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6TH ANNUAL
PAN CANADIAN VOICE
FOR WOMEN'S HOUSING
2022 SYMPOSIUM

www.pcvwh.ca



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» Introduction

This year's Pan-Canadian Voice for Women's Housing (PCVWH) Symposium was hosted between October 13 - 25, 2022 over Zoom given the limitations of the pandemic. This year's Symposium was the sixth annual gathering that hosted lived experts, community advocates, and sector professionals on a shared platform that aims to advance housing justice for women and gender-diverse people. Every year women and gender-diverse people from coast to coast to coast, from diverse communities and walks of life, gather to discuss barriers and opportunities in achieving housing justice for all in Canada and sharing insights with CMHC to bring the voice of People with Lived Experiences (PWLE) to policy making and program development.

This year the Symposium hosted a myriad of speakers from diverse backgrounds and created space for advocates to engage in conversations on the 6 Calls to Action that have been the cornerstone of the Symposium since 2018. Engagement with these Calls to Action year after year provides attendees an opportunity to reflect on progress made on housing policy, emerging challenges in advocacy work, and changes in the housing policy landscape.

As housing policy in Canada continues to evolve, the PCVWH remains committed to elevating and amplifying advocates, lived experts, and sector professionals on housing justice for women, girls, and gender-diverse people.



Summary of the Sessions of the 2022 Symposium

Throughout the five days of the Symposium, the different speakers invited by PCVWH highlighted key issues and priorities in the Canadian housing policy landscape.

Federal Housing Advocate – Marie-Josée Houle

The newly appointed Federal Housing Advocate, Marie-Josée Houle, joined PCVWH Symposium to speak about her role and the ongoing developments on the legislated right to housing under the National Housing Strategy Act (NHSA).

Marie-Josée is Canada's first-ever Federal Housing Advocate and leads the Office of the Federal Housing Advocate situated within the Canadian Human Rights Commission. In her role as Canada's first Federal Housing Advocate, Marie-Josée is responsible for paving the way for a systemic mechanism that oversees the progressive realization of the right to housing in Canada. Marie-Josée's role is monumental and her presence at the Symposium demonstrated her commitment to particularly highlighting the impact of housing rights violations on women and gender-diverse people, and more importantly the role the right to housing legislation can play in addressing the impacts of those violations.

In her discussions at the Symposium, Marie-Josée specifically acknowledged the violation of the right to housing impacting First Nation, Inuit, and Metis people. She articulated clearly how housing is not a commodity but a human right. She voiced concerns about the lack of protections for those facing evictions and most importantly emphasized the role lived experts have to play in the long-term vision for the right to housing in Canada.

Lived Expert Panel

The Lived Expert Panel at the PCVWH Symposium hosted five speakers from diverse walks of life who shared challenges and barriers they have experienced due to housing insecurity and homelessness. Panelists spoke about their experiences of strength and resilience, especially as they detailed the violence, trauma, and stigma they have faced as a consequence of housing insecurity in their lives.

Panelists spoke on three key themes:

1. **barriers in finding housing**
2. **the impact of identity on housing and**
3. **safety**

In terms of **barriers to finding housing**, panelists spoke in detail about their experiences of racism, particularly from landlords and property managers. Experiences of discrimination due to race and gender were echoed across all panelists and particularly impacted panelists' ability to find housing where they felt safe and welcomed.

Panelists also noted challenges with having a criminal record and the barriers it puts in the way of economic development and securing a rental lease. Challenges with having pets, which everyone regarded important for emotional support, can also pose barriers to securing safe housing.

Panelists also spoke about how the absence of basic resources like vehicles and phones can impact people's ability to find and maintain housing, particularly in the North. Panelists highlighted how having a support system when experiencing housing insecurity can make a difference in navigating these challenges.

Indigenous panelists particularly noted the importance of Indigenous support networks and agencies that can provide supports needed by the members of Indigenous communities safely. Most importantly, panelists noted that finding secure housing can be healing and empowering and create space for them to reflect on the oppression they have experienced.



In terms of the **impact of identity on housing**, Indigenous panelists spoke about their connection to the land, and experiences of being dispossessed from their land. Both Indigenous panelists at the table spoke to how the focus on land and community, and away from notions of land ownership and private property has helped them decolonize their understandings of home and helped them heal in many ways. They acknowledged the challenges of creating this shift in things, but also the power it has in the way they build meaning around housing and understand home.

Panelists also spoke to Two-Spirited and trans identities, stating how identifying as women can open them up to exploitation by landlords and property managers. Visibility of race, particularly Black and Indigenous, also came up as adding challenges to finding housing.

In terms of **safety**, panelists noted how mechanisms that other people use to keep themselves safe jeopardize safety for unhoused, and housing-insecure individuals. Panelists spoke about experiences of having police called on them. Particularly Indigenous panelists noted how law enforcement used as a mechanism perpetuate genocide on Indigenous peoples.

Panelists across the board noted how police and RCMP do not make women feel safe, even when women are trying to address violence in their own lives. Many women are experiencing violence but not wanting to involve the police. Panelists also spoke about how the police are used against homeless individuals on the street.

Panelists noted experiences of being harassed and blacklisted by landlords simply for denying them sexual favours and this is a huge barrier to women and gender diverse folks securing safe housing.

Indigenous people highlighted that meaningful expression of safety for them is not just telling their stories, but having non-Indigenous people spend time and resources learning their ways.

All panelists agreed that community supports, emotional supports, and agencies that ease the burden on women and gender-diverse people through wrap-around supports is a solution to the challenges at hand.



Presentation by **Women's National Housing and Homelessness Network (WNHHN)**

Human Rights Claim Presentation: – Sahar Raza & Kaitlin Schwan

The presentation by WNHHN on the Right to Housing Claim highlighted the significance of the right to housing legislation, the NHSA, key components of the right to housing, and the claim development and submission process.

