

# Glossary of Key Terms

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## Access to Justice (and its mechanisms):

When you are treated unfairly or face a problem, it often connects to the law in some way.

**Access to justice** means that you have a fair chance to fix that problem through an impartial system like courts, tribunals, or commissions. Access to justice is your fundamental right and a very important one! Impartial systems are the mechanisms of access to justice and can also include the courts, police, and human rights institutions (like the Canadian Human Rights Commission).

Access to justice allows you to exercise your right to speak up, stand against unfair treatment, and ask those in power to take responsibility and accountability to fix the problem. But this can only happen if you **know** that what happened to you is not okay under the law. That's why **knowing your rights** is a big part of access to Justice.

In the context of housing, new access-to-justice mechanisms were introduced under the 2019 National Housing Strategy Act, which includes the Federal Housing Advocate, the National Housing Council, and Review Panels.

For more information on access to justice in the context of the right to housing, [see this report](#) by the UN Special Rapporteur on the Right to Adequate Housing.

## Adequate Housing

**Adequate housing is more than just four walls and a roof—it's a fundamental human right in Canada!** You should be able to have some choice of where you live, and it should be affordable, so you don't have to choose between paying rent and putting food on the table.

Your home should be accessible, have safe drinking water, heating and lighting, proper sanitation, and be in good condition. It should also be close to your workplace, school, or healthcare services. Most importantly, you have the right to feel safe in your home. You shouldn't be harassed or threatened, and you can't be evicted unless you break the agreement with your landlord. Your home cannot be demolished unless allowed by the law. All of these things together make housing "adequate"—and this is your right under both international and Canadian law.

## Housing Precarity

**Housing precarity means not having a stable, secure, or suitable place to live**—even though everyone deserves a safe home. Many people experiencing housing precarity oftentimes struggle to pay high rent and have to cut back on essentials like food, transportation, or medication. They might have low-paying or temporary jobs and can't afford better housing. Some live in homes that need repairs—for example, poor heating in winter or no cooling in summer. This is especially concerning as climate change makes it even more difficult to find adequate housing Canada. Large families might live in small spaces that don't meet everyone's needs. If your job or income changes, you could easily lose your home. In that you are living in housing precarity.

## Displacement

**Displacement happens when you are forced to move out of your home, even if you don't want to.** This can happen for many reasons, such as: Your rent goes up and you can't afford it anymore, or your landlord evicts you, or your building is torn down, or your neighbourhood becomes more expensive after being redeveloped and you are forced to move out.

Some common causes of displacement include:

- Not having enough affordable housing that meets people's incomes
- Landlords taking advantage of the new developments in the neighbourhood like parks, transit, etc. and raising the rent that existing tenants cannot afford anymore
- Weak laws that don't protect renters from eviction

## Intersectionality

**Intersectionality is a way to understand how people can be treated unfairly for many different reasons at the same time.**

For example, someone might face discrimination because they are a woman, or because they are a woman *and* a person of colour, or because they are gender diverse, disabled, and new to the country. We all have different parts of our identity—like gender, race, ability, sexual orientation, and immigration status—and these parts can affect how we are treated.

Intersectionality helps us see how these different parts of who we are can combine and lead to unique experiences of unfair treatment.

## Eviction

**Eviction is when a landlord removes a tenant from a rental home through a legal process.** A landlord can't evict someone just because they want to—there must be a legal reason, like not paying rent, damaging the property, or breaking the rental agreement.

Eviction isn't instant. It involves steps like giving the tenant a written notice, having a hearing at the Landlord and Tenant Board (which works like a court but with an adjudicator rather than a judge), and getting an official eviction order. Tenancy laws protect both landlords and tenants, so it's important for tenants to know their rights and responsibilities. Each province and territory in Canada have their own tenancy laws and they are not same everywhere.

