

PREVENTING HOMELESSNESS BY FIXING HOUSING

A Call to-Action for Québec's Political Parties



Welcome Hall
MISSION

Word from Sam Watts, CEO

If there is one issue that should rise above politics, it is how we care for the most vulnerable among us.

Across Quebec, people are struggling in ways that are more visible—and more complex—than at any point in recent memory. Yet the responsibility for responding to these challenges has too often been placed on the shoulders of community organizations that are deeply committed, but chronically under-resourced. For decades, successive governments have relied on what is essentially a 20th century charitable model to address growing and evolving needs. That model is no longer sufficient.

The realities of the 21st century—rising poverty and housing instability, increasingly complex health needs, and the visible growth of homelessness—require a fundamentally different approach. One that is coordinated, properly funded, and intentionally structured. One that recognizes that while community organizations are essential partners, they cannot and should not be expected to carry this burden alone.

The path forward must be deliberate. It must be grounded in evidence, informed by experience, and designed to deliver measurable outcomes for those who need support the most. In the following proposal, we outline a practical and achievable framework for doing exactly that. It is not ideological. It is not partisan. It is rooted in what we know works—and in what the current system has shown us does not.

We respectfully invite all political parties, and all candidates, to consider and adopt the recommendations. The well-being of our most vulnerable citizens—and the health of our communities as a whole—depends on it.

Housing as a Health Intervention

Inadequate housing costs Québec's health system \$2.05 billion every year — before a single shelter bed is paid for.

\$2.05B

health system costs
from inadequate housing [1]

56,000

quality-adjusted life years
lost annually [1]

24.5%

explained by inadequate
housing in Québec adults [1]

THE CHALLENGE

Inadequate housing is not a social problem that spills into the health system — it is a direct driver of illness, injury, and premature death. In Québec, it accounts for \$2.05 billion in annual health system costs and 56,000 quality-adjusted life years lost every year. [1]

One in four cases of poor self-rated health in Québec adults — 24.5% — is explained by housing inadequacy. [1] This is a larger contributor than many chronic conditions that receive dedicated prevention strategies and dedicated ministerial budgets.

Housing instability generates avoidable ER visits, hospital admissions, and primary care burden. Prevention is cheaper than treatment. The evidence is unambiguous.

WHY THIS MATTERS

- Housing quality is the single strongest predictor of poor self-rated health among Québec adults — stronger than income alone. [1]
- The 56,000 QALYs lost annually to inadequate housing are valued at approximately \$2.8 billion. [1]
- People experiencing housing instability are significantly more likely to use emergency health services, generating avoidable costs that fall on the public system.
- Housing-linked illness disproportionately affects low-income households, racialized communities, people with disabilities, and seniors — compounding existing inequities.

THE VISION

A Québec government that treats housing as a public health investment — not a welfare cost — will reduce avoidable health-system spending, improve population health outcomes, and free up clinical capacity for conditions that cannot be prevented by housing policy.

This means embedding housing into provincial public health prevention strategy with the same rigour applied to smoking cessation, vaccination, and chronic disease management.

SOURCE

[1] Ferdaous Roussafi (2025). Les coûts en santé du manque de logements adéquats. La facture collective de la crise du logement au Québec. Montréal, Observatoire québécois des inégalités.

WHAT WE ARE ASKING

1

Enshrine housing as a public health prevention strategy.

Formally recognize housing inadequacy as a tier-one public health risk in Québec's national public health strategy, with measurable targets and reporting obligations.

2

Create integrated Housing + Health regional teams.

Establish interdepartmental Housing +Health teams in each administrative region, co-funded by the Ministère de la Santé and Ministère des Affaires municipales.

3

Mandate housing instability screening in health settings.

Require all CLSCs and first-line health settings to screen for housing instability as a social determinant, with referral pathways to community support.

Housing Quality First

People in substandard housing are twice as likely to report poor health. Quality is not a comfort issue — it is a clinical one.

2x

of poor health in substandard vs. adequate housing [1]

#1

housing quality is the leading factor in poor self-rated health in Québec adults [1]

\$0

Québec currently has no dedicated housing quality remediation fund

THE CHALLENGE

Mould, infestations, inadequate ventilation, humidity, and structural hazards are not inconveniences — they are measurable drivers of respiratory illness, cardiovascular disease, mental health deterioration, and childhood developmental harm.

Québec adults living in substandard housing are twice as likely to report poor health compared to those in adequate housing. [1] Housing quality is the single biggest predictor of poor self-rated health — outweighing income, employment status, and diet as a standalone factor. [1]

Québec's current housing quality enforcement regime is largely complaint-driven: inspections happen when tenants report problems, not before harm occurs. Low-income households — those most likely to live in substandard conditions — are least likely to report, most likely to face retaliation, and least able to relocate.

WHY THIS MATTERS

- Housing quality is the dominant predictor of poor self-rated health in Québec — above poverty, above unemployment, above diet. [1]
- People in substandard housing face twice the risk of poor health outcomes, including respiratory illness, injury, and mental health deterioration. [1]
- Low-income households disproportionately occupy the worst-quality stock and have the least power to demand remediation.
- Children in housing with mould, pests, or dampness face measurable developmental and educational setbacks — compounding inequity across generations.
- Complaint-based enforcement systematically underdetects problems in the households most at risk.