WNHHN's claim to the Office of the Federal Housing Advocate highlighted three key violations:

- Violation 1:** Failure to provide adequate, accessible, and affordable housing.
- Violation 2:** Failure to prevent and eliminate homelessness amongst women and gender-diverse people.
- Violation 3:** Failure to regulate the financialization of housing in alignment with the right to housing.

Presentation by the **National Indigenous Housing Network (NIHN)**

Homeless on Homelands - Katlia Lafferty and Marie McGregor Pitawanakwat

The presentation by NIHN talked about the importance of housing decision-making to come from lived experience, particularly Indigenous lived experience so the work can be done in a meaningful way. They spoke to the importance of shifting away from existing housing policies that are known to perpetuate racism, discrimination, and violence against Indigenous women and gender-diverse people. The presentation highlighted the critical significance of a systems-level change, particularly to address Indigenous housing rights violations.

Presentation by the **Carolyn Whitzman**

Housing Assessment Resource Tool (HART)

This presentation reviewed findings from a critical national research project that assessed housing needs across ten municipalities in Canada using Census data. The presentation detailed the work HART has done in assessing core housing needs across municipalities in Canada and highlighted single mother-led, refugee-led, new immigrant-led, and Indigenous households as those with the highest needs across Canada.

HART's work is evolving and critical for informing housing policy decision-making across Canada.



Updates on the Six Calls to Action

1 Call on Canada Mortgage and Housing Corporation (CMHC) to develop the National Housing Strategy (NHS) in consultation with those most affected, and in consultation with the Poverty Reduction Strategy and the Strategy to End Violence Against Women.

- Adoption of NHTS, which means every household has the right to an affordable, accessible, and suitably sized and located home.
- The appointment of the Federal Housing Advocate to the office this year.
- Investments under the Gender-based Violence Strategy but those investments do not mention the need for permanent, accessible, and secure housing.
 - Update on the National Action Plan: How it can impact work on housing, and how not?
- The Poverty Reduction Strategy continues to provide direction on income stability and affordability goals but is not active in the discourse on housing currently.

2 Call on the federal government to ensure that all housing responds to First Nations, Métis, and Inuit women.

- We call for housing that is culturally sensitive with appropriate regulations and accommodations and that is administered by First Nations, Métis, and Inuit women - to this end, the housing must be inclusive of healing and treatment centers.
- We also call on the government of Canada to take immediate steps to reverse the policy that excludes Inuit from accessing federal shelter funding; and
- We call on the federal government to recognize the needs of women and children in urban centers and out of Indigenous communities (off-reserve).

- Last year's budget saw a small investment of \$300 Million in the Urban, Rural, and Northern Indigenous Strategy (URN). This amount is far from what is needed to address the needs of almost 120,000 Indigenous households in need, the majority led by single mothers.
 - As URN Strategy continues to evolve, any investments in URN Indigenous Strategy must be Indigenous-led and Indigenous-controlled, with a strong gender-led component. That is the only path to ensuring that needs of Indigenous women, girls, and gender-diverse people are met.
- As a result of action on the Missing and Murdered Indigenous Women and Girls, (MMIWG) report, the federal government announced 724.1 million to expand culturally relevant supports for Indigenous peoples facing gender-based violence.
 - Based on a report from Globe and Mail, "Nearly two years after the federal Liberals announced a \$724.1-million fund to support Indigenous women and girls facing gender-based violence, the money sits largely untouched, according to government figures as of May 31, 2022."
 - More than half of the fund is allocated to the construction of at least thirty-eight new shelters and fifty transitional homes across Canada, but none of that money has been allocated. The fund's remaining \$ 304.1 million is intended to support the running of the new shelters, as well as violence prevention activities. The lack of construction means no operational funding has been spent, but the government has spent \$12.6 million on prevention activities – representing less than 2 percent of the total fund."
- Reports from the National Housing Council on National Housing Strategy present that most housing created through the biggest programs under the NHS is not reaching those in most need of affordable housing.
 - The report notes that of the 10.3 billion allocated to rental supply creation, 80% is loans with a majority of all funding (57%) being allocated to private developers.

3 **Call on CMHC to reinstate the Shelter Enhancement Program immediately, allowing for both shelter and other kinds of housing for women, and equal to 25% of the total NHS funding envelope.**

We also call on CMHC to make this funding available to on and off-reserve projects.

- Analysis from the National Housing Council (NHC)¹ notes that units created through RCF funding would not be able to lift lone-parent families out of housing need. This group disproportionately consists of women-led families.
- About half (49%) of new units in National Housing Co-investment-funded projects could lift the median household in their areas out of core housing need. The NHCF is better than the RCF at producing units that could lift low-income households out of need: about one-third (35%) of new units in NHCF-funded developments are suitable for and affordable to low-income households².
- While the Rapid Housing Initiative is the smallest of the three programs studied, it shows promise as an avenue for addressing core housing needs. Indigenous people have largely benefited from the RHI grants, with RHI being granted to an Indigenous group in every province..
- In 2021, the Government, through CMHC and Indigenous Services Canada (ISC), invested \$85 million to build and support the operation of 12 new emergency shelters across Canada over 5 years, as well as an additional \$10.2 million annually thereafter.
 - \$44.8 million invested through CMHC over 5 years to build ten new shelters in First Nations communities on reserve across the country and two in the territories, to support Indigenous women and children escaping violence.
- Due to lack of systemic monitoring and data tracking programs, it is difficult to tell if investments are trickling down to women and gender-diverse people.

4 **Call on the federal government and CMHC to consult with and provide ongoing funding to the Pan-Canadian Voice for Women's Housing.**

As of 2021, the Pan-Canadian Voice for Women's Housing has received enough long-term funding from CMHC and Women and Gender Equality (WAGE), formerly known as Status of Women Canada to support staff and conduct research.

