



*A BRIEFING GUIDE
FOR CANADA'S
HOUSING MINISTER*

AN INTERSECTIONAL FEMINIST HOUSING AGENDA FOR CANADA

December 7, 2023



An Intersectional Feminist Housing Agenda for Canada: A Briefing Guide for Canada's Housing Minister

Authors

Khulud Baig, Kaitlin Schwan, Ange Valentini, Stefania Seccia, Arlene Hache, Michaela Mayer, Jayne Malenfant, Shauna MacKinnon, Marie McGregor Pitawankwat, Hajar Masoud, Sarah McIntosh, Laura Winters, Hilary Marks, Hilary Chapple, Alex Nelson, Nicole Chaland, Elizabeth Zimmerman, Valerie Sadler, Michelle Bilek, Faith Eiboff, Kirsten Bernas, Janice Campbell, Shawn Bayes, and members of the Women's National Housing & Homelessness Network's Steering Committee and the Advisory Committee of the Pan-Canadian Voice on Women's Housing.

Land Acknowledgement

The authors of this Agenda would like to acknowledge and recognize that Canada is a settler colonial state on Turtle Island, which for generations has been governed and inhabited by Indigenous Peoples practicing traditional ways of doing, knowing, and being. This Claim acknowledges that the current homelessness crisis, disproportionately impacting Indigenous Peoples, is a direct result of colonial and patriarchal policies that have dispossessed Indigenous Peoples of their lands and homes, and commodified land and housing as profitable assets leading to the concentration of wealth with a privileged few.

INTRODUCTION

The housing system in Canada is at a critical juncture. Regions across the country have declared housing emergencies, **rents continue to rise** rapidly, encampments proliferate, **housing costs increase**, and shelters turn people away at their doors. Housing has become *the* central policy issue in almost every municipality, and a focal point for every political party at the federal level.

If we expect to solve the housing crisis, the Government of Canada must understand that this is a *gendered* crisis.

Women-led households disproportionately **live in core housing need**, with single-parent, women-led households experiencing the greatest need. There is a severe lack of deeply affordable housing that meets the needs of diverse women and gender-diverse people, many of whom have to choose between paying the rent and feeding their children. With few housing options and overwhelmed emergency shelters, many rely on informal networks or dangerous survival strategies to meet their basic needs, trapping them in situations of hidden homelessness, exploitation, and abuse.

When denied access to safe and affordable housing, women and gender-diverse people are at high risk of experiencing violence and abuse. The lack of safe and secure housing is often noted as a primary reason women stay in abusive situations, and also why they have to return to violence. Women and gender-diverse people in these circumstances disproportionately face income insecurity and economic stability, making it difficult to compete for housing in overheated rental markets. A lack of appropriate, safe, and secure housing compounds additional issues of discrimination, including those contributing to the **disproportionate violence and marginalization** facing Indigenous women, girls, and 2SLGBTQQIA people. It is these realities that spurred the Federal Housing Advocate to identify gendered homelessness as one of the most pressing human rights issues in Canada, calling for a human rights inquiry into the **Government of Canada's failure to eliminate homelessness among women and gender-diverse people**.

The need for a transformative departure from the status quo is more urgent than ever. As feminist housing advocates, our collective gaze turns to the current government to champion a housing policy platform that advances gender equity and the realization of housing as a human right for all, as articulated in the *National Housing Strategy Act*. We call on the federal government to meaningfully embed gender equity in the National Housing Strategy, not only to ensure women and gender-diverse people's right to safe and secure housing, but also their right to a life without harm and violence. Our Calls to Action, outlined below, align with the Government of Canada's existing commitments to ending gender-based violence in Canada and its ratification of several international human rights treaties, including:

- United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP)

- Convention on the Elimination of Discrimination Against Women (CEDAW)
- Convention on the Rights of the Child (CRC)
- Convention on the Rights of Persons with Disabilities (CRPD)
- Convention on the Elimination of All Forms of Racial Discrimination (CERD)

We offer this Feminist Housing Agenda at a moment where we are not seeing our voices reflected in federal housing policy frameworks, nor do we find ourselves at the tables where housing policy is being made. We are particularly concerned with the overemphasis on expanding housing supply through the private market as the panacea for our housing challenges. Yet, research and data unequivocally indicate that relying on private market rental development cannot be the sole avenue to rectifying the housing crisis.

