



PAN-CANADIAN VOICE
FOR WOMEN'S HOUSING



PARLONS
FEMMES ET LOGEMENT

PAN-CANADIAN VOICE FOR WOMEN'S HOUSING

PROGRESS ON 2018 SIX CALLS TO ACTION

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SUMMARY

There has been little meaningful progress on the Six Calls to Action created by the Pan-Canadian Voice for Women's Housing in 2018. In fact, there is considerable evidence that outcomes for women and gender diverse led households are worsening under the *National Housing Strategy*.

There is an imminent review of the *National Housing Strategy*; the Canada Mortgage and Housing Corporation needs to report back to the Canadian Cabinet by February 2022. Within this review, there is an opportunity for the Pan-Canadian Voice to develop a stronger emphasis on rights-based outcomes, as well as stronger representation of the voices of women and gender diverse people with lived experience of homelessness and housing need.

PURPOSE OF REPORT

As part of the development of the *National Housing Strategy* (Government of Canada, 2018a), female and gender diverse housing and homelessness advocates made a successful request to Canada Mortgage and Housing Corporation (CMHC) to support a national conversation around women's housing.

The Pan-Canadian Voice for Women's Housing (PCVWH) has held four symposiums since 2017, with a fifth planned for October 2021. Each symposium has included 50-60 women and gender diverse people from every province and territory, representing First Nations, Métis and Inuit women's organizations, immigrant and refugee women's organizations, the Black and women of colour communities, the women's disability community, the lived-experience community, researchers, shelters, transition houses, permanent women's housing providers, women's centres and advocacy organizations (Pan-Canadian, 2017: 2; Pan-Canadian, 2020: 2).

At the 2018 Symposium, participants agreed on Six Calls to Action (Pan-Canadian, 2018: 3-5):

1. **Housing and Women with Lived Expertise:** The *National Housing Strategy* (NHS) should be developed in consultation with experts with lived experience of homelessness and housing need. The CMHC should link the NHS to the *Poverty Reduction Strategy* and the *Strategy to End Violence Against Women*. The CMHC should be accountable for its progress to stakeholders in women's housing.
2. **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.
3. **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.
4. **A Voice for Women's Housing:** The CMHC should provide ongoing funding to the Pan-Canadian Voice for Women's Housing.
5. **Operational Funding for Women's and Women-Serving Organizations:** The CHMC should advocate for 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.

- 6. Women and a Guaranteed Annual Income:** the 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-geared-to-income housing, strong transitional supports, and be in addition to child benefits.

These six Calls to Action were refined in 2019 and 2020 symposia.

The purpose of this report is to update on progress related to the original six Calls to Action, in order to inform the work of the Fifth Annual Symposium. The report is based on a desktop policy review of key national-scale housing policy, research and advocacy documents published between 2018-21, emailed questions to the CMHC (responses edited for length and clarity), and interviews with the following seven national housing policy experts:

- Janice Abbott, Pan-Canadian Voice for Women’s Housing
- Khulud Baig, Keepers of the Circle
- Michele Bilek, Women’s Housing and Homelessness Network
- Michelle Biss, National Right to Housing Network
- Nick Falvo, Housing Policy Researcher
- Steve Pomeroy, Housing Policy Researcher
- Kaitlin Schwan, The Shift

PROGRESS ON CALL 1 HOUSING AND WOMEN WITH LIVED EXPERIENCE

The most important contextual change since 2018 has been the adoption of the *National Housing Strategy Act* (NHSA) in June 2019 (Government of Canada, 2019). The NHSA, a product of decades of advocacy, commits the Government of Canada to “further the progressive realization of the right to adequate housing”. This means that every household has the right to an affordable, accessible, and suitably sized and located home, with culturally appropriate services (UN Special Rapporteur, 2019).

The NHSA requires all levels of government in Canada to “focus on improving housing outcomes for persons in greatest need; and *provide for participatory processes to ensure the ongoing inclusion and engagement of ... vulnerable groups and persons with lived experience of housing need, as well as those with lived experience of homelessness* [italics added].” The federal government must establish a National Housing Council to advise on policy that includes these populations, as well as people who have “expertise in human rights”. A Federal Housing Advocate must “monitor the implementation of the housing policy and assess its impact on these groups,” including the power to hold hearings on issues of systemic discrimination. As Canadian courts have resisted cases adjudicating the right to housing for over 30 years, Housing Council hearings could begin to institutionalize human rights principles: including “use of maximum available resources, equity, and the participation of the people who are most affected” (Broadbent and McIsaac, 2020).