¹ The National Housing Council is an advisory body that promotes participation and inclusion in the development of housing policy. It brings together a committed, diverse, and expert group of members from across Canada who advise the Minister on housing issues in Canada and the effectiveness of the National Housing Strategy.

² *ibid*



5 **Call for funding for women's and women-serving organizations, which is comparable to the level of funding for services and programs provided directly by government and broader public sector agencies.**

We also call on the federal government to ensure that community-based front-line workers and organizational and program staff are competitively compensated.

- The federal government can and should make cost-sharing agreements conditional upon recipient governments and organizations adopting a rights-based, GBA+ approach. This includes agreements that require operational funding for social and supportive housing, as has been the case for the Rapid Housing Initiative. It could prioritize new and renovated social housing for Canada Housing Benefits, to bring costs down to affordable levels. This is particularly important for larger households requiring 3+ bedroom homes³.
- In recognition of the need for operational funding, 2021 Budget committed \$200 million in capital contributions through the National Housing Co-Investment Fund for shelters and transitional housing for women and children fleeing violence and an additional \$50 million through 2031 to provide operations and management funding for units created.

³ ibid

6 **Call on CMHC to advocate for a Guaranteed Annual Income program that is reflective of regional realities. The program should be built using an intersectional gender lens with the participation of a diverse cross-section of women. It must be responsive to women's self-identified needs such as ensuring family preservation, sustainability, rent-geared-to-income housing, strong transitional support, and be in addition to child benefits.**

- Social Assistance rates are significantly below the poverty line and have not increased with the cost of living..
- New census data showing a decrease of core housing need across Canada (even when rental supply has increasingly become unaffordable) is suggestive that the effect of a temporary wage boost, like Canadian Emergency Response Benefits (CERB), has likely offset the negatives of minimal affordable rental supply (and few housing allowances), erosion of the existing affordable stock, and the substantial and compounding increases in rent levels since 2016.



Discussions Presented at the Symposium

Barriers to Housing

For Women and Gender-Diverse People who are Seniors

Lack of accessibility continues to be a challenge for seniors. Wider doorways, bathing areas for wheelchairs, lower sinks, and storage areas are not features available in new builds. Universal Design Principles continue to be ignored in many developments across the country.

Seniors are becoming unhoused as housing costs continue to rise. Attendees noted that many seniors wanted to live in shared accommodations which are not allowed in public housing. Solutions that can at once address senior isolation, caregiving, and homelessness are ignored in the face of stringent housing rules in public housing.

Senior coops emerged as viable solutions to building senior communities that address challenges of accessibility, isolation, and affordability. Attendees urged that governments allocate specific funding for senior housing.

For Women and Gender-Diverse People with Disabilities

Challenges and barriers impacting women and gender-diverse people living with disabilities emerged as one of the most critical discussions in this year's Symposium.

Attendees noted that for women and gender-diverse people living with visible and invisible disabilities, housing designs that accommodate their needs are critical not just to ensure their well-being but to ensure dignity in living which is a basic human right.

Attendees spoke of how innovative housing solutions like tiny homes, motor homes, and repurposed shipping containers receive pushback from municipalities even when those experiencing housing insecurity recognize them as viable solutions. Attendees noted how these solutions can guarantee agency and autonomy for those living with disabilities.

There was also a critical discussion on climate emergencies and the importance of including and accommodating those with disabilities in mitigation planning.

Emerging climate extremities disproportionately impact those living with disabilities and mitigation solutions around housing must center their experiences.

Another critical discussion that emerged at the Symposium this year was how those living with severe disabilities are being impacted by housing deprivation so dire that they are being forced to opt for Medical Assistance in Dying (MAiD). This is impacting communities at the intersection of severe disabilities, chronic illnesses, and poverty. MAiD, many contended, has become a path of inevitability for many living in these dire conditions and it is outrageous that governments are failing to act on it.

The need for accessible and stable housing is urgent. Attendees noted that achieving universal design across all apartments is critical and possible, it is a question of human rights and dignity. Attendees called for government action on this front urgently.

For Single Mothers and Parents

Attendees noted that one of the biggest challenges impacting single mothers and parents is system navigation. Navigating a patchwork of services and programs with children and often in places that do not have good, affordable transportation infrastructure keeps single parents from accessing the help they need.

Child apprehension and removal of children from care, particularly in public housing settings can mean that mothers can be removed from their housing

