



www.pcvwh.ca
www.atira.bc.ca



7th Annual

Pan-Canadian Voice for Women's Housing

2023 Symposium Report

Prepared by Khulud Baig

3.12.2024





CONTENTS

Introduction	1
Symposium Overview	3
Symposium Highlights	5
Updates on the Six Calls to Action	6
In Conversation with CMHC President and CEO, Romy Bowers	11
Highlights from the Lived Expert Panel	19
Highlights from the Indigenous Lived Experience Panel	21
Onwards – What’s Next for PCVWH Symposium	27

Pan-Canadian Voice for Women’s Housing

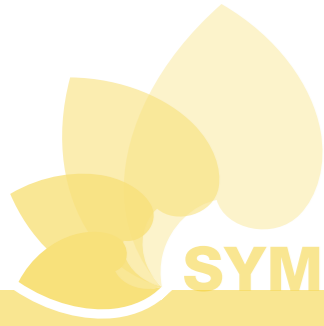
2023 Symposium Report



INTRODUCTION

The 7th annual Pan-Canadian Voice for Women's Housing (PCVWH) Symposium took place from October 18 to 20, 2023, in-person in Ottawa, for the first time after 2 years of being hosted virtually. This marked the seventh consecutive symposium, drawing together individuals with lived expertise, community advocates, academics, policy-makers, service providers and sector experts. From its conception, the PCVWH has focused on an overarching objective to propel collective advocacy for housing for women and gender-diverse individuals. Annually, participants from regions across the country convene, representing different communities and speaking to the diversity of housing needs and trajectories in Canada. The focal point is to discuss and understand challenges and possibilities in attaining the human right to housing and housing justice for all in Canada. A critical aspect of the symposium is the Q&A hosted with the Canada Mortgage and Housing Corporation (CMHC) President and CEO where participants share valuable insights and bring lived experience perspectives from their communities to influence policymaking and program development.

This iteration of the Symposium featured a spectrum of speakers representing diverse backgrounds, fostering an environment for advocates to participate in discussions centered around the 6 Calls to Action, a cornerstone of the Symposium since 2018. The Six Calls to Action were drafted at the first PCVWH Symposium by advocates and lived experts to set clear goals and directions for what collective advocacy through PCVWH should be focused on. Year after year, engaging with these Calls to Action provides attendees with a platform to contemplate progress in housing policy, emerging challenges in advocacy, and shifts in the housing policy landscape.



SYMPOSIUM OVERVIEW

This year's agenda featured an array of discussions, panels, presentations, and a beautiful artistic performance on the last day of the symposium. The first day kicked off with a welcome from the PCVWH team, followed by a beautiful opening by Indigenous Knowledge Keepers, who drummed and offered prayers and teachings. Indigenous knowledge keepers formally opened the Symposium and were followed by important remarks from the Federal Housing Advocate, Marie-Josée Houle, on the significance of the Human Right to Housing Legislation in Canada.

Having heard from the Federal Housing Advocate, the group then revisited the PCVWH 6 Calls to Action through a presentation on important updates since last symposium. This discussion set the stage for attendees to get into small groups and formulate questions that they would like to engage the CMHC CEO and President Romy Bowers on.

Once the questions were finalized, the symposium changed gears to hear from the Women's National Housing and Homelessness Network (WNHHN) and the National Indigenous Women's Housing Network (NIWHN) on the upcoming Human Rights Review Panel on gender and housing. These presentations invited attendees to spread the work about the upcoming review panel and get involved in it through whatever capacity they could.

Day 1, came to an end with a presentation from the PCVWH podcast, She/They/Us. The presentation emphasized the importance of story-telling and narrative when bringing in lived expertise into advocacy spaces. Clips from the podcast were played, featuring unique voices from diverse women and gender-diverse people.

Day 2 kicked off with remarks from CMHC President and CEO, Romy Bowers, followed by a Q&A session involving questions drafted on Day 1. The Q&A offered many insights to attendees and continues to be a critical pillar of the PCVWH Symposium that participants look forward to.

Day 2 also featured an important presentation from The Shift and community advocate from Calgary on the Financialization of Housing and the urgency of the crisis impacting regions across Canada. The presentation offered data and insights on how financialization continues to impact housing affordability in Canada, and the significance of urgent action.

Day 2 wrapped up with a beautiful performance from artist Dominique Grant and concluded with a reflective discussion on next steps and recommendations for PCVWH Symposium and advocacy.



SYMPOSIUM HIGHLIGHTS



1 Updates on the Six Calls to Action

The 6 Calls to Action were drafted at the first annual PCVWH Symposium by advocates and lived experts to set a clear path forward on what their advocacy goals should focus on. While the exact language of these Calls has not been altered since, the Calls continue to offer a general direction on how far PCVWH advocacy has come along, and what asks are yet to be met. As is the tradition, this year, the Symposium attendees revisited the Calls again to discuss relevant updates and set a path forward for advocacy over the next year.

Housing and Women with Lived Expertise:

We call on the Canada Mortgage and Housing Corporation (CMHC) to consult those most affected when updating the National Housing Strategy. Additionally, the strategy must include the recommendations found within the Poverty Reduction Strategy and the Canada's Strategy to Prevent and Address Gender-Based Violence. The CMHC should be accountable for its progress to stakeholders in women's housing.

