

Systemic

Barriers

Framework:

Understanding barriers to accessing
and remaining in housing in Canada's
housing system

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described is the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described.

CMHC will have the document translated upon request.

To get a translation of this document, please email Housing_Knowledge_Centre@cmhc.ca or complete the portion below and return it to the following address:

Housing Knowledge Centre
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario K1A 0P7

Bien que ce produit d'information se fonde sur les connaissances actuelles des experts en habitation, il n'a pour but que d'offrir des renseignements d'ordre général. L'utilisateur assume l'entière responsabilité de l'utilisation des renseignements, du matériel et des techniques décrits, ainsi que de toute mesure prise en les consultant. On conseille aux lecteurs de consulter les ressources professionnelles adéquates pour établir ce qui est sûr et convenable dans leur cas particulier. La Société canadienne d'hypothèques et de logement se dégage de toute responsabilité relativement aux conséquences résultant de l'utilisation des renseignements, des matériaux et des techniques décrits dans cette publication.

La SCHL fera traduire le document sur demande.

Pour recevoir une copie traduite de ce document, veuillez envoyer un courriel au centre_du_savoir_logement@schl.ca ou remplir la partie ci-dessous et la retourner à l'adresse suivante :

Centre du savoir sur le logement
Société canadienne d'hypothèques et de logement
700, chemin Montréal
Ottawa (Ontario) K1A 0P7

REPORT TITLE • TITRE DU RAPPORT

NAME • NOM

*TELEPHONE NUMBER • NO DE TÉLÉPHONE

*EMAIL ADDRESS • COURRIEL

**Mandatory/Obligatoire*

ADDRESS • ADRESSE

Street • rue

Apt. • app.

City • ville

Province • province

Postal code • code postal

OPIMS

For internal use only/Section réservée à l'usage interne

Canada Mortgage and Housing Corporation (CMHC) provides accessible forms and publications in alternate formats for persons with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642

La Société canadienne d'hypothèques et de logement (SCHL) offre des formulaires et des publications en format adapté pour les personnes handicapées. Si vous désirez obtenir cette publication en format adapté, composez le 1-800-668-2642.

Contents

- Definitions..... 5
 - [Systemic Barrier](#) 5
 - [Systemic Discrimination](#)..... 5
 - [People at heightened risk of housing barriers](#)..... 5
 - [Gender-based Analysis Plus \(GBA+\)](#)..... 5
 - [Anti-racism](#) 5
 - [Housing System](#)..... 5
 - [Housing Insecurity](#)..... 6
 - [Housing Instability](#)..... 6
- Executive Summary..... 7
- Introduction 7
 - [Approach](#)..... 7
 - [Methodology & Limitations: Literature Review](#)..... 8
 - [Methodology & Limitations: Qualitative focus groups and interviews](#) 8
 - [How were systemic barriers identified?](#)..... 8
 - [Methodology & Limitations: Quantitative Framework](#)..... 11
- Key Findings 11
 - [Systemic Barriers to Accessing Housing](#)..... 11
 - [Income and wages and rising housing costs](#)..... 12
 - [Waitlists](#) 16
 - [Homelessness](#) 17
 - [Discrimination](#) 19
 - [Systemic Barriers to Remaining in Stable Housing](#) 22
 - [Lack of system supports](#)..... 22
 - [Safety and security](#)..... 24
 - [Housing costs and income and wages](#) 26
 - [Barriers in Urban and Rural Geographies](#) 27
 - [Housing costs and income and wages](#) 27
 - [Competition for limited units](#)..... 28
 - [Supply diversity](#)..... 28

Lack of infrastructure	29
Transportation	29
Intersecting Barriers and Systems	31
Intersecting Systems, Barriers, and Populations	33
Systemic Barriers Framework	36
Emerging Research Needs and Opportunities	37
Conclusion	38
Appendix A: Barrier Definitions	i
Appendix B: Barriers to Housing Supply	v
Works Cited	xxii

Table of Figures

Figure 1: Systemic Barriers to Accessing Housing	11
Figure 3: Social and Affordable Housing average rent as a percentage of minimum social insurance amount	13
Figure 4: Average rent as a percentage of average income	14
Figure 5: Average income needed to purchase a home	14
Figure 6: Average months currently on waitlist for Social and Affordable Housing	16
Figure 7: Vacancy rates in social and affordable housing and waitlist length	17
Figure 14: Number of individuals in need of a shelter bed per shelter bed by province	18
Figure 8: Barriers to Remaining Stably Housed	21
Figure 9: Social Services wage relative to market rent	23
Figure 9: Demographic qualities of those experiencing evictions	24
Figure 10: Housing and food inflation have exceeded CPI since 2008 (100=2002)	25
Figure 11: Urban Barriers	26
Figure 12: Rural Barriers	28
Figure 13: Percent of population within 500 m of a public transit stop, by population centre size	30
Figure 15: Mapping systems to barriers	32
Figure 16: Barriers to Populations Map	35
Figure 17: Systemic Barriers Framework	37

Table of Tables

Table 1: Timeframes for recruitment	8
Table 2: Number of stakeholders by type of discussion and dwelling type (N=35)	9
Table 3: Geographic spread of stakeholders (N=35)	10
Table 4: Victims of Domestic Violence, 2014-2019	22

Definitions

The systemic barriers framework uses the following definitions:

Systemic Barrier

A barrier results from seemingly neutral systems, practices, policies, traditions or cultures, and that disadvantages certain individuals or groups of people (Government of Canada, 2022b).

Systemic Discrimination

Discrimination created and maintained by the seemingly neutral practices, policies, procedures and cultures of organizations and government (Government of Canada, 2022b). Discrimination can occur based on race, gender, ability, immigration status, socio-economic status, family type, sexual orientation, age, and their intersections.

People at heightened risk of housing barriers

Beyond the list of National Housing Strategy priority populations, this includes people on income assistance, one-person households, youth experiencing homelessness, people exiting key institutions (i.e. corrections, healthcare, children services), and their intersectional identities. We also use a more holistic definition of disabilities that includes mental-health and addictions as not distinct from other disabilities.

Gender-based Analysis Plus (GBA Plus)

GBA+ is an analytical tool for understanding who is impacted by an issue and identifying the diverse needs of the people most impacted. GBA+ does not solely look at gender and sex, but uses an intersectional approach that identifies all social factors, including race, gender, language, religion, sexual orientation, etc. (Government of Canada, 2022a).

Anti-racism

The active process of identifying and eliminating racism by changing systems, organizational structures, policies and practices and attitudes, so that power is redistributed and shared equitably (Government of Canada, 2023b). From a research perspective, this research team has attempted to disaggregate data where available to highlight racist theories and practices (Government of Canada, 2023).

Housing System

The housing system is a network of housing and sheltered environments that include market based as well as non-market activities. In this system, we include the absence of shelter, since being unsheltered is an outcome related to systemic barriers.

The housing system is composed of six inter-related sub-systems:

Housing administrative systems (programs and services): the rules, processes, and practices within programs and / or service delivery. This includes an absence of needed programs and/ or services. For example, programs might include health services and supports for clients.

Housing regulation and planning (legislation, regulation, law): the public policy and procedures, or an absence of policy and procedures, that are formalized in law.

Financial systems are the macroprudential (regulatory thresholds and limits on borrowing) and monetary policies, and instruments that manage income for individuals or families that enable housing choice. They are also the thresholds, limits, and instruments that are created by lenders to manage access to credit. In our framework, the discrepancy between wages and these thresholds are mapped to the finance system.

Production and type of supply are the technical elements and drivers of the type and diversity of supply available, including the developers, architects, designers, and planners that manage the type, size, and location of housing that is needed.

Market systems include the quantity of supply and demand, profit calculations, consumer behavior, and the mediators (focusing on the overall number of units). In this research, we also explore the nature of competition as access to a limited number of units by households, and the competition between providers and developers for limited funding.

Social systems related to housing are the practices and attitudes that result in barriers to housing and public policy development, like "Not In My Back Yard" (NIMBYism), social network exclusions, discrimination, and racism.

Interaction with the housing system network can be non-linear, circular, static, or cyclical.

Housing Insecurity

Limited or uncertain access to stable, safe, adequate, and affordable housing and neighborhoods; limited or uncertain access to stable, safe, adequate, and affordable housing and neighborhoods; or the inability to acquire stable, safe, adequate, and affordable housing and neighborhoods (Cox et al., 2017). Housing insecurity and housing instability are often used interchangeably by researchers in this field. In our research, we are using housing insecurity to mean limited access to housing.

Housing Instability

A household faces increased housing instability when the household does not live in acceptable housing with secure tenure, increasing the risk of cycling negative mobility and possibly homelessness. An insecure dwelling offers little protection for occupants against the drivers of displacement, such as informal agreements, evictions/renovictions, turfing, income loss, weather events, or discrimination (Feltaous & Ngoundjou Nkwinkem, 2022). Housing instability focuses on remaining in stable housing.

Executive Summary

Systemic barriers in the housing system intersect in many complex and multiple ways, with compounding effects for some populations already experiencing vulnerability. This research used a systems approach to identify barriers holistically across the entire housing ecosystem. Using this approach provided an overview for the entire housing system, and identified gaps in knowledge that could be filled with future collaborative research with interested groups. One such opportunity is future qualitative research examining the barriers to accessing home ownership, as this dwelling type is underrepresented in this research.

The systemic barriers identified forcibly prevent groups from accessing housing and displace those from their homes, forcing them into unstable and chronically insecure situations. Groups and households that are particularly affected include: low-income households, households receiving income subsidies, households with individuals living with physical disabilities, racialized newcomers, and those experiencing homelessness. In many cases, these various categories of households and individuals intersect, and the resulting impacts are multiple, dynamic, and change with market conditions. The resulting framework for future work is similarly evergreen and is presented as a tool for future analysis in this area.

Key Findings

- The main systemic barriers to accessing affordable shelter are insufficient income and wages to keep pace with shelter costs. Income derived from social subsidies or other forms of income supports are insufficient for even subsidized housing units in some high cost cities; market conditions like low supply and high demand of available housing units; and discrimination leveraged against some households in the rental and homeownership market and; lengthy waitlists for social and affordable housing units.
- For those who are housed, the main barriers for remaining stably housed include the lack of system supports, such as mental health supports, housing and financial advice and guidance, employment services, language support services, social workers, and other auxiliary services like nursing; and safety and security barriers, such as the lack of adequate security support on site to provide safe places for populations, including first line responders.
- Barriers experienced in rural and urban geographies are housing costs and income and wages, competition for limited units, supply diversity, lack of infrastructure, and transportation.

Introduction

The Systemic Barriers Framework research project establishes a framework for understanding the barriers to accessing and remaining in stable housing in Canada. The purpose of this research is to identify key intersecting systemic barriers within Canada's housing system for future research purposes. This report recognizes that housing needs vary by characteristics of households and communities and thus what constitutes 'appropriate housing' may differ as well. As a result, the project maps the intersections of systemic barriers to accessing and maintaining 'affordable', secure, adequate, and stable housing types, and the key populations that face multiple and compounding barriers, providing as much

contextual information as possible. As such, the research uses a GBA +, equity, and anti-racism lens. The following research questions frame this study:

1. What are the systemic barriers to accessing housing that is affordable and meets needs?
2. What are the systemic barriers to remaining in stable housing?
3. Where do these barriers intersect with various components of the housing sub-systems?
4. Which and how are populations adversely affected?
 - a. What systemic barriers compound challenges for different populations?
5. What future research can be co-developed in collaboration with interested groups?

A key challenge faced in conducting this research was in recruiting participants to discuss barriers associated with homeownership. This represents a key opportunity for future qualitative research in this domain.

Approach

The work was completed in two phases:

1. Phase 1 consisted of a literature review and an initial framework for quantitative analysis.
2. Building on the literature review, Phase 2 engaged stakeholders in the housing system in a series of focus groups and interviews to refine the framework and the quantitative analysis.

Methodology & Limitations: Literature Review

Researchers conducted a scoping literature review drawing from previous literature scans conducted within the CMHC research division recently, then expanding the search for new research that presented alternate or additional nuance. Based on an initial scan of the literature, researchers identified and clustered barriers related to four main shelter and tenure types: Homelessness, Social and Affordable Housing or transitional housing, Market Rental Housing, and Home Ownership. Researchers then conducted additional searches to deepen their understanding of some of the specific barriers under each shelter and tenure type. The following search terms were used in the literature review:

1. Unsheltered / Emergency Shelter: systemic barriers unsheltered populations, systemic barriers emergency shelter populations, structural barriers, prevention of homelessness
2. Social and Affordable Housing: barriers, social housing, obstacles, access, housing policy, systemic barriers, occupancy standards, discrimination, and NIMBY.
3. Rental Housing: barriers, housing challenges, systemic discrimination, systemic barriers, housing provision
4. Homeownership: barriers, homeownership barriers, economic barriers, financial barriers, homeownership discrimination, systemic barriers

The search was focused on literature situated in Canada up to early 2023 to ensure that the research accounted for Canadian regulatory and geographic ecosystems. However, researchers did not include a literature search in French, so some results from Québec or in New Brunswick may have been excluded. To mitigate the potential loss of knowledge in this area, researchers engaged with a bilingual consultant who could conduct engagements with stakeholders from Québec and other French-speaking provinces. In keeping with CMHC's commitment to reconciliation and supporting Indigenous research priorities, we

can collaborate with Indigenous groups if there is interest to further explore this topic using an Indigenous distinctions-based lens.

Methodology & Limitations: Qualitative focus groups and interviews

CMHC developed a list of organizations through engagement with policy outreach teams to ensure geographic diversity, and organizations that serviced one or all of the four dwelling types. Organizations that had an existing relationship with CMHC were reviewed internally, and contact leads reached out in advance to increase the likelihood of recruitment. Organizations that offered services based on population type were also included. CMHC engaged an external consultant, Prairie Research Associates (PRA), to conduct the interviews at arms' length to mitigate some issues related to the historical mistrust some racialized communities have towards government entities. The list of contacts for each dwelling type was finalized in a collaborative and iterative process between CMHC and PRA.

People experiencing severe housing needs, or homelessness, in the housing system were not engaged as part of this research, to capture a systems-lens to housing barriers. The service providers that were engaged worked directly with these impacted individuals, and their insights were key to the research findings about systemic barriers.

How were systemic barriers identified?

Interviews and focus groups were recorded and transcribed for analytical purposes. Using NVivo software, transcripts were coded and analyzed. The team began with a coding framework based on the research questions, and then incorporated additional codes in an iterative way to identify systemic barriers, main themes, and answer key questions to support the mapping of barriers to systems and populations.

The timeframes for recruitment can be found in Table 1:

Table 1: Timeframes for recruitment

Item	First Date	Last Date
Invitations	June 23, 2023	Ongoing as new contacts approved by CMHC. Last invitation sent before September 29, 2023
Scheduling	June 26, 2023	September 29, 2023
Discussions	July 6, 2023	October 5, 2023

Prior to each focus group or interview, PRA ensured that they had received, signed, and returned the consent forms from each stakeholder. In total, 161 potential stakeholders were contacted, and 35 stakeholders took part in the interviews and discussions.

Table 2 below shows the total number of stakeholders in interviews and group discussions, by type of discussion and dwelling type, as well as the total number of individuals contacted, and the response rate.

Table 2: Number of stakeholders by type of discussion and dwelling type (N=35)¹

Dwelling type	Potential stakeholders contacted	Stakeholders in discussions	Response rate (within dwelling types)	Group discussions (and number of stakeholders)	Individual interviews
Homelessness/Emergency Shelter	35	10	28.7%	3 (7)	3
Social/Transitional/Community Housing, Second-stage shelters	60	10	16.7%	4 (10)	0
Market Rental	19	10	52.6%	2 (4)	6
Home Ownership	31	5	16.1%	1 (2)	3
Across several dwellings	(16)	(1)	(6.3%)		
TOTAL (N=35)	161	35	21.7%	23	12

To encourage participation among all stakeholders, PRA decoupled the identity of the speakers from the transcripts. The only identifiable information that is included is the kind of dwelling type they represented as part of the interview or focus group to frame our understanding of their comments. Where necessary, we include this information associated with the quotes. However, the following occupations were represented among the 35 stakeholders:

- CEOs, presidents, and directors of homelessness shelters
- CEOs, presidents, and directors of community housing organizations
- CEOs, presidents, and directors of not-for-profit housing corporations
- CEOs, presidents, and directors of private housing investment corporations and banks
- Directors of public policy
- Housing program managers and coordinators
- Funding managers
- Development officers
- Financial officers
- Housing planning specialists
- Policy analysts
- Research analysts
- Lawyers representing tenants
- Real estate brokers
- Housing entrepreneurs
- Community support workers

Table 3 below describes the geographic spread of the stakeholders, by province, dwelling type, and urban/rural breakdown:

Table 3: Geographic spread of stakeholders (N=35)

Dwelling type	Provinces represented	Stakeholders' organization worked with urban/rural
Homelessness/Emergency Shelter	AB, NB, NS, ON	Urban: 3

¹ Notes: The one participant who was scheduled and participated in a discussion from Across Several Dwellings, is already counted in the 10 participants for Homelessness; therefore, that row is not counted in the total of 35 participants.

		Rural: 3 Both: 4
Social/Transitional/Community Housing, Second-stage shelters	AB, BC, MB, PQ, Canada-wide	Urban: 4 Rural: 2 Both: 4
Market Rental	BC, MB, NS, ON, SK	Urban: 3 Rural: 0 Both: 7
Home Ownership	BC, AB, ON	Urban: 0 Rural: 2 Both: 3
TOTAL (N=35)	All except NL, PE, and Territories²	Urban: 10 Rural: 7 Both: 18

Stakeholders involved in Market Homeownership are underrepresented in the research. The recruitment team faced difficulty recruiting for the Market Homeownership dwelling type, including lenders and real estate agents. Market rental and homeownership share similarities in systemic barriers experienced by households³. Given the overlap in the data gathered with the Market Rental dwelling type, and the time constraints, CMHC and PRA decided to end recruitment after five interviews.

Methodology & Limitations: Quantitative Framework

The quantitative analysis is designed to add additional context on the size, scope and/or distribution of the barrier. All barriers listed were first identified during the qualitative phase (the literature review and interviews or focus groups) and before beginning the quantitative assessment.

Each barrier is different, so the methods and sources for each are different as well. As such, the method and quantitative data source(s) are presented alongside the barrier and the accompanying figure. In general, we first analyze the barrier and determine what kind of information is needed to understand it better. Then, we search for data from sources such as CMHC and Statistics Canada. Unfortunately, about half of barriers identified by the literature and the qualitative interviews or focus groups did not have any data to support them. Future research could explore filling these data gaps to increase our understanding of those barriers. However, of the data that we found, the quantitative analyses supported the qualitative evidence. CMHC completed the quantification of the barriers after the literature review and external consultations were completed. Findings from the quantitative analysis are presented alongside the qualitative findings.