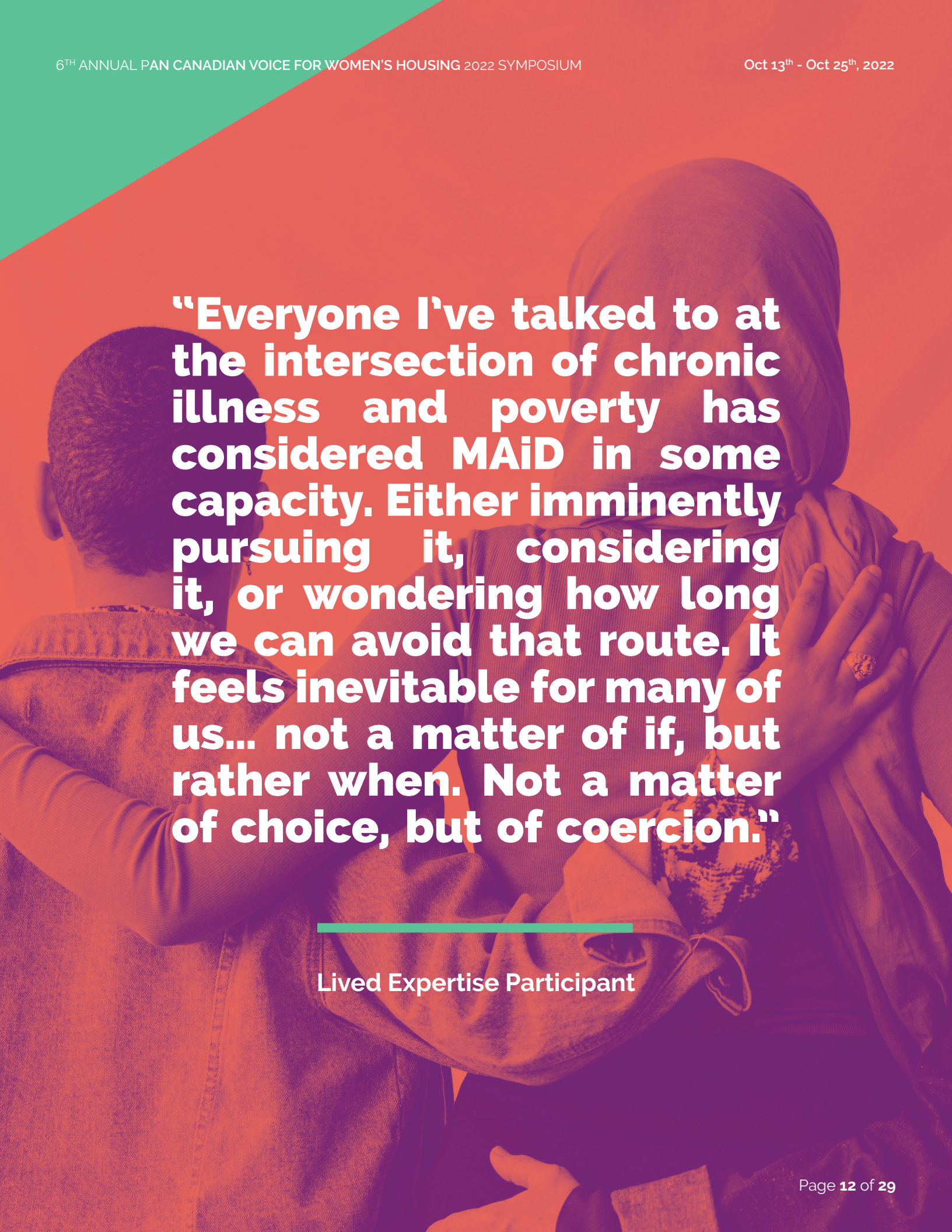
because they become over-housed. This can impact their ability to fight for their children back as now they carry the burden of getting their children back as well.

It was also noted that single mothers are vulnerable to exploitation as they seek supports and stability through relationships and are responsible for caregiving for their children. Access to safe and affordable housing for single mothers, with the security of tenure, is thus critical in ensuring safety for themselves and their children.

As the discussions moved along, many attendees spoke about the importance of innovative solutions that prioritize community supports and person-centered supports. These include access to childcare, an opportunity for single parents to co-raise their children, and wrap-around community supports for parents. Solutions must also accommodate different phases of parenting e.g., shared custody, pre-, and post-natal supports, and living with adult children. Attendees also noted the importance of financial supports for parents.

There was a clear agreement among attendees that there is an urgent need to seek creative solutions. Unique individual challenges cannot be addressed through a one-size-fits-all approach. Policies and solutions must create space adjustments and flexibility that accommodate individual needs.

Appropriate supports are critical.



“Everyone I’ve talked to at the intersection of chronic illness and poverty has considered MAiD in some capacity. Either imminently pursuing it, considering it, or wondering how long we can avoid that route. It feels inevitable for many of us... not a matter of if, but rather when. Not a matter of choice, but of coercion.”

Lived Expertise Participant

For Transgender, Two-Spirit, and Gender Diverse People

The inclusion of all genders was a critical intersection raised at the Symposium. Attendees emphasized the importance of creating trans inclusive policies at all levels of housing responses. Many attendees noted that trans exclusion is embedded across the housing system. Many service providers have gender-inclusive policies on paper but are lacking in practice.

Another identified challenge was that when it comes to measuring housing insecurity, there is a focus on individual vulnerability rather than on community resourcefulness and resilience. It was also emphasized that working with trans community members and local queer organizations to draft policies and ensure inclusion is critical.

A critical area in ensuring gender inclusion is working with staff to train them, unpack prejudices and create service-user-centered trauma-informed approaches in service provisions. Staff turnover is a critical challenge that leads to unqualified staff dealing with challenges they are not educated in. More importantly, having representation on staff can go a long way.

It is also critical that the challenges of providing emergency housing and shelters for trans and queer individuals in remote and rural communities are acknowledged and addressed. It is critical to understand what trans-inclusive housing responses entail, and how housing options can be designed to be trans-inclusive.

Finally, attendees emphasized the importance of housing responses to be centered on service users. Understandings of inclusion must come from them, and they should be comfortable showing up to the service as who they are. Attendees specifically stressed that gender identities must be decolonized from heteronormative and binary understanding of gender. It is important to support people across the gender spectrum, to provide them with safe and appropriate housing, and to hold spaces for them to heal in their way.

For Women/Gender Diverse Immigrants, Refugees and Non-Status

Critical barriers noted for women and gender-diverse immigrants, refugees, and non-status people were language barriers and a lack of adequate interpretation services for families landing in a new country. Lack of language support can impede other processes like social assistance, housing requests, and getting government documents.

Attendees also noted the lack of supports around integration into new environments for immigrants and refugees, particularly in making sure they are aware of their rights as tenants. Dedicated support for tenant education for newcomers and refugees was expressed.

Furthermore, ensuring that language courses that are free and easily available and accessible to refugees and newcomers was also deemed particularly important.