## No-Fault Eviction

In some provinces like Ontario, British Columbia, Quebec, Alberta, Nova Scotia, **tenants may be evicted without breaking any rules set under the rental agreement.** If the landlord or their immediate family members would need the unit for their personal use, the tenants could be asked to move out of the unit. These are called **No Fault Evictions.** Here are two kinds of most common form of no-fault eviction:

- Eviction for landlords' own use
- Renoviction

## Eviction for Landlord's own use

**When a landlord or their immediate family members wants to move in the unit that is rented, they can ask the tenant to move out. But** there must be sufficient notice and that varies in each province (for example, in Ontario it is sixty days, in British Columbia it is thirty to 120 days). In some provinces—such as Ontario, British Columbia, and Nova Scotia—tenants are entitled to one month's rent as compensation or an option for an alternative unit that may be suitable for the tenant's need. The tenant does not need to move out immediately—they can stay until the end of the notice period—but if they feel that the landlord or their family are not planning to move in and still wants to evict the tenant using this no-fault eviction option, they can file an application at the board or tribunal which hears tenancy cases (for example: Landlord Tenant Board in Ontario) and ask for compensation.

## Renoviction

**Renoviction is when a landlord tells a tenant that they must move out so they can do major renovations to the rental unit.** While this is legal in Canada, some landlords misuse these provisions to remove long-term tenants and raise the rent for new ones. When too many landlords do this, it drives up the rent in a community and means that tenants can no longer access housing that they can afford.

To do a legal renoviction, the landlord must:

- Get a renovation permit from the city
- Give the tenant at least 4 months' written notice
- Clearly explain their renovation plans

**Tenants can challenge a renoviction if they believe it's being used unfairly, especially in provinces like Ontario, British Columbia, Quebec and Prince Edward Island.** In response to growing concerns, several cities—like New Westminster, Hamilton, Toronto, and

London—have created or are considering creating laws to help stop landlords from using renovictions just to increase rent.

You can learn more about renovictions [here](#) and learn about the new municipal renovation by laws [here](#).

## Financialization of Housing

Housing is a human right—but more and more, it's being treated like a way to make money. Big companies and wealthy investors are buying up rental buildings, renovating them to look fancier, and then raising the rent. This pushes out long-time tenants who can't afford the higher prices.

**This trend of treating homes as investments, instead of places to live, is called the financialization of housing.** It's one of the main reasons affordable housing is so hard to find in Canada today.

From unreasonable rent hikes to evictions and renovictions, unaffordability, poor maintenance, displacement of communities, and discrimination, financialization has hugely damaging impacts on the right to housing in Canada.

## Lived Experience / Lived Experts

**Lived experts—also known as people with lived experience—are individuals who have personally faced challenges like homelessness, poverty, mental health struggles, substance use, violence, or trauma.** Because they've experienced these issues firsthand, their insights bring an incredibly valuable lens to human rights work.

They can help identify real-life barriers, suggest practical solutions, and show how people are truly affected by these challenges and the policies meant to address them.

Because everyone's experience is different, it's important to listen to a diverse range of voices when making decisions that affect people's lives.

For example: To truly understand how a lack of affordable and stable housing options can trap someone in an abusive relationship, we need to hear from someone who has lived through that experience and have navigated the housing and legal systems in search for

help. Their viewpoint can guide stronger housing policies that will actually support people escape violence.

However, sharing these experiences can be difficult, emotional, and sometimes, retraumatizing. That's why it's also important to create spaces that are safe, respectful, and built on trust. People need to feel supported, not pressured – like their stories matter and won't be used without care. This includes providing things like emotional support, fair compensation, clear information on how their input will be used, and ensuring they have real influence, not just a seat at the table.

## National Housing Strategy Act

In 2019, Canada passed its very first right to housing legislation—the [National Housing Strategy Act](#) (NHSa)—**which officially recognizes that housing is a human right**. This law aligns with Canada's commitment to international human rights law and aims to make sure that everyone—especially those in greatest housing need—has access to safe and affordable housing.

But like other human rights laws, it has boundaries. For example, the right to housing in Canada doesn't mean the government must give everyone a home or that you can automatically go to court if your housing rights are violated. Instead, it means all levels of government—federal, provincial, territorial, and municipal—must work together to create policies and programs that support housing as a human right, including prioritizing those in greatest need in all program decisions, creating concrete goals and timelines to end homelessness, and much more. You can learn more about NHSa [here](#).