² Researchers did not identify organizations working exclusively in the territories, for two reasons: 1) there would be a large population of Indigenous groups that require a different methodological approach and ethical considerations to research, and 2) we engaged with some organizations that provided a national perspective on systemic barriers in the housing system. This would be an ideal future co-created and collaborative opportunity for research.

³ For further reading, see Zhang, B. (2023). Re-conceptualizing housing tenure beyond the owning-renting dichotomy: insights from housing and financialization. *Housing Studies*, 38(8), 1512-1535. <https://doi.org/10.1080/02673037.2021.1961693>

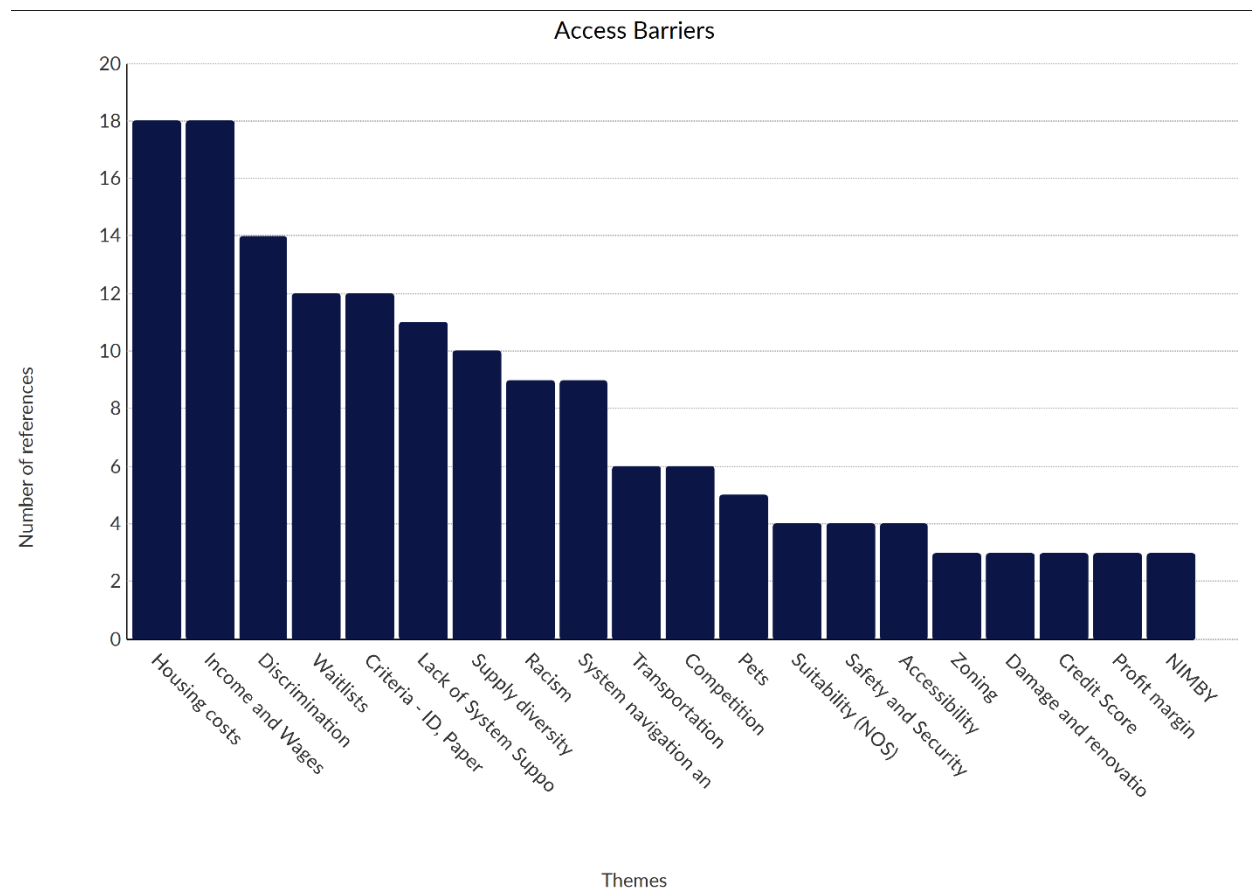
Key Findings

Findings from this research identify the types of systemic barriers experienced either in accessing housing or remaining in housing, along with barriers associated with geographic locations. In this section of the report, we discuss some of these findings focusing on the top three barriers, and then map barriers to the housing inter-related systems identified under the definitions section of this report. We then identify and map populations at greater risk of experiencing barriers within these systems. In subsequent chapters, we use the findings of this work to inform the systemic barriers framework that helps frame our understanding of the relationships between Canada’s housing system, barriers, and populations who continue to encounter these systemic barriers. A full list of barriers and their definitions can be found in Appendix A: Barrier Definitions.

Systemic Barriers to Accessing Housing

Figure 1 demonstrates the most frequently mentioned barriers identified through interviews.

Figure 1: Systemic Barriers to Accessing Housing



Source: Prairie Research Associates interview transcripts, CMHC tabulations

The most frequently identified barriers included housing costs, income and wages, discrimination, and waitlists. The barriers of housing costs and income and wages are understood together as insufficient income and wages to keep pace with high shelter costs (including rental units and homeownership) and the lack of available affordable units for low-income households. In this context, we are specifically

discussing the housing costs (taxes, fees, rent, and all the associated costs with accessing shelter) that are unaffordable for people at heightened risk of experiencing housing barriers, even for units deemed as "affordable." In addition to insufficient income and wages to keep pace with high housing costs, discrimination appeared as a major barrier to accessing housing. We understand discrimination in the search for housing to be an outright denial of unit based on one's race, gender, presence of children, income type, and ability. Some examples include requests for additional information from potential tenants, requests for advanced cheques, and the need for Canadian credit checks and references. And finally, waitlists refer to the list of names and contact details of households and individuals seeking one unit either in transitions, social, or affordable housing.

Income and wages and rising housing costs

Almost all stakeholders discussed the discrepancy between income and wages and housing costs. The discrepancy was noted by many academics working in this field, notably Goldblatt et al. (2011), Government of Ontario (2022), Hierlihy & Connelly (2005), Oyebanji et al. (2013), and the Ontario Human Rights Commission (2007), who all highlight the inadequate financial assistance provided under provincial income or rental support programs as a barrier to securing housing. Depending on the jurisdiction, some income or rental support programs also place restrictions on earning additional income (employment, additional benefits etc.), while on social assistance. One stakeholder working in social and transitional housing noted, "...their provincial benefits were cut off and then to reinstate them they had to pay back their federal benefits and then get reinstated.... we actually paid people not to take CERB taxpayer dollars because their benefits would be cut off for so long it would impact their notice of assessments for years to come."

The same discrepancy was presented by Rajan et al. (2018) and the Prairie Research Associates (2019) who noted that for some low-income workers, their wages were too low to access "affordable" housing units given existing housing costs. This discrepancy has been a well-documented barrier in the market rental sector (August, 2022) (August, 2022; Blewett, 2022; Jackson, 2018). Stakeholders working to support populations experiencing housing insecurity framed the challenge by noting the barriers of income level and access to market housing or supportive housing that had income thresholds as part of their criteria for access. For example, two stakeholders noted,

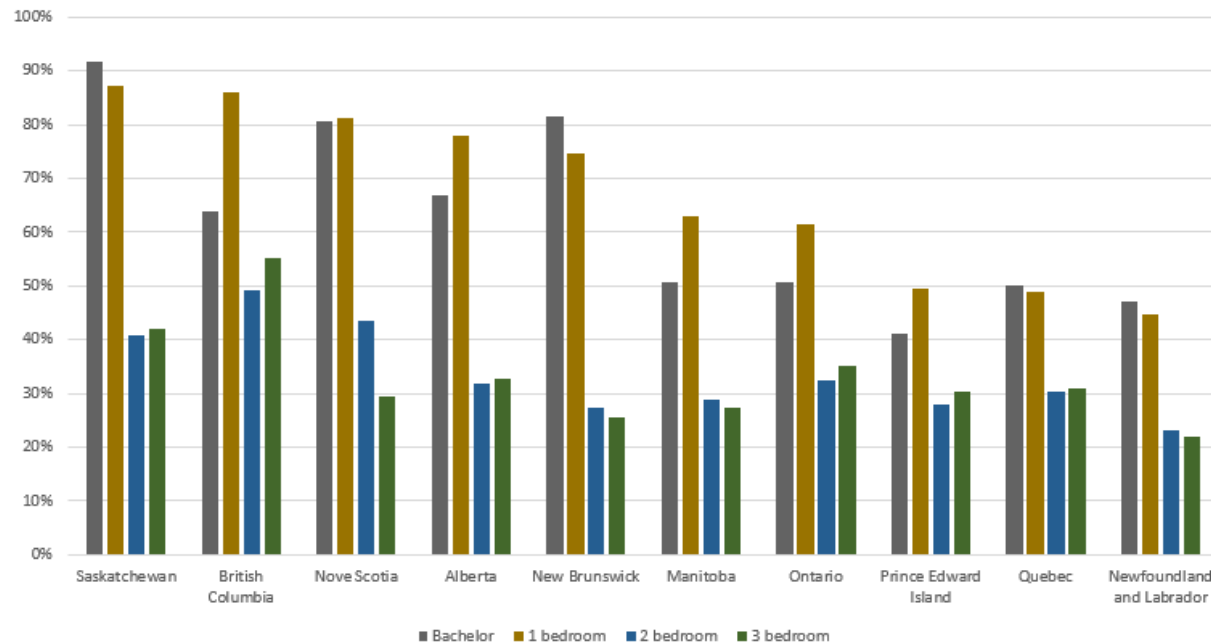
"...there is only so many deep[ly] subsidized units that rent for \$375 or now \$500 from the Ministry and if you are on a fixed income like PWD and you are only able to afford \$500 I can't remember the last time that I've seen a normal market rental be \$500. Like a single room is \$900." – Stakeholder, social and transitional housing

"If you are just over the income cut off for affordable housing by \$100, well then you are not eligible for the affordable housing so you have to go to market..." – Stakeholder, emergency shelters

In these conversations, stakeholders discuss the intersection of populations living on social assistance or with full-time low-income jobs facing barriers. They mention populations supported by income supplements are often priced out of the market, and in particular people experiencing disabilities (PWD). Figures 3 to 5 illustrates a quantitative analysis of barriers linked to income/wages and housing costs.

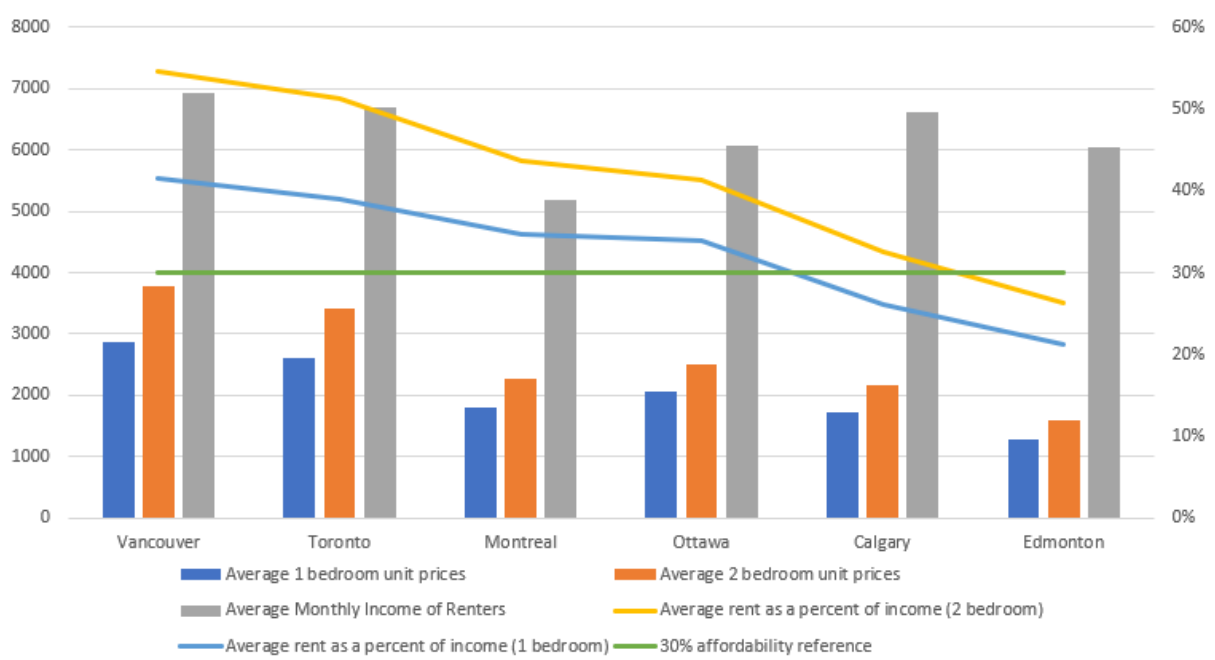
As one of the preeminent challenges with both remaining in and accessing desired housing, the discrepancy between income/wages and housing costs is a key barrier. Housing costs can be high if incomes are sufficiently high as well. At the same time, incomes can be low if housing costs are also low. It is when these two diverge that housing costs issues arise as a barrier. These issues exist across all different housing types. Below are three figures that represent the challenges. Figure 3 shows the average social and affordable housing rent as a percentage of minimum social assistance across each of the provinces. For bachelor and 1-bedroom units, the minimum amount for a single individual is used. For 2- and 3-bedroom units, the minimum amount for one adult and one child is used. As can be seen, many of the units would cost greater than 30% of the minimum income which is the typical threshold for affordability. In Figure 4, we see that the income of renters is not enough for most to afford the average market rental unit in Vancouver, Toronto, Montreal or Ottawa. Finally, Figure 5 shows the estimated income needed to purchase a home in various markets relative to the average income of a full-year full-time worker and household median income.

Figure 3: Social and Affordable Housing average rent as a percentage of minimum social insurance amount



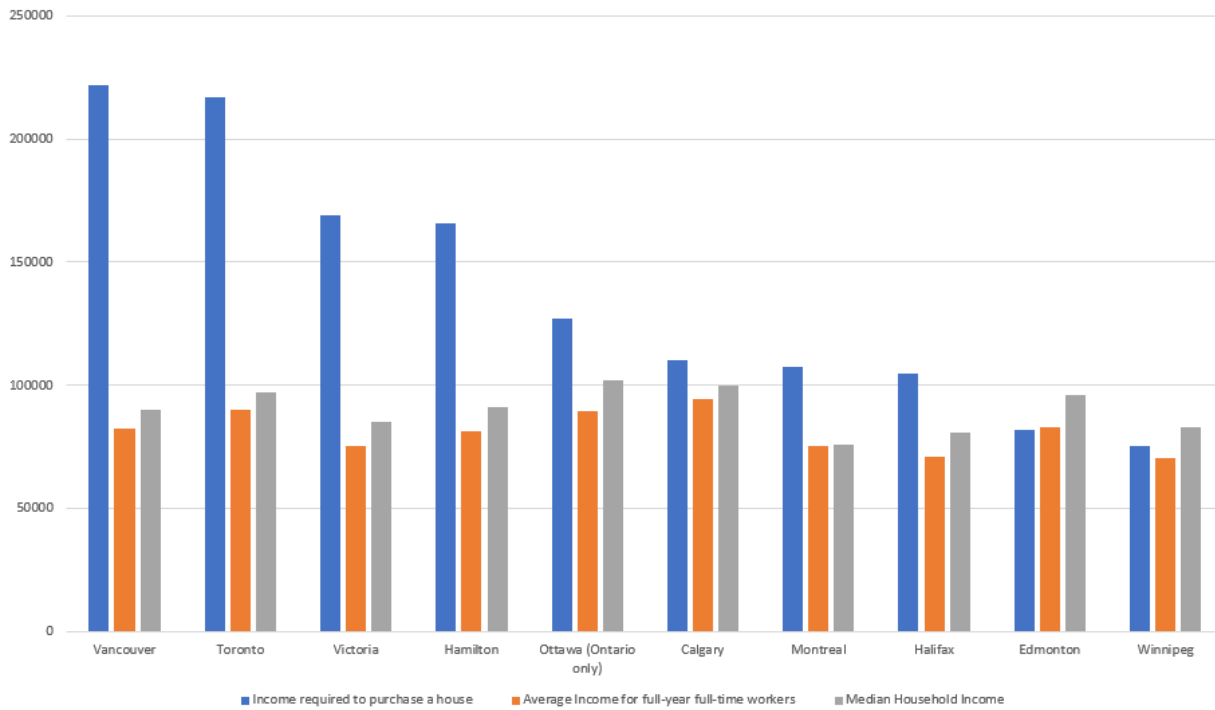
Source: Social and Affordable Housing Survey, Maytree (2022), CMHC calculations

Figure 4: Average rent as a percentage of average income



Source: rentals.ca (November 2023), Statistics Canada Census 2021

Figure 5: Average income needed to purchase a home.



Source: Ratehub (2022) and Statistics Canada CMA census profiles, 2021

The intersection between adequate income and affordable housing are compounded for certain populations to create a barrier to accessing stable housing in the private market. For example, one stakeholder discussed the difficulties attaining work after exiting the criminal justice system. They state, “And of course, you know as an ex-convict or somebody who has a record it is more difficult for you to get a job which makes it more difficult for you to afford anything.” Gaetz and Dej (2017) argue the same challenges in the context of youth, stating that, “[s]tructural changes to the economy, including fewer full-time well-paying jobs for youth and an increase in the cost of housing, make it additionally challenging for young people leaving care to find and sustain housing” (see also Hackett et al., 2022) These qualitative findings are linked to a lack of adequate planning for people exiting key institutions (i.e., criminal justice system, health settings and children services).

