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# APPENDIX: CITY PROFILE TORONTO, CANADA



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Like the three Australian cities, Toronto was also rated in the top 10 most liveable cities in the world in the 2019 Global Liveability Index (based on a total of 140 cities worldwide). But it also has the second least affordable housing market in Canada and was ranked 83 on Demographia's International Housing Affordability Index (compares housing affordability across 92 housing markets in eight countries).<sup>1</sup>

With the most inequality in Canada<sup>2</sup>, a critical lack of affordable housing, and no rental dwellings affordable for the poorest households, homelessness has remained persistent in Toronto. According to Toronto's most recent Street Needs Assessment, completed in 2021 and around 11 months after the COVID-19 pandemic hit Canada, homelessness in the city decreased by 16% since 2018 (largely due to fewer refugees seeking support as a result of COVID-19 border restrictions).<sup>3</sup> The number of people sleeping rough, however, increased by 39% during the same period.<sup>4</sup> Increasing income and access to affordable and supportive housing have been flagged as key solutions to homelessness in Toronto.<sup>5</sup>

Canada's first National Housing Strategy (NHS), launched in 2017, aimed to provide access to safe, affordable housing to Canadians over the next decade, remove 530,000 families from housing need, and cut chronic homelessness by 50%.<sup>6</sup> However, the NHS has failed to make any major impact on the country's housing crisis, with the stock of social and affordable housing barely increasing since 2017.<sup>7</sup> The federal government's 2022 budget has been praised for providing further investments and program reforms to tackle the housing crisis and end homelessness.<sup>8</sup>

As has been noted, *'recent renewed interest in affordable housing and homelessness by the Government of Canada, as well as local pandemic-related innovations, may help Canada pivot onto a better path.'*<sup>9</sup>

## Geographical area

Toronto is the capital city of the province of Ontario, and with a population of 2,794,356 recorded in the 2021 Census, it is the most populous city in Canada. Ontario is one of 13 provinces and territories of Canada and is home to Ottawa, the capital city of Canada.

In contrast, the Toronto Census Metropolitan Area (CMA)<sup>10</sup>, also referred to as Toronto Region, recorded a population of 6,202,225 in the 2021 Census, an increase of 6.6% from 2016. The Toronto CMA covers an area of 5,905.84 square kilometres and includes seven census divisions (regional municipalities) that incorporate 23 urban and suburban municipalities (census subdivisions).

Toronto is also commonly referred to as the Greater Toronto Area (GTA) and has a larger population of 6,712,341 (2021), covering 25 urban, suburban, and rural municipalities.<sup>11</sup> The Greater Toronto Area (GTA) does not neatly align with the Toronto CMA (a geographical unit defined by Statistics Canada). Data presented in this profile are based on the Toronto CMA and the City of Toronto.



1 Demographia International Housing Affordability, 2021 Edition, <http://www.demographia.com/dhi2021.pdf>

2 Vital Signs 2019, <https://torontofoundation.ca/wp-content/uploads/2019/10/VitalSigns2019.pdf>

3 <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf> (p.12)

4 <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf> (p.17)

5 2021 Street Needs Assessment Summary, <https://www.toronto.ca/wp-content/uploads/2021/10/9041-SNA-2021-Highlights-of-ResultsfinalaodaOct-2021.pdf>

6 A Place to Call Home, Canada's National Housing Strategy, <https://www.placetocallhome.ca/what-is-the-strategy>

7 <https://www.policynote.ca/national-housing-strategy/>

8 <https://caeh.ca/budget-2022/>

9 <https://ojs.lib.uwo.ca/index.php/ijoh/article/view/14810/11680> (p.2)

10 Census metropolitan area (CMA) consists of one or more neighbouring municipalities situated around a major urban core. A CMA must have a total population of at least 100,000, of which 50,000 or more live in what is called the urban core. <https://www150.statcan.gc.ca/n1/pub/85-002-x/2021001/article/00001/tbl/tbl01.5-eng.htm>