While increasing the supply of housing is undeniably critical in our current environment, an intersectional gendered lens shows that what is most needed is an expansion of deeply affordable, non-market housing, as well as an enhanced regulatory framework to protect those renting in the private market. Failing to respond to the housing crisis through non-market housing and regulatory mechanisms risks the perpetuation of the very issues we seek to resolve. At present, solution-building for the housing crisis is being predominantly influenced by voices from the private market and the private rental sector. And while we need expanded income supports to address urgent housing needs, these investments – in the absence of significant regulations of corporate landlords – will serve to generate profits for those who are driving the financialization of housing.

We have seen promising commitments from the federal government towards advancing housing affordability and the progressive realization of the right to housing. The federal government's prioritization of housing over the last several years demonstrates its ongoing commitment to finding solutions for the housing crisis. In a recent keynote address at the 2023 National Conference on Ending Homelessness, the Minister of Housing boldly asserted: "Everyone in Canada deserves a home. And if someone can't afford a home, they should be given to one." We wholeheartedly concur, emphasizing the imperative to formulate policies that prioritize the provision of housing for those in greatest need, including marginalized women and gender-diverse people. Our housing ecosystem needs a diversity of solutions, led and designed by those most impacted, and based in human rights and gender-sensitive approaches. Research consistently shows that the private market – on its own – will not provide affordable and safe housing for poor women and gender-diverse people, especially if they are Indigenous, racialized, have a disability, or are single parents.

About Us & What We Want

An Intersectional Feminist Housing Agenda was developed by a pan-Canadian collective of women and gender-diverse persons from across the country, with representation from rural, urban, and Northern communities. Led by **the Women's National Housing & Homelessness Network** (WNHHN), National Indigenous

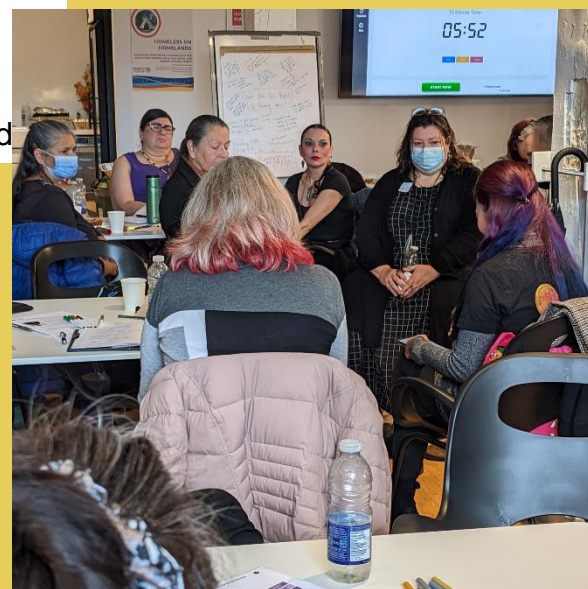
Housing Network (NIHN), and the **Pan-Canadian Voice on Women's Housing** (PCVWH), this Agenda was written by contributors that span regions, demographics, professions, and expertise. Many of us have lived experiences of homelessness, poverty, and/or gender-based violence. The Agenda is an extension of our ongoing human rights advocacy, including our **Human Rights Claims** submitted to the Federal Housing Advocate, led by lived experts, community advocates, scholars, and service providers.