The income disparities between various groups are well documented, especially those experiencing disabilities, and these limit the ability of individuals to save for down-payments and/or make payments against a mortgage (Alisky & Iczkowski, 2006; Hemingway, 2011). These disparities in incomes are the ultimate result of many intersecting forces, such as differences in educational outcomes, discrimination by employers, incarceration patterns, and industry distribution of workers (Orians, 2016). Further, intergenerational wealth differences also limit the ability of parents and other family members to support an individual seeking to purchase a home. Though this study does not focus on the experiences of landlords, the experience of income disparities emerged in several conversations with stakeholders. One participating stakeholder discussed the challenges experienced by landlords who were struggling to meet their own financial obligations with less rental income. Although the stakeholder spoke in general terms, they also signalled the same financial challenges and the complexity faced by landlords in providing housing. They noted,

“And residential tenancies branch this is the first year in 3 years that they’ve allowed for a rent increase and I don’t think that did landlords any services. I am kind of on the side of landlords with this one because for 3 years they’ve had to hold the reins with everything else escalating.” – Stakeholder, market rental

Some studies have identified the need for further research on different systemic barriers based on landlord types, like large- scale corporate landlords, or small-scale individual landlords, etc. (Zell & McCullough, 2020). Stakeholders also discussed the discrimination faced by populations at the intersections of multiple identities (see Figure 1). For example, one stakeholder noted,

“I think also for people who have needs such as, like if you have mental health concerns or receiving any sort of supplement from government. Of course, in BC and in Canada we have rights as renters where you shouldn’t be discriminated against but when there’s such heavy competition for units, it is easy to see how people who have some of these pieces of their identity that folks might discriminate against, that will come and work against you.” - Stakeholder, market rental

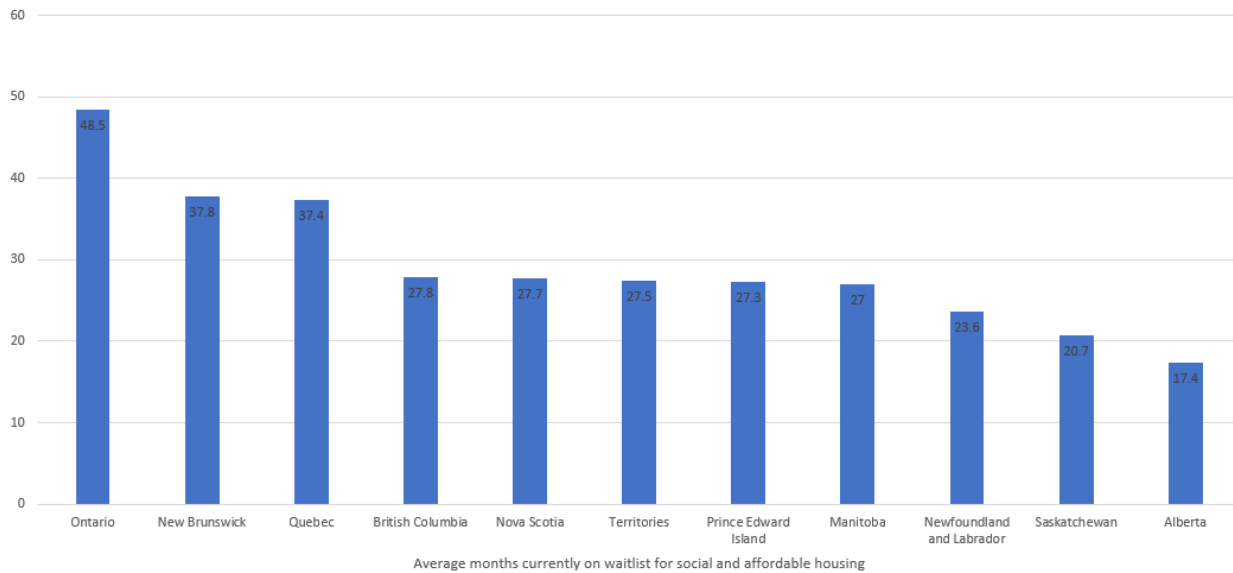
Waitlists

Systemic barriers push and pull households away from one dwelling type into another. For example, those that are facing long waitlists (See Figure 1) to access affordable housing are either migrating to different regions where housing is more affordable, or forced to try to access market housing that is less affordable. One stakeholder noted,

“My waitlist is greater than 1 year right now so can people wait that long? We are finding that they are leaving. They are leaving the [region]. They are moving on to different municipalities that offer a better standard of living because it’s more affordable.” - Stakeholder, home ownership

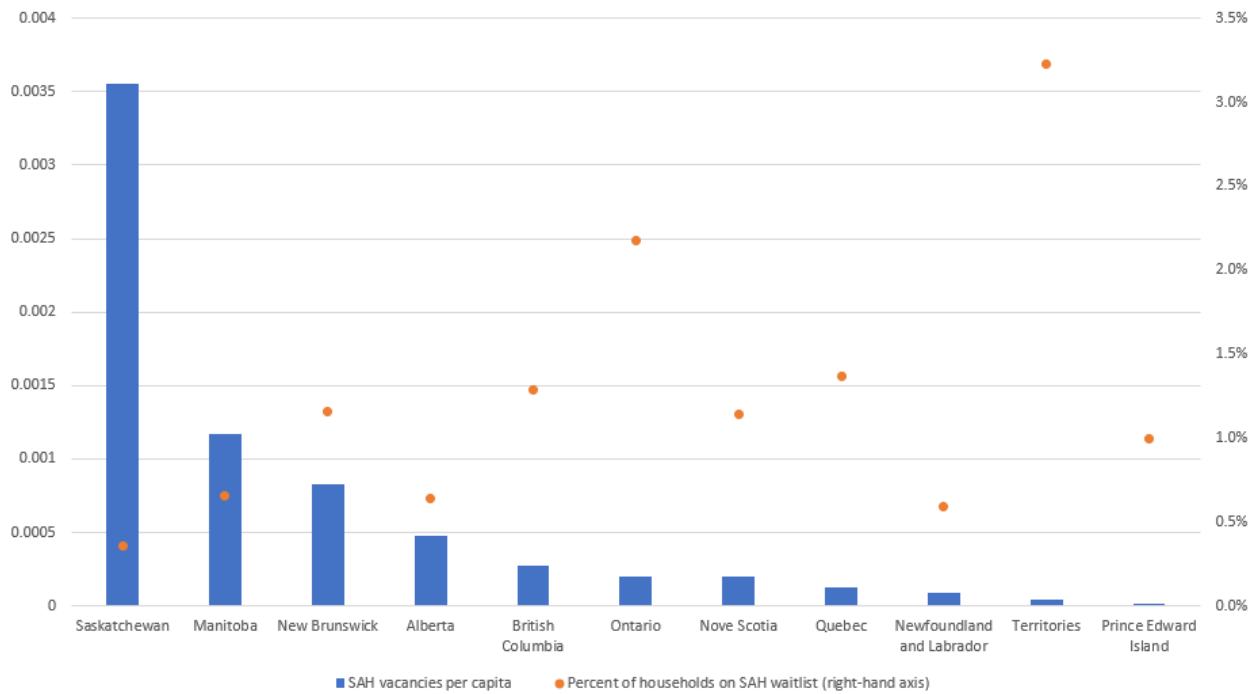
Figure 6 below indicates the waitlist length by province that is experienced by those seeking social and affordable housing units. In provinces with higher vacancy rates for Social and Affordable housing, fewer households are on the waitlist (see Figure 7). However, it is important to understand that in some cases, Social and Affordable units are vacant due to needed renovations and repairs. Further, a vacancy doesn’t necessarily mean there’s a unit that meets the needs of someone on the waitlist because of location or household size considerations.

Figure 6: Average months currently on waitlist for Social and Affordable Housing



Source: Canadian Housing Survey, 2022

Figure 7: Vacancy rates in social and affordable housing and waitlist length.



Source: Canadian Housing Survey, 2022 and Social and Affordable Housing Survey, 2021

Given the quantitative analysis, and the frequent mentions related to waitlists and other administrative criteria needed to access social and affordable housing units, there is an opportunity to explore the impacts of exclusionary criteria on different population groups. Such research could also involve a collaborative process to co-develop alternative program requirements.

Homelessness

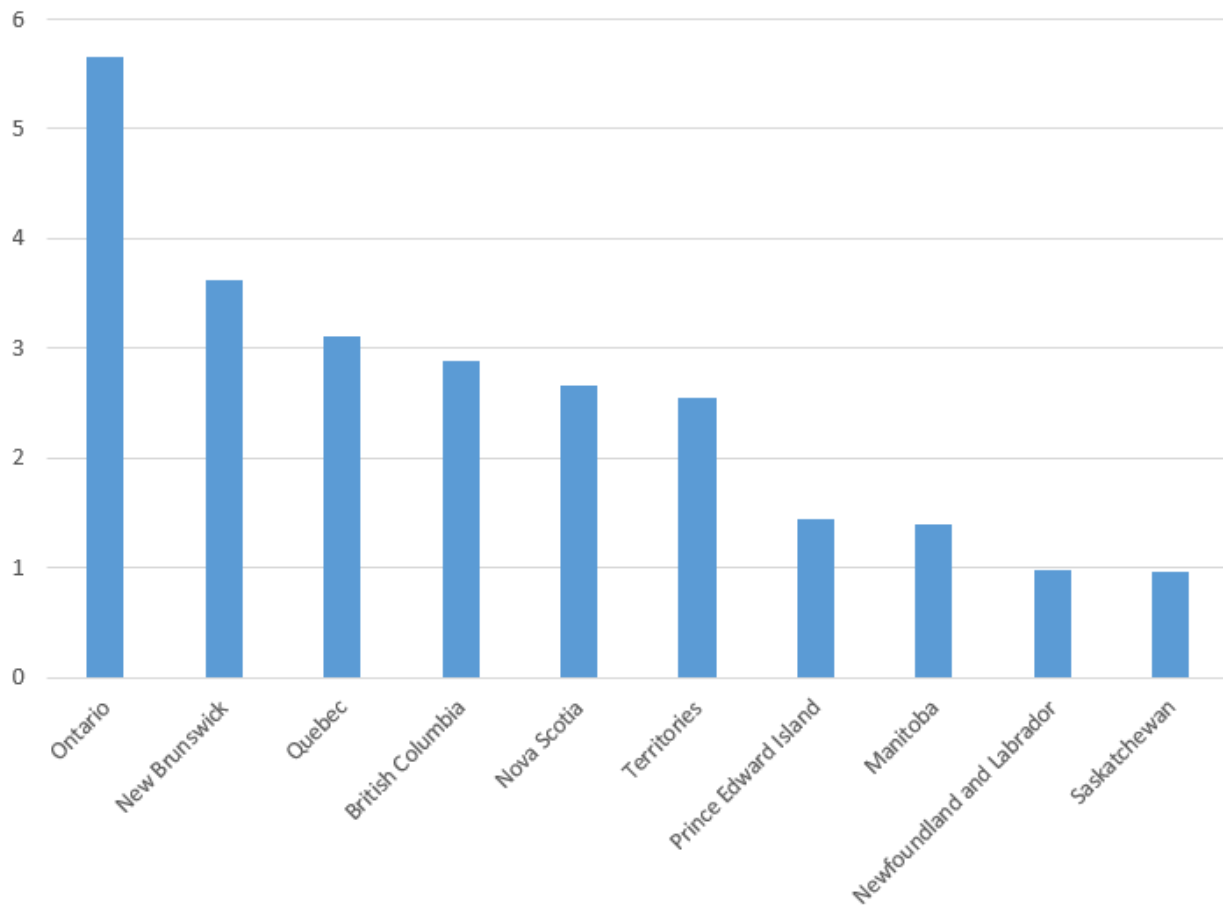
Stakeholders often reiterated the reliance on the private rental market to provide more long-term secure housing for those experiencing homelessness. Literature review findings suggest that the access to secure housing has often been not successful. According to one study, “[t]he number one thing that encampment members needed was permanent housing and long-term solutions, rather than short-term stays in shelters and hotels,” (Flynn et al., 2022).

In addition to the lack of more long-term housing solutions for people experiencing homelessness, findings from this study suggest insufficient emergency shelters. Bezgrebelna et. al (2021) argues that a “Climate-change related events seem to contribute to the prevalence of homelessness through migration, poverty, and other intersecting stressors”. The lack of sufficient emergency planning, which includes adequate shelter in addition to responses to climate disasters or other emergency events, exposes those who are unstably housed or people who are unsheltered to heightened risks.

Rising rates of homelessness are not met with an increase in shelter beds. Most provinces count more people in their Point-in-Time counts of homelessness than they have emergency beds. Figure 14 demonstrates the number of people counted in the national coordinated Point-in-Time count per bed available in shelters.

Note that Prince Edward Island surveys most of the province for the Point-in-Time count of homeless individuals, whereas other provinces only count those in select urban centres. For this reason, Prince Edward Island appears to have a more urgent need of shelter beds. However, the number of beds in the graph represents the entire number of beds across each province, not limited to those select urban centres. Therefore, the value for other provinces is understated. Such data limitations were noted by some stakeholders, especially among those who have experience working in rural locations. One stakeholder mentioned that “even the data from Stats Can, if the population is under 10,000, that is pretty much suppressed. So, in a lot of the rural communities, we don’t have data on these things” (Stakeholder, Social and Transitional Housing).

Figure 14: Number of individuals in need of a shelter bed per shelter bed by province.



Source: Various municipal Point-in-Time documents, Statistics Canada. Table 14-10-0353-01. Homeless shelter capacity, bed and shelter counts for emergency shelters, transitional housing and domestic violence shelters for Canada and provinces, Infrastructure Canada, CMHC calculations.

The qualitative and quantitative research presented here suggest that there are barriers related to inadequate discharge planning from other systems, like child services, health care, or criminal justice. Additional research could explore the experiences of these transitions, and collaborate with interested groups to co-create alternative options in discharge planning to ensure that individuals have access to secure and stable housing and needed system supports.

Discrimination

In these conversations, stakeholders link multiple barriers together: market competition, discrimination, and administrative criteria to access social housing. Considerable research has examined the effect of market conditions and competition on both newcomers and refugees (Miraftab, 2000; Murdie, 2002, 2008; Polillo & Sylvestre, 2021; Simone & Newbold, 2014; Teixeira, 2008, 2014; Teixeira et al., 2007). As a result, there remains an opportunity to examine the housing needs of a more specific segment of this population: temporary foreign workers and international students. The pathways of these two particular groups, their housing needs, and their current housing conditions offer an interesting opportunity for research and collaboration.

Similarly, challenges in the rental market for previously incarcerated individuals has been examined by scholars who also approach from the lens of discrimination (Keene, Rosenberg, et al., 2018; Keene, Smoyer, et al., 2018). Those receiving income supports or have disabilities face these multiple intersecting barriers when attempting to access housing units. As one stakeholder notes:

“Also the intersectionality of people’s identity instantly greatly reduces their options if they are seen as racialized, living with a disability, etc. All of these things paired with income assistance means their chances are extremely low to non-existent in the rental market. Makes it a lot harder.” - Stakeholder, market rental

This study also confirmed previous literature findings on the discrimination women, particularly women fleeing domestic violence, face in the rental market (Novac et al., 2002). One stakeholder notes:

“...women and children were facing barriers right. We know that there’s a lot of, like especially women who are fleeing domestic violence with their children. There’s a lot of discrimination towards them when they’re looking for a new unit. And then there’s a lot of fear that okay like if they leave and they go into an affordable housing unit, their abuser might find them – there’s that” - Stakeholder, social and transitional housing

Discrimination based on race appeared frequently among those discussing market housing, including access to rental units and homeownership. Stakeholders often alluded to the pervasiveness of racism as a barrier to accessing housing in Canada. Examples of these barriers ranged from overt forms of racism to more subtle and covert forms of racism. One stakeholder discussed their experience referring racialized clients to landlords they had pre-existing relationships with. They stated,

“We’ve had some be way too brutally terrible with us when they say stuff like, oh I rented to a family from Somalia once, don’t send me anybody from Somalia, because it went bad or something. So, you know just like really terrible things that they are telling us, and they have one bad experience and they’ll write everybody off.” -- Stakeholder, market rental

Whereas other stakeholders acknowledged how the request for guarantors, co-signers, or identification cards can disadvantage newcomers and/ or racialized populations. For example, one stakeholder spoke to unconscious bias that negatively impacts Black populations attempting to access the rental market. They stated,

“One of the systemic barriers that my clients face in accessing rental housing is so as a realtor you put in an offer for the property and the other agent will come back and say

they want the ID of the person. And I identify as black, and the majority of my clients are black so the request for the ID puts them in a position whereby once the ID is viewed by the landlord or the landlord's agent there is that unconscious bias immediately based on stereotyping that we see a lot, anti-black racism and things like that. So, that ID request, for the ID I feel is a systemic barrier because when I remove that aspect of the offer, I get more favorable responses and I actually do pushback now on when they request for the ID because in my industry we are really not supposed to request for the ID." -- Stakeholder, market rental

In addition to pointing to the racism that exists when attempting to access housing, some stakeholders highlighted the compounding impacts of racism experienced in other systems on racialized peoples' ability to access housing.

"So, yes there is that, and things are again not always linked to the housing. I mean for example racism exists so it expressed itself in housing like it's expressed in the job market, like it's expressed in other places." -- Stakeholder, social and transitional housing

Challenges in accessing the housing finance system can exacerbate the difficulties that come from low incomes (households with an after-tax income that is 50% or less of the median household income). Credit scores below the minimum thresholds can create a strong barrier for access to financial products that support home ownership, like mortgages and other forms of loans (Boutang, 1996; Brandt & Shay, 1979; Mason, 1995; Nickerson, 2022; Pager & Shepherd, 2008). Apart from rejected loan applications, other barriers include unfavourable terms of a mortgage like higher interest rates, tighter credit limits, price differentiation, and criteria for acceptance (Aalbers, 2008; Duca & Rosenthal, 1993; Li & Mayock, 2019; List, 2004; Nickerson & Jones, 2016; Rona-Tas, 2017; Teixeira et al., 2007). Building on this research, a further opportunity would be to examine the factors in housing appraisals on racialized populations attempting to access financing while entering into homeownership.

The above research reports and stakeholder comments suggests that the existence of racism across various systems, including political, economic, and health, disadvantage racialized populations attempting to access the housing market. Kopec (2017) highlights the role civic discrimination plays among people living in unsheltered and emergency shelter environments. Under the current democratic system, low levels of voter turnout and opportunities for civic participation among people experiencing homelessness are barriers to empowerment. People experiencing homelessness are left with limited housing options and minimal power to address their challenges. A future research opportunity could examine these experiences in greater detail and ask how the lack of supply relates to discrimination. More specifically, future research could also address whether increased supply of housing can reduce housing discrimination.

