Housing Justice Starts with Us

Written Submission to the Neha Review Panel April 2025

> WOMEN'S NATIONAL Housing & Homelessness Network

Land Acknowledgement

The Women's National Housing & Homelessness Network (WNHHN) acknowledges that Canada is a settler colonial state on Turtle Island, which has been governed and inhabited by Indigenous Peoples practicing traditional ways of doing, knowing, and being for generations. Indigenous communities across Canada have been on the frontlines for decades as revolutionaries for restorative justice and self-determination, developing decolonial and non-Eurocentric ways of doing and continuing to shift outdated paradigms and reimagine frameworks in service provision that have had positive outcomes for all.

Our organization is an interregional network across Turtle Island that is dedicated to improving the living situations of women and gender-diverse persons as well as ending incidents of becoming unsheltered. These lands have long been home to First Nations, Inuit, and Métis, whose histories, cultures, and ongoing contributions continue to shape and strengthen our communities. We recognize and deeply appreciate their stewardship of these lands and the impacts of colonial displacement, which continue to affect housing outcomes today.

Authors & Acknowledgements

This submission was written by the Women's National Housing and Homelessness Network's Khulud Baig, Stefania Seccia, and co-chairs Marie McGregor Pitawanakwat and Arlene Hache. We could not have done this without the guidance of our Gender Housing Justice Working Group, made up of our former Steering Committee and Human Rights Taskforce members. This group is composed of women and gender-diverse people from across Canada, from diverse backgrounds, experiences, and expertise. Thank you to our practicum students, Iman Manji and Olivia Smith Rodrigues for their support on this submission. A special thank you to Bruce Porter and Carolyn Whitzman for their ongoing guidance. Artwork created by <u>Anti-Heroine Media</u>.



Table of Contents

Introduction	4
Building a Roadmap for the Future	6
Gender-Focused and Gender-Responsive Investments in Non-Market Affordable and Deeply Affordable housing	
Developing gender-responsive capacity in the housing and homelessness serving sector1	.0
Addressing Systemic Siloes between the VAW and Homelessness Sector1	.3
Conclusion	5



Introduction

When the right to housing was enshrined in the *National Housing Strategy Act* and finally legislated by the federal government in 2019, a group of women and gender-diverse advocates, scholars, academics, and lived experts were already gathering around a shared cause: to finally address the unique and often invisible experiences of homelessness shaped by gender.

In 2020, as the world was closing down in response to a global emergency, this group officially launched as the Women's National Housing and Homelessness Network with the release of <u>The State of Women's</u> <u>Housing Need & Homelessness in Canada</u>—the most comprehensive body of research and literature on the topic of women and gender-diverse people's homelessness in the country. This foundational report was followed by a GBA+ analysis of the National Housing Strategy, the largest national gender-specific survey on housing and homelessness in Canada, and a series of research and resources examining how gender shapes the experiences of homelessness and housing precarity. Each piece of work offered clear, evidence-based recommendations and solutions to this crisis.

Guided by its Steering Committee and Human Rights Task Force, WNHHN took the next step: turning research into advocacy. We decided to declare through the right to housing mechanisms available to us that the housing and homelessness issues facing women and gender-diverse people in Canada is a manufactured human rights crisis—and governments must be held accountable.

In 2022, we compiled a 65-page body of evidence showing that the right to housing was not being realized for women and gender-diverse people in our human rights claim, <u>The Crisis Ends with Us</u>. WNHHN filed it with the Federal Housing Advocate, alongside <u>Homeless on Homelands</u>, a claim from our sister organization, the National Indigenous Women's Housing Network.

We are here to claim a better future for ourselves, our children, our communities, and the planet. We will no longer accept the unacceptable. We call on the Government of Canada to fully realize our human right to housing and be held accountable for the human rights violations being perpetrated against us.