The Advocate has still not been announced in the two and half years since the Act was passed. **When the National Housing Council was announced in November 2020, it did not include identified representatives of those with lived experience of homelessness, nor those with human rights expertise.** The Maytree Foundation, the Canadian Lived Experience Leadership Network, and the National Right to Housing Network have all called for up to four additional members who have human rights and/or lived expertise to be added to the Council (National Right to Housing Network, 2020). According to one interview informant, a female lived experience expert has recently been added to the Council who had previous experience with the *Poverty Reduction Strategy*; this has been confirmed by the CMHC. Another interview informant suggested that external advocacy training for experts of lived experience might be funded by the CMHC.

One consequence of the invisibility of women with lived experience to policy decision-making is that gender diverse and women-led households are not a CMHC priority population (Biss and Raza, 2021: 8) although women and children victims of violence are (Government of Canada, 2018b). A recent Canadian survey of women and housing has found that the number one reason for women losing homes is relationship break-up, with violence as a common cause. Many women do not access police, justice or shelter systems or services and so may remain invisible as “victims of violence”. Women who are homeless and in housing stress also tend to be invisible within traditional measurements such as Point-In-Time counts. This is because they stay in unsafe and insecure housing situations (e.g. staying with violent partners, doubling up with family and friends on a temporary basis) rather than accessing homelessness services, which may result in loss of child custody (Schwan et al, 2021: 5).

The *Poverty Reduction Strategy* (Government of Canada, 2018c) refers to the *National Housing Strategy* (NHS) as a complementary policy. The 2017 *Gender-Based Violence Strategy* does not mention the need for permanent, accessible and secure housing (Government of Canada, 2021a), but the final report of National Inquiry on Missing and Murdered Indigenous Women (MMIW) makes strong links between adequate housing and violence (National Inquiry, 2019). This latter report has resulted in \$42 million allocated to emergency and transitional shelters for Indigenous women and children victims of violence in 2021 (Segel-Brown, 2021: 3-4).

Any revision of the NHS should explicitly align with Poverty Reduction and MMIW strategies and recommendations.

QUESTIONS TO CMHC

How are the voices of women with lived experience being included in CMHC policy, including further development of the National Housing Strategy?

How are the concerns expressed about lack of engagement of people with lived experience of homelessness in the National Housing Council being addressed by the CMHC in its own internal engagement and policy evaluation strategies?

CMHC RESPONSE

As well as annual PCVWH symposiums, funded by the CMHC, Status of Women Canada, and Economic and Social Development Canada, two focus groups with people with lived experience of housing need and homelessness were held in 2018, in the lead up to the NHS. In 2019, consultations with women’s housing providers and an online survey asked for feedback on housing programs, including the National Housing Co-Investment Fund (CMHC, 2019).

The CMHC is committed to integrating the perspectives and experiences of people with lived experience (PWLE) of homelessness, and those representing people with lived experience such as the Canadian Lived Experience Leadership Network (CLELN), in policy development and program evaluation. It developed a PWLE database to use in various outreach efforts, including consultations and panel reviews. Compensation is provided to PWLE for their participation in any engagement activity. It is working to engage PWLE more often and more purposefully through consultations, research and as part of a new Policy Outreach function. For example, the Expert Community on Housing (ECoH), a CMHC-led community of practice for the development of housing solutions in the NHS priority areas, tracks members involved with PWLE. ECoH’s next annual survey will ask members if they are willing to self-identify as having lived experience and be available for research and engagement endeavours.

Across the CMHC’s 2020-23 Research Plan, it is working to implement a GBA+ approach in all research priorities and is exploring opportunities to more fully include the voices of people with lived experience of housing need in our research. It provides support to community-based research through the NHS Research and Planning Fund, which includes research focused on women’s housing needs. The Fund also enhanced its evaluation criteria to include how GBA+ or other intersectional approaches are used in the proposals.

PROGRESS ON CALL 2 FIRST NATIONS, INUIT AND MÉTIS HOUSING

Eighty-seven per cent of First Nation, Inuit and Métis people do not live on 'reserves', and housing need and homelessness rates are much higher among Indigenous people (CHRA Indigenous Caucus, 2018: 4). Indigenous homelessness and housing need are a result of colonialization; therefore, adequate housing is a step towards reconciliation (Vote Housing, 2021: 3).

