

Leave No One Behind: Delivering on Canada's Legislated Right to Housing
Commitments through a renewed National Housing Strategy and Federal Budget

Submitted by the
National Right to Housing Network

for the Pre-Budget Consultations
in Advance of the 2026 Federal Budget

May 2026

List of Recommendations

1. In alignment with the Federal Housing Advocate and the National Housing Council, we recommend that the federal government **anchor the 2027-2037 National Housing Strategy in Canada's National Housing Strategy Act**, and "target clear, measurable, outcomes-focused objectives grounded in the right to adequate housing."¹

As a key measure to implement this, we recommend committing to the following three long-term goals:

- a. **End homelessness by 2040**
 - b. **End low-income housing need by 2050**
 - c. **Ensure that everyone in Canada has access to an affordable and adequate home by 2060**
2. We similarly echo the recommendations of the Federal Housing Advocate, and housing expert Carolyn Whitzman, to:
 - a. Commit 2% of GDP (approximately \$47.4 billion in the 2027-28 fiscal year) per annum for the next decade to finance and otherwise **enable two million community housing units** (public, cooperative, non-profit, and community land trust housing) that are adequately sized homes, affordable to very-low to median income households, as a necessary mechanism to meet these targets.
 - b. Undertake **conditional agreements with provinces, territories, municipalities, regions, and Indigenous governments**, as part of the 2027-37 National Housing Strategy, which provides infrastructure funding in return for these governments setting appropriate rights-based targets, creating plans to enable meeting these targets, and providing annual outcome reports to be published by the federal government (for example through the **Canadian Renters' Bill of Rights and Canada Housing Infrastructure Fund agreements**).²

¹ National Housing Council, "Charting the Course: NHS 2," accessed May 1, 2026, <https://nhc-cn.ca/publications/post/charting-the-course-nhs2>.

² Homeless Hub, "Rights-Based Intergovernmental Agreements and the National Housing Strategy," March 2026, accessed May 1, 2026, <https://homelesshub.ca/wp-content/uploads/2026/03/Rights-Based-Intergovernmental-Agreements-NHS.pdf>.

3. Deliver on the **Urban, Rural and Northern Indigenous Housing Strategy**, and prioritize this for the 2027-37 Strategy.
4. Release an action plan on how the Minister of Housing and Infrastructure will implement the human rights recommendations of the National Housing Council following the review panel (Neha) examining the **right to safe, adequate and affordable housing for women, Two Spirit, Trans, and gender-diverse people**.
5. Increase investment in the **Tenant Protection Fund to \$30 million over 5 years** to increase access to justice for tenants - including for tenant advocacy organizations to have increased capacity to address systemic tenant legal issues.
6. Amend the **federal building code** and incentivize provincial, territorial, and other jurisdictions to similarly amend their building codes to meet and exceed accepted standards on accessibility.
7. Require reporting of how projects funded by the federal government (including Build Canada Homes) will respect the rights of tenants, following the elements of the **Renters' Bill of Rights**. Landlord disclosures may be required to demonstrate how these investments are consistent with the NHSA ([SHARE Investors for Affordable Cities](#)).
8. Outline a federal plan to **restrict no-fault evictions—including renovictions**—particularly by corporate and financialized landlords. Explore a moratorium on no-fault eviction notices during economic emergencies.
9. Announce a strategy to **regulate landlords against using Artificial Intelligence Software** to increase rents.
10. Help more low-income renters better afford housing now while we wait for new supply. This could include working with provinces and territories to **increase social assistance benefits**, expanding and making permanent the **Groceries and Essentials Benefit**, and extending existing funding for **Canada Housing Benefits** beyond the current 2028 timeline.
11. **Renew rental assistance**, in alignment with the Co-operative Housing Federation of Canada recommendations, for at least ten years.

A. What Went Wrong — and What Must Change — in Federal Housing Policy

In 2017, the Government of Canada launched the country's first-ever National Housing Strategy (NHS)—a significant and long-overdue step forward. After the federal government's withdrawal from housing policy in the 1990s, responsibility had largely shifted to provinces, territories and other levels of government, leaving a fragmented system and deep gaps in access to adequate housing. The 2017 Strategy marked a renewed federal commitment to addressing these challenges.

With the current Strategy set to expire in the 2027–28 fiscal year, the Minister of Housing and Infrastructure, Gregor Robertson, has begun the process of developing a new NHS.

There is much to learn from the past nine years of the NHS. Experts have long critiqued the inconsistent affordability criteria across housing strategy programs for example. Similarly, there was an inconsistent purpose across past NHS programs – with some programs (like the Rapid Housing Initiative) effectively housing people with low incomes and experiencing homelessness, while others simply put doors in the ground without ensuring those doors were affordable and accessible to those who needed them most.

The challenge is that **Canada cannot simply build its way out of the housing crisis through the new NHS or with tools like Build Canada Homes without other measures that protect existing affordable housing stock, protecting renter rights (i.e. enforcing the Renters' Bill of Rights), addressing inadequate incomes, the lack of accessible housing, and making sure that housing built by the federal government is genuinely affordable (i.e. though community housing).**

Between 2011 and 2021, Canada lost 15 deeply affordable homes for every one that was created. In cities like Ottawa, 31 affordable homes are lost for every unit built.³

That's why the National Housing Council, Federal Housing Advocate, and rights holders across the country have been urging the federal government to take a different, rights-based approach with the renewed NHS, specifically one that sets "clear, measurable, outcomes-focused objectives grounded in the right to adequate housing."⁴

The new NHS is a key opportunity for the federal government to reset its investment in housing and homelessness programs and policies. The requirement to maintain a NHS for Canada, is also a legislative requirement under the *National Housing Strategy Act* (NHSA).

