



WOMEN'S NATIONAL
HOUSING & HOMELESSNESS
NETWORK

**Advancing Indigenous-Led, Gender-Responsive Housing
Reform within Reaching Home and across Federal
Housing and Homelessness Initiatives**

A Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) on Homelessness in Canada and a Review of the Reaching Home Program.

June 2026

The Women’s National Housing and Homelessness Network (WNHHN) is a national collective focused on research and advocacy to advance critical policy change aimed at eliminating gendered homelessness.

Recommendations

1. Reaching Home must expand the definition of chronic homelessness to include distinct forms of **homelessness** experienced disproportionately by women and gender-diverse people. This includes recognizing gendered experiences of homelessness such as hidden homelessness and the use of high-risk survival strategies to maintain shelter (e.g., survival sex) as episodes of chronic homelessness among women and gender-diverse people.
2. Revise Reaching Home’s **definition of “chronic homelessness”** to include the cyclical housing instability experienced by women and gender-diverse people, including repeated housing loss following **maximum length-of-stay limits in transitional housing** and recurring movement between homelessness, incarceration, community re-entry, and recidivism.
3. Establish an **Indigenous-governed gendered housing and homelessness stream** under Reaching Home that invests **\$50 million annually over eight-years** in housing and homelessness supports and services for women and gender-diverse people across Canada, as recommended by the **Neha Review Panel**.¹
4. Invest in **low-barrier permanent supportive housing** for women and gender-diverse people experiencing homelessness and/or fleeing violence. In doing so, we strongly urge the federal government to:
 - a. *Allocate **at least 40% of affordable and deeply affordable** housing units through Build Canada Homes to women, Two-Spirit, trans, and gender-diverse people, ensuring that federal housing investments do not rely on a one-size-fits-all approach.*

¹ Neha Review Panel. (2025). “We are human. We deserve a place to live. It’s that simple.” The final report and recommendations of the Neha Review Panel. Ottawa: National Housing Council. [https://nhc-cn.ca/media/Neha/Reports/final-report-and-recommendations-ENGLISH%20\(web\).pdf](https://nhc-cn.ca/media/Neha/Reports/final-report-and-recommendations-ENGLISH%20(web).pdf)

- b. Develop and embed an **enhanced Gender-Based Analysis (GBA+) Framework** within Build Canada Homes that is grounded in Indigenous knowledge and co-developed with individuals who have lived experience of homelessness and housing insecurity. This should include **clear implementation timelines and measurable targets** to end homelessness and housing precarity.

Recommendation #1: Reaching Home must expand the definition of chronic homelessness to include distinct forms of homelessness experienced disproportionately by women and gender-diverse people., This includes recognizing gendered experiences of homelessness such as hidden homelessness and the use of high-risk survival strategies to maintain shelter (e.g., survival sex) as episodes of chronic homelessness among women and gender-diverse people.

One of the biggest barriers to adequately addressing gendered homelessness in Canada is that governments have overwhelmingly focused on addressing visible forms of homelessness, particularly rough sleeping (or ‘unsheltered homelessness’), with investments and programs targeting chronic homelessness while overlooking hidden homelessness.

WNHHN commends Reaching Home’s recent inclusion of hidden homelessness in its definitions of homelessness and chronic homelessness.² However, although these federal definitions now recognize experiences of “staying temporarily with others (e.g., family or friends) without guarantee of continued residency (“couch surfing”)” and “short-term rentals with no security of tenure (e.g., paying for motels with income or savings),” they fail to account for other key gendered dimensions³ of hidden homelessness, including:

- Remaining in or returning to unsafe relationships to maintain shelter when there is a lack of affordable, safe housing or shelter spaces are unavailable.
- Living in unsafe, overcrowded, or inadequate housing conditions to retain child custody, despite risks to personal safety.
- Engaging in survival sex, the drug trade, or other high-risk survival strategies to obtain shelter.

² Reaching Home. (2026). *Program Directives*. Government of Canada. <https://housing-infrastructure.canada.ca/homelessness-sans-abri/directives-eng.html>

³ Reaching Home. (2026).