There have been numerous and repeated calls for the Government of Canada to act on its 2015 election commitment to deliver a separate For Indigenous By Indigenous Housing Strategy. Most recently, a House of Commons Committee with cross-party support directed the CMHC to work with Crown-Indigenous Relations and Indigenous Services Canada to develop a strategy by December 2021 (House of Commons, 2021). In the September 2021 federal election, four of five major parties (the Bloc Québécois being the exception) pledged a separate strategy (McSheffrey, 2021).

Indigenous housing organizations argue that the \$21 million currently spent on urban, rural and northern Indigenous housing, about 6% of total expenditures (Segel-Brown, 2021: 1) falls well short of the amount it would take to specifically address the needs of almost 120,000 households in housing need, many led by Indigenous single mothers (CHRA Indigenous Caucus, 2018: 21).

In January 2021, the Canadian government announced funding for five new shelters for Inuit women, four in each region of Inuit Nunangat and one in Ottawa, which has the largest population of urban Inuit in Canada (Government of Canada, 2021b).

QUESTION TO CMHC

In the absence of a separate Urban, Rural and Northern Indigenous Strategy which has been promised by the current government, how is the CMHC ensuring inclusion of First Nations, Métis and Inuit women's concerns in its own internal engagement and policy evaluation strategies?

CMHC RESPONSE

The CMHC has established an Indigenous Advisory Council to advise senior executives on matters related to reconciliation, including ensuring that reconciliation principles are embedded in our day-to-day work throughout all aspects of our business (human resources, procurement, program delivery and client relations). The Council will also provide guidance in the development of a comprehensive learning and development program related to Indigenous Peoples, including their culture and treaty rights, per the Truth and Reconciliation Commissions Call to Action 57. We plan to launch the call for applications by the end of October and anticipate having the Council in place by January 2021. In addition, a new Special Advisor is responsible for developing a reconciliation framework, including a review of internal and external procedures, policies and programs to remove any barriers for Indigenous Peoples, thus embedding the spirit of reconciliation in all of our work.

The CMHC recognizes there is much work to do to address the housing needs of Indigenous Peoples. They are working with First Nation, Inuit and Métis Nation partners to implement distinct housing strategies that will support their vision of self-determination and lead to better social and economic outcomes for their communities. Indigenous Services Canada (ISC) and Crown-Indigenous Relations and Northern Affairs Canada lead this work, and CMHC is an active partner.

They are also working with the Congress of Aboriginal Peoples (CAP) to advance their priority to improve housing outcomes, as one of six joint working groups under a new Political Accord. In December 2018, the Government of Canada and CAP entered into this Accord and agreed to renew the relationship between Canada and CAP and address the socio-economic needs and interests of off-reserve Status and non-Status Indians, NunatuKavut Inuit, and Métis peoples.

CMHC has also worked with all three National Indigenous Women's Organizations (Pauktuutit Inuit Women of Canada, Les Femmes Michif Otipemisiwak, and the Native Women's Association of Canada) to support research leading to a better understanding of the shelter and housing needs of Indigenous Women.

The federal government has announced \$724.1 million to expand culturally relevant supports for Indigenous Peoples facing gender-based violence and support new emergency shelters and transitional (second-stage) housing across the country, including in the North and in urban centres. This includes \$420 million over five years through CMHC to support the construction of at least 38 emergency shelters and at least 50 transition homes across Canada. This is in addition to \$304.1 million over five years and a further \$96.6 million annually through ISC to support the operation of these shelters and transition homes, as well as the expansion of funding for culturally relevant violence prevention projects. A call for proposals for the construction and ongoing operation of Indigenous-led shelters and transition homes will launch in fall 2021.

In further recognition of the barriers facing First Nation, Inuit and Métis peoples and Indigenous-led housing providers in urban, rural and northern areas, the Minister of Families, Children and Social Development has tasked the National Housing Council (NHC) to examine gaps in urban, rural and northern Indigenous housing, and put forward advice and recommendations. The NHC published a preliminary report on this work in August (Baspaly et al, 2021).

In January 2021, the federal government committed to fund the construction and operation of shelters for Inuit women and children across Inuit Nunangat as well as in urban centres. CMHC and ISC are working with Pauktuutit on this commitment.

