

Housing is a determinant of health. It is also a human right as enshrined internationally in the Universal Declaration of Human Rights since 1948, affirmed in the Canadian Human Rights Code since 1976 and embedded in Canadian legislation since 2019. And yet, the housing status of virtually all people in Canada is determined by their ability to participate in and afford what's on offer in a housing market which has become increasingly cruel over the past three decades.

Ontarians have been hit especially hard. Inflation in rents has outstripped increases in earnings so that one in four tenant households in the province are living in housing that is unaffordable for them.<sup>1</sup> Homelessness has increased dramatically. Home ownership is increasingly out of reach for an entire generation. We are in the midst of a housing crisis.

RNAO believes that the important social and health-related functions of adequate housing ought to be prioritized over its value as a commodity for investment and trade. In order to work toward the progressive realization of the right to housing and health, RNAO urges the provincial government to adopt the following recommendations:

## **RNAO recommends that the provincial government:**

- Invest one per cent of the provincial budget annually in accessible, affordable housing.
- Regulate the rental housing market to ensure affordability.
- Support and fund an Indigenous-led housing strategy.
- Double Ontario Works and Ontario Disability Support Program payments.
- Raise the minimum wage so that it is a living wage.

## **Background – Housing as a human right**

“Adequate housing” was first outlined as a human right by the United Nations (U.N.) in its Universal Declaration of Human Rights in 1948. This right means being able to “live somewhere in security, peace and dignity”. Fulfilling it requires that all people have places to live with access to schools, employment and culturally-appropriate services.<sup>2</sup>

The right to housing is a precondition to other human rights – the rights to life, water and sanitation and, importantly, health. In 1976, Canada confirmed housing as a right with its support for the International Covenant on Economic, Social and Cultural Rights.<sup>3</sup>

In 2019, the Canadian Parliament passed the National Housing Strategy Act (NHSA) into law. The NHSA, once again, affirmed Canada’s commitment to housing as a human right

and committed Canada – including all orders of government – to the progressive realization of adequate housing as a right.

The NHSA, recognizing the inequitable access to adequate housing in Canada, established a Federal Housing Advocate within the Canadian Human Rights Commission to monitor and assess the impacts of housing policy on those in “greatest need”. According to the Federal Advocate, Canada is falling short, stating in their most recent annual report, “it is clear the housing situation in Canada has reached a crisis point. While there has been some progress, we have much work ahead of us.”<sup>4</sup>

## **Housing policy in Canada and Ontario**

Despite recognizing housing as a human right for over three-quarters of a century, Canadian housing policy has led us to a housing crisis. The Curtis Report, commissioned in 1944 to set out a post-war housing supply strategy, recognized the need for housing to respond to three income categories – one that could afford to purchase homes, one that required affordable rent and a third that would require public housing with and without additional subsidy. Housing policy since, however, has clearly favoured the first of these categories – home ownership. Government-backed long-term mortgages through the Canadian Mortgage and Housing Corporation, established in 1946, has been the main policy instrument through the years. As a result, approximately two-thirds of Canadians are homeowners.

In spite of early recognition of the need for public housing and additional subsidy, Canadian housing policy continues to rely almost exclusively on market mechanisms to supply, allocate and maintain its housing stock. The private rental market, for example, was encouraged in the postwar era through to the 1980s with tax subsidies and then largely abandoned. As the income gap between homeowners and renters has increased, the private rental market – increasingly the only form of housing available to low-income, racialized and marginalized Ontarians – has become less attractive for investors. Since 2000, only 9.2 per cent of all housing starts in Ontario have been purpose-built rentals.<sup>5</sup>