- Entering transactional arrangements that exchange labour, caregiving, or companionship for shelter, including situations that may involve exploitation or human trafficking.
- Increased exposure to violence and exploitation, particularly among trans and gender-diverse youth. In Canada, 70% of homeless trans youth have experienced sexual harassment and more than one third have been physically injured.⁴

The inclusion of these experiences in the definition of homelessness recognizes the cyclical and uniquely gendered pathways – such as intimate partner violence (IPV) and caregiving responsibilities – that not only contribute to housing loss among women and gender-diverse people towards, but also entrench them in cycles of instability and gender-based violence.

These dynamics are reflected in findings from the 2026 *Unaddressed Project*⁵ in Calgary, including:

- More than half (59%) of women and gender-diverse survey respondents experiencing homelessness or housing insecurity reported surviving trauma or abuse.
- Notably, domestic violence accounted for 30% of all homicides in the City of Calgary in 2024.⁶
- The most frequently reported reasons for housing loss were relationship breakdown (24%), unsafe living conditions (23%), landlord issues (22%), affordability challenges (22%), and discrimination or harassment (11%).
- 18% of unhoused women reported remaining in an unwanted relationship for financial support. This increased to 50% among Indigenous women in the study, highlighting an important form of hidden homelessness.

The invisibility of women and gender-diverse people’s experiences of hidden homelessness largely excludes them from homelessness counts, policy responses, and funding priorities for housing supply and wraparound supports.⁷ At the same time, this exclusion creates a self-reinforcing cycle: when housing and homelessness systems fail to recognize and respond to gendered forms of homelessness, women and gender-diverse people may be discouraged from

⁴ Action Canada for Sexual Health & Rights. (2019). *LGBTQ2+ Youth & Gender-Based Violence Report*. <https://www.actioncanadashr.org/resources/reports-analysis/2019-06-28-lgbtq2-youth-gender-based-violence-report>

⁵ Baig, K., Samimi, M, P., Sherwani, A., Seccia, S., Eiboff, F. (2026). *Unaddressed: The State and Scale of Housing Insecurity and Homelessness Experienced by Women and Gender-Diverse People in Calgary*. [Publication Date: April 2nd, 2026] <https://www.unaddressed.ca/>

⁶ Calgary Police Services. (2024). *4th Quarter 2024 Statistical Report*.

⁷ Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). *The State of Women’s Housing Need & Homelessness in Canada: A Literature Review*. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press.

accessing formal supports or leaving unsafe and abusive situations due to concerns about safety, family separation, discrimination, a perceived lack of available or appropriate services, or previous experiences of being deemed ineligible for assistance or turned away from services.

As a result, many remain hidden from systems designed to support them, relying instead on informal arrangements or high-risk strategies to meet basic needs. This further obscures the true scale of gendered homelessness, contributing to persistent gaps in data, policy, and funding, while increasing vulnerability to violence, exploitation, and poor health outcomes.⁸

WNHHN also welcomes Reaching Home's recent commitments to address homelessness in the North, for Indigenous people, and in rural and remote regions of Canada.⁹ Recognizing that women and gender-diverse people in these contexts experience distinct harms at the intersection of homelessness and housing precarity, Reaching Home should explicitly recognize "gendered homelessness" as a priority area for action and ensure that all new priorities are implemented through a gender-responsive lens.

The lack of gender-specific supports to help women and gender-diverse people achieve and maintain housing stability can also increase their vulnerability to intervention and surveillance by child welfare systems.¹⁰ Housing instability is frequently perceived as an indicator of adverse parenting behaviours, particularly neglect, resulting in child apprehension. Recognizing "gendered homelessness" as a cross-cutting priority is critical to ensuring that Reaching Home's commitments to hidden homelessness, Indigenous homelessness, and rural and remote communities are fully effective, equitable, and responsive to the distinct experiences of women and gender-diverse people.

Recommendation #2: Revise Reaching Home's definition of "chronic homelessness" to include housing loss following maximum length-of-stay limits in transitional housing programs, as well as cycling between homelessness, incarceration, community re-entry, and increased risks of recidivism.

