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Financial Accountability Office of Ontario

An Update on Homelessness Programs in Ontario

About this document

Established by the *Financial Accountability Officer Act, 2013*, the Financial Accountability Office of Ontario (FAO) provides independent analysis on the state of the Province's finances, trends in the provincial economy and related matters important to the Legislative Assembly of Ontario.

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This report has been prepared with the benefit of publicly available information and information provided by the Ministry of Municipal Affairs and Housing.

In keeping with the FAO's mandate to provide the Legislative Assembly of Ontario with independent economic and financial analysis, this report makes no policy recommendations.

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Table of Contents

1. Summary 1

2. Introduction 5

Scope 6

Methodology and Sources 6

3. Provincial Spending on Homelessness Programs 7

Spending by Period 7

Spending by Program 8

Spending by Operating Service Category 11

Spending by Purpose 13

4. Households Supported by Homelessness Programs 15

Households Supported by Period 15

Households Supported by Program 16

Households Supported by Operating Service Category 17

Households Supported by Purpose 18

5. Population Experiencing Homelessness in Ontario 20

Historical Trends and Outlook 20

Information on the Population Experiencing Homelessness 22

1. Summary

- The Government of Ontario (the Province), through the Ministry of Municipal Affairs and Housing (MMAH), provides homelessness programs in collaboration with municipalities. These programs fund emergency shelters; supportive housing; housing assistance, including rent banks and help finding housing; and community outreach and support services.
- At the request of a Member of Provincial Parliament, this report reviews historical and projected provincial spending on homelessness programs, estimates the number of households supported, and projects the known population experiencing homelessness in Ontario through 2028-29.

Provincial Spending on Homelessness Programs

- On a nominal dollar basis (i.e., not adjusted for inflation), provincial spending[1] on homelessness programs is projected to increase from $297 million in 2013-14 to $708 million in 2028-29, which represents an average annual growth rate of 6.0 per cent.
- On an inflation-adjusted basis (i.e., real 2026-27 dollars), provincial spending on homelessness programs is projected to increase from $407 million in 2013-14 to $681 million in 2028-29, representing an average annual growth rate of 3.5 per cent.
- The FAO categorizes provincial homelessness program spending as **base program spending**, which consists of the Homelessness Prevention Program (HPP), the Indigenous Supportive Housing Program (ISHP) and their predecessors, and **time-limited spending**, which consists of funding in response to the COVID-19 pandemic or as part of specific provincial-municipal funding agreements.
    - Base homelessness program spending increased from $297 million in 2013-14 to $701 million in 2025-26. This increase was largely driven by growth in the HPP. Going forward, the FAO projects that base homelessness program spending will increase to $708 million in 2026-27 and remain unchanged through 2028-29. HPP and ISHP spending is projected to be $664 million and $44 million, respectively, in 2026-27, and remain at these levels through 2028-29.
    - Time-limited homelessness program spending totalled $1.2 billion from 2020-21 to 2022-23 due to the Social Services Relief Fund, which provided support to municipalities and service providers for shelters, food banks and other services during the pandemic. In 2023-24, the Province announced the New Deal Agreement with the City of Toronto and the Ontario-Ottawa Agreement with the City of Ottawa, which included additional support for a range of services, including homelessness shelters. Together, these agreements provided $240 million per year in 2023-24 and 2024-25, and up to $240 million in 2026-27.
- The FAO defines three main purposes for provincial homelessness programs: preventing households at risk of homelessness from entering homelessness, providing immediate stabilizing supports for households experiencing homelessness, and providing housing and other assistance to help households exit homelessness.

[1] 'Provincial spending' refers to spending by MMAH on homelessness programs. It excludes spending on homelessness-related programs by other provincial ministries, and direct spending by the federal government and municipalities.

- **Prevention supports** help households at risk of homelessness retain housing or avoid a return to homelessness, and include relevant community supports, supportive housing and housing assistance. Spending increased from $223 million in 2022-23 to $287 million in 2025-26, driven by investments in supportive housing, and accounted for 41.0 per cent of spending in 2025-26. The FAO projects spending will reach $291 million in 2026-27 and remain at that level through 2028-29.
- **Stabilizing supports** meet the immediate shelter and essential needs of households experiencing homelessness, including emergency shelters and health-related community supports. Spending increased from $346 million in 2022-23 to $565 million in 2024-25 due to time-limited shelter funding, and then declined to $304 million in 2025-26, accounting for 43.5 per cent of spending that year. The FAO projects spending will rise to $546 million in 2026-27, before declining to $306 million in 2027-28 and 2028-29.
- **Housing and other assistance to help households exit homelessness** includes long-term, transitional and supportive housing, as well as other financial and non-financial housing assistance. Spending increased from $86 million in 2022-23 to $109 million in 2025-26 and accounted for 15.6 per cent of spending that year. The FAO projects spending will reach $110 million in 2026-27 and remain at that level through 2028-29.

Households Supported by Homelessness Programs

- The number of households supported by provincial homelessness programs is projected to increase from an estimated 174,063 households in 2022-23 to 187,205 households in 2028-29.
  - From 2022-23 to 2023-24, the number of households supported increased by 23.6 per cent to 215,097 following a significant increase in provincial spending.
  - From 2023-24 to 2025-26, the number of households supported declined at an average annual rate of 2.4 per cent to 204,876. Going forward, the FAO estimates that the number of households supported will continue to decline, at an average annual rate of 3.0 per cent, falling to 187,205 in 2028-29. This projected decline is primarily due to the expiry of time-limited spending and lower inflation-adjusted base program spending.
- By purpose of support:
  - The FAO estimates that 104,147 households were supported by prevention supports in 2025-26, a 7.5 per cent increase from the 96,906 households supported in 2022-23. Going forward, the FAO projects households supported by prevention supports will decline to 99,064 in 2028-29, in line with the projected decline in inflation-adjusted spending.
  - The FAO estimates that stabilizing supports for households experiencing homelessness supported 86,722 households in 2025-26, a 23.5 per cent increase from the 70,192 households supported in 2022-23, largely due to time-limited funding under the New Deal Agreement and the Ontario-Ottawa Agreement. Going forward, the FAO projects households supported will decrease to 77,348 in 2028-29, largely due to the end of time-limited funding.
  - In 2025-26, 25,753 households received housing and other assistance to help them exit homelessness, a 65.4 per cent increase from the 15,565 households supported in 2022-23. Going forward, the FAO projects households receiving housing and other assistance to help them exit homelessness will decline to 24,464 in 2028-29, in line with the projected decline in inflation-adjusted spending.

Population Experiencing Homelessness in Ontario

- In March 2021, the Province directed Ontario's municipalities to implement a By-Name List (BNL) to enumerate and record demographic information about the local population experiencing homelessness and to help connect people experiencing homelessness to services and supports. Importantly, the BNL represents the 'known' population experiencing homelessness in Ontario and does not represent the total homelessness population. This is due to people experiencing hidden homelessness who are not known to municipalities and individuals who have not consented to be on the BNL.
- According to the BNL, in 2022-23, there were 62,252 known individuals in Ontario who experienced homelessness at any point during the year. The FAO estimates that the known population experiencing homelessness will increase to 88,859 in 2028-29.
- From 2022-23 to 2025-26, the known population experiencing homelessness in a given year increased from 62,252 individuals to an estimated 76,741 individuals, an increase of 14,489 individuals (23.3 per cent). Factors that contributed to the increase over this period include:
    - Declining housing affordability: the median market rent increased by a total of 19.3 per cent from 2022-23 to 2025-26, outpacing the estimated 14.1 per cent total growth in per-household income for low- to middle-income households.
    - Strong population growth: population growth totalled 6.2 per cent from 2022-23 to 2025-26. In particular, the arrival of asylum claimants placed pressure on municipal shelter systems in several large urban centres in 2023-24 and 2024-25, as the availability of federally funded transitional accommodations did not initially keep pace with demand.

  These factors were partially offset by:
    - The expansion of provincial homelessness and housing programs supports: the number of households supported by provincial homelessness programs grew from 174,063 households in 2022-23 to 204,876 households in 2025-26, an increase of 17.7 per cent, while provincial housing supports for individuals experiencing homelessness increased by 20.0 per cent.[2]
    - An increase in federally funded supports for asylum claimants in 2025-26: this contributed to significant reductions in asylum claimants in emergency shelters.
- Going forward, the FAO projects that the total number of known people experiencing homelessness in a given year will increase by 12,118 individuals from 76,741 individuals in 2025-26 to 88,859 individuals in 2028-29. This represents a total growth of 15.8 per cent over this period, lower than the 23.3 per cent total growth from 2022-23 to 2025-26. Factors that are expected to contribute to slowing growth over the projection period include:
    - Slower population growth: Ontario's population is projected to grow by a total of 0.5 per cent from 2025-26 to 2028-29, slower than the 6.2 per cent total growth from 2022-23 to 2025-26.
    - Improving housing affordability: per-household income for low- to middle-income households is projected to grow by a total of 9.0 per cent from 2025-26 to 2028-29, exceeding the projected growth in the median market rent of 7.3 per cent over this period.

[2] The expansion of the Canada-Ontario Housing Benefit (COHB) drove growth in provincial housing supports for individuals experiencing homelessness. See FAO, *An Update on Subsidized Housing Programs in Ontario* for more information on COHB.