THE VISION

A government that treats housing quality as a public health infrastructure issue will invest in proactive inspection, modernized standards, and a dedicated remediation fund — shifting from reactive repair to systematic prevention.

The standards that protect food quality, workplace safety, and vehicle roadworthiness should apply equally to the buildings where Quebecers sleep, eat, and raise children.

SOURCE

[1] Ferdaous Roussafi (2025). Les coûts en santé du manque de logements adéquats. La facture collective de la crise du logement au Québec. Montréal, Observatoire québécois des inégalités.

WHAT WE ARE ASKING

- 1 Modernize housing quality standards.**
Update Québec's housing standards to explicitly address mould, air quality, pest control, water quality, accessibility, and thermal comfort — with enforceable minimum thresholds.
- 2 Fund proactive, risk-based housing inspections.**
Shift the inspection model from complaint-response to proactive, risk-based enforcement targeting low-income rental stock in priority neighbourhoods.
- 3 Create a permanent Housing Quality Remediation Fund.**
Establish a dedicated, multi-year provincial fund to finance urgent repairs to substandard units, prioritizing vulnerable tenants who cannot self-advocate or relocate.

SOURCE

[1] Ferdaous Roussafi (2025). Les coûts en santé du manque de logements adéquats. La facture collective de la crise du logement au Québec. Montréal, Observatoire québécois des inégalités.

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POLICY BRIEF | PILLAR 3

Address Affordability

When rent consumes more than 30% of income, food security falls, eviction risk rises, and homelessness follows. Rent affordability is food policy, health policy, and child development policy — all at once.

52%

of food insecurity when rent exceeds 30% of income [1]

\$90M

food-aid costs in Québec directly attributable to housing unaffordability [1]

30%+

the threshold above which housing is defined as unaffordable (CMHC standard) [2]

THE CHALLENGE

When households spend more than 30% of their income on rent, a predictable cascade begins: grocery spending is cut first, food insecurity rises, children's development is affected, eviction risk climbs, and homelessness becomes a statistical near-certainty.

Québécois households spending over 30% of income on rent face a 52% higher risk of food insecurity. [1] This translates to approximately \$90 million per year in food aid costs directly attributable to the housing affordability crisis — costs borne by food banks, community organizations, and public health systems, not the housing market that generated them. [1]

Rent increases between tenancies — uncapped in Québec when a unit becomes vacant — have driven rents to levels that are structurally unaffordable for low- and moderate-income households. Average one-bedroom rent in Québec reached \$1,700/month in 2025. [2]

WHY THIS MATTERS

- Households spending over 30% on rent face 52% higher food insecurity risk — a direct, measurable link between rent burden and hunger. [1]
- ~\$90M/year in food aid costs in Québec are directly attributable to housing unaffordability. [1] This is a housing policy failure, not a food bank capacity problem.
- Children in food-insecure households face measurable developmental, educational, and health setbacks — compounding disadvantage across generations.
- Average one-bedroom rent in Québec reached \$1,700/month in 2025, against a welfare rate of \$845/month (50% of rent) and a disability benefit of \$1,318/month (78% of rent). [2][3]
- Vacancy decontrol — where rents reset freely between tenancies — has driven rapid rent inflation in Québec's urban markets, outpacing income growth for low-wage workers.

THE VISION

A government that closes the rent-hunger gap will reduce emergency food demand, prevent evictions, and lower the cascading public costs of housing instability. Rent affordability intervention is among the highest-ROI poverty prevention tools available.

Portable housing benefits that follow the tenant — rather than subsidizing specific units — give low-income households greater choice and mobility while reducing administrative complexity.

SOURCES

[1] Ferdaous Roussafi (2025). Les coûts en santé du manque de logements adéquats. La facture collective de la crise du logement au Québec. Montréal, Observatoire québécois des inégalités.

[2] Mortgage and Housing Corporation (CMHC), Rental Market Report – Québec, 2025.

[3] Gouvernement du Québec – Ministère du Travail, de l'Emploi et de la Solidarité sociale, Barème d'aide sociale et de solidarité sociale, 2025.

WHAT WE ARE ASKING

1

Expand portable housing benefits for low-income households.

Substantially scale Québec's portable housing benefit program, targeting households paying more than 30% of income on rent, with priority for families with children, seniors, and people with disabilities.

2

Prevent extreme rent increases between tenancies.

Introduce vacancy rent controls limiting increases when units turn over, as has been implemented in several Canadian provinces, to close the vacancy decontrol loophole.

3

Scale eviction-prevention programs province-wide.

Fund community-based eviction prevention programs across all administrative regions, prioritizing intervention before arrears reach tribunal stages.

SOURCES

[1] Ferdaous Roussafi (2025). Les coûts en santé du manque de logements adéquats. La facture collective de la crise du logement au Québec. Montréal, Observatoire québécois des inégalités.

[2] Société canadienne d'hypothèques et de logement (SCHL), Rapport sur le marché locatif – Québec, 2025.

[3] Gouvernement du Québec – Ministère du Travail, de l'Emploi et de la Solidarité sociale, Barème d'aide sociale et de solidarité sociale, 2025.