- Excerpt from The Crisis Ends with Us

The Federal Housing Advocate agreed. In May 2023, the Advocate requested the National Housing Council establish a Review Panel on this systemic housing issue, pursuant to Section 13.1(2) of the *National Housing Strategy Act*. In 2024, the Review Panel—named *Neha*—released its Terms of Reference and began collecting evidence on the right to housing for women, Two-Spirit, and gender-diverse people, and Canada's duty to uphold this right.

Both WNHHN and Neha share a goal: that the panel process prioritize and centre those most affected by housing rights violations.

To support this process, WNHHN launched a right to housing toolkit and a Community Champion program, offering best practices for submitting human rights testimony and equipping local peer leaders

to support their networks in making submissions. Over four months, WNHHN trained 50 women, Two-Spirit, trans, and gender-diverse people with lived experience of homelessness or housing precarity representing diverse regions, communities, and skills. Thanks to their leadership, testimony from nearly 200 lived experts was submitted to Neha.

Each story shared and every community engagement reinforced one thing: **we are out of time**. We have lost lives and lost ground—not only during the three years it has taken for this right to housing process to unfold, but in the decades of colonial and patriarchal violence that have gone unaddressed on these lands since (and before) Confederation.

The right to housing gave us the Federal Housing Advocate, National Housing Council, and Review Panels—linking directly to the federal Minister responsible. These are not symbolic structures. They are mechanisms meant to realize the right to housing for all. These recommendations emerging from this process are meant to usher in transformative change required to meaningfully address the housing crisis both visible on our streets and hidden in plain sight.

WNHHN makes this submission not just for those we had the privilege to walk alongside throughout this process—but also for the thousands more who remain unheard. For those still navigating a housing system not built for them. A system that, without transformative intervention, remains unwilling to change.



Building a Roadmap for the Future

Gender-Focused and Gender-Responsive Investments in Non-Market Affordable and Deeply Affordable housing

Our journey of engagement with the 2019 National Housing Strategy Act (NHSA) mechanisms has been a journey of deep community engagement and movement building. Communities we mobilized in and individuals we worked with informed the recommendations presented within this submission. These recommendations have been crafted recognizing that the Review Panel presents us with a monumental opportunity to transform housing outcomes for women and gender-diverse people in Canada. These recommendations address the disproportionate impacts of housing rights violations and violations to life, security, and dignity endured by women and gender-diverse people navigating housing crises across regions in Canada.

Despite the commitments outlined in the National Housing Strategy (NHS), the NHSA, and the mandate of the Canada Mortgage and Housing Corporation (CMHC), there has been no comprehensive baseline needs assessment using CMHC's own definitions of affordability, core housing need (CHN)¹, or homelessness. An internal CMHC evaluation found that, as of 2020, NHS initiatives were expected to assist just over 61,600 households—only 38% of the NHS's annual targets over a three-year span, even under optimistic assumptions. The evaluation did not report actual reductions in CHN or chronic homelessness, making it difficult to assess true impact.

Moreover, the NHS has disproportionately invested in programs that do not effectively serve low-income households. Only 4% of units funded by the \$26 billion Rental Construction Finance Initiative and 35% of those funded by the \$13 billion National Housing Co-Investment Fund met the needs of low-income families, largely due to misaligned definitions of affordability. In contrast, the \$2.5 billion Rapid Housing Initiative, though smaller and without long-term funding, exceeded its initial target by delivering over 10,000 deeply affordable homes in under two years.²

¹ "Current federal methods of calculating supply shortages generally rely on core housing need, which measures those households paying more than 30% of their income on housing costs or living in overcrowded or poorly repaired housing who cannot afford adequate housing in their area. While not every household in core housing need requires a new home, the fact that the vacancy rate for low-cost rentals is 0–1% in most major Canadian cities suggests that even with extremely generous demand-side housing subsidies and greater renter protections, a focus on supply (either new build or acquisition to maintain affordability) will be necessary to address homelessness and core housing need.