We walk alongside Indigenous lived experts, Knowledge Keepers, and community advocates to amplify and deepen calls to action and justice for Indigenous-led housing across Turtle Island. Our Calls to Action are rooted in a gender- and rights-based assessment of federally-funded housing investments, grounded in the assertion that good housing policy begins with an assessment of “who can afford what kinds of homes, where, and at what cost.”¹ We are committed to an *intersectional* feminist vision for housing, meaning we believe housing policy must be responsive to how different forms of oppression intersect and compound to shape the experiences, opportunities, and marginalizations individuals' experience, based on factors such as race, sexual orientation, disability, age, and more.

Our Calls to Action are a response to the prevailing gender neutrality within current housing policies that obscures and marginalizes the intersectional housing needs of women and gender-diverse people. We are seeking to not only address issues of gender-based violence and gender-specific housing, but also assert that gender-sensitive and rights-based analysis is needed to drive transformative change across all housing policy in Canada.

Our Calls to Action specifically address the Government of Canada and emphasize Canada's commitments to interjurisdictional applicability under the **International Covenant on Economic, Social and Cultural Rights** (ICESCR). The realization of the right to housing under international law is the responsibility of all levels of governments.

We offer the **Intersectional Feminist Housing Agenda** as part of our efforts to author a future for ourselves, our communities, and our planet through which housing is a tool for inclusion, equity, dignity, and interdependence. We need action on systemic change that ensures dignified housing for all and we need it now!



National Symposium on the Right to Housing for Women and Gender-Diverse People (2022).

¹ Whitzman, C. (2023). *A Human Rights-Based Calculation of Canada's Housing Shortage*. Ottawa, ON: Office of the Federal Housing Advocate, Canadian Human Rights Commission. <https://www.homelesshub.ca/resource/human-rights-based-calculation-canada%E2%80%99s-housing-shortages>

CALLS TO ACTION

Immediate Term

(Now – 1 year)

1. Invest \$4 billion in an Urban, Rural and Northern Indigenous Housing Strategy, delivered by NICHI, ensuring Indigenous women and gender-diverse people equitably benefit from all funds.

Indigenous women, girls, and gender-diverse people are disproportionately impacted by housing insecurity, violence resulting from housing insecurity, and colonial constructs of housing solutions. **Housing led by Indigenous women and gender-diverse people, for Indigenous women and gender-diverse people**, remains deeply underfunded, even while the **Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls** details egregious violence resulting from housing insecurity.

We echo the calls of our Indigenous partners for the federal government to increase their investment in an Urban, Rural and Northern Indigenous Housing Strategy from \$4 billion to \$6.3 billion, as called for by **the National Housing Council**. These funds should be immediately released, rather than backloaded (as they currently are). We call for all funds to be administered through **National Indigenous Collaborative Housing Inc.** (NICHI), as the federal government's recognized long-term delivery partner. The \$281.5 million currently allocated to NICHI should be released immediately in order to enable NICHI to rapidly advance safe, adequate and affordable urban, rural and northern Indigenous housing projects across Canada.

In the delivery of these funds, we call on the federal government and its delivery partner to ensure an intersectional gendered lens is applied, and that these funds are equitably allocated to housing services led by Indigenous women and gender-diverse people. These funds should also allocate critical resources for capacity-building programs for Indigenous housing providers that are focused on women and gender-diverse people, with specific focus on providers in the North. We also call on the federal government and its delivery partner to monitor and track how these funds are being allocated, and their impact on reducing homelessness and housing need for Indigenous women and gender-diverse people, and their families. It is critical that these monitoring mechanisms are accountable to marginalized Indigenous women, gender-diverse, and 2SLGBTQQIA people themselves, and the organizations and groups they choose to represent them.

These Calls to Action align with the *UN Declaration on the Rights of Indigenous Peoples* (UNDRIP), implemented in national law through Bill C-262, which articulates that Indigenous Peoples have the right to be actively involved in developing and determining

housing programs that affect them and "administer such programmes through their own institutions" (Article 23). The federal government thus also has an obligation to ensure that Indigenous women and gender-diverse people meaningfully guide the development and delivery of housing policy at all stages, from planning to implementation.

