Racial inequality in Canada's housing market

By Véronique Sioufi, PhD

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About the author

Véronique Sioufi, PhD, is racial equity researcher and policy analyst at BC Policy Solutions, where she leads a community-driven research desk dedicated to applying an intersectional lens to socio-economic policy. Find out more about this work at bcpolicy.ca/racialequity.

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Executive summary

Canada’s housing crisis is widely recognized—as limited housing supply and a financialized housing market fuel unaffordability, competition, exclusion, and displacement—yet its uneven impact on racialized and Indigenous communities remains largely unaddressed. This report synthesizes extensive literature on racial inequities in Canada's housing market, highlighting how systemic racism continues to exclude Indigenous, Black, Arab, Latin American, and other racialized and immigrant communities from stable, affordable housing.

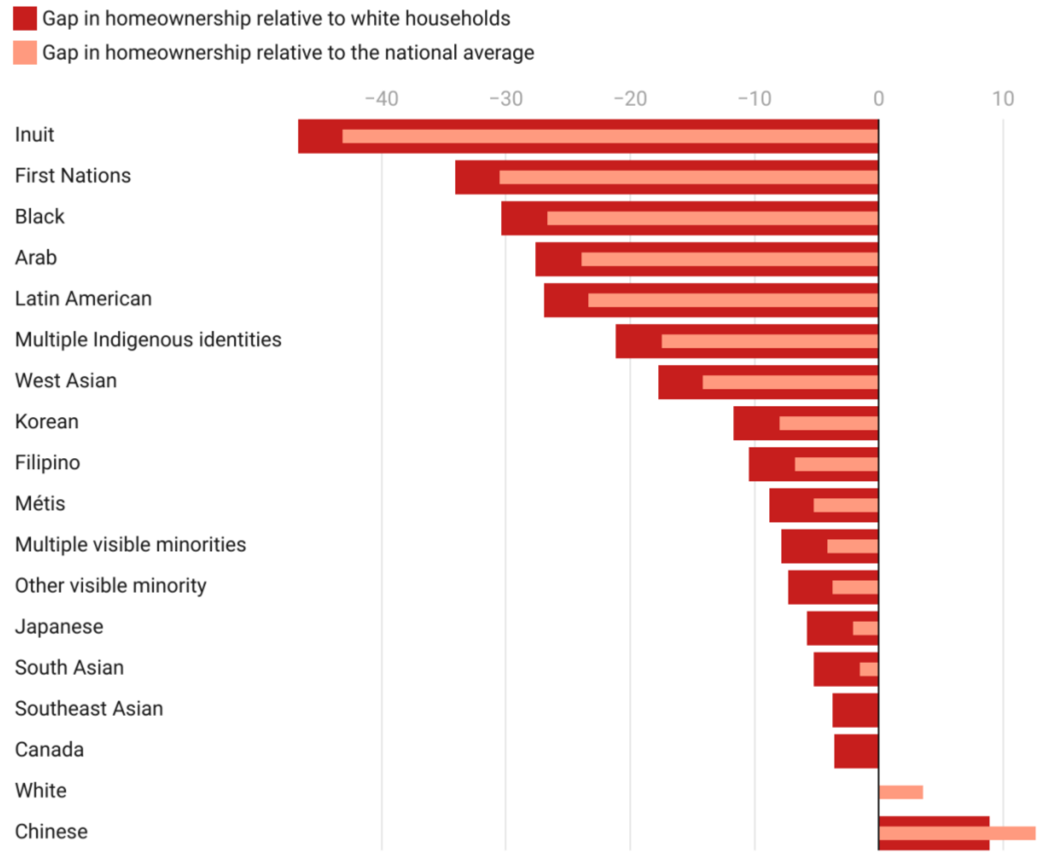

Figure i. The racial housing gap, 2021 (in percentage points)

Source: Census 2021. Statistics Canada. Table: 98-10-0622-01.

The analysis identifies persistent and widening gaps in homeownership rates and home values, compounded by discriminatory practices deeply embedded in historical and contemporary policy, finance, and urban planning. Racial disparities manifest clearly in rental markets with discriminatory landlord practices, covert exclusion mechanisms, and inadequate enforcement of anti-discrimination laws reinforcing cycles of housing instability. The situation is particularly acute for Black and Indigenous communities whose experiences of homelessness and unsuitable housing conditions are disproportionately severe and exacerbated by historical disinvestment and systemic racism.

The racial housing gap, key facts and figures:

- Black, Arab, and Latin American households face homeownership rates over 26 percentage points below the national average and more than 30 points below white households.
- The largest racial gaps are seen among Inuit (-46.7pp) and First Nations (-34.1pp) households.
- Black homes are valued at 30% less than comparable white homes, Latin American homes at 26% less, and Indigenous homes at 16% less.
- Newcomer men with racialized accents were 267% more likely to face discrimination in their search for a rental unit.
- Newcomer single mothers looking for a rental unit were 563% more likely to be treated unfairly than their child-free counterparts.
- Indigenous people represent 31% of national shelter users, despite comprising only 4.9% of Canada’s population.
- Black individuals account for 31% of Toronto’s homeless population, yet they are only 9% of the city's population.

Canada urgently needs more housing stock overall and increasing supply can help ease competition and reduce opportunities for discriminatory gatekeeping in tight markets. However, racial equity in housing cannot be left to the mechanisms of supply and demand alone. Meaningful progress requires structural reform and rights-based policy interventions that address the roots of exclusion, such as:

- Establishing robust, disaggregated, race-based housing data to inform equitable policies and accountability.
- Fully implementing Indigenous-led housing strategies that respect and support Indigenous jurisdiction and governance.
- Drastically expanding affordable housing supply, prioritizing investments in Indigenous, Black, and community-led housing projects.
- Dismantling systemic barriers, enhancing tenant protections, and improving enforcement against discrimination.
- Pairing housing solutions with culturally appropriate holistic support services for marginalized groups.
- Addressing root causes of racial housing inequities through policy reforms, reparative investments, and prevention strategies.

These measures require sustained commitment, resource allocation, and systemic reform to meaningfully tackle the deeply entrenched racial inequities within Canada's housing system.

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Introduction

Canada has a housing crisis. But the crisis does not affect everyone equally. Indigenous, Black, racialized, and immigrant communities face sharper and more enduring forms of exclusion, displacement, and precarity than the population at large. While high rents, low vacancy rates, and eroded affordability have become national concerns, the burden of this housing crisis is distributed unevenly along racial lines. It is not just a crisis of supply, but of structural inequity.

Despite decades of research and mounting evidence, racial inequities in housing in Canada remain under-examined, under-reported, and under-addressed. As Ages et al. (2021) write, the effects are "devastating, in both numbers and consequences," yet the systemic nature too often goes unrecognized. Discrimination in housing is not limited to isolated acts by landlords or real estate agents but is embedded in policy design, planning, finance, and law. These institutional forces—whether through insufficient tenant protections, limited affordable supply, or data gaps that obscure accountability—continue to reproduce racial inequality in access to housing.

This report synthesizes a wide body of literature, drawing attention to inequities across the housing continuum. While the report does include updated Census data to illustrate key patterns, it is primarily a literature review. It brings together academic research, government reports, policy briefs, and community-based studies to map the evidence base for racial inequities in housing.

Researchers analyzing racialized housing inequality in Canada draw on a range of theoretical lenses that shape how they understand its root causes, lived impacts, and the kinds of solutions they propose. These include: Critical Race Theory, which explains how legal and property regimes reproduce racialized housing hierarchies; intersectionality, which reveals the compounded effects of race, gender, class, and other social locations on housing outcomes; a human-rights framework, which treats adequate, secure housing as a state obligation, challenging its reduction to a commodity; distinctions-based Indigenous analyses, which foreground Indigenous legal orders and self-determination in confronting colonial land dispossession; Afrocentric approaches, which centre Black epistemologies and histories, offering alternatives to Eurocentric frameworks in understanding and addressing housing injustice; and culturally safe and trauma-informed frameworks, which prioritize power-aware, relational practices that respond to the intergenerational effects of structural violence in housing systems.

The literature makes clear that racial disparities in housing outcomes are not incidental but are structurally embedded in policies and practices past and present, sustained by a range of actors including governments, financial institutions, landlords, and developers.

Historical context is central to understanding contemporary housing inequality. Much of the literature links Indigenous housing insecurity to settler colonialism and the ongoing legacy of displacement, underfunding, and state violence. Likewise, the roots of anti-Black housing exclusion lie in Canada's history of enslavement, segregation, and urban renewal projects that destroyed Black neighbourhoods like Africville and Hogan's Alley. From redlining and restrictive covenants to discriminatory mortgage lending, a wide range of policies and practices have systematically excluded racialized communities from homeownership and wealth-building.

What emerges from the literature is a clear picture: racial inequity is deeply entrenched in Canada's housing system. While some recent efforts—including the establishment of the Office of the Federal Housing Advocate and renewed investments in Indigenous housing—signal progress, significant gaps remain. Addressing them will require not only better data and stronger protections, but also a sustained commitment to equity, accountability, and reparations.

This report begins by examining literature on racial disparities in homeownership, including persistent generational gaps, valuation differences, and unequal access across income groups. It then turns to research on rental market discrimination research, highlighting how landlords, policies, and financial pressures disproportionately affect racialized tenants. The third section reviews the key Census measures for housing adequacy and affordability. A fourth section addresses the overrepresentation of Indigenous and Black individuals in homelessness and explores the structural drivers behind these patterns. Finally, the report presents the key policy imperatives put forward in this literature, emphasizing structural solutions and community-driven strategies.

The racial gap in market homeownership

In Canada, homeownership has become the dominant pathway to wealth accumulation, housing stability, and intergenerational economic security. Yet the ability to own a home is far from equitably distributed. As Urban Studies and Public Policy scholars Zhu et al. (2023) argue, this "asset-based welfare" model—where governments promote homeownership as a private solution to economic insecurity—has entrenched inequality by failing to guarantee stable and affordable housing for all, regardless of tenure. Those locked out of ownership, particularly racialized, Indigenous, and low-income households, are systematically excluded from the wealth-building opportunities that homeowners enjoy.