PROGRESS ON CALL 3 INFRASTRUCTURE FUNDING FOR HOUSING

The need for permanent, deeply affordable, accessible and adequate housing for women-led households has never been greater (Schwan et al, 2021). There is an even more acute need for emergency shelters for women, girls and transgender people, in the wake of a wave of violence related to COVID-19 restrictions (CREVAW, 2020). COVID-19 has greatly increased income and housing inequalities. Women with children under six years old have represented two thirds of those exiting the labour force during the pandemic, and over 250,000 households in Canada have accumulated over \$350 million in arrears since the onset of the pandemic (CERA, 2021: 9).

The NHS has a target of reducing housing need (households living in unaffordable, overcrowded or poorly repaired homes, including those who are homeless) by 530,000 households by 2027. According to the 2016 census, 1.7 million households, 12.7% of all households, were in housing need (Government of Canada, 2018a: 73). The first progress report on the NHS (CMHC, 2020: 18) states that federal funding committed 2017-20 "is expected to contribute to reducing housing need for more than 61,600 households". There are several 'weasel words' here, including "committed funding" as compared to "completed homes", and "contribute to" as compared to "directly fund".

At this rate, only 200,000 households will be on track to be lifted out of housing need by 2027 (about 38% of the goal, or 12% of total 2016 need). There is no calculation of net loss of affordable housing (calculated as 15 affordable homes lost across Canada for every one home created 2011-2016) (Vote Housing, 2021: 6). There are no changes to targets in relation to increased housing need as a result of COVID-19-related job losses and evictions, or population growth over the ten-year timeline of the NHS. In 2019, the Parliamentary Budget Office reported that NHS spending represents a net transfer of funding targeting low-income households towards middle-income households, and that "it is not clear" that the NHS "will reduce housing need relative to 2017 levels" (Segel-Brown, 2019: 1). By August 2021, it had updated its prognosis: "We project that in the absence of additional [targeted] spending the number of households in housing need would have increased to approximately 1.8 million households with a \$9.3 billion aggregate affordability gap by 2025-26. Over the period of 2021

to 2025, incremental CMHC spending averages 16% of the projected affordability gap and about \$63/month per household in housing need.” (Segel-Brown, 2021: 2). **It thus appears likely that housing need outcomes will worsen under the *National Housing Strategy* as it is currently designed.**

NHS spending comprises approximately \$3.7 billion per year over 10 years, a 50% increase over previous 10-year averages (Segel-Brown, 2021: 1). It includes eight programs and initiatives that directly fund permanent affordable homes and two that support affordable housing capacity. These vary widely in cost commitment and definitions/ proportions of affordable housing, with programs targeted at low-income households in housing need (**bolded**) dwarfed by programs aimed at higher-income households such as the Rental Housing Finance Initiative:

1. Rental Construction Finance Initiative (2018): \$26 billion over 11 years - low-cost loans for rental homes (40% of NHS funding); strongly criticized for its market-based definition of ‘affordable housing’ --over \$2,000/mo. in most Canadian cities - as well as requiring only 20% of housing to meet this low standard over 10 years (Pomeroy, 2021)
2. **Federal/Provincial/Territorial Housing Partnerships** (2018-20): \$15 billion over 9 years - Cost-match funding to maintain and repair social housing and provide housing subsidies to low-income households (this includes the Canada Housing Benefit).
3. National Housing Co-Investment Fund (2018): \$13 billion over 10 years - direct construction grants and loans for new and renovated ‘mixed-income’ homes, the majority of which are not affordable to those in housing need (only 30% of homes at market-based ‘affordability’ over 20 years).
4. **Rapid Housing Initiative** (2020-21): \$2.5 billion over 3 years for supportive homes for those most vulnerable to homelessness.
5. First-Time Home Buyer Incentive and Shared Equity Mortgage Providers Fund (2019): \$1 billion in loans to prospective home buyers, no link to housing need.
6. Affordable Housing Innovation Fund (2017): \$200 million in loans for ‘innovative’ approaches to affordable housing
7. Federal Lands Initiative (2020): \$200 million in contributions towards affordable homes
8. **Community Housing Transformation Centre** (2019): \$74 million capacity building for social housing
9. Research, Data and Innovation (2018): \$500 million over 10 years - capacity building for ‘new approaches’ to affordable housing

The final initiative is the Reaching Home program, which is the only program not directly administered by the CMHC. This \$2 billion 10-year program, administered by Economic and Social Development Canada, is intended to reduce by 50% the number of ‘chronically homeless’ individuals by 2027-28. One problem already identified is that the definition and measurement of ‘chronic homelessness’, estimated at 126,000 in 2016 (Government of Canada, 2020), excludes the majority of women in inadequate and unsafe housing situations. **The Reaching Home program design has been criticized for contributing to the underfunding of supports and emergency shelters for women:** 68% of all shelter beds in Canada are designated for men or are co-ed (which many women and gender diverse people avoid due to experiences of violence within them), compared to 13% dedicated specifically to women (Schwan and Ali, 2021: 11-12).