These factors are projected to be partially offset by:

- Decreasing homelessness programs support: the number of households supported by provincial homelessness programs is projected to decrease from 204,876 households in 2025-26 to 187,205 households in 2028-29, a decline of 8.6 per cent compared to an increase of 17.7 per cent from 2022-23 to 2025-26.
- Slower growth in provincial housing supports for individuals experiencing homelessness: from 2025-26 to 2028-29, the FAO projects that the number of individuals experiencing homelessness supported by provincial housing programs will increase by 12.9 per cent, cumulatively, slower than the 20.0 per cent growth from 2022-23 to 2025-26.[3]

Information on the Population Experiencing Homelessness

- Homelessness can result from a combination of financial and housing pressures, relationship and family circumstances, health issues, relocation and other events. Statistics Canada reported that the most common causes leading to homelessness in Canada included financial issues (41.8 per cent), relationship issues (36.9 per cent) and fleeing abuse (13.3 per cent).
- In 2024-25, the latest year with available data, the BNL recorded 73,414 known individuals who experienced homelessness in Ontario, of which:
  - 35,339 individuals (48.1 per cent) experienced chronic homelessness;[4]
  - 9,803 individuals (13.4 per cent) were youth;[5] and
  - 9,695 individuals (13.2 per cent) identified as Indigenous.
- The BNL records individuals experiencing homelessness by service manager area. The majority of people experiencing homelessness in Ontario are in large urban centres. In 2024-25, the City of Toronto recorded the largest number of individuals who experienced homelessness at 19,462. This was followed by the City of Ottawa (9,431), the City of London (4,576), the City of Windsor (4,007), the City of Hamilton (3,744), the County of Simcoe (3,504), the Regional Municipality of Peel (3,279), the Regional Municipality of Niagara (2,709), the Regional Municipality of York (2,493) and the Regional Municipality of Waterloo (2,016). The remaining 37 service manager areas recorded a total of 18,193 individuals experiencing homelessness in 2024-25.
- After adjusting for population size, four of the 10 service manager areas with the highest rates of homelessness were in Northern Ontario. The highest rate of homelessness in 2024-25 was in the Cochrane District at 1,097 individuals experiencing homelessness per 100,000 population. This was followed by Rainy River District (834), the City of Windsor (824), the City of Ottawa (809), the Nipissing District (804), the City of Brantford (793), the City of London (787), the City of Kingston (695), Thunder Bay District (604) and the City of Toronto (594). The remaining 37 service manager areas had an average rate of 306 individuals experiencing homelessness per 100,000 population.

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[3] Slower growth in provincial housing supports for individuals experiencing homelessness is projected to be driven by a slower expansion of COHB. See FAO, *An Update on Subsidized Housing Programs in Ontario* for more information on COHB.

[4] Chronic homelessness refers to individuals who are currently homeless and have been homeless for six months or more in the past year. Chronic homelessness is associated with longer periods of homelessness, greater risks of harm, and more complex support needs, including mental illness, substance use and disabilities.

[5] 'Youth' refers to individuals experiencing homelessness under the age of 25 living independently of parents/caregivers.

2. Introduction

Homelessness refers to the state in which an individual or family is "without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it."[6] Individuals or families experiencing homelessness can have a range of living situations including temporarily residing with friends or family, temporarily staying in shelters, or living without shelter.

The Government of Ontario (the Province), through the Ministry of Municipal Affairs and Housing (MMAH), provides homelessness programs in collaboration with municipalities.[7] Provincial homelessness programs fund emergency shelters; supportive housing; housing assistance, including rent banks and help finding housing; and community outreach and support services.

In March 2021, the FAO published a report, *Housing and Homelessness Programs in Ontario*, which reviewed the Province's subsidized housing and homelessness programs. At the request of a Member of Provincial Parliament, this report and the March 2026 report, *An Update on Subsidized Housing Programs in Ontario*, provide an update to the 2021 report. This report reviews historical and projected spending on the Province's homelessness programs, estimates the historical and projected number of households supported by these programs, and projects the known population experiencing homelessness through 2028-29.

This report is organized as follows:

- Chapter 3 reviews historical and FAO projected spending on provincial homelessness programs, including in nominal and real terms from 2013-14 to 2028-29, and by operating service category and purpose from 2022-23 to 2028-29.
- Chapter 4 reviews the historical and FAO projected number of households supported by provincial homelessness programs from 2022-23 to 2028-29, including by period, program, operating service category and purpose.
- Chapter 5 reviews the number of individuals experiencing homelessness and presents the FAO's homelessness projection through 2028-29. The chapter also provides information on the population experiencing homelessness in Ontario, including the causes of homelessness, types of homelessness, and select demographic and regional characteristics.

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[6] Homelessness Prevention Program (HPP) Guidelines, April 2022.

[7] MMAH provides oversight for homelessness services in Ontario through the provincial *Housing Services Act, 2011*. The federal government and municipalities also provide homelessness services outside the provincial framework.

Scope

This report focuses on homelessness programs governed by the Ministry of Municipal Affairs and Housing (MMAH). Federal and municipal[8] homelessness services that are provided outside the provincial framework are excluded from this report.[9] Furthermore, other provincial programs that impact households experiencing homelessness but do not specifically target households experiencing homelessness are generally outside the scope of Chapters 3 and 4 of this report. These include subsidized housing programs, such as the Canada-Ontario Housing Benefit; Ontario Works; the Ontario Disability Support Program; supportive housing programs targeted for individuals with addictions, mental health conditions or developmental disabilities; Violence Against Women (VAW) emergency shelters; and Homelessness and Addiction Recovery Treatment (HART) Hubs.

Methodology and Sources

The FAO's analysis of provincial homelessness programs spending and households supported is based on data provided by the Ministry of Municipal Affairs and Housing. The FAO projects the number of households supported by these programs from 2025-26 to 2028-29 based on MMAH's spending plan in the 2026 Ontario Budget.

The FAO's analysis of the known population experiencing homelessness in Ontario is based on the Province's By-Name List. In March 2021, the Province directed Ontario's municipalities to implement a By-Name List (BNL) to enumerate and record demographic information about the local population experiencing homelessness and to help connect people experiencing homelessness to services and supports. The BNL has important limitations: the BNL may underrepresent the total population experiencing homelessness, including individuals who have not consented to be on the BNL and people experiencing hidden homelessness who are not known to municipalities;[10] the BNL may double count individuals who have moved across municipalities; and ongoing changes and refinements to information collection processes by municipalities may affect comparability over time.

The FAO's projection for the total number of individuals experiencing homelessness in Ontario is based on a stock-flow model that projects entrants into and exits from homelessness. This model incorporates the FAO's forecasts of household income and rent, which affect housing affordability; the Ontario Works caseload, which is a key poverty indicator; and provincial housing and homelessness program capacity,[11] which affects exits from homelessness. The FAO's models use data from the 2021 Census, 2023 Canadian Income Survey, the FAO's economic forecast from the Winter 2026 Economic and Budget Outlook,[12] the 2026 Ontario Budget spending plan, and other sources, including the latest available municipal-level homelessness data. Additional information on the FAO's methodology is available upon request.

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[8] In this report, "municipalities" can refer to municipal governments, municipal service managers and Indigenous Program Administrators, as applicable.

[9] Examples of federal homelessness programs that are provided outside of the provincial framework are the Reaching Home program, the Unsheltered Homelessness and Encampments Initiative, and the Interim Housing Assistance Program.

[10] For example, the City of Toronto estimates that 18 per cent of individuals experiencing homelessness in Toronto are not captured in shelter data. See City of Toronto, Shelter System Flow Data.

[11] Provincial housing programs include MMAH subsidized housing programs such as rent-geared-to-income (RGI) housing and the Canada-Ontario Housing Benefit (COHB), as well as supportive housing, long-term care and supportive living programs through the Ministries of Health; Long-Term Care; and Children, Community and Social Services, respectively.

[12] See FAO, *Economic and Budget Outlook, Winter 2026*.

3. Provincial Spending on Homelessness Programs

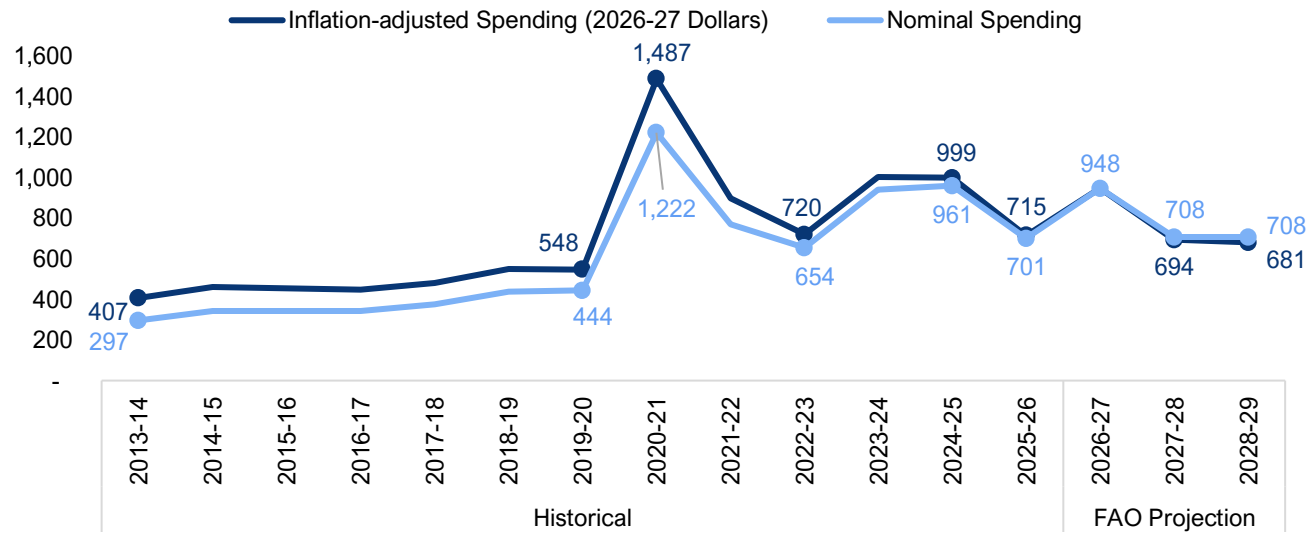
This chapter analyzes historical and FAO projected provincial spending on homelessness programs from 2013-14 to 2028-29 by period, program, operating service category and purpose. In this chapter, 'provincial spending' refers to spending by the Ministry of Municipal Affairs and Housing (MMAH) on homelessness programs; it excludes spending on homelessness-related programs by other provincial ministries, and direct spending by the federal government and municipalities.[13]

Spending by Period

On a nominal dollar basis (i.e., not adjusted for inflation), provincial spending on homelessness programs is projected to increase from $297 million in 2013-14 to $708 million in 2028-29, which represents an average annual growth rate of 6.0 per cent.