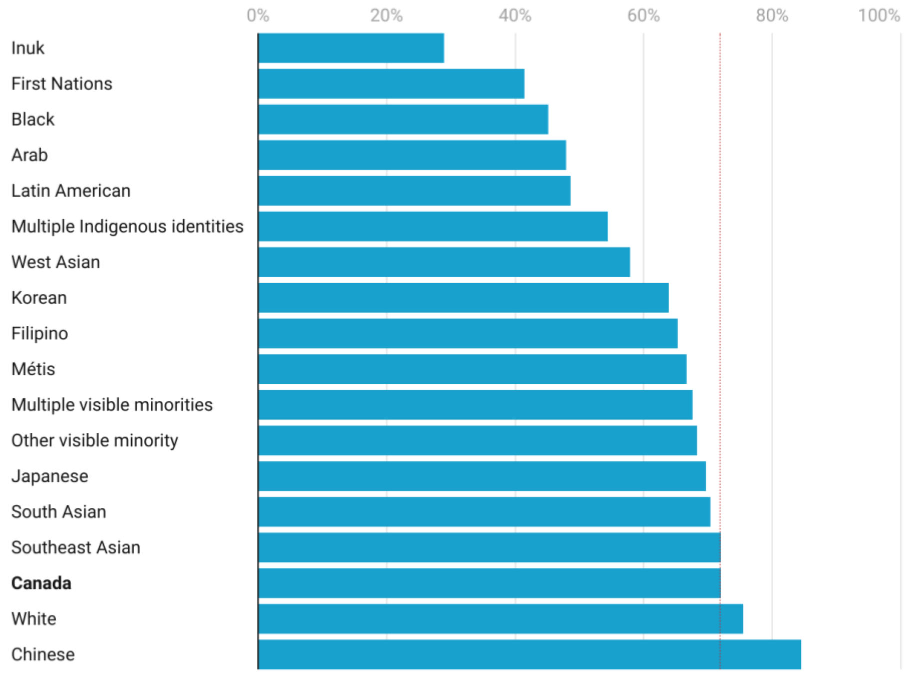

Figure 1. Homeownership rate by race, 2021

Source: Census 2021. Statistics Canada. Table 98-10-0622-01.

Inuit, First Nations, Black, Latin American, and Arab families continue to be excluded from homeownership at disproportionately high rates. In a report commissioned by Office of the Federal Housing Advocate (OFHA) in the Canadian Human Rights Commission, Gupta (2022) argues that these disparities are not incidental or temporary. They are structurally reproduced through unequal access to financial capital, discriminatory practices in financing, and long-standing wealth gaps rooted in Canada's history of racial exclusion from property ownership.

Patterns and persistence of the racial gap

Canada's homeownership rate has slipped overall and become more uneven since the mid-2000s. The national ownership rate fell from almost 75% in 2006 to near 71% in 2021, but that aggregate erosion masks sharply divergent trajectories across racial and Indigenous groups.

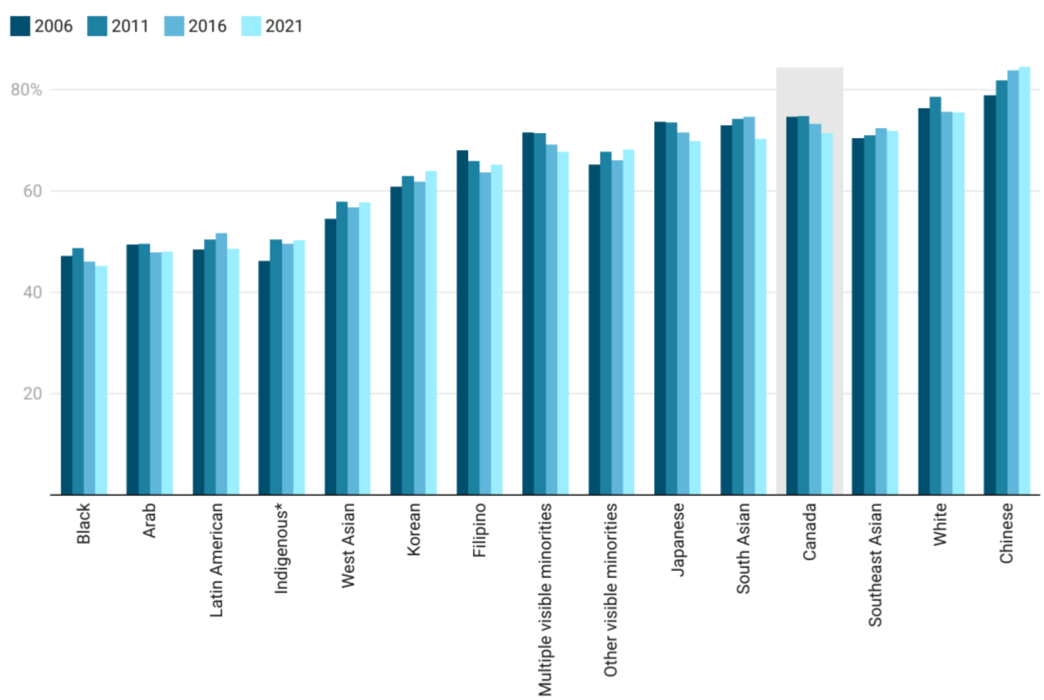

Figure 2. Homeownership rate by race, 2006-2021

Source: Census of population. Statistics Canada. Table 43-10-0060-01.

While white households saw a 1% relative decline in homeownership between 2006 and 2021, Black households, in contrast, experienced a 4.3% contraction in ownership over the 15-year span (Figure 2Figure 2). Arab households likewise saw larger declines than their white counterparts (-3.1% since 2006). And while Latin American and South Asian households registered modest long-term gains up to 2016, their ownership rates fell back sharply, by ~6% between 2016 and 2021, erasing or reversing earlier progress. Filipino, Japanese, and mixed-raced households also experienced relative declines between 4-6% since 2006 (Figure 2).

These uneven rates of growth and contraction have resulted in widening racial gaps in homeownership. As of 2021, Black households have fallen to more than 26 percentage points below the national homeownership rate and more than 30 percentage points below white households. Arab (-27.6pp) and Latin American (-26.9pp) households face similarly large deficits compared to white households. The largest racial gaps in homeownership are among Inuit (-46.7 pp) and First Nations (-34.1 pp) households. On the other hand, Chinese households are more likely than their white counterparts to own a home (Figure 2). Together, these data point to a widening structural divide: communities that began the 2000s with limited homeownership footholds have tended to slip further behind.

Canadian Mortgage and Housing Corporation (CMHC) researchers argue these disparities reflect not only current economic inequality but also the enduring legacies of generational wealth gaps, systemic discrimination, and limited access to affordable credit. CMHC's 2021 report, Homeownership Rate Varies Significantly by Race, confirms these disparities persist even after controlling for age, sex, household structure, language, migration history, province, and income. Ownership deficits remain statistically significant for Black, Indigenous, Arab, Latin American, Filipino, West Asian, mixed-race, and "other" minority Canadians. These findings suggest that demographic and economic variables alone cannot account for the gaps.

Within every income bracket—low (<$50,000), middle ($50,000–$150,000) and high (>$150,000)—Black, Arab, Indigenous, and Latin American households show markedly lower ownership rates (CMHC 2021, Figure 3). The gaps are most acute at the bottom of the income scale where, for example, there is a 49-percentage point gap between low-income Black households and low-income Chinese households. These inequities persist higher up the income ladder: a middle-income Black household is still less likely to own than low-income Japanese, Southeast-Asian, South-Asian or Chinese households, and even high-income Indigenous households trail middle-income white and Chinese counterparts (CMHC 2021, Figure 3).

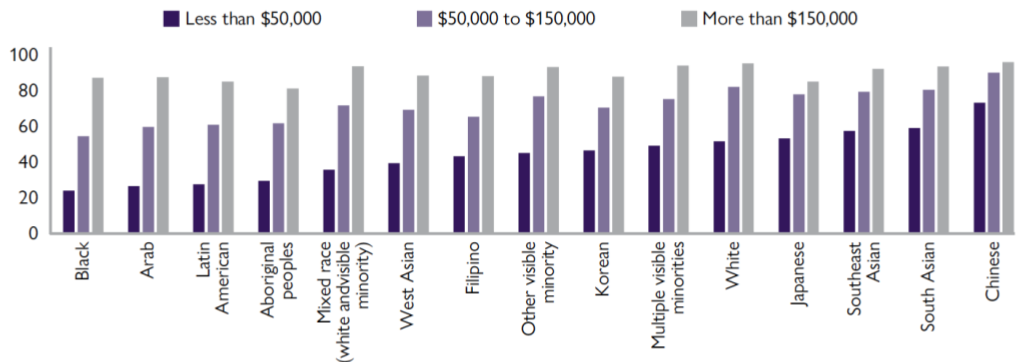

Figure 3. Homeownership rate by race and income, 2016

Source: Census 2016, via CMHC, “Homeownership Rate Varies Significantly by Race,” 2021.

CMHC (2021) analysis shows income itself yields uneven returns. For Black Canadians, the ownership rate rises by 63 percentage points between the lowest and highest income groups—evidence that financial resources matter but also that starting from a low baseline leaves large ground to cover. Chinese Canadians show the smallest swing (22.8 pp), suggesting their ownership advantage is established well before they reach the highest earnings bracket (CMHC 2021, Figure 3). Taken together, the results indicate that while higher income helps, it does not equalize access to ownership across racial lines; structural barriers continue to shape who crosses the threshold into homeownership and who remains excluded (CMHC 2021).

Generational gaps

Across immigrant cohorts, the first few years after arrival are perhaps unsurprisingly the hardest place on the homeownership ladder. Recent newcomers (arrived < 10 years) from several racialized communities have homeownership rates that are less than one-third of their Canadian-born, non-visible-minority counterparts. Black (-56.8 pp) and Arab (-60.2 pp) newcomers face the deepest shortfalls, followed by Latin American (-44.6 pp) and West Asian (-39.2 pp) households. In contrast, Chinese immigrants actually outpace the benchmark even in their first decade (+10 pp) (Figure 4).