The NHSa also created new tools to make sure the voices of people most affected by housing issues are centred:

- **The Federal Housing Advocate** looks into serious housing issues that communities are facing (like how governments respond to encampments) and gives advice to the federal government on how to fix those problems in a way that respects human rights.
- **The National Housing Council** brings together people from across the country – including those with lived/living experience, community advocates, and other housing experts to check how housing policies are actually working in practice . They conduct research and make recommendations on how the Minister of

Housing can do better to make sure housing policy aligns with human rights.

- **A Review Panel** is a new tool that allows people and communities to bring forward serious housing and homelessness issues that violate their rights. If the Federal Housing Advocate agrees the issue needs deeper investigation, a review panel can be set up. The review panel holds public hearings to listen to people directly impacted by specific housing issues—like tenants, unhoused people, or advocates—and then issues formal recommendations to the Minister of Housing, who must respond in 120 days.

## Systemic Housing Issues

In Canada, many people are struggling to find a safe, affordable place to live. Rents are rising, especially in big cities. There aren't enough affordable homes. Some renters—like newcomers to Canada or people with low incomes—face unfair treatment or are pushed out of housing in the communities where they work, study, or where their family lives.

**When housing problems affect large numbers of people—especially communities or groups who already face discrimination or barriers—they're called Systemic Housing Issues.** These problems don't just happen by accident. They come from long-standing faulty policies, weak tenant protections, or business practices that treat housing as a way to make money instead of a basic human right.

Systemic issues often have the greatest impact on communities that are pushed to the margins – such as Indigenous Peoples, Black and racialized communities, women and gender-diverse people, low-income renters, newcomers, people with disabilities, and more.

You can look [here](#) to learn more about systemic issues.

### Examples of Systemic Housing Issues:

- Lack of accessible housing makes it hard for seniors or people with mobility challenges to live independently.
- Sky-high rents in cities force low-income families to move far away from work, school, healthcare, or support networks.



## Review Panels

The *National Housing Strategy Act* (passed in 2019) created new ways for people to claim their right to housing in Canada and to improve access to justice. One of these ways are

Review panel members (made up of 3 members of the National Housing Council) listen to individuals and communities through written and oral submissions. They collect evidence about how housing issues are affecting people's human rights. Based on what they learn, they make recommendations to the government on how to solve these problems.

So far, there have been two review panels in Canada:

- **Financialization of Rental Housing:**

This panel looked into how financial firms are buying up rental buildings and treating them as investments. Often, after buying them, these buildings are renovated and made more expensive, which pushes out long-term tenants who can no longer afford the rent. The panel heard from directly from tenant groups, experts, and community organizations and made recommendations to the government (specifically the Minister of Housing and Infrastructure).

- **The Right to Housing:**

This panel focused on how women and gender-diverse people (especially Indigenous women and Two-Spirit persons) are at risk of homelessness due to gender-based violence and lack of safe housing. It is in the process of gathering input from affected individuals, support organizations, and housing experts, and will soon provide a set of recommendations for the government to act on.

- **Accessibility:**

The third review panel was just announced in June of 2025 and will look into the lack of accessible housing options available in communities across the country. 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 others have serious consequences.

## Progressive Realization

**Progressive realization refers to the idea that governments must work over a period of time** to ensure people can enjoy their economic, social, and cultural rights—like the right to education, housing, food, and work.

Governments are expected to use the **maximum resources available** to make steady progress so that people can enjoy their economic, social and cultural rights—especially the ones most in need. This includes actions through **all appropriate means**, like passing new laws to secure the right to housing.

For example, the right to housing doesn't mean the government must give everyone a home right away. Instead, it should create laws and programs—like legal support for low-income renters—to help people access and keep adequate housing over time.

To know more about how economic, social and cultural rights are progressively realized you can see [here](#).

## Homelessness

**Everyone deserves a safe and stable place to call home.** But many people don't have permanent housing or can't afford to move into a home. This situation is called **homelessness**, and it can happen for many reasons—such as poverty, mental health challenges, disability, discrimination, violence, or past trauma. People don't choose to be homeless—they are pushed into it by their circumstances.

