

2026 Federal Pre-Budget Consultations

Submission to the House of Commons Standing
Committee on Finance

May 22, 2026

Summary of Recommendations

1. Embed human rights principles and standards in the next iteration of the National Housing Strategy and associated agreements with other levels of government.
2. Make access to federal funding for housing conditional on achieving human rights-based housing outcomes.
3. Set clear human rights-based targets and timelines to end housing need and homelessness.
4. Build, expand, and protect deeply affordable and supportive non-market housing.
5. Provide immediate support to people experiencing or at risk of homelessness.
6. Protect renters from excessive rents and unfair evictions.
7. Combat the financialization of housing.
8. Establish robust monitoring and accountability mechanisms to measure progress in meeting human rights-based housing targets and outcomes.

About CCHR

The Canadian Centre for Housing Rights (CCHR) is Canada's leading registered charitable organization working to advance the right to adequate housing. For over 35 years, we have worked tirelessly at the intersection of human rights and housing, providing free services to renters facing evictions and human rights violations to remain housed, providing education and training about housing rights across Canada, and advancing rights-based housing policy through research, policy development, advocacy, and law reform.

Current Context

Canada continues to face an escalating housing and homelessness crisis. While the crisis is affecting families and communities from all walks of life, it is disproportionately impacting those already facing systemic barriers to socioeconomic justice and equity, including [Indigenous people](#), [Black and other racialized people](#), [women and gender-diverse people](#), [people with disabilities](#), and [low-income households](#).

Across the country, renters are facing [increasingly precarious conditions](#), including excessive rents, arbitrary and unfair evictions, renovations, demovictions, disrepair, discrimination, and many other issues. While [rental housing supply and vacancy rates are increasing](#) across the country, this has not led to meaningful reductions in housing insecurity or homelessness. Instead, we are losing affordable housing faster than we can build it, due to [excessive rent increases](#), demolitions, or conversions. Estimates show that [for every home built under government-funded programs, Canada loses 11 affordable rental homes](#).

In the absence of strong renter protections and investments to build and protect deeply affordable, non-market housing, renters continue to face high rates of core housing need, meaning that their housing is unaffordable, in need of major repairs, and/or overcrowded. [22 per cent of renters are in core housing need](#), compared to just six per cent of homeowners, and affordability is their primary challenge. Despite significant federal investments through the current National Housing Strategy (NHS), there are [662,000 more households in core housing need](#) now than when the NHS was first introduced in 2017. Meanwhile, [income inequality reached a record high last year](#), with [renters representing over half of the lowest income earners](#) in the country, despite making up [one third of the population](#).

As a result of poor renter protections, diminishing affordable housing options, and other inadequate social and economic supports, homelessness is increasing at an alarming rate. Estimates show that [approximately 235,000 people experience homelessness in Canada every year](#). In Ontario alone, more than [85,000 people experienced known homelessness last year](#), an increase of eight per cent in just one year. In response, some provincial and municipal governments are taking [misguided approaches](#) that criminalize people experiencing homelessness, rather than building and protecting affordable housing and providing necessary health, income, and other socioeconomic supports.

Key Opportunity: National Housing Strategy 2.0

When renters have safe, secure, and affordable homes, they have stronger social and economic outcomes, from [better physical and mental health](#) to [greater productivity and economic participation](#). Investments in community and supportive housing are proven, cost-effective methods to reduce and prevent homelessness: they [save public dollars in shelters, healthcare, justice, and other costly public services](#), while [providing stability and upholding dignity](#). From both a moral and fiscal perspective, building and protecting affordable housing is paramount to addressing the rising rates of housing precarity, displacement, and homelessness across the country. It also aligns with a human rights-based approach to housing, to which the federal government committed in the 2019 *National Housing Strategy Act* (NHTSA).

The pending renewal of the NHTSA in 2027 presents a critical opportunity for the federal government to take a leadership role in recalibrating key partnerships with provincial, territorial, municipal, and Indigenous governments to end homelessness and housing need as quickly as possible. With capital dollars at the ready, the federal government can ensure its housing policies and programs are meeting the needs of those most impacted by the housing and homelessness crisis, while managing public funds wisely, by taking a human rights-based approach to housing.

The following recommendations outline key actions that the federal government, in partnership with other levels of government and civil society, can take through a “Team Canada” approach to tackle the housing and homelessness crisis and uphold the right to housing for all.

Recommendations

Canada has the legal, policy, and fiscal levers to end homelessness and housing need. Under the NHTSA, the federal government is obligated to take a human rights-based approach to housing and ensure all other levels of government are doing the same. As the federal government begins to envision the next NHTSA, it must integrate human rights standards and principles into a new multilateral partnership accord and bilateral agreements with other levels of government to meaningfully tackle the housing and homelessness crisis and progressively realize the right to adequate housing.

Echoing recent reports and recommendations from the [Federal Housing Advocate](#), [National Housing Council](#), and other housing advocates and experts, we recommend that the government align the next NHTSA and associated agreements with a human rights-based approach by implementing the following recommendations.

1. Embed human rights principles and standards in the next iteration of the NHTSA and associated agreements with other levels of government.

At a minimum, this should include:

- The principles of [Participation, Accountability, Non-discrimination and equality, Empowerment, and Legality \(PANEL\)](#). This means ensuring that human rights standards and principles are integrated into laws and enforced through robust accountability mechanisms, and that people most impacted by housing issues can participate in decisions that affect them.
- The principles outlined in the [United Nations Declaration for the Rights of Indigenous Peoples \(UNDRIP\)](#) and affirmed in the [UNDRIP Act](#), including Indigenous peoples' inherent rights to self-determination, self-governance, and sovereignty. This means supporting self-determined Indigenous models of housing and care.
- The [seven standards of the right to adequate housing](#), which include security of tenure, availability of services, affordability, habitability, accessibility, location, and cultural adequacy. This means ensuring all housing policies and programs promote safe, secure, and affordable housing options that meet the needs of marginalized groups. This could be accomplished in part by embedding the Blueprint for the Renters' Bill of Rights in the renewed NHS and associated agreements.