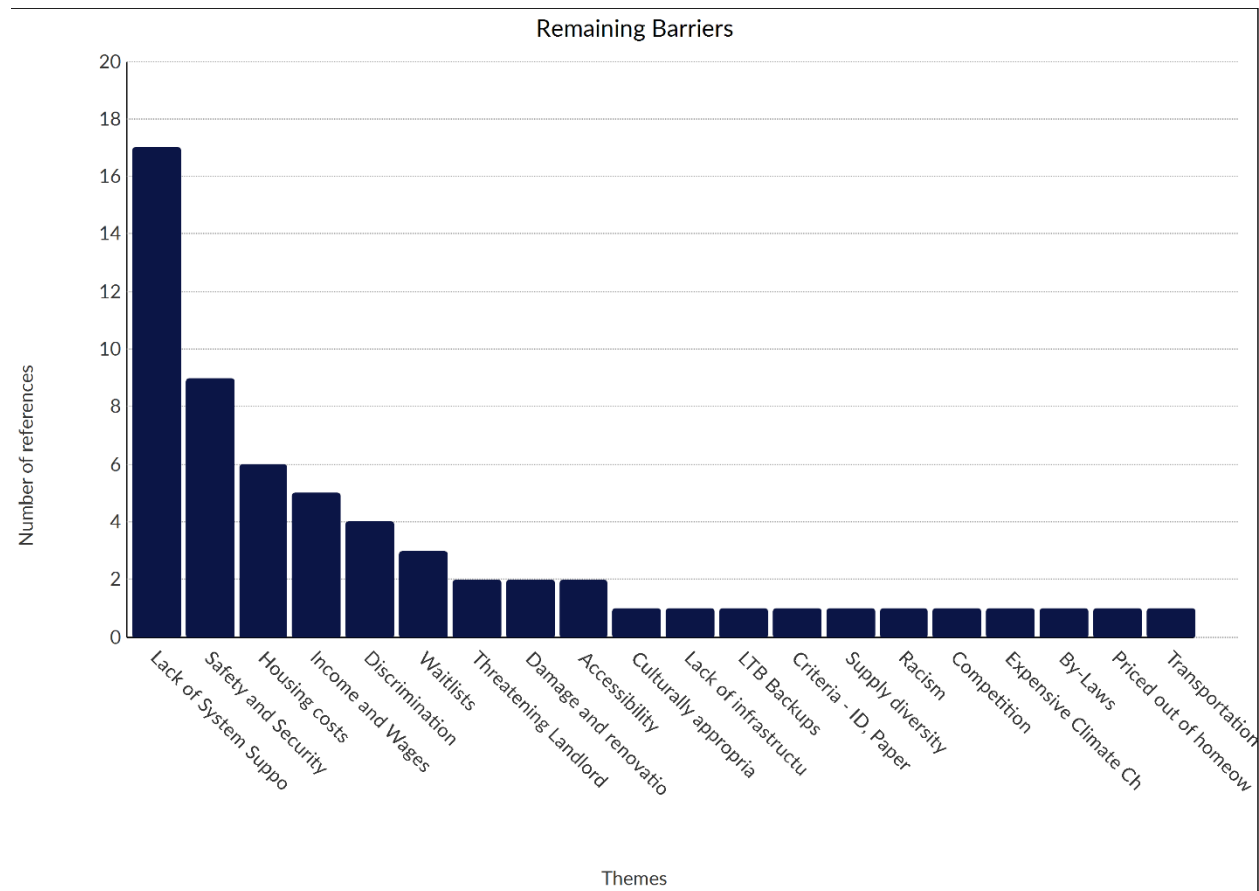
This section addressed the most frequently mentioned barriers to accessing housing in Canada. These barriers included income and wages and rising housing costs, administrative criteria and waitlists for social and affordable housing that led to the exclusion of specific populations, and discrimination impacting racialized populations, newcomers, people living with a disability, people who were previously incarcerated, and people receiving social assistance. Findings from this research suggests that people experience both barriers to accessing housing and shelter, as well as remaining in housing. The following

section engages with some of the systemic barriers different population groups face when attempting to remain housed and sheltered.

Systemic Barriers to Remaining in Stable Housing

Figure 8 below demonstrates the various barriers experienced when trying to remain stably housed. A full list of barriers and their definitions can be found in Appendix A.

Figure 8: Barriers to Remaining Stably Housed



Source: Prairie Research Associates interview transcripts, CMHC tabulations

The most frequently mentioned barriers to remaining stably housed included a lack of system supports, safety and security, housing costs, and income and wage discrepancies. Lack of system supports refers to both the availability and type of support systems in place for people with specific housing and non-housing needs. This includes access to wrap-around services, such as mental health supports, housing and financial advice and guidance, employment services, language support services, social workers, and other auxiliary services like nursing. Stakeholders discussed this lack of system supports in connection to safety and security, which we refer to as the lack of adequate security on site to provide safe places for populations. Housing costs and income and wage discrepancies are the same barriers mentioned in the access section, but discussed within the context of being forced to move due to inability to keep pace with rising housing costs.

Lack of system supports

Stakeholders most frequently discussed the lack of system supports and the safety and security of dwelling units as a factor to staying stably housed. These barriers frequently intersect when experienced by people who are homeless or survivors leaving situations of violence. For example, stakeholders noted,

“...those that are leaving domestic violence situations especially if they have an abuser that is continuing to bother them. For instance, right now we have one person that has been told that they...well they have been given an eviction notice because their abuser showed up a couple of times and it’s caused a disruption.” – Stakeholder, social and transitional housing

“We work with older adults; they are adults so we are not staffed 24/7 and if people want to partake in alcohol that’s fine, they just can’t jeopardize the safety of the shelter.” – Stakeholder, emergency shelters

Research in this area demonstrates that only a small percentage of people in situations of intimate partner violence or domestic abuse seek out shelters (Schwan et al., 2021; see also Yakubovich et al., 2022). Table 4 below illustrates the stark division in the use of shelters by people fleeing situations of violence and abuse by age, sexual orientation, and disability. Older, heterosexual, and individuals not living with a disability represent a smaller percentage of shelter users than younger individuals, individuals with a different sexual orientation, or individuals with a disability.

Table 4: Victims of Domestic Violence, 2014-2019

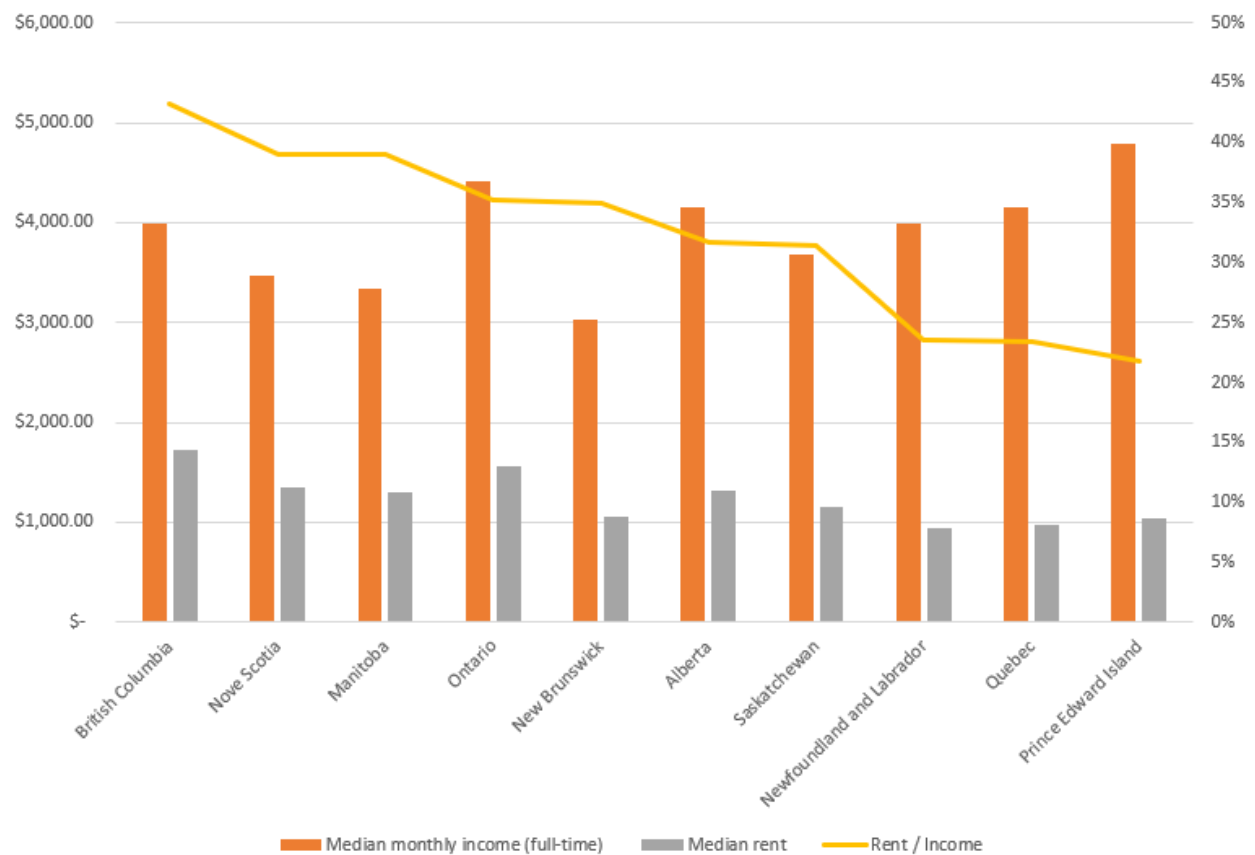
Number of Women who were victims of domestic violence	432,000
Number of Men who were victims of domestic violence	279,000
Total number of domestic violence beds in Canada (2019)	9,197
Percent who used shelter or transition house	5.6%
Percent of women who used shelter or transition house	14.0%
Spousal Violence Rate by Age Group	
15 to 24 years	10.4%
25 to 34 years	6.0%
35 to 44 years	5.9%
45 to 54 years	3.1%
55 and older	1.3%
Spousal Violence Rate by Sexual Orientation	
Heterosexual	3.4%
Gay, lesbian, bisexual, or other sexual orientation	5.3%
Spousal Violence Rate by Disability	
Has a mild or moderate disability	4.9%
Has a severe or very severe disability	5.8%
Does not have a disability	2.7%

Source: Survey of Safety in Public and Private Spaces, 2019

Lack of system supports, like qualified helping professionals (mental health supports, housing and financial advice and guidance, employment services, language support services, social workers, and other auxiliary services like nursing), remains a key barrier faced by shelter residents to remaining housed, especially among the homelessness population (Paat et al., 2021). In addition, research has demonstrated the impact of insufficiently resourced environments can lead to safety and security concerns, leading to burnout for frontline workers. This has been documented to occur while working with populations at the intersection of housing /insecurity and intimate partner violence or housing /insecurity and addictions or mental health disabilities (Ashlie et al., 2021; Kerman et al., 2022; Kerman et al., 2017; Rajan et al., 2018).

While there is research illustrating the intense fatigue and explaining turnover in these professions, less is known about the housing costs for social workers and other housing support service providers. Figure 9 demonstrates the income and wage disparity for individuals working in the helping professions, in relation to housing costs. While some provinces remain affordable, some Atlantic provinces, Ontario, Manitoba, and British Columbia remain unaffordable for those working in this profession. Even within the provinces that are affordable, there may be some markets in which the wages of support system workers, like social services workers do not provide adequate income to live affordably in the private rental market.

Figure 9: Social Services wage relative to market rent

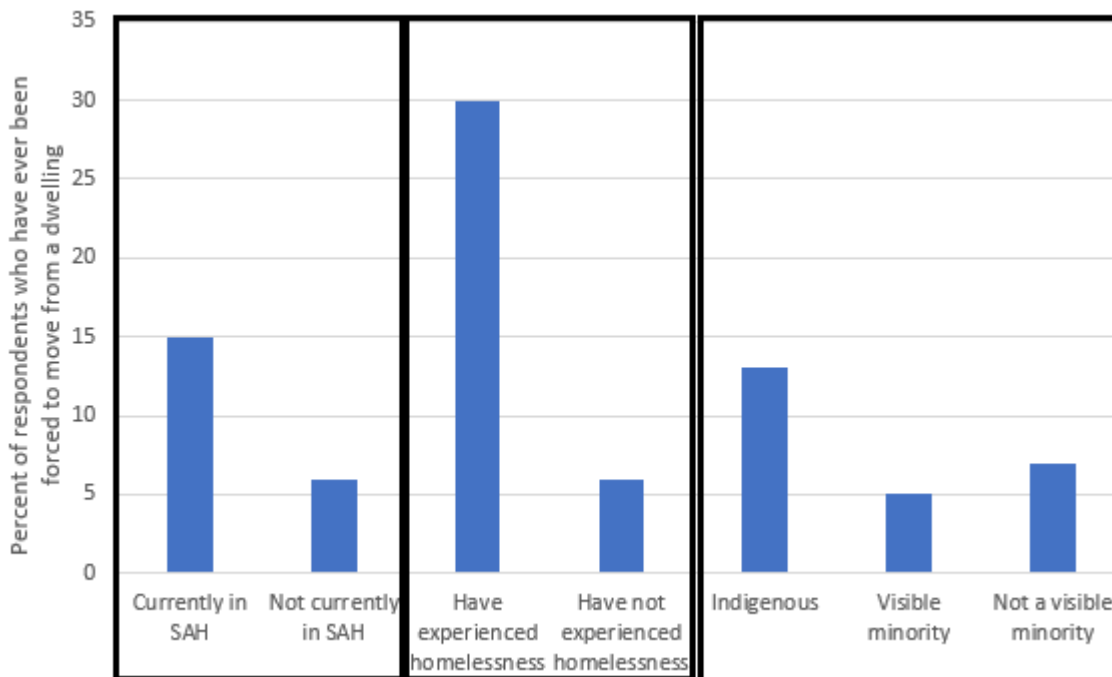


Safety and security

Populations experiencing or at risk of homelessness, with intersecting mental health and additional disabilities, and those who are escaping violence are most often affected by barriers created by the lack of system supports. In conversations with these stakeholders, they also discuss the intersection of violence, the lack of system supports, and safety issues. Because of inadequate security and supports, these individuals risk losing temporary and emergency shelter or feel unsafe and prefer encampments. As one stakeholder mentioned, “I don’t think that we give enough compassion or thought to why people have tent cities, why tent cities and encampments are created. I know that many of the people I work with feel safer in those situations.” According to the news reports and research, residents of encampments are frequently the victims of harassment, violence, and forced evictions without consultations that are not human rights-based approaches (Cohen et al., 2019; Flynn et al., 2022). “This type of relation does not address the lack of the basic right to housing; instead, it contributes to increased marginalization when conducted in a manner that is not compliant with human rights and not agreed to by encampment residents” (Flynn et al., 2022).

Our literature review supports our qualitative research findings with respect to unsafe evictions and relocation. Figure 9⁴ illustrates the various identities of those who have ever been forced to move from a dwelling. In general, 7% of all respondents to the Canada Housing Survey were forced to move from their dwelling in 2021.

Figure 9: Demographic qualities of those experiencing evictions



Source: Adapted from Statistics Canada, Evictions in Canada, 2021⁵

⁴ In Figure 9, the category “Not a visible minority” excludes “Indigenous”.

⁵ While CMHC prefers to use “racialized groups,” the data source uses “visible minority”.

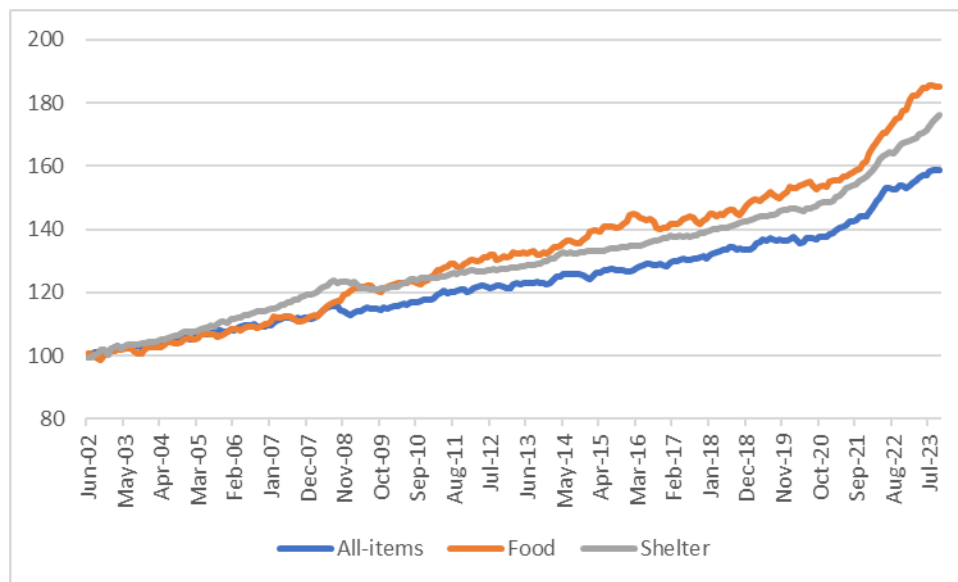
Like accessing housing, stakeholders also mentioned that staying stably housed was often challenged by the rising costs of units, and the relatively static income and wages of households, as individuals were unable to easily transition from one dwelling type to another. For example, one stakeholder noted,

“I just wanted to highlight that as part of from what [stakeholder] was talking about how it creates bottlenecks in shelters and transitional housing that people might be ready to move on to permanent housing but really are facing affordability challenges is something we see over and over again.” Stakeholder, emergency shelters

Housing costs and income and wages

These themes echoed in the literature as static sources of income from disability support, employment insurance, or other housing supplement programs did not keep pace with the rising cost of rent (Goldblatt et al., 2011; Oyebanji et al., 2013). In market rentals, low-income groups or those receiving social support payments or were racialized were also more vulnerable to eviction processes (see Lewis, 2022). In addition to these housing cost affordability issues, Figure 10 also demonstrates how overall affordability is compounded for populations on fixed sources of income, as inflation has sharply risen since the pandemic, especially for essential goods like food and shelter. It is important to note that some sources of income, like minimum wage, when tied to CPI, still do not match the accelerated cost of shelter and other essential items like food.

Figure 10: Housing and food inflation have exceeded CPI since 2008 (100=2002)



Source: Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted

While this largely affects the affordability component of core housing need, it is also important to note that borrowers may choose to keep within their affordability range but do so in housing that is inadequate or unsuitable in other ways (Thurston, 2023). This may ultimately have a reinforcing effect, as inadequate and unsuitable housing is associated with lower incomes thus limiting the ability of people to overcome this barrier (Francis & Hiebert, 2014).

