POLITICAL ACTION BULLETIN

Housing, health and human rights

Housing is a determinant of health. It is also a human right. 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. The number of people experiencing homelessness has increased 25 per cent since 2022. Home ownership is increasingly out of reach for an entire generation.

RNAO believes that the important social and health-related functions of housing must be prioritized over its value as a commodity for investment. We urge the provincial government to work toward the progressive realization of the right to housing and health and to resolve the housing crisis.

RNAO recommends that the provincial government:

1. Invest one per cent of the provincial budget annually in non-market housing.
2. Regulate the rental housing market to ensure affordability.
3. Support and fund an Indigenous-led housing strategy.
4. Double Ontario Works and Ontario Disability Support Program rates.
5. Raise the minimum wage to a living wage.

Background – Housing as a human right

The federal context

Housing was first codified as a human right by the United Nations (U.N.) in its Universal Declaration of Human Rights in 1948. This enshrined right to "live somewhere in security, peace and dignity" is a precondition to other human rights – the rights to life, water and sanitation and, importantly, health.

Canada first confirmed housing as a right in 1976 with its support for the International Covenant on Economic, Social and Cultural Rights. In 2019, the Canadian Parliament passed the National Housing Strategy Act (NHSA) into law, committing all orders of government to the progressive realization of adequate housing as a right. The act

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". As stated by the Federal Housing Advocate 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." (1) Canada continues to fall short – access to adequate housing remains inadequate and grossly inequitable.

Housing policy in Canada and Ontario

For over three-quarters of a century, Canadian housing policy has led us to this point of crisis. Despite early recognition of the need for public housing and additional subsidy, Canadian housing policy continues to privilege home ownership and rely almost exclusively on market mechanisms to supply, allocate and maintain its housing stock. 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 (2).

Most of Canada's publicly-owned, non-profit and cooperative housing – that is, "social" or "non-market" housing – was built between the mid-1960s and the mid-1990s. Then, the federal government decided that it would no longer play a role in social housing. Social housing stock and responsibility for subsidies were downloaded to the provinces. Ontario flowed those responsibilities through to municipalities. Completions of social housing 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 (3). 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 (4).

In late 2017, the federal government launched a 10-year project titled the National Housing Strategy (NHS). This was followed by proclamation of the National Housing Strategy Act in 2019. Unfortunately, the NHS continues Canada's postwar housing policy tradition of supporting market housing, not social housing. In a 2024 study reviewing progress since 2018 (after NHS was launched), Parliamentary Budget Office (PBO) analysts found (5):

- a 20 per cent increase in the number of homeless people,
- a 38 per cent increase in the estimated number of chronically homeless people, and
- an 88 per cent increase in the number of individuals living in unsheltered locations.

In 2025, the PBO completed an assessment of social housing stock and revealed that, despite eight years of federal investments under the NHS, social housing as a proportion of total housing stock has declined (6).

The Ontario context

Ontario has also failed to respond to the housing needs of tenants and low-income residents, in particular. 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 (7,8). 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(7,8). And, per-capita spending in Ontario on "housing and community amenities" – expenditures related to administering, developing and managing housing – actually decreased six per cent over the following decade, leaving Ontario still further behind the rest of Canada (9–11).

Predictably, between 2011 and 2018, the number of households in core housing need in the province increased by nearly 20 per cent and the province's social housing wait list increased by 27 per cent over this time period (12).

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. Under that agreement, the province committed to a target of nearly 20,000 affordable housing units by 2028. In mid-2024 – when only six per cent of that target had been reached – the federal government threatened to withhold further funding (13).

At the same time, Ontario's deregulation of the private rental market has significantly exacerbated housing affordability. Loopholes and limited oversights have led to average rent increases far exceeding government rent caps. In 2023 alone, the average rent in Ontario increased by 8.1 per cent, more than triple the housing ministry's 2.5 per cent guideline. According to the Canadian Centre for Policy Alternatives, while official permitted rent increase totaled roughly 16.5 per cent between 2014 and 2023, actual rents increased by 54.5 per cent (14).

Factors contributing to lack of affordability include:

- **Ontario's rent control exemptions:** Units first occupied after Nov. 15, 2018 are exempt from rent controls, and vacancy decontrol allows landlords to raise rents without limit once a tenant moves out.
- **Ontario's minimum wage and income supports:** Increases in average rent has exceeded average wage growth in Ontario by a significant margin, far outstripping increases in minimum wage and social assistance. For example, by the end of 2023, two minimum-wage earners living in several Ontario cities could not afford the rent on a two-bedroom unit – or, in Toronto, even on a one-bedroom unit (15). Meanwhile, Ontario Works (OW) rates have remained unchanged since 2018. And, Ontario Disability Support Program (ODSP) rates, while finally indexed to inflation beginning in 2022 – still lag well behind the average rent increase rates in Ontario.