On an inflation-adjusted basis (i.e., real 2026-27 dollars), provincial spending on homelessness programs is projected to increase from $407 million in 2013-14 to $681 million in 2028-29, representing an average annual growth rate of 3.5 per cent.

Figure 3.1
Nominal and inflation-adjusted historical and FAO projected provincial spending on homelessness programs, 2013-14 to 2028-29



Source: FAO analysis of information provided by MMAH.

[13] The FAO estimates that provincial spending represents the majority of total homelessness spending in Ontario by all levels of government. Between 2019-20 and 2024-25, provincial spending comprised approximately 57 per cent of total homelessness program spending in Ontario, with the federal government and municipalities providing the remaining 18 per cent and 24 per cent, respectively. Source: FAO estimate of information provided by MMAH and the Association of Municipalities of Ontario, *Municipalities Under Pressure*, January 9, 2025.

On a nominal basis, there were two distinct six-year periods in historical homelessness program spending between 2013-14 and 2025-26. In the first period, provincial spending on homelessness programs grew at an average annual rate of 6.9 per cent, increasing from $297 million in 2013-14 to $444 million in 2019-20. In the second period from 2019-20 to 2025-26, provincial spending on homelessness programs fluctuated significantly due to the introduction and expiry of several time-limited programs. During this period, spending peaked at $1.2 billion in 2020-21, then ranged from $654 million in 2022-23 to $961 million in 2024-25. In 2025-26, the FAO estimates the Province will record $701 million in homelessness program spending, resulting in an overall average annual growth rate of 7.9 per cent from 2019-20 to 2025-26. Going forward, the FAO projects homelessness program spending of $948 million in 2026-27, declining to $708 million in 2027-28 and 2028-29, largely due to the expiry of time-limited spending after 2026-27.

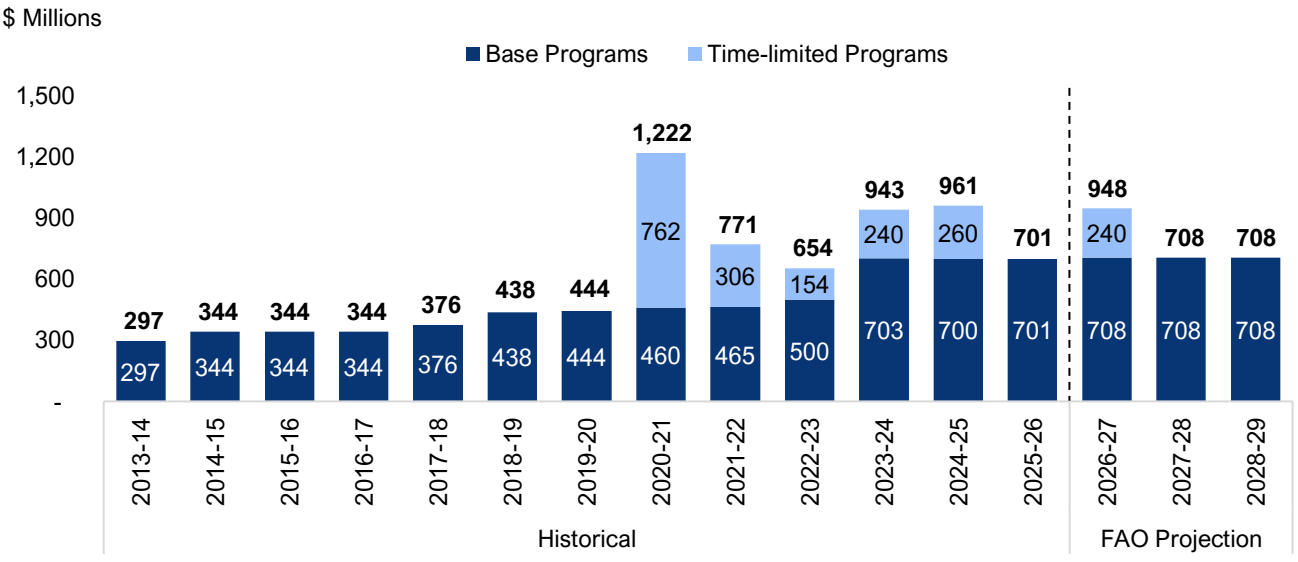
On an inflation-adjusted basis (i.e., real 2026-27 dollars), from 2013-14 to 2019-20, spending increased at an average annual rate of 5.1 per cent, growing from $407 million in 2013-14 to $548 million in 2019-20. In the second period, spending grew at an average annual rate of 4.5 per cent between 2019-20 and 2025-26. Over this period, spending peaked at $1.5 billion in 2020-21 due to the introduction of time-limited spending, then ranged from $720 million in 2022-23 to $1.0 billion in 2023-24 and 2024-25. In 2025-26, the FAO estimates the Province will record inflation-adjusted spending of $715 million. Going forward, the FAO projects homelessness program spending of $948 million in 2026-27, declining to $694 million in 2027-28 and $681 million in 2028-29, with the expiry of time-limited spending after 2026-27.

Spending by Program

The FAO categorizes provincial homelessness program spending as **base program spending**, which consists of the Homelessness Prevention Program (HPP), the Indigenous Supportive Housing Program (ISHP) and their predecessors, and **time-limited spending**, which consists of funding in response to the COVID-19 pandemic or as part of specific provincial-municipal funding agreements.

Figure 3.2

Historical and FAO projected provincial homelessness program spending, by program category, 2013-14 to 2028-29



Source: FAO analysis of information provided by MMAH.

Base Programs

MMAH base homelessness programs began in January 2013, following a transfer of responsibility for certain homelessness programs from the Ministry of Children, Community and Social Services to MMAH. These programs provide ongoing funding to Ontario's 47 municipal service managers and two Indigenous Program Administrators that administer services for households at risk of homelessness and households experiencing homelessness. Base homelessness programs include:

- The Homelessness Prevention Program, which provides funding to municipal service managers for homelessness services under four operating service categories: housing assistance, emergency shelters, supportive housing and community support services. The program's stated goals are to help people at risk of homelessness to remain housed, aid people who are experiencing homelessness obtain and retain housing, and reduce chronic homelessness. The HPP in its current form was launched in April 2022, after the consolidation of three legacy programs: the Community Homelessness Prevention Initiative, Home for Good, and the Strong Communities Rent Supplement Program (SCRSP).[14]
- The Indigenous Supportive Housing Program, established in 2017-18 to assist Indigenous households who are experiencing homelessness or are at risk of homelessness to obtain housing and support services. The ISHP is administered under transfer payment agreements with two non-profit Indigenous Program Administrators: the Miziwe Biik Development Corporation in the Greater Toronto Area (GTA) and the Ontario Aboriginal Housing Support Services Corporation outside the GTA.

Table 3.1
Historical and FAO projected base provincial homelessness program spending, 2013-14 to 2028-29

($ Millions)	Historical													FAO Projection		
Program	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Homelessness Prevention Program	297	344	344	344	374	423	431	441	441	470	661	659	659	664	664	664
Indigenous Supportive Housing Program	–	–	–	–	2	16	13	19	23	30	42	42	42	44	44	44
Total	**297**	**344**	**344**	**344**	**376**	**438**	**444**	**460**	**465**	**500**	**703**	**700**	**701**	**708**	**708**	**708**

Note: Prior to 2022-23, Homelessness Prevention Program spending reflects spending through the Community Homelessness Prevention Initiative, Home for Good and the Strong Communities Rent Supplement Program. Historical values are FAO estimates.
Source: FAO analysis of information provided by MMAH.

Base homelessness program spending increased from $297 million in 2013-14 to $701 million in 2025-26. This increase was largely driven by growth in the HPP, which comprises 94 per cent of base program spending. HPP spending increased from $297 million in 2013-14 to $659 million in 2025-26. A large portion of this increase occurred in 2023-24 due to new funding introduced in the 2023 Ontario Budget.[15] ISHP spending increased from $2 million following its establishment in 2017-18 to $42 million in 2025-26.

[14] Prior to 2022-23, the SCRSP was funded through MMAH housing programs. The FAO has restated homelessness program spending prior to 2022-23 to include the SCRSP.
[15] See 2023 Ontario Budget, p. 84 for more information.