WNHHN also urges that a more comprehensive federal definition of chronic homelessness includes housing loss that is experienced by individuals following maximum length-of-stay limits

⁸ Schwan, K. et al. (2020).

⁹ Reaching Home. (2026).

¹⁰ Reaching Home. (2026). *Reaching Home funding streams*. Government of Canada. <https://housing-infrastructure.canada.ca/homelessness-sans-abri/funding-financement-eng.html>

in transitional housing programs. There is a common misconception that time spent in institutions or temporary accommodations, including transitional housing, places individuals outside the continuum of homelessness. While transitional housing can provide critical stability and support, it is inherently time-limited and does not constitute permanent housing. As a result, many women and gender-diverse people reach the end of their stay with nowhere to go, largely due to a lack of safe, affordable housing which places them at risk of homelessness or returning to unsafe or abusive relationships.¹¹

- Women’s Shelter Canada’s 2024 survey¹² of 300 Canadian Violence Against Women shelters found:
 - 97% reported it has become harder for survivors to find housing.
 - 42% of emergency shelters and transitional housing spaces, and 52% of second-stage shelters, reported operating at capacity more than once per week.
 - 80% of emergency shelters and TH spaces, and 65% of second-stage shelters, reported extending stays beyond established length-of-stay policies, “contributing to higher turn-away rates and waitlists.”
- *Unaddressed Project* data from Calgary found that 26% of respondents reported being turned away from shelters due to capacity issues. This was accompanied by focus group data which revealed being required to leave after exceeding maximum stay periods to be a key reason for losing accommodation.¹³

When transitional housing stays are excluded from the definitional parameters of chronic homelessness, critical gaps in understanding and system accountability emerge. By classifying transitional housing as “housed,” current definitions obscure the continuity of homelessness and make it difficult to identify where systems are failing to provide permanent housing solutions. As a result, women and gender-diverse people are often rendered homeless again upon reaching the end of a maximum program stay, without this return being fully captured within homelessness counts. This limits the ability to accurately understand system flow, identify gaps in housing pathways, and design interventions that address the cyclical nature of gendered homelessness.

Recognizing housing loss following exits from transitional housing without access to permanent, affordable housing would better capture the cyclical nature of homelessness and ensure that

¹¹ Women’s National Housing and Homelessness Network. (2025). *Housing Justice Starts with Us*. https://womenshomelessness.ca/wp-content/uploads/WNHHN_Written-Submission-to-Neha-Review-Panel_FINAL_April-2025.pdf

¹² Hoogendam, R. and Maduakolam, C. (2026). “Sheltering Under Pressure: Frontline Realities of Canada’s Violence Against Women Shelters and Transition Houses.” Ottawa, ON: Women’s Shelters Canada. <https://endvaw.ca/wp-content/uploads/2026/04/WSC-ShelteringUnderPressure-April2026.pdf>

¹³ Baig, K., et al. (2026).

individuals are not rendered invisible within federal homelessness definitions simply because they temporarily accessed a supportive housing intervention.

Several international jurisdictions recognize temporary and transitional housing within broader definitions of homelessness:

- The Government of Australia refers to individuals living in transitional housing as a category of individuals in “supported accommodation for the homeless,” acknowledging that such housing is “time limited and not long term, such as crisis accommodation.”¹⁴
- Ireland’s *Housing Act of 1988* includes within its definition of homelessness as individuals “living in a hospital, county home, night shelter or other such institution and is so living because he has no accommodation of the kind” and is “unable to provide accommodation from his own resources”.¹⁵

WNHHN would also recommends the inclusion of housing instability experienced by individuals who cycle between homelessness and carceral systems in Reaching Home’s official definition of chronic homelessness.