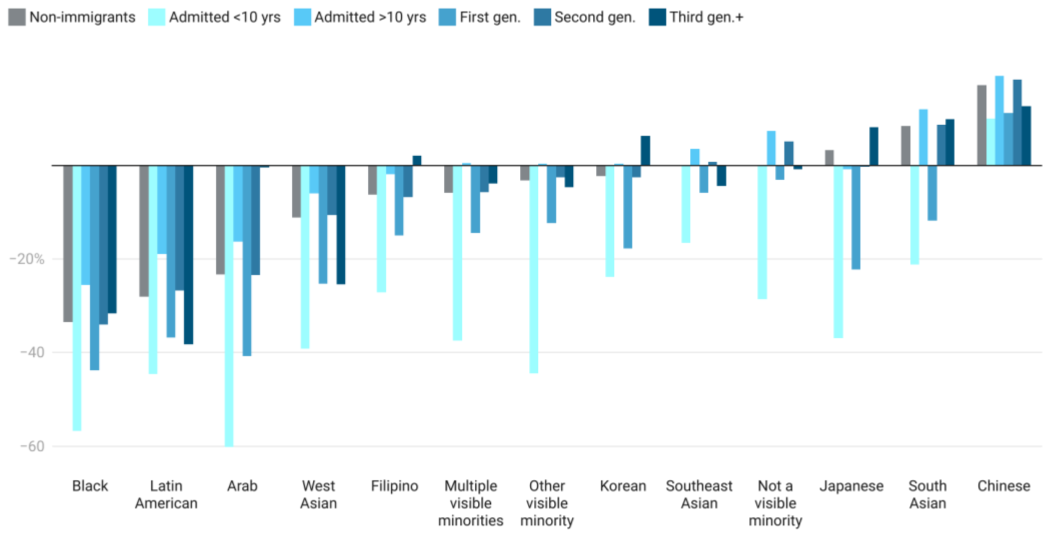

Figure 4. Gap in homeownership rate relative to non-immigrant, non-visible minority households, 2021

Source: Census 2021. Statistics Canada. Table 43-10-0060-01.

Among established immigrants (>10 years in Canada), gaps shrink at uneven rates: Black (-25.6 pp), Latin American (-18.9 pp), and Arab (-16.3 pp) households still fall behind Canadian-born non-visible-minority households by double-digit margins. West Asian households nearly close the deficit (-6 pp), while Korean (+0.3 pp), Filipino (-1.9 pp), and several mixed-minority groups hover within a few points of parity (Figure 4). The gap barely narrows for some racialized Canadian-born children of immigrants. Second-generation Black (-34 pp) and Latin American (-26.8 pp) ownership gaps persist, and ownership rates actually fall further to -38.3 pp below the benchmark in the third generation for Latin American households. West Asian households narrow the gap to -10.6 pp in the second generation but slide back to -25.4 pp in the third generation (Figure 4).

Taken together, the data show that while recent immigration amplifies existing racial inequalities, time alone does not close the racial gap in homeownership rates. Even after a decade or more in Canada, and even into the second and third generations, sizeable ownership gaps persist for Black and Latin American immigrant families.

Using six consecutive censuses (1996-2021), Stick et al. (2023) track, in a Statistics Canada report, the housing "careers" of Canadians born between the early 1970s and early 1990s, in a Statistics Canada report. Across the life-course, Black and Latin American Canadians are consistently less likely than white peers to live in an owned home by 3 to 19 percentage points—differences that widen with age (Stick et al. 2023). The authors argue that early adulthood living arrangements might explain better outcomes for some racialized groups: over 80% of South Asian, Chinese, and Filipino youth stay in the parental home in their early 20s (usually a family-owned dwelling), whereas Black and Latin American youth leave earlier and begin renting, setting them on a lower-ownership trajectory (Stick et al. 2023).

Researchers Li et al. (2024) argue that persistent discrimination in credit and housing markets, as well as intergenerational housing and wealth transfers, can explain why income does not fully close the homeownership gap. Drawing on the 2016 Census, Li et al. (2024) examine homeownership outcomes for second-generation Canadians aged 25-40 in five groups: Chinese, South Asian, Black, white and "other visible minorities". They likewise find a clear, durable "home-ownership hierarchy." Multivariate models show that higher household income and university education raise ownership odds across all groups, yet both studies find that even after controlling for income, education, and geography, substantial racial gaps persist, especially in the lower-income strata (Li et al. 2024; Stick et al. 2023).

Racial gaps in home value

Even when homeownership is achieved, disparities in home value and appreciation compound inequality. These factors determine whether ownership translates into long-term financial security or stagnates as a precarious asset.

CMHC's 2022 report, Property Values Vary Significantly by Race, examines racial disparities in home value and wealth accumulation. In 2016, average self-reported home values ranged from $330,175 for Indigenous owners to $937,073 for Chinese-Canadian homeowners (CMHC 2022). Location partly explains the variation, as white and Indigenous owners are overrepresented in lower-cost rural regions. However, even after adjusting for household income, demographic characteristics, and geography using a logarithmic regression model, the CMHC found that homes owned by Indigenous people were valued at 15% less than comparable white-owned homes, Black homes at 26% less, and Latin American homes at 23% less (CMHC 2022).

Over time, these gaps compound. Between 2011 and 2016, Chinese-Canadian-owned homes appreciated by 56.7%, compared to 25–33% for other racialized groups. Over the decade between 2006 and 2016, Chinese-Canadian homeowners gained 109% in value, while Black homeowners only saw an average 65% increase in the value of their homes (CMHC 2022, Figure 5). These patterns reinforce the racial wealth gap.

Figure 5. Average property values of those living in an owned home, by racial group, 2006, 2011, 2016

Source: Census of population and National Housing Survey via CMHC, "Property Values Vary Significantly by Race," 2022.

CMHC (2022) identifies several systemic mechanisms contributing to these outcomes: historic redlining, where past exclusions still shape today's housing map and price trends; credit-score design, which disadvantages newcomers and racialized households; algorithmic underwriting, in which AI models may embed historic biases into mortgage decisions; and rental market gatekeeping, where discriminatory practices delay saving for down payments. These mechanisms, they argue, while not individually conclusive, collectively sustain racial disparities in housing wealth (CMHC 2022).

These inequities extend even to the costs of borrowing. Neighbourhood characteristics, including racial composition, can subtly affect the interest rates borrowers receive, creating an additional layer of inequality in Canada's housing landscape (Benwell 2023). CMHC's report, Does Neighbourhood

Racial Composition Affect Mortgage Interest Rates?, finds that uninsured mortgage rates are slightly higher in neighbourhoods with higher Indigenous or Black populations, even after controlling for borrower risk factors (Benwell 2023). Though the gaps are modest (e.g., a 0.04-point increase in Black-majority areas), they are directionally consistent (Benwell 2023). Rates are generally higher in small or rural communities where Indigenous and white residents are overrepresented, suggesting geography and market competition play a role, yet the report concludes that these effects merit closer scrutiny, as even minor rate differences can compound over a mortgage's life (Benwell 2023).

Redlines and throughlines

The racial housing gap is rooted in Canada's colonial history and policies, including the dispossession and displacement of Indigenous Peoples from their traditional governance systems, laws, and territories. The Indian Act, residential schools, land surrenders, and other colonial policies fractured Indigenous families and governance structures, while undermining traditional economies and access to land-based wealth (AFN 2023). This foundation of dispossession set the stage for a housing system built on exclusion. Racial inequities were additionally built into the machinery of planning, finance, and law over the course of the 20th century, with consequences persisting today.

In a report commissioned by the CMHC on housing discrimination in Canada, Ages et al. (2021) trace the throughline from early settler segregation to modern property disparities. Vancouver's first master plan, drafted by known segregationist Harland Bartholomew in the late 1920s, sorted neighbourhoods by income as a proxy for race—an architecture of inequality that still shapes urban privilege. Restrictive covenants continued to bar African and Asian residents until 1978, and real estate "racial steering" continues to divert Black buyers from predominantly white enclaves today (Ages et al. 2021). Where household incomes rise today, the shares of Black, Indigenous, and immigrant residents often fall, suggesting that economic gains alone do not dismantle spatial segregation (Ages et al. 2021).

Following the Second World War, federal institutions deepened this exclusion. In a report for the Office of the Federal Housing Advocate, Gupta's (2022) analysis of "racialized insecurity" highlights how the CMHC, through its administration of the National Housing Act, shaped who could build equity and who would be displaced. In the 1950s–70s, CMHC subsidized the clearance of so-called “blighted” areas such as Hogan’s Alley in Vancouver and Africville in Halifax, covering up to 75% of project costs. Entire Black communities were razed in the name of modernization, with residents losing titled land, community networks, and the opportunity for future appreciation—losses CMHC only publicly acknowledged in 2020-21 (Gupta 2022).

Redlining completed this exclusionary architecture. By insuring loans only in districts deemed “credit-worthy,” CMHC enabled private lenders to deny mortgages in areas with high concentrations of Indigenous or racialized residents. This practice entrenched a cycle of low valuations and weak collateral that continues to depress equity. Even when racialized households were not formally barred, infrastructure decisions—like highways through Little Burgundy in Montreal, or waste sites near Indigenous and Black communities—suppressed property values and facilitated displacement (Gupta 2022).

These historical exclusions continue to shape wealth and residency patterns today. Today, the vast majority of residential land in many Canadian cities remains zoned for single-family homes, the most expensive housing type, thereby concentrating new growth, displacement pressures, and lower-cost rentals into the few neighbourhoods where denser, more affordable housing is permitted. These land-use choices continue to operationalize segregation, reinforcing the same hierarchies that earlier policies helped build (Whitzman 2023; Zhu 2023).

In the rental market, even ostensibly neutral housing market filters such as minimum income requirements, lengthy credit histories, or employer references, disproportionately disadvantage Black, Indigenous, and immigrant households. While provincial human rights codes prohibit discrimination, enforcement is typically reactive, with the burden of proof falling on individuals with limited legal support (Ages et al. 2021).