Gender equality outcomes for only one of the CMHC’s nine major housing programs was provided in its 2020 progress report. The NHS initially committed to “at least 25% housing for women and girls and their families” (Government of Canada, 2018a: 11); by 2019, this proportion had been increased to 33% of all NHS investments to “support projects that specifically target the unique needs of women and children” (CMHC, 2019: 2). **But only 17.5% of all investments funded under the National Housing Co-Investment Fund as of December 31, 2020, are “expected to directly benefit women and children in Canada” (CMHC, 2020: 23).** There is no information in the report on completed construction of permanent homes by women’s housing providers assisted by the CMHC. There is considerable anecdotal evidence that small women’s housing providers, especially those serving Indigenous women and Two Spirit people, applying to this program, have been disregarded in favour of larger housing providers and developers, who may not have expertise in gender-based considerations (Schwan and Ali, 2021: 12). **Given that 57% of renters in housing need are women-**

led or single women (Schwan and Ali, 2021: 6), these outcomes suggest a worsening of gender inequalities under the NHS.

As both Schwan and Ali (2021) and Biss and Raza (2021) point out, a rights-based GBA+ approach requires clear and consistent definitions of “affordable housing” and “homelessness” as well as transparent reporting and monitoring on who is benefitting from all housing programs. **All investments need to prioritise those who are most deeply in housing need, including capacity building programs for women’s housing providers and feminist housing research.** The CMHC used to fund technical resource assistance to smaller housing providers so that they could compete on a level playing field; and Quebec continued this program (Pomeroy et al, 2019).

A recently prototyped set of housing need and land assessment tools (Whitzman et al, 2021) suggest an outcomes-based target-setting and monitoring approach for all levels of government that includes: (1) numbers of households in housing need by affordable price point; (2) size of households in housing need; (3) proportion of equity-seeking groups in housing need; (4) rates of loss of affordable housing; (5) population growth and change; and (6) use of all well-located government and non-profit land for social and affordable housing. This would mesh well with a rights-based GBA+ analysis of NHS outcomes.

The good news is that there is broad-based activism around holding the federal government to its own affordable housing commitments. Vote Housing is a national coalition established in 2020 by four key organizations fighting homelessness and housing need: the Canadian Lived Experience Leadership Network, the Canadian Housing and Renewal Association, the Canadian Alliance to End Homelessness, and the Cooperative Housing Federation of Canada. The Women’s National Housing and Homelessness Network, established in 2019, has supported the Vote Housing campaign.

Vote Housing (2021), like the Pan-Canadian Voice, has six Calls to Action:

1. Implement an urban, rural, and northern Indigenous housing strategy containing both dedicated investments and an Indigenous-led governance structure
2. Commit to the prevention and elimination of homelessness
3. Invest in the construction and operation and operation of a minimum of 50,000 units of supportive housing over a decade
4. Build and acquire a minimum of 300,000 units of deeply affordable non-market, co-op and non-profit housing over a decade
5. Commit to the progressive realization of the right to housing
6. Expand rental assistance for low-income households to reduce core housing need and prevent a wave of new homelessness resulting from the pandemic (Vote Housing, 2021)

One of the calls is identical to the PCVWH (For Indigenous, By Indigenous strategy) and several of the other calls are complementary. However, Vote Housing does not have gender-related targets or a GBA+ analysis.

The Federation of Canadian Municipalities has proposed an acquisitions strategy that would allow governments and non-profit housing providers to purchase affordable homes at risk due to financialization of housing and in particular the growth of Real Estate Investment Trusts. **Supporting the scaling of social housing, including an acquisitions strategy (a hallmark of earlier CMHC programs) is the best way to ensure perpetually affordable homes for those in housing need (FCM, 2020).**

In relation to emergency shelters and transitional housing, the Shelter Enhancement Program is available to on-reserve projects only, providing up to 100% of construction costs (but not operating costs) of emergency and transitional shelters for women, children, and gender-diverse victims of violence (CMHC, 2018). In 2021, \$31 million in funding for 12 additional shelters on First Nations was announced, with additional funding for emergency and transitional shelters for First Nations, Métis and Inuit committed (CMHC, 2021a). As is common for CMHC announcements, this focuses on money spent, rather than outcomes (completion of projects, impact on unmet need of First Nations women requiring emergency services).