11 Greater Toronto Area (GTA) refers to the area encompassing the Census divisions of Toronto, Durham, Halton, Peel, York, Dufferin, and Simcoe. The GTA is different from the Toronto Census Metropolitan Area (CMA) and includes municipalities from both the Toronto and Oshawa CMAs. <https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-140633.pdf>

## Definition of rough sleeping and homelessness

The *Canadian Definition of Homelessness*, developed in 2012 by the Canadian Observatory on Homelessness (COH) and adopted by the Government of Canada, states that homelessness occurs when people have no stable, safe, appropriate and permanent housing, and they do not have the means or ability to acquire it.<sup>12</sup>

The definition provides for a broad interpretation of homelessness and covers a range of circumstances such as actual homelessness (rough sleeping or staying in places not intended for human habitation), staying in emergency shelters (homelessness shelters and women’s refuges) or in temporary accommodation (which lacks security of tenure). It also refers to people at risk of homelessness, whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

## Population and ratio of rough sleeping and homelessness

Data on homelessness numbers come from the **Street Needs Assessments (SNA)** conducted every three years and is a collaboration between the City of Toronto’s Shelter, Support and Housing Administration (SSHA) and the homelessness and allied sectors.<sup>13</sup>

The SNA, a point-in-time count, was conducted on the night of 21 April 2021 and is the main source of information on the scope, profile, and support needs of people experiencing homelessness in the City of Toronto. It includes people sleeping rough, staying in the homelessness shelter system, and in provincial institutions (women’s shelters, health, and correctional facilities). Data are not available for the larger Toronto *census metropolitan area (CMA)* spatial unit.

As a point-in-time measure, it is likely to be an underestimate of the real scale of rough sleeping. Nevertheless, it is at least an indication of the minimum number of people who were sleeping rough in the City of Toronto last year.

[Table 1](#) shows the number of people counted sleeping rough in the City of Toronto, based on the fifth SNA, which was conducted on the night of 21 April 2021, some 11 months or so after the COVID-19 pandemic appeared in Canada.

- In April 2021, at least 27 people were sleeping rough per 100,000 residents in the City of Toronto, based on an estimated count of 742 people.
- Rough sleeping in the City of Toronto has worsened. Since 2018, there has been a 39% jump in the number of people sleeping rough, an increase of 209 people over the three years.<sup>14</sup>

**Table 1. Rough sleeping (point-in-time)**

City of Toronto (2021)	
Estimated number staying outdoors (sleeping rough)	742 people*
Rate of rough sleeping per 100,000 residents	26.6 people**

**Sources:**

\* 2021 Street Needs Assessment, City of Toronto, <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrrd/backgroundfile-171729.pdf>.

\*\* Based on the 2021 enumerated resident population of the City of Toronto: 2,794,356, [https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=toronto&DGUIDlist=2021A00053520005\\_2021A00033520&GENDERlist=1&STATISTIClist=1&HEADERlist=0](https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=toronto&DGUIDlist=2021A00053520005_2021A00033520&GENDERlist=1&STATISTIClist=1&HEADERlist=0).

12 <https://www.homelesshub.ca/sites/default/files/attachments/COHhomelessdefinition-1pager.pdf>

13 2021 Street Needs Assessment, City of Toronto, <https://www.toronto.ca/community-people/community-partners/street-needs-assessment/>

14 2021 Street Needs Assessment, City of Toronto, <https://www.toronto.ca/community-people/community-partners/street-needs-assessment/>

## Overall homelessness

Table 1 shows the different types of homelessness experienced by people counted in the 2021 SNA. It includes people living without any shelter (i.e. sleeping rough) as well as anyone staying in some form of emergency sheltered accommodation including COVID-related accommodation).