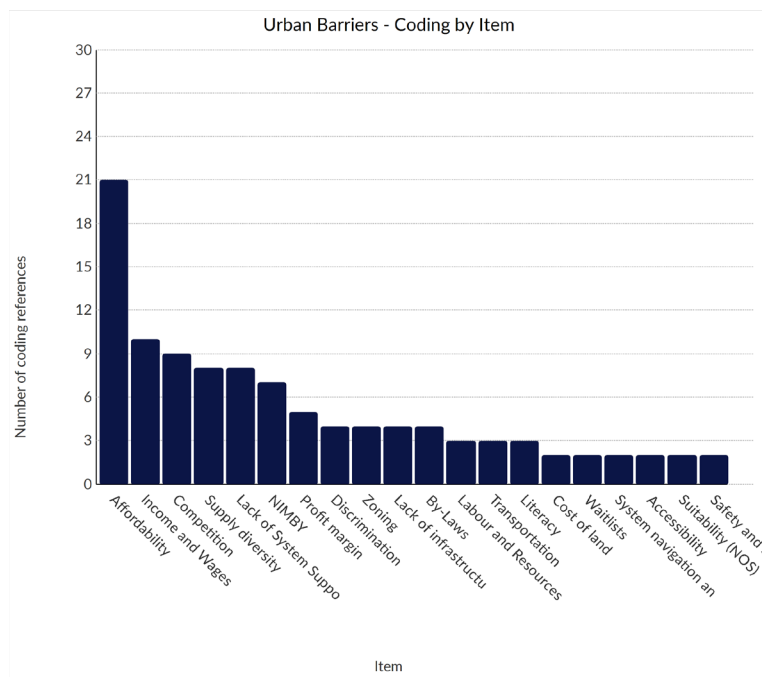
Like accessing housing, discrimination underpins the ability to remain stably housed as well. A recent report released by the Wellesley Institute (Leon et al., 2023) found that anti-black racism can manifest in the form of neglecting maintenance and repairs of units after multiple maintenance requests have been made. According to service providers, Black tenants were often given eviction notices more quickly and provided less alternatives, such as payment plans, to evictions (ibid).

The body of research in this area clearly examines the factors that destabilize households from their dwelling. However, less is known about those households who remain stably housed over a long period of time. Such research could seek to understand the protective factors that enable households remain in safe and stable dwellings, throughout life stages, and other shocks like illness, job loss, or changes in household composition.

Barriers in Urban and Rural Geographies

Barriers identified in this study revealed differences between rural and urban geographies. When barriers were examined in urban locations, housing costs, income and wages, and competition were mentioned most often (see Figure 11).

Figure 11: Urban Barriers



Source: Prairie Research Associates interview transcripts, CMHC tabulations

Housing costs and income and wages

The issues of cost and income discrepancy are compounded when there is limited diversity of supply in urban areas. In the following example, one stakeholder described the additional challenges faced by seniors on fixed incomes in urban locations. These individuals are facing housing instability and are forced to transition from their rental housing yet face barriers to accessing affordable units. They mentioned,

“So if you think of a senior who had been in a building for 30 years, which there are many examples of that, of people who have literally just, this was their forever home, but they don’t have that security of tenure and eventually the building sells or there’s pressure to build condos or something, that gap, you could be going from \$700/month to looking at \$2,000/month. Which again, if you’re on a fixed income and you don’t have the ability to get more work, that’s really, you’re in a very, very bad position. And unless there’s non-market units that are available for you to move into, which there’s a limited, I mean there’s a huge waitlist for non-market housing here too. Everything is working against you.” – Stakeholder, market rental

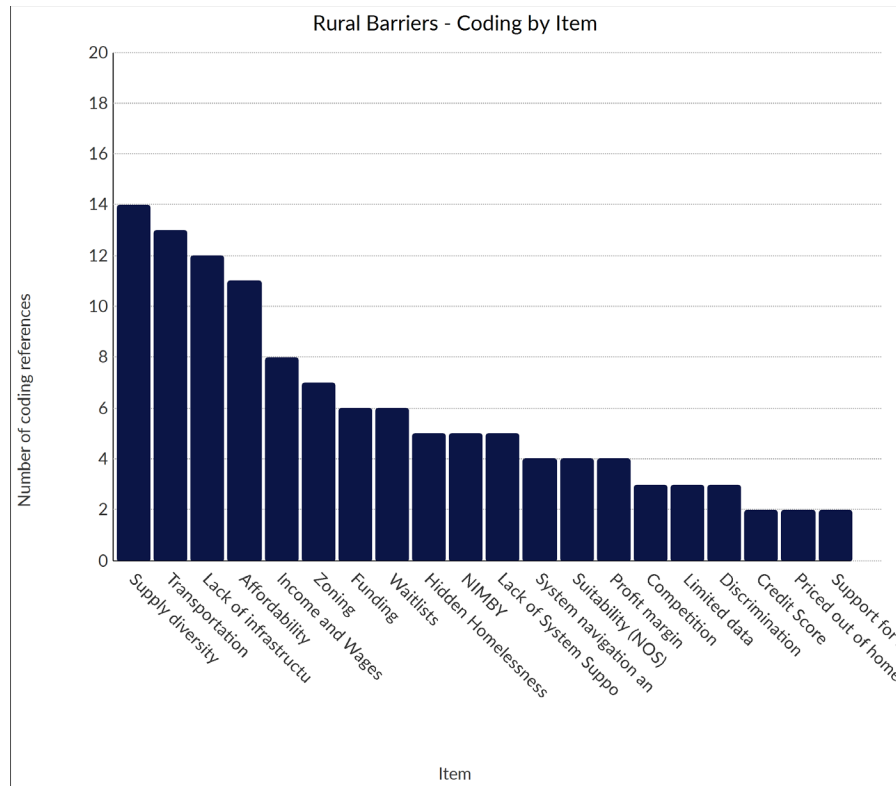
Competition for limited units

When discussing these barriers, stakeholders discussed how competition for a limited number of units, and the choice available to many landlords when seeking tenants, often worked to exclude populations of lower income, or those receiving income supplements. For example, stakeholders noted, “...in places like larger urban centres, in places like [large city] and [another large city], we see low-income earners are being priced out of the market.” Another stakeholder, responding from the perspective of landlords, also noted, “...people aren’t getting in because they just don’t qualify on paper and that is something as a landlord, we have to do is make sure people can pay the rent, right?” Both statements illustrate how tight competition in rental housing works to exclude low-income individuals in favor of high-income earners and allow for discriminatory decision making (see also Canadian Centre for Housing Rights, 2022). In a 2008 case, the Ontario Human Rights Commission found that Black people have difficulty finding housing due to commonly held beliefs and stereotypes of Black people as involved in drugs and other criminal activities, having too many children, and being more likely to be violent (Alini, 2020).

Supply diversity

In rural locations, however, the barriers of supply diversity take precedence (see Figure 12).

Figure 12: Rural Barriers



Source: Prairie Research Associates interview transcripts, CMHC tabulations

Many stakeholders who serviced rural locations mentioned that the supply is restricted to single household dwellings, with little options available for multi-unit, seniors, supportive, or accessible housing. For example, one stakeholder described the barriers faced by seniors looking to transition from their detached family home:

“I know a big topic for the communities I’ve been working with is seniors and the fact that, it’s not necessarily a big barrier but its more the fact that in these rural communities there’s no way for them to downsize so they’re in these big single, detached houses and they want to move out but there’s nowhere for them to go. That’s a barrier that I’m often seeing within these rural communities – there’s no middle-ground housing and they don’t necessarily want to go to a nursing home, and they don’t want their big house anymore either.” - Stakeholder, social and transitional housing

The same stakeholder later noted, “...there are challenges for persons with disabilities in rural areas also, even just accessing if there is an affordable unit right, accessing that unit. There may be two accessible affordable units in a whole rural community.” In each case, the diversity of dwelling types is mentioned as a key barrier in a rural location.

Developers face equal challenges developing housing in these areas, as a different stakeholder, also working in social and transitional housing noted, “...in a lot of rural areas there’s hesitation to build

social housing, there's hesitation to do missing middle housing, so there's less units right and then there's less places to live and units are expensive now even in rural areas." The barriers in rural locations are thus experienced by both developers and those accessing the limited diversity of housing supply.

The comments from service providers and those involved in housing development signal that additional research could examine various methodological approaches for determining the type of supply (for example, shelters, transitional or supportive housing, social and affordable housing units, etc.) needed that would correspond to changing community demographics. An added element of research would also determine these housing needs by geography.

Lack of infrastructure

Linked to a lack of supply diversity is the lack of infrastructure and the cost of development in these areas. For example, one stakeholder who offered housing services noted,

"...the transportation is a huge thing, especially in the communities I'm working with where they're so remote you need to be able to afford a car to get anywhere, which is another big issue and they often find that residents when they're facing these housing and security issues, they end up having to leave the community so that they can avoid being homeless." -- Stakeholder, social and transitional housing

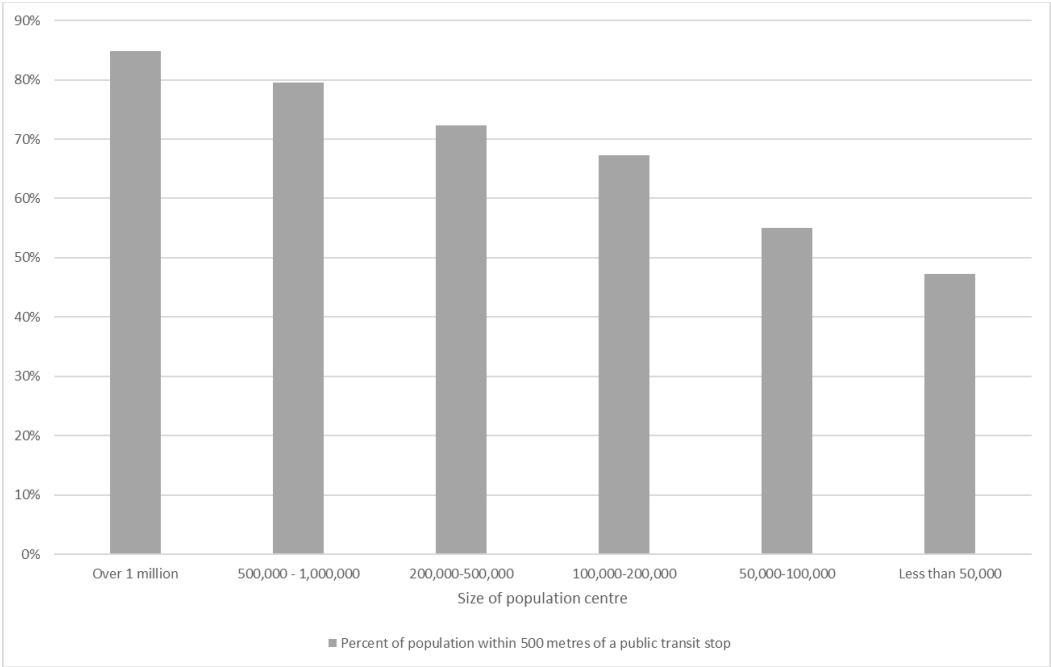
Transportation

The lack of public transportation in remote areas emerged as a common barrier to accessing housing and support services for people experiencing homelessness. As illustrated in the above example, households struggling with accessing and maintaining more permanent housing are pushed out of stable housing into a situation of insecurity, as they are forced to move out of their community. Figure 13 demonstrates that public transit is less accessible in small and rural communities. The lack of available housing and support services coupled with the lack of public transportation was a key concern among stakeholders working in rural communities. One stakeholder noted,

"Now for our rural individuals, another systemic barrier would be location because in rural, people are so spread out amongst our different little towns that it would be very difficult to get them back and forth to a shelter, you know in the evenings, for them to be able to access that could be quite a hike for them. So yeah, location is also a barrier to some of them." – Stakeholder, Homeless Emergency Shelter

These barriers of supply diversity, lack of infrastructure, housing costs, and transportation overlap across various housing systems, as demonstrated in the following section.

Figure 13: Percent of population within 500 m of a public transit stop, by population centre size



Source: Statistics Canada. Table 23-10-0309-01 Convenient access to public transport by geography, CMHC calculations

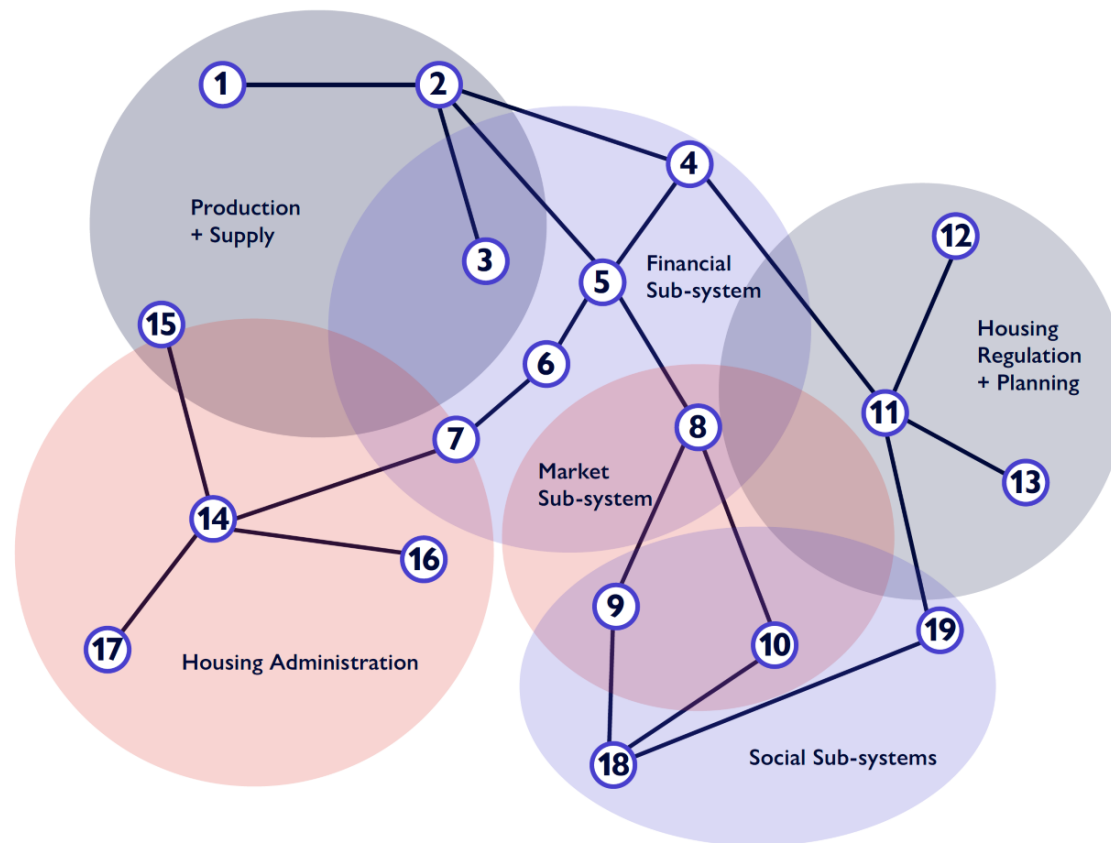
Intersecting Barriers and Systems

When barriers are mapped to systems, some barriers repeat in different systems representing an overlap. This means that an individual may encounter multiple layers to the barrier that cuts across different systems. In order to address the barrier, we would need to examine it from the perspective of those overlapping systems. For example, our research demonstrates considerable overlap in the financial system and the production and supply system. The Financial system also overlapped with Housing Regulation and Planning as well as the Market systems, illustrating the barriers explored in the preceding sections (see Figure 15)

Figure 15: Mapping systems to barriers.

Barriers to Systems

- Production + Supply**
 - 1. Profit Margin
 - 2. Production and supply
 - 3. Funding
- Financial Sub-system**
 - 4. Supply Diversity
 - 5. Housing Costs
 - 6. Financial system
 - 7. Income and wages
- Market Sub-system**
 - 8. Market system
 - 9. Competition
 - 10. Discrimination
- Housing Regulations + Planning**
 - 11. Housing Regulation and Planning
 - 12. Lack of Infrastructure
 - 13. Zoning
- Housing Administration**
 - 14. Housing Administration
 - 15. Waitlists
 - 16. Criteria – ID, Paperwork, Income Limits
 - 17. Lack of system supports
- Social Sub-system**
 - 18. Social System
 - 19. NIMBY



As discussed in the previous section, this map demonstrates how the financial system barriers overlap with several other systems. The most overlap is seen related to adequate funding for housing development which overlaps significantly with the production and supply system. Additional financial system barriers of income and wage disparities also overlap in housing administration, working to exclude those whose income thresholds are mismatched to the rental costs of dwelling types they wish to access. Finally, housing costs barriers overlap with the housing market sub-system when competition for a limited supply of units causes housing costs to rise.

In the housing administration system, a lack of supply diversity overlaps with production and supply system. These supply issues lead to administrative criteria imposed by supportive housing suppliers to serve those in greatest need, at the exclusion of others. It is worth noting that wage disparities impact the provision of services in supportive housing, as those providing support often experience the same barriers as those who are experiencing compounding vulnerabilities. Because the housing administration system involves the administration of supportive and deeply affordable housing, these units do not overlap with the market system.

Challenges related to the housing regulation, market, and social systems overlap when zoning by-laws, and NIMBYism collide to prevent the adequate provision of a diversity of dwellings. Indeed, the competitive nature of both the rental and ownership housing markets has allowed other social forms of choice to enter the housing system, like discrimination and racism-based exclusion.

Intersecting Systems, Barriers, and Populations

When populations were mapped to systems and barriers, four groups emerged in points of discussion most often: low Income households, households receiving income subsidies, households with individuals living with a physical disability, and racialized newcomers. Many of these populations are at heightened risk of experiencing homelessness.