QUESTIONS TO CMHC

Can we have an update on whether CMHC is attaining its funding targets for women's housing in all programs, including the Co-Investment Fund, Rental Construction Finance Initiative and Rapid Housing Initiative? Are there hard numbers as to how many deeply affordable women's housing units (Rent Geared to Income, preferably with monthly rents of less than \$375 and \$750) have been created (i.e. are now being lived in) since the development of the NHS in late 2017?

How many of the projects are led by women's housing providers? Note: this is separate from the question of how many new and renovated homes are being lived in by women-led households.

How is the need for larger homes for low-income women-led households (particularly for Indigenous and racialized women) being incorporated in CMHC programs?

CMHC RESPONSE

As of June 30, 2021, CMHC (2021b) estimates that over 28% of NHS funding committed is either targeting or supporting women and their children. CMHC (2021d) provides quarterly progress updates on this target. The CMHC does not have numbers on how many deeply affordable homes have been created, nor on impact on housing need. They estimate that as of 2018, the CMHC supported over 212,000 female-led households in community and affordable housing through renewal of legacy funding under the NHS (CMHC, 2021c). The CMHC does not have data on the sizes of homes created, including those meant to address housing need.

The CMHC does not have statistics on how many homes created by women's housing providers have been supported. They point out that \$250 million from 2021-22 to 2022-23 has been re-allocated under the National Housing Co-Investment Fund for transitional housing units and shelter beds for women and their children fleeing gender-based violence, including operating and maintenance funding. In 2021-22, at least 25% of the additional \$1.5 billion in funding under the Rapid Housing Initiative will go towards women-focused housing projects. Starting in 2021-22, the Canada Housing Benefit will increase direct financial assistance for low-income women and children fleeing violence to help with their rent payments by \$315.4 million over seven years.

PROGRESS ON CALL 4 A VOICE FOR WOMEN'S HOUSING

A limited amount of year-to-year funding has been provided by the CMHC and other federal sources for annual symposiums since 2017. As of 2021, the Pan-Canadian Voice for Women's Housing has received enough long-term funding to support staff and research from Women and Gender Equality, formerly known as Status of Women Canada.

QUESTIONS TO CMHC

Do you know why the PCVWH has not received ongoing funding but instead only receives it on a year-to-year basis? How would you describe the influence of the Pan-Canadian Voice for Women's Housing on CMHC policies? To what extent do you think the CMHC advocacy on their calls to action have influenced other federal policies (e.g. Poverty Reduction Strategy, Violence Against Women Strategy, Guaranteed Annual Income)?"

CMHC RESPONSE

There is [now] funding allocated for the Pan-Canadian Voice for Women's Housing (PCVWH) symposium until 2026-27, with a funding profile of \$100,000 per year.

To meet the housing needs of diverse people, the NHS is grounded in a Gender-Based Analysis plus (GBA+) approach, focusing on diversity and inclusion. The federal government applies a GBA+ lens when developing, implementing and evaluating policies, programs, legislation and investments. This process includes an assessment of how women, men, and gender diverse people may experience the proposed measure. The work of the PCVWH reaffirms the importance of this approach and helps inform its work. The CMHC takes the final reports and recommendations of the PCVWH into account in the design of housing policies and programs, and reference the PCVWH in the evidence and analysis we bring to our Minister and other decision-makers.

The CMHC is engaged with other federal departments to ensure that the interconnectedness of housing and other socio-economic priorities is taken into account in the policies and programs of the federal government. It participates on a number of interdepartmental committees that explore and seek to address the needs of victims of family violence, people experiencing or at risk of homelessness, and people experiencing poverty. While it is difficult to assess the precise impact of CMHC advocacy on other federal policies, it believes that its actions have raised the profile of the PCVWH Calls to Action across the federal government.

PROGRESS ON CALL 5 OPERATIONAL FUNDING FOR WOMEN-SERVING ORGANIZATIONS

Provincial/ territorial (PT) governments are responsible for emergency violence against women shelters, and municipalities or PT responsible for emergency homeless shelters. However, the federal government has stepped in to provide additional health and service funding during COVID-19. In late 2020, \$40 million in operational funding was disbursed to over 500 violence against women organizations, in response to increased violence due to COVID-19 (Women and Gender Equality Canada, 2020).

