

## Submission to the Review Panel on the Lack of Accessible Housing in Canada

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Submitted by Inclusion BC

### [National Housing Council - Shaping the future of housing in Canada through inclusion and participation](#)

#### 1. What is your vision for accessible housing in Canada and why?

Housing is more than a roof over someone's head. It is the foundation for belonging, safety, and full participation in community life. Housing is not a privilege; it is a basic human need, and in Canada, it is a human right.

Our vision for accessible housing is one where Canada fully upholds its commitments under the UN Convention on the Rights of Persons with Disabilities, which affirms the equal right of people with disabilities to choose where and how they live, to live independently, and to be fully included in the community. Yet today, truly inclusive housing options remain limited, and many people are still steered toward segregated or institutional models due to a lack of accessible, affordable alternatives. Housing must be a genuine choice, not one constrained by disability, income, or the absence of inclusive options. It should move beyond separate models and instead be designed to promote independence, dignity, and full participation in community life for all.

People with disabilities, including those with intellectual and developmental disabilities, have the right to a full continuum of inclusive housing options that support them across different life stages and transition periods. An inclusive housing situation is defined by the following features:

**Real options:** Housing is chosen by the person, not grouped by disability or income, and is part of a diverse neighbourhood.

**Removes barriers to daily living:** Disability-related and health-related obstacles are addressed so that people can live comfortably and safely.

**Supports community participation:** People can fully engage in the social and economic life of their broader community, participating in workplaces, schools, services, and public spaces alongside others, rather than being limited to disability-specific settings or communities.

**Recognizes and values residents:** People are seen as full members of their neighbourhoods and communities.

**Promotes independence:** People can live with the support they need and be included as active members of their community

## 2. How does the lack of accessible housing affect people living in Canada?

- How has the lack of accessible housing affected you, your family, your community, your organization or someone you know?
- Are some groups of people affected differently than others, and how does it affect them?
- What is the broader impact on other aspects of society or daily life?

People with disabilities face structural barriers to accessible housing, making it challenging for them to find suitable homes that meet their needs. As a result, people are made vulnerable to poor health, mental health, and well-being outcomes. This can include involvement with the justice system, hospitalization, victimization, drug poisoning deaths and other preventable crisis.

People with disabilities are overrepresented among those experiencing homelessness and often live in poverty. The employment rate of people with intellectual disabilities is 17.45% in BC, representing an 82.55% unemployment rate. The current Persons with Disabilities (PWD) benefit rates leave people roughly 35% below the poverty line. The lack of affordable, accessible housing options disproportionately affects this group. This is an even greater challenge for people facing multiple and intersecting forms of discrimination that create additional barriers to equity and inclusion. For example, to find accessible housing, Indigenous people with disabilities often must leave their communities. In addition, people with disabilities often face discrimination when attempting to secure housing because landlords refuse to rent to people receiving PWD benefits.

*"I've had multiple landlords refuse to rent to me when they find out I am on PWD benefits. There is stigma attached to needing income supports and to having a disability. There are a lot of barriers to finding housing; I was homeless for 10 years before I got support with a housing subsidy. Even then, the places you can afford are often unsafe and have health hazards."*

People with disabilities often remain living in the family home out of necessity, not choice. Evidence shows that people with intellectual and developmental disabilities overwhelmingly prefer to live in their own homes with individualized supports. This reinforces the need for housing systems that expand options rather than constrain them.

Inclusion BC supports people who have complex needs, meaning people with intellectual and developmental disabilities who experience substance use and/or mental health challenges that increase their vulnerability to homelessness and other adverse outcomes. Supportive housing provides critical housing options for people with complex needs. This model provides a combination of supports that can help people get on a path to well-being, but it must also address their disability support needs. Transitional housing is another important model; however, it should never be a permanent housing solution for anyone. In our experience, this happens when we don't invest in the full continuum of housing options, leaving people without meaningful options for independent living. When these models are well-supported and funded and offer harm-reduction-based wraparound supports, we see improved health and well-being outcomes. This creates pathways toward long-term stability. However, meaningful investment is needed to build on and strengthen these housing models. Accessibility is undermined when abstinence-based policies are permitted in these models and when residents lack rights of tenure, including the same legal protections and housing security afforded to all tenants.

A lack of universally designed housing options makes it challenging for people with disabilities to find accessible housing. This presents safety risks, which is an even greater challenge for parents with disabilities and their children. First Call Child and Youth Advocacy Society [reports](#) that 53% of parents with a disability experience discrimination when looking for housing. Parents say that when they have their right to housing denied, their greatest fear is that their child(ren) might be apprehended. This is especially true for Indigenous parents and parents with a disability. In the same report by First Call, 72% of Indigenous parents and 69% of parents with a disability had this fear, which can prevent people from reaching out for needed support, causing harm across health and social domains.

A more diverse housing ecosystem, encompassing independent living with tailored supports, cooperative housing models, more non-market housing, and community-based options, would better uphold dignity, choice, and inclusion for all people across the lifespan.

### **3. What system-wide gaps, and what government actions and inactions, are getting in the way of Canada's progress on the right to housing and the rights of persons with disabilities?**

- What is causing the shortage of accessible housing in Canada?
- How do governments make it easier or harder for people to find accessible housing?
- Do people face barriers or discrimination when trying to access accessible housing?

- Are there gaps in housing policies or standards that make this worse for those who need it most?