Going forward, the FAO projects that base homelessness program spending will increase to $708 million in 2026-27 and remain unchanged through 2028-29. HPP and ISHP spending is projected to be $664 million and $44 million, respectively, in 2026-27, and remain at these levels through 2028-29.

Time-limited Programs

Time-limited homelessness program spending was introduced in 2020-21 to provide additional support to municipalities during the COVID-19 pandemic and continued through subsequent provincial-municipal funding agreements.

- In March 2020, the Province launched the Social Services Relief Fund (SSRF) in response to the COVID-19 pandemic.[16] The SSRF provided a total of $1.2 billion in funding from 2020-21 to 2022-23 to municipalities and service providers for shelters, food banks and other services during the pandemic.[17]
- In 2023-24, the Province announced the New Deal Agreement with the City of Toronto and the Ontario-Ottawa Agreement with the City of Ottawa, which included additional support for a range of services, including homelessness shelters from 2023-24 to 2025-26.[18] Together, these agreements provided $240 million in 2023-24 and $240 million in 2024-25. Based on information provided by the Province, the FAO expects a final total payment of $240 million, for services provided in 2025-26, to be recorded in the 2026-27 fiscal year.[19]
- In 2024-25, the Province provided $20 million through the Encampment Response Initiative (ERI) to municipalities to expand shelter capacity and create additional temporary accommodation spaces across Ontario.[20]

Table 3.2
Historical and FAO projected time-limited provincial homelessness program spending, 2013-14 to 2028-29

($ Millions)	Historical													FAO Projection		
Program	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29
Social Services Relief Fund	–	–	–	–	–	–	–	762	306	154	–	–	–	–	–	–
New Deal and Ontario-Ottawa Agreements	–	–	–	–	–	–	–	–	–	–	240	240	–	240*	–	–
Encampment Response Initiative	–	–	–	–	–	–	–	–	–	–	–	20	–	–	–	–
Total	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**762**	**306**	**154**	**240**	**260**	**–**	**240**	**–**	**–**

* Based on information provided by the Province, the FAO expects a final total payment of $240 million, for services provided in 2025-26, to be recorded in the 2026-27 fiscal year.
Source: FAO analysis of information provided by MMAH.

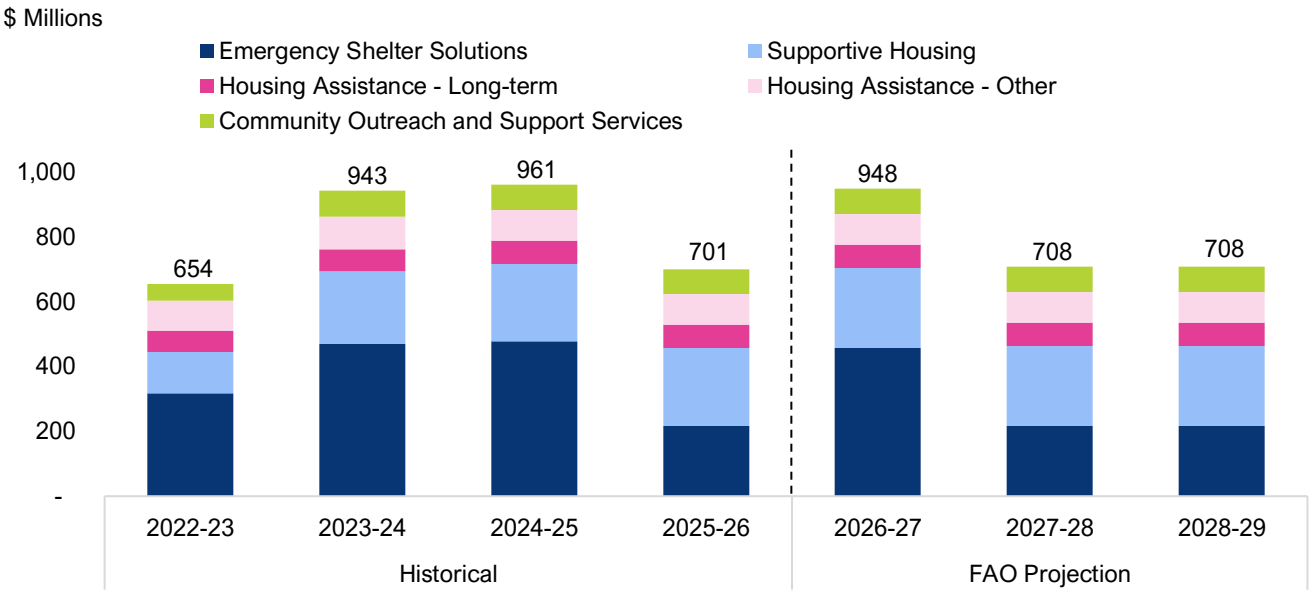
[16] The federal government contributed $212 million to the SSRF in 2020-21 and $64 million in 2022-23 as part of the Safe Restart Agreement.
[17] Government of Ontario, Ontario Protecting the Most Vulnerable During COVID-19 Crisis, March 23, 2020.
[18] Government of Ontario, Terms of the New Deal Between Ontario and Toronto, November 26, 2023 and Terms of the Ontario-Ottawa Agreement, March 28, 2024.
[19] In this report, the FAO presents the final payments of the New Deal Agreement and Ontario-Ottawa Agreement as spending in 2026-27, while corresponding figures for households supported are presented in 2025-26, the year in which services were rendered.
[20] Government of Ontario, Ontario Investing $75.5 Million to Restore Safety to Parks and Public Spaces, January 27, 2025.

Spending by Operating Service Category

Provincial homelessness programs are grouped into four broad operating service categories: Emergency Shelter Solutions, Supportive Housing, Housing Assistance (long-term and other), and Community Outreach and Support Services.

Figure 3.3

Historical and FAO projected provincial homelessness program spending, by operating service category, 2022-23 to 2028-29



Source: FAO estimates and analysis of information provided by MMAH.

Emergency Shelter Solutions

Emergency Shelter Solutions provides funding for emergency shelters administered by service managers across the province. This category accounted for 31.0 per cent of total provincial homelessness program spending in 2025-26.

The Province recorded $317 million in Emergency Shelter Solutions spending in 2022-23. Spending in this operating service category increased significantly in the following years due to the introduction of time-limited funding from the New Deal Agreement, Ontario-Ottawa Agreement and Encampment Response Initiative, bringing total spending on emergency shelters to $469 million in 2023-24 and $478 million in 2024-25. Spending is estimated to decline to $217 million in 2025-26 and then increase to $458 million in 2026-27, as time-limited spending for services rendered in 2025-26 will be recorded in 2026-27.[21] Starting in 2027-28, the FAO projects spending to decline to $218 million following the expiry of time-limited funding and remain at that level through 2028-29.

[21] Based on information provided by the Province, the FAO expects a final payment of $240 million under the New Deal Agreement and the Ontario-Ottawa Agreement, for services provided in 2025-26, to be recorded in the 2026-27 fiscal year.

Supportive Housing

Supportive Housing provides permanent long-term housing combined with ongoing wrap-around support services, and includes transitional housing as an intermediate step between homelessness and permanent housing. Supportive Housing accounted for 34.1 per cent of total provincial homelessness program spending in 2025-26.

Provincial spending on Supportive Housing increased from $127 million in 2022-23 to $239 million in 2025-26, primarily due to an increase in annual funding starting in 2023-24.[22] The FAO projects that Supportive Housing spending will increase to $245 million in 2026-27 and remain at that level through 2028-29.

Housing Assistance – Long-term

Long-term Housing Assistance provides ongoing (e.g., lasting one year or more) housing supports, such as rent supplements and housing allowances, to those experiencing and at risk of homelessness.[23] This category accounted for 10.3 per cent of total provincial homelessness program spending in 2025-26.

Provincial spending on long-term Housing Assistance increased from $65 million in 2022-23 to $72 million in 2025-26. The FAO projects that long-term Housing Assistance spending will remain at $72 million through 2028-29.

Housing Assistance – Other

Other Housing Assistance includes short-term financial and non-financial assistance, such as rent and utilities arrears, emergency repairs, eviction supports, and assistance with finding housing. This category accounted for 13.5 per cent of total provincial homelessness program spending in 2025-26.

Provincial spending on other Housing Assistance increased from $94 million in 2022-23 to $102 million in 2023-24, before returning to $94 million in both 2024-25 and 2025-26. The FAO projects that other Housing Assistance spending will increase to $95 million in 2026-27 and remain at that level through 2028-29.

Community Outreach and Support Services

Community Outreach and Support Services funds By-Name List administration, case management, life skills development, mental health and addictions support, food security programs, and other ongoing services for individuals who are not also receiving long-term housing assistance. This operating service category accounted for 11.1 per cent of total provincial homelessness program spending in 2025-26.

Provincial spending on Community Outreach and Support Services increased from $51 million in 2022-23 to $78 million in 2025-26. The FAO projects that Community Outreach and Support Services spending will remain at $78 million through 2028-29.

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[22] Government of Ontario, Ontario Providing More Supportive Housing for Vulnerable People, April 4, 2023.

[23] Rent supplements are rent subsidies paid to landlords, and housing allowances are rent subsidies paid to households.