Many attendees noted that while government initiatives open gates to refugees, there is no planning on housing integration for refugees. Being able to find units that accommodate the size of families at an affordable rent is another challenge impacting newcomer families in Canada.

Finally, attendees acknowledged the widespread discrimination newcomers experience while trying to navigate the housing system in Canada. Not knowing how the system works can prove to be very disadvantageous for immigrants and refugees and result in challenges in finding housing.



For Women and Gender Diverse People from Black, Indigenous, and People of Colour (BIPOC) Communities

The biggest challenge impacting women and gender-diverse people from BIPOC communities in housing is overt and blatant racism and discrimination. Attendees noted having to prove their credibility and qualifications in being able to afford rent and maintain housing more than their white counterparts.

Lack of rent controls and rent caps, and an overall lack of knowledge among newcomers on what market rents are can expose them to exploitation at hands of landlords and property managers. Moreover, due to the lack of references in the country, newcomers are also forced to maintain good relationships with problematic and abusive landlords to get references for future housing.

Indigenous women and gender-diverse attendees noted how emotionally exhausting it is for them to continuously educate others on Truth and Reconciliation when they are treated with absolute ignorance in housing systems. Indigenous women and gender-diverse people are also overrepresented in the criminal justice system which poses significant barriers to getting housing.

Attendees called for systems-level and nuanced policy changes that are culturally appropriate and sensitive. There was a unanimous call for "For

Indigenous, By Indigenous" housing at all levels of housing systems.

Unique solutions for diverse groups are critical in supporting all groups without discrimination.

For Single Women and Gender-Diverse people

Single women and gender-diverse people can be particularly vulnerable when experiencing housing insecurity. Attendees noted vulnerability to organized crime associations and exploitation at the hands of landlords and property managers that put single women and gender-diverse people in danger.

Mental health challenges and isolation were also noted as impacting single women and gender-diverse people, and it was suggested that specific supports geared towards those experiencing isolation should be considered. Community-based housing co-ops and community living models were suggested particularly for single seniors and youth experiencing isolation.

Attendees noted having housing options that reflect the needs in distinct phases of women's lives. The importance of innovative solutions that ensure safety and accessibility is more critical now than ever.



Updates from CMHC

As is the format of the Symposium each year, on the last day of the Symposium attendees have an opportunity to engage with CMHC on questions that they have deliberated on throughout the Symposium.

Questions and answers detailed below illustrate the wide range of issues highlighted at the Symposium. Romy Bowers, President and CEO of CMHC, engaged with symposium participants on a wide range of issues and answered questions about actions, policy and directions CMHC is currently taking to move work forward.

Reconciliation and Indigenous-led housing

CMHC understands the importance of a "by Indigenous, for Indigenous," culturally appropriate approach to housing. Through the NHS, CMHC has collaborated on major new projects owned and co-developed by Indigenous groups/developers.. CMHC is aware of and acknowledges past issues and Canada's way of walking the walk of reconciliation. Although there's always room for improvement here are two recent examples of returned lands:

Senáw project, Squamish, BC

- RCFI is providing low-interest loans (\$1.4 billion – largest loan ever from CMHC) to support this residential and commercial project that will create 3,000 rental units in Vancouver.
- The location is significant – it will be built on land that was previously expropriated in the early 1900s, and recently returned to the Squamish Nation.
- The project will be owned and managed by the Squamish Nation – representing a significant economic opportunity.
- The architecture will reflect Salish culture and will be the largest net-zero residential project in the country.
- It represents an historic partnership between municipal and federal government, private investors, and Salish First Nation.

Southern Chiefs' Organization (SCO) project to transform the iconic Hudson's Bay Company (HBC) heritage building in downtown Winnipeg into a space for economic and social reconciliation. (Funded through the NHCF)

- SCO is an organization representing 34 Anishinaabe and Dakota Nations and more than 81,000 citizens in what is now called southern Manitoba.
- After HBC announced its intention to gift the building to SCO as part of the 352-year-old company's Truth and Reconciliation journey, SCO worked closely with HBC and federal, provincial, and municipal Treaty partners, including CMHC, to develop plans for the building's transformation.
- The project will include close to three hundred new, affordable homes for members of local First Nations, including families, elders, and post-secondary students – and commercial spaces, including a health and healing centre that embraces both western and traditional medical practices.

CHMC acknowledges that these are small initiatives compared to the damage done but believes that it provides a positive message in terms of supporting the nation to develop its economic strength.

CMHC also recognizes "For Indigenous, By Indigenous" and that NHS programs were not developed together with Indigenous Communities and that there's a greater need to act in a spirit of reconciliation and co-development. The Government of Canada, through CMHC, with Indigenous partners is co-developing the Urban, Rural and Northern Indigenous Housing Strategy. To support the development of the strategy,

- CMHC is supporting Indigenous-led engagements that seek input and ideas from Indigenous housing and service providers, Indigenous governments and organizations, Indigenous Peoples living in urban, rural, and northern areas, and advocacy organizations.
- The online engagement on an Urban, Rural and Northern Indigenous Housing Strategy, ran from February 14 - March 31, 2023, and is now closed.
- CMHC will collaborate with partners to validate the results and options from the engagement sessions.
- CMHC supports these engagements in collaboration with Indigenous Services Canada, Crown-Indigenous Relations and Northern Affairs Canada and Infrastructure Canada.
- Budget 2023 proposes to allocate \$4 billion over 7 years starting 2024-25 for the implementation of the Strategy – this in addition to Budget 2022's \$300 million commitment is to address immediate needs, as well as engagement on the development of a strategy.

Accessibility and Inclusion

All CMHC programs are designed to encourage the supply of accessible units and the ability to meet accessibility criteria is prioritized across CMHC projects. Different programs have different accessibility requirements but overall, universal design requirements under NHS programs are required to be applied across the board. CMHC is in the process of reviewing all its accessibility criteria to make the requirements more rigorous. CHMC is striving to attain a fine balance between rigorous reporting and general administrative difficulties that not-for-profits may have to bear with.