However, the SNA does not include anyone staying temporarily with friends or family (i.e. couch-surfing), also known as 'hidden homelessness'.<sup>15</sup>

On the night of 21 April 2021:

- 263 people were homeless per 100,000 residents in the City of Toronto, based on an estimated total of nearly 7,350 people experiencing homelessness.
- People sleeping rough represented a relatively small proportion of the total number who were homeless, while the vast majority (90%) were staying in a range of sheltered services (emergency shelters, respite sites, women's shelters, COVID recovery/isolation sites, health, and correctional facilities).
- Overall homelessness in the City of Toronto fell by 16% over the three years, from 8,715 people in 2018 to 7,347 in 2021, mostly due to border restrictions related to COVID-19 and fewer refugees.<sup>16</sup>

Table 2. Types of homelessness (point-in-time)

	City of Toronto (2021)
Unsheltered (rough sleeping)	742 (10%)
Emergency Sheltered	2,742 (37%)
COVID-19 recovery/isolation sites	2,978 (41%)
Provincial institutions (women's shelters, health and correctional facilities)	795 (11%)
Temporary refugee response shelters	90 (1%)
<b>Total number estimated homeless</b>	<b>7,347 (100%)*</b>
<b>Rate of homelessness per 100,000 population</b>	<b>262.9 people**</b>

### Sources:

\* 2021 Street Needs Assessment, City of Toronto, <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf>.

\*\* Based on the 2021 enumerated resident population of the City of Toronto: 2,794,356, [https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=toronto&DGUIDlist=2021A00053520005\\_2021A00033520&GENDERlist=1&STATISTIClist=1&HEADERlist=0\\_1.5](https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=toronto&DGUIDlist=2021A00053520005_2021A00033520&GENDERlist=1&STATISTIClist=1&HEADERlist=0_1.5).

15 2021 Street Needs Assessment, City of Toronto, <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf>

16 2021 Street Needs Assessment, City of Toronto, <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf>

17 <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing-in-canada>

18 [https://www.statcan.gc.ca/en/statistical-programs/document/5269\\_D1\\_V1](https://www.statcan.gc.ca/en/statistical-programs/document/5269_D1_V1)

19 <https://www.toronto.ca/community-people/community-partners/street-needs-assessment/>

20 PH4.2 SOCIAL RENTAL HOUSING STOCK, 2020, available at: <https://www.oecd.org/els/family/PH4-2-Social-rental-housing-stock.pdf>

21 <https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/social-housing-waiting-list-reports/>

22 <https://torontofoundation.ca/wp-content/uploads/2019/10/VitalSigns2019.pdf> (p.35)

## Structural factors affecting homelessness

### Social and affordable housing

As broadly defined by the Canada Mortgage and Housing Corporation (CMHC), *affordable housing* refers to the cost of housing that is equal to or less than 30% of a household's total income before tax. It applies to both renter and owner households, temporary and permanent housing.<sup>17</sup> Households that spend more than 30% of pre-tax income on housing are deemed to be in **core housing need**.<sup>18</sup>

Table 3 details the stock of social housing and affordable private rental mostly reflect the circumstances for the City of Toronto. Where figures relate to the Toronto Region (CMA), it is specified below.

The lack of affordable housing is a key driver of homelessness in Toronto.<sup>19</sup> As indicated by the data in Table 3, the poorest households (those in the lowest quintile income group) in Toronto were struggling to access social housing or affordable housing in the private rental market.

- Toronto's stock of social housing is relatively low at just 4.3% of all dwellings and has remained unchanged since 2007. It is slightly below Canada's stock of around 4.8% and the OECD average of 7%.<sup>20</sup> In 2021, there were a total of 78,879 households<sup>21</sup> on the social housing waitlist and this is expected to keep growing.<sup>22</sup>

- Alongside this, the private rental market has ignored the needs of low-income households. Just 637 of the nearly 319,000 rental dwellings across the large Toronto CMA were affordable to the poorest households.
- For many low-income households renting privately in the City of Toronto, the cost of housing was unaffordable, which would have meant less money to spend on the day-to-day necessities as well as increasing the risk of homelessness.

**Table 3. Social and affordable housing measure**

City of Toronto	
<b>Number of social housing rented dwellings (% of total dwellings) (2017)</b>	93,404 (4.4%)*
<b>Number of rental universe affordable for low-income households (bottom 20% income distribution) (2020)</b>	637 (0.2%)**
<b>% of low-income households in private rental stress (paying 30% or more of income on housing) (2019)</b>	87%***

**Sources:**

- \* <https://www.toronto.ca/city-government/data-research-maps/toronto-at-a-glance/> (as of 2017, all social housing programs under administration by the City of Toronto). (Based on 93,404 social housing units as a proportion of 2,135,910 total private households in City of Toronto).
- \*\* Toronto CMA - Total number of rentals in universe: 318,613, Rental Market Survey (Table 1.1.3), <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>, and (Figure 1) available at: <https://www.cmhc-schl.gc.ca/en/blog/2021/2020-rental-market-report>.
- \*\*\* Toronto Housing Market Analysis, (p.2. 122,250 households), available at: <https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-140633.pdf>.