The cumulative impact of these practices is both spatial and structural. Racialized households are more likely to be concentrated in lower-value or environmentally burdened neighbourhoods, with reduced access to well-resourced schools, employment opportunities, and essential services. These residents are often exposed to over-policing, increased stress, and long-term health consequences (Ages et al. 2021; Gupta 2022).

Taken together, Gupta (2022) and Ages et al. (2021) document a continuous arc: from federally financed bulldozers to algorithmic credit filters, Canada's housing regime has repeatedly translated racial hierarchy into bricks, deeds, and postal codes.

Rental market discrimination

Discrimination in rental housing is as a structural barrier, blocking racialized communities from building the wealth and security necessary for homeownership. Studies consistently find that racialized renters face systemic exclusion not only through individual bias but through market practices that disproportionately affect Black, Indigenous, and newcomer populations.

Ages et al. (2021) highlight the "gatekeeping" role of private landlords. Studies conducted in major Canadian cities show that applicants with Black-, Arabic-, or South Asian-sounding names, single parents, those receiving social-assistance, and individuals with mental health histories are routinely denied units or asked to meet steeper requirements such as larger deposits and guarantors. Facially neutral rules like credit checks, income thresholds, and documentation requirements, systematically exclude newcomers, young people, and low-wage workers, who disproportionately belong to racialized groups (Ages et al. 2021). The result is a pattern of frequent displacement, overcrowding, and rent burdens that erode the savings and credit histories needed to transition into homeownership (Ages et al. 2021).

Financialization deepens these disparities. As Zhu et al. (2023) explain, when housing is treated not as a place to live but as a vehicle for investment and wealth accumulation, it drives up prices, fuels speculation, and shifts policy priorities toward protecting asset values rather than ensuring affordability. In the absence of strong tenant protections or meaningful oversight, this system can enable landlords to pursue aggressive rent increases, neglect repairs, and evict tenants with little consequence in order to maximize returns.

This dynamic especially affects those already locked out of ownership, shrinking their ability to save or qualify for mortgages (Ages et al. 2021). As Ages et al. (2021) put it, "There is undoubtedly discrimination within the context of homeownership [...] however, the average conditions of Canadian renters make it so that discrimination is particularly urgent and would likely have more severe, immediate consequences."

The challenges of measuring racism

Researching rental discrimination is challenging. Discriminatory acts are often subtle and difficult to prove; landlords rarely express racial animus outright and often avoid legal scrutiny by responding with silence or vague justifications (Ages et al. 2021; Gupta 2022). While human rights protections exist, filing a complaint typically requires considerable time and documentation—resources many tenants, especially those under housing stress, do not have. The complaint-based structure of enforcement bodies leaves much of the discrimination unreported and unremedied (CMHC 2023).

From a methodological standpoint, the most widely used research tool, paired audit testing—a technique where two applicants with identical profiles differ only by race or ethnicity—has limitations. These studies usually capture discrimination only at the initial search stage and struggle to observe subtler or post-tenancy forms of exclusion. Autoreplies from landlords and variability in human interaction can mask discriminatory intent (CCHR 2022; CMHC 2023). Survey-based methods, meanwhile, tend to under-represent marginalized groups without stable housing or reliable internet access. And while census and administrative data reveal disparities in outcomes, they do not capture intent, making it difficult to attribute causality. The absence of harmonized definitions and national race-disaggregated data further hamper policymaking. The UN Committee on the Elimination of Racial Discrimination has repeatedly criticized Canada for these data gaps, which they view as systemic barriers to equity (Gupta 2022; CMHC 2019).

The landlord-renter power imbalance

Although official data collection remains limited, there is mounting evidence of widespread discrimination in rental markets across the country. Outside of complaints to human rights bodies or rental tribunals, where race-disaggregated data are often lacking, meta-analyses and field audits find pervasive exclusion. A CMHC (2019) literature review suggests that discrimination remains a significant barrier for racialized groups across Canada. Reports from the Quebec Human Rights Commission and accounts from Indigenous residents in Montreal highlight a rising trend in housing discrimination complaints (CMHC 2019). In Toronto, a 2012 Centre for Equality Rights in Accommodation paired-correspondence testing revealed that 85–92% of newcomers faced barriers to accessing rental housing, including outright denial and discriminatory application requirements such as illegal rent deposits and co-signor demands (cited in CMHC 2019). Additional experiments found that exclusion via nonresponse was 10 times more common than overt denial, particularly against Muslim and Arabic men. Similar patterns have been observed in Montreal, Vancouver, Thunder Bay, and Winnipeg, suggesting that housing discrimination is a national issue, not confined to specific regions (CMHC 2019).

A recent study by researchers at the Institute of Urban Studies (McCullough et al. 2023) prepared for the CMHC, based on 38 in-depth interviews with renters and housing-sector professionals in Ontario and Québec, confirms that discrimination continues to occur throughout the rental cycle, from initial contact to post-tenancy. Having racialized names, accents, and appearances often result in silence from landlords, effectively denying access to housing without violating anti-discrimination laws outright. One housing worker recalled a landlord who prohibited racialized newcomers from using shared amenities like pools, while allowing white tenants full access (McCullough et al. 2023). Field experiments cited in the report show that Black single parents and Arab men received responses to fewer than 30% of their rental inquiries. Community workers detailed how Indigenous tenants are rejected on the assumption they will damage property, or they are funneled into overpriced basement units. Even when overt racism is absent, landlords use credit score cutoffs, high income-to-rent ratios, and advance payment demands as seemingly neutral tools to screen out marginalized applicants. These barriers are especially hard on new immigrants with limited credit histories, single mothers, and low-income renters (McCullough et al. 2023).

Intersectional discrimination

Across the literature, studies find discrimination is compounded by gender, immigration, sexual identity, and family status. Racialized single mothers are disproportionately assumed to be unreliable tenants or sources of disturbance (CCHR 2022). They are often denied units or charged higher deposits, and once housed, may face harassment and neglect of their units. These pressures increase housing instability and eviction risk.

Ages et al. (2021) argue that anti-Black discrimination in housing is structural, operating through three nested mechanisms: (1) direct discrimination at first contact; (2) the use of neutral-seeming policies that reproduce exclusion; and (3) broader market dynamics, such as financialization, that exacerbate racial disparities. A 2008 Centre for Equality Rights in Accommodation audit in Toronto found Black single mothers were treated unfairly in 26% of cases, the second-highest rate after individuals disclosing mental health conditions. Spatial data further confirm that census tracts with higher Black populations face double the eviction-filing rates of other areas. The same communities are also more likely to experience homelessness, to live in overcrowded housing, or to live in housing that is in need of major repairs.

The Canadian Centre for Housing Rights (2022) conducted one of the largest rental discrimination audits to date. Paired testing of over 1,300 listings in Toronto found that racialized newcomer status significantly increased the likelihood of discrimination:

- Newcomer men with racialized accents were 267% more likely to face discrimination over the phone.
- Newcomer women with racialized names faced 30% more discrimination over email.
- Newcomer single mothers were 563% more likely to be treated unfairly than their child-free counterparts.

Follow-up surveys and interviews showed that many racialized newcomers were asked for documents they didn't have such as Canadian credit histories, multiple months' rent up front, or local guarantors. Even when financially qualified, these applicants were routinely excluded based on status, accent, or family structure. Many respondents described sleeping in shelters or relying on unstable housing due to these barriers (CCHR 2022).

Indigenous tenants in remote communities

In northern, particularly remote communities, Indigenous tenants face distinct forms of rental discrimination and coercion. A National Right to Housing Network study (Harvey and Alikamik 2023) documents experiences of Inuit and other Indigenous renters in the Northwest Territories communities of Yellowknife, Inuvik, and Ulukhaktok, where applying for housing often means submitting to invasive scrutiny, including questions about past addictions and family life. Respondents described being treated as problems, not clients, and feared retaliation for speaking out (Harvey and Alikamik 2023).

Once housed, discrimination and coercive control often persist. Participants said landlords decide who may visit, refuse reasonable maintenance requests, and threaten eviction for routine “wear and tear” (Harvey and Alikamik 2023). Most interviewees live in units with mould, broken windows, or exposed wiring and were asked to pay market-level rents for them. In isolated fly-in communities, materials for repairs arrive only once a year, prolonging unsafe conditions (Harvey and Alikamik 2023).

Because northern tenancy programs focus on homeownership subsidies, renters who fall into arrears—often because they must choose between high rent and basic necessities—have virtually no access to financial relief. Parents in arrears fear not only homelessness but also child apprehension by social services, compounding their anxiety and sense of powerlessness (Harvey and Alikamik 2023).

Historical and structural context

Gupta (2022) situates current rental inequities within broader histories of colonialism, displacement, and structural racism. She argues that, like homeownership racial gaps, security of tenure for racialized renters must be understood through these longer histories. Across the literature on rental market discrimination, researchers find that individual bias is not the primary engine of inequality. Instead, systemic practices combine to produce "accumulated disadvantage" (CMHC 2019), such as:

- Credit, income, and criminal record screening as covert discrimination tools

- Landlord-dominated markets with limited affordable supply and insufficient tenant protections
- Weak oversight and enforcement of human-rights protections

As a consequence of systemic discrimination, racialized, immigrant, and Indigenous households are more likely to:

- Spend over 30% of their income on rent
- Live in housing that is unsuitable or in disrepair
- Be in core housing need

Together, these patterns show that racial inequality in Canada's rental market is not simply the result of a few bad actors. It is embedded in economic logics, housing policy, and market structures that continually marginalize those least able to bear the cost.

Racial disparities in housing suitability, affordability, and need

While racial discrimination in rental markets remains difficult to measure directly—especially due to underreporting and gaps in race-disaggregated enforcement data—Census indicators like affordability, suitability, and core housing need serve as important proxies. These metrics provide some evidence of systemic barriers that disproportionately impact racialized and Indigenous communities and help reveal patterns of exclusion that might otherwise remain invisible through conventional legal or complaint-based channels. Across affordability, suitability, and core housing need, racialized and Indigenous households fare systematically worse than their white counterparts. While national surveys and administrative data have long illustrated this pattern, the 2021 Census confirms that such gaps persist—and in some cases have deepened.