- In 2023, the National Housing Council led a National Review Panel focused on the Financialization of Purpose-Built rentals and the Office of the Federal Housing Advocate led a National Review Panel focused on rights of individuals living in tent communities (or encampments).
- Investments are under way to set the National Action Plan to End Gender-Based Violence (GBV) in motion. The Plan is focused on three priority areas: increasing prevention efforts, reaching underserved and at-risk populations, and stabilizing the GBV sector. Housing advocates fear that the plan does not make concrete enough connections with the pressing need for permanent, accessible, and secure housing as a way to end gender-based violence.
 - The federal government is currently in the process of [signing bi-lateral agreements](#) with provinces and territories to set the National Action Plan to End Gender-Based Violence in motion. As part of the bilateral agreements, provincial and territorial governments have established actions that will be undertaken in their jurisdictions to address gender-based violence. As housing advocates, we fear that the promise of significant funding to the GBV sector might not necessarily translate to long-term housing options for women and gender-diverse people.

First Nations, Métis, and Inuit Housing:

The federal government should ensure that all Indigenous women's housing, in urban centres and off reserve as well as on reserve, is inclusive of healing and treatment centres and administered by First Nations, Métis and Inuit women. The Government of Canada should take immediate steps to reverse the policy that excludes Inuit from accessing federal shelter funding.

- Budget 2023 committed \$4 billion over 7 years starting in 2024-25 for the implementation of the Urban, Rural and Northern Indigenous Housing Strategy, which is in addition to the Budget 2022 commitment of \$300 million to address urgent and unmet needs and support the Indigenous-led engagement on this Strategy.
- In November 2022, the [National Indigenous Collaborative Housing Inc. \(NICHI\)](#) was established by Indigenous housing providers nationwide. NICHI committed to delivering housing solutions under the principle of "For Indigenous, by Indigenous" (FIBI), catering to the needs of urban, rural, and northern Indigenous Peoples. Their primary focus is recognizing housing as a fundamental human right, aiming to realize a fully Indigenous-led National Urban, Rural, and Northern (URN) Indigenous Housing Strategy. NICHI actively promotes community housing that is holistic, service-based, and empowers Indigenous communities.
 - NICHI's is currently tasked with a role in delivering immediate funding in the amount of \$287.1 million to address the critical need for safe and affordable urban, rural, and northern Indigenous housing projects (announced June 2023).
- Four years since the Missing and Murdered Indigenous Women and Girls Inquiry Report release, to date, [only two of the 231 calls](#) have been completed — and more than half haven't even been started, according to the CBC's Report Card on the MMIWG Inquiry's Calls for Justice published June 2023.

Infrastructure Funding for Housing:

The CMHC should ensure that funding for women's housing is equal to 25% (later 33%) of total NHS funding envelope. It should reinstate the Shelter Enhancement Program immediately, allowing for shelter and other kinds of housing.

- As of September 30, 2023, the NHS has committed an estimated \$11.30 billion towards meeting the housing needs of women and their children, which includes funding for the construction, repair, and support of 268,497 housing units. This represents 30% of all NHS funding committed.

- A [Report](#) from earlier in 2023 showed that billions allocated to build affordable housing through Rapid Housing Initiative were experiencing delays in construction and missing deadlines.
- A [2022 report from the Office of the Auditor General of Canada](#) also noted that "there is still no organization in the federal government taking the lead on Canada's target to prevent and reduce chronic homelessness by half by 2028. In addition, the organizations did not know whether their efforts so far had improved housing outcomes for people experiencing homelessness and chronic homelessness".
- As housing advocates, we are further stressed that the recent policy on GST removal from new rental construction will not improve housing affordability anytime soon, and that it will instead use critical public dollars to provide tax breaks to private sector developers.
- Shelter Enhancement Program in 2020 invested \$31.7 million to build 10 shelters on First Nations communities on reserve, with additional funding for emergency and transitional shelters for First Nations, Métis and Inuit committed.

A Voice for Women's Housing:

The CMHC should provide ongoing funding to the Pan-Canadian Voice for Women's Housing.

- This year PCVWH's funding wraps up. Housing advocates are hopeful of continued funding from CMHC, and this also provides us an opportunity to think through what the future holds for the symposium.

Operational Funding for Women's and Women-Serving Organizations:

The Federal Government should provide funding for women's and women-serving organizations to be comparable to the level of funding for services and programs provided directly by government and broader public sector agencies. Community-based front-line workers and organizational and program staff should be competitively compensated.

- A report completed by [Carolyn Whitzman on the update to the Six Calls to Action](#), noted that 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, in order to bring costs down to affordable levels. This is particularly important for larger households requiring 3+ bedroom homes.

- Whitzman’s report also noted that funding under Social Housing Agreements (and federal-provincial operating agreements with Quebec and PEI) and NHS bilateral agreements with provinces and territories allows for affordability support and ongoing operations funding.

Women and a Guaranteed Annual Income:

CMHC should 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 should be responsive to women’s self-identified needs such as ensuring family preservation, sustainable, rent-gear-to-income housing, strong transitional supports, and be in addition to child benefits.