23 Australian Homelessness Monitor, 2018, available at: [https://data.launchhousing.org.au/app/uploads/2018/05/LaunchHousing\\_AHM2018\\_Report.pdf](https://data.launchhousing.org.au/app/uploads/2018/05/LaunchHousing_AHM2018_Report.pdf)24 Attachment 1, 2021 Street Needs Assessment, available at: <https://www.toronto.ca/legdocs/mmis/2021/ec/bgrd/backgroundfile-171729.pdf>25 <https://toronto.citynews.ca/2017/09/14/1-4-children-toronto-live-poverty-2016-census-shows/>**Level of income and poverty**

Poverty and homelessness are linked.<sup>23</sup> As detailed in the 2021 Street Needs Assessment undertaken in the City of Toronto, a common reason people ended up homeless was because they did not have enough income for housing. In the past ten years, rising rents have been fuelling increases in homelessness.<sup>24</sup>

[Table 4](#) presents the average cost of housing in the private rental market, average income levels, and poverty rate for the Toronto Region. Data indicates the discrepancy between income levels and that the poorest households are bearing the biggest financial burden in relation to the cost of housing.

- In 2021, a typical rental in the Toronto Region cost almost \$400.00 (CAN) per week, which consumed 33% of the average weekly income.
- But for the poorest households (bottom 20% income distribution), the rent-to-income ratio was 80%. After paying for rent, this would have left households with just \$100.00 (CAN), or \$14.00 (CAN) per day, to pay for food, medical and other necessities.
- Indeed, a relatively high proportion of households in Toronto were disadvantaged by levels of income deemed too low to be able to buy needed basics. If an unforeseen expense occurred (car breaking down, medical event), it would leave households already living in poverty, vulnerable to losing their housing, and at risk of being homeless.
- But the situation is worse for children. Toronto has been described as the child poverty capital of Canada.<sup>25</sup> Of all children and young people under 18 years, around one-in-five (or 235,120) lived in a low-income household where they did not have enough income to buy what they needed.

**Table 4. Income and poverty measures**

	Toronto Region (CMA)
<b>Average weekly rent (Oct 2021)</b>	\$391.00*
<b>Average weekly disposable household income (2021)</b>	\$1,190.00**
<b>Average weekly disposable household income -bottom 20% income distribution (2021)</b>	\$491.00**
<b>Poverty rate (Market Basket Measure) (2016)</b>	16.9%***
<b>Poverty rate – children (% of children in low-income households, 0-17 years) (2016)</b>	19.7%***

**Sources:**

- \* Rental Market Survey Report, Toronto, 2021 (Table 1.1.2), <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>.
- \*\* [https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110019301&pickMembers%5B0%5D=1.8&cubeTimeFrame\\_startYear=2020&cubeTimeFrame\\_endYear=2020&referencePeriods=20200101%2C20200101](https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110019301&pickMembers%5B0%5D=1.8&cubeTimeFrame_startYear=2020&cubeTimeFrame_endYear=2020&referencePeriods=20200101%2C20200101).
- \*\*\* Canada's poverty line is based on the Market Basket Measure (MBM), which refers to the measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living developed by Employment and Social Development Canada (ESDC). <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CMACA&Code1=535&Geo2=PR&Code2=35&SearchText=Caledon+East&SearchType=Begins&SearchPR=01&B1=Income&TABID=1&type=0>.