Suitability

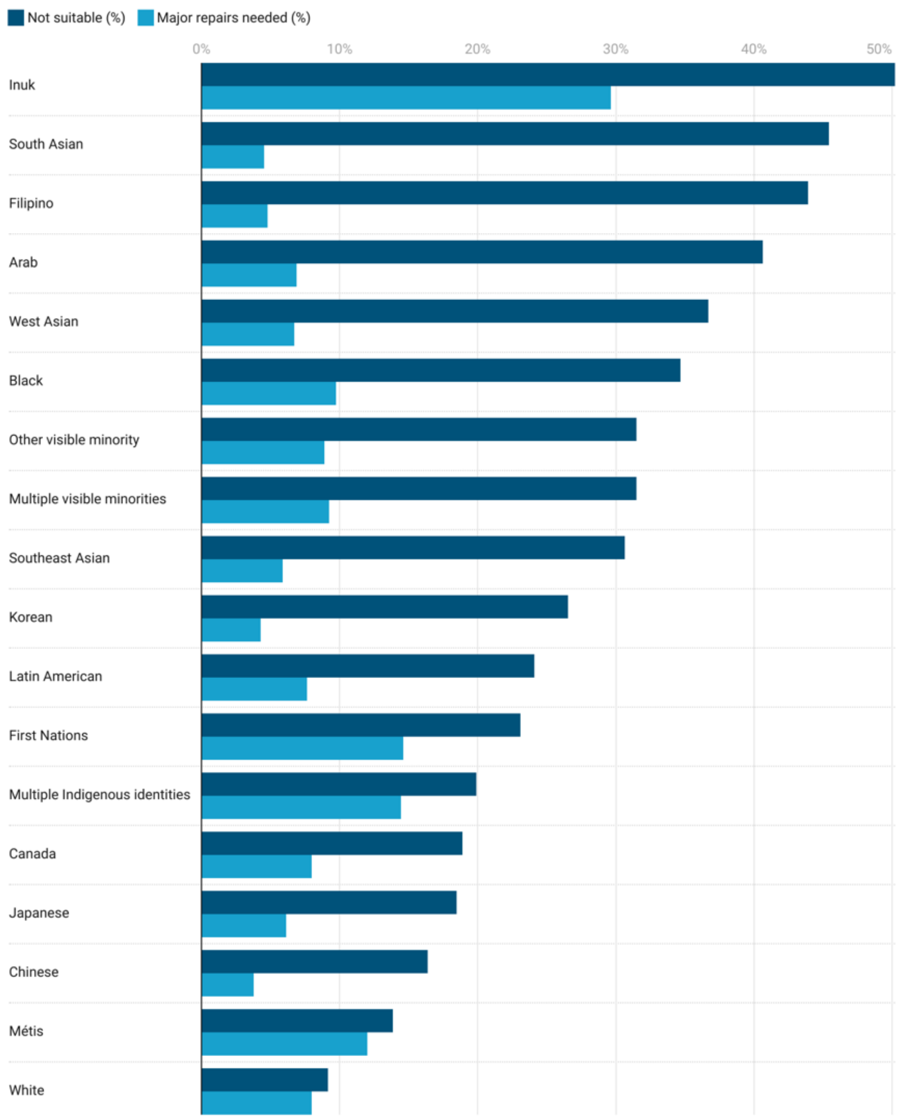

Figure 6. Proportion of renters in housing that is not suitable or in need or major repairs, by race 2021

Source: Census 2021. Statistics Canada. Table 98-10-0622-01.

Suitability refers to whether a dwelling meets the National Occupancy Standard (NOS): that is, having enough bedrooms for household size and composition. On this dimension, Inuit renters face the highest rates of unsuitable housing, with over 50% of Inuit renters living in overcrowded conditions, more than five times the rate for white renters (9%) (Figure 6). South Asian (45.4%), Filipino (43.9%), Arab (40.6%), West Asian (36.7%), and Black (34.7%) renter households are more than three to four times more likely than their white counterparts to be living in overcrowded housing (Figure 6).

Statistics Canada 2021 Census data likewise shows that recent immigrants (37.8%) and non-permanent residents (35.2%) are almost three times as likely as Canadian-born renters (13.4%) to live in unsuitable housing. One in four immigrants who arrived before 2016 are living in unsuitable housing. International students are also more likely to experience overcrowding (Stick et al. 2024). In municipalities with large concentrations of study-permit holders, 25–63% lived in unsuitable housing—a rate 13 to 45 percentage points higher than Canadian-born counterparts. In Brampton and Surrey, for example, over 60% of international students lived in overcrowded dwellings (Stick et al. 2024).

Crowding often reflects constrained choice, especially among renters rejected by landlords for having large families (Wilson et al. 2020). Studies conducted with racialized newcomers in Toronto found that landlords sometimes outright rejected families with multiple children; as a result, households were forced to "double up" with relatives (Wilson et al. 2020). Newcomers are more likely to accept overcrowded dwellings as a coping strategy in Canada's unaffordable housing markets—especially in urban centres (CMHC 2019). Communal living may offer short-term benefits like shared resources or access to better schools, but research links it to long-term harms such as lower academic performance, mental health issues, and diminished labour productivity (CMHC 2019; Wilson et al. 2020).

In northern First Nations and Inuit communities, housing shortages are especially severe. In communities like Ulukhaktok and Inuvik, families described rotating sleep schedules in homes designed for half their current occupancy. Interviewees linked overcrowding to respiratory illness, educational disruption, and intimate-partner violence (Harvey and Alikamik 2023).

Poor housing conditions can coexist with crowding. Indigenous, Arab, and Black renters are more likely to report housing needing major repairs: 29.6% of Inuit renters, 14.6% of First Nations renters, and 12% of Black renters live in dwellings requiring major repairs, compared to just 8% of white renters (Figure 6).

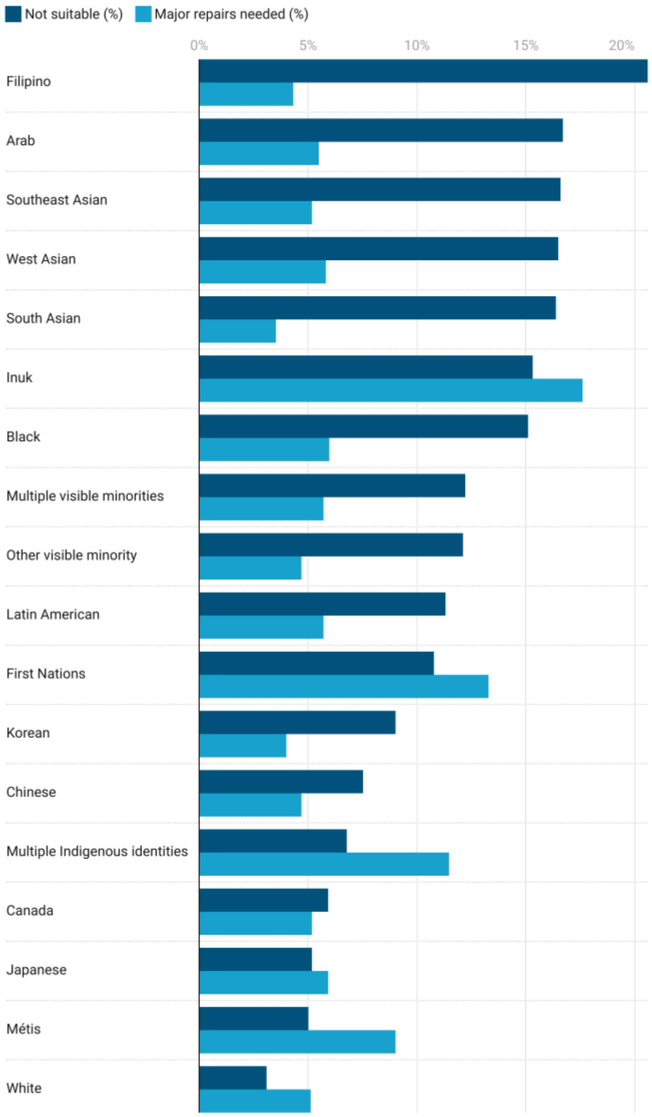

Figure 7. Proportion of population living in an owned dwelling that is not suitable or in need of major repairs, by race, 2021

Source: Census 2021. Statistics Canada. Table 98-10-0622-01.

Although homeowners generally experience lower rates of unsuitable housing than renters, data from Statistics Canada show that racialized and Indigenous homeowners still face greater crowding strain than their white counterparts (Figure 7). Across Canada, just 5.9% of homeowners live in unsuitable housing, and only 3.1% of white homeowners, while one in five Filipino homeowners (20.6%) live in overcrowded conditions. Arab (16.7%) Southeast Asian (16.6%), West Asian (16.5%), South Asian (16.4%), Inuit (15.3%), and Black (15.1%) homeowners are more than five times as likely to live in overcrowded housing compared to their white counterparts (Figure 7). For Inuit (17.6%), First Nations (13.3%), Métis (9%), and homeowners with mixed Indigenous identities (11.5%), this overcrowding is compounded by a higher likelihood of living in housing in need of major repairs (Figure 7). These data suggest Indigenous homeowners are more likely to acquire housing in poorer condition in disinvested neighbourhoods or regions, without the infrastructure or resources for repairs.