As highlighted through the Neha Review Panel’s oral dialogues at the Nova Institute for Women and the Central Nova Scotia Correctional Facility, individuals may be counted as housed during periods of incarceration, despite not having a confirmed release address or access to stable housing upon release.¹⁶ Lived experts reported that, in some cases, they were not approved for release because they did not have an approved address, while others described losing their housing while awaiting release. As a result, housing can become both a prerequisite for release and a condition that can be disrupted by prolonged detention.¹⁷

At the same time, incarceration can be both a cause and consequence of homelessness, creating a cycle of housing instability in which, in the absence of adequate supports, individuals are pushed to engage in high-risk or illicit survival strategies to maintain shelter or basic needs. This often leads to involvement in the criminal justice system and may be further compounded by the potential loss of housing during periods of incarceration. Upon release, many face immediate homelessness and/or structural exclusion from housing markets, including landlord

¹⁴ Parliament of Australia. (2026). *Context of Homelessness*. https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Legal_and_Constitutional_Affairs/ControlledTrials/Report/Section?id=committees%2Freportrep%2F024522%2F75162

¹⁵ Irish Statute Book. (2026). *Housing Act, 1988*. <https://www.irishstatutebook.ie/eli/1988/act/28/section/2/enacted/en/html#sec2>

¹⁶ Neha Review Panel. (2025). *Dialogues with Women, Two-Spirit, Trans, and Gender-Diverse Inmates in Nova Scotia*. <https://nhc-cn1.ca/media/Neha/Transcripts/Nova%20Institute%20for%20Women%20and%20Central%20Nova%20Scotia%20Correctional%20Facility.pdf>

¹⁷ Neha Review Panel. (2025).

discrimination against people with criminal records and employment barriers that limit income stability and housing access.

Without stable housing, individuals are more likely to be drawn back into survival-based coping strategies and circumstances that increase contact with policing and supervision systems, including breaches of release conditions. This, in turn, increases the likelihood of re-incarceration, reinforcing cycles of criminal justice involvement, housing loss, homelessness upon release, and ongoing housing exclusion.

Reaching Home must include individuals who cycle between homelessness and carceral systems in the definition of chronic homelessness because systemically undercounting this population contributes to the very conditions that perpetuate cycles of re-incarceration and housing instability. When these individuals are excluded from homelessness data, their housing needs are not fully reflected in funding allocations, service planning, or release and re-entry supports. As a result, they are less likely to be connected to stable housing pathways upon release, increasing the likelihood of returning to homelessness and further system involvement.

Inclusion in both homelessness data and policy responses is therefore essential to interrupting this cycle and ensuring that housing supports are integrated into release planning and post-release stability strategies for formerly incarcerated people.

Recommendation #3: Establish an Indigenous-governed, Gendered Homelessness funding stream under Reaching Home that invests \$50 million annually over 8-years in housing and homelessness supports and services for women and gender-diverse people in Canada as recommended by the Neha Review Panel.

Gender-blind investments continue to dominate homelessness and housing policies in Canada, leaving women and gender-diverse people to fall through the cracks of systems that are unresponsive to their needs.

WNHHN calls on the federal government to establish a Gendered Homelessness stream under Reaching Home that is Indigenous-governed, respecting Indigenous ways of knowing and ensuring that benefits extend to all women and gender-diverse people across Canada. Indigenous governance is a central component of this recommendation, recognizing that Indigenous women and gender-diverse people are disproportionately impacted by homelessness and violence (e.g., MMIWG2S+), and that Indigenous-led approaches are critical to restoring dignity, safety, and self-determination within housing systems.

Although WNHHN welcomes Reaching Home’s establishment of an Indigenous homelessness stream,¹⁸ greater clarity is needed regarding the scope, duration, and adequacy of funding to ensure Indigenous organizations can sustainably address homelessness in their communities. Additionally, the program does not explicitly recognize the distinct housing and homelessness experiences of Indigenous women, girls, Two-Spirit, trans and gender-diverse people, nor does it align with the calls for justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls¹⁹, which identify safe, culturally-appropriate housing as critical to preventing cycles of violence and improving safety outcomes.

- In 2022, almost one-third of the 849 police-reported homicide victims for whom Indigenous identity information was available were identified as Indigenous.²⁰
- Women and girls represented two-thirds (67%) of Indigenous homicide victims who were missing at the time of their death, compared with 23% of non-Indigenous homicide victims.
- Among Indigenous women and girls who were homicide victims, the accused was most often a spouse or intimate partner.