Core housing need, which uses the international standard definition of affordability, still has multiple flaws. In Canada, only "private" non-student and non-farm households paying more than \$0 are included. This means that unsheltered people and those in emergency or transitional housing, those in congregate housing like long-term care or rooming houses, students, and farm workers are excluded. Furthermore, vital elements of the international rights-based definition of adequate housing—such as location, security of tenure, accessibility, and cultural adequacy—are not considered. Core housing need does not measure either suppressed household formation (adults living involuntarily with parents or roommates because of affordability concerns) or suppressed local demand (households moving far away from their jobs and services because of big city affordability concerns). In short, core housing need excludes as much as it includes."

Whitzman (2023). A Human Rights-Based Calculation of Canada's Housing Shortages. Commissioned by the Office of the Federal Housing Advocate. P. 6

² Whitzman (2023). A Human Rights-Based Calculation of Canada's Housing Shortages. Commissioned by the Office of the Federal Housing Advocate.

Parliamentary budget reports have found a net decline in funding for low-income households under the NHS, with no evidence that current mechanisms will reduce CHN or homelessness. The Auditor General further noted that the federal government lacks data to determine whether its homelessness programs are achieving improved outcomes.

Under investment in funding low-income households means under investment in housing stability and well being for women and gender-diverse people, particularly those who are Indigenous, living with disabilities, single parents, 2SLGBTQIA+ communities, refugees, and migrants. Research shows that 19% of all single mother-led households are in core housing need and are one of two groups most likely to be impacted by inadequate housing. Single mothers are surviving on low or very low incomes, many of these households can pay a maximum of \$1,050 in rent a month. This is vastly insufficient in almost any Canadian community, given data showing that as of August 2023, the average single room rent across Canada was \$1,450. Similarly, the average one-bedroom rent for Canada's six largest cities ranged from \$1,197 in Edmonton to \$3,013 in Vancouver.³

There is a stark and persistent gap between the incomes of very low-income and low-income households⁴ and the cost of adequate market housing in Canada. In 2021, annual social assistance for a single employable adult ranged from \$7,499 (New Brunswick) to \$13,838 (PEI), with Ontario offering \$10,105. Even with disability benefits, a single person in Ontario received only \$15,449 annually—far below the cost of housing.⁵

Low-wage earners face similar challenges. Minimum wages range from \$13.70 to \$16.77 across provinces and territories. Yet, only four cities—all in Quebec—offer average one-bedroom rents affordable to full-time minimum wage workers, and there is no city in Canada where they can afford a two-bedroom unit.⁶

In sum, despite an \$89 billion investment, key NHS programs are falling short of delivering on housing rights, especially for those most in need—including low-income women, gender-diverse people, disproportionately Indigenous women, Two-Spirit, trans, and gender-diverse people, and other marginalized groups. There is an urgent need to rapidly and continuously invest in non-market housing with gender-based targets, monitoring progress towards removing women-led households from core housing need and homelessness.

The incumbent government's housing platform released during the campaign trail sets lofty goals for investments in housing, particularly for non-market housing ensuring deeper affordability. The incumbent government announced a plan for construction of 500,000 housing units per year and introduced Build Canada Homes (BCH), which gets the federal government "back in the business of building" housing. Through BCH, the government plan to build affordable housing at scale (including on public land), catalyzing a new housing industry, and providing financing to affordable homebuilders.

Our recommendations on scaling affordable housing in Canada are focused on building mindful policies that can have a direct impact on housing outcomes of women and gender-diverse people in greatest

³ Women's National Housing and Homelessness Network (2023). Intersectional Feminist Housing Agenda for Canada. P. 7

⁴ Based on research conducted by the Housing Assessment Research Tool (HART) Very low-income households make a maximum of 18

⁵ Whitzman (2023)

⁶ Ibid.

need. This includes women-led and single mother-led households, which also often have other intersecting identities disproportionately impacted by core housing need (Black, Indigenous, refugee, new migrants, racialized, trans and non-binary households). To address the growing gap of housing inaccessibility for very low- and low-income households, WNHHN, along with the National Indigenous Women's Housing Network (NIWHN) is putting forth following recommendations. These recommendations identify how policy pathways can be created to women and gender-diverse individuals, particularly urban Indigenous communities, and those in greatest need.