2. Commit to building at least 50,000 social housing units per year over the next 10 years.

It is clear that Canada is facing a critical shortage of social housing for low-income households – households which are disproportionately women-led. A recent report commissioned by the Federal Housing Advocate highlights an alarming deficit of 4.3 million homes for households who can only afford to pay \$1,050 or lower in rent. The report concludes that this demographic will require non-market housing in order to meet their needs, alongside other solutions. Canada's gap in social housing is exceptional at the global level as well. A January 2023 report from Scotiabank finds that Canada drastically falls behind other G7 countries on social rental dwellings, which only make up 3.5% of the total number of dwellings in Canada, compared to 16.7% in the United Kingdom or 7.5% in the EU.

Echoing the Social Housing and Human Rights Campaign, we call for a robust investment of at least 50,000 net new rent-geared-to-income social housing units annually over the next 10 years owned by public, non-profit, and co-op housing providers. This would amount to the creation of 500,000 units over 10 years.

Further, we call for 40% of the units created through this initiative to be allocated to households led by women and gender-diverse people. This call to action is underpinned by research which shows that 19% of all single mother-led households are in core housing need, and are one of two groups most likely to be in core housing need. This group is also surviving on very-low or low incomes. Many of these households are able to pay a maximum of \$1,050 in rent a month. This is vastly insufficient in almost any Canadian community, given data showing that as of August 2023, the average single room rent across Canada was \$1,450.² Similarly, the average one-bedroom rent for Canada's six largest cities ranged from \$1,197 in Edmonton to \$3,013 in Vancouver. Given this, there is an urgent need to rapidly and continuously invest in social housing with gender-based targets, monitoring progress towards removing women-led households from core housing need.

3. Ensure gender-based equity in funding for NHS housing investments, prioritizing investment in affordable housing that genuinely addresses the depth of poverty experienced by women and gender-diverse people.

² Rentals.ca. (2023). *Rentals.ca August 2023 rent report*. <https://rentals.ca/national-rent-report>

Affordable, safe and permanent housing is the only long-term solution for homelessness and housing instability amongst women, girls, and gender-diverse peoples with low incomes. WNHHN's **Rights-Based, GBA+ Analysis of the National Housing Strategy** found that there are significant gender equity gaps with respect to NHS programs and investments. Similarly, **recent research notes** that key programs within the NHS (e.g., the National Housing Co-Investment Fund and the Rental Construction Financing Initiative) do not require investments to target low-income households – households that are disproportionately women-led. In order to help address the scale of core housing need faced by these groups across Canada, the Government of Canada should:

- Establish an oversight mechanism to ensure NHS investments reflect the human rights principle of prioritizing those most in need, and that this prioritization employs a **Gender-Based Analysis Plus (GBA+)** lens to identify and allocate resources. Further expansion and testing of the Government of Canada's existing GBA+ framework is needed, with a focus on ensuring: (1) it results in equity for multiply-marginalized women and gender-diverse people, who experience discrimination and exclusion at numerous intersections of their identities; and (2) it is meaningfully and consistently applied across all policy-making and program execution processes. This oversight mechanism should include lived expert leadership, aligned with Canada's human rights commitments, and be accountable to affected communities.
- Redesign capital programs to substantially increase access to NHS programs for women-led and women-focused organizations, non-profits, and housing providers.
- Utilize intersectional income and affordability data from recent research, including the **Housing Assessment Research Tool** and **Federal Housing Advocate's report on the Human Rights-Based Canada's Housing Supply**, to set affordability targets and thresholds in NHS programs.

- Adopt a rights-based, gender-inclusive national definition of "homelessness," drawing on the lived expertise of diverse women, girls, and gender diverse people. This definition should include the many forms of hidden homelessness that women and gender-diverse people reside in.
- Utilize policy levers to address unique barriers and delays that impact women-led housing providers at provincial/territorial and municipal levels of government.



WNHHN, NIHN, and partners announce Human Rights Claims in front of Parliament.

