



SEPTEMBER 2026

Fall 2026 Pre-Budget Consultation

Submitted by the Women's National Housing
and Homelessness Network



Executive Summary

Canada is facing growing economic uncertainty because of the on-again, off-again trade disputes that have occurred – and continue to occur – with the United States of America. In times of economic instability, governments often face pressure to place an acute focus on growing economic infrastructure above all, while other social services investments (e.g. affordable housing) receive less immediate attention. But housing *is* economic infrastructure, and its effectiveness is contingent on everyday Canadians – who would otherwise be bearing the brunt of a trade war – being able to afford it.

Safe, affordable housing is one of the foundational elements that enables Canadians to participate in the workforce, support their families, and maintain their well-being. It also reduces pressure on emergency systems such as shelters, hospitals, and other crisis services. When housing is affordable and stable, people are better positioned to weather periods of economic uncertainty; when it is not, the costs are felt not only by households, but across *all* public systems and the broader economy.

The Women's National Housing and Homelessness Network (WNHHN) greatly appreciates the meaningful progress that the Government of Canada has achieved in advancing affordable housing such as the launch of Build Canada Homes, particularly reaffirming funding for Indigenous housing like the Urban, Rural, and Northern Indigenous Strategy and Canada-Alberta Housing Infrastructure Fund. However, important gaps remain.

The Government's recent response to the Neha Review Panel does not commit to fully implementing the Panel's recommendations on the human right to housing. While the acknowledgement of women and gender-diverse people as distinct populations impacted by homelessness and housing precarity, there are still no dedicated federal targets or directives for this group that would seek to change their housing outcomes. At this time, what is needed most is accountability surrounding how federal housing investments are reaching the most housing-insecure Canadians.

Budget 2026 is a critical opportunity to further hone this progress, with clear, targeted changes that ensure federal housing and homelessness directives reach Canadians that would otherwise fall through the cracks of existing systems.

Recommendations:

- 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.
- Expand **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:
 - Allocate **at least 40% of affordable and deeply affordable** housing units through Build Canada Homes to women and gender-diverse people, ensuring that housing investments do not rely on a one-size-fits-all approach.
 - This should also include **clear implementation timelines and demonstrable targets** to end gendered homelessness as outlined by the Neha Review Panel.
 - We ask that the federal government require Build Canada Homes initiatives to **publicly report** on how and to what capacity **Gender-based Analysis Plus (GBA+)** has informed the funding, planning, design and implementation of affordable housing initiatives as well as how they are advancing outcomes for women and gender-diverse people.
- Expand and stabilize funding for **Women and Gender Equality Canada (WAGE)** to ensure adequate funding for the violence against women (VAW) emergency responses such as shelters and transition houses, as well as core community-based, feminist, survivor-serving organizations.

Recommendation #1: 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.

WNHHN welcomes Reaching Home's recent establishment of an Indigenous H¹ – the acknowledgement of gender is noticeably absent from this stream. Indigenous homelessness, housing precarity, intergenerational trauma and related cycles of poverty and violence are deeply gendered phenomena, insofar as gender is a direct pathway into violence, poverty, instability, and homelessness across the life course for many Indigenous people.

At the same time, the gendered nature of these experiences cannot be understood as affecting women alone. Colonial policies and systems have historically targeted Indigenous families through the gendered removal of children, disruption of caregiving relationships, and separation of children from their mothers, fathers, and communities. These interventions have had consequences that extend across genders and generations, disrupting family structures, cultural continuity, community, and economic security.

As such, a gender-responsive approach to Indigenous homelessness extends beyond addressing the distinct needs of women and gender-diverse people alone and also recognizes how gendered colonial violence has disrupted Indigenous communities as a whole, creating pathways into housing instability and homelessness that can be experienced across generations and across genders.

Ensuring future efforts are gender-responsive is imperative for such programs to remain relevant to the needs of Indigenous women, Two-Spirit, trans and gender-diverse people whose barriers compound due to gender and Indigeneity.

- Indigenous children are still overrepresented in the shelter system – in 2021, 47.8% of all foster children in private care were Indigenous.²

¹ Reaching Home. (2026). *Program Directives*. Government of Canada.

<https://housinginfrastructure.canada.ca/homelessness-sans-abri/directives-eng.html>

² Statistics Canada. (2024). *Indigenous foster children living in private households: Rates and sociodemographic characteristics of foster children and their households*. Government of Canada.