Affordability

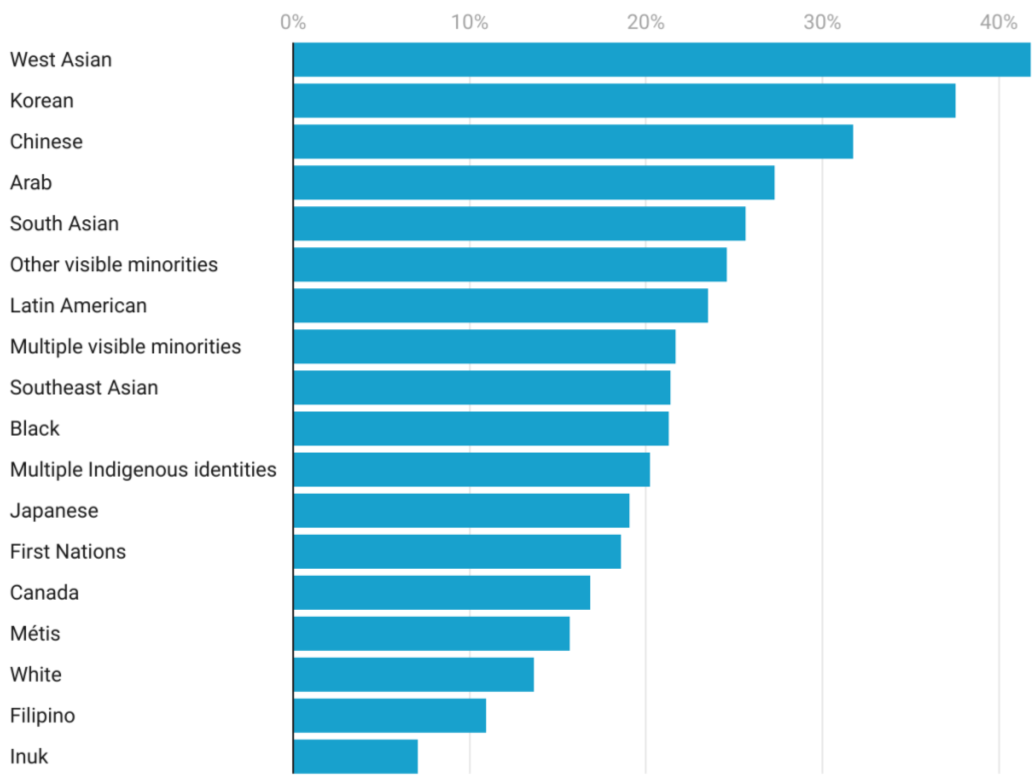

Figure 8. Proportion of households in unaffordable housing by race, 2021

Source: Census 2021. Statistics Canada. Table 98-10-0624-0.

Housing affordability refers to shelter costs that exceed 30% of before-tax (gross) household income. By this measure, housing stress in Canada is stratified along racial, immigration, and generational lines. Census 2021 data show 41.8% of West Asian households live in unaffordable housing—more than three times the rate of white households (13.6%) (Figure 8). Similarly, 37.5% of Korean and 31.7% of Chinese households spent above the affordability threshold. Arab (27.3%), South Asian (25.6%), Latin American (23.5%), and Black (21.3%) households were nearly twice as likely as white households to face affordability pressures (Figure 8). While affordability burdens were lower for Filipino (10.9%) and Inuit (7.1%) households, these figures should be read in tandem with higher rates of overcrowding or reliance on subsidized housing in northern and remote communities (Harvey and Alikamik 2023).

Disparities are also stark across immigration status. Nearly 29% of recent immigrants (2016–2021) and 39.6% of non-permanent residents lived in unaffordable housing, compared to just 14.1% of non-immigrants. Although housing outcomes often improve over time, early affordability challenges leave lasting effects. Racialized newcomers frequently spend more on housing while earning less and face long waitlists for social housing—a legacy of decades of disinvestment in affordable supply (CMHC 2021).

Affordability challenges are particularly acute for international students and government-assisted refugees (GARs). International students, mostly racialized and concentrated in rental markets near universities, often compete for overpriced, subdivided units while being restricted from working full-time (Stick et al. 2024). An increase of just $100 in local median rent has been associated with a spike in international student crowding. Meanwhile, GARs are routinely placed in temporary housing for months and eventually move into overcrowded or overpriced units to avoid homelessness (Stick et al. 2024).

Researchers Choi and Ramaj (2023) identify four key drivers of unaffordability among racialized and immigrant groups: geographic concentration in high-cost cities (especially Toronto, Vancouver, and Montreal); racialized labour market stratification and underemployment; discrimination in real estate markets; and credit constraints in financial markets. And these conditions are not new. Zhu et al. (2023) trace the worsening of affordability to the 1990s when federal cuts to rental subsidies coincided with an expansion of mortgage insurance. This shift disproportionately impacted low-income and racialized renters, particularly recent immigrants, younger families, and Black or MENA-background homeowners (Zhu et al. 2023). Since then, affordability stress has persisted or worsened as housing prices rose over 230% from 2000 to 2019, far outpacing the 74% growth in median income (Zhu et al. 2023).

Core Housing Need

Racialized and Indigenous households in Canada face elevated housing pressures along multiple dimensions: unaffordability, overcrowding, and poor conditions. Core housing need brings these metrics together into a single, composite measure. A household is considered in core housing need when its dwelling is unaffordable, unsuitable, or in need of major repairs, and when ithe household cannot afford alternative adequate housing in the same community. Core housing need thus captures a breadth of housing exclusion.

In the 2021 Census, need was most prevalent among Inuit (32.6%), West Asian (19.5%), and Korean (18.7%) populations (Figure 9). Black (13.2%), Arab (14.9%), and First Nations (14.5%) households also experienced core housing need at nearly twice the national rate of 7.7%, and more than double that of white households (5.9%) (Figure 9). Non-permanent residents (17.1%) and recent immigrants (14.3%) faced steeper rates of housing need than their non-immigrant counterparts (6%), while disparity persists even for more settled immigrants (10%) (Statistics Canada 2021).

For Black, Arab, and West Asian populations, rates remain high even when controlling for income, education, and family structure—underscoring the role of structural racism in housing access (Shan and Li 2023). Longitudinal data underscore the persistence of disadvantage. Of racialized persons who were in core housing need in 2011, 26% remained in need five years later, with Black renters especially overrepresented in this persistently precarious group (Shan and Li 2023).

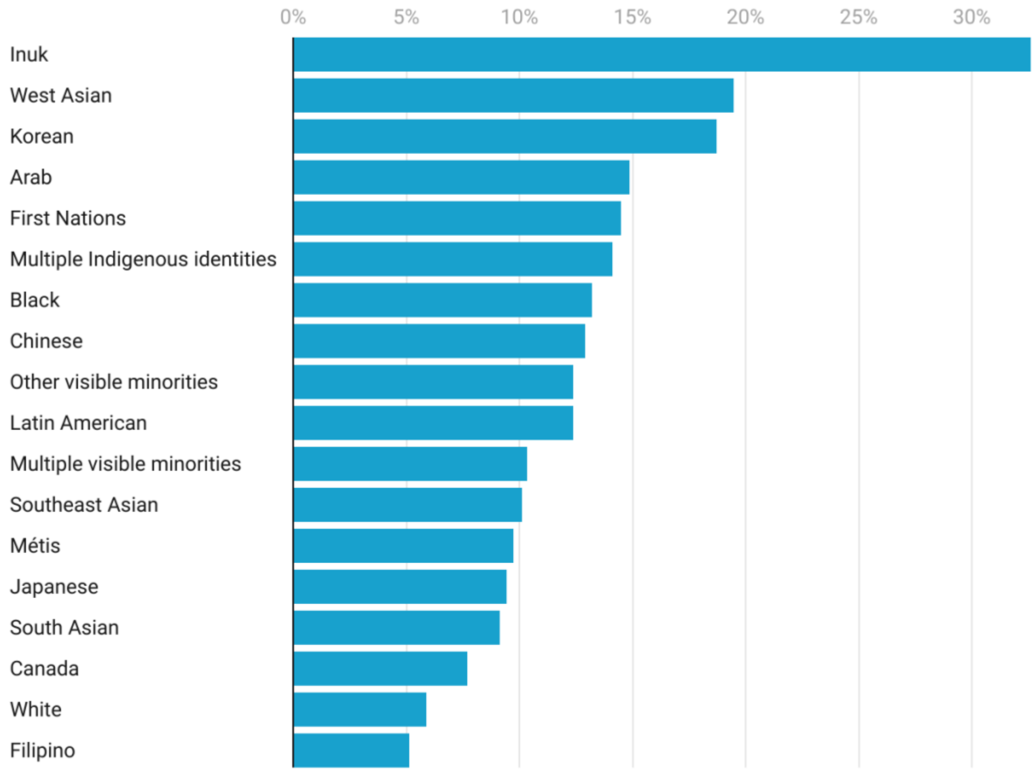

Figure 9. Proportion of households in core housing need by race, 2021

Source: Census 2021. Statistics Canada. Table 98-10-0624-01.

The literature points to the interaction of multiple mechanism which generate cumulative disadvantage: lower wages and discrimination constrain purchasing power; geographic concentration places households in costlier markets; historic dispossession removes equity buffers; and financialized housing systems intensify price shocks. Together, they produce the observed convergence of affordability stress, crowding, and disrepair among some of the same racialized and Indigenous households. It is important to note, however, that the core housing need metric underestimates the true scale of need. This measure excludes unsheltered and hidden homelessness, farm workers, students, people in congregate settings, overcrowded households, and anyone whose cultural or accessibility requirements are unmet (Whitzman 2023).

The overrepresentation of Indigenous and Black people in homelessness

The most extreme consequence of housing precarity is homelessness. An estimated 235,000 people experience homelessness annually in Canada, and around 35,000 people are homeless on any given night, but this burden is not shared equally across racial groups (Gaetz et al. 2016 cited in Wilkinson et al. 2023). Indigenous, Black, and other racialized communities are consistently and strikingly overrepresented among people experiencing homelessness.

Indigenous Peoples are particularly overrepresented. Though they comprise just 4.9% of Canada's population, Employment and Social Development Canada's 2005-2016 National Shelter Study found they accounted for 31% of shelter users nationally, 68% in the Prairies, and 76% in the North (AFN 2021). The Assembly of First Nations' (2021) national survey calculates that one in 38 First Nations individuals is homeless on any given night, a prevalence 23 times higher than for non-Indigenous Canadians. Hidden homelessness compounds the crisis: 18.5% of Indigenous adults reported couch-surfing or sleeping in vehicles at least once, more than double the rate for non-Indigenous adults (AFN 2021). Structural factors such as colonial land dispossession, chronic underinvestment in reserve housing, overrepresentation in the child welfare and criminal justice systems, and pervasive racism in shelter systems all contributed to this crisis (AFN 2021; OFHA 2024).