4. Strengthen income supports by removing barriers and scaling funding to meet the depth of poverty experienced by women and gender-diverse people, and their families.

The gendered nature of poverty in Canada makes it difficult for many women and women-led families to afford rent and other basic necessities. Poverty often traps families led by women and gender-diverse people in cycles of violence, housing precarity, food insecurity, and various types of dangerous or unhealthy living situations. As a direct consequence of **economic abuse and coerced debt**, women and gender-diverse people fleeing violence are often highly indebted. Abuse can leave them without a regular income and a low credit score which makes it even harder for them to rent.

Strengthening income supports and social security is a critical measure towards substantive gender-based equity and the realization of housing rights for women and gender-diverse people. In alignment with The Shift's forthcoming *Urgent Action Housing Plan* (2024), we call on the federal government to strengthen income supports by adopting the following measures:

- Institute a national Portable Housing Benefit for households who need a top-up on their income to afford market rents. This Benefit should be implemented alongside a strong regulatory framework for private market developers, ensuring corporate landlords are not able to capitalize on the Benefit to increase rents.
- Enable the “stacking” of supports without clawbacks for priority populations, particularly women- and 2SLGBTQQIA-led households.
- Provide supplementary social transfer funds to provinces and territories that agree to raise social assistance rates to match cost of living based on unique jurisdictional realities.
- Ensure that the new Canada Disability Benefit covers the actual cost of housing and necessary supports for persons with disabilities.

5. Scale up the Rapid Housing Initiative to meet the level of housing need experienced by women and gender-diverse people with low incomes, developing mechanisms to track the impact of RHI investments.



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Recognizing the success of the RHI, we call on the federal government to scale the program into a long-term, permanent feature of the National Housing Strategy.

Further, we call for the expansion of the program to include a dedicated funding stream specifically earmarked for low-barrier housing dedicated to addressing the unique needs of women and gender-diverse people.

According to Statistics Canada, in 2019, almost **1,000 women and children** were turned away from VAW shelters in Canada every day, primarily due to overcapacity. The current housing crisis disproportionately affects women and gender-diverse

people with children seeking to escape domestic violence. Our Calls offer an inclusive approach that recognizes the diverse and unique circumstances faced by women and gender-diverse people as they navigate the combined challenges of homelessness and violence, and ensure that housing solutions are accessible and accommodating of their unique needs.

6. Incorporate Universal Design Principles into the National Building Code.

Recognizing the diverse needs and abilities within our communities, we echo the **Accessible Housing Network's call** for universal design principles to be incorporated in the National Building Code to make universal design mandatory in all new multi-unit residential buildings, both rental and ownership. All federal housing investments, including through the National Housing Strategy, should align with universal design principles.

Accessibility requirements outlined in the National Housing Strategy fall short of meeting the accessibility needs of individuals living with visible and invisible disabilities. Research from WNHHN's **Pan-Canadian Survey on Women's Housing** shows that approximately 80% of survey participants who reported housing insecurity also reported some form of disability. To address the pressing need for accessible and affordable housing, it is particularly important that accessible units are affordable to households on income assistance and disability benefits. Commitments to both accessibility and affordability ensure a rights-based pathway that addresses the intersectional needs of marginalized women and gender-diverse people.

7. Create minimum national standards for tenant protections, including strong rent and vacancy controls.

The lack of tenant protections across Canada keeps women and gender-diverse people from enjoying their right to adequate housing. WNHHN's **Pan-Canadian Women's Housing & Homelessness Survey** indicates:

- 80% of women and gender-diverse people experiencing homelessness report a history of discrimination from landlords or property managers.
- Almost a third (27.9%) report that prior to becoming homeless, they were unable to access legal support to address their housing situation. This increased to 52.2% for individuals aged 13-24.
- Many women and gender diverse people's security of tenure is under the control of a romantic or sexual partner (most frequently a man). In order to remain housed, many women and gender-diverse people have to remain in a romantic and/or sexual relationship of some kind, including abusive relationships.