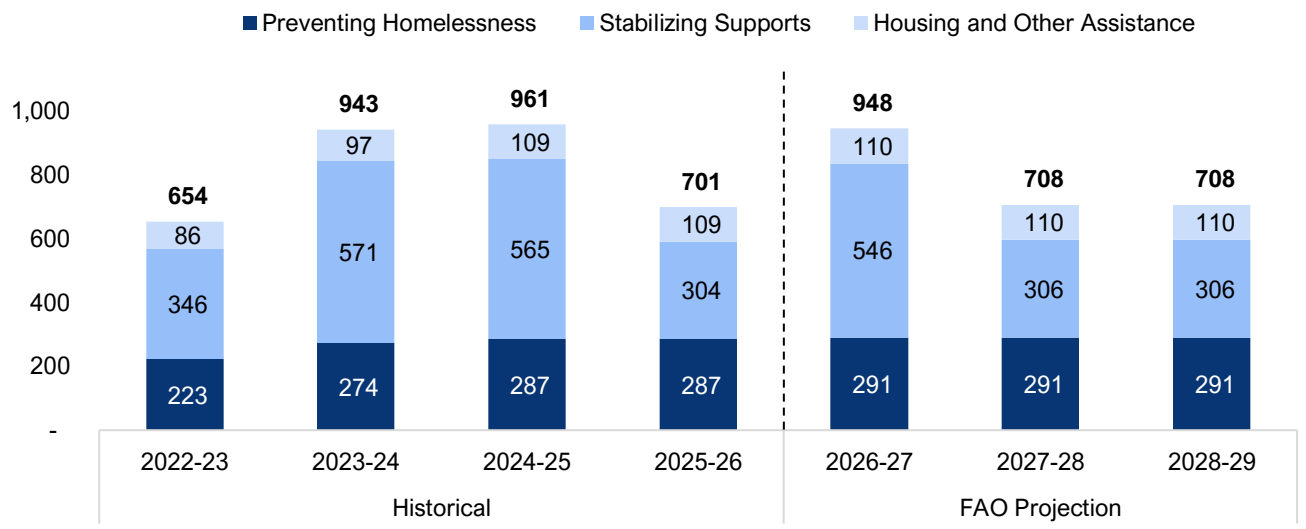
Spending by Purpose

This section presents spending on provincial homelessness programs by purpose. The FAO defines three main purposes for provincial homelessness programs: preventing households at risk of homelessness from entering homelessness, providing immediate stabilizing supports for households experiencing homelessness, and providing housing and other assistance to help households exit homelessness. These purposes are consistent with the HPP's objectives of preventing homelessness, addressing homelessness and reducing chronic homelessness.[24]

Figure 3.4

Historical and FAO projected provincial homelessness program spending, by purpose, 2022-23 to 2028-29

$ Millions



Source: FAO analysis of information provided by MMAH.

Preventing households at risk of homelessness from entering homelessness

This category includes services to assist households at risk of homelessness[25] to retain housing or avoid a return to homelessness. This includes community outreach and support services, supportive housing, and housing assistance services provided to households at risk of homelessness.

Spending on preventing households at risk of homelessness from entering homelessness accounted for 41.0 per cent of total provincial homelessness program spending in 2025-26. From 2022-23 to 2025-26, spending increased from $223 million to $287 million, driven by investments in supportive housing. Going forward, the FAO projects spending will rise to $291 million in 2026-27 and remain at that level through 2028-29.

[24] Homelessness Prevention Program (HPP) Guidelines, April 2022.

[25] The Province identifies a household as at risk of homelessness if the household is not homeless but whose current economic and/or housing situation is precarious and/or does not meet public health or safety standards. Homelessness Prevention Program (HPP) Guidelines, April 2022.

Stabilizing supports for households experiencing homelessness

This category contains services to meet the immediate shelter and essential needs for households experiencing homelessness. This includes emergency shelter services, as well as community outreach and support services such as mental health, addictions and other health-related support.

Spending on stabilizing supports for households experiencing homelessness accounted for 43.5 per cent of total provincial homelessness program spending in 2025-26. From 2022-23 to 2024-25, spending increased from $346 million to $565 million, driven by time-limited support for shelters from the New Deal Agreement, Ontario-Ottawa Agreement and Encampment Response Initiative. Spending is estimated to decline to $304 million in 2025-26 and then increase to $546 million in 2026-27, as time-limited spending for services rendered in 2025-26 will be recorded in 2026-27.[26] Starting in 2027-28, the FAO projects spending will decline to $306 million with the expiry of time-limited funding and remain at that level through 2028-29.

Housing and other assistance to help households exit homelessness

This category includes spending to directly assist households who were experiencing or had recently experienced homelessness to obtain and retain permanent housing. Services include long-term housing (such as rent supplements and housing allowances), transitional and supportive housing, and other financial and non-financial housing assistance.

Spending on housing and other assistance to help households exit homelessness accounted for 15.6 per cent of total provincial homelessness program spending in 2025-26. From 2022-23 to 2025-26, spending increased from $86 million to $109 million. Going forward, the FAO estimates spending will rise to $110 million in 2026-27 and remain at that level through 2028-29.

[26] Based on information provided by the Province, the FAO expects a final payment of $240 million under the New Deal Agreement and the Ontario-Ottawa Agreement, for services provided in 2025-26, to be recorded in the 2026-27 fiscal year.

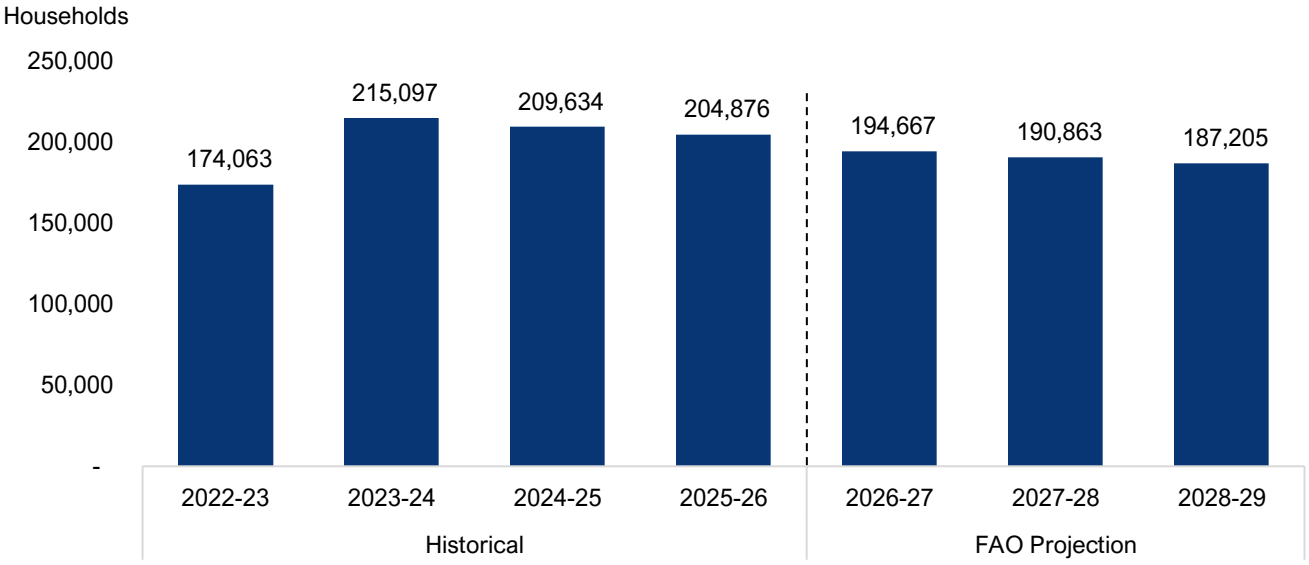
4. Households Supported by Homelessness Programs

This chapter analyzes the historical and FAO projected number of households supported by provincial homelessness programs from 2022-23 to 2028-29 by period, program, operating service category and purpose. The figures for households supported in this chapter reflect the combined spending by the Province, the federal government and municipalities on provincial homelessness programs under the oversight of MMAH. Federal and municipal homelessness programs outside the provincial homelessness programs framework (as discussed in Chapter 3) and homelessness-related programs in other provincial ministries are outside the scope of this chapter.

Households Supported by Period

In 2022-23, provincial homelessness programs supported an estimated 174,063 households. The next year, households supported increased to 215,097, a one-year increase of 23.6 per cent, resulting from a $288 million increase in provincial spending (see Chapter 3). From 2023-24 to 2025-26, the number of households supported by provincial homelessness programs declined at an average annual rate of 2.4 per cent, falling to 204,876 in 2025-26. Going forward, the FAO estimates that the number of households supported will continue to decline, at an average annual rate of 3.0 per cent, falling to 187,205 in 2028-29. This projected decline is primarily due to the decline in provincial spending on homelessness programs, from an inflation-adjusted $1.0 billion in 2023-24 to a projected $681 million in 2028-29 (see Chapter 3).

Figure 4.1
Historical and FAO projected households supported by provincial homelessness programs in Ontario, 2022-23 to 2028-29



Note: Historical values are FAO estimates.
Source: FAO analysis of information provided by MMAH.

Households Supported by Program

This section presents the historical and projected number of households supported by the program categories introduced in Chapter 3. In any given year, households could receive support from multiple programs; therefore, the sum of the households supported by each program will not equal the total number of households supported as discussed in the previous section.