## Family Violence

Domestic and family violence is a leading cause of homelessness for women and children, not only in Toronto but across Canada. Among families using emergency shelters, the majority are female-headed.<sup>26</sup> In Toronto, women in domestic violence shelters reported violence and conflict as the key reasons for experiencing homelessness.<sup>27</sup>

Overall, there were 45,180 victims of police-reported violence in the Toronto Region, in 2019. [Table 5](#) shows that of this group:

- Almost 10,000 (22%) were family violence-related crimes, representing a family violence rate of 172 crimes per 100,000 population in the Toronto Region, and indicating the many at risk of homelessness.
- 72% of all family violence victims were females, compared with 45% of females who were victims of non-family violence crimes.<sup>28</sup>
- It is difficult to know the real scale of family violence in the Toronto Region given that in Canada generally, many incidents go unreported (due to stigma/shame; fear, or lack of trust in the justice system).<sup>29</sup>

**Table 5. Family violence measure**

	Toronto Region (CMA)
<b>Number of family violence reported crimes (2019)</b>	9,925
<b>Number reported family violence crimes per 100,000 population</b>	172.0

**Source:**

Table 1.5, Victims of police-reported family and non-family violence, by gender of victim and census metropolitan area, 2019, <https://www150.statcan.gc.ca/n1/pub/85-002-x/2021001/article/00001/tbl/tbl01.5-eng.htm> (Rate calculated based on 100,000 population aged 89 years and younger).

<sup>26</sup> <https://womenshomelessness.ca/women-girls-homelessness-in-canada/>

<sup>27</sup> <https://www.toronto.ca/wp-content/uploads/2018/11/99be-2018-SNA-Results-Report.pdf>

<sup>28</sup> <https://www150.statcan.gc.ca/n1/pub/85-002-x/2021001/article/00001/tbl/tbl01.5-eng.htm>

<sup>29</sup> <https://women-gender-equality.canada.ca/en/gender-based-violence-knowledge-centre/intimate-partner-violence.html>

# POLICY CONTEXT



## Rough sleeping and homelessness

The Canadian Government's flagship homelessness program, *Reaching Home*, was released in 2019. With \$2.2 billion in funding over 10 years, the program is aimed at preventing and reducing homelessness across Canada. A key target of the strategy is a 50% reduction in chronic homelessness nationally, by 2027-28.<sup>30</sup>

Recent federal budget (2022) announcements include new investments and some proposed program changes under the National Housing Strategy (NHS) to more effectively address the housing crisis in Canada and end homelessness, for example:

*...the government will need to more than double the number of units the National Housing Strategy seeks to produce to a minimum of 300,000 deeply affordable units including at least 50,000 Permanent Supportive Housing units...and reforming programs to produce more and more affordable units will be key for preventing and reducing homelessness.<sup>31</sup>*

As part of the NHS, the Canadian Government launched the Rapid Housing Initiative in 2020, which was designed to rapidly develop affordable housing for vulnerable Canadians at risk of or experiencing homelessness. With an investment of \$2.5 billion, the program was expected to deliver more than 10,000 affordable new dwellings across Canada.<sup>32</sup> Under the federal budget, this program has also been extended until 2024 with an additional \$1.5 billion to build 6,000 more affordable homes.<sup>33</sup>

At the provincial level, initiatives include the *Community Homelessness Prevention Initiative* (CHPI) which is aimed at preventing and ending homelessness. Funding is provided to 47 service managers across Ontario who have the flexibility to develop programs that meet the needs of their local communities.<sup>34</sup>

There is also *Home For Good*, an initiative that provides housing and support services to people experiencing homelessness in four priority cohorts: chronic homelessness, youth homelessness, Indigenous homeless, and people exiting institutions (hospitals and prisons). And the *Indigenous Supportive Housing* program provides rent subsidies and support to Indigenous people who are homeless or at risk.