- Social Assistance rates are significantly below the poverty line and have not increased with cost of living, it is an urgent and pressing need, now more than ever, for an overhaul of the social assistance system in Canada to eliminate poverty and create better living standards.
- Recent [Maytree report on core housing need](#) further show that new Census data representing a decrease in core housing need, even when rental supply has increasingly become unaffordable across Canada represents the effect of the temporary wage boost 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.



2

In Conversation with CMHC President & CEO, Romy Bowers¹

Conversation with the CMHC President and CEO is a critical component of the PCVWH Symposium with a purpose of creating space for the symposium participants to interact with CMHC regarding key housing issues impacting their communities.

The highlights provided below depict the extensive array of topics emphasized during the Symposium. Romy Bowers, President and CEO of CMHC, actively participated in discussions with Symposium attendees, addressing a broad spectrum of issues and responding to inquiries regarding CMHC's current actions, policies, and directions aimed at advancing their work.

To preface the discussion with participants, Bowers provided an input on the current housing landscape in Canada and the most pressing challenges impacting her work and decision making at CMHC. CMHC is well aware of the current state of the housing situation continues to be dire, with affordability and homelessness reaching unprecedented levels. In Toronto and many other communities, homelessness rates are on the rise, exacerbated by situations like the capacity issues faced during the summer with asylum seekers. CMHC recognizes that housing affordability is a top political concern, and Minister Fraser, the new Minister of Housing, Infrastructure and Communities, is dedicated to addressing these issues. The federal government is emphasizing a whole-of-government and whole-of-society approach, involving various federal departments, provinces, territories, and the not-for-profit sector in addressing housing challenges.

Recent measures include waiving GST on rental construction, benefiting all involved in creating rental housing. Internally, CMHC is committed to its reconciliation journey, including through employee education and accreditation to support Indigenous communities. The emphasis is on open dialogue and robust discussions to address complex housing issues effectively.

Maximizing Public Investments in Public Housing and Increasing Capacity of Community Housing Providers

During the symposium, a participant raised critical questions regarding the Canada Mortgage and Housing Corporation's (CMHC) mandate. They inquired about the possibility of reorienting CMHC's priorities towards public housing to maximize its impact. The group expressed concerns about the challenges faced

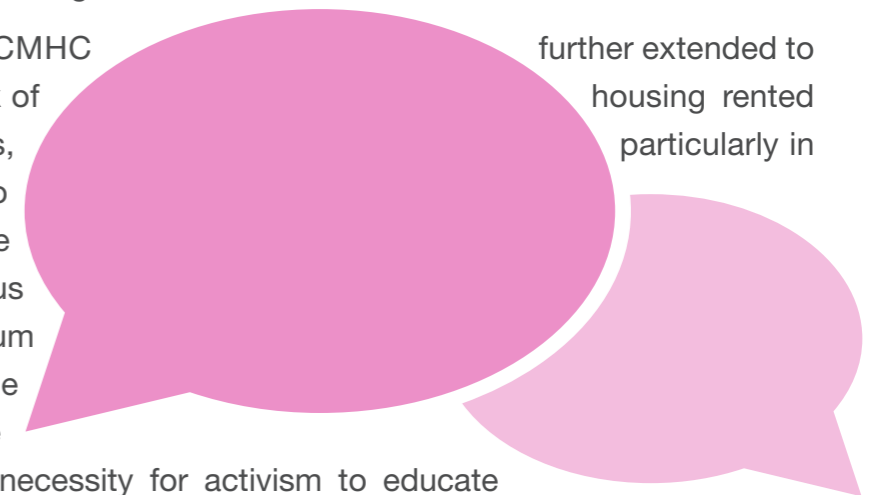
¹ As of January 2023, Romy Bowers is no longer the President and CEO of CMHC.

by small non-profits, women-led organizations, and those led by Indigenous peoples in meeting the criteria and timelines for applications, especially under the Rapid Housing Initiative. They proposed the idea of a concierge or a CMHC caseworker to assist such organizations with limited capacity in preparing successful applications.

CMHC acknowledges the underinvestment in social housing over the past three decades, emphasizing the difficulty in bridging this gap due to the lack of continuity in funding and the need for sustained investment over an extended period. CMHC also acknowledges the challenges faced by community housing providers, stressing the importance of political will in allocating resources. CMHC's response overall recognized the demand for funding, the complexities of the application process, and the ratio of successful applications to declines under initiatives like the Rapid Housing Initiative.

Furthermore, CMHC mentioned current efforts to provide a concierge service but acknowledged the need for further exploration in supporting small nonprofits. A suggestion presented was creating capacity within the nonprofit sector and collaborating with its leaders to streamline the process. The discussion delved into the complications of loan programs, advocating for more grants and fewer loans. CMHC underscored the need for a significant increase in social housing units, stating that the current numbers are insufficient and calling for a doubling of efforts. The challenge of creating deeply affordable housing through loans was emphasized, with an additional focus on the intertwined issues of housing and income.

Conversation with CMHC further extended to the disappearing stock of housing rented at affordable rates, particularly in larger cities like Toronto and Vancouver. There was a general consensus among the symposium participants on the challenging nature of the issue, expressing the necessity for activism to educate Canadians and convince politicians to allocate more resources towards housing. The role of advocacy was emphasized in shedding light on the realities of housing, urging a broader societal discussion on the acceptability of the current state of affairs. This symposium discussion underscored the complexities, challenges, and the urgent need for concerted efforts in reshaping CMHC's mandate and addressing critical issues within the housing sector.