The *Unaddressed Project*²¹ found that:

- 14% of women and gender-diverse survey participants in Calgary reported feeling landlords or property managers discriminated against them due to their race, colour, or ethnicity.
- 49% of Indigenous participants cited discrimination from landlords and property managers due to Indigenous identity, with one-third reporting instances of landlords entering units without permission, as well as using verbal threats, intimidation, or assault.
- Among Indigenous participants who reported discrimination based on Indigenous identity, 80% said such discrimination was faith-based and involved restrictions to cultural practices such as smudging within their units.

These data sets demonstrate that the absence of safe, affordable, culturally-appropriate and, most importantly, gender-responsive housing increases exposure to violence. The Gendered-Homelessness stream should invest \$50 million annually over eight years in housing and homelessness supports and services, including the equitable funding of gender-inclusive,

¹⁸ Reaching Home. (2026).

¹⁹ Government of Canada. (2026). *National Inquiry into Missing and Murdered Indigenous Women and Girls*. <https://www.rcaanc-cirnac.gc.ca/eng/1448633299414/1534526479029>

²⁰ Statistics Canada. (2024). *Indigenous victims of homicide in Canada, 2022*. Government of Canada. <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2024015-eng.htm>

²¹ Baig, K., et al. (2026).

accessible, trauma-informed, and culturally safe shelters and transitional housing designed specifically for women and gender-diverse individuals.

Recommendation #4: Investment in permanent, low-barrier supportive housing for women and gender-diverse people experiencing homelessness and/or fleeing violence.

Thus far, our brief has established that, although, transitional housing offers critical supports for women fleeing violence, limited stays and high barrier access exclude many women and gender-diverse people who need urgent support, leaving them with nowhere to turn. In understanding this, we urge the federal government to prioritize the development of permanent, low-barrier housing solutions for women experiencing homelessness or any form of violence. Closing this gap is not an option. Safe exits from homelessness require pathways to permanent housing, not simply temporary refuge.

Point-in-Time Counts indicate that women comprise a sizeable share of the homeless population across major Canadian cities, including Calgary (29%), Toronto (41%), and Vancouver (31%). However, they capture only visible homelessness and do not reflect the cyclical nature of gendered housing precarity.²² In addition to underestimating the true scale of homelessness and housing insecurity experienced by women and gender-diverse people in transitional housing and carceral systems, homelessness data also excludes several other key populations. These include post-secondary students (2.3 million),¹⁹ newcomers and work-permit holders, and individuals who remain institutionalized due to lack of stable and accessible housing options.²³

Given that women comprise up to 41% of the visible homeless population in major Canadian cities, and that hidden homelessness remains systematically undercounted, WNHHN recommends that the federal government allocate at least 40% of affordable and deeply-affordable housing developed through Build Canada Homes to safe, accessible, low-barrier, permanent housing for women and gender-diverse people.

²² Calgary Homeless Foundation. (2025). *Point-In-Time Count. 2024*. https://www.calgaryhomeless.com/wp-content/uploads/2025/08/2024_PIT-Report_Final.pdf

Homelessness Services Association of BC. (2025). *2025 Point-in-Time Homeless Count in Greater Vancouver*. https://hsa-bc.ca/Library/2024_25_HC/2025_PiT_Homeless_Count_for_GV_Preliminary_Data_Report_250730.pdf

City of Toronto. (2025). *2025 Point-in-Time Count*. <https://www.toronto.ca/wp-content/uploads/2025/07/9790-street-needs-assessment-report-2024.pdf>

²³ Whitzman, C. (2026). *Rights-based intergovernmental agreements for the next National Housing Strategy*. Canadian Human Rights Commission. <https://homelesshub.ca/wp-content/uploads/2026/03/Rights-Based-Intergovernmental-Agreements-NHS.pdf>

A 40% allocation not only represents a practical, evidence-informed baseline for targeting housing need, but also recognizes that housing is a critical component of safety for women and gender-diverse people. Safety is frequently compromised by housing that lacks adequate security measures, trauma-informed design, and protections from violence and harassment. Safe housing extends beyond affordability to include secure building access, well-designed common areas, protection from predatory landlords and unwanted visitors, and housing environments that support survivors of violence in maintaining their safety.