Recommendations 1: In light of the incumbent government's target to develop 500,000 housing units per year, we are calling for the government to allocate 40% of affordable and deeply affordable housing units developed through various initiatives to women and gender-diverse households.

Our recommended allocation is informed by many factors, firstly acknowledging that core housing need is an insufficient measure and does not account for women and gender-diverse people who are students, living in shelters or transitional housing, those who are homeless or those who are institutionalized due to lack of stable and accessible housing options. Our recommendation is also acknowledged by our own research, which clearly indicates that due to the hidden and invisible nature of gendered homelessness, many women in need of housing are not captured in official counts and statistics. This includes women and gender-diverse people who are couch surfing, continuing to live with abusive partners due to a lack of alternative safe and affordable options, and those who are finding shelter in other places due to a lack of safe shelter options.

Recommendation 2: Develop an enhanced Gender-Based Analysis Plus (GBA+) framework specifically focused on housing development, in collaboration with community partners and voices with lived experience.

This enhanced framework must involve expansion and testing of the Government of Canada's existing Gender-Based Analysis+ (GBA+) framework, with a focus on ensuring: (1) it results in equity for multiply marginalized women and gender-diverse people, who experience discrimination and exclusion at numerous intersections of their identities; and (2) it is meaningfully and consistently applied across all housing policymaking and program execution processes, from identifying public lands for housing development to collaboration with builders and partners and the construction of housing.

This framework must be developed in strong partnership with community organizations, lived expert leadership, aligned with Canada's human rights commitments, and be accountable to affected communities.

Recommendation: 3: Invest an additional \$7 billion in an Urban, Rural and Northern Indigenous Housing Strategy delivered by NICHI, ensuring Indigenous women and gender-diverse people equitably benefit from all funds.

Beyond the \$4.3 billion invested in Budgets 2022 and 2023, we are urging the federal government to allocate ongoing funds to the Urban, Rural and Northern Indigenous Housing Strategy, delivered by National Indigenous Collaborative Housing Inc. (NICHI). In March 2025, <u>NICHI celebrated an important</u> <u>milestone</u> of distributing \$275.2 million in federal funding to support 74 Indigenous-led housing projects

across Canada. The funded projects are projected to create more than 3,800 housing units and represent a diverse range of solutions tailored to the unique needs of each community.

In the delivery of these funds, we call on the federal government and its delivery partner to ensure funds are equitably allocated to housing services led by Indigenous women and gender-diverse people for Indigenous women and gender-diverse people. These funds should also allocate critical resources for capacity-building programs for Indigenous housing providers that are focused on women and gender-diverse people, with specific focus on providers in the North.

Recommendation 4: Apply consistent definitions of affordable and deeply affordable housing, based on household income categories and affordability thresholds for very low-, low- and moderate-income households.

To establish clarity and consistency in housing programs, capital initiatives, subsidy programs, policies, monitoring mechanisms, and multilateral agreements, we call for the adoption of a uniform definition of affordable and deeply housing, based on recent research and data on affordability based on household income.⁷ Based on recent research conducted by the Housing Assessment Research Tool (HART) project, improving housing outcomes for low and very low-income households, disproportionately women and gender-diverse individuals, would entail developing housing that is available at less than \$1050 per month. For moderate income households, this amount ranges between \$1050 per month to \$2500, an amount still far below what two- and three- bedroom units are available for in most major cities.⁸

We call on the federal government to ensure the affordability metrics employed in all programs actually reflect the depth of poverty and core housing need that women, girls, and gender-diverse people experience in Canada. There is a significant disconnect between the affordability metrics employed in many housing programs (e.g., 30% of median income for the region) and what would make housing affordable and attainable for those most in need.

