

Access Denied

Confronting the Accessible and Affordable Housing Crisis for Disabled People in British Columbia

A Grey Literature Review

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Introduction

Canada's housing crisis has been described by advocates and policymakers as the deepest and widest in recent memory.¹ Across British Columbia (BC), as with the rest of the country, this crisis has been characterized by skyrocketing rental costs, a lack of affordable housing options, as well as alarming rates of homelessness. The COVID 19 pandemic intensified these challenges by reducing incomes, driving job losses, and increasing the cost of essentials, while also creating heightened risks of illness and death in congregate living settings including reduced quality of care, greater exposure to infection, and increased vulnerability to violence. However, the shortage of accessible and affordable housing for people with disabilities has long been a structural issue in Canada, one that predates the pandemic.

Canada did formally recognize housing as a human right through the 2019 *National Housing Strategy Act*, and the country pledged a human-rights-based approach to ensure that no one remains unhoused.² Several accountability mechanisms have been set up to realize this goal, such as a National Housing Council, a Federal Housing Advocate, and the Review Panel to address systemic housing-related issues.³ Despite these commitments, Canada has fallen short in realizing this right in practice, particularly for people with disabilities, who continue to face entrenched barriers in accessing safe, affordable, and accessible housing.

While the impacts of housing insecurity are felt nationally, BC ranks among the worst provinces for both costs of living and housing costs and has been characterized as having the most unaffordable housing market in the country.⁴ Disabled people who already experience heightened and compounding rates of marginalization must contend with the twin crises of accessibility and affordability.⁵ While multiple levels of government have identified housing as key areas of priority, housing insecurity remains an ongoing issue, and one that disproportionately impacts disabled people in BC.

Overview

Disabled people account for approximately 28.6% of people aged 15 and older across the province.⁵ According to the latest data, 27% of Canadians have a disability — amounting to about 8 million people — and this number is likely to increase with an aging population.⁶ It is also important to note that disability is something anyone may experience at some point in their lives. Around 4% of disabled people in Canada have experienced homelessness, compared to 1% of those who are non-disabled, making them four times more likely to experience homelessness.⁷ The proportion of disabled people in the province is expected to increase as the population both grows and ages. While there currently is a paucity of data regarding rates of disability among Indigenous peoples, available statistics indicate that Indigenous peoples across Canada are more likely to experience disability in comparison to the country's non-Indigenous people.⁸ Moreover, within the Canadian context, “the overall lack of accessible, safe and suitable housing for Indigenous people is inextricably linked to the ongoing dispossession of land, intergenerational trauma, systemic racism, high rates of child apprehension, and persistent funding shortfalls for Indigenous initiatives”⁹

Disabled people in BC experience a number of structural and material barriers in accessing housing. These barriers are often financial, as disabled people are disproportionately impacted by poverty,¹⁰ and low rates of employment¹¹, with advocates long decrying the inadequacy of Persons with Disabilities (PWD) benefit assistance rates.¹² Many require, but do not receive, home-based adaptations or assistive technologies for daily living. In the past decades, the Government of British Columbia has implemented a number of legislative reforms aimed at responding to the housing needs of disabled people. While housing is a policy area wherein all levels of government share some degree of responsibility, provincial governments hold core constitutional authority over matters respecting property, land use, and housing programs.¹³

Jurisdictional challenges regarding housing are particularly significant for disabled Indigenous people who face what the Aboriginal Housing Management

Association (AHMA) label as a “jurisdictional quagmire” stemming from the often-overlapping jurisdiction of provincial and federal powers as well as the *Indian Act*.¹⁴

For example, although the federal government has delegated legal authority over housing to First Nations under Section 73(1)(m) of the *Indian Act*, many First Nations have created land codes and other agreements with Canada under the *First Nations Land Management Act*, which establish the authority of Band’s to exercise authority over housing.¹⁵ Also, as the authors assert, “the federal and provincial responsibilities in the area of service provision in health, social services, and housing for First Nations peoples with diverse abilities was seen to cause challenges on providing a continuity of services for on-reserve and off-reserve populations. Furthermore, navigating the division of responsibilities between healthcare and Community Living BC (CLBC) disability support services poses a challenge to First Nations living on reserve. The following section examines part of this legislative landscape, notably the introduction of the *2021 Accessible British Columbia Act*, the 2018 BC Building Code Regulations, and the Housing Needs Report requirement established in 2019.