<https://www150.statcan.gc.ca/n1/pub/41-20-0002/412000022024001-eng.htm>

- A 2025 Senate Committee report found that approximately 6,700 young people age out of child protection systems each year – without any supports to prevent them falling into homelessness.³
- It is not a coincidence that – despite being only 5% of the population – Indigenous women account for 50% of trafficking victims⁴, 35% of homeless women across Canada⁵, 16% of homicide victims and 11% of missing women.⁶

Time and time again, this government has expressed its desire to “Build Canada Strong”, and while an “elbows up” approach is needed now more than ever, this strength this strength must extend to all, and especially to those whose ability to achieve safety, stability, and prosperity has been systematically undermined.

Policymakers cannot claim that Canada’s darkest chapters are behind us while policies, practices, and systemic gaps continue to reproduce their harms across generations. Building a stronger Canada requires confronting these ongoing realities and ensuring that reconciliation is reflected in “For Indigenous-By Indigenous” commitments and policies that shape the lives of Indigenous peoples today.

This includes using investments to address discrimination within the private rental market, where Indigenous people face barriers to securing or maintaining housing based on their identity, as well as experiences of harassment, racism, and racialized targeting within their homes and communities that can undermine their sense of safety and housing stability.

Recommendation #2: Invest in low-barrier permanent supportive housing for women and gender-diverse people experiencing homelessness and/or fleeing violence.

Women and gender-diverse people are historically underrepresented and underfunded in the housing and infrastructure development sector, yet the gendered realities of

³ Senate of Canada. (2025). *Nothing to Celebrate: The Crisis of Aging Out of Care*. Parliament of Canada. <https://sencanada.ca/en/info-page/parl-45-1/ridr-aging-out-foster-care/>

⁴ Ansari, S. (2025). “New research highlights tragic intersection between the disappearance of Indigenous women and human trafficking in Canada.” *Thomas Reuters*. <https://www.thomsonreuters.com/en/press-releases/2025/july/new-research-highlights-tragic-intersection-between-the-disappearance-of-indigenous-women-and-human-trafficking-in-canada>

⁵ Housing, Infrastructure and Communities Canada. (2024). *Homelessness data snapshot: The National Shelter Study 2024 Update*. Government of Canada. <https://housing-infrastructure.canada.ca/homelessness-sans-abri/reports-rapports/data-shelter-2024-donnees-refuge-eng.html>

⁶ Assembly of First Nations (2026). *Explore MMIWG*. <https://afn.ca/rights-justice/murdered-missing-indigenous-women-girls/>

homelessness have recurrently demonstrated the consequences of designing housing systems without adequately accounting for gender.

Relationship breakdown is one of the leading causes of housing loss for many women and gender diverse people. Recent data from the Unaddressed Project (2026) in Calgary found that one quarter of all women who experienced housing insecurity attributed relationship breakdown as a precipitating factor for their housing loss.⁷

Traditional housing and caregiving dynamics often leave women without lease history or independent income, making it harder to secure housing after separation.⁸ Challenges in accessing housing can also escalate into child welfare involvement when lone parents cannot afford adequately sized housing (e.g. multiple bedrooms) or must spend a disproportionate share of their income on rent, creating a structural bind in which housing stability or basic needs are compromised, increasing vulnerability to homelessness.⁹

- National data on core-housing-need shows that 19.4% of all households in core-housing-need are lone parent-led families, with women-led households approximately 35% more likely to be in core-housing need than those led by men.¹⁰
- In jurisdictions with a high proportion of Indigenous residents, like the Northwest Territories (NWT), Indigenous households are 1.3 times more likely to be in core housing need or live in overcrowded dwellings than non-Indigenous households.¹¹

Understanding this, we urge the federal government to prioritize investing in low-barrier, permanent, supportive housing for women and gender-diverse people. WNHHN recommends an allocation of 40% of affordable and deeply affordable housing developed through Build Canada Homes.

This is informed by multiple factors:

⁷ 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*. <https://www.unaddressed.ca/>

⁸ Canada Mortgage and Housing Corporation. (2025). *Core housing need and gender*. <https://www.cmhcschl.gc.ca/observer/2025/core-housing-need-gender>

⁹ 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.

¹⁰ Canada Mortgage and Housing Corporation. (2025).