Most of Canada’s publicly-owned, non-profit and cooperative housing was built between the mid-1960s and the mid-1990s. About 10 per cent of total housing production through this period was social housing.<sup>6</sup> Then, the federal government decided that it would no longer play a role in social housing.<sup>7</sup> Social housing stock and responsibility for subsidies were downloaded to the provinces. Ontario flowed those responsibilities through to municipalities. Non-profit housing completions across Canada went from about 14 per cent of all new homes created in the 1970s and 1980s to less than 1 per cent throughout the 2000s and most of the 2010s.<sup>8</sup>

Today, social housing represents only 3.5 per cent of the total housing stock across Canada – only half of the Organization for Economic Co-operation and Development and G7 average of 7 per cent, and far below most developed countries.<sup>9</sup>

The federal government announced a 10-year national housing strategy (NHS) in 2017,

followed by proclamation of the National Housing Strategy Act in 2019. Unfortunately, the NHS follows Canada's postwar housing policy tradition of supporting market housing, seemingly sacrificing the promise of truly affordable housing. In 2024, more than halfway through the 10-year strategy, the Parliamentary Budget Office (PBO) concluded<sup>10</sup> that under the NHS:

- the number of homeless people had increased by 20 per cent relative to 2018.
- the estimated number of chronically homeless people had increased by 38 per cent relative to 2018.
- The number of individuals living in unsheltered locations also increased 88 per cent.

The Federal Housing Advocate also concluded in its annual report for 2023–2024 that “the vast majority of housing produced by National Housing Strategy programs is not affordable or suitable for households experiencing homelessness or in core housing need.”<sup>11</sup>

In lockstep with the federal housing policy, Ontario has also failed to pay attention to social housing needs. The province has focused almost exclusively on market housing and, primarily, home ownership. Within a decade after flowing federal housing responsibilities to Ontario municipalities in the 1990s, 93.7 per cent (\$8.4 billion) of total federal and provincial government subsidies to homeowners and private renters in Ontario had gone to homeowners.<sup>12 13</sup> At the same time, total government spending on social housing in Ontario was less than one-quarter of subsidies to those in the private housing market.<sup>14</sup> And, per-capita spending in Ontario on “housing and community amenities” – expenditures related to administering, developing and managing housing – would actually **decrease** 6 per cent over the following decade, leaving Ontario still further behind the rest of Canada.<sup>15</sup>

Predictably, between 2011 and 2018, the number of households in core housing need in the province increased by nearly 20 per cent while the number of households receiving provincial support declined by four per cent.<sup>16</sup> As a consequence, the province's social housing wait list increased by 27 per cent over this time period, with many households waiting more than 10 years for a placement.<sup>17</sup>

The introduction of the NHS did not alter this trajectory toward a deepening housing crisis. In 2018, the federal and Ontario government signed a bilateral agreement under the NHS that further **reduced** provincial spending on housing.<sup>18</sup> Under that agreement, the province committed to a target of nearly 20,000 affordable housing units by 2028. In mid-2024 when only 6 per cent of that target had been reached, the federal government threatened to withhold further funding from the province.<sup>19</sup> As of August 2024, more than 44 per cent of Canadian households in core housing need were located in Ontario.<sup>20</sup>

Instead of addressing the critical need for social and affordable housing, the provincial government continues its historical commitment to market housing. As stated in its 2022 housing affordability task force, “affordable housing (units provided at below-market rates with government support) [is] not part of our mandate.”<sup>21</sup> Their solution to the housing crisis: 1.5 million new units of market housing over 10 years.

The provincial government subsequently moved, through the “More Homes Built Faster Act” (Bill 23), to remove 7,400 acres of farmland, wetlands and forests from the existing Greenbelt to build 50,000 new homes.<sup>22</sup>

The Ontario government’s other main contribution to the housing crisis comes in the form of deregulation of the private rental market. Lax regulation and loopholes have resulted in average rent increases significantly in excess of rent increase guidelines every year over the past decade. In 2023 alone, the average rent in Ontario increased by 8.1 per cent, more than triple the rent increase guideline (2.5 per cent). Rent increases also outstripped the increase in Ontario’s minimum wage in October 2023 – 9.1 per cent to 6.8 per cent. According to the Canadian Centre for Policy Alternatives, the hourly wage required to afford a two-bedroom apartment in Ontario in October 2023, was \$32.63.<sup>23</sup> In Toronto, it was \$44.00.<sup>24</sup>

Excessive average rent increases relate in part to a rent control exemption for units occupied residentially on or after November 2018, and to vacancy decontrol. This lax regulation supports the hyper-commodification – otherwise known as “**financialization**” – of private rental housing, which leads to increased housing precarity and homelessness (and growing demand for non-market housing).