Support for Indigenous and Women-Led Housing

An important question raised at the symposium focused on CMHC's involvement in affordable housing projects on reserves, particularly addressing the issue of Indigenous women becoming disconnected from their reserves due to colonization. The question sought clarity on CMHC's plans to make direct lending programs available for indigenous-led organizations or individuals to develop affordable housing for indigenous families, considering the challenges many women face in qualifying for mortgages independently.

In response, it was highlighted that CMHC does have existing loan programs, such as the On-Reserve Non-Profit Housing Program (Section 95), which have remained unchanged for decades. However, there was acknowledgment from CMHC of the need for reform in these programs to better address the current housing needs. Additionally, reference was made by CMHC on the importance of the upcoming Urban, Rural and Northern Indigenous Housing Strategy, and further emphasizing efforts to ensure accessibility of all CMHC programs for Indigenous communities, despite their original processes not specifically targeting indigenous housing needs. CMHC spoke to examples such as the successful Rapid Housing Initiative, where a significant percentage of funding went to groups serving indigenous communities.

Furthermore, discussions were mentioned regarding collaboration with Indigenous financial institutions to support home ownership for Indigenous communities, recognizing the limitations of traditional financial institutions in serving Indigenous populations effectively. CMHC noted that it is open to exploring various avenues to address housing needs, including intergenerational wealth creation and family support through homeownership.

In conclusion, while CMHC expressed its commitment to supporting Indigenous housing initiatives and ensuring its workforce reflects the communities it serves. CMHC further acknowledged that more funding and advocacy efforts are needed to address the persistent challenges in this area.

Financialization of Housing

A critical question raised during the symposium sought information on whether the CMHC would take immediate steps to address the escalating housing emergency in Canada. Actions such as terminating the financialization of housing, including the defunding of financialized actors failing to uphold housing human rights, and eliminating preferential interest rates for financialized actors were brought to the table. Symposium participants further emphasized the need for urgent data highlighting the housing emergency.

In response, CMHC acknowledged that with only 4% of the housing stock being community or government-owned. The prevailing reality comprises privately owned residences, either by homeowners or corporations. CMHC does acknowledge that the important role investment in community housing can play in addressing the current crises. Current under-investment is resulting in inadequate social infrastructure for those not served by the market. Despite the acknowledgment of this problem, CMHC did note that there is a necessity of working within the existing housing system, as 96% of it falls under private ownership.

A path forward proposed by CMHC illuminated the importance of addressing the challenges posed by bad actors in the space through research and data collection on issues such as rent evictions. The importance of groups like the ones present at the symposium, giving voice to those underserved by the system, was highlighted. The underlying issues within the current housing market, including a growing population and insufficient housing supply, were emphasized as they are leading to increased competition for available housing. CMHC conveyed the perspective that a balanced market, involving both the private sector and government, is essential to prevent abusive behavior and unproductive actions.

On the topic of utilizing federal regulatory levers to address financializations, CMHC acknowledged that this particular area posed challenges for the federal government due to constitutional stipulations designating housing as a matter for provincial, territorial, and municipal authorities. However, CMHC did note that the Federal government does wield a fiscal lever, primarily through infrastructure investments at the provincial and territorial levels. The opportunity and intention of tying this financial flow to social outcomes in housing, particularly through the Housing Accelerator Fund, were further highlighted. Housing Accelerator Fund focuses on rewarding housing units that are affordable, located near transit, and meet specific social goals.

While the effectiveness of this approach remains uncertain, it represents an experimental step towards leveraging Federal tools to incentivize local governments to regulate and enhance the housing space.

The discussion during the symposium underscored the need for CMHC to explore ways to utilize federal tools and incentives to encourage other levels of government to regulate and improve housing conditions. Participants acknowledged the diverse challenges faced in different provinces and cities, emphasizing the importance of experimenting with approaches to address the complexities of financialization in housing. The role of regulations to monitor private sector behavior and the need for active government investment in social housing were emphasized.

Hidden Homelessness and Supports for Women-led and Women-serving Housing Initiatives

Symposium participants raised concerns about the invisibility of factors leading to homelessness for women and non-binary individuals and the inadequacy of national statistics in representing women's homelessness accurately. There was a proposal for an increase in the allocation of units to women and non-binary individuals, suggesting figures like 30% or even 50% to better align with the population's composition. Concerns were also raised about the chronic underfunding of women's organizations and the need to incorporate Gender-Based Analysis Plus (GBA+) into all applicants.

CMHC recognized that advocacy efforts could contribute to discussions on altering the percentage allocation. However, emphasizing that not only the percentage but also the total funding amount needed to be addressed. The discussion highlighted the dual nature of advocacy required to effect change.

It was further clarified that projects selected for funding are ranked on their ability to produce social outcomes, and efforts were made to consider viability. However, due to budget constraints, many deserving projects could not be funded, leading to a challenging decision-making process.

The discussion shifted to funding programs aimed at preparing applicants, and CMHC particularly emphasized National Housing Strategy's Community Housing Transformation



Center and the Seed Funding program. Challenges related to limited funding scale and discussions on potential improvements, such as preventing excessive costs for unsuccessful applicants, were addressed. CMHC ensured that there was continued openness to ideas and collaboration within the sector to enhance the application process and alleviate financial burdens on smaller groups.