2021 Accessible British Columbia Act

The *Accessible British Columbia Act* ¹⁶ was passed in June 2021 and endeavors to support disabled people across the province by introducing accessibility standards aimed at identifying and removing barriers to inclusion. It lists six principles that must be upheld in developing accessibility standards, namely inclusion, adaptability, diversity, collaboration, self-determination, and universal design.¹⁷ Prior to its adoption, the Government of British Columbia held a province-wide consultation period during which time advocacy groups such as the Disability Alliance of British Columbia (DABC) both welcomed the legislation and critiqued its shortcomings in various important ways.¹⁸ Notably, DABC argued that Bill 6 (the precursor to the *Act*) was weaker than other provincial accessibility laws in that it included a narrowed definition of disability (and one that excluded learning and communication-based disabilities), was limited in its application and also failed to establish timelines and proper accountability mechanisms through which the Government could be held

responsible.¹⁹ A problem is that there is no stated timeline or commitment on the part of the BC Government to apply the Act to issues of housing, leading to increased engagement on the part of advocates to extend its application to the housing sector.²⁰

2018 BC Building Code Regulations

The BC Building code sets out the minimum health, safety, and accessibility requirements for buildings across BC. It was modified in 2018 to require additional considerations to better meet the needs of disabled people by requiring greater levels of building accessibility than previous iterations of the Code.²¹ Accessibility, as stipulated by the Code, refers to an, “area and its facilities, or both, which is easy to approach, enter, exit, operate, participate in, pass to and from, and use safely and independently by persons with disabilities.”²² The updated regulation expands the number of building spaces requiring adequate access including updated requirements for common areas of apartment buildings, pedestrian entrances, and sleeping accommodations in warning centers.²³

Housing Needs Reports

In 2019, the BC government introduced legislation requiring that local municipalities complete Housing Needs Reports (HNR), starting with Interim Housing Needs reports by December 2025 and then HNRs by 2028, and subsequently every five years thereafter. These HNRs outline the community’s existing housing landscape and projected needs, noting the proportion of residents with both core housing and extreme core housing needs.²⁴ Residents experiencing core housing needs are those who need to spend at least 30% of their pre-tax income on housing, while those with extreme core housing needs spend 50% of their pre-tax income on housing.²⁵ In 2008, BC was the province with the highest proportion of households with a disability in core housing need across Canada.²⁶ HNRs mandate that communities provide information about affordable housing, as well as housing for seniors and special needs housing, and housing for people at risk of homelessness. HNR reporting also requires municipalities

to outline what work they have done to address the housing needs of their community and what they plan to do to address anticipated future demands.

HNRs across multiple BC regions document critical housing shortages for disabled people. Campbell River's HNR, for example, identifies that fewer than 3% of recent builds include visitable features such as zero-step entry and widened doorways, with no dedicated funding stream for low-barrier homes integrating wrap-around supports for mental health or mobility needs.²⁷ Similarly, the city of Kamloops documented that fewer than 5% of purpose-built rentals advertise universal design features, forcing wheelchair users and those with mobility disabilities into second-hand market units often lacking basic accessibility.²⁸

British Columbia's accessible housing crisis

For disabled people, British Columbia's accessible housing crisis is one of both affordability and supply. BC faces a significant shortage of wheelchair-accessible, and family-sized housing units for people with disabilities. The non-profit housing sector and organizations such as CLBC offer important resources for people with intellectual disabilities across the province. Despite the vital support these organizations provide, as of 2009, research by the BC Non-Profit Housing Association (BCNPHA) revealed that only 25-29% of adults with developmental disabilities were then housed through CLBC and the non-profit sector, underscoring the urgency of expanding affordable housing options.²⁹ Barriers to adequate housing identified by this research also underscored financial barriers, including low levels of income and employment, potential for discrimination on the part of landlords and housing agencies, potential threats of eviction, and challenges in accessing necessary non-housing supports.³⁰

The shortage of affordable, accessible housing is disproportionately experienced by disabled Indigenous people. As a BC Aboriginal Network on Disability Society consultation report revealed, severe gaps exist in accessible housing on and off reserve, with homes often lacking ramps, widened doorways, and supports for mobility aids.³¹ Moreover, Indigenous disabled people report prevailing stereotypes, and racist

and ableist tropes about Indigenous and disabled people, as major barriers facing Indigenous people living with disabilities, further impacting their ability to access housing.³²