Across Canada and BC, there is a lack of universally designed housing options, and people with disabilities continue to be absent from housing plans. There is a huge gap between the support people need to move into the housing supply and the support available. This makes it almost impossible to access inclusive housing options, even where such housing technically exists. Improved coordination across systems is needed to ensure opportunities aren't lost.

Accessible housing shortages, underfunded supports, and the persistence of congregate models that risk replicating institutional conditions prevent people with disabilities from realizing their right to housing in Canada. An institutional model can never truly be considered a home. Similarly, block-funded large group homes and other congregate settings, such as long-term care facilities, restrict the rights of people placed in them. Often, these settings are portrayed as the only feasible option to ensure safety and care; however, they are seldom a matter of personal choice, but rather a response to limited alternatives and systemic failures. This is particularly problematic when such settings become the only option available for a person's entire adult life, effectively denying them the opportunity to experience autonomy, make meaningful choices about where and with whom they live, and fully participate in the broader community.

*"The only option outside my parents' home in our community is a seniors' facility. I am in my 20s."*

The province of British Columbia must create clear pathways for people to access the full range of housing options outlined in the provincial housing strategy. This includes a dedicated plan to expand diverse housing options beyond group homes and shared living arrangements, with meaningful targets for people with intellectual and developmental disabilities.

A key barrier to accessible housing is legislated poverty. Current Persons with Disabilities (PWD) rates provide only \$500 per month for shelter allowance. This amount does not reflect housing costs anywhere in BC, highlighting a severe affordability gap: market housing requires an additional \$800-\$1,400 per month above available incomes to rent a home. The Canada Disability Benefit provides some people with disabilities with an additional \$200 per month. However, restrictive eligibility criteria, particularly the Disability Tax Credit, prevent eligible people from receiving the benefit. In its current form, the Canada Disability Benefit does not adequately reduce poverty.

Local governments have a critical role in ensuring all residents have access to safe, affordable, and inclusive housing. By developing Local Housing Plans that adopt an inclusive definition of “housing affordability,” municipalities can create policies and programs that reflect people’s real needs. Cities and towns control zoning, density rules, bylaws, and local incentives, all of which influence what housing gets built, where, and how accessible it is. Raising awareness among municipal leaders helps them understand the importance of affordable, accessible, and welcoming housing for all people. Monitoring and accountability are also essential. Tracking the creation of affordable housing units allows municipalities to identify gaps, adjust policies, and target investments effectively.

A rights-based approach to housing demands accountability through transparent decision-making and monitoring, enabling people whose housing rights are violated to seek remedies. In this context, inclusive housing is not an optional policy choice, but a legal and moral obligation to create communities where everyone can live with dignity, security, and full participation.

#### 4. What actions and solutions should governments and communities lead to make better progress on the right to accessible housing for people with disabilities in Canada?

- What would help increase the amount of accessible housing in Canada?
- What should governments do now and over the long-term to improve accessible housing?

All levels of government should adopt a comprehensive, rights-based approach to housing that aligns with the UN Convention on the Rights of Persons with Disabilities and work collaboratively to ensure access to inclusive housing. An inclusive approach eliminates physical and systemic barriers, promotes participation in social and economic life, and respects charter-protected rights to liberty, equality, and non-discrimination. The National Housing Strategy and related CMHC programs, as well as the provincial housing strategy and BC Housing programs, should use the following definition:

*“**Inclusive housing** means safe, affordable, accessible homes where people with disabilities can live by choice, in dispersed mixed-income neighbourhoods, with the supports they need to participate fully in community life.”*

To increase the number of accessible housing units in Canada, we need a new funding stream, or an intentional portion of an existing one, that incentivizes inclusionary housing for marginalized populations. Canada must prioritize investments in inclusive, community-based housing paired with individualized,

portable supports. This includes launching a national deinstitutionalization plan with clear timelines, measurable targets, and dedicated funding for portable supports to transition people out of institutional and congregate settings. For example, the thousands of people with disabilities who are not seniors living in long-term care facilities should move into community homes of their choosing, with supports that travel with the person.

Urgent steps must be taken now, including developing public policy to address the increasing cost of housing, including but not limited to the implementation of rent caps and the introduction of more non-market housing. A universal design approach that prioritizes the needs of those most marginalized should be applied. By doing this, we ensure that housing works for everyone. Any new policies should be developed in collaboration with people with disabilities of diverse, intersectional lived experiences and their advocates.

The Provincial Government must work with the Municipal and Federal Governments to increase the supply and diversity of available housing options across the province. The Provincial Government should:

- Ensure collaboration between the Ministry of Social Development and Poverty Reduction and Community Living BC with the Ministry of Housing and Municipal Affairs and BC Housing to coordinate inclusive housing needs with disability supports.
- Expand the range of housing choices that are available and affordable to people with low and low-to-moderate incomes and set measurable targets.
- Understand and respond to ongoing housing and affordability pressures for people with intellectual and developmental disabilities and their families, including setting a specific target for supported housing units dedicated to CLBC-eligible people to meet increasing demand.
- Commit to supporting Indigenous Nations and Indigenous organizations, ensuring they lead on design and decision-making of housing strategies in their communities.

People with disabilities belong in the community, in homes of their own choosing, with the supports they need to live safe, meaningful, and self-directed lives. Housing policy must move toward a future grounded in rights, equity, and inclusion for all.

**In addition, please feel free to share any research, reports or links as part of your submission.**

[A Failure to Protect: The Denial of Children's Right to Housing in British Columbia by First Call Child and Youth Advocacy.](#)

[Access to Housing for Adults with Intellectual and Developmental Disabilities](#)