The dialogue highlighted the multifaceted challenges in addressing women's homelessness, the need for increased funding and supportive frameworks, and ongoing efforts to improve the application process.

Importance of an Intersectional Lens in Housing

Symposium participants raised concerns about the critical lack of intersectional lens in application processes and funding allocations, necessitating a more comprehensive approach.

CMHC ensured symposium participants that all CMHC programs undergo Gender-Based Analysis Plus (GBA+) analysis, encompassing various elements. There is a willingness to improve this process, recognizing the challenges of capturing the complexity of intersectional identities. Many challenges currently impact the implementation of accessibility requirements, stating that while they mandate certain standards, funding constraints often hinder smaller organizations from meeting them.

CMHC further shared concerns about the uneven distribution of funds, favoring larger organizations capable of meeting accessibility requirements. Expressing awareness of these imperfections, the CMHC acknowledged the difficulty in finding a solution and expressed a desire to learn about potential strategies. There was a shared agreement towards a collaborative approach, suggesting working closely with trusted local community-based groups to gain a better understanding of on-the-ground realities.

The symposium discussion highlighted the intricate challenges in addressing intersectional needs, the limitations of current funding structures, and the potential for improvement through collaborative efforts with local community partners.

Diverse Housing Models

During the symposium, discussions unfolded around social purpose housing, with a participant expressing concerns about the rigid eligibility criteria, particularly the on traditional four-wall housing models. The participant raised

a query about the possibility of broadening CMHC's eligibility requirements to accommodate diverse social impact housing models that deviate from the conventional fourplex type.

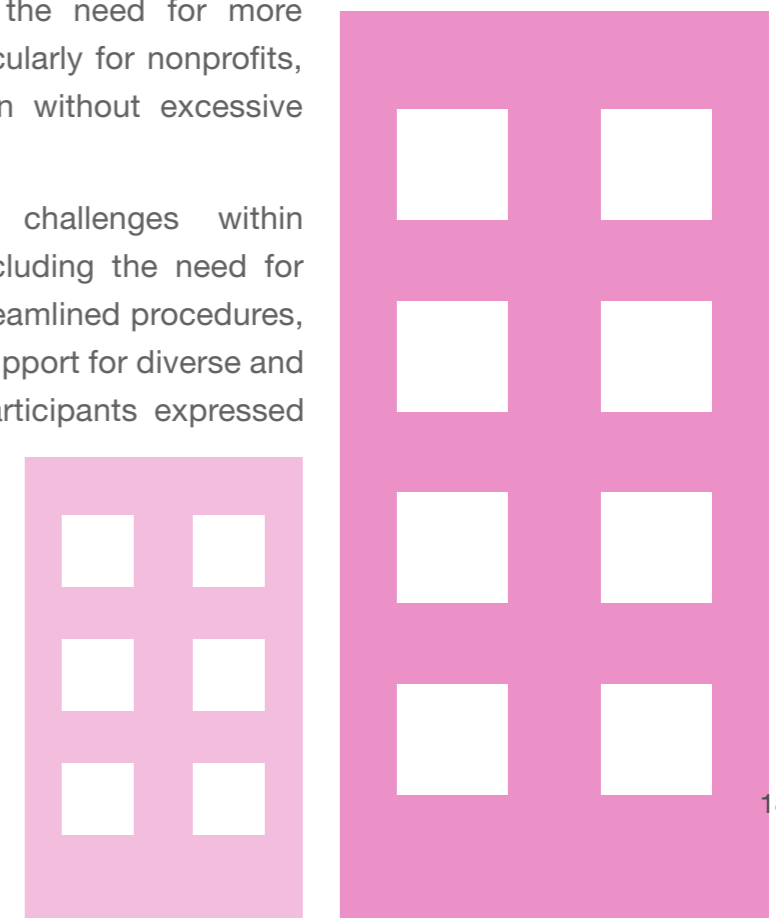
CMHC acknowledged the historical inclination towards generic apartment buildings due to ease of sale in worst-case scenarios. However, there was recognition of the need for flexibility, especially when working with groups like First Nations, which may require communal spaces aligned with cultural practices. While openness to innovative housing ideas was expressed, achieving a full shift in perspective seemed ongoing.

Navigating CMHC Application Processes

Towards the end of the session, a participant shared a personal experience with a successful transitional housing project, highlighting challenges faced during the application process. The participant commended CMHC's approval of a unique housing model but emphasized hurdles related to zoning and council approvals. The participant stressed the need for more streamlined processes, reduced bureaucratic steps, and financial support, especially for smaller nonprofits facing difficulties meeting criteria and timelines.

CMHC acknowledged funding delays and construction cost inflation, citing examples of projects experiencing significant budget increases. Inevitably, these factors create stress, especially for nonprofits dealing with the financial burden of construction and operational costs. There was overall consensus among symposium participants and CMHC on the importance of maintaining affordability, with a focus on the need for more generous funding models, particularly for nonprofits, to ensure sustainable operation without excessive reliance on rent.