Recommendation 5: Invest in targeted skills- and capacity-building for women and gender-diverse people to participate in the housing industry, across all aspects of housing development.

Recognizing the historic under-representation of women and gender-diverse people in the housing and infrastructure development sector, we are calling on the federal government to create a targeted education and labour strategy focused on increasing employment and involvement of women and gender-diverse people in planning, trades, construction, and infrastructure development. This is in line with the incumbent government's ambitious campaign promises to <u>catalyze the housing industry and</u> <u>create high paying jobs</u>. We are also calling for skills- and capacity-building initiatives in green modular building and promoting involvement of women and gender-diverse people in the construction sector.

⁷ Affordability applies to moderate- and median-income households earning between 51 and 120 per cent of area median household income (which means rents of between \$1,050 and \$2,520 a month, using 2021 census data). Deep affordability applies to very-low- and low-income households earning zero to 50 per cent of area median household income (which means rents of less than \$1,050 a month for low-income households and as low as \$420 a month for very-low-income people on social assistance).

Whitzman, C. (2024). Homeward bound: How to create deeply affordable housing. IRPP Insight No. 56. Montreal: Institute for Research on Public Policy.

This dual focus aligns with Canada's commitments to achieve net-zero, while simultaneously addressing gender disparities within the construction industry. By fostering expertise in green design and encouraging the participation of women in construction, we contribute to a more environmentally conscious and gender-inclusive housing sector.

Furthermore, we are calling for dedicated support services and targeted funds that enable women- and 2SLGBTQQIA-led housing providers to access capital grants and loans. These capacity-building funds should specifically address barriers for Black, Indigenous and racialized housing providers to lead and implement housing solutions for women and gender-diverse people in their community.

Developing gender-responsive capacity in the housing and homelessness serving sector

Human rights claims submitted by WNHHN and NIWHN highlighted egregious violations of housing rights experienced by women, Two-Spirit, and gender-diverse people across Canada. These housing rights violations are intertwined with violations of women's and gender-diverse people's right to life, dignity, and security.

One of the biggest barriers to adequately addressing gendered homelessness in Canada is that governments tend to focus on addressing visible homelessness, often in the form of rough sleeping (or 'unsheltered homelessness'), with investments and programs targeting people experiencing chronic homelessness. Reaching Home and its predecessor, the Homelessness Partnering Strategy, prioritize addressing chronic homelessness in its programs. However, the definition of chronic homelessness used by Reaching Home fails to account for the often-hidden forms of homelessness that women, girls, women-led families, and gender-diverse persons experience. These include conditions such as:

- Remaining in an abusive relationship in order to maintain housing,
- Living in inadequate or dangerous housing in order to keep the family together or maintain custody over one's children,
- Engaging in survival sex to access housing,
- Couchsurfing with family, friends, or strangers in order to avoid shelters, or because shelter services and affordable housing are unavailable or unsafe. ⁹

The lack of understanding around unique pathways leading women and gender-diverse people into homelessness is also reflected in underfunding of gender-specific, trauma-informed housing and support services. In particular, research reveals very few women-only, trauma-informed housing services within Canada, particularly for Indigenous women and their families.¹⁰ The lack of gender-specific supports around creating and maintaining housing stability for women and gender-diverse people also makes them vulnerable to interference and surveillance from child apprehension systems. Housing instability is frequently perceived as an indicator of adverse parenting behaviours, specifically neglect, resulting in apprehension of children.

⁹ WNHHN (2022). The Crisis Ends With Us: Request for a Review into the Systemic Denial of Equal Housing Rights for Women and Gender-Diverse People in Canada. https://womenshomelessness.ca/wp-content/uploads/WNHHN-Claim-15-June-2022.pdf ¹⁰ lbid.