Low-income households emerged as distinct from those receiving income subsidies due to the kind of discrimination the latter group experienced. Households receiving income subsidies often contained individuals at the intersection of multiple identities, including people living with disabilities (mental health, addictions, or physical disabilities) seniors, and single parent households. These households were specifically discriminated against by landlords. For example, one stakeholder noted,

“If you’re living on EI or you’re living on benefits and you want to get into a market rental and you show that as your proof of income, often times you’ll be discriminated against, right, because there will still be a stigma against you as someone who doesn’t want to work but you may not be able to work right? You may have a disability that doesn’t let you work.... those kinds of things were big problems, even at a time in [large city] when rents were lower, people were not able to get access because they were viewed differently right, because they didn’t have the traditional job, you know.” – Stakeholder, social and transitional housing

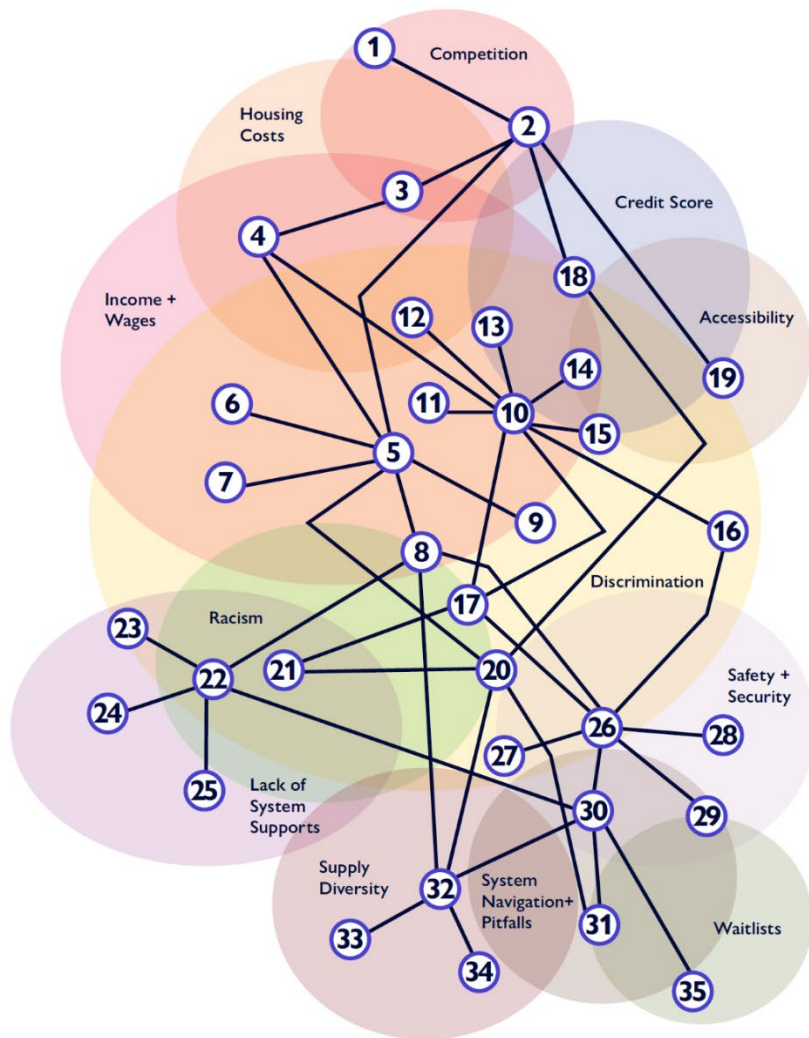
In contrast, we heard that households in the bottom income bracket faced barriers related to the affordability of units without experiencing discrimination due to their source of income. One stakeholder working in market rental explained the subjective perspective of landlords as follows,

“So people on social assistance are a traditional risk group for landlords because they don’t have as much money as people who aren’t on social assistance and if something goes wrong, they don’t have the ability to claim against people on social assistance for damages.”

Figure 16: Barriers to Populations Map

Population & Barriers

1. Competition
2. Low-income
3. Housing costs
4. People living on social assistance
5. Income and wages
6. Intersectional
7. Seniors
8. Physical disabilities
9. Youth
10. Discrimination
11. Intersectional
12. 2SLGBTQIA+
13. Previously incarcerated
14. Mental Health
15. Single parents
16. Survivors
17. Racialized
18. Credit score
19. Accessibility
20. New Canadians
21. Racism
22. Lack of system supports
23. Addictions
24. Youth
25. Mental Health
26. Safety and Security
27. Seniors
28. Mental Health
29. Addictions
30. Homelessness
31. System Navigation and Pitfalls
32. Supply diversity
33. Large Families
34. Seniors
35. Waitlists



The experience of newcomers was similarly nuanced. In the context of this study, racialized newcomers faced racial discrimination, whereas non-racialized newcomers integrated into the housing market much

more easily. Landlords were more lenient and open to housing non-racialized newcomers, as referenced in the following conversation by a stakeholder:

“...we have been doing a lot of work with the Ukrainian arrivals in the past year and the difference in working with them versus other newcomers has been very stark; so, we’ve had landlords reach out to be like, hey we want to rent to Ukrainians. And we would have never had that with people from Afghanistan, people from Syria, people from central Africa.” -- Stakeholder, market rental

Systemic Barriers Framework

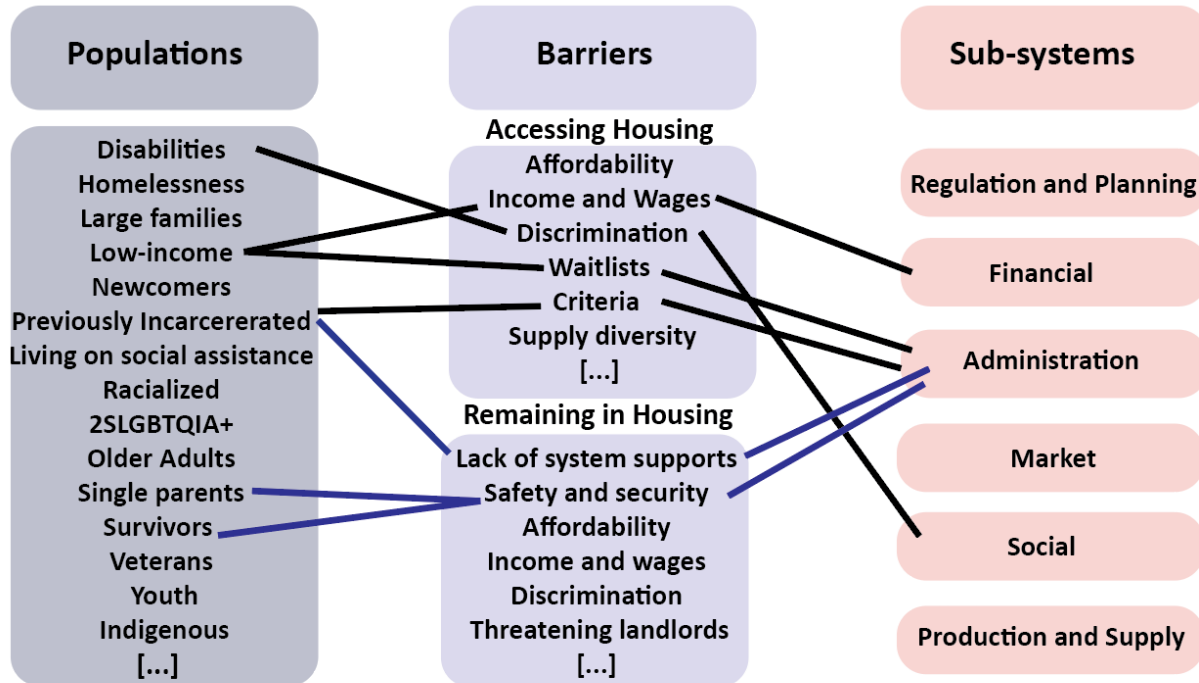
The following framework, developed through this project/study, is proposed as an evergreen illustration of further research opportunities examining systemic barriers in the housing system. The purpose of this framework is to help frame our understanding of systemic barriers within Canada’s housing system. When we understand Canada’s housing system as a network of housing and sheltered environments that include market based and non-market activity, we challenge the notion of a linear housing continuum that paints homeownership as a final housing goal. One stakeholder made this explicitly clear by stating,

“...I think it is a bit of a flawed logic and assumption that there needs to be always that transition. Social housing can be a great place to live. It doesn’t need to be this temporary stop along your way. Affordable housing should be fine for everybody. We shouldn’t have to transition into home ownership if it doesn’t suit your needs, if it doesn’t suit what you need in your life. Same with like you shouldn’t have to transition into market rental, you should be able to get affordable housing that is of good quality and meets your needs whether you have additional supports that you need or whether it is just that you need to be appropriately housed. I don’t think that there should be like you said a timeline on this or even the concept that it is a steppingstone along the way.” – Stakeholder, social and transitional housing

Instead, the result of this research demonstrates that many systemic barriers prevent access to stable housing options for households at the intersection of identities and barriers. This framework provides a way for researchers, decision-makers, and policymakers, to understand how housing sub-systems interact with each other and their impacts on tenant’s abilities to access and remain housed in Canada’s housing system.

Figure 17 illustrates the systemic barriers framework that can be used to conceptualize systemic barriers in Canada’s housing system. The framework consists of three interrelated parts: 1) Populations, 2) Barriers, and 3) Systems. Some households are at a heightened risk of encountering different types of barriers, and oftentimes, more than one barrier. It is important to note that people fall into multiple population categories, depending on their experiences.

Figure 17: Systemic Barriers Framework



Additionally, the framework separates barriers into two categories: 1) Barriers to housing access, and 2) Barriers to remaining housed. Multiple barriers related to different systems can occur at the same time for any population and are often compounded based on intersecting factors (i.e., race, disability, income, immigration status etc.). For purposes of illustrating this conceptual framework, we do not link all of the populations and barriers identified to these housing sub-systems. Rather, this framework provides a few examples of linkages for illustrative purposes. As represented by the ellipses, the populations and barriers identified in Figure 17 are non-exhaustive. Additional barriers and populations can be included in this framework. However, it is important that the barriers identified are linked to a particular system within Canada’s housing system, as illustrated in column three. When we understand the barrier faced by different population groups in connection with a particular housing system, such as the financial system, we are able open a dialogue on systemic level solutions to housing access and stability among populations at heightened risk of experiencing such barriers.

Emerging Research Needs and Opportunities

One of the original outcomes of this study was to identify key areas of research that could be use to think through systemic barriers in Canada’s housing system to support policy development and program design. In addition, the following list of future research opportunities can be co-designed in collaboration with interested groups.

- 1) The intersections between Canada’s market system, in particular, the overlap between strong housing demand and and low vacancy rates, and the social system create discriminatory barriers and has a direct impact on different populations’ ability to access housing in Canada. How does

the lack of supply relate to discrimination and will addressing the lack of supply reduce discrimination?

- 2) Considering the mismatch between the type of supply needed (for example, shelter beds, supportive units, transitional units, etc.) and the supply that is available, how can we determine the type of supply that is needed based on changing community demographics?
- 3) Recognizing that Indigenous housing needs work has already been developed, what are the non-Indigenous rural housing needs across all dwelling types?
- 4) Eligibility criteria and administrative barriers emerged as a common barrier for populations who have been previously incarcerated, youth experiencing homelessness, people without a fixed address etc. Future research would benefit from the impacts of exclusionary criteria on different population groups and co-developing alternative program requirements that support people who are at heightened risk of experiencing these barriers.
- 5) Some of the populations most discriminated against, and at greatest risk of experiencing chronic housing barriers are also those who are personally challenged by mental health and addiction related disabilities, or who have histories of incarceration. What types of solutions are needed to ensure that individuals transitioning from systems of care (such as children services, health care and, the criminal justice system) have access to secure and stable housing and effective supports?
- 6) There is an opportunity to collaborate with federal, provincial, municipal, and community partners on more effective transitioning from institutional settings to affordable and supportive housing. What are the evidence-based results that can demonstrate an effective response to discharge planning into housing rather than homelessness?
- 7) What are the housing conditions of different groups of newcomers (for example, temporary foreign workers, and international students etc.)?
- 8) Building on the housing finance and discrimination research series, what other factors contribute to housing appraisals and what is the impact on racialized populations at risk of facing housing barriers?
- 9) Building on the housing and stability research, what are the protective factors for stable housing? This project would develop demographic profiles of homeowners and people living in stable housing situations over a period of time.

Conclusion

This research was conducted at the request of CMHC's research division to identify gaps in our knowledge for future research projects that would be co-developed with groups experiencing vulnerabilities. The team has identified a few opportunities, recognizing that true co-development and collaboration would need to occur with interested groups prior to setting a research agenda. As a result, the opportunities and research knowledge gaps that were identified offer an opening to future discussions and collaborative engagement with interested groups.

Appendix A: Barrier Definitions

The following themes emerged as key barriers in both the literature and the external consultations:

Accessibility: refers to physical barriers to the housing structure or unit. Examples include lack of accessibility ramp at the entrance of the building, unit door not being wide enough,

Bureaucracy: refers to policies and procedures that slow down the process to building affordable housing units quickly. This barrier also includes requiring the capacity, including human resources, to be able to access funding or attain approval to build affordable housing.

By-Laws: refers to by-laws that inhibit the development of housing as well as by-laws that are unevenly applied to different population groups.

Competition: refers to a tight rental market, where vacancy rates are low, and demand for available and affordable housing units is high. A competitive market lends itself to landlords being more selective, which often results in discrimination, additional information requests, advanced cheques etc.

Credit Score: refers to one's credit score impacting peoples' ability to secure housing. Some populations may not have had the time and ability to build a credit score (new immigrants, people fleeing domestic violence, youth etc.).

Criteria – administrative: refers to administrative barriers that prevent people from gaining access to housing supports, such as credit and background checks, personal identification, co-signers, or proof of employment.

Cultural appropriateness: refers to housing that is culturally adequate. This can include rental units where smudging ceremonies are permitted.

Damage, Repairs, and Renovations: refers to a multitude of barriers, including renovictions where tenants are evicted due to renovations. This barrier can also be connected with discrimination, where requests for repairs made by racialized tenants are often dismissed or delayed.

Discrimination: refers to different forms of discrimination at all stages of tenancy, including the search for tenancy and during tenancy. Discrimination in the search for tenancy can include an outright denial of unit based on one's race, gender, presence of children, income type, and ability. Discrimination in the search for housing also includes requests for additional information, requests for advanced cheques, and the need for Canadian credit checks and references.

Financialization: when housing is considered a commodity, units are designed to optimize profits rather than to meet the housing needs of populations facing barriers to housing access. Stakeholders discussed large investors and developers purchasing large properties. Many investors in these properties result in the prioritization of generating profits for stakeholders rather than for the purposes of supplying housing for those in greatest need.

Housing costs: this includes costs (taxes, fees, rent, and all the associated costs with accessing shelter) that are unaffordable for people at heightened risk of experiencing housing barriers, even for units

deemed as "affordable". This barrier is linked to insufficient wages and income and refers to the lack of available affordable units, which specifically impacts low-income households.

Insufficient/ inaccessible Funding: this refers to barriers to accessing public and/or private funding for the purposes of building new affordable housing and/or renovating and preserving existing affordable housing units. For funding that is accessed, it is oftentimes insufficient.

Lack of Government Collaboration: refers to the lack of communication between different levels of government (Federal, Provincial and Municipal) as well as between different government departments (e.g., Immigration, Refugees, and Citizenship Canada, Infrastructure Canada, Women and Gender Equality Canada). The barriers can exist regarding funding, by-laws, housing priorities as well as linkages between housing access for populations at heightened risk of experiencing barriers, such as racialized newcomers to Canada. Stakeholders also discussed the lack of a centralized system for social housing as a barrier to housing access.

Hidden Homelessness: barriers exist regarding capturing the hidden homeless population as well as providing resources and services to those experiencing hidden homelessness.

Income and Wages: barrier exists regarding insufficient income and wages to keep pace with shelter costs (including rental units and homeownership). Stakeholders often discussed this barrier when referring to people living on social assistance.

Labour and Resources: refers to the shortage of labour and resources needed to physically build housing. Stakeholders discuss both high costs of resources due to inflation as well as the costs associated with labour as barriers to physically building additional housing units.

Lack of Infrastructure: this barrier was often discussed within the context of rural or remote communities. Public infrastructure or the lack thereof acted as a barrier for those living in remote areas to access and use social support services. This includes a lack of public transportation, which would support peoples' access to shelters, housing services, and other wrap-around services.

Lack of System Supports: refers to both the availability and type of support systems in place for people with specific housing and non-housing needs. These include mental health supports, housing and financial advice and guidance, employment services, language support services, social workers, and other auxiliary services like nursing. Stakeholders suggested housing models that integrate wrap-around supports depending on need.

Limited Data: understanding the scope and scale of housing need is important for supplying housing and supporting people in need. Stakeholders identified the lack of data for rural and remote communities. Stakeholders also highlighted the need for better data collection regarding housing programs.

Literacy: this is specific to a lack of financial literacy. Stakeholders discussed the importance of financial literacy regarding savings and purchasing of a home. Stakeholders identified newcomers to Canada as those who experience barriers to accessing supports for financial literacy.

Municipal Taxes: refers to financial barriers to building affordable housing units. Stakeholders discussed the link between municipal taxes and increasing rental prices. If municipal taxes are high, the costs are made up through rents paid by tenants.

NIMBYism: Also referred to as Not In My Backyard (NIMBYism) is a community response to building social and affordable housing in the neighbourhood. This response also includes when there are plans to build a shelter in the neighbourhood and community members resist or express concerns over these plans.

Pets: stakeholders discussed social and transitional housing prohibiting pets from their units. Most emergency shelters also prohibit pets. This thus becomes a barrier to accessing social and transitional housing as well as emergency shelters.

Priced out of a Home: more people are entering the rental market, because homeownership is not attainable.

Profit Margin: there is a need to generate a profit. If the costs for building housing are too high and the profit margin is considered low, private developers will not invest in building affordable housing. According to stakeholders, there has to be a financial incentive to build affordable housing.

Racism: refers to discrimination faced by individuals based on their race. Stakeholders discussed racism within the rental market as experienced by tenants. One stakeholder also discussed their experience with racism as a realtor showing units.

Safety and Security barriers relate to the lack of adequate security support on site to provide safe places for populations. The populations caught in this barrier include those with intersecting mental health and addictions disabilities, as well as people experiencing domestic or intimate partner violence. This barrier also includes the experiences of first line responders and service providers who are equally tasked with managing violent situations or facing violence themselves in the absence of security personnel.

Stress Test determines how much you can afford if mortgage rates rise by 2%. The test becomes a barrier to homeownership as many potential home buyers are unable to meet the required thresholds for homeownership after paying 20% or more of their downpayment. Populations caught in this barrier include existing homeowners who now access disability payments, are on fixed incomes, or lower incomes due to changes in their employment.

Suitability/ National Occupancy Standards determines the suitability of a home by calculating the number of bedrooms for the size and composition of a household. Although the standards are intended to be guidelines only, landlords may use the standards to exclude certain households from accessing a dwelling unit in a competitive rental market. Populations caught in this barrier include large or multigenerational families, newcomers, Indigenous communities, as well as seniors looking to downsize.

Supply Diversity relates to the types of dwellings that are available in a geographic region (either shelters, multi-unit social and affordable dwellings, or market multi-unit dwellings). When a region is dominated by one kind of dwelling type, it is difficult for populations to transition from one home to another according to their needs.

System Navigation refers to a lack of knowledge about how the various housing systems intersect, and how to navigate between these systems to access either a dwelling unit or access the services and supports linked to the dwelling unit, in an efficient manner. Populations caught in this barrier include newcomers, Seniors, those living with a disability, and individuals who are homeless. The barrier also

includes developers who can no longer navigate the funding requirements and partnerships needed to develop a housing project at the local level.

Tax refers specifically to property transfer taxes which can exclude homebuyers from a transaction. It also refers to the effect of the recently announced GST rebate, which stakeholders argued works to support the private housing development sector instead of the social and affordable housing sector.

Threatening Landlords refers to a range of landlord behaviours that destabilize the housing experience of tenants. For example, landlords who fail to maintain a unit, exploit newcomer tenants, or blacklist vocal tenants.

Transportation Refers to limited or non-existent public transportation in areas targeted for housing development. This barrier is particularly difficult for the homeless population.

Turnover Rents refers to a raise in the cost of rent between two tenancies, or because of repairs or renovations completed after a tenant moves out. Stakeholders flagged that seniors are particularly affected.