There is also a need to conduct a review of all programs CMHC invests in or funds to ensure requirements have been adhered to. CMHC is working on accessibility requirements particularly focused on seniors. CMHC has a sub-target of 7,000 units that are especially dedicated to seniors, focusing on universal design and accessibility. CHMC has a research arm that solely focuses on understanding the specific needs and issues faced by seniors to understand the problem more holistically.

Rapid Housing Initiative (RHI) and role of Lived Experts and Racialized Communities

RHI was mainly a COVID response, there was minimum consultation done on design and implementation due to the urgency of the issue. However, learnings from ongoing consultations continues to be incorporated in an ongoing way. The Minister of Housing recognizes the need for more urgent measures to address the needs of vulnerable communities. Reporting and governance structures are in place to ensure agreed-upon social outcomes and objectives are being met. These outcomes are balanced with the needs of nonprofits. CMHC is also making efforts to ensure diversity in their staff and has special recruitment processes for First Nations and Indigenous communities. CMHC acknowledges its history of racism and discrimination and the work underway to address it.



Financialization of Housing

One of the most important roles CMHC is playing in addressing financialization in Canada is through supporting non-profit housing development. CMHC has many programs for different types of housing outcomes and acknowledged that 99% of the grants CMHC is currently providing are going to non-profits. A challenge CMHC is actively addressing is simplifying application processes for non-profits who do not have administrative capacities to fill elaborate forms. Given these majors, CMHC also acknowledges that working with developers is critical as they create a market housing supply. CMHC takes utmost precaution in giving loans to developers and is committed that the deepest level resources are going to the non-profit community or other government organizations.

As private capital continues to be the primary source of funding for housing in Canada, CMHC supports and augments the housing market through multi-unit mortgage insurance and various NHS programs. Over 96% of housing units in Canada are privately owned and the community housing sector represents less than 4% of all housing in Canada. CMHC is trying to grow the 4% to be a much larger number and that takes time. Private market cannot provide deeply affordable housing and government subsidies and increasing government investments in community housing are critical. CMHC is committed to continuing investments in affordable housing stock for many decades and accelerating that process as much as it can.

Housing and Homelessness Need

Homelessness in Canada is addressed under a separate strategy, the Reaching Home Strategy delivered by INFC. The federal government is making significant investments in the homelessness strategy and the strategy is making significant investments in data collection and analysis to understand the complexity of homelessness. CMHC acknowledges that these investments are not enough, need to be more targeted and guided by research and data. CMHC is working together with Infrastructure Canada to address homelessness.

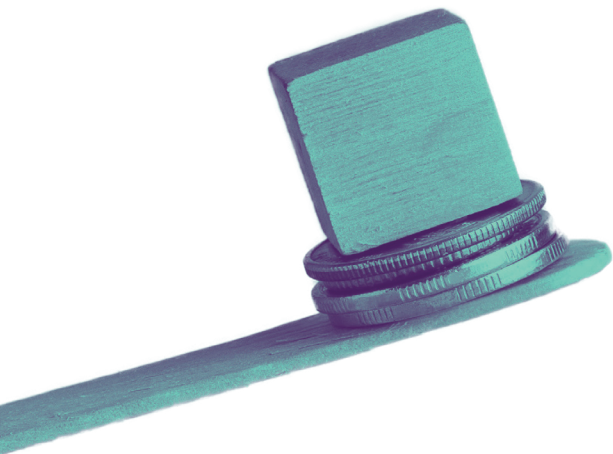
The current goal on ending chronic homelessness by 2030 is aligned with the Sustainable Development Goals of United Nations, of which Canada is a signatory. CMHC is engaging with people at various levels of government in both private and public sectors about the importance of housing and how it must become an absolute national priority. CMHC is advocating for housing agenda at all levels of government. To reach the 2030 goal, housing must become a critical issue for all Canadians. The current situation is not reflective of the coordination needed. More touchpoints between people and government agencies for accountability purposes can play a vital role.

CMHC is also currently engaging in research on gaps in the housing system in Canada to assess what systemic reforms are needed to make the system more stable, and fairer for everybody in Canada.

Gender-Based Analysis (GBA+)

As a government-developed framework, GBA+ is incorporated into all work done by CMHC. CMHC is analyzing the impact of the analysis through monitoring whether desired outcomes have been achieved. GBA+ as a tool itself is not enough and needs to be grounded in the needs of people with lived experience and the needs of experts. In terms of procurement or procurement of expertise or hiring, CMHC has a diversity initiative to make sure that GBA+ is incorporated meaningfully, for example NHC, includes people with diverse lived experiences in paid positions.

CMHC is committed to allocating funding in the fairest way possible, but more needs to be done.





CMHC Mortgage Loan Insurance

CMHC is one of three mortgage loan insurance providers in Canada. By providing mortgage loan insurance, CMHC helps make homeownership more accessible and affordable for Canadians by allowing borrowers to purchase a home with a lower down payment than would otherwise be required.

While mortgage loan insurance provides many Canadians with access to homeownership, the last 20 years have seen a rapid increase in house prices relative to incomes that has left many, often young Canadians, unable to purchase a home.. In Canada, a government-backed mortgage insurance program is available to ensure that everyone who wants to be a homeowner in Canada and has the financial means, can get a mortgage with a 5% down payment. In the last 20 years there has been a total disconnect between house price increases and incomes, so even though this mortgage insurance exists, it is difficult for young people to become homeowners.