Homelessness includes different situations:

- **Emergency shelter:** Staying in a temporary shelter, including those for people fleeing family violence.
- **Temporarily housed:** Staying somewhere unstable, like couch-surfing or sharing a room without being a renter.
- **At risk of homelessness (i.e., housing precarity):** Living in unsafe or poor-quality housing that doesn't meet basic needs and could lead to homelessness.

- **Unsheltered:** Sleeping outside in places like streets, parks, and encampments.

## Encampments

**In Canada, many people cannot afford a home and are forced to live in tents or makeshift shelters. These are known as encampments.** As the housing crisis has worsened, encampments have become more common across the country. While they may not meet basic safety or housing standards set by local or international law, people often have no other choice due to the lack of affordable housing and support services. Some residents say they feel a sense of community and connection with others who are facing similar struggles.

You can look [here](#) to know more about encampments and how it affects one's right to housing.

## Rent Control

**Rent control is a law that limits how much landlords can increase the rent.** In Canada, each province or territory decides if it has rent control and sets the rules. If your unit is covered by rent control, your landlord can only raise your rent once every 12 months, and they must give you advance notice. The amount they can raise it by is set by the province each year.

However, not all homes are covered. For example, in Ontario, only units first lived in before November 15, 2018 are protected by rent control. Newer units are not. Right now, Ontario, Quebec, British Columbia, Manitoba, New Brunswick and Prince Edward Island have rent control. The other provinces do not have it or are only temporary (like in Nova Scotia).

Also, when a new tenant moves into a unit, landlords in most provinces can set a new rent without following the usual yearly limit. This is a problem that can be addressed with vacancy control (see definition below).

## Right to Housing

**Housing is a human right, recognized under international law.** It means you have the right to a safe, accessible, and affordable home where you don't have to sacrifice other basic needs like food or healthcare. Your home should meet your accessibility needs, be close to schools, work, and essential services, and be properly maintained. You also have the right to stay in your home unless you break the terms of your rental agreement.

The right to housing doesn't mean the government must give everyone a home right away. Instead, it means **governments must create policies, programs, and laws that protect people most at risk**—like our unhoused neighbours, women or gender-diverse people fleeing violence, low-income renters, and many others. Governments must use the maximum of available resources to create affordable housing that people can access over time. They must also work with communities when developing and putting in place policies that affect them the most.

In Canada, the [National Housing Strategy Act](#) was created to uphold the right to housing for all as it is recognized under international law, and sets up access-to-justice [systems](#) that allow communities to raise complaints if they believe their right to housing has been violated.

## Rights-Based Approach

**A rights-based approach is a way of making decisions, policies, and programs that is guided by international human rights standards.** It ensures that people have a say in matters that affect their lives and can hold those in power accountable. It is built on five key principles:

- **Participation:** Everyone should have a chance to be involved in decisions that affect their lives.
  - Example: If a city plans new rules about park encampments, it should consult with people living in those encampments.
- **Accountability:** If someone's rights are violated, there should be a clear way to report it and get justice.

- Example: A low-income single mother denied housing based on her family status can file a complaint with the Human Rights Commission.
- **Non-discrimination and equality:** Everyone should be treated fairly, with extra attention to protecting those most at risk of discrimination.
  - Example: Seniors should get equal access to services, regardless of age or mobility.
- **Empowerment:** People should know their rights and be able to stand up for them.
  - Example: Government should make human rights education accessible that can help people understand and claim their rights.
- **Legality:** Human rights are real and protected by law. That means people can claim their rights in courts and other justice systems like tribunals, human rights commissions.
  - Example: The Review Panel under the National Housing Strategy Act can hear complaints from low-income communities whose right to housing is violated—as corporate landlords buy rental buildings, renovate them, and raise the rents, making housing unaffordable.

## Rights Holder / Rights Claimant

**Rights holders or rights claimants are people or communities who have the right to be involved in decisions that affect them.** If their rights are denied, they can take action through legal systems like courts, tribunals, or human rights commissions.

In the context of housing, rights holders / rights claimants include low-income individuals, women and gender-diverse people, people with disabilities, Black and racialized groups, Indigenous Peoples, and others who are especially affected by the lack of adequate housing.