The low turnover of accessible units compounds supply challenges. As Hole et al write, “provincial data underscore persistent mismatches between the supply of suitably adapted dwellings and the diverse needs of people with physical, sensory, intellectual, and mental-health disabilities.”³³ The Disability Alliance BC’s 2018 roundtable report identified extremely low turnover in subsidized units, leaving wheelchair users waiting years for suitable homes while experiencing a chronic mismatch between limited accessible unit availability and urgent demand among low-income wheelchair users.³⁴ Moreover, the absence of a centralized marketplace connecting current applicants with available housing suitable to their needs means that many accessible housing units can sit vacant, despite overwhelming demand. This, coupled with a lack of common standards to describe accessibility needs and unit features to determine what is a “good fit,” creates delays in matching applicants with vacancies.³⁵ As the Canadian Institute for Citizenship and Inclusion underlines, “these gaps are especially acute in rapidly growing urban centres where land costs outpace disability incomes, and in rural or northern regions where purpose-built stock is scarce.”³⁶

Critically, a 2016 Delta Housing Be Mine Society survey found that 92.8% of families supporting adults and youth with developmental disabilities expressed anxiety over future housing availability, pointing to limited affordable options and inadequate shelter-allowance rates.³⁷ Regional housing needs reports, furthermore, consistently document this supply crisis. West Kootenay service providers expressed concerns about limited resources and inadequate housing options for people with complex needs, while service users identified housing as their greatest immediate need.³⁸ Similarly, the Strathcona Regional District’s assessment identified an urgent need for accessible rental options, including ground-floor units and barrier-free layouts to accommodate an ageing population and individuals with mobility challenges.³⁹

Furthermore, BC’s approach to matching people with disabilities to suitable housing suffers from the absence of a province-wide, feature-rich registry that

accurately catalogues accessible housing inventory. The province of British Columbia's Ministry of Housing scoping study on establishing an accessible-adaptable homes registry revealed critical gaps, including a lack of up-to-date listings with dated information, poor awareness among housing professionals of universal-design features, and the absence of a single portal for matching disabled renters with suitable units (Ministry of Housing, 2019). Drawing on registry models in Calgary and Ontario, the study recommended creating a searchable online database that catalogues specific accessibility features such as zero-step entries, wide doorways and roll-in showers, coupled with performance metrics to track outcomes. Housing Needs Assessments across BC communities consistently highlight these gaps. For example, the 2023 Kelowna Housing Needs Assessment projects that nearly half of future housing demands will be for rental units, yet there is no breakdown of accessibility-designed or universally designed units to meet the needs of disabled residents.

Disproportionate Impacts and Intersections

Addiction and the Poisoned Drug Supply Crisis

Homelessness, addiction, and mental health struggles are intimately linked. In the spring of 2023, the Homelessness Service Association of BC summarized the findings from 27 Homeless Point in Time Counts conducted in communities across British Columbia in the spring of 2023, revealing that approximately 11,352 people identified as experiencing homelessness, a 31% increase from 2021.⁴⁰ Crucially, as the authors stress, counts represent the absolute minimum number of people who are experiencing homelessness as they typically undercount historically marginalized or underrepresented communities, including Indigenous people, youth, seniors, disabled people, queer, trans, and racialized people.⁴¹ Moreover, such counts do not include people who have unstable tenancies or who are living in unsafe, inadequate, or transitional housing. Of the people surveyed in the report, 69% of respondents indicated two or more health concerns, with almost half (47%) reporting having a medical condition or illness, 41% reporting a physical disability, 54% reporting a mental health issue, 68% an addiction issue, and 27% a learning or cognitive disability.⁴² Moreover,

“intersecting factors of socioeconomic disadvantage and fewer resources to off-set negative impacts place some rural regions at substantially higher risk of toxic drug poisonings compared to urban centres.”⁴³