2. Make access to federal funding for housing conditional on achieving human rights-based housing outcomes.

At a minimum, this should include only providing funding to other levels of government, private, and non-profit housing entities if their housing plans, policies, and programs:

- **Commit to deep and long-term affordability**, based on median area household income, rather than market forces, for example, by using the [income categories](#) identified by the Housing Assessment Resource Tools (HART).
- **Protect security of tenure by prohibiting excessive rent increases and preventing economic and no-fault evictions**, especially evictions into homelessness.
- **Meet high accessibility, habitability, and climate resilience standards**, for example by mandating that all new builds meet the [Accessible Dwellings Standard](#) and/or [Accessible-Ready Housing Standard](#).
- **Set clear, disaggregated targets to meet the needs of groups most impacted by housing insecurity and homelessness**, including Indigenous people, Black and other racialized people, women and gender-diverse people, people with disabilities, 2SLGBTQ+ people, seniors, youth, immigrants, refugees, people living in rural and remote communities, and people experiencing homelessness.
- **Enable strong access to justice systems**, including well-resourced tribunals and access to legal information, training, and supports (e.g., legal aid/representation).

3. Set clear human rights-based targets and timelines to end housing need and homelessness.

At a minimum, this should include [commitments](#) to:

- **End homelessness by 2040.**
- **End low-income housing need by 2050.**
- **Ensure that everyone in Canada has access to an affordable and adequate home by 2060.**

4. Build, expand, and protect deeply affordable and supportive non-market housing.

At a minimum, this should include:

- **Prioritizing and maximizing funding to build at least [200,000 net new non-market homes](#) (e.g., non-profit, co-operative, public) per year to meet the needs of low and very-low income households.** This should include 100,000 deeply affordable non-market homes, of which 50,000 should be supportive housing units. This could be accomplished through dedicated financial, land, regulatory, and construction measures to support the development, renewal, and acquisition of non-market housing, including through Build Canada Homes.
- **Prioritizing and maximizing investments to launch an Indigenous-led Urban, Rural, and Northern Indigenous Housing Strategy**, including by immediately releasing all funding committed in Budget 2023 and embedding self-determined Indigenous approaches in the governance of all housing programs serving Indigenous peoples.
- **Renewing [rental assistance](#) for community housing providers.**
- **Ensuring provinces and territories provide sufficient operating funding for supportive housing.**

5. Provide immediate support to people experiencing or at risk of homelessness.

At a minimum this should include:

- **Maintaining access to the Canada Housing Benefit (CHB) beyond the current 2028 timeline** to ensure all current CHB recipients have ongoing support to stay in their homes and prevent further homelessness.
- **Exploring a [permanent Canada-wide housing benefit system](#) in collaboration with the provinces and territories** as part of the broader income security system, as proposed by Maytree.

- **Expanding and enhancing the Reaching Home program**, including by dedicating ongoing funding toward addressing encampments and unsheltered homelessness, as well as [hidden homelessness](#) and other diverse experiences of homelessness.
- **Implementing [recommendations from the Federal Housing Advocate](#) to uphold the human rights of encampment residents**, including by ensuring access to federal funding aligns with a human rights-based approach (for example, through the Unsheltered Homelessness and Encampments Initiative).

6. Protect renters from excessive rents and unfair evictions.

At a minimum, this should include:

- **Strengthening the [Blueprint for the Renters' Bill of Rights](#)**, including by outlining clear guidelines for rent regulation, vacancy control, and eviction prevention, implementing stronger enforcement and accountability mechanisms, and providing ongoing engagement opportunities for renters.
- **Reporting on how other levels of government are strengthening renter protections**, including specific targets, timelines, monitoring, and reporting mechanisms.
- **Renewing and maximizing funding through the Tenant Protection Fund** to support renter advocacy and access to justice, by providing at least \$30 million over five years.

7. Combat the financialization of housing.

At a minimum, this should include:

- **Reviewing fiscal and regulatory incentives that spur financialization**, including tax loopholes, low interest borrowing, and inadequate regulation.
- **Regulating the use of Artificial Intelligence and other forms of automation by landlords to increase rents.**
- **Facilitating improved data collection on rental property ownership, prices, tenure details, and evictions**, including by supporting the development of a public, centralized rental housing database.

8. Establish robust monitoring and accountability mechanisms to measure progress in meeting human rights-based housing targets and outcomes.

At a minimum, this should include:

- **Gathering comprehensive, disaggregated data on groups experiencing disproportionate rates of housing insecurity and homelessness**, in collaboration with community partners.

- **Providing regular, transparent reporting on progress in reducing housing insecurity and homelessness**, including action to implement the recommendations from the [First](#) and [Second](#) Review Panels.
- **Providing opportunities for meaningful engagement with people with lived experience of housing insecurity and homelessness and other experts** throughout the development, implementation, and evaluation of housing policies and programs.
- **Withholding or redirecting federal funding if human rights standards and principles are not upheld by other orders of government.**

Conclusion

We thank you in advance for considering our recommendations. We welcome the opportunity to provide our housing expertise and look forward to participating in consultations to ensure the next NHS aligns with a human rights-based approach, as we continue to work together to ensure all people in Canada can live in safe, secure, and affordable homes.

Sincerely,



Mathieu Pierre Dagonas
Acting Executive Director
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