Black people also face disproportionate rates of homelessness. Though they comprise roughly 4.2% of the population, they account for 8% of Point-in-Time (PiT) count respondents nationally (Statistics Canada 2025). Municipal counts show even higher overrepresentation: in Toronto's 2021 Street Needs Assessment, 31% of homeless individuals identified as Black, despite making up just 9% of the city's population (Wilkinson et al. 2023). Wilkinson et al. (2023) found that Black women faced elevated eviction rates, and Black 2SLGBTQIA+ youth reported discrimination in shelter systems, contributing to this overrepresentation. Immigration status compounds vulnerability: 44%

of Black homeless respondents arrived in Canada within the past five years (Statistics Canada 2025).

Other racialized groups also face elevated risk, especially newcomers. In the 2020–2022 PiT counts, 16% of respondents who were homeless identified as racialized (excluding Indigenous), with 55% of them being newcomers (Statistics Canada 2025). Latin American, Arab, and Black families are also overrepresented in transitional housing and hotel-motel programs (Statistics Canada 2025).

Race intersects with gender, age, and disability to worsen the likelihood of homelessness for some. Indigenous women are fifteen times more likely to use a shelter than non-Indigenous women, and 57% report their first experience of homelessness occurred before age 25 (Schwan et al. 2021). In the 2020-2022 PiT counts, racialized respondents (37%) were more likely to identify as women/girls compared to non-racialized respondents (29%) and were more than twice as likely to experience homelessness with dependents (13%) compared to non-racialized respondents (5%) (Statistics Canada 2025). Other studies have also found that 79% of racialized women and gender-diverse people who experienced homelessness report some form of disability, yet many faced numerous accessibility barriers in shelters (Schwan et al. 2021).

These racialized patterns of homelessness are not uniform across the country: they vary by region and reflect both colonial histories and contemporary structural neglect, with Indigenous homelessness concentrated in the Prairies and North, and Black homelessness most visible in large urban centres (AFN 2021; Statistics Canada 2025; Wilkinson et al 2023). Indigenous individuals frequently cycle between reserve communities and urban shelters, contending with unsafe, overcrowded, or inadequate housing in both contexts (AFN 2021). Black tenants, especially women and 2SLGBTQIA+ youth, experienced elevated risks of eviction and exclusion from shelters (Schwan et al. 2021). Structural drivers of homelessness—including colonial displacement, chronic underfunding of Indigenous housing, systemic labour market inequalities, discriminatory rental practices, over-policing, and child welfare involvement—have created overlapping pathways to homelessness for Indigenous, Black, and other racialized populations.

Yet, measuring homelessness, particularly among Indigenous and other marginalized populations, presents significant challenges. Standard definitions often fail to reflect First Nations understandings of "home," which emphasize relational, cultural, and territorial ties rather than the mere absence of shelter (AFN 2023). Western measures typically prioritize visible homelessness, such as unsheltered or emergency shelter stays, while obscuring hidden forms like overcrowding, couch-surfing, or temporary relocation (AFN 2023). These forms are especially prevalent in First Nations communities where mobility between reserves and urban centres is common and access to mainstream services limited (AFN 2021). As a result, official counts significantly underestimate Indigenous homelessness, especially on-reserve (AFN 2023). Point-in-Time (PiT) counts, the most widely used enumeration method, offer only a narrow snapshot, omit most hidden homelessness, and rarely disaggregate race beyond broad categories (Wilkinson et al. 2023). Fewer than one-third of PiT communities collect data on Black identity, and gender-diverse and disabled people are often systematically undercounted (Wilkinson et al. 2023). These data gaps not only limit public understanding but also distort funding allocations and policy design (OFHA 2024).

Policy imperatives

Canada's housing crisis is, in part, a crisis of inadequate supply. There is broad consensus in the literature that the country faces a severe shortage of affordable, appropriate, and accessible homes, especially for low- and very-low-income households. This scarcity has driven up costs, intensified competition, and left marginalized residents with few viable options. Increasing the overall supply is a necessary step toward relief, as it can ease price pressures and reduce the leverage landlords and sellers hold in tight markets. However, much of the research reviewed in this report emphasizes that supply alone will not resolve the deep racial inequities embedded in the crisis.

This literature identifies the housing crisis as a product of systemic structural and policy failures. On the one hand, decades of federal disinvestment, a policy tilt toward private-sector delivery, and mistaken faith in market selfcorrection have failed to provide access to adequate homes for those who need them most (Whitzman 2023; AFN 2023). In a report for the Office of the Federal Housing advocate, Whitzman (2023) argues that that focusing on aggregate supply without accounting for who needs housing, what type, and at what cost can lead to ineffective and inequitable outcomes. At the same time, the federal policy focus on homes as commodities at the expense of ensuring housing as a basic human right has entrenched precarity for many racialized and Indigenous communities (Ages et al. 2021; Zhu 2023).

These market-driven forces interact with longstanding patterns of colonialism and racial discrimination, producing stark disparities in who has access to safe, stable, and affordable homes. The literature traces a throughline from land theft and forced displacement to redlining, racial steering, and exclusionary zoning, all of which have segregated cities and marginalized Indigenous, Black, and newcomer communities. Discrimination also persists through institutional practices like credit screening, landlord discretion, and inaccessible application processes. These barriers are often compounded by economic exclusion, over-policing, and the failure to collect and act on disaggregated data.

The rights-based approach to housing supply emphasized in this body of literature begins with clearly defining housing need, who is affected, what kinds of homes they require, and what they can afford. Meeting those needs then requires inclusive higher-density zoning and incentives for varied market development, paired with non-market, community-led, and Indigenous-governed solutions. The following policy imperatives reflect this structural lens. They emphasize the need to first dismantle systemic barriers to housing access—including discrimination in rental markets and unfair application processes—and to pair housing with holistic supports that address health, trauma, and income insecurity. They call for coordinated governance that respects Indigenous jurisdiction and provides stable funding for Indigenous-led housing solutions. Finally, they underscore the importance of addressing the broader socio-economic inequalities that produce racialized housing insecurity in the first place.

Important areas of progress

Although racial discrimination in housing remains widespread and under-addressed, there have been some notable initiatives across Canada aimed at advancing equity and tenant protections. At the federal level, the creation of the Office of the Federal Housing Advocate under the National Housing Strategy Act has been a significant step. The office has a mandate to identify and assess systemic housing issues, including discrimination and inequity, and to ensure accountability in upholding the right to housing in Canada. The Canada Mortgage and Housing Corporation (CMHC) has also publicly acknowledged the existence of systemic racism in housing systems and has committed to collecting disaggregated data, funding Indigenous-led housing, and embedding equity in its housing programs and policies (Ages et al. 2021).

At the provincial and municipal levels, efforts have varied. Ages et al. (2021) point to Ontario’s eviction moratorium during the COVID-19 pandemic as a key example of a tenant protection measure that had potential equity impacts, especially for low-income and racialized tenants. Some municipalities have also introduced inclusionary zoning policies or supported anti-discrimination education for landlords and housing providers, although these efforts remain inconsistent and limited in scope. Civil society actors—including human rights commissions, tenant unions, and Indigenous housing providers—have also played a leading role in documenting racialized experiences of housing discrimination, launching legal challenges, and developing culturally specific housing models. For instance, supportive housing initiatives designed by and for Indigenous women, or newcomer-led cooperative housing projects, demonstrate how equity-focused design and service delivery can improve outcomes for marginalized populations.

More specifically, First Nations across Canada have developed a wide range of innovative housing solutions rooted in local governance, cultural safety, and community control. These include First Nations-owned and operated housing authorities, such as the M’akola Housing Society in British Columbia, one of the largest Indigenous housing providers in the country. M’akola develops and manages affordable, off-reserve housing with culturally grounded wraparound services, supporting Indigenous tenants in urban and rural areas. Also in BC, over 4,200 units of social housing have been transferred from the provincial government to Indigenous non-profits since 2004 under the umbrella of the Aboriginal Housing Management Association (AHMA), enabling local Indigenous control over housing delivery. In Manitoba, the Dakota Ojibway Tribal Council has similarly advanced self-determined housing solutions by investing in both housing stock and trades training for its member communities.

The Squamish Nation's Seńáḵw development in Vancouver, built on reserve land returned in 2003, is a 6,000-unit housing project—1,200 units of which will be affordable—generating both housing and long-term revenue for the community. Similarly, the Treaty One Nations in Winnipeg are transforming the former Kapyong Barracks into Naawi-Oodena, a 160-acre urban reserve that will include thousands of homes, commercial development, and Canada's largest Indigenous economic zone. Other initiatives emphasize distinctions-based and climate-adapted housing, particularly in northern and remote First Nations. The Nishnawbe Aski Nation and Wasagamack First Nation, for example, have advanced energy-efficient, culturally appropriate housing models designed to withstand sub-Arctic conditions and reflect traditional living patterns.

These examples are not exhaustive and illustrate that effective models exist, driven by Indigenous leadership and grounded in local knowledge. What remains is for governments to scale up and fund these approaches, respect Indigenous jurisdiction, and remove policy and legislative barriers that currently inhibit community-driven housing development.

Address data gaps

A significant barrier to addressing racial inequality in Canada's housing system is the inadequacy of existing data. Numerous reports highlight the lack of comprehensive, disaggregated, and consistently collected race-based housing data, particularly for Indigenous, Black, and other racialized populations. These gaps hinder efforts to assess systemic discrimination and develop effective, accountable policies.