Recognizing the dire need for gender- and rights-based tenant protections, and echoing The Shift's forthcoming *Urgent Action Housing Plan (2024)* we call on the federal government to create minimum national standards for tenant protections, including strong rent and vacancy controls as a condition for provinces and territories to receive social transfers, including portable rent benefits.³

We further call for national standards to include protections and tenancy rights for women and gender-diverse people living in shelters and transitional housing, who are particularly vulnerable to eviction into homelessness.

8. Adopt and robustly resource a National Encampments Response Plan that is grounded in human rights and a gender-sensitive approach.

As articulated by the UN Special Rapporteur on the Right to Adequate Housing, encampments in Canada constitute both **human rights failures and human rights claims**. The Federal Housing Advocate's **Interim Report on Homeless Encampments** recognizes: "The increase in encampments and unsheltered homelessness across Canada reflects a lack of government action and inadequate allocation of resources for essential programs and services over the course of many years." There is a dire need for federal leadership and investment to support municipalities to deal with encampments in a rights-compliant manner, as articulated by the **National Working Group on Homeless Encampments**. In light of this, we call on the Government of

³ The Shift. (2024). *Urgent Action Housing Plan*. Ottawa, ON.

Canada to urgently adopt and resource a National Encampments Response Plan that is grounded in human rights and a gender-sensitive approach.

We emphasize the specific need to ensure this Response Plan is gender-sensitive and upholds the distinct rights of women and gender-diverse people, including Indigenous women and gender-diverse people. Gender shapes experiences of encampments, and many women and gender-diverse people reside in encampments because there are few gender-specific shelters in their community, available shelters are full, because of they experience gender-based violence in existing shelters, or encampments offer women and gender-diverse people “greater agency, autonomy, and dignity to determine the circumstances of their lives.”⁴ We call on the Government of Canada to meaningfully engage with women and gender-diverse people residing in encampments to develop a National Encampments Response Plan that reflects their experiences, addresses their needs, respects their rights, and affirms their self-determination.

Medium Term

(2 – 5 years)

9. Apply a consistent definition of "Affordable Housing," defined as 30% of a household's before-tax income, across all federal housing programs.

To establish clarity and consistency in housing programs, capital initiatives, policies, monitoring mechanisms, and multilateral agreements, we call for the adoption of a uniform definition of "affordable housing." Drawing from the Canadian Mortgage and Housing Corporation's **definition**, which considers housing as “affordable” if it costs less than 30% of a household's before-tax income, we propose integrating this definition across all key federal initiatives.

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

⁴ The Office of the Federal Housing Advocate. (2023). *Upholding dignity and human rights: the Federal Housing Advocate's review of homeless encampments – Interim report*. Ottawa, ON: The Office of the Federal Housing Advocate. https://www.housingchrc.ca/sites/housing/files/2023-10/ofha_-_interim_report_on_encampments_-_en_-_october_2023.pdf

10. Monitor, evaluate, track, and report on the impacts and outcomes of federal housing investments, seeking to ensure intersectional gender equity and that federal investments go to those in greatest need.

Previous allocations dedicated to women and gender-diverse people have lacked sufficient mechanisms to assess whether substantive gender-based equity is being achieved.

In the 2022 report to the Parliament of Canada on Chronic Homelessness, the Auditor General of Canada notes that "Infrastructure Canada, Employment and Social Development Canada, and the Canada Mortgage and Housing Corporation did not know whether their efforts improved housing outcomes for people experiencing homelessness or chronic homelessness and for other vulnerable groups."