Leilani Farha, a Canadian lawyer and former UN Special Rapporteur on Affordable Housing, describes “**financialization of housing**” as “structural changes in housing and financial markets and global investment whereby housing is treated as a commodity, a means of accumulating wealth and often as security for financial instruments that are traded and sold on global markets. It refers to the way capital investment in housing increasingly disconnects housing from its social function of providing a place to live in security and dignity and hence undermines the realization of housing as a human right. It refers to the way housing and financial markets are oblivious to people and communities, and the role housing plays in their well-being.”<sup>25</sup>

## **Housing as a determinant of health**

Housing instability and precarity jeopardizes physical and mental health and wellbeing.<sup>26</sup> The results: Overcrowding, frequent relocation, eviction and – often – homelessness.

Overcrowding	Frequent relocation	Homelessness
<ul style="list-style-type: none"> <li>• Faster and broader spread of communicable disease<sup>27, 28</sup></li> <li>• Asthma/ lung problems related to mould or environmental factors<sup>29</sup></li> <li>• Poor child and youth mental health which can cause aggressive behaviour, diminished health and diminished school performance<sup>30</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Various behavioural and emotional problems in formative years<sup>31, 32</sup> including: <ul style="list-style-type: none"> <li>• Poor emotional adjustment</li> <li>• Increased teenage pregnancy rates</li> <li>• Earlier onset of drug-related problems</li> <li>• Depression</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Increased risk of premature death, mental illness and substance misuse<sup>33</sup></li> <li>• Increased risk of infections</li> <li>• Barriers to health-care access</li> <li>• Reliance on emergency department services for care and even shelter<sup>34</sup></li> </ul>

## Homelessness is on the rise – in all its forms

Homelessness is defined by the Canadian Observatory on Homelessness (COH) as “the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.”<sup>35</sup> This definition covers different experiences of homelessness, from being unsheltered to being provisionally sheltered or “couch surfing”.

COH also recognizes that the Indigenous worldview gives rise to a broader definition of homelessness. The Indigenous concept of “all my relations” reflects the view that all things are connected, emphasizing the bonds between individuals, families, communities, the lands they live on and their ancestors. Indigenous homelessness is “something that isn’t about being roofless... rather, [it] is about something much deeper: existing in the world without a meaningful sense of home or identity.”<sup>36</sup>

All evidence points to an enormous surge in homelessness across the country, though no reliable count of the number of people in Canada or Ontario experiencing homelessness is available – despite the fact housing has been recognized as a human right on the international level for 76 years and in this country for almost half a century.

### What we do know:

- There was an overall 20 per cent increase of homelessness and an 88 per cent increase of unsheltered homelessness in Canada from 2018 to 2022 based on Point-in-Time (PiT) counts from 67 communities and regions across Canada.
- Hospital emergency room data suggests that current homeless counts vastly understate the number of people experiencing homelessness. Researchers also advise that emergency room data represents a significant undercount of homelessness.<sup>37</sup>

The absence of a reliable count of people in Canada and Ontario experiencing homelessness demonstrates a serious lack of commitment by government to adequate housing and human rights – and health.

## Housing shortages place burdens on health-care systems

Canada's housing crisis not only significantly undermines individual health but also places huge burden and expense on the health-care system. This results in a vicious cycle and a tragic irony – public money that should be invested upstream in supportive housing solutions for people who need them is instead spent downstream on hospital beds.