Base Programs

In 2022-23, 172,995 households were supported by base programs, which consisted of 165,396 households supported through the Homelessness Prevention Program (HPP) and 7,599 through the Indigenous Supportive Housing Program (ISHP). Following an increase in base program spending in 2023-24, the number of households supported increased to 208,563, before falling to 203,132 in 2024-25 and 196,395 in 2025-26. Going forward, the FAO estimates that the number of households supported by base programs will decrease to 187,205 by 2028-29, which consists of 170,159 households supported by the HPP and 17,046 by the ISHP. Overall, the projected decline in households supported by base programs from 2023-24 to 2028-29 is primarily due to the inflation-adjusted decline in provincial spending on base homelessness programs, from $748 million in 2023-24 to a projected $681 million in 2028-29.

Table 4.1
Historical and FAO projected households supported by base homelessness programs, 2022-23 to 2028-29

	Historical (Households)				FAO Projected (Households)		
Program	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**	**2027-28**	**2028-29**
Homelessness Prevention Program	165,396	196,673	185,457	179,047	176,942	173,484	170,159
Indigenous Supportive Housing Program	7,599	11,890	17,675	17,348	17,726	17,379	17,046
Base Total	**172,995**	**208,563**	**203,132**	**196,395**	**194,667**	**190,863**	**187,205**

Note: Historical values are FAO estimates.
Source: FAO analysis of information provided by MMAH.

Time-limited Programs

In 2022-23, an estimated 30,965 households were supported by the Social Services Relief Fund (SSRF). After the expiry of the SSRF and the introduction of the New Deal Agreement and the Ontario-Ottawa Agreement, time-limited programs supported an estimated 23,359 households in 2023-24, 21,404 households in 2024-25, and 23,187 households in 2025-26.[27]

[27] Based on information provided by the Province, the FAO expects a final payment of $240 million under the New Deal Agreement and the Ontario-Ottawa Agreement, for services provided in 2025-26, to be recorded in the 2026-27 fiscal year.

Table 4.2

Historical and FAO projected households supported by time-limited homelessness programs, 2022-23 to 2028-29

	Historical (Households)				FAO Projected (Households)		
Program	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**	**2027-28**	**2028-29**
Social Services Relief Fund	30,965	–	–	–	–	–	–
New Deal Agreement and Ontario-Ottawa Agreement	–	23,359	21,404	23,187*	–	–	–
Time-limited Total	**30,965**	**23,359**	**21,404**	**23,187***	**–**	**–**	**–**

* Based on information provided by the Province, the FAO expects a final payment of $240 million under the New Deal Agreement and the Ontario-Ottawa Agreement, for services provided in 2025-26, to be recorded in the 2026-27 fiscal year.
Note: Historical values are FAO estimates.
Source: FAO analysis of information provided by MMAH.

Households Supported by Operating Service Category

This section reviews the historical and projected number of households supported by the four homelessness program operating service categories: Emergency Shelter Solutions, Supportive Housing, Housing Assistance, and Community Outreach and Support Services. As households may receive support from multiple operating service categories, the total number of households supported by operating service category will not equal the total number of households supported.

Table 4.3

Historical and FAO projected households supported by provincial homelessness programs, by operating service category, 2022-23 to 2028-29

	Historical (Households)				FAO Projection (Households)		
Operating Service Category	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**	**2027-28**	**2028-29**
Emergency Shelter Solutions	42,705	59,112	55,611	52,453	44,747	43,872	43,031
Supportive Housing	14,129	22,803	26,620	26,139	26,448	25,931	25,434
Housing Assistance – Long-term	7,817	9,022	7,695	7,544	7,395	7,251	7,112
Housing Assistance – Other	41,395	52,859	54,310	53,247	52,283	51,261	50,279
Community Outreach and Support Services	116,210	116,491	116,937	114,654	112,773	110,569	108,450

Note: Historical values are FAO estimates.
Source: FAO analysis of information provided by MMAH.

In 2025-26, 52,453 households were served by Emergency Shelter Solutions, a 22.8 per cent increase from the 42,705 households supported in 2022-23, largely due to additional shelter funding provided by the New Deal Agreement and Ontario-Ottawa Agreement. With the expiry of these two agreements,[28] the FAO projects households supported to decline to 44,747 in 2026-27 and continue to decline to 43,031 in 2028-29.

[28] Based on information provided by the Province, the FAO expects a final payment of $240 million under the New Deal Agreement and the Ontario-Ottawa Agreement, for services provided in 2025-26, to be recorded in the 2026-27 fiscal year.

There were 26,139 households served by Supportive Housing in 2025-26, which represents an 85.0 per cent increase from the 14,129 households served in 2022-23. This growth was driven by the increased funding for Supportive Housing in 2023-24 as discussed in Chapter 3. Going forward, the FAO projects that the number of households served by Supportive Housing will decline to 25,434 in 2028-29.

In 2025-26, 7,544 households received long-term Housing Assistance in the form of rent supplements and housing allowances, a 3.5 per cent decrease from the 7,817 households served in 2022-23. Another 53,247 households received other types of Housing Assistance in 2025-26, a 28.6 per cent increase from 41,395 in 2022-23. The FAO projects that the number of households served by long-term Housing Assistance will decline to 7,112 and the number of households served by other types of Housing Assistance will decline to 50,279 in 2028-29. These declines are in line with projected declines in inflation-adjusted spending.

In 2025-26, 114,654 households were served by Community Outreach and Support Services. This represents a 1.3 per cent decrease from the reported 116,210 households served in 2022-23. Going forward, the FAO projects households supported to decline to 108,450 in 2028-29, in line with the projected decline in inflation-adjusted spending.

Households Supported by Purpose

As previously discussed, the FAO defines three main purposes for provincial homelessness programs: preventing households at risk of homelessness from entering homelessness, providing immediate stabilizing supports for households experiencing homelessness, and providing housing and other assistance to help households exit homelessness. As households may receive support for multiple purposes, the total number of households supported by purpose will not equal the total number of households supported.

Table 4.4

Historical and FAO projected households supported by provincial homelessness programs, by purpose, 2022-23 to 2028-29

	Historical (Households)				FAO Projection (Households)		
Purpose	**2022-23**	**2023-24**	**2024-25**	**2025-26**	**2026-27**	**2027-28**	**2028-29**
Preventing households at risk of homelessness from entering homelessness	96,906	113,997	106,195	104,147	103,013	101,000	99,064
Stabilizing supports for households experiencing homelessness	70,192	92,890	89,975	86,722	80,431	78,859	77,348
Providing housing and other assistance to help households exit homelessness	15,565	18,392	26,258	25,753	25,439	24,942	24,464

Note: Historical values are FAO estimates.
Source: FAO analysis of information provided by MMAH.

The FAO estimates that 104,147 households were supported by prevention supports in 2025-26, which represents an increase of 7.5 per cent from the 96,906 households supported in 2022-23. Going forward, the FAO projects households supported by prevention supports will decline to 99,064 in 2028-29, in line with the projected decline in inflation-adjusted spending.

The FAO estimates that stabilizing supports for households experiencing homelessness supported 86,722 households in 2025-26, which is a 23.5 per cent increase from the 70,192 households supported in 2022-23, largely due to time-limited funding under the New Deal Agreement and the Ontario-Ottawa Agreement. Going forward, the FAO projects households supported will decrease to 77,348 in 2028-29, largely due to the end of time-limited funding.

In 2025-26, 25,753 households received housing and other assistance to help them exit homelessness, a 65.4 per cent increase from the 15,565 households supported in 2022-23. Of the 25,753 households supported in 2025-26, 8,439 (32.8 per cent) received HPP and ISHP supportive housing or long-term housing supports and 17,314 (67.2 per cent) received other assistance, such as short-term financial assistance and landlord referral services. Going forward, the FAO projects households receiving housing and other assistance to help them exit homelessness will decline to 24,464 in 2028-29, in line with the projected decline in inflation-adjusted spending.

5. Population Experiencing Homelessness in Ontario

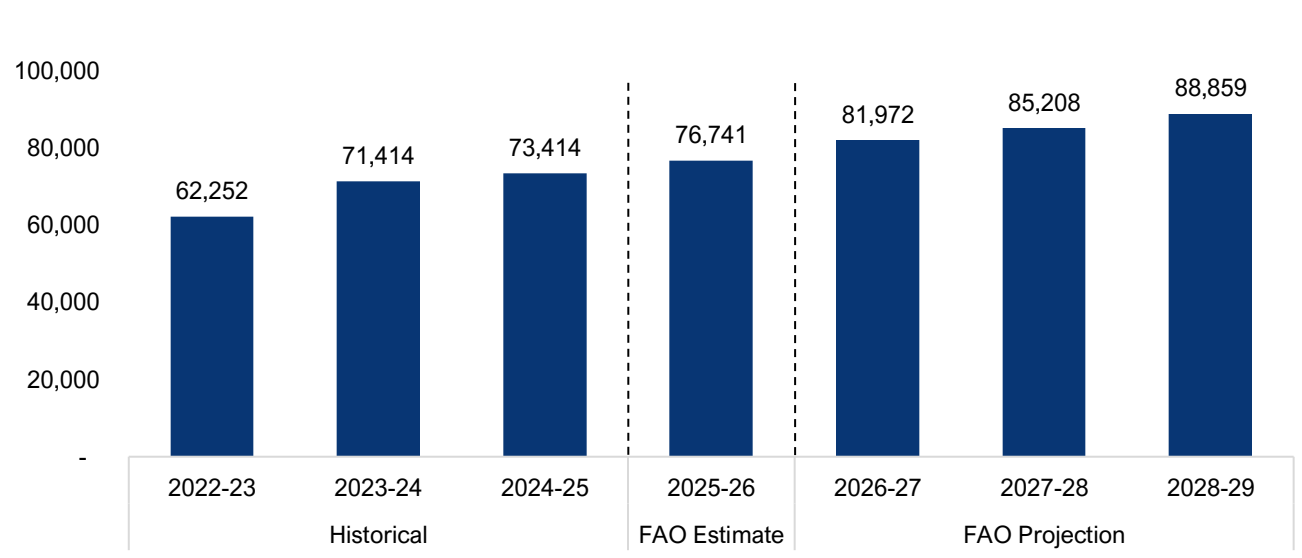
This chapter reviews the number of individuals experiencing homelessness, provides context on the growth in homelessness from 2022-23 to 2025-26, and presents the FAO's homelessness projection through 2028-29. This chapter also provides additional information on the population experiencing homelessness in Ontario, including the causes of homelessness, types of homelessness, and select demographic and regional characteristics.