There's political pressure on CMHC to make homeownership more accessible. CMHC has the goal to create homes for everybody in Canada including homeowners, renters, and those in most need. With lack of investments in deeply affordable housing for many decades and housing system largely driven by the private sector, the demand for housing is not keeping up with the supply being created. There's room for improvement in the mortgage insurance system, but a more pressing need is that right types of supply to meet the diverse needs of Canadians.

CMHC is working on both fronts: to provide deeply affordable housing, but also making sure that the housing system is functioning properly to produce the supply that is needed.



HOMELESS

AFFORDABLE
HOUSING

National Housing Strategy (NHS): Progress and Updates

The NHS is a 82-billion-dollar plan and CMHC reports on it through a website called A Place to Call Home. Reports are published quarterly to track progress. CMHC is responsible for delivering half of the NHS funding and based on those targets, CMHC is on track so far. However, the increase in the rate of inflation is making it increasingly challenging to deliver in the same capacity. Additional requests for funding are being made to the government to meet the current economic environment.

When the NHS was launched in 2017, appropriate data was not available to inform program decisions. One of the things CMHC is doing now is collecting data to design programs and as more data becomes available, CMHC will consistently adjust programs. All new programs need to be evidence-based and CMHC is investing in research to ensure data is utilized in policy-making that addresses root issues.

There is also a focus on collecting disaggregated data and more housing surveys are being conducted in collaboration with Statistics Canada. As newer information becomes available, CMHC is using it in its policy development.

The Minister of Housing and Diversity and Inclusion is supportive of the investments that happened during the pandemic. The goal is to make some of those pandemic learnings and funding investments last for longer. CMHC's policy and research teams are focused on making these changes amidst facing many competing priorities.

National Housing Strategy Act

CMHC supports the work of the Federal Housing Advocate engaging people across the country, launching review panels, and raising public awareness. Some provinces are more aligned with the values of the NHS and its objectives, while others are much less so. There is wide variation in provincial/territorial support for affordable housing.

"CMHC notes that the right to adequate housing is a shared responsibility among all orders of government".



SSNESS

RDABLE
USING

Key Takeaways

1. There needs to be more funding at all levels of the government to address the housing crisis in Canada. Not only is there a need to fund action; there is also a need for more research to be funded that can lead to evidence-based programs.
2. There is an absolute need to collect more data on homelessness in Canada and the marginalized communities affected by it.
3. There is a need to conceptualize what constitutes healthy communities, and the relationship that housing plays in areas like gender-based violence, poverty, food insecurity, and all other myriads of issues.
4. It is critical to prioritize groups, like Indigenous and Black communities, who have been excluded and systematically oppressed historically and continuously.
5. The human right to safe, affordable, accessible, and appropriate housing needs to be realized at all levels of government and across all communities in Canada.
6. Specific attention needs to be paid to rural and Northern communities which are consistently neglected. More importantly, ensuring reliable and coherent housing data is available from these communities is critical to assess housing needs in these communities.
7. An investigation into the financialization of housing happening across Canada is critical. There needs to be accountability and transparency around the real estate industry third-party investors who have infiltrated banking industries.
8. The definition of affordability must be articulated throughout CMHC programs so that the housing developed is actually affordable to those in deepest need.
9. Gaps between National Action Plan on Violence Against Women, Poverty Reduction Strategy, and Housing as a Human right must be assessed and addressed through policy that is relevant across all strategies.



Emerging Themes

Throughout the Symposium, attendees discussed areas that offer critical insight into the current landscape of housing in Canada. These themes are increasingly informing the work of the advocates on the ground and shaping conversations across Canada.

These themes, named emerging themes in this report, offer a pathway for discussions and advocacy in future Symposiums



Tenant rights and regulating landlords

Several attendees spoke about the critical importance of tenant rights movements across the country. These movements are focused on creating education and awareness for tenants around their rights and utilizing those rights to pursue legal action.

Attendees spoke to the potential usefulness of tenant rights training and education towards addressing safety and discrimination experienced by women.

Attendees also spoke about the disproportionate power that landlords have over tenants and which leaves many tenants vulnerable to exploitation. It was noted that it is critical that landlord regulations be legislated, and that the Symposium create calls to action around regulation.

Criminal justice system and homelessness

Attendees discussed in great length the impact of criminalization on housing insecurity and homelessness for women and gender-diverse people. In recent years there has been increased law enforcement involvement in violently evicting people from tent settlements.

Experiencing homelessness puts one at an additional risk of interacting with the criminal justice system. Moreover, coming out of the prison system and having a criminal record makes it more difficult to access housing and secure employment. Many folks end up back to the same situation that led them to the prison system to begin with.

Attendees noted how incarceration and re-incarceration of unhoused individuals exacerbate the crises of homelessness while expanding the criminal justice system. As a future direction, attendees are interested in developing systems that are peripheral to the housing system but have a direct impact on housing outcomes for people.

Disabilities, housing and MAiD

A lot of critical conversations on MAiD, housing, and disabilities happened at this year's Symposium. Participants spoke passionately about how egregious housing rights violations of those who are living with disabilities and housing insecurity are pushed to extreme marginalization and eventually opt for MAiD as a cry for relief.

It was noted that invisible disabilities, like environmental disabilities and mental health challenges, are often overlooked and invisibilized when implementing policy. Built environments that accommodate the needs of those with such disabilities are severely lacking, and many spend years trying to get themselves into housing that feels suitable to their needs.

A potential future direction can be to consider how healthcare policies are impacting those living with invisible and visible disabilities.



Decolonization and land rights

All attendees unanimously agreed on the role commodification of housing is playing in the ongoing dispossession of Indigenous peoples from their ancestral lands. Financialization of housing continues to speculate land values of lands that were stolen and where treaty terms were disrespected and broken.