Urban Planning refers to exclusionary processes that limit the meaningful participation of communities experiencing vulnerability to participate in urban planning initiatives. These can include a lack of autonomous control in the decision-making process, or poorly developed spaces that are distant from the downtown core.

Waitlists refers to the list of names and contact details of households and individuals seeking one unit either in transitions, social, or affordable housing. The lists are barriers when accessing the dwelling unit depends on a regular upkeep of contact information, alterations in the weight of the criteria so that the lists are re-ordered. Low-income populations, or on those receiving housing subsidies, are often caught in this barrier.

Youth homelessness refers to the situation and experience of young people between the ages of 13 and 24 who are living independently of parents and/or caregivers, but do not have the means or ability to acquire a stable, safe, or consistent residence.

Zoning refers to barriers or limitations experienced if there is a mismatch between the size of the housing project, and the permitted use and density permitted on the land that is determined by municipalities. Populations directly impacted are developers, but populations experiencing vulnerability who are targeted for social housing development can be caught as well as a downstream effect.

Appendix B: Barriers to Housing Supply

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
BRITISH COLUMBIA (MACPHAIL ET AL., 2021)	Emergency Shelter	Declining number of low-rent options displaces low-income households, resulting in more households in CHN or homelessness.
	Social & Affordable housing/ Transitional housing/ 2 nd Stage Housing	Federal funding commitments were discontinued in the 1990s
		Federal Funding discontinued for purpose-built rental developments in the 1980s
		Increasing housing support provided through portable rental assistance which goes directly to the household, and does not address supply constraints.
		Zoning barriers that limit the quantity of low-income projects undertaken.
		Market prices for land and construction costs mean that developers must build at a loss for SAH units.
		Federal tax policies that limit the scope of charitable and non-profit housing projects
		Different design, environmental, and zoning requirements between federal, provincial, and municipal programs create barriers to projects applying for multiple programs (program stacking).
		Long approval timelines restrict the pool of potential applicants to only those with the budget or staff to navigate the system. This is often the case with NFP or NGO applicants for SAH housing.
		Rigid accessibility and environmental requirements add costs to new construction.
Market Rental	Zoning barriers that limit the quantity of high density purpose-built rental projects undertaken.	
	Different design, environmental, and zoning requirements between federal, provincial, and municipal programs create barriers to projects applying for multiple programs (program stacking).	
	Rigid accessibility and environmental requirements add costs to new construction.	

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Homeowners seek to restrict the development of more multi-unit housing, such as rental, in urban areas that offer more job opportunities.
		Concentrated regions of business activity in central business districts typically makes land more expensive, leading to more concentrated multi-unit residential buildings in order to save on the cost of land. However, to achieve a profit, these developments tend to be strata buildings instead of purpose-built rentals.
		Infrastructure costs are untethered from the impact of the property development, where the impact is misjudged and too high, or the impact is misjudged, the fee too low, and insufficient infrastructure development is considered in the proposal.
	Homeownership	Limited availability of vacant developable land in urban areas; new supply must then come from the redevelopment of existing stock and repurposing land that was devoted to other uses or that is currently underused – i.e. shopping malls and outdoor parking spaces.
ALBERTA (SHS CONSULTING, 2023A)	Emergency Shelter	Exclusionary zoning barriers for shelters, supportive housing, and transitional housing Planning systems are complex and difficult to navigate in municipal offices.
		Lack of clarity on jurisdictional responsibility for housing development (federal, provincial, municipal)
	SAH Housing	Discriminatory community opposition for non-profit and non-market housing. Often experienced by Indigenous housing providers.
		Limited resource capacity to preserve and create new SAH stock, undertake community engagement, and navigate the financing programs.
		Partnerships needed to support households in a move out of community housing and into market options when they are ready

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Incompatible private/ public partnerships to develop community housing
		Jurisdictional support is offered in Calgary, but missing in Edmonton and other urban hubs to accelerate development.
		Planning systems are complex and difficult to navigate in municipal offices.
		Expensive planning approvals, new construction costs, and interest rates.
		Lack of clarity on jurisdictional responsibility for housing development (federal, provincial, municipal)
		Property taxes and operational costs post construction a major barrier to affordability
		Delays in financing approvals at multiple levels of government.
		Aging stock and not enough resources and income from units to address maintenance, repairs, and renovations (restrictions on how much rent can be charged on the units).
	Market rental	Minimum parking requirements for multi-unit constructions.
		Discriminatory zoning designed to exclude marginalized populations
		Planning systems are complex and difficult to navigate in municipal offices.
		Expensive planning approvals, new construction costs, and interest rates.
		Gaps in housing data and housing needed by households by jurisdiction (i.e. more 3-4 bedroom units needed in Edmonton than currently built).
		Lack of clarity on jurisdictional responsibility for housing development (federal, provincial, municipal)
		Delays in financing approvals at multiple levels of government
	Home ownership	Zoning for in-fill spaces for higher density (adjacent to high-density spaces, secondary suites, or laneway houses).

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Most construction grants and programs are tailored for the rental market with limited financing offered for homeownership construction.
		Homeownership for Indigenous groups an affordability issue in urban centres. Community land trusts currently set up for settler municipalities with no such Indigenous option in urban spaces.
		Planning systems are complex and difficult to navigate in municipal offices.
		Expensive planning approvals, new construction costs, and interest rates.
SASKATCHEWAN/ MANITOBA (SHS CONSULTING, 2023G)	Emergency Shelter	Navigating planning systems is costly (permits, zoning fees, land transfer taxes, etc.) and complicated leading to lengthy delays.
	SAH	Zoning regulations present challenges when they do not own the land. Owning the land would speed up rezoning issues.
		Parking requirements negatively impact affordable housing.
		Navigating planning systems is costly (permits, zoning fees, land transfer taxes, etc.) and complicated leading to lengthy delays.
		Community opposition during required public engagement sessions. In the Indigenous context, this is discriminatory community opposition to new development for supportive housing.
		Utility costs post construction are a barrier to affordable housing.
		Mismatch in data to understand what kind of units are needed
		Resource capacity limitations to develop and manage the proposals for funding, and then manage the development project itself.
		Rising costs are a barrier to preserving existing stock (maintenance, repair, renovation)
		Property taxes creating unaffordability issues for preserving and acquiring existing stock.
	Market Rental	The re-zoning process is time-consuming and costly for land deemed for commercial or single home development to multi-unit

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		(i.e. environmental assessments, architectural resources, zoning variance fees, location certificates).
		Parking requirements negatively impact affordable housing.
		Navigating planning systems is costly (permits, zoning fees, land transfer taxes, etc.) and complicated leading to lengthy delays.
		Utility costs post construction are a barrier to affordable housing supply.
		Construction costs for material and labour sometimes doubles between the beginning of the permit and licensing process for new development, and when construction starts.
		Mismatch in data to understand what kind of units are needed
	Home Ownership	Re-zoning costs, complexity in navigating and delays in construction.
ONTARIO (SHS CONSULTING, 2023E)	Emergency Shelter	--
	SAH	SAH housing is particularly prone to exclusionary zoning barriers. Acquiring re-zoning permits for supportive housing encounters community opposition.
		Tiny homes have encountered barriers to development due to building code requirements and zoning.
		Public opposition during community engagement sessions cause delays, and extra costs, for small not for profit organizations.
		Neighbourhood character studies used as a basis for excluding NFP housing development, or to reduce the size of development projects.
		Too much attention paid to market homeownership has limited attention to other affordable tenure types like co-operatives or rental units.
		Rapid increase in land value have made development costly as well as land taxes costly. Exemptions vary between municipalities and are outdated.

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Differing definitions between regions on “affordability” Rural communities do not have the necessary health and social services to support community housing resident needs; silos between governments and departments prevent the development of supportive housing in rural centres.
	Market Rental	Re-zoning applications for multi-unit projects are lengthy, and often subject to appeals, adding more costs and additional time. Existing zoning regulations regarding sanitary and sewer utilities and parking require environmental or infrastructure costs.
		Public opposition during community engagement sessions for multi-unit dwellings in neighbourhoods with single-unit homes.
		Political motivations for refusing developments due to public opposition to certain projects in some municipalities (i.e. stacked townhouses).
		Too much attention paid to market homeownership has limited attention to other affordable tenure types like co-operatives or rental units.
		Rapid increase in land value have made development costly as well as land taxes costly.
		Data mismatch between supply and need (i.e. more seniors’ housing needed in some regions, family homes in others)
		Jurisdictional issues in responsibility for housing has downstream effects on the requirements needed to build and the base rents they are allowed to request for units.
		Loss of current rental stock while new developments are being built; new developments are built with higher rents and so supply of affordable units continue to be lost, and the process leads to the gentrification of neighbourhoods.
	Market Homeownership	Provincial legislation around environmental protections, building code requirements have delayed or complicated residential development in rural and peri-urban locations.

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		<p>Planning application timelines are the biggest risk as they are long, and prone to unforeseen delays.</p> <p>Rising construction costs and fuel to transport materials to remote areas increase development costs.</p> <p>Lack of skilled labour in remote regions.</p> <p>Rapid increase in land value have made development costly as well as land taxes costly.</p> <p>Data mismatch between supply and need (i.e. more seniors' housing needed in some regions, family homes in others)</p>
QUÉBEC (SHS CONSULTING, 2023F)	Emergency Shelter	--
	SAH	<p>Community opposition to demolition of 4-plex units to make way for larger multi-unit residential construction because the community wishes to preserve all stock. Community opposition in urban regions related to discrimination against Indigenous housing providers.</p> <p>Infrastructure needs in municipalities to support densification is disconnected from development. In some cases, infrastructure capacity prevented densification entirely.</p> <p>Construction costs in general have risen to unaffordable levels; this is particularly felt in remote regions, where construction costs are 2 – 3x more expensive than in urban areas.</p> <p>Labour shortages in remote regions cause delays finding contractors are a barrier to development and preservation of stock.</p> <p>Housing units are provided to staff in remote regions, further limiting the stock for community members.</p> <p>Current funding programs limit the scale of non-profit housing development.</p> <p>Rising loan interest rates reduce the viability of development projects.</p>

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Shipping times restrict the construction season in remote regions serviced by sealift.
		Criteria for funding impedes development (environmental, accessibility requirements) in small non-profit providers
		Long funding timelines necessitate bridge financing and raises costs.
		High cost of real estate to acquire existing buildings and renovate existing stock.
		Property and land taxes have risen to unaffordable levels
		Property insurance has risen to unaffordable levels in rural regions and for seniors' housing.
		Rising interest rates and construction costs have made refinancing difficult in order to support upgrades and repair to preserve existing stock
	Market Rental	Infrastructure needs in municipalities to support densification is disconnected from development. In some cases, infrastructure capacity prevented densification entirely.
		Private sector concerns with profitability are a barrier to affordable housing supply.
		Lack of market rental and home ownership options in Nunavik present housing challenges for workers.
		Rising loan interest rates reduce the viability of development projects
		Coordination between different funding programs, and silos between levels of governments, impede larger projects, especially when trying to address multiple different funding requirements, and funding partners that may not be compatible.
		Long funding timelines necessitate bridge financing and raises costs.
		High cost of real estate to acquire existing buildings and renovate existing stock.
		Property and land taxes have risen to unaffordable levels

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Property insurance has risen to unaffordable levels in rural regions and for seniors' housing.
		Rising interest rates and construction costs have made refinancing difficult in order to support upgrades and repair to preserve existing stock
	Market Homeownership	Private sector concerns with profitability are a barrier to affordable housing supply.
		Lack of market rental and home ownership options in Nunavik present housing challenges for workers.
		Rising loan interest rates reduce the viability of development projects
		Long funding timelines necessitate bridge financing and raises costs.
		High cost of real estate to acquire existing buildings and renovate existing stock.
		Property and land taxes have risen to unaffordable levels
		Rising interest rates and construction costs have made refinancing difficult in order to support upgrades and repair to preserve existing stock
ATLANTIC PROVINCES (SHS CONSULTING, 2023B)	Emergency Shelter	--
	SAH	Zoning restricts unit numbers on a given lot, creating a barrier for multi-unit or multiple tiny home developments
		Public opposition during community consultation (not explicitly about community housing in the Atlantic consultations, but they spoke about opposition for "affordable housing" which may fall in this area as well as market rental).
		Design and planning standards that require adhering or maintaining neighbourhood character or building aesthetics (i.e. single family homes)

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Lot size standards defeat compact design and efficient solutions for water conservation. One foot setbacks inhibit the ability to build a larger multi-unit building because of entrance and exit requirements on the lot.
		Lack of capacity resources to support housing development and services make it difficult to compete with the private sector for land and development opportunities.
	Market Rental	Zoning barriers around boundary lines (i.e. developer purchased land but is zoned to develop only a quarter of it)
		Restrictive growth policies that force housing development into certain built forms, reducing the ability to meet the needs of a variety of households.
		Zoning restricts unit numbers on a given lot, creating a barrier for multi-unit or multiple tiny home developments.
		In some municipalities, “inclusionary zoning” may sway developers away from building in regions where the demand is not as high, but there is still a noticeable need for housing.
		Parking requirements for new developments can have an impact of the affordability of the dwelling.
		Public opposition during community consultation (not explicitly about rental housing in the Atlantic consultations, but they spoke about opposition for “affordable housing” which may fall in this area as well as SAH).
		Design and planning standards that require adhering or maintaining neighbourhood character or building aesthetics (i.e. single family homes)
		Lot size standards defeat compact design and efficient solutions for water conservation. One foot setbacks inhibit the ability to build a larger multi-unit building because of entrance and exit requirements on the lot.
		Planning approval process seems to be overly political and biased towards favoring developments that are more expensive, generate

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		more tax revenue for municipalities, and support larger real estate commissions, and home owner values.
		Lack of capacity resources to conduct municipal planning.
		Post construction costs too high, leaving developers struggling to cover mortgage and loan costs.
		CMHC application barriers that are not tailored to the context of Atlantic Canada.
	Market Homeownership	Zoning barriers around boundary lines (i.e. developer purchased land but is zoned to develop only a quarter of it)
		Restrictive growth policies that force housing development into certain built forms, reducing the ability to meet the needs of a variety of households.
		Zoning barriers to non-traditional forms of housing like tiny homes, mobile homes, or converted shipping containers.
		Parking requirements for new developments can have an impact of the affordability of the dwelling.
		Lot size standards defeat compact design and efficient solutions for water conservation. One foot setbacks inhibit the ability to build a larger multi-unit building because of entrance and exit requirements on the lot.
		Planning approval process seems to be overly political and biased towards favoring developments that are more expensive, generate more tax revenue for municipalities, and support larger real estate commissions, and homeowner values.
		Lack of capacity resources to conduct municipal planning.
		Post construction costs too high, leaving developers struggling to cover mortgage and loan costs
		Historic Black communities in Atlantic Canada being displaced due to gentrification and land is being sold to developers
		CMHC application barriers that are not tailored to the context of Atlantic Canada.

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
YUKON (SHS CONSULTING, 2023H)	Emergency Shelters	Public engagement opens up space for people to be discriminatory and racist during. Success of the engagement depends on the scale; if a precise location is targeted, the community reaction will likely be more negative. If a general region is examined, the response will be more positive.
	SAH	Public engagement opens up space for people to be discriminatory and racist during. Success of the engagement depends on the scale; if a precise location is targeted, the community reaction will likely be more negative. If a general region is examined, the response will be more positive.
		Lack of coordination in different funding programs create barriers for access to non-profit orgs. Capital funding, operating funds, and funds for staffing are accessible across up to 13 different funding programs. Timelines and reporting structures are staggered, and small organizations have limited capacity for a full-time grant writer or administrator.
		Construction costs as much as three times higher due to limited suppliers in the area.
		Skilled labour shortage.
		Developers focus on luxury housing stock, or larger projects, rather than smaller affordable unit supply.
	Market Rental	Increases in supply will not help as long as there continue to be no-cause evictions and insufficient protections for tenants.
		Construction costs as much as three times higher due to limited suppliers in the area.
		Skilled labour shortage.
		Developers focus on luxury housing stock, or larger projects, rather than smaller affordable unit supply.
	Some multi-unit rental buildings are being converted to condos, but this is not too prevalent because there are limited developers who are able to undertake this kind of work. Some anxieties were also expressed about short-term rentals, but limited detail.	

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
	Market homeownership	Land lottery system favours developers at the expense of first-time home buyers and other residents; developers often apply for lots in a personal use lot system under owners' names of the developers.
		Construction costs as much as three times higher due to limited suppliers in the area.
		Skilled labour shortage.
		Developers focus on luxury housing stock, or larger projects, rather than smaller affordable unit supply.
NORTHWEST TERRITORY (SHS CONSULTING, 2023C)	Emergency Shelter	--
	SAH	Land availability (serviced and lots created). The associated cost for lot development and infrastructure is higher than in the Provinces. There are many competing demands for capital planning funds.
		Complicated and unique forms of land tenure: including municipal and territorial land, Commissioners' land, and Indian Affairs Branch Land. Each comes with complex obligations to change zoning, create lots, work out leases, or change ownership before each parcel is ready for development (this includes the duty to consult for Indigenous land development), especially if there is a pre-existing land claim that has not been settled.
		There is only one dominant housing provider – NWT Housing Corporation, and they hold the monopoly on providing SAH; however they provide a one-size fits all housing solution across the territory, rather than tailoring the housing to the local need.
		Administrative and community capacity limited to service and develop land.
		Land zoning excludes multi-unit residential development; the zoning only supports single-family.
		Community opposition during public engagement sessions for SAH development
		Public procurement costs for public development contracts (NWT HC). When the government tenders for a development

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		contract, the submissions can be higher cost than private developers. The government has a mandate to hire locally, and local contractors may inflate their budget; the higher cost then is passed along to the cost of rent to recoup the expense. In some cases, the tender is cancelled.
	Market Rental	Land availability (serviced and lots created). The associated cost for lot development and infrastructure is higher than in the Provinces. There are many competing demands for capital planning funds
		Complicated and unique forms of land tenure: including municipal and territorial land, Commissioners' land, and Indian Affairs Branch Land. Each comes with complex obligations to change zoning, create lots, work out leases, or change ownership before each parcel is ready for development (this includes the duty to consult for Indigenous land development), especially if there is a pre-existing land claim that has not been settled.
		Administrative and community capacity limited to service and develop land.
		Land zoning excludes multi-unit residential development; the zoning only supports single-family.
		Community opposition during public engagement sessions for multi-unit rental development
		Municipal and community planning for infrastructure and zoning changes are often not kept to date. They require updating every 8 years to identify areas of future growth and this is used to facilitate land transfers from the department of lands to community governments. However, some community plans have not been updated in 30 years, and this causes challenges for identifying land to be developed. However this process is complicated when addressing Indigenous community development goals, as it may run counter to self-determination; the process should also trigger the duty to consult process when there is expansion noted, and this may also complicate relations with Indigenous nations closeby.