Adequate housing has long been considered both an overall predictor of health, but also a protective factor against risks of drug related overdose or death.⁴⁴ As Hodson et al asserts, “people who face concurrent substance use and lack of housing require access to specialized and low-threshold services (e.g., supervised consumption services, low-barrier shelter, pharmacologic treatments) that reduce harms associated with intersecting social marginalization and substance use.”⁴⁵ Addressing these overlapping challenges requires integrated services and housing models that adequately take into account the realities of people with comorbid mental health and substance use conditions and that are adequately adapted to their needs.⁴⁶ The Housing First (HF) model, which connects clients with permanent housing as well as ongoing, community-based clinical and non-clinical supports, has been lauded by advocates for prioritizing harm reduction without requiring abstinence or psychiatric treatment.⁴⁷ HF’s focus on providing unconditional housing is fundamental in that it drastically reduces barriers to housing experienced by those with ongoing substance use and active addictions.⁴⁸ In doing so, it provides an important framework which emphasizes the agency and self-determination of people who use substances while connecting them with resources to aid them with recovery and to help them remain housed.

Women, Girls, and Gender-Diverse Peoples

As Atira Women's Resource Society asserts, homelessness is a “deeply gendered phenomenon,” with women and gender-diverse peoples experiencing greater rates of poverty and higher core housing needs.⁴⁹ The findings from the Pan-Canadian Women’s Housing and Homelessness Survey highlight the disproportionate levels of core housing need among women, girls, and gender diverse people, and the lack of affordable and appropriate housing that meets their diverse needs.⁵⁰ According to the

authors, 79% of women and gender diverse people experiencing homelessness or housing need report having a disability.⁵¹ Within this group, 46.4% reported a psychiatric or mental health disability of some kind, 60% reported a physical disability, 38.2% reported a substance use problem, and 22.4% reported some form of cognitive, intellectual, or memory-related disability.⁵² According to their analysis, having a disability was a significant predictor of negative health outcomes.⁵³ Importantly, the results from the Pan-Canadian Women's Housing and Homelessness Survey found that many of the participants surveyed were not receiving disability benefits.⁵⁴ For people who reported one disability, only 63.4% were receiving a disability benefit, a rate that increased to 85.1% for women and gender diverse people who reported three or more disabilities.⁵⁵ In all, this data illustrates resounding gaps in access to social assistance benefits, impacting many of the most marginalized women and gender-diverse people.

Similarly, the Greater Vancouver 2023 Homeless Count identified that 2SLGBTQIA+ people were disproportionately represented in homeless populations, despite accounting for only 4% of the population.⁵⁶ Likewise, Covenant House in Vancouver estimated that 25-40% of youth experiencing homelessness identify as 2SLGBTQIA+.⁵⁷ Crucially, studies indicate a severe lack of services and shelters for trans and gender diverse people with only 53% of Violence Against Women shelters nationally providing supports for gender nonconforming people.⁵⁸ Likewise, gender-diverse people were found to be significantly more likely to be unable to access a shelter bed when they needed one (56%), compared to cisgendered women (34%).⁵⁹ These findings are particularly stark given the fact that trans and gender nonconforming people are, "over one and a half times more likely to have experienced violent victimization in their lifetime than cisgender individuals."⁶⁰

Furthermore, housing precarity and homelessness exacerbate the risks of gender based and intimate partner violence for women and gender diverse people.⁶¹ This is especially true for disabled people living in caregiving or institutional settings who face additional barriers to leaving potentially abusive environments.⁶² Moreover, disability itself is considered to be a significant risk factor for violence, as women with disabilities experience higher rates of violence than both men with disabilities and women without disabilities.⁶³ As MSI Reproductive Choices report, this gender-based

violence toward women with disabilities is rooted in, “discrimination towards women with disabilities on the basis of both their disability and gender.”⁶⁴ The cyclical relationship between housing precarity and increased risk of violence disproportionately impacts Indigenous people and disabled Indigenous people as, “the absence of diverse and culturally safe housing options forces many into unsafe, mixed-gender shelters or informal, unstable arrangements, where they are exposed to heightened risks of sexual assault, stalking, trafficking, emotional abuse, and isolation.”⁶⁵

The violence and exclusions faced by women and gender diverse people related to housing cannot be divorced from the larger structural context in which they occur. Importantly, “intersectional, gender-based exclusion from the housing system does not occur in a vacuum but is inseparable from broader experiences of gender-based violence and abuse that shape the lives of many women and gender-diverse people.”⁶⁶ Governments of all levels must therefore address the structural and systemic gaps embedded within BC’s housing system that leave women and gender-diverse people vulnerable to violence and instead work beyond siloed responses towards an intersectional approach better suited to their needs.