The result – thousands of Ontario's most vulnerable residents can't pay rent. More than 26,553 recipients of OW or ODSP benefits, for example, experienced homelessness in the month of July 2024 – representing almost double the homelessness rate in these populations since June 2022 (16). Economic disparity intersects with race, Indigenous status, gender minorities and disability, leading to an over-representation of these groups among the homeless population.

The implications of homelessness as a policy choice

The housing crisis is putting Ontario municipalities under great pressure, according to a 2025 report (17):

- More than 81,000 people experienced homelessness in Ontario in 2024 - a 25 per cent increase since 2022.
- More than half of them had experienced "chronic" homelessness – either unhoused for at least one year or recurring episodes of homelessness over three years.
- Nearly 25 per cent of those chronically homeless were youth (age 16-24) or children (age 0-15).
- Rural and northern communities experience the fastest rises – more than 150 per cent and 204 per cent since 2016.
- In Toronto alone, people experiencing homelessness exceeded 15,000 in 2024, more than double the figure in 2021 (18).

Against this backdrop, Ontario enacted the Safer Municipalities Act (formerly Bill 6) in 2025, granting police coercive powers to clear encampments, including imposing fines or jail time for non-compliance. This punitive legislation will increase taxpayer costs while exacerbating the health challenges faced by people experiencing homelessness. In 2019, the Ontario Auditor General noted that the average cost of providing social housing to one household was about $613 per month vs. the cost of one correctional facility bed at an average of $4,300 per month – that is, housing was then one-seventh of the cost of incarceration (19). Rather than addressing the root causes of homelessness such as poverty, mental illness, substance use, and the severe shortage of supportive housing, this legislation leverages existing stigmas to reframe homelessness as a criminal issue.

Housing as a determinant of health

Housing instability and precarity jeopardizes physical and mental health and wellbeing.

Overcrowding	Frequent relocation	Homelessness
Faster and broader spread of communicable disease • Asthma/ lung problems related to mould or environmental factors • Poor child and youth mental health	Behavioural and emotional problems in formative years, including: • Poor emotional adjustment • Increased teenage pregnancy rates • Drug-related problems	Increased risk of premature death, mental illness and substance misuse, leading to: • Increased infection risk • Reliance on emergency departments for care and shelter

What is "homelessness"?

Homelessness is defined by the Canadian Observatory on Homelessness (COH) as "the situation of an individual, family or community without stable, safe, permanent, affordable and 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." This definition covers different experiences of homelessness, from being unsheltered to being provisionally sheltered or "couch surfing" (20).

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." (21)

Housing shortages place burdens on health-care systems

Canada's housing crisis places huge burden and expense on the health-care system.

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 (22).

Increased length of hospitalization:

- The average length of stay for patients experiencing homelessness is 15.4 days versus 8.0 days as a national average (22).
- 20 per cent of patients at Toronto's Centre for Addiction and Mental Health (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 (23).

Increased hospitalization costs: The estimated average cost of hospitalization for patients experiencing homelessness is $16.8K, double the national average (22).

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 (24). Nearly half required long-term care placements; others could have been accommodated by supportive housing options.
- A 2017 estimate showed 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 personal supports nor appropriate housing (25).

The recent 2025 report by Addictions & Mental Health Ontario highlights the severity of Ontario's supportive housing crisis. Currently, more than 36,000 Ontarians are waiting for the province's mental health and addiction supportive housing, with average wait times of 3.8 years in Ontario and 8.1 years in Toronto (26).

> Without upstream investment in social housing – including supportive housing – Ontario will continue to face deeper inequities and growing downstream costs across health, social and justice sectors.

Recommendations

1. Address Ontario's housing crisis by investing one per cent of the provincial budget annually in non-market housing programming, including:
   - constructing 10,000 affordable units and 3,000 additional units of supportive and accessible housing annually
   - supporting more rent subsidies and supplements, and
   - providing adequate emergency shelter services, including all investments needed to end chronic homelessness by 2030.

2. Regulate the rental housing market to ensure affordability by:
   - 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 OW and ODSP rates.

5. Raise the minimum wage to a living wage.

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**NOTE: All references were last accessed via internet on Sept. 4, 2025.*