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
	Market Homeownership	<p>Land availability (serviced and lots created). The associated cost for lot development and infrastructure is higher than in the Provinces. There are many competing demands for capital planning funds</p>
		<p>Complicated and unique forms of land tenure: including municipal and territorial land, Commissioners’ land, and Indian Affairs Branch Land. Each comes with complex obligations to change zoning, create lots, work out leases, or change ownership before each parcel is ready for development (this includes the duty to consult for Indigenous land development), especially if there is a pre-existing land claim that has not been settled.</p>
		<p>Land tenure influences private development – CMHC will not underwrite development unless there is a 30 year lease, excluding the development of homeownership on the land.</p>
		<p>Administrative and community capacity limited to service and develop land.</p>
		<p>Municipal and community planning for infrastructure and zoning changes are often not kept to date. They require updating every 8 years to identify areas of future growth and this is used to facilitate land transfers from the department of lands to community governments. However, some community plans have not been updated in 30 years, and this causes challenges for identifying land to be developed. However, this process is complicated when addressing Indigenous community development goals, as it may run counter to self-determination; the process should also trigger the duty to consult process when there is expansion noted, and this may also complicate relations with Indigenous nations close by.</p>
		<p>Financing for community infrastructure expansion is equally challenged by competing priorities in some communities. For example, the replacement of a water truck may take precedence over other infrastructure planning and process activities.</p>

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		Construction materials are expensive, and there are time-sensitive supply routes that complicate the timeline for development projects.
		Finally, there are significant skilled labour shortages, so that contractors must travel to work, and incentives to engage local labour raise costs (see above re: note for public tender).
NUNAVUT (SHS CONSULTING, 2023D)		Land for development is limited because of (among other things) community capacity for development, geography of the land (remote) and topography (unsuitable for building, or changing land composition makes the land unsuitable for building – i.e. melting permafrost)
		Intensification of structures (i.e. walk ups vs. single-household lowrise dwellings) do not include sufficient lot size for cultural activities, outdoor storage.
		Lack of complete community infrastructure and planning – sidewalks, public spaces, storage, power lines, roads, drainage. The geology requires blasting and building on the land to built sites, making development expensive.
		Transportation of materials by sealift and short building windows create challenges for new construction as well as repair and maintenance.
	Emergency Shelter	--
	SAH	Subsidies for non-profit and public housing are not enough to create affordable rents for the population.
	Market Rental	High development costs, difficulty to find tenants at rent. Anecdotal: 80% of market rental are owned by one REIT, and no protection on rent.
		Planning systems and policy development requires staff capacity and support to promote and enact them. There is insufficient staff continuity in the Northern/ Arctic context.
	Market Homeownership	Inability for potential homebuyers to get financing

REGION/ PROVINCE/ TERRITORY	DWELLING TYPE	SYSTEMIC BARRIER TO SUPPLY
		High upfront construction costs
		Ongoing operation and maintenance costs
		Planning systems and policy development requires staff capacity and support to promote and enact them. There is insufficient staff continuity in the Northern/ Arctic context.
		Expensive operations and maintenance decentivize homeownership.

Works Cited

- Aalbers, M. B. (2008). The Financialization of Home and the Mortgage Market Crisis. *Competition & Change*, 12(2), 148-166.
- Bezgrebelna , Mariya, McKenzie , Kwame, Wells , Samantha, . . . Kidd , S. A. (2021). Climate change, weather, housing precarity, and homelessness: A systematic review of reviews. *International Journal of Environmental Research and Public Health*, 18(11).
<https://doi.org/https://doi.org/10.3390/ijerph18115812>
- Boutang, D. D. (1996). *Discrimination in Mortgage Lending: A review of the U.S. experience and implications for Canada* (Publication Number 0-612-16102_1) University of Manitoba]. Winnipeg, Manitoba.
- Brandt, W. K., & Shay, R. P. (1979, October 1979). *Consumers' Perceptions of Discriminatory Treatment and Credit Availability, and Access to Consumer Credit Markets* The Federal Reserve Bank of Boston Conference Series, New Hampshire.
- Canadian Centre for Housing Rights. (2022). "Sorry it's rented." *Measuring Discrimination Against Newcomers in Toronto's Rental Housing Market*. <https://housingrightscanada.com/wp-content/uploads/2022/11/CCHR-Sorry-its-rented-Discrimination-Audit-2022.pdf>
- Cohen, R., Yetvin, W., & Khadduri, J. (2019). *Understanding Encampments of People Experiencing Homelessness and Community Responses: Emerging evidence as of late 2018*. SSRN 3615828
- Cox, R., Rodnyansky, S., Henwood, B., & Wenzel, S. (2017). *Measuring population estimates of housing insecurity in the United States: A comprehensive approach* (Working Paper Series, Issue.
- Duca, J. V., & Rosenthal, S. S. (1993). *Borrowing Constraints, Household Debt, and Racial Discrimination in Loan Markets*.
- Feltaous, E., & Ngoundjou Nkwinkeum, G. (2022). *Housing Instability: Observations in Canada*. Canada Mortgage and Housing Corporation. https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/stability-final.pdf
- Flynn, A., Hermer, J., Leblanc, C., MacDonald, S.-A., Schwan, K., & Van Wagner, E. (2022). *Overview of Encampments Across Canada: A right to housing approach*. Ottawa: Office of the Federal Housing Advocate, Canadian Human Rights Commission
- Goldblatt, A., Felix, R., Chotai, V., & Fleger, M. (2011). *Systemic Barriers to Housing Initiative*. Systemic-Barriers-to-Housing-Initiative.pdf (homelesshub.ca)
- Government of Canada. (2022a). *Gender-based Analysis Plus (GBA Plus)*. Government of Canada,. <https://women-gender-equality.canada.ca/en/gender-based-analysis-plus.html>
- Government of Canada. (2022b). *Guide on Equity, Diversity, and Inclusion Terminology*. Government of Canada. <https://www.canada.ca/en/department-national-defence/maple-leaf/defence/2022/05/guide-equity-diversity-inclusion-terminology.html>
- Government of Canada. (2023). *Anti-racism lexicon*. Government of Canada. <https://www.canada.ca/en/department-national-defence/services/systemic-racism-discrimination/anti-racism-toolkit/anti-racism-lexicon.html>
- Hackett, C., Halpenny, C., Pakula, B., & Scurr, T. (2022). *Safe, stable, long-term: Supporting 2SLGBTQ+ youth along the housing continuum*. C. M. a. H. Corporation.
- Hierlihy, D., & Connelly, P. (2005). *Homeless Applicants' Access to Social Housing: Final Report*. C. M. a. H. Corporation.

- Leon, S., Balasubramaniam, A., & Roche, B. (2023). *“Fighting to Keep Your Home in a Community” Understanding Evictions through Service Provider and Community Leader Perspectives in North York Communities*. T. W. Institute.
- Lewis, N. (2022). *The Uneven Racialized Impacts of Financialization: A report for the Office of the Federal Housing Advocate* Ottawa, ON: Office of the Federal Housing Advocate
- Li, P., & Mayock, T. (2019). Mortgage characteristics and the racial incidence of default. *Journal of Housing Economics*, 46, 1-13.
- List, J. A. (2004). The Nature and Extent of Discrimination in the Marketplace: Evidence from the Field. *The Quarterly Journal of Economics*, 119(1), 49-89.
- MacPhail, J., Atkey, J., Finlayson, J., McCauley, B., Paish, S., & Pastrick, H. (2021). *Opening doors: unlocking housing supply for affordability*. Government of British Columbia. <https://engage.gov.bc.ca/govtogetherbc/engagement/expert-panel-on-the-future-of-housing-supply-and-affordability-results>
- Mason, G. (1995). *Housing a Diverse Society: Access and Affordability Issues for Canada*.
- Nickerson, D. (2022). Credit Risk, Regulatory Costs and Lending Discrimination in Efficient Residential Mortgage Markets. *Journal of Risk and Financial Management*, 15, 197. <https://doi.org/10.3390/jrfm15050197>
- Nickerson, D., & Jones, R. (2016). Collateral Risk and Demographic Discrimination in Mortgage Market Equilibria. *Review of Economics & Finance*, 9(3), 13-28.
- Novac, S., Darden, J., Hulchanski, D., Seguin, A.-M., Bernèche, F., & Deacon, P. (2002). *Housing Discrimination in Canada: The State of the Knowledge*.
- Ontario Human Rights Commission. (2007). *Human Rights and rental housing in Ontario: Background paper, Minimum Wage Criteria*. Toronto: Ontario Human Rights Commission Retrieved from <https://www.ohrc.on.ca/en/human-rights-and-rental-housing-ontario-background-paper/minimum-income-criteria>
- Oyebanji, A. O., Akintola Akintoye, & Liyanage, C. L. (2013). *Barriers to sustainable social housing provision* CIB World Building Congress, Brisbane, Australia.
- Paat, Y.-F., Morales, J., Escajeda, A. I., & Tullius, R. (2021). Insights from the shelter: Homeless shelter workers' perceptions of homelessness and working with the homeless. *Journal of Progressive Human Services*, 32(3), 263-283.
- Pager, D., & Shepherd, H. (2008). The Sociology of Discrimination: Racial Discrimination in Employment, Housing, Credit, and Consumer Markets. *Annu Rev Sociol*, 34, 181-209. <https://doi.org/10.1146/annurev.soc.33.040406.131740>
- Prairie Research Associates. (2019). *Literature reviews on Housing Needs: Newcomers*. C. M. a. H. Corporation. https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/rr_69755.pdf
- Rajan, D., Shaw, J., & Zayas, M. S. (2018). *Toronto - A Place to Call Our Own: Empowering women to take action for affordable housing*. T. I. f. R. a. D. o. I. a. Society.
- Rona-Tas, A. (2017). The Off-Label Use of Consumer Credit Ratings. *Historical Social Research* 42(1).
- Schwan, K., Vaccaro, M.-E., Reid, L., Ali, N., & Baig, K. (2021). *The Pan-Canadian Women’s Housing & Homelessness Survey*. Canadian Observatory on Homelessness.
- SHS Consulting. (2023a). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Alberta Session Summary Report*. Canada Mortgage and Housing Corporation.
- SHS Consulting. (2023b). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Atlantic Canada*. Canada Mortgage and Housing Corporation.
- SHS Consulting. (2023c). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Northwest Territories Session Summary Report*. Canada Mortgage and Housing Corporation.
- SHS Consulting. (2023d). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Nunavut Session Summary Report*. Canada Mortgage and Housing Corporation.

- SHS Consulting. (2023e). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Ontario Session Summary Report*. Canada Mortgage and Housing Corporation.
- SHS Consulting. (2023f). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Quebec Session Summary Report*. Canada Mortgage and Housing Corporation.
- SHS Consulting. (2023g). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Saskatchewan and Manitoba Session Summary Report*. Canada Mortgage and Housing Corporation.
- SHS Consulting. (2023h). *Systemic Barriers to Affordable Housing in Land Use Planning Systems: Yukon Session Summary Report*. Canada Mortgage and Housing Corporation.
- Teixeira, C., Lo, L., & Truelove, M. (2007). Immigrant Entrepreneurship, Institutional Discrimination, and Implications for Public Policy: A Case Study in Toronto. *Environment and Planning C: Government and Policy*, 25(2), 176-193. <https://doi.org/10.1068/c18r>
- Thurston, Z. (2023, 2023-11-22). *Housing Experiences in Canada: Renters who are in poverty, seniors and recent immigrants, 2021*. Statistics Canada. Retrieved January 4, 2024 from <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00025-eng.htm>
- Yakubovich, A. R., Bartsch, A., Metheny, N., Gesink, D., & O'Campo, P. (2022). Housing interventions for women experiencing intimate partner violence: a systematic review. *Lancet Public Health*, 7(1), e23-e35. [https://doi.org/10.1016/S2468-2667\(21\)00234-6](https://doi.org/10.1016/S2468-2667(21)00234-6)
- Zell, S., & McCullough, S. (2020). *Evictions and eviction prevention in Canada*. Ottawa: Canada Mortgage and Housing Corporation
- Zhang, B. (2023). Re-conceptualizing housing tenure beyond the owning-renting dichotomy: insights from housing and financialization. *Housing Studies*, 38(8), 1512-1535. <https://doi.org/10.1080/02673037.2021.1961693>
-
- Alini, E. (2020). What it is like to rent as a Black Canadian: 'I don't even have a chance'. *Global News*. <https://globalnews.ca/news/7082858/renting-while-black-canada/>
- Alisky, J. M., & Iczkowski, K. A. (2006). Barriers to Housing for Deinstitutionalized Psychiatric Patients. *Psychiatric Services*, 41(1), 93-95. <https://doi.org/https://doi.org/10.1176/ps.41.1.93>
- Ashlie, K., Knowles, T., & FitzGerald, A. (2021). *Getting Home Project: Overcoming barriers to housing after violence*. <https://bcsth.ca/projects/getting-home/>
- August, M. (2022). *The Financialization of Housing in Canada: A Summary Report for the Office of the Federal Housing Advocate*. https://assets.cmhc-schl.gc.ca/sf/project/archive/housing_organizations3/august-financialization-summary-report-ofha-en.pdf
- Blewett, T. (2022). With new 'More Homes' legislation, the province could knock down municipal efforts to create and protect affordable housing: It's the most consequential, far-reaching piece of housing legislation and regulatory change in Ontario in recent memory. *Northern News*. <https://www.northernnews.ca/news/local-news/ottawa-has-been-working-on-bylaws-to-address-renovictions-and-require-developers-to-provide-affordable-housing-now-the-ontario-government-is-stepping-in/wcm/10f2a9b7-e375-44bc-bbe2-21a014546de2>
- Francis, J., & Hiebert, D. (2014). Shaky foundations: Refugees in Vancouver's housing market [<https://doi.org/10.1111/j.1541-0064.2013.12056.x>]. *The Canadian Geographer / Le Géographe canadien*, 58(1), 63-78. <https://doi.org/https://doi.org/10.1111/j.1541-0064.2013.12056.x>

- Gaetz, S., & Dej, E. (2017). *A new direction: A framework for homelessness prevention*. Canadian Observatory on Homelessness Press Toronto.
- Hemingway, L. (2011). *Disabled people and housing: Choices, opportunities and barriers*. The Policy Press.
- Jackson, M. Y., Sarah; Godard, Louise; Lee, Hannah. (2018). *Building Supports Phase III: Policy Component Immigration, Refugee, and Settlement; Housing; and Health*. <https://fredacentre.com/wp-content/uploads/Building-Supports-Phase-3-report-final3pdfMay2018-2.pdf>
- Keene, D. E., Rosenberg, A., Schlesinger, P., Guo, M., & Blankenship, K. M. (2018). Navigating Limited and Uncertain Access to Subsidized Housing After Prison. *Housing Policy Debate*, 28(2), 199-214. <https://doi.org/10.1080/10511482.2017.1336638>
- Keene, D. E., Smoyer, A. B., & Blankenship, K. M. (2018). Stigma, housing and identity after prison. *The Sociological Review*, 66(4), 799-815. <https://doi.org/10.1177/0038026118777447>
- Kerman, N., Ecker, J., Tiderington, E., Aykanian, A., Stergiopoulos, V., & Kidd, S. A. (2022). "Systems trauma": A qualitative study of work-related distress among service providers to people experiencing homelessness in Canada. *SSM-Mental Health*, 2, 100163.
- Kerman, N., Sirohi, R., Curwood, S. E., & Trainor, J. (2017). Canadian Service Providers' Perceptions of Barriers and Support Gaps in Housing and Mental Health. *Canadian Journal of Community Mental Health*, 36(2), 61-75. <https://doi.org/10.7870/cjcmh-2017-009>
- Kopec, A. (2017). *The Forgotten in Democracy: Homelessness and Voting in Toronto* University of Guelph].
- Miraftab, F. (2000). Sheltering Refugees: The Housing Experience of Refugees in Metropolitan Vancouver, Canada. *Canadian Journal of Urban Research*, 9(1), 42-63.
- Murdie, R. A. (2002). The Housing Careers of Polish and Somali Newcomers in Toronto's Rental Market. *Housing Studies*, 17(3), 423-443. <https://doi.org/10.1080/02673030220134935>
- Murdie, R. A. (2008). Pathways to Housing: The Experiences of Sponsored Refugees and Refugee Claimants in Accessing Permanent Housing in Toronto. *Journal of International Migration and Integration / Revue de l'integration et de la migration internationale*, 9(1), 81-101. <https://doi.org/10.1007/s12134-008-0045-0>
- Orians, K. E. (2016). "I'll Say I'm Home, I Won't Say I'm Free": Persistent Barriers to Housing, Employment, and Financial Security for Formerly Incarcerated People in Low-Income Communities of Color. *National Black Law Journal*, 25(1), 23-57.
- Polillo, A., & Sylvestre, J. (2021). An exploratory study of the pathways into homelessness among of foreign-born and Canadian-born families: a timeline mapping approach. *Journal of Social Distress and Homelessness*, 30(1), 6-19. <https://doi.org/10.1080/10530789.2019.1705518>
- Rajan, D., Shaw, J., & Zayas, M. S. (2018). *Toronto - A Place to Call Our Own: Empowering women to take action for affordable housing*. T. I. f. R. a. D. o. I. a. Society.
- Simone, D., & Newbold, K. B. (2014). Housing Trajectories Across the Urban Hierarchy: Analysis of the Longitudinal Survey of Immigrants to Canada, 2001–2005. *Housing Studies*, 29(8), 1096-1116. <https://doi.org/10.1080/02673037.2014.933782>
- Teixeira, C. (2008). Barriers and outcomes in the housing searches of new immigrants and refugees: a case study of "Black" Africans in Toronto's rental market. *Journal of Housing and the Built Environment*, 23(4), 253-276. <https://doi.org/10.1007/s10901-008-9118-9>
- Teixeira, C. (2014). Living on the "edge of the suburbs" of Vancouver: A case study of the housing experiences and coping strategies of recent immigrants in Surrey and Richmond [<https://doi.org/10.1111/j.1541-0064.2013.12055.x>]. *The Canadian Geographer / Le Géographe canadien*, 58(2), 168-187. <https://doi.org/https://doi.org/10.1111/j.1541-0064.2013.12055.x>
- Teixeira, C., Lo, L., & Truelove, M. (2007). Immigrant Entrepreneurship, Institutional Discrimination, and Implications for Public Policy: A Case Study in Toronto. *Environment and Planning C: Government and Policy*, 25(2), 176-193. <https://doi.org/10.1068/c18r>

Zhang, B. (2023). Re-conceptualizing housing tenure beyond the owning-renting dichotomy: insights from housing and financialization. *Housing Studies*, 38(8), 1512-1535.
<https://doi.org/10.1080/02673037.2021.1961693>