Seniors

Poverty and economic insecurity are particularly acute among BC’s senior population, especially when combined with the overlapping challenges of aging, including declining health, and increased rates of disability. Many seniors are evicted into homelessness as they are unable to afford market rents due to their age and disability.⁶⁷ Nationwide, approximately 38% of seniors aged 65 and up have a disability, with around 24% reporting a mobility disability.⁶⁸ According to estimates, almost 170,000 seniors across the province live in poverty, with racialized seniors, including recent immigrants, as well as seniors living alone and without family supports impacted disproportionately.⁶⁹ This lack of accessible and affordable rental housing poses significant barriers for disabled seniors who often have lower incomes and even more limited housing options, as older apartment buildings frequently tend to lack elevators or other accessibility adaptations.

Furthermore, BC's shelter system has been criticized by disability advocates for its lack of accessible beds, which are particularly unsafe for seniors experiencing frailty or a cognitive disability.⁷⁰ One interviewee profiled in a report by the United Way British Columbia on BC's growing housing crisis for seniors noted a lack of access ramps, elevators, or accessible washrooms as well as the use of bunkbeds at many BC shelters, which present safety concerns or are downright unsuitable for seniors with mobility issues.⁷¹ Organizations such as the United Way therefore are calling on BC's Ministry of Housing to expand investments in transitional housing models for seniors in order to provide alternatives to homeless shelters for seniors to help them transition to permanent and accessible housing options.⁷²

Housing Initiatives

Right Fit Project

As a result of the challenges and gaps mentioned above, the Right Fit Project, led by DABC, was established as a three-year pilot project in 2017 with the aim of matching wheelchair users and their families across Vancouver with housing appropriate to their needs. Prior to its launch, the Right Fit Project Roundtable report identified that wheelchair users face long waits for affordable and accessible housing, with demand far exceeding supply in Metro Vancouver. This shortage is particularly acute for low-income wheelchair users earning less than \$20,000 per year, who struggle to find units that meet both affordability and accessibility requirements. While lauded for its ability to help wheelchair users navigate accessible homes and independent living support, the Right Fit Project is limited in scope and only applies to residents of Metro Vancouver, with limited options for those seeking similar assistance outside of major urban areas. This is particularly true in rural areas where a lack of public transport hinders both navigation and coordinated supports outside major centers. Despite widespread success of the initiative, the Right Fit Project lost federal funding in April 2026.⁷³ It remains the only program providing the same degree of specialized support across the country, making its funding loss particularly devastating.

Inclusive Housing Task Force

In 2020, the Inclusive Housing Task Force, under the direction of Inclusion BC and CLBC, published a report summarizing the findings of over 800 survey respondents and focus group participants with developmental disabilities regarding their needs and housing preferences. Among the people interviewed, 93% expressed a desire to live by themselves within the next five years, leading to the conservative estimate that 5,000 individuals with developmental disabilities will need housing within that same timeframe. Inclusive housing, as defined by the report, emphasizes choice and control over living space, accessibility, diversity, and sustainability. As Inclusion BC notes, “Inclusive housing should be consistent with the vision of ‘good lives in welcoming communities’.” People with developmental disabilities have a long history of being isolated and segregated, and housing has played a huge role in this. In order to keep moving away from this harmful past, housing models need to facilitate a sense of belonging across all areas of people’s lives.⁷⁴

CLBC was founded in 2005 as part of grassroots disability advocacy efforts to promote agency and choice for disabled people across the province. Currently it supports over 29,000 individuals through programming such as independent living assistance, home sharing, live-in supports, and group homes.⁷⁵ Inclusion BC is a provincial non-profit federation made up of people with intellectual disabilities, their families, and different community agencies.⁷⁶ Together, the two organizations helped champion various inclusive housing initiatives such as Chorus Apartments, an affordable rental housing complex geared towards low-to-moderate income residents and people with disabilities.⁷⁷ Of the 71 new units, 20 were allocated for individuals with developmental disabilities.⁷⁸ Similarly, a partnership between the Community Living Housing Society (CLHS), the City of New Westminster, Community Living Society (CLS), and BC Housing provided a six-unit affordable housing development in New Westminster, including three fully accessible one-bedroom units for people with developmental disabilities, which were rented at income-assistance shelter rates.⁷⁹