- **Inadequate health access** – 93 per cent of patients experiencing homelessness were admitted to hospital through the emergency department – a significant proportion indicating inadequate access to primary care for managing health care needs.<sup>38</sup>
- **Increased length of hospitalization:**
  - ◇ The average length of stay for patients experiencing homelessness is 15.4 days versus 8.0 days of national average.<sup>39</sup>
  - ◇ 20 per cent of patients at CAMH are in need of alternate levels of care (ALC), meaning they cannot be discharged in a timely fashion due to lack of adequate housing. The CAMH average of ALC days is 426 days per fiscal year, contributing to the increased length of hospitalization.<sup>40</sup>
- **Increased hospitalization costs** – The estimated average cost of hospitalization for patients experiencing homelessness is \$16.8K, double the national average.<sup>41</sup>
- **Use of institutional beds in lieu of more appropriate placements:**
  - ◇ More than 6,100 patients occupying Ontario hospital beds in June 2024 were designated as requiring ALC.<sup>42</sup> Nearly half of those were designated as needing long-term care placements, while many of the rest could have been accommodated by supportive housing options.
  - ◇ Another estimate showed in 2017 that 10,000 Canadians with intellectual disabilities under the age of 65 were living in hospitals, nursing homes or long-term care facilities because they could not obtain needed personal supports nor affordable housing.<sup>43</sup>



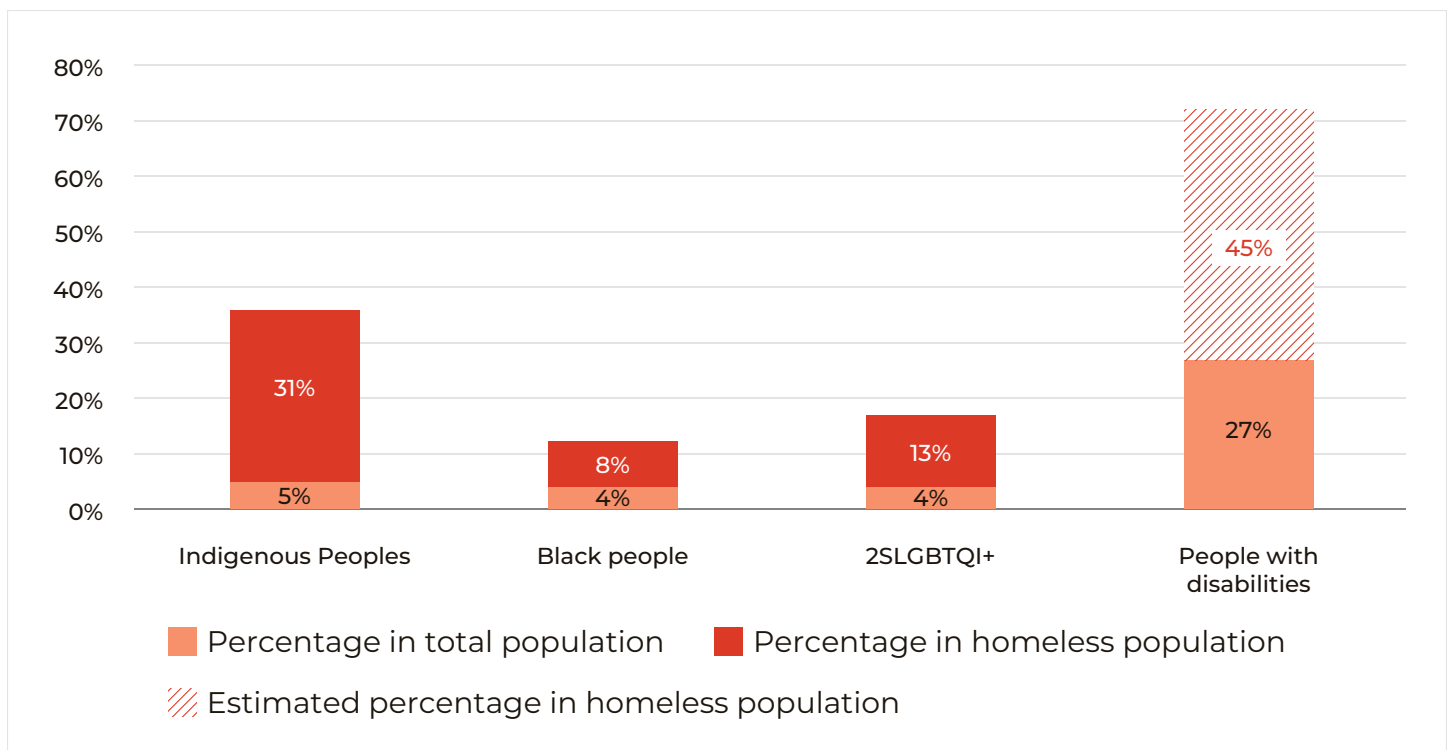
Today, there remains a significant shortage of supportive housing in Ontario. Despite some progress in government investment in supportive housing in recent years, the units being built remain vastly insufficient compared to the overwhelming demand.