Historical Trends and Outlook

In March 2021, the Province directed Ontario's municipalities to implement a By-Name List (BNL) to enumerate and record demographic information about the local population experiencing homelessness and to help connect people experiencing homelessness to services and supports. Importantly, the BNL represents the 'known' population experiencing homelessness in Ontario and does not represent the total homelessness population. This is due to people experiencing hidden homelessness who are not known to municipalities and individuals who have not consented to be on the BNL (see Chapter 2 for more information on the BNL).

According to the BNL, in 2022-23, there were 62,252 known individuals in Ontario who experienced homelessness at any point during the year. The FAO estimates that the known population experiencing homelessness will increase to 88,859 in 2028-29.

Figure 5.1
Historical and FAO projected known individuals experiencing homelessness in Ontario, 2022-23 to 2028-29



Source: By-Name List data provided by MMAH and FAO calculations.

From 2022-23 to 2025-26, the known population experiencing homelessness in a given year increased from 62,252 individuals to an estimated 76,741 individuals, an increase of 14,489 individuals (23.3 per cent).

Factors that contributed to the increase over this period include:

- Declining housing affordability: median market rent increased by a total of 19.3 per cent from 2022-23 to 2025-26, outpacing the estimated 14.1 per cent total growth in per-household income for low- to middle-income households.
- Strong population growth: population growth totalled 6.2 per cent from 2022-23 to 2025-26. In particular, the arrival of asylum claimants placed pressure on municipal shelter systems in several large urban centres in 2023-24 and 2024-25, as the availability of federally funded transitional accommodations did not initially keep pace with demand.[29]

These factors were partially offset by:

- The expansion of provincial homelessness and housing programs supports: the number of households supported by provincial homelessness programs grew from 174,063 households in 2022-23 to 204,876 households in 2025-26, an increase of 17.7 per cent (see Chapter 4), while provincial housing supports for individuals experiencing homelessness[30] increased by 20.0 per cent.
- An increase in federally funded supports for asylum claimants in 2025-26: this contributed to significant reductions in asylum claimants in emergency shelters.[31]

Going forward, the FAO projects that the total number of known people experiencing homelessness in a given year will increase by 12,118 individuals from 76,741 individuals in 2025-26 to 88,859 individuals in 2028-29. This represents a total growth of 15.8 per cent over this period, lower than the 23.3 per cent total growth from 2022-23 to 2025-26. Factors that are expected to contribute to slowing growth over the projection period include:

- Slower population growth: Ontario's population is projected to grow by a total of 0.5 per cent from 2025-26 to 2028-29, slower than the 6.2 per cent total growth from 2022-23 to 2025-26.
- Improving housing affordability: per-household income for low- to middle-income households is projected to grow by a total of 9.0 per cent from 2025-26 to 2028-29, exceeding the projected growth in the median market rent of 7.3 per cent over this period.

These factors are projected to be partially offset by:

- Decreasing homelessness programs support: the number of households supported by provincial homelessness programs is projected to decrease from 204,876 households in 2025-26 to 187,205 households in 2028-29, a decline of 8.6 per cent compared to an increase of 17.7 per cent from 2022-23 to 2025-26 (see Chapter 4).

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[29] Refugee and asylum claimants placed significant pressure on municipal shelter systems in several large Ontario municipalities in 2023 and 2024. At the peak in August 2024, Toronto accommodated 6,490 refugee claimants nightly, representing approximately 60 per cent of its total shelter population. In Hamilton, refugee and asylum-seeking households occupied up to 35 per cent of shelter spaces in February 2024, while Ottawa reported that approximately 600 single adult asylum claimants represented 60 per cent of clients in its single-adult shelter system. See City of Toronto, Shelter Pressures and Access Initiatives - Updates; Region of Peel, Asylum Claimant Response and Interim Housing Assistance Program (IHAP) Update; City of Hamilton, Interim Housing Assistance Program: Funding Update; and City of Ottawa, Newcomer Reception Centres.

[30] Housing supports for individuals experiencing homelessness includes a subset of total provincial housing program support that serves the population experiencing homelessness, largely consisting of Canada-Ontario Housing Benefit (COHB) rent supplements and rent-geared-to-income assistance. The expansion of COHB drove growth in provincial housing supports for individuals experiencing homelessness. See FAO, *An Update on Subsidized Housing Programs in Ontario* for more information on COHB.

[31] For example, the City of Toronto reported that almost 2,000 refugee claimants exited its emergency shelter system between January and November 2025. This included 323 individuals transferred to federally funded hotels and approximately 400 referred to Peel Region's asylum claimant reception centre. In addition, Hamilton reported that the share of asylum seekers in Hamilton's shelter system declined from approximately 35 per cent in early 2024 to 7 per cent by July 2025. See City of Toronto, Shelter Pressures and Access Initiatives – Updates, November 28, 2025; and City of Hamilton, Interim Housing Assistance Program: Funding Update, September 11, 2025.

- Slower growth in provincial housing supports for individuals experiencing homelessness: from 2025-26 to 2028-29, the FAO projects that the number of individuals experiencing homelessness supported by provincial housing programs will increase by 12.9 per cent, cumulatively, slower than the 20.0 per cent growth from 2022-23 to 2025-26.[32]

Information on the Population Experiencing Homelessness

Causes of Homelessness

Homelessness can result from a combination of financial and housing pressures, relationship and family circumstances, health issues, relocation and other events. In a 2023 report, Statistics Canada reported that the most common causes leading to homelessness in Canada included financial issues (41.8 per cent), relationship issues (36.9 per cent) and fleeing abuse (13.3 per cent).[33]

The City of Toronto reported similar causes in its 2024 Street Needs Assessment,[34] in which the most frequently cited reason for recent housing loss was not having enough income for housing, reported by 41 per cent of respondents. This was an increase from the 19 per cent who reported not having enough income for housing in 2021. The share of respondents reporting that they left their community or relocated also increased significantly, from 5 per cent in 2021 to 31 per cent in 2024, reflecting in part the large number of recently arrived refugee claimants in Toronto's shelter system. Finally, 22 per cent of respondents in the Street Needs Assessment reported that eviction led to their most recent housing loss.

Types of Homelessness

In 2024-25, the latest year with available data, the BNL recorded 73,414 individuals who experienced homelessness in Ontario, of which:

- 35,339 individuals (48.1 per cent) experienced chronic homelessness. This was an increase of 37.1 per cent from 25,777 individuals in 2022-23. Chronic homelessness refers to individuals who are currently homeless and have been homeless for six months or more in the past year.[35] Chronic homelessness is associated with longer periods of homelessness, greater risks of harm and more complex support needs, including mental illness, substance use and disabilities.[36]
- 38,075 individuals (51.9 per cent) experienced other homelessness. This was an increase of 4.4 per cent from 36,475 individuals in 2022-23. Other homelessness includes episodic homelessness (which is experienced repeatedly, with multiple episodes over time) and temporary homelessness (which is brief and not repeated).

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[32] Slower growth in provincial housing supports for individuals experiencing homelessness is projected to be driven by a slower expansion of COHB. See FAO, *An Update on Subsidized Housing Programs in Ontario* for more information on COHB.

[33] See Statistics Canada, *Homelessness: How does it happen?*, December 6, 2023.

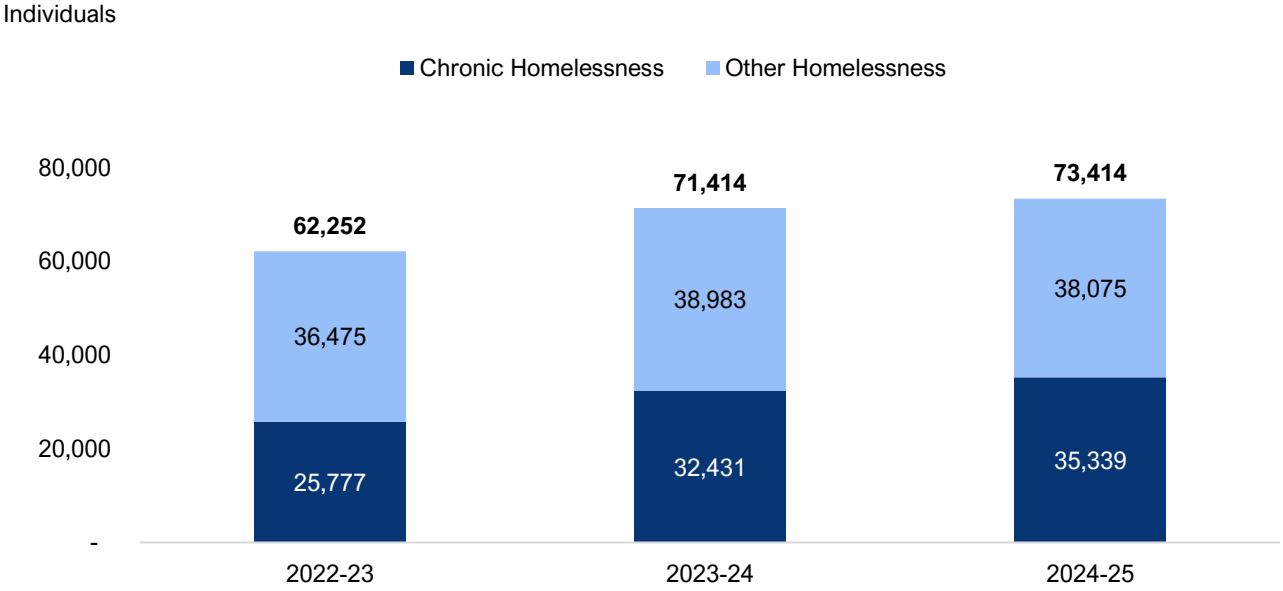
[34] City of Toronto, 2024 Street Needs Assessment, July 7, 2025, pp. 56-58.