Instead of creating healthy and supportive housing interventions for mothers who are exposed to child apprehension, current policies weaponize housing precarity as a barrier to reunification and can undermine housing stability and income for mothers. Research indicates that, "Most social assistance systems cut entitlements for a mother as soon as her child is apprehended by child welfare, putting her in a position of losing her housing (which is not easily reestablished). This dramatically affects her ability to have her children returned to her care [because she needs to have proof of access to adequate housing, of a sufficient size, in order to be reunited with her children]. Similarly, housing providers often consider a woman immediately over-housed if she loses custody of her children or will not consider the mother's family size for housing entitlement if her children are not currently in her care."¹¹

Another facet of invisibilization of gendered experiences of homelessness is the exclusion of experiences within institutional settings as forms of homelessness, even when for many, institutionalization and incarceration result in deep human rights violations and a denial of their dignity. This particularly impacts women and gender-diverse people with disabilities who are extremely vulnerable to housing precarity and homelessness. There is a system-wide overreliance on institutional and carceral responses to persons with disabilities, which is even steeper for those who experience multiple forms of marginalization. This reality is only deepening as congregate spaces receive funding to expand their services, while persons with disabilities are routinely denied resources to live with dignity in their chosen communities. In some cases, the cost of housing persons with disabilities in their community of choice is leveraged to warehouse and institutionalize people against their will.¹²

Across Canada, emergency responses required to meet the needs of women and gender-diverse people experiencing homelessness, violence, poverty and other vulnerabilities are falling short of creating safe and long-term solutions. The most recent national data indicates that 78% of Violence Against Women (VAW) shelters across Canada are short-term (428 out of 552 shelters), and the top challenge facing women when they leave abusive situations is lack of affordable and appropriate long-term housing options. Moreover, there are fewer women-specific emergency shelter beds in the homelessness sector – 68% of shelter beds are co-ed or dedicated to men, compared to 13% dedicated to women. Further, while 38% of beds are reported to be within "general" emergency shelters across Canada – meaning shelter beds that are co-ed or open to all genders – research consistently demonstrates that many women will avoid co-ed shelters for fear of violence or because they have experienced violence within those spaces.

It is clear and evident that there is a dire need for development and expansion of gender-responsive capacity in the housing and homelessness serving sector in Canada. Investments in capital projects must be accompanied by gender-specific investments in permanent supportive housing as well as emergency interventions, that meet individuals where they are at and are strongly grounded in trauma-informed harm reduction. Our recommendations below capture the urgent need for recognizing the need for and establishing gender-specific and gender-responsive capacity in the housing and homelessness serving sector.

¹¹ Ibid. p. 23 ¹² Ibid.

Recommendation 1: Revise the definition of chronic homelessness used to set targets in federal programs to better reflect gendered experiences of housing need and homelessness, including hidden homelessness and homelessness amongst Indigenous women, girls, Two-Spirit, and gender-diverse people.

Expanding the definition of chronic homelessness and setting unique targets to address homelessness among women and gender-diverse people is a critical step in creating gender-specific and gender-responsive policies and investments.

Employing a more holistic definition of homelessness must also recognize that the current definitions of homelessness employed in federal policy tend to be Eurocentric and fail to account for Indigenous ways of understanding and experiencing homelessness. Most definitions fail to account for the unique structural and systemic oppressions that shape homelessness for Indigenous women, girls, gender-diverse peoples, including genocidal violence, intergenerational trauma, institutional betrayal, racism and discrimination, staggering levels of sexual violence and homicide, and criminalization. The <u>Definition of Indigenous Homelessness in Canada</u> articulates that Indigenous homelessness is rooted in isolation from "relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities."

