



*A BRIEF IN  
ADVANCE OF THE  
2025 BUDGET*

# AN INTERSECTIONAL FEMINIST HOUSING AGENDA FOR CANADA

August 2, 2024



With significant leaps made within the past several years to recognize housing as a crisis across Canada, we fear that few understand that the crisis cannot be solved unless it is understood as a gendered crisis. With the historic adoption of the National Housing Strategy Act in 2019, and the upcoming [National Human Rights Review Panel on Government's Failure to Eliminate Homelessness for Women and Gender-Diverse people](#), Canada is at a critical juncture. At this juncture, rights-informed and gender-responsive commitments and directions can lead to transformative impacts on the state of housing for women and gender-diverse, often overrepresented in core-housing need and impacted by the most egregious housing rights violations.

The need for a transformative departure from the status quo is more urgent than ever. Our recommendations for Budget 2025 call on the federal government ground upcoming budget investments in a transformative right- and gender-based approach, 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 recommendations, 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)

## **Background**

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 are left to choose between paying the rent and other basic necessities like healthcare, childcare and food security. 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 why they are forced 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 2SLGBTQIA people.

In Budget 2024, we saw an array of commitments bearing promise and prospect for women and gender-diverse people experiencing housing insecurity but without strong intersectional gender- and rights-based implementation, many of those commitments will not lead to any transformative impacts on lives of women and gender-diverse people experiencing housing insecurity and homelessness.

Based on previous analyses conducted by various organizations, experts and human rights bodies, investments made through programs under the [National Housing Strategy lack the appropriate funding and policy levers](#) required to meet the Strategy's own goals of reducing core-housing need in half or eliminating chronic homelessness. This is particularly distressful as budget after budget, including the Canada Housing Plan 2024, commit substantial investments to funds that are known to have little to no impact lifting the most vulnerable households out of core housing need.

The recommendations below emphasize the importance of implementing human rights-based measures with clear goals and timelines, ensuring gender-specific allocations, and tightening protections for tenants, along with investments in creating non-market housing supply that can sustain deeper levels of affordability. As echoed in the [Intersectional Feminist Housing Agenda](#), “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.”

### **Recommendation 1: Invest an additional \$3 Billion per year in the Urban, Rural and Northern (URN) Housing Strategy.**

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 when the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls details egregious violence resulting from housing insecurity. As articulated powerfully in the [human rights claim submitted by the National Indigenous Housing Network](#), “The role that lack of safe, accessible, adequate, and stable housing plays in disrupting transmission and practice of our cultures and our ways of doing, in tearing away our families from their place and power makes housing in Canada a legacy of the genocidal violence of the residential school systems. The full realization of our right to housing, as understood and articulated by us, is at the core of our ability to practice and reclaim our cultures.”<sup>1</sup>

Budget 2024 announced \$4 Billion dollars for the Urban, Rural and Northern Strategy, over 7 years. While this investment was welcomed by advocates it is yet to be operationalized and falls short.

Echoing calls from our Canadian Housing and Renewal Association (CHRA) Indigenous caucus<sup>2</sup> and based on the report from the [National Housing Council](#), a \$3 Billion investment per year is required close the gap on existing housing needs for Indigenous communities in URN regions. These funds should be administered through National Indigenous Collaborative Housing Inc. (NICH), as the federal government's recognized long-term delivery partner.

In the delivery of these funds, we call on the federal government and its delivery partner to develop clear mechanisms to ensure intersectional gendered lens is applied from the onset, and that these funds are equitably allocated to housing services led by Indigenous women and gender-diverse people/for Indigenous women and gender-diverse people.

These funds should also allocate critical resources for pre-development programs to build capacity for Indigenous housing providers that are focused on women and gender-diverse people, with specific priority on providers in the North serving Indigenous women and gender-diverse people.

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 2SLGBTQIA people themselves, and the organizations and groups they choose to represent them.

**Recommendation 2: Increase funding for homelessness programs to \$3.5 Billion per year with clear human rights goals, targets and timelines to eliminate all forms of homelessness.**

Based on the [report published by the Parliamentary Budget Officer](#), "Reaching Home has not implemented sufficient programming to achieve its target of reducing chronic homelessness by 50%."

Knowing that gendered homelessness is often invisible and hidden, the actual scale of funding that would address and eliminate homelessness for women and gender-diverse people remains unknown. While Budget 2024's announcement of new funding for Reaching Home and targeted funding for encampments was critical and timely, the PBO report shows that a significant annual increase in Reaching Home funding is needed to make progress towards NHS's own targets of reducing chronic homelessness by half, a far cry from the human rights-aligned goal of eliminating all forms of homelessness.

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<sup>2</sup> Canadian Housing and Renewal Association (2024). Submission to the House of Commons Standing Committee on Finance for Pre-Budget Consultations in Advance of the 2025/2026 Budget

Reflecting recommendations from our partner, National Right to Housing Network (NHRN), we are calling for \$3.5 Billion in investments towards housing programs,<sup>3</sup> with clear human rights-based and gender-specific goals targets, targets and timelines to eliminate all forms of homelessness.

To make any substantial impacts towards eliminating hidden and invisible homelessness, it is critical that funding rollout includes specific targets to deliver funding to emergency and supportive housing programs and services serving women and gender-diverse people, particularly Indigenous women and gender-diverse people. Funding implementation should also ensure that women and gender-diverse people are provided pathways out of homelessness that offer them safety and does not put them at any risk of losing, or failing to reunite with, their children.