Canada lacks a nationally recognized definition of housing discrimination and consistent tracking of its forms or prevalence, allowing governments to downplay racial disparities in evictions, mortgage access, rental bias, and substandard housing (Ages et al. 2021; McCullough et al. 2023). Indigenous housing data is fragmented and often disregards data sovereignty, with national datasets collapsing distinctions between First Nations, Inuit, and Métis, or omitting on-reserve populations entirely (AFN 2023; OFHA 2024). Black communities face severe housing exclusion yet are not systematically tracked, with data buried under the "visible minority" label, masking the needs of subgroups like Black youth and 2SLGBTQIA+ individuals (Wilkinson et al. 2023; Kotyk 2024). Broader gaps persist due to limited microdata access and a lack of investment in culturally grounded, community-led research, which obscures the housing needs of newcomers, women, gender-diverse people, and older adults (Schwan et al. 2021; McCullough et al. 2023).

Calls to action include:

- Develop a national definition of housing discrimination through collaboration between CMHC, Statistics Canada, provinces, territories, Indigenous governments, municipalities, and community organizations (Ages et al. 2021).
- Conduct regular national audits using paired-testing methodologies and fund both large-scale and community-led research initiatives. These must include disaggregated race-based data and ensure findings are publicly accessible (Ages et al. 2021; McCullough et al. 2023).
- Support Indigenous-led data collection grounded in OCAP® principles. Federal partners should provide the tools, funding, and jurisdictional clarity needed for culturally appropriate data governance (AFN 2023; OFHA 2024).
- Explicitly track Black homelessness and housing exclusion with enumeration efforts co-designed with Black communities to reflect their specific and intersectional experiences (Wilkinson et al. 2023; Kotyk 2024).
- Tailor research initiatives to the needs of other racialized and marginalized groups, including newcomers, refugees, LGBTQ2S individuals, and those receiving social assistance.
- Address structural and methodological barriers to data access through public data releases, privacy rule reforms, and increased funding for intersectional, community-driven research (Wilson et al. 2020; Schwan et al. 2021; Ages et al. 2021).

Although these data gaps are substantial, they do not obscure the broader picture. A large and growing body of research—much of it developed in close collaboration with affected communities—has already illuminated the structural barriers racialized groups face in accessing safe, adequate, and affordable housing. The scope of the problem is clear. Political will is required to implement the many well-founded recommendations that have emerged from years of consultation and study. The path forward has been mapped; it is time to act.

Fully implement Indigenous-led action plans

Despite ongoing data limitations and institutional barriers, both the National First Nations Homelessness Action Plan and the Inuit Nunangat Housing Strategy present concrete, distinctions-based frameworks for addressing housing inequities in Indigenous communities. These plans not only identify the systemic causes of homelessness and inadequate housing, but also lay out actionable, Indigenous-led strategies to remedy them.

1. **The National First Nations Homelessness Action Plan**

   Released in December 2023 by the Assembly of First Nations, the National First Nations Homelessness Action Plan affirms First Nations' inherent and treaty rights to adequate housing and envisions a future where First Nations exercise full care, control, and delivery of culturally safe housing and homelessness supports (AFN 2023).

   The Action Plan emphasizes the critical need for First Nations jurisdiction over housing and social services, as well as for services to be holistic and culturally safe. It identifies hidden homelessness, overcrowding, chronic underfunding, and colonial displacement as root causes of First Nations housing instability and calls for systemic reforms across federal and provincial jurisdictions. Core objectives include developing First Nations-specific definitions of homelessness, increasing supports for on- and off-community housing delivery, improving intergovernmental coordination, and supporting wrap-around services for particularly vulnerable groups such as youth, Elders, and 2SLGBTQIA+ people (AFN 2023).

   Importantly, the plan outlines concrete First Nations-led actions, including the development of OCAP®-compliant data systems, research on migration and homelessness, creation of urban service delivery models, and the assertion of governance rights over housing infrastructure and homelessness programming. This roadmap reflects a readiness to govern, paired with a demand for resourcing, jurisdictional recognition, and respect for Indigenous legal orders.

2. The Inuit Nunangat Housing Strategy

The Inuit Nunangat Housing Strategy (2019), co-developed by Inuit Tapiriit Kanatami and federal partners through the Inuit-Crown Partnership Committee, outlines a long-term, Inuit-specific vision for sustainable housing delivery rooted in Inuit self-determination.

The strategy emphasizes that access to safe, appropriate, and culturally grounded housing is inseparable from improved health, education, and economic outcomes for Inuit. It calls for direct and sustained federal investment to Inuit governments and organizations, which have demonstrated capacity to deliver housing more efficiently and responsively than indirect funding streams. The strategy highlights successes such as locally led construction projects in Nunavik, Nunatsiavut, and the Inuvialuit region, which have not only expanded housing stock but also strengthened Inuit employment, business development, and community ownership over design and delivery (ITK 2019).

Key action areas include enhancing capacity and intergovernmental collaboration, investing in diverse housing options (from transitional housing to home ownership), reducing reliance on social housing, and promoting innovation in climate-appropriate and culturally relevant housing design. The strategy further identifies the need to harmonize public investment timelines with northern construction cycles and to address the unique logistical and economic barriers of remote Arctic housing delivery.

Drastically expand affordable and appropriate housing supply

The following recommendations reflect key policy directions identified across the literature to achieve an equitable and inclusive housing supply:

- Establish national targets and timelines for deeply affordable housing stock, coordinated across all levels of government (McCullough et al. 2023).
- Rezone urban areas to allow for denser, more affordable, and inclusive forms of housing, including apartments, co-ops, and mixed-

income developments in high-opportunity neighbourhoods (Whitzman 2023; Ages et al. 2021).

- Prioritize underserved communities that have been historically excluded from public and private investment (Ages et al. 2021).
- Build and maintain a robust supply of co-operative, social, and supportive housing (Ages et al. 2021; OFHA 2024).
- Prioritize development led by non-profit, Indigenous, and Black housing providers, supported by capital grants, land transfers, and access to public financing (AFN 2023; OFHA 2024).
- Preserve existing non-market housing—including co-ops and Indigenous homes—by renewing operating agreements and ensuring long-term funding for maintenance and repairs (AFN 2023; Ages et al. 2021; NRHN 2023).
- Ensure new units meet diverse household needs: multi-bedroom homes, accessible design, culturally tailored housing for Elders, youth, and 2SLGBTQIA+ individuals (Schwan et al. 2021).
- Design climate-resilient, culturally grounded housing for northern and remote First Nations and Inuit communities (ITK 2019; NRHN 2023).
- Support equity-focused homeownership through down payment assistance and housing literacy resources (NRHN 2023).

Dismantle systemic barriers to housing access

Equitable housing access requires removing opportunities for discrimination and ensuring inclusive, tenant-centred systems:

- Create a national legal definition of housing discrimination to standardize policy and enforcement (Ages et al. 2021).
- License landlords and require anti-discrimination training, ensure tenant complaint processes, and have regular unit inspections (Ages et al. 2021).
- Expand anti-discrimination enforcement through human rights commissions and housing tribunals; impose stronger penalties for discriminatory practices (Ages et al. 2021).

- Strengthen tenant protections through legal aid, rent assistance, and no-eviction-without-rehousing rules (Ages et al. 2021; NRHN 2023).
- Adequately fund tenant advocacy and support agencies, with localized, culturally appropriate assistance in application preparation and navigation (Ages et al. 2021; NRHN 2023).
- Improve application processes with accessible, translated, and simplified forms, and expand paired-testing audits to monitor discrimination (NRHN 2023; Ages et al. 2021).
- Guarantee housing access regardless of immigration status; expand rent subsidies and down payment programs for racialized and migrant households (OFHA 2024; Wilkinson et al. 2023).
- Increase culturally specific shelters and housing options in under-served and remote regions, including safe housing for Elders (NRHN 2023).

Pair housing with holistic support services

Long-term housing success depends on wrap-around services that are embedded in the community and rooted in cultural competency:

- Integrate housing with trauma-informed mental health care, income supports, harm reduction, and wellness programs (AFN 2023; OFHA 2024).
- Develop low-barrier housing for people who use substances, live with mental illness, or are criminalized (McCullough et al. 2023).
- Sustain and expand culturally grounded, community-led service organizations, especially those led by Indigenous, Black, and newcomer groups (Ages et al. 2021).
- Embed peer support models for youth, women, and gender-diverse tenants (Schwan et al. 2021).
- Deliver services in multiple languages with culturally relevant case management (Wilkinson et al. 2023).
- Train and employ Indigenous housing workers in construction, case management, and administration (NRHN 2023).

- Promote tenant rights through legal education, workshops, and outreach (Ages et al. 2021).

Coordinate governance and respect Indigenous jurisdiction

All levels of government must coordinate efforts and uphold the governance rights of First Nations, Inuit, and Métis Peoples:

- Respect Indigenous jurisdiction through distinctions-based governance and direct funding models (AFN 2023; ITK 2019).
- Expand urban Indigenous housing strategies and community-controlled off-reserve programs (AFN 2023).
- Apply OCAP principles in all Indigenous housing data initiatives (AFN 2023).
- Appoint provincial/territorial housing advocates with mandates to address systemic barriers and support tenants (NRHN 2023).
- Clarify intergovernmental responsibilities to eliminate service gaps (McCullough et al. 2023; Ages et al. 2021).
- Guarantee stable, long-term funding for culturally grounded housing organizations (Ages et al. 2021).

Address root causes and invest in prevention

Housing equity must be part of a larger effort to reduce poverty and close the racial wealth gap:

- Index income supports to local housing costs (OFHA 2024).
- Expand public services—childcare, transit, long-term care, pharmacare—to reduce financial pressures on renters (Schwan et al. 2021).
- Raise and enforce minimum wages, prioritizing protections for racialized and migrant workers (Kotyk 2024).
- Provide reparative investments in communities historically displaced by urban renewal (Gupta 2020; Ages et al. 2021).

- Advance Black homeownership and wealth-building through intergenerational supports, home repair grants, and anti-displacement policies (Ages et al. 2021).
- Grow community land trusts and cooperative housing to preserve affordability and build collective equity (Ages et al. 2021).
- Fund urgent health and safety repairs in substandard housing, particularly in Indigenous communities (NRHN 2023).
- Integrate housing and income systems with shared case management and automatic eligibility coordination (NRHN 2023).

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