The symposium highlighted challenges within CMHC's current processes, including the need for flexibility in eligibility criteria, streamlined procedures, and more substantial financial support for diverse and innovative housing projects. Participants expressed the urgency of addressing these issues to facilitate the efficient and inclusive development of social purpose housing across various community contexts.



3 Highlights from the Lived Expert Panel

During the PCVWH Symposium, the Lived Expert Panel featured speakers representing various backgrounds. These individuals provided insights into the obstacles and difficulties they encountered as a result of housing insecurity and homelessness. Within their narratives, the panelists not only highlighted the challenges, delving into the violence, trauma, and stigma associated with housing insecurity, but also emphasized their strength and resilience.

The panelists engaged in a comprehensive discussion on the challenges encountered by individuals with marginalized identities in securing housing. Following key themes emerged from the panelist discussions.

Experiences of Discrimination:

Panelists spoke to systemic discrimination experiences; the sentiment of exhaustion and frustration was expressed by one panelist when seeking appropriate and affordable housing. These challenges are further intensified for racialized individuals or newcomers to Canada who experience further barriers du

Another panelist contributed to the discussion by emphasizing the additional challenges faced by individuals with multiple marginalized identities, extending beyond mere affordability concerns. The participant highlighted the discrimination faced when seeking rental housing, where social assistance status could lead to landlords refusing accommodation.

Navigating the Private Rental Market Challenges:

The lack of regulation in the private rental market across Canada was underscored, describing the situation as living in the "law of the jungle." Advocacy efforts for a landlord registry were shared, noting strong opposition from landlords.

Panelists agreed on the importance of safe and secure housing, noting that it goes beyond the mere provision of shelter. Concerns were raised about the overlooked aspect of who gets to rent, highlighting the lack of monitoring or regulation on landlords' decisions and the pervasive power landlords hold in determining housing outcomes.



Panel Discussion on Safety and Housing

The panelists delved into discussions about safe housing, stressing the challenges faced by women in rural areas, considering limited transportation options. A panelist shared her family's challenges residing in inadequate housing due to financial constraints. This involved encountering issues like mold and disruptive neighbors involved in unsafe activities. The need for wrap-around services to address individuals' comprehensive needs was particularly emphasized. In rural areas, the absence of reliable transportation compounds challenges for those seeking housing, keeping people trapped in unsafe housing situations without having means to leave.

Testimonies on Refugee Experiences

Personal narratives were shared by individuals who had immigrated from conflict regions, shedding light on the challenges faced upon arriving in Canada. One panelist shared her story of claiming asylum in Canada, leaving her children behind to sought peace and safety in Canada. Facing language barriers and financial constraints, the panelist talked about her struggle to find affordable accommodations, which in turn delayed her sponsorship process for her family. The process to reunite with her children took three years, during which the panelist recounted her difficulties finding suitable housing for them. With the help of a supportive friend, she eventually secured housing.

Language barriers, financial constraints, and discrimination in rental processes were highlighted. Panelists spoke about challenges of finding rental housing without credit scores and previous rental history, as newcomers. Challenges were also highlighted for newcomers finding services that cater to their unique needs. Specifically, the need for shelters tailored to immigrant and refugee women's unique needs was underscored.

The importance of empowering women to speak up against discrimination due to language barriers or cultural differences was also stressed. Resilience and strength developed through housing challenges were highlighted.

The symposium provided a platform for individuals with diverse identities to share their housing experiences. It illuminated the systemic challenges present in housing markets, emphasizing the need for comprehensive solutions that consider the unique circumstances faced by marginalized communities. The narratives shared underscored the importance of creating safe, affordable, and inclusive housing options for all individuals, regardless of their identities.

4 Highlights from the Indigenous Lived Experience Panel

The PCVWH Symposium invited Indigenous women and gender-diverse people from diverse backgrounds to participate in a panel talking about their lived experiences.

The panel was a space to have an open discussion that focused on lived experiences of the panelists and their strength and advocacy in navigating challenges they have faced. Panelists shared an array of experiences, particularly highlighting the importance of advocacy for oneself and their community.

On Factors Driving Commitments to Housing Advocacy

To kick off the conversation, panelists were asked about their reflections on the work they have undertaken in their communities and the factors driving their commitment to housing advocacy for Indigenous women, girls, and gender-diverse people.

In response, one of the panelists acknowledged the crucial support from her matriarchal family, highlighting the significance of her mother's role as a supporter and elder. She expressed gratitude for the women in her family who have played a pivotal role in shaping her outlook. The panelist further emphasized the collective efforts of the women in her community who have persevered to advocate for themselves and their community members.

Another panelist shared her reflections on kinship and support network that motivate her advocacy. She emphasized advocating not only for personal connections but for all individuals facing challenges.

She acknowledged that Indigenous family structures and support systems are constantly under threat, and the need for advocacy is always pressing to assert Indigenous ways of doing. There was discussion around how housing advocacy is deeply tied to advocacy for Indigenous families and communities to live and thrive according to their own ways.

Panelists also spoke about their motivation stemming from recent traumatic events and injustices their families have endured as a result of colonization. Advocacy for recognition and justice for Indigenous peoples became a central theme in their responses.

While panelists tapped into deeply personal statements to speak to their motivation in advocacy, all responses shared a deep commitment to supporting Indigenous women, girls, and gender diverse individuals, driven by familial support and historical context.