**Recommendation 3: Commit to building at least 50,000 social housing units per year over the next 10 years, supported by an accelerated and sector-led launch of the Canada Rental Protection Fund.**

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 this demographic will require non-market housing 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 recommendation 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 can 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.<sup>4</sup> 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.

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<sup>3</sup> National Right to Housing Network (2024). Embedding the Human Right to Housing: A Blueprint for Canada's Budget

<sup>4</sup> Rentals.ca. (2023). Rentals.ca August 2023 rent report. <https://rentals.ca/national-rent-report>



The announcement of the Canada Rental Protection Fund in last year’s budget represented a promising next step towards preserving affordable housing stock in Canada and building towards a stronger community/social housing stock in Canada. As reflected in submissions from NHRN and the Co-op Housing Federation of Canada (CHC), “investment in non-market housing is also an economic imperative.”<sup>5</sup> and that ““an expedited launch of the Canada Rental Protection Fund is crucial, as it will enable these acquisitions in the near-term, thereby protecting renters that we know are at risk now and preserving affordable homes forever.”<sup>6</sup>

**Recommendation 4: Expand and test the GBA+ framework to ensure substantive equality across all housing programs and establish an oversight mechanism to track progress within clear human rights and gender-specific goals and timelines.**

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, now known as the Affordable Housing Fund and Apartment Construction Loan Program) do not require investments to target low-income households – households that are disproportionately women-led.

As new programs are funded under the Canada’s Housing Plan, the importance of a GBA+ framework is now more pressing than ever to ensure new allocations are equipped to address housing need among those experiencing the most egregious housing rights violations, disproportionately women and gender-diverse people. Allocating specific resources towards the expansion and testing of the Government of Canada’s existing GBA+ framework is needed, with a focus on ensuring: (1) equitable outcomes 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 policymaking and program execution processes.

Further, an oversight mechanism should be established to set clear human rights-based and intersectional gender-specific targets and timelines that are monitored regularly to track progress. The mechanism should include lived expert leadership and be accountable to affected communities.

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<sup>5</sup> National Right to Housing Network (2024). Embedding the Human Right to Housing: A Blueprint for Canada’s Budget

<sup>6</sup> *ibid.*

**Recommendation 5: Transform Renters Bill of Rights to the National Tenant Rights Standards which serve as 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.

Women and gender-diverse tenants are also disproportionately impacted by discrimination based on their gender, race and experiences with income insecurity and disabilities. Budget 2024's commitment to the Renters' Bill of Rights, critical and timely, can have the most transformative impact on tenant protections if it's upheld as a minimum standard that provinces and territories abide to and report progress on. Moreover, it is essential that along with other protections, rent control and rent regulations are particularly made part of the standards to ensure that tenants can stay in units at sustainable rents and are not faced with evictions where landlords have incentives to raise rents for the new tenants.<sup>7</sup>

Echoing [recommendations from ACORN Canada](#), the standards must include:

- A national lease structure that gives tenants security of tenure and limits rent increases
- Rent control - no loopholes
- Ban on unaffordable rent increase
- Ban fixed term leases\* (in most circumstances)
- Ban no fault evictions
- Federal money to people in core housing need (no money for luxury rentals)
- More non-market housing
- National Fund to help tenants avoid eviction
- Maintain units for healthy/safe living, and harassment free
- Right to organize, including landlord disclosure list and contact
- Meet with tenant groups to review the effectiveness annually

The standards also present an important opportunity to create a pathway towards stronger security of tenure for women and gender-diverse people, including women and gender-diverse people

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<sup>7</sup> As echoed in National Right to Housing Network (2024). Embedding the Human Right to Housing: A Blueprint for Canada's Budget

finding safety from violence in transitional and second stage housing who are currently not entitled to any tenancy protections under provincial tenancy acts.

**Recommendation 6: Increase the Canada Disability Benefit amounts that meet the needs of individuals living with disabilities and lifts them out of poverty with dignity.**

Budget 2024's announcement of the Canada Disability Benefit came after years of advocacy from the disability community. Disappointingly, calls for a \$1000/month benefit were met with a \$200/month benefit announcement, which is far from sufficient when it comes to lifting most individuals living with disabilities out of poverty.

This is particularly pressing for women and gender-diverse people as [WNHHN's research](#) shows that over 75% of women and gender-diverse people experiencing housing insecurity report some form of disability. \$200/month would not be able to lift women and gender-diverse people experiencing disability out of housing insecurity or homelessness.

Echoing recommendations from other partners and advocates, we call for Budget 2025 to increase the Canada Disability Benefit to meet the needs of individuals with disabilities living and lifts them out of poverty. The benefit should be able to facilitate individuals living in dignity and having the ability to support their housing along with other basic necessities. Moreover, it is critical to ensure that provinces and territories are not clawing back other income assistance when individuals receive the Canada Disability Benefit.

Important Links:

Intersectional Feminist Housing Agenda for Canada (2024):

<https://womenshomelessness.ca/wp-content/uploads/An-Intersectional-Feminist-Housing-Agenda.pdf>

WNHHN's Response to the Budget 2024: <https://womenshomelessness.ca/budget2024/>



## Brief Authors



The **National Indigenous Women's Housing Network** is a movement of First Nations, Inuit, and Métis Peoples who are dedicated to improving the living situations of Indigenous women and girls, Two-Spirit, and gender-diverse persons across Turtle Island and ending incidents of becoming unsheltered. All members have the lived experience of needing adequate shelter and a place to call home.



The **Women's National Housing and Homelessness Network** is a collective of diverse women and gender-diverse people, including those with lived expertise, who are working to eliminate homelessness and housing insecurity for women, girls, and gender-diverse peoples across Canada.