Funded by CLBC, the province’s home sharing program pairs an adult with a developmental disability with a person, a couple, or a family who is contracted by an agency to provide social and homecare-like supports.⁸⁰ Approximately

4,300 people across the province are currently being supported by home share living situations. Updated and more stringent requirements for participating caregivers and families have since been implemented following a January 2025 Coroner's Inquest into the 2018 death of Florence Girard, a participant of the program whose caregiver was convicted of failing to provide the necessities of life in 2022.⁸¹ The growth of these initiatives, coupled with the service gaps revealed by the Inclusive Housing Task Force underscores the importance of expanding programs and funding sources to keep pace with future and current housing needs for disabled people across the province.

Indigenous-Led Models

As organizations such as the BC Aboriginal Network on Disability Society and AHMA have raised, despite being disproportionately represented among rates of disability, "there remains little research to date which has examined Indigenous people's experiences of disability, including their experience in accessing housing support services."⁸² Moreover, Indigenous perceptions of disability often differ from the medical worldview of disability and vary across different Indigenous communities.⁸³ As of 2018, disabled people represented approximately 30% of the population of Indigenous people in Canada.⁸⁴

Indigenous peoples with diverse abilities face multiple barriers in accessing appropriate housing, including racism, stereotyping, restrictive eligibility requirements for people with complex needs and substance use issues, and long waitlists for services.⁸⁵ Furthermore, "despite the need to transform housing services to be more culturally safe, including housing for Indigenous peoples living with diverse abilities, there remains little research to date which has examined this issue within a Canadian context, and even less done in full partnership with, or led by, Indigenous people."⁸⁶

Notable work done in this regard includes recent developments by the Tla'amin First Nation who have recently built 24 new accessible housing units for elders and disabled citizens of the Tla'amin Nation.⁸⁷ The housing project, named *ax̱łax̱ay ʔaye* (Klah Klah Hay Ayeh) allows community members to live independently, close to medical supports, and connected to family members and cultural services. Many of the

units have ramps and low counters for wheelchair users. As Tla'amin Nation health director Marlene Paul states, "The housing will allow residents to remain independent for as long as possible, while fulfilling desires to stay within their community and connection to language, culture, ceremonies and one another."⁸⁸

AHMA further recommends increased mandatory cultural safety training for housing providers, removing the CLBC eligibility requirement for participants to obtain an intellectual disability diagnosis before the age of 18, and instead requiring the Ministry for Children and Family Development to actively facilitate access to diagnosis for Indigenous youth in care. They also recommend further partnership and collaboration with other Indigenous organizations such as the BC Association of Friendship Centres as well the First Nations Health Authority, to Indigenize the term "diverse abilities" and promote interdisciplinary collaboration.⁸⁹

Conclusion

Despite concerted efforts by the federal, provincial, municipal, and First Nations governments, far more must be done to address BC's housing crisis to ensure that the right of people with disabilities to safe, accessible, and affordable housing becomes a reality. Throughout the last century, BC saw a substantial policy shift away from segregated living institutions for disabled people towards integrated community and at home supports, fueled by changing attitudes towards disabled people as well as activism on the part of disabled people and their loved ones.⁹⁰ Models of inclusive and accessible housing put forth by organizations and community groups such as the CLHS, the BC Aboriginal Network on Disability Society, and DABC provide a path forward for this right to be realized. Further, deeply structural and systemic issues which underpin Canada's housing crisis, particularly for disabled people who live at the intersections of multiple identities, need to be addressed in order to envisage a more equitable and just housing system for disabled people in Canada.

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Acronyms

AHMA: Aboriginal Housing Management Association
BCNPHA: BC Non-Profit Housing Association
CLBC: Community Living BC
CLHS: Community Living Housing Society
CLS: Community Living Society
DABC: Disability Alliance BC
HF: Housing First
HNR: Housing Needs Reports
PWD: Persons with Disabilities
2SLGBTQIA+: Two Spirit, Lesbian, Gay, Bisexual, Trans, Queer, Questioning, Intersex, Asexual