A rights-based, gender-sensitive approach must be incorporated to understand whether and how federal investments are progressively realizing the right to housing for women and gender-diverse people. We thus call for the monitoring and tracking of the impact of all financial investments in federal housing and homelessness programs on women, girls, and gender-diverse peoples. To do so, the Government of Canada must:

- Develop and/or adopt measurement tools and data collection methods capable of collecting meaningful, disaggregated data on the experiences of women, girls, and gender-diverse people experiencing housing instability and homelessness. These tools and methods should ensure representation of groups typically underrepresented in current data collection methods (e.g., PiT Counts, Street Needs Assessments), such as: women and gender-diverse people experiencing hidden homelessness, women experiencing sex trafficking, those who are doubled-up or couch surfing, and those staying in unsafe and/or exploitive situations to remain housed.
- Ensure existing government data collection tools and measurements (e.g., byname lists, coordinated access) include intersectional and disaggregated data in an effort to inform and advance equitable access to supports, services, and housing.
- Co-develop monitoring and tracking mechanisms with lived experts, key stakeholders, Indigenous leaders, and scholars that ensure ongoing transparency and accountability to those impacted most by housing need



WNHHN, NIHN, and partners announce Human Rights Claims in front of Parliament (2022).

11. Implement preferential mortgage insurance and interest rates to non-market housing providers who guarantee permanently affordable supply for women and gender-diverse people.

To subsidize the cost of housing development for providers with low capacity and resources, we call on the federal government to create programs that offer preferential mortgage insurance and interest rates on loans to non-market housing providers who guarantee permanently affordable supply for women and gender-diverse people in greatest need.

The federal government should also advocate for provincial/territorial and municipal policy levers that ensure co-ops, social housing providers, and community land trusts have prioritized access to affordable rental buildings or office-to-housing conversions when they come on the market to prevent further loss of affordable housing units.

12. Invest in targeted skills- and capacity-building for women- and 2SLGBTQQIA-led housing providers to access capital grants and loans.

Recognizing the historic under-representation of women and gender-diverse people in the housing and infrastructure development sector, we are calling on the Government of Canada to create a targeted education and labour strategy focused on increasing employment and involvement of women and gender-diverse people in planning, trades, construction, and infrastructure development.

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

Further, we call for CMHC to streamline funding application processes, ensuring these processes are easy to navigate and accessible, in order to bolster participation from historically marginalized groups.

Long Term

(5 – 7 years)

13. Institute Universal Basic Income across Canada.

Emergency benefits implemented during the pandemic demonstrated the **transformative impact** guaranteed income benefits can have in alleviating financial stress from communities. Instituting Universal Basic Income (UBI) could address food insecurity, provide a safety net when other income streams fall by the wayside, or help women and gender-diverse people afford housing costs and thereby reduce the risk of

experiencing homelessness or housing precarity. A guaranteed income can mean financial freedom for women and gender-diverse people in dangerous living situations, to live in dignity and have the opportunity to avoid or escape dangerous living situations.

We call on the federal government to work with the provinces/territories to create a national universal basic income, which is offered as a stackable benefit for those already on other forms of income assistance.

14. Invest in capacity-building for green design and gender-equity in the housing sector broadly, including construction.

In tandem with housing development, we are calling for skills- and capacity-building initiatives in green building and promoting involvement of women and gender-diverse people in the construction sector. This dual focus aligns with Canada's commitments to achieve net-zero, while simultaneously addressing gender disparities within the construction industry. By fostering expertise in green design and encouraging the participation of women in construction, we contribute to a more environmentally conscious and gender-inclusive housing sector.

15. Introduce a housing innovation strategy with targeted funds to facilitate person-centred design and development of gender-sensitive housing models from the perspective of lived experts.

Status quo housing models are failing to meet the needs of women and gender-diverse households, especially for marginalized populations. We call on the federal government to introduce a housing innovation strategy with targeted funds to facilitate design and development of housing models that are inherently transformative, intersectional, and gender-responsive. This entails an approach that acknowledges and addresses the specific needs and vulnerabilities of women and gender-diverse individuals, in alignment with the *National Housing Strategy Act's* commitment to prioritizing those in greatest need.



National Symposium on the Right to Housing for Women and Gender-Diverse People (Toronto, ON, 2022).