[35] See Homelessness Prevention Program (HPP) Guidelines, April 2022.

[36] See Housing, Infrastructure and Communities Canada, *Homelessness data snapshot: Analysis of chronic homelessness among shelter users in Canada 2017–2023*.

Figure 5.2

Total number of individuals experiencing chronic homelessness and other homelessness in Ontario on the By-Name List by year, 2022-23 to 2024-25



Note: The By-Name List (BNL) has important limitations: the BNL may underrepresent the total population experiencing homelessness, including individuals who have not consented to be on the BNL and people experiencing hidden homelessness who are not known to municipalities; the BNL may double count individuals who have moved across municipalities; and ongoing changes and refinements to information collection processes by municipalities may affect comparability over time.
Source: FAO analysis of By-Name List data provided by MMAH.

Demographic Analysis

The BNL categorizes individuals experiencing homelessness based on age and Indigenous identity. Of the 73,414 total individuals who experienced homelessness in 2024-25, 9,803 (13.4 per cent) were youth and 63,611 (86.6 per cent) were adults.[37] From 2022-23 to 2024-25, the number of youth and adults experiencing homelessness increased by 26.2 per cent and 16.7 per cent, respectively.

Of the individuals experiencing homelessness in 2024-25, 9,695 (13.2 per cent) identified as Indigenous and 63,719 (86.8 per cent) did not identify as Indigenous.[38] From 2022-23 to 2024-25, the number of individuals identifying as Indigenous and individuals not identifying as Indigenous experiencing homelessness increased by 14.0 per cent and 18.6 per cent, respectively.

Table 5.1

Total number of individuals experiencing homelessness on the By-Name List by year and demographic category, 2022-23 to 2024-25

Demographic Category	Individuals			Change 2022-23 to 2024-25	% Change 2022-23 to 2024-25
	2022-23	2023-24	2024-25		
Youth	7,765	9,042	9,803	2,038	*26.2*
Adults	54,487	62,372	63,611	9,124	*16.7*
Total	**62,252**	**71,414**	**73,414**	**11,162**	***17.9***
Indigenous	8,504	9,075	9,695	1,191	*14.0*
Non-Indigenous	53,748	62,339	63,719	9,971	*18.6*
Total	**62,252**	**71,414**	**73,414**	**11,162**	***17.9***

Note: 'Youth' refers to individuals experiencing homelessness under the age of 25 living independently of parents/caregivers. 'Adults' refers to individuals experiencing homelessness aged 25 and over. However, 'adults' may include some children under the age of 16 who are accompanied by parents/caregivers. The By-Name List (BNL) has important limitations: the BNL may underrepresent the total population experiencing homelessness, including individuals who have not consented to be on the BNL and people experiencing hidden homelessness who are not known to municipalities; the BNL may double count individuals who have moved across municipalities; and ongoing changes and refinements to information collection processes by municipalities may affect comparability over time.
Source: FAO analysis of By-Name List data provided by MMAH.

[37] 'Youth' refers to individuals experiencing homelessness under the age of 25 living independently of parents/caregivers. 'Adults' refers to individuals experiencing homelessness aged 25 and over. However, 'adults' may include some children under the age of 16 who are accompanied by parents/caregivers.

[38] Indigenous identity includes people who identify as First Nations, Inuit or Métis.

Geographic Analysis

The BNL records individuals experiencing homelessness by service manager area. The majority of people experiencing homelessness in Ontario are in large urban centres. In 2024-25, the City of Toronto recorded the largest number of individuals who experienced homelessness at 19,462. This was followed by the City of Ottawa (9,431), the City of London (4,576), the City of Windsor (4,007), the City of Hamilton (3,744), the County of Simcoe (3,504), the Regional Municipality of Peel (3,279), the Regional Municipality of Niagara (2,709), the Regional Municipality of York (2,493) and the Regional Municipality of Waterloo (2,016). The remaining 37 service manager areas recorded a total of 18,193 individuals experiencing homelessness in 2024-25.[39]

Table 5.2

Total number of individuals experiencing homelessness on the By-Name List by year and service manager area, 2022-23 to 2024-25

Service Manager Area	Individuals			Change 2022-23 to 2024-25	% Change 2022-23 to 2024-25
	2022-23	2023-24	2024-25		
City of Toronto	21,192	21,369	19,462	-1,730	*-8.2*
City of Ottawa	7,882	10,934	9,431	1,549	*19.7*
City of London	3,868	4,126	4,576	708	*18.3*
City of Windsor	2,606	2,922	4,007	1,401	*53.8*
City of Hamilton	3,716	3,674	3,744	28	*0.8*
County of Simcoe	2,580	3,204	3,504	924	*35.8*
Regional Municipality of Peel	1,721	3,033	3,279	1,558	*90.5*
Regional Municipality of Niagara	2,914	3,230	2,709	-205	*-7.0*
Regional Municipality of York	1,388	2,006	2,493	1,105	*79.6*
Regional Municipality of Waterloo	1,393	1,396	2,016	623	*44.7*
All Other	12,992	15,520	18,193	5,201	*40.0*
Total	**62,252**	**71,414**	**73,414**	**11,162**	***17.9***

Note: The By-Name List (BNL) has important limitations: the BNL may underrepresent the total population experiencing homelessness, including individuals who have not consented to be on the BNL and people experiencing hidden homelessness who are not known to municipalities; the BNL may double count individuals who have moved across municipalities; and ongoing changes and refinements to information collection processes by municipalities may affect comparability over time.
Source: FAO analysis of By-Name List data provided by MMAH.

In total, the population experiencing homelessness in Ontario increased by 17.9 per cent from 2022-23 to 2024-25. Among the top 10 service manager areas, the Regional Municipality of Peel and the Regional Municipality of York had the highest growth at 90.5 per cent and 79.6 per cent, respectively. Two service manager areas in the top 10, the City of Toronto and the Regional Municipality of Niagara, experienced declines of 8.2 per cent and 7.0 per cent, respectively.

[39] For BNL information for all service manager areas, please see the FAO's website: https://fao-on.org/en/homelessness-report-2026-bnl-list.

After adjusting for population size, four of the 10 service manager areas with the highest rates of homelessness were in Northern Ontario. The highest rate of homelessness in 2024-25 was in the Cochrane District at 1,097 individuals experiencing homelessness per 100,000 population. This was followed by Rainy River District (834), the City of Windsor (824), the City of Ottawa (809), the Nipissing District (804), the City of Brantford (793), the City of London (787), the City of Kingston (695), Thunder Bay District (604) and the City of Toronto (594). The remaining 37 service manager areas had an average rate of 306 individuals experiencing homelessness per 100,000 population.

Table 5.3

Total number of individuals experiencing homelessness on the By-Name List per 100,000 population by year and service manager area, 2022-23 to 2024-25

Service Manager Area	Individuals per 100,000 Population			Change 2022-23 to 2024-25	% Change 2022-23 to 2024-25
	2022-23	2023-24	2024-25		
Cochrane District	525	793	1,097	571	*108.7*
Rainy River District	308	427	834	526	*170.9*
City of Windsor	569	617	824	255	*44.8*
City of Ottawa	722	971	809	87	*12.1*
Nipissing District	552	988	804	251	*45.5*
City of Brantford	739	777	793	54	*7.3*
City of London	706	728	787	81	*11.5*
City of Kingston	687	706	695	7	*1.1*
Thunder Bay District	976	611	604	-372	*-38.1*
City of Toronto	701	674	594	-107	*-15.3*
All Other	230	276	306	76	*33.0*
Total	**408**	**453**	**454**	**46**	***11.4***

Note: The By-Name List (BNL) has important limitations: the BNL may underrepresent the total population experiencing homelessness, including individuals who have not consented to be on the BNL and people experiencing hidden homelessness who are not known to municipalities; the BNL may double count individuals who have moved across municipalities; and ongoing changes and refinements to information collection processes by municipalities may affect comparability over time.
Source: FAO analysis of By-Name List data provided by MMAH and Statistics Canada, "Population estimates, July 1, by census division, 2021 boundaries", Table: 17-10-0152-01.

Among the 10 service manager areas with the highest rates of homelessness, Rainy River District and the Cochrane District had the highest growth at 170.9 per cent and 108.7 per cent, respectively, from 2022-23 to 2024-25. Two service manager areas in the top 10, Thunder Bay District and the City of Toronto, experienced declines of 38.1 per cent and 15.3 per cent, respectively.