## Investment in social and affordable housing

The role of social housing is vital, especially where the private rental market is unaffordable. However, the social housing stock in Toronto has remained unchanged since 1995, resulting in increasing waiting lists, which grew by 68% between 2007 and 2019.<sup>35</sup>

According to a 2019 report analysing Toronto's housing market, the future looks especially grim for low-income households. Between 2016 and 2041, there'll be a 15% increase in the number of people living in low-income households, and the social housing waitlist will increase by 30% to around 120,000 households in 2031.<sup>36</sup>

30 Homelessness in Canada, 2019, <https://www.thecanadianencyclopedia.ca/en/article/homelessness-in-canada>

31 <https://caeh.ca/budget-2022/>

32 <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/rapid-housing>

33 <https://caeh.ca/budget-2022/>

34 <https://www.ontario.ca/page/addressing-homelessness>

35 <https://torontofoundation.ca/wp-content/uploads/2019/10/VitalSigns2019.pdf>

36 Toronto Housing Market Analysis, 2019, available at: <https://www.toronto.ca/legdocs/mmis/2019/ph/bgrd/backgroundfile-140633.pdf>

Following decades of decline and neglect of social housing, Canada's Government recommitted to playing a greater role in the provision of social and affordable housing, launching its *National Housing Strategy* (NHS) in 2017. And in 2019, Canada's Parliament passed the *National Housing Strategy Act* (NHTSA), the first piece of legislation that acknowledges housing as a fundamental human right, in line with international law.<sup>37</sup>

The NHTSA commits the government to adopt and maintain a National Housing Strategy that establishes national goals and priorities relating to housing and homelessness, and establish a National Housing Council and Federal Housing Advocate.<sup>38</sup>

The 2017 NHS was a ten-year plan, with an investment of more than \$40 billion, that would develop 'a new generation of housing in Canada giving more Canadians a place to call home'.<sup>39</sup> Its goals were aimed at both addressing homelessness and increasing affordable housing stock. Specific commitments included cutting chronic homelessness in half, removing 530,000 families from housing need, and the construction of up to 160,000 new affordable homes.<sup>40</sup>

To date, however, social housing still constitutes less than 5% of total housing stock, while the NHS has been criticised for 'supporting the ongoing financialisation of Canada's housing stock by emphasising low-interest loans to private developers building market rental housing'; whereas, what is needed is more non-market housing.<sup>41</sup>

## Responding to homelessness and the COVID-19 pandemic

As was the case in Australia, Canada did not implement a nationally coordinated response to COVID-19 and homelessness, leaving it up to provincial governments instead.<sup>42</sup>

Across Canada, people experiencing homelessness were temporarily moved into hotels and motels. But it was in Toronto (province of Ontario) where the largest number of people were accommodated.<sup>43</sup> By the 16<sup>th</sup> March 2020, more than 3,500 people experiencing homelessness had been moved into hotels and motels, temporary community centre programs, and temporary housing. More than 2,000 people were supported into permanent housing via Canada's *Rapid Housing Initiative*.<sup>44</sup>

As part of its *Community Housing Renewal Strategy* and in response to COVID-19, the provincial government of Ontario committed a further \$1.75 billion in 2020-21 to grow community housing and help end homelessness.<sup>45</sup>

37 <https://www.equalityrights.org/resources/national-housing-strategy-act-primer>

38 National Housing Strategy Act, full text, available at: <https://laws-lois.justice.gc.ca/eng/acts/n-11.2/FullText.html>

39 <https://epdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/placetocallhome/pdfs/canada-national-housing-strategy.pdf>

40 <https://epdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/placetocallhome/pdfs/canada-national-housing-strategy.pdf>

41 <https://www.policynote.ca/national-housing-strategy/>

42 [https://www.csi.edu.au/media/More\\_than\\_temporary-Homelessness\\_NSW\\_Report\\_2021.pdf](https://www.csi.edu.au/media/More_than_temporary-Homelessness_NSW_Report_2021.pdf)

43 The City of Toronto also has the largest shelter system in Canada, with around 7,000 people staying in shelters every night. [https://www.csi.edu.au/media/More\\_than\\_temporary-Homelessness\\_NSW\\_Report\\_2021.pdf](https://www.csi.edu.au/media/More_than_temporary-Homelessness_NSW_Report_2021.pdf)

44 [https://www.csi.edu.au/media/More\\_than\\_temporary-Homelessness\\_NSW\\_Report\\_2021.pdf](https://www.csi.edu.au/media/More_than_temporary-Homelessness_NSW_Report_2021.pdf)

45 <https://www.ontario.ca/page/community-housing-renewal-strategy>