Specific mention was made to the territories, for example in Yukon where Yukon First Nations settled their land claims at a time when financialization was not as extreme, and how first nations women are significantly over-represented in homelessness due to financialization of their lands. This is happening across Canada where Indigenous communities are experiencing the brunt of housing insecurity while governments and private actors collect uncapped profits from their lands and territories.

As a future direction, the Symposium can focus on land justice for Indigenous communities as a central theme on which other themes and conversations are built. Specific focus can be paid to Indigenous-led efforts to decolonize housing and Indigenize housing through Indigenous-led and Indigenous-controlled solutions.

Strength of community-led solutions

This year's Symposium saw an outcry from women and gender-diverse people on increasing disenfranchisement from government-led action and asserting power in community-led solutions. This reflects the frustration that people on the ground feel about the lack of action on housing affordability and accessibility in their communities.

Attendees spoke passionately about the importance of community-fueled solutions that do not rely on government, but rather on showing care, empathy, and showing up for each other, particularly those unhoused and housing insecure in their communities.

Attendees also recommended more convening spaces for advocates and voices from unique regions. There was an emphasis on the potential for local action in housing development through training local people, researching localized building techniques, and creating opportunities for those with lived experience to be involved in building.

**“We need community-
fueled solutions
that do not rely on
governments”**

Lived Expertise Participant





Next Steps

This year's Symposium also held space and discussion on future possibilities for the PCVWH Symposium and how attendees would like to continue being involved with PCVWH in different capacities.

The discussions focused on tangible next steps and recommendations around how the 6 Calls to Action can be amended and reassessed to match emerging housing policy landscapes.

Below is a summary of the next steps and recommendations attendees deliberated at the Symposium.

Ongoing Advocacy

1. Having regular updates on housing advocacy through PCVWH would be appreciated for them to continue engaging in housing advocacy beyond the Symposium.
2. Having a toolkit that creates roadmaps around housing advocacy focusing on various levels of government. The toolkit can include references from national and international rights to housing literature and templates of different advocacy tools that could be used by community advocates in housing advocacy.
3. Having training on housing as a human right, gender-based housing advocacy, and housing policy in Canada would aid community advocates to strategize around housing advocacy in their communities.
4. Applying for additional funding to host regional Symposiums, with an opportunity to delve deeper into regional housing policy and region-focused advocacy.
5. Communicating not just with CMHC on housing but also with ESDC on Homelessness Strategy that funds programs around homelessness.
6. Creating more regional outreach to gather a multitude of voices from each region and developing capacity for advocacy and empowering those voices. Particular focus must be paid to the North, voices from the North, and voices from other remote regions.

Recommendations

Attendees recognized that as new housing policy research emerges, acknowledging the changes in a post-pandemic world, the language, and themes from the 6 Calls to Action must be revisited.

Following recommendations have emerged from discussion at the Symposium on what areas can Calls to Action focus on and address:

- **Financialization of Housing:** Increasing financialization of housing at the hands of wealthy landlords and developers is changing the housing landscape from coast to coast to coast. With new research from the National Housing Council stating that the majority of National Housing Strategy funds went to private developers, there is a need to understand how Real Estate Investment Trusts (REITs) and private developers are shaping the housing landscape in Canada and what ramifications that has on women and gender-diverse peoples.
- **Climate and Housing Crisis:** Climate extremities are becoming a new reality, particularly for the North and coastal regions in Canada. Attendees recognized that there is a need to understand how the climate crisis is linked to the housing crisis in Canada and how it will impact housing outcomes for women and gender-diverse people. Some examples that emerged are the loss of housing supply due to wildfires and housing availability compromised by short-term workers and skilled laborers who come to small communities to repair the damage from the climate.
- **Dehumanization and invisibilization of people:** It is critical to recognize how the state of housing policy in Canada today invisibilizes complex needs of those who are most vulnerable and most in need of supports. Particularly those with disabilities, Black, Indigenous, and racialized individuals, and those struggling with mental health challenges. This dehumanization is systemic and manufactured through violent environmental policies and there is a need through the Calls of Action to visibilize and name it

- **Ongoing engagement with lived experts:** Engagement with women and gender-diverse people with lived experiences must continue to stay at the core of all work that is done on the Calls to Action. Lived experts must be compensated for their labour. Most importantly, Calls to Action needs to demand that all investments in municipalities stipulate local consultations focused on marginalized voices particularly.
- **Focus on Indigenous-led, Indigenous-controlled Housing:** Attendees noted the importance of amplifying the human rights claim on housing for Indigenous women, girls, and gender-diverse people. There is an absolute focus that investments made in Indigenous housing must have full Indigenous control and leadership. Attendees urged for stronger language on Indigenous housing call to action.
- **Guaranteed Income:** A need to amplify models from Canada and across the world on Universal Basic Income was noted and interest was expressed to continue focusing on it.
- **Human Right to Housing:** Attendees noted the need for regional Housing Advocates in roles similar to the Federal Housing advocate to create the realization of housing as a human right at regional levels.
- **Focus on Newcomers:** Newcomers to Canada have complex needs and particularly women are vulnerable to exploitation. It is critical to advocate for apt supports for this group, especially in face of migratory pressures people are experiencing in face of climate crises.
- **Focus on Remote, Rural, and Northern Communities:** Attendees collectively agreed that remote, rural, and Northern regions are neglected and advocacy focusing on these regions is critical. Smaller communities across Canada are experiencing accelerating rates of financialization. Housing needs in these regions are great and often, women must rely on informal networks to get supports to access safe housing.
- **Funding Action:** Attendees across the board agreed that research funding allocations need to be balanced with funding real action on the ground. Capital funding, repair, and acquisition funding are critical to housing people, addressing needs, and balancing the focus on advocacy.
- **Focus on Accessibility:** The incorporation of disability justice in the Calls to Action is critical. Universal design principles and widespread availability of accessible units is an urgency and attendees noted that should be a part of the Calls to Action.