## Duty Bearer

**Duty bearers are people or institutions responsible for making sure everyone's human rights are respected and protected.** They must also remove any barriers that prevent people from fully enjoying their rights. This usually includes all levels of government and

public institutions, which have a legal obligation—under international law—to ensure human rights are upheld.

In the context of housing, duty bearers include federal, provincial, territorial, and municipal governments, the Canada Mortgage and Housing Corporation, and any other bodies that create housing laws, policies, or programs and are responsible for ensuring those work.

## Security of Tenure

**Security of tenure means that when you rent a home, you have the right to live there without being threatened or evicted unfairly.** This right is protected by law through your rental agreement with the landlord. You can only be evicted if you break the terms of that agreement.

Security of tenure is a key part of the right to housing under the National Housing Strategy Act and international human rights law. It includes the following protections:

- You are protected against forced evictions.
- You have a right to access to justice when an eviction application is brought against you.
- Your eviction should not lead to homelessness.
- If you can't pay rent, eviction should only happen as a last resort—and only after trying to find ways to help you pay what you owe.

## Vacancy control

**Vacancy control means that when a tenant moves out, the rent for the next tenant stays the same**—or only increases by the small amount allowed each year by provincial rules. This helps keep housing affordable.

But in most provinces, vacancy control does not exist. When a rental unit becomes vacant, landlords can raise the rent as much as they want. This often means new tenants have to pay hundreds of dollars more than the previous ones. Without vacancy control, landlords may have a reason to evict long-term tenants just to raise the rent for new ones. They might use legal reasons—like saying they need the unit for personal use—to do this.

## Tenant Protection Fund

Housing is a human right, and under international law, Canada must use the resources it has to make sure people in greatest need can enjoy that right. One way to do this is by funding community organizations and advocates who help tenants protect their housing rights.

The *National Housing Strategy Act* includes new tools to support these rights, but they only work if communities know about them and feel supported to speak up. The National Right to Housing Network has been [pushing for this kind of support](#) for years.

In 2024, the federal government created a **[\\$15 million Tenant Protection Fund](#)**. **This fund will help civil society organizations develop research and policy recommendations on housing issues** (for example to the Federal Housing Advocate or review panel) and offer legal education and support to tenants who are facing housing problems. It aims to help marginalized communities understand and use their rights through the justice system.

## Social, Non-Market, Co-op, and Community Housing

Social housing, sometimes referred to as community, non-profit or non-market housing (even if in some cases it does not refer to exactly the same thing, nor meet the same needs), is **affordable housing owned and managed by provinces, territories, municipalities, non-profits, co-operatives, and Indigenous housing organizations**. It is designed for low- and moderate-income households who cannot afford high market rents.

Rents in community housing are usually lower and based on income—typically 25–30% of a household's income. Some community housing is created for specific groups, such as seniors, Indigenous Peoples, or women fleeing gender-based violence. Some not-profit housing operates as supportive housing with additional supports like mental health services, meals, laundry, employment support, that are essential for individual with low income and at risk of being homeless.

**In Canada, there hasn't been consistent investment in building this type of housing, so there are currently not enough units to meet the demand.** Many existing buildings are aging and in need of repair. Community housing is funded by the federal government,

often in partnership with provinces and territories and in some provinces the social housing is only funded by the provinces.

## Renters' Bill of Rights

All levels of government have a duty to uphold the right to housing, a commitment Canada has made internationally. To support this, the federal government introduced the [Renters' Bill of Rights](#) in September 2024, building on the *National Housing Strategy Act*.

Key goals of the bill include:

- Ensuring everyone in Canada has access to safe, affordable housing.
- Making renting more transparent with standard lease agreements, clear background check processes, and access to unit rental histories.
- Identifying and addressing unfair and discriminatory practices in the rental market, especially those affecting marginalized communities.
- Improving tenants' access to justice through legal support, information, and advocacy services.

The bill also requires provinces and territories to publish annual public reports on their progress in protecting renters' rights. The federal government has the ability to hold provinces and territories responsible for this bill of rights because provinces and territories will only receive a new \$5 billion in infrastructure funding if they agree to it.