Housing Insecurity Impacting Indigenous Women and Gender-diverse People

As part of the panel discussion, panelists touched upon many housing challenges impacting Indigenous women, girls, and gender-diverse people.

Panelist spoke about the pressing need for housing in overcrowded communities. One panelist highlighted her personal situation, caring for six children and her elderly mother. She underlined the challenges her sister, also a kinship provider, faced due to limited housing space, preventing her from keeping the children she intended to support. She stressed the importance of maintaining cultural ties for indigenous children and advocated for improved housing solutions.

Speaking to her housing journey, another panelist shared a deeply personal story of self-discovery and advocacy. She recounted her experience of learning about her indigenous identity at the age of 33 due to family secrecy and shame. The panelist detailed the emotional struggle of obtaining treaty rights and the impact on her family. Despite the challenges, she engaged in extensive advocacy work, contributing to various committees and organizations. Her journey led her to emphasize the need for gentle teaching, connection, and unity to address the historical traumas faced by Indigenous communities. Her own lived experiences of housing insecurity and additions, inform her work today as a community worker. She continues to help those experiencing housing insecurity, noting that is a prominent issue impacting her community today.

The third panelist opened up about being a Sixties Scoop survivor, describing the difficulty of feeling at home due to a traumatic past. She expressed the challenges of having multiple sets of parents and the emotional toll of homelessness.

Despite their struggles, the participant found purpose in helping others who faced similar situations, emphasizing the importance of small acts of kindness and the profound impact they can have on someone's life.

The panelists provided a poignant glimpse into their diverse experiences and journeys. The narratives underscored the intergenerational trauma, the impact of historical injustices, and the ongoing struggles faced by indigenous people.

Safety and Housing

The panel discussion continued its exploration of housing advocacy, focusing on the critical aspect of safety and security within housing, particularly for Indigenous women and gender-diverse individuals.

In response, the first panelist shared a poignant personal narrative, detailing the intergenerational and ongoing context of colonial violence and systemic challenges faced by Indigenous communities. These challenges continue to expose Indigenous women, girls, and gender-diverse people to unsafe housing conditions, and subsequent risks to their life and security. They emphasized the importance of community-led approaches to housing solutions, highlighting the need for policies tailored to individual and cultural needs.

Another panelist contributed to the discussion, underscoring the lack of shelter and housing accessibility in their community. She highlighted the systemic barriers - particularly lack of funding for Indigenous-led housing solutions, overcrowding on reserve, lack of resources for remote and northern communities - hindering Indigenous people's access to safe housing and called for government action to address these disparities. She further emphasized the fundamental right to safe housing for all Canadians and the urgent need for comprehensive solutions.

A third panelist shared their journey of healing and the profound impact of childhood trauma on their perception of safety and home. She detailed how being taken away from your family impacts the fundamental sense of safety that a child feels being surrounded by kin and family. She also detailed how not having access to culture and ceremony impacted her sense of cultural safety within her environment. She further highlighted how these cycles of colonial violence perpetuate harm in indigenous communities, including generational poverty and forced cultural assimilation. The participant emphasized the importance of individualized support and empowerment in creating safe and nurturing home environments.

The session on safe housing illuminated the complex intersection of systemic

barriers, cultural trauma, and personal resilience within Indigenous communities. Participants shared deeply personal stories, highlighting the urgent need for holistic and culturally sensitive approaches to housing advocacy.

A Sense of Hope

As the panel approached the end, panelists were invited for final comments, to share any additional thoughts or reflections. The focus was on concluding the panel with a sense of hope and contemplating the future steps in housing advocacy.

In response, the first panelist expressed her role as an advocate for Indigenous experiences, particularly emphasizing the challenges faced by 2SLGBTQ+ individuals within the broader context of Indigenous communities. She highlighted systemic issues such as homelessness, correctional services, and discrimination, emphasizing the need for a safe, individualized, and culturally sensitive approach to housing solutions. The panelist further shared her personal journey, narrating experiences of discrimination and harassment in Edmonton due to their advocacy work.





She underscored the importance of speaking up despite the challenges faced and the potential threats encountered. The panelist also touched upon the significance of cultural connections and creating safe spaces for diverse identities within indigenous communities.

Another panelist delved into the power of ceremonies and cultural practices in fostering a sense of safety. They reflected on the importance of calling on ancestors for support and emphasized the need for continuous conversations in circle formations. The participant expressed gratitude for the supportive community and highlighted the role of hope in overcoming challenges.

The third panelist acknowledged the transitional phase in the community and the challenges associated with housing. They emphasized the link between housing and suicide prevention, paying respects to those lost and calling for a moment of silence. The participant expressed hope for future generations to have improved housing conditions.

The last panelist shared the personal challenges of accommodating a large family in a three-bedroom house, touching upon the impact on mental health. They highlighted the importance of safe homes, particularly for elders, and shared stories of loss within their family due to housing-related incidents. The participant expressed hope for better support from CMHC and envisioned a larger advocacy network.

The closing of the session encapsulated diverse perspectives on housing challenges within indigenous communities, touching on discrimination, cultural identity, mental health, and the intergenerational impact of housing issues. Participants expressed hope for the future, calling for increased support from CMHC particularly and envisioning a collective effort to amplify housing advocacy. The symposium provided a platform for personal narratives and collective reflections, fostering a sense of unity and purpose among participants. The need for continuous dialogue and culturally sensitive approaches remained central to the discussions, setting the tone for ongoing efforts in addressing housing disparities.