³ Canadian Human Rights Commission, "Federal Housing Advocate Urges Government to Prioritize Non-Market Housing," accessed May 1, 2026, <https://www.chrc-ccdp.gc.ca/resources/newsroom/federal-housing-advocate-urges-government-prioritize-non-market-housing-new>.

⁴ National Housing Council, "Charting the Course."

B. The Human Right to Housing and National Housing Strategy

Canada's historic NHTA, adopted in 2019, reaffirms Canada's international obligations to the right to housing and **commits the Government of Canada to implementing housing as a fundamental human right** throughout its programs, policies, and budgetary decisions—including through its spending power for housing programs in federal and other jurisdictions.

The rights-based approach outlined in the NHTA mandates that federal investments in housing programs and policies must use a **“maximum of available resources”** and **“all appropriate means”** (including legislative and other measures) to ensure adequate housing.

Investments must **target and prioritize those in greatest housing need** with an aim of “progressively realizing” the right to housing using clear **targets, timelines, and monitoring** processes to track progress. United Nations authorities have identified **homelessness as an urgent priority** demanding action in the **shortest possible time**.

The right to adequate housing outlined in the NHTA and international law recognizes that all people are entitled to adequate housing. The United Nations has outlined seven elements of the right to adequate housing:

- **Security of tenure**
- **Availability of services**
- **Affordability**
- **Habitability**
- **Accessibility**
- **Location**
- **Cultural adequacy⁵**

Housing must also enable a life of dignity, well-being, and opportunity. A rights-based approach to housing also requires that housing decisions, policies, and investments be rooted in meaningful engagement with affected communities (i.e., people with lived and/or living experience of homelessness or inadequate housing), human rights experts and advocates, and civil society.

Under section 5(1) of the NHTA, the Minister of Housing and Infrastructure must, “develop and maintain a national housing strategy to further the housing policy, taking into account key principles of a human rights-based approach to housing.” Importantly, the NHTA came two years before the NHTA. The renewed NHTA is an opportunity to adhere to these legislated obligations that similarly ensure better outcomes for those most in need.

⁵ United Nations Office of the High Commissioner for Human Rights, "The Human Right to Adequate Housing," accessed May 1, 2026, <https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing>.

National Housing Strategy Act

s. 5 (2) The National Housing Strategy is to, among other things,

- (a) set out a long-term vision for housing in Canada that recognizes the importance of housing in achieving social, economic, health and environmental goals;
- (b) establish national goals relating to housing and homelessness and identify related priorities, initiatives, timelines and desired outcomes;
- (c) focus on improving housing outcomes for persons in greatest need; and
- (d) provide for participatory processes to ensure the ongoing inclusion and engagement of civil society, stakeholders, vulnerable groups and persons with lived experience of housing need, as well as those with lived experience of homelessness

The NHSA also establishes the roles of the Federal Housing Advocate, National Housing Council, and Review Panels.

So far, three review panels have occurred, or are in the process of unfolding. **The first two review panels have provided a clear and evidence-based picture of how systemic housing failures are being experienced across Canada - and what policy change is required to improve outcomes.** The first review panel, on the **financialization of purpose-built rental housing** (concluded), documented how the increasing role of large financial actors is driving up rents, displacing tenants, and undermining long-term housing security. The second review panel, Neha, focused on **homelessness among women, Two-Spirit, trans, and gender-diverse people**, further highlighted how these structural dynamics intersect with gender-based violence, discrimination, and gaps in the shelter system, leaving many without access to safe and adequate housing. The current review panel is focused on **accessible housing**.

C. Protecting Existing Affordable Housing for Tenants

Rents are historically very high. 20% of renters are in core housing need vs. 5% of owners.⁶ As the government of Canada recently reported, “far too many Canadians continue to struggle to find homes they can afford.” Across the country, tenant protections remain a patchwork: for example, some provinces and territories offer protections like rent control and free legal clinics for low-income renters, while others leave significant gaps that expose tenants to housing insecurity.

In 2024, the federal government took a significant step to engage with renter rights with the introduction of the **Renters’ Bill of Rights** and **Tenant Protection Fund**. The Renters’ Bill of Rights outlined conditions for provinces and territories to receive Canada Housing Infrastructure Funds, with an annual reporting requirement. There is

⁶ Statistics Canada, "Core Housing Need in Canada," November 2022, accessed May 1, 2026, <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2022056-eng.htm>.

opportunity for the Minister of Housing to further operationalize this tool through the renewed National Housing Strategy, so that the federal government can provide leadership on how to protect tenants and existing affordable housing stock.

Similarly, to protect existing affordable housing, we recommend that the federal government take measures to address financialization,⁷ including **restricting no-fault evictions—including renovictions—particularly by corporate and financialized landlords and explore a moratorium on no-fault eviction notices during economic emergencies.**

The **Federal Community Housing Initiative (FCHI)** and the **Canada Community Housing Initiative (CCHI)** provide critical rental assistance to co-operatives and non-profit housing providers. As Co-operative Housing Federation of Canada's (CHF Canada) submission notes, "both FCHI and CCHI are scheduled to end in March 2028. Without renewal, thousands of low- and moderate-income households risk losing affordability support, increasing pressure on an already strained housing system." We support the CHF Canada recommendation that the federal government renew rental assistance for at least ten years.

[National Right to Housing Network](#)

The National Right to Housing Network (NRHN) is a civil society network of over 2,300 organizations and individuals working to realize the right to housing in Canada. NRHN acts as convener and provider of rights-based analysis, collaborating with governments in Canada to ensure commitments in the *National Housing Strategy Act* are meaningfully realized.

⁷ Financialization of housing refers to the treatment of housing primarily as a financial asset and tool for maximizing investor profit at the expense of human rights among tenants and tenancy-seeking individuals. 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.