Provincial/ territorial governments (PT) are also responsible for most health and social services, including supports provided within emergency, transitional and supportive permanent housing. The federal government can require health care standards as part of transfer payments to PT (Butler and Tiedemann, 2013). For example, inadequate standards and pay in both home care and long-term care homes were brought to the fore during COVID-19, with 81% of deaths in the first wave of COVID-19 having occurred in long term care. As of the 2016 census, there were 426,000 people in long term care and seniors' residences (CMA, 2020: 1), 72% of them female (Statistics Canada, 2018). Some residents of long-term care are people with disabilities who have no other housing options. There were a further 870,000 Canadians receiving some form of nursing care at home, and 734,000 who reported needing these services but not receiving them (CMA, 2020:1). In late 2020, the federal government promised national standards for long-term care homes, as well as additional home supports (CMA, 2020: 2). Standards of pay is part of the discussion (CMA, 2020: 4).

Operational funding is not only about support services, but also low-cost rents, which may require on-going operational subsidies. For instance, there was a 183,019 (42%) reduction in the number of low-income community housing units supported under bilateral agreements between 2015 and the baseline established by CMHC's new bilateral agreements (Segel-Brown, 2021: 1); the impact in terms of numbers of households in housing need is unknown. Quebec prioritizes the use of housing benefits to subsidize low-cost units in social housing (Pomeroy et al, 2019: 24-25).

The federal government can and should make cost-sharing agreements conditional upon recipient governments and organizations adopting a rights-based, GBA+ approach (Schwan and Ali, 2021: 12). 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.**

QUESTIONS FOR THE CMHC

To what extent has the need for sufficient ongoing housing subsidy to provide Rent-Geared-to-Income homes for low-income women as well as operations and management funding for women's social and supportive housing providers been incorporated into current CMHC programs?

Has funding for ongoing social and supportive housing operations (including subsidies for RGI and operational and management funding) been negotiated as part of federal-provincial agreements? If so, to what extent has ensuring a living wage for support services workers been included in these negotiations?

CMHC RESPONSE

Under the NHS, the federal government does not typically provide operations and management funding for housing providers. However, in recognition of the need for such funding, Budget 2021 committed \$200 million in capital contributions through the National Housing Co-Investment Fund for shelters and transitional housing for women and children fleeing violence and an additional \$50 million through to 2031 to provide operations and management funding for units created. The CMHC recognizes the importance of operational funding and is committed to exploring ways in which it can directly or indirectly support operational costs.

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. However, the specific type of support offered to any individual project will depend on the arrangements a province or territory has with the project providers/agents. The compensation of support service workers falls outside of our federal housing agreements with provinces and territories.

PROGRESS ON CALL 6 WOMEN AND A GUARANTEED ANNUAL INCOME

Social Assistance, which is a provincial responsibility in Canada, has been grossly inadequate for decades. The annual welfare income for a single woman with disability ranges between \$9,843 in New Brunswick and \$15,293 in BC; the annual welfare income for a single mother with one child ranges between \$18,372 in Nova Scotia and \$23,578 in Newfoundland and Labrador. Welfare is higher in the North but so are costs. These rates are significantly below the poverty line and have not increased with cost of living (Laidley and Aldridge, 2020: 10).

Yet the federal government, as a signatory to the International Covenant on Social and Economic Rights (the same covenant that includes the right to housing) has a responsibility to ensure the human right to a decent standard of living (McIsaac, 2020). The federal government intervenes in social assistance in a number of ways. For instance, it offers a monthly Guaranteed Income Supplement to low-income seniors whose pension and other income falls below \$20,000 a year (Government of Canada, 2021c). Most recently, the Canada Emergency Response Benefit provided a benefit of \$2,000 every four weeks to eligible workers who lost income or stopped working because of COVID-19. Although this payment of \$26,000 per year per unemployed adult was considerably more generous than social assistance, it still left many renters without sufficient means to pay rent (CERA, 2021).

There is a growing movement for a Universal Basic Income, the most commonly used current term for a guaranteed income (Falvo, 2016). The advocacy group UBI Works including business voices and a

range of politicians as well as anti-poverty advocates (UBI Works, 2021). The Canadian Senate has released a position paper in favour of a Guaranteed Liveable Income (Senate of Canada, 2020), Liberal MP Julie Dzerowicz introduced a private members bill to enact UBI in 2020 (Housing of Commons, 2020), and in the 2021 federal election, the NDP committed to a Guaranteed Liveable Income; the Green Party has been a long-time advocate of this approach (Tunney, 2021).