WHAT'S NEXT FOR PCVWH SYMPOSIUM

With 7 years of PCVWH Symposium behind us, this year's report took an opportunity to explore what the future could look like for the symposium. As part of this year's reporting process, we invited for three members of the PCVWH Symposium Advisory Committee (AC) to reflect on their experiences with the symposium, and to ideate what the future for the symposium can look like. Key reflections that emerged during these conversations are detailed below, offering a pathway on what PCVWH can look like as it steps into the future.

Advocacy and Impact

AC members recognized that advocacy efforts focused on the Six Calls to Action offered a general but clear direction for housing advocates. There was a sentiment that the change in leadership at CMHC during the last seven years of the Symposium meant that advocates had to work to develop a relationship with the new leadership, to make them understand the vision and passion behind PCVWH. There was an overall appreciation of the ongoing relationship with CMHC, even when at times it felt like the relationship was not leading to the kind of policy change that symposium participants hoped to see.

More importantly, AC members felt that the centrality of lived experience voices in decision-making was still not fully understood and realized in housing policy decision-making at different levels of government. Advisory committee members felt that consultation and engagement with lived experts still felt like it

was an afterthought, rather than a core strategic component of decision making. AC members felt that the recurring issue of insufficient consultation at the initial stages of decision-making processes impacted the effectiveness of their advocacy.

One challenge that AC members also noted in their advocacy efforts with the PCVWH was the challenge in perceiving the tangible outcomes of advocacy efforts. One interviewee notes the difficulty in observing direct results but acknowledges that the success of PCVWH lies in the significant web of interconnected actions across Canada resulting from collective efforts.

AC members talked extensively about what impact the symposium has had over the years. While there was a sentiment that more could have been achieved through the Six Calls to Action, there was an overall consensus that the work was critical and that it needed to continue beyond just an annual symposium. The opportunity for people to attend on Zoom over the pandemic was particularly appreciated noting success in creating accessibility.

What members felt was missing was the development of accountability mechanisms to track progress made under the Calls to Actions.

Empowerment and Advocacy Training

Empowerment and the need for training in advocacy emerge as crucial themes, with a focus on equipping participants with the tools to effect change. AC members appreciated the capacity building role PCVWH Symposium plays in empowering women and gender-diverse people to get involved in advocacy. Members also noted that while national advocacy plays a crucial role in influencing funding decisions and driving systemic change, the transferability of skills learned at the symposium to local and regional advocates has proven to be a valuable tool in their advocacy.

Further recognizing challenges in local advocacy, AC members emphasized the need for a balanced approach between national and regional advocacy, acknowledging the unique difficulties faced within communities. Most importantly, the role of collective efforts was highlighted, emphasizing that understanding shared challenges fosters resilience and serves as motivation, reinforcing the significance of sustained advocacy efforts on both national and local levels.

Members further envisioned a future symposium that not only empowers advocates on a national level but also guides them in applying their influence effectively within their respective communities. They suggested that the symposium could enhance its impact by providing more guidance and empowerment to participants, ensuring they understand the influence they possess.

Technical Skill Development

One AC member particularly noted her success in leveraging skills developed through symposium participation for local benefit. She noted her journey from symposium participation to grant writing and the gaining skill and confidence in reading and understanding of local housing plans, presenting her success as a tangible success story for the Symposium itself.



Technical skill development that improves quality of life and economic development opportunities for women emerged as an important theme in discussions at the symposium, and with AC members. Other AC members also ideated ways in which the Symposium can be utilized as a collective skill sharing and trainings space, where women not only learn and benefit from advocacy but also get an opportunity to learn real life skills, like housing maintenance, information about tenancy agreements and their rights as tenants and tips to advocate for themselves as they are navigating various housing systems.

Global Perspective and Collaboration:

AC members also noted their own overall frustration with the status quo and the ways in which housing solutions are currently being conceptualized and implemented. They express frustration with the current state of housing discussions in Canada, with one member particularly advocating for humility, learning, and knowledge-sharing from other parts of the world. AC members proposed the idea of transforming the symposium into a global platform for women's housing, with an emphasis on seeking assistance and collaboration from other parts of the world.

An important area that emerged in the discussion with AC members was the expansion of the symposium's scope globally, seeking inspiration and solutions from other countries facing similar housing challenges. One AC member particularly emphasized the importance of collaboration with international organizations, such as the United Nations, to share knowledge and learn from global initiatives.

Building towards a potential global approach at PCVWH symposium challenges the perception that Western countries have all the answers, advocating for humility and openness to learning from other cultures and regions. It draws parallels with successful approaches in countries around the world, suggesting that solutions may exist outside Western paradigms.

There was a general expression of frustration with the current state of addressing housing issues in Canada. A shift in mindset from insular thinking to a more global and collaborative approach, could possibly lead to much needed innovative and creative solutions to the crises Canada finds itself in.

As a pathway for the future, AC members suggested the symposium into a global platform, connecting with advocates worldwide and seeking assistance in addressing housing challenges. The recommended approach hopes to reach out globally not to showcase achievements but to seek guidance and collaborative solutions.