Based on our advocacy during the Committee on Elimination of all Discrimination Against Women (CEDAW) Review of Canada, held in October 2024, <u>the Concluding Observations on the Tenth Periodic</u> <u>Report of Canada</u> also capture this recommendation, holding the Government of Canada accountable to this specific recommendation under international human rights mechanisms and standards, as well.

Recommendation 2: Establish an Indigenous-governed Gendered Homelessness Stream through Reaching Home, specifically focused on providing housing supports and services for women and gender-diverse people in Canada. The stream should invest \$50 million annually over 8 years in housing and homelessness supports and services specifically designed to serve women and gender-diverse individuals.

Establishment of a gender-specific homelessness stream under the Reaching Home strategy is long overdue. Women and gender-diverse people continue to fall through the gaps as gender-blind investments continue to dominate homelessness and housing policies in Canada. It's high-time to create a separate stream focused on gender-specific and gender-responsive interventions in housing and homelessness support services.

We are calling for the federal government to establish a Gendered Homelessness stream under Reaching Home, which is Indigenous governed, respecting Indigenous ways, but focused on benefitting all Canadians. The Indigenous governance is a central component of our recommendation recognizing that Indigenous women and gender-diverse people are disproportionately impacted by homelessness and violence and that Indigenous ways of doing bring a critical focus to restoring dignity and safety for all women and gender-diverse people. The stream should further be developed and established in collaboration with lived expert leadership and community partnerships. We further recommend that the stream invest \$50 million annually over a course of 8 years in programs, services, and initiatives addressing needs of multiply marginalized women and gender-diverse people maintaining a deep commitment to harm reduction, trauma-informed interventions and cultural safety.

Addressing Systemic Siloes between the VAW and Homelessness Sector

Based on research by Women's Shelter Canada, a majority of transitional housing in Canada (62%) primarily serves women fleeing intimate partner violence (IPV). This means that women who are classified as homeless are not eligible for services provided by transitional housing shelters, and thus must rely on emergency homeless shelters, the majority of which are not gender-specific, and put women at increased risks of violence.¹³

The siloing of homeless women from transitional housing services perpetuates discrimination against homeless women and gender-diverse people in many ways. Firstly, as of 2019, 68% of homeless shelter beds were co-ed or dedicated to men, compared to 13% dedicated to women, while many women avoid co-ed shelters due to the increased potential for violence in these spaces.¹⁴ When turned away from transitional housing services because they don't meet eligibility criteria, they don't necessarily opt for homeless shelters. Instead, the increased risk of violence in co-ed shelters forces women to seek safety in other forms, such as "couch surfing, doubling up with other families in conditions of extreme overcrowding, [and] trading sex for temporary accommodation, and other survival strategies" that homeless women deploy have generally been categorized as indicative of "relative homelessness."¹⁵ Unhoused women and gender-diverse people are more likely to experience violence, which contributes to the severity of trauma created due to homelessness among women and gender-diverse people. The lack of gender-specific homelessness response services and limited intake criteria of transitional housing leaves women experiencing homelessness with few options to find shelter and ultimately build towards housing security.

Transitional housing, mandated to serve women, gender-diverse people, and their children fleeing violence, is chronically underfunded in Canada. This means that even those who meet the eligibility requirements are at risk of being turned away if the facility is at capacity.¹⁶ This challenge is further complicated by the siloed eligibility criteria, which means women and gender-diverse people who fail to meet the criteria of 'fleeing violence' cannot access the critical safety and services infrastructure that is the most positive and significant factor of transitional housing. Studies focused on transitional housing found that the supports provided through transition houses, particularly the safety, referrals, counselling support from staff and access to basic needs within the shelter were noted as the most positive aspects

¹³ Ann-Marie O'Brien MSW RSW, Emma Slaney Gose MSW RSW, Laura Crich RN

MSc(c), Angel M. Foster DPhil MD AM (October 2019) "[T]here has to be a better way to deal with this":

