#) offer an example of a tool for advancing the right to housing for women and gender-diverse people and could be adapted to inform the minimum accommodation standards for TFWs.
- 4. Improve interjurisdictional coordination** – Employment and Social Development Canada (ESDC) and Immigration, Refugees and Citizenship Canada (IRCC) should coordinate with provinces, territories and municipalities to align standards and regulations with the human right to adequate housing and ensure housing standards are specific enough to enforce.
- 5. Demonstrate federal leadership** – The federal government must demonstrate leadership with sufficient targeted investments towards provincial and territorial inspections, enforcement, and federal audits, including ensuring that rights holders are meaningfully involved in the process, as per a rights-based approach.
- 6. Improve cross-government policy alignment** – To ensure equal protection of human rights and the right to adequate housing in Canada for TFWs (and others with temporary or precarious immigration status), improve administrative and policy alignment between ESDC, IRCC, Agriculture and Agri-Food Canada, and Housing, Infrastructure and Communities Canada under a renewed National Housing Strategy.