¹¹ CMHC. (2026). *Core housing need data - by the numbers*. <https://www.cmhcschl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/corehousing-need-data-by-the-numbers>

- Current core-housing-need data does not capture the scale of homelessness and housing insecurity experienced by women and gender-diverse people.
- Point-in-Time Counts also show that women comprise a sizeable share of homelessness data across Calgary (29%), Toronto (41%), and Vancouver (31%), yet capture only visible homelessness and do not reflect the gendered nature of housing precarity, where women often cycle between supports and informal living arrangements.¹²
- Given that existing data indicates women alone comprise up to 29-41% of the visible homeless population, and that current data frameworks systematically undercount gendered hidden homelessness, a 40% allocation for affordable and deeply affordable housing is a practical baseline for targeting housing need.

WNHHN also deeply appreciates Minister Robertson's response¹³ to the Neha Review Panel's recommendations on the human right to housing and his commitment to ensure that a Gender-based Analysis Plus (GBA+) lens is applied throughout the work of Build Canada Homes. Through this commitment, we ask that the federal government require Build Canada Homes initiatives to publicly report on how and to what capacity **Gender-based Analysis Plus (GBA+)** has informed the funding, planning, design and implementation of affordable housing initiatives as well as how they are advancing outcomes for women, Two-Spirit, trans, and gender-diverse people.

Build Canada Homes' success depends on clear accountability mechanisms that demonstrate how public investments are translating into stronger housing outcomes for the people and communities they are intended to serve. Publicly reporting on the application and impact of GBA+ would provide an important measure of whether Build Canada Homes is delivering on this commitment, while also ensuring that equity is embedded in the way housing investments are made – not treated as an outcome to be considered after the fact.

¹² Calgary Homeless Foundation. (2025). *Point-In-Time Count. 2024*.

https://www.calgaryhomeless.com/wpcontent/uploads/2025/08/2024_PIT-Report_Final.pdf.

Homelessness Services Association of BC. (2025). *2025 Point-in-Time Homeless Count in Greater Vancouver*.

https://hsabc.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/community-people/housing-shelter/homeless-help/about-torontos-shelter-system/street-needs-assessment/>

¹³ Minister of Housing and Infrastructure. (2026). *Government of Canada Response to the Neha Review Panel's Recommendations*. March 24, 2026., page 8. <https://womenshomelessness.ca/wp-content/uploads/Copy-of-the-Ministers-Response.pdf>

Recommendation #3: Expand and stabilize funding for Women and Gender Equality Canada (WAGE) to ensure adequate funding for the violence against women (VAW) emergency responses such as shelters and transition houses, as well as core community-based, feminist, survivor-serving organizations.

Historically, in the absence of federal programs that adequately deliver affordable, safe housing for women and gender-diverse people, community-led gender-based organizations have been the ones who uphold the human right to housing in Canada for women, Two-Spirit, trans and gender-diverse people who are in core housing need.¹⁴ They are the actors that have been filling in and supporting those who fall through the cracks of federal housing programs – and while the federal government has acknowledged gendered homelessness as an issue, they have yet to determine it a funding priority.

- Indigenous women in Canada accounted for 32.5% of all emergency shelter users in 2022.¹⁵
- In 2024, accompanied children – who are at some of the highest risks for cyclical homelessness and displacement – represented 4.4% of all shelter users, followed by 12.6% of youth aged 13-24.¹⁶

Without adequate funding to deliver change, such organizations become constrained in their ability to scale their initiatives upwards and outwards, while more women, gender-diverse people and their families fall into homelessness due to the short supply of affordable, adequately-sized housing.

In understanding this, WNHHN calls for the expansion and stabilization of WAGE funding, ensuring that women, girls, and 2SLGBTQI+ people are able to access the safety, supports, and housing pathways they need, not only in moments of crisis, but in rebuilding long-term stability and wellbeing. This involves equipping community-led organizations to house and sufficiently support their members – as recommended by the Neha Review Panel – such as partnering with community-led and Indigenous organizations focused on gender and equity to lead housing initiatives.¹⁷

¹⁴ 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)

¹⁵ Housing, Infrastructure and Communities Canada. (2024).

¹⁶ Housing, Infrastructure and Communities Canada. (2024).

¹⁷ Neha Review Panel. (2025).

This involves meaningfully engaging rights holders and the organizations that represent or serve them in the planning, implementation and evaluation of federally funded housing in their communities. At the same time, this principle should apply not only where new funding is being allocated, but also to communities already receiving federal housing investments, ensuring that existing programs and projects remain responsive to the needs and priorities of those they are intended to serve.

Thank you for reviewing our submission.

WNHHN would welcome the opportunity to appear before the Department of Finance to discuss our recommendations for the Fall 2026 Budget and further expand on the issue of gender-based homelessness in Canada. We look forward to working collaboratively with you to advance our shared goal of strengthening housing outcomes in Canada.