Ensuring housing is truly safe and “affordable” to women, gender-diverse people and their families requires direct consultation and co-development of such efforts alongside these groups. WNHHN proposes that all housing developments targeting women and gender-diverse people to be informed by an enhanced Gender-Based Analysis (GBA+) framework – which is also rooted in Indigenous knowledge and governance – clearly defining affordability parameters, development timelines, measurable build targets, culturally-appropriate tenancy policies, as well as trauma-informed building design.

- Co-develop program design, selection, implementation and evaluation processes for affordable housing initiatives through consultation with lived experts, single parents, Indigenous Elders, and survivors of violence to better understand housing development priorities and funding allocation needs.
- This includes centering survivor-defined understandings of safety in housing design, including considerations related to spatial layouts, lighting, visibility, privacy, ventilation, and the avoidance of enclosed spaces that may heighten feelings of unsafety or re-traumatization among survivors of violence and discrimination.

Traditional housing and caregiving dynamics often leave women who are fleeing abuse without lease histories or independent income, making it more difficult to secure housing after separation and increasing the risk of returning to unsafe or abusive situations.²⁴ Challenges in accessing housing can also escalate into child welfare involvement when lone parents cannot afford adequately sized housing or must spend a disproportionate share of their income on rent. This creates a structural bind in which housing stability or basic needs are compromised, increasing vulnerability to homelessness.

- National data on core-housing-need indicate that lone-parent families account for 19.4% of all households in core-housing-need, and that women-led households approximately 35% more likely to be in core-housing-need than those led by men.²⁵

²⁴ Baig, K. et al. (2026).

²⁵ Canada Mortgage and Housing Corporation. (2025). *Core housing need and gender*. <https://www.cmhc-schl.gc.ca/observer/2025/core-housing-need-gender>

- In jurisdictions with a high proportion of Indigenous residents, such as the Northwest Territories (NWT), Indigenous households are 1.3 times more likely to be in core housing need or to live in overcrowded dwellings than non-Indigenous households.²⁶
- Single parents in the NWT also require, on average, approximately \$20,000 more per year to reach the poverty threshold.²⁷
- Cis-gender women in Canada earn approximately 81 cents for every dollar earned by a cis-gender man, making it more difficult to support a family and afford adequately-sized housing (e.g. multiple bedrooms) on a single income.²⁸
- Transgender women earn approximately 74 cents for every dollar earned by cisgender men. Given that income is a key determinant of housing affordability, these disparities suggest transgender women face increased vulnerability to housing instability amid rising housing and living costs.²⁹

Ensuring these recommendations translate into meaningful change will require clear accountability mechanisms that keep policymakers responsive to the distinct housing realities of women, gender-diverse people, and Indigenous communities. WNHHN would welcome the opportunity to appear before the Committee to discuss women and gender-diverse people's experiences of homelessness and further expand upon the recommendations presented in this brief. We look forward to working collaboratively with Parliamentarians and all levels of government to advance safe, affordable, and equitable housing solutions for women and gender-diverse people across Canada.

²⁶ CMHC. (2026). *Core housing need data - by the numbers*. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers>

²⁷ Sarangi, L., Clark, A., Doucet, M., Friendly, M., Li, T., Meisner, A., Rothman, L., Safi, D. (2025). *Investing in tomorrow: A future without poverty*. Campaign 2000. <https://campaign2000.ca/wp-content/uploads/2026/02/2025-Report-Card-on-Child-and-Family-Poverty.pdf>

²⁸ Canadian Women's Foundation. (2024). *The facts about the gender pay gap*. <https://canadianwomen.org/the-facts/the-gender-pay-gap/>

²⁹ Canadian Women's Foundation. (2024).