Exploring the mental health needs of women residing in Violence Against Women

shelters in Ottawa, Ontario https://www.theroyal.ca/sites/default/files/2020-02/VAW%20and%20MH%20Report%20final.pdf ¹⁴ Canadian Centre for Housing Rights (March 8, 2023) Canada must have a more inclusive definition of homelessness for women and gender-diverse people https://housingrightscanada.com/canada-must-have-a-more-inclusive-definition-of-homelessness-for-women-and-gender-diverse-people/

¹⁵ Homes for Women (October 2023) <u>https://cwp-csp.ca/wp-content/uploads/2013/10/Housing-First-Women-Second-FINAL Homes-for-Women CAEH-Conf-Oct-2013.pdf</u> p.5

¹⁶ Schwan et al 2020

of the shelter.¹⁷ These supports can play a critical role in providing women and gender-diverse people experiencing homelessness an environment to rehabilitate and build pathways out of homelessness.

The impact of the siloes between homeless shelters and those serving women and gender-diverse people fleeing violence gravely impacts Indigenous women. As articulated in the human rights claim submitted by the National Indigenous Women's Housing Network, "silos between homelessness shelters and VAW shelters serving women fleeing violence create challenges for women trying to access housing supports. Experiences of homelessness and violence are intersecting, with violence being both a cause and effect of homelessness. Yet, silos between homeless shelters and VAW shelters requires women to either be attached to a 'homeless' status or 'abused' status... [sic] this can mean that if women's homelessness is a result of poverty, evictions or any other reason in which [intimate partner] violence is not the cause of homelessness, women are unable to access VAW shelters, even if homelessness is causing horrific experiences of violence in their lives. This demonstrates an egregious violation of women's housing rights as often VAW shelters include supports that homelessness shelters don't."¹⁸

Recommendation 1: Invest in low-barrier permanent supportive housing for women and gender-diverse people experiencing homelessness and/or fleeing violence.

Transitional housing offers critical supports for women fleeing violence, but limited stays and high barrier access can exclude many women and gender-diverse people who need urgent support and could benefit from the programs offered through transitional housing.

Our recommendation is focused on developing more permanent and low-barrier solutions for women experiencing homelessness or fleeing any form of violence. This recommendation is rooted in research and knowledge that supports that long-term solutions focused on addressing complex needs are the call of the hour.



¹⁷ Tutty, L. M., Nixon, K. L., & Thurston, W. (Billie). (2024). "It's a Valuable Service but a Hard Place to Be:" Women's Views About Violence Against Women Shelters. Violence Against Women, 0(0). https://doi.org/10.1177/10778012241257244
¹⁸ National Indigenous Women's Housing Network (2022). Homeless on Homelands. p/ 42 <u>https://womenshomelessness.ca/wp-content/uploads/Indigenous-Housing-Claim-June-15-2022.pdf</u>

Conclusion

The right to housing in Canada risks becoming an unfulfilled promise if we fail to mobilize around it and use the tools it offers to transform a system that was never built for all of us. Since submitting *The Crisis Ends With Us*, the erosion of our rights has only deepened. Now is the time to act—not just to defend the right to housing, but to realize it for every woman, Two-Spirit, trans, and gender-diverse person in this country.

Too many have already paid the price of inaction. Every day, our communities bear the weight of a housing crisis that is not just economic, but deeply gendered, racialized, and rooted in colonial violence. The solutions are not a mystery. We have spent years documenting them, grounding them in lived experience, and advocating for their implementation. What is missing is the political will to treat this crisis like the emergency it is—with compassion, humanity, and evidence-based solutions.

The right to housing is more than legislation. It is a commitment to dignity, to safety, to life. It is a promise that no one should be without a home, and that everyone—regardless of gender, race, income, or status—deserves a place to live and belong. That promise requires a sustained, collective effort to dismantle the structural barriers that have excluded and harmed our communities for generations.

The crisis ends with us but only if we keep pushing forward.