## Existing social and economic inequities have deepened

Housing inequities and related health inequities fall unequally across the population – a fact that media reporting on the COVID-19 pandemic brought out of the shadows. Increases in average rent has exceeded average wage growth in Ontario by a significant margin and far outstripped increases in minimum wage and social assistance. In Ontario, the wage required to make a two-bedroom apartment affordable is more than twice the minimum wage.<sup>44</sup> Ontario Works (OW) rates have remained unchanged since 2018, in spite of rent increases and high inflation rates.<sup>45</sup> In 2023, the provincial government began the process of indexing ODSP to inflation.<sup>46</sup> However, ODSP rates have lost ground to the far more rapid increases in rent in Ontario.

The evidence shows that 26,553 recipients of OW or ODSP benefits experienced homelessness in the month of July 2024 – representing almost double the homelessness rate in these populations since June 2022.<sup>47</sup> Economic disparity intersects with race, Indigenous status, gender minorities and disability, leading to an over-representation of these groups among the homeless population.<sup>48 49</sup>

### Percentage of four equity-deserving groups in total population vs. unhoused population



## Recommendations

1. Address Ontario's housing crisis by investing one per cent of the provincial budget annually in accessible, affordable housing programming, including:
  - constructing 10,000 affordable units annually
  - constructing 3,000 units of supportive and accessible housing annually
  - supporting more rent subsidies and supplements
  - ensuring an Indigenous-led urban rural and Indigenous housing strategy
  - providing adequate emergency shelter services, including all investments needed to end chronic homelessness by 2030
2. Regulate the rental housing market to ensure affordability<sup>50</sup>:
  - extending rent control to all rental units
  - eliminating vacancy decontrol and instituting a rent increase ceiling
3. Support an Indigenous-led housing strategy.
4. Double Ontario Works (OW) and Ontario Disability Support Program (ODSP) benefits.
5. Raise the minimum wage to a living wage.

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<sup>8</sup>[https://imfg.org/report/the-municipal-role-in-housing/#\\_edn27](https://imfg.org/report/the-municipal-role-in-housing/#_edn27)

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<sup>15</sup>Note that “housing and community amenities” refers to government expenditures related to administering, developing and managing housing and community projects, including: associated water supply, street lighting and background research and development. *Data Source: Statistics Canada. [Table 10-10-0005-01 Canadian Classification of Functions of Government \(CCOFOG\) by consolidated government component \(x 1,000,000\)](#), Statistics Canada. [Table 18-10-0005-01 Consumer Price Index, annual average, not seasonally adjusted](#), Statistics Canada. [Table 17-10-0005-01 Population estimates on July 1, by age and gender](#).*

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