A Guaranteed Annual Income that met the poverty line would vary by household and area. It would be \$20,530 for a single woman with disability in Montreal and \$32,436 for a single mother with one child in Halifax (Laidley and Aldridge, 2020: 14). This would represent a considerable increase to current social assistance rates. **But even then, there would be a critical shortage of suitably sized homes at affordable rents for these households, with only 0.2% of the total number of units available to rent in Toronto and Vancouver costing \$800/month or less** (CMHC, 2021d).

QUESTION FOR THE CMHC

Has the CMHC advocated for a Guaranteed Basic Income to help address homelessness and housing stress, and if so, how?

CMHC RESPONSE

As a federal Crown corporation, CMHC does not play an advocacy role [note: this contradicts the CMHC response to Call to Action 4].

CONCLUSION

With the exception of Call to Action 4 (ongoing funding for the Pan-Canadian Voice for Women's Housing), progress has been limited on the 2018 Calls to Action. It may be time to refresh the Six Calls, to reflect legislative, policy, and socio-economic changes since 2018.

Calls 3, 5 and 6 focus on reducing the proportion of gender-diverse and women-led households in inadequate housing, poverty and violence. As the *Poverty Reduction Strategy* and the Parliamentary Budget Office both point out, the most important outcome for the NHS is a reduction in the proportion and absolute number of Canadian households in housing need. As part of a GBA+ Analysis, housing need reduction outcomes for women-led households as a whole, and single mothers in particular, as well as Indigenous, racialized, refugee and people with disabilities households, should be calculated on a regular (preferably annual) basis, ideally by an independent third party. **The NHS should enshrine a single, simple definition for 'affordable housing': homes that meet housing need (i.e. no more than 30% of gross household income, suitably sized, in adequate condition).** The census provides good granular data (including local outcomes) every five years; it is possible that the Canadian Housing Survey could provide this data at national and PT levels on an annual basis. The 2021 Census should provide a testing point for the efficacy of the NHS: have these policies and programs had a significant impact lifting the proportion and absolute number of individuals and households in adequate homes? What about the outcomes for women-led and gender diverse individuals and households, especially larger families?

Providing adequate and affordable homes, at price points that are affordable to low-income gender diverse and women-led households, requires: construction subsidy (including free or low-cost land), operational subsidy (including necessary social supports and possibly additional rent supplements), and capacity building for social housing providers (especially those who can address the needs of those most in need, such as women's housing providers and Indigenous housing development companies). Retaining affordable homes requires responding adequately to increasing housing costs, including addressing financialization through mechanisms such as a large-scale social housing acquisitions policy (FCM, 2020, Biss and Raza, 2021) and federally-funded eviction prevention programs (CERA, 2021; Biss and Raza, 2021). **The NHS needs to be revised, in order to prioritize these mechanisms, and accelerate rights-based outcomes. The Government of Canada should**

ensure that any government or housing provider/ developer who receives NHS funding adheres to rights-based definitions of affordable housing, outcomes and participatory processes. The CMHC should provide technical support for the development of women's housing providers and a For Indigenous by Indigenous strategy should likewise prioritize Indigenous women's housing developers.

Calls 1 and 4 focus on participatory process: including the voices of women and gender diverse people with lived experience of homelessness and housing stress, as well as front-line women's housing services, in the formulation and evaluation of programs, policies and strategies. **PCVWH may wish to work with the Canadian Lived Experience Leadership Network as well as the National Women's Housing and Homelessness Network to monitor how women with lived experience are involved in development and evaluation of all CMHC programs working to improve housing need outcomes. PCVWH may promote training and support for women and gender diverse leaders with lived experience, and advocate for requiring all NHS funding recipients (including other levels of government) to adhere to these processes.**

Call to Action 2 focuses on the right of First Nations, Inuit and Métis women and Two Spirited people to a separate For Indigenous, By Indigenous Strategy. This promise has been delayed for six years, but the CMHC has been charged with developing such a strategy by the end of 2021. **PCVWH may wish to work with Indigenous advocates in this area (including Indigenous women's groups) to press for gender equity and a focus on rights-based outcomes, including increased permanent and emergency women's housing, within this emergent strategy.**

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