

Urgent Action Required

WHEN calls on the Government of Canada to uphold its international Human Rights obligations and develop and implement a **National Housing Policy** that addresses the four essential aspects to low-income women's housing.

A National Housing Policy inclusive of women must:

1. Establish national standards to ensure the housing needs of women are fully accounted for in the design, implementation, monitoring and enforcement of laws, policies, and strategies, related to housing and income support programs.
2. Ensure an adequate supply and availability of affordable housing to low-income women.
3. Allocate specific resources to address women's needs and develop flexible policies and diverse solutions to accommodate regional, cultural, economic, educational, health and life stage differences women experience.
4. Incorporate and uphold principles of equality and nondiscrimination.

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A new National Housing Policy

The **Women's Housing Equality Network** is comprised of women from every province and territory with expertise in the areas of housing for women and income support policies and programs for women.

WHEN believes Canada needs to reinstitute a **National Housing Policy** for all Canadian residents in need of safe, affordable housing.

IF NOT NOW, THEN WHEN?



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She's **poor**
and
homeless.

Is this
Canada's
national
housing
policy?



Background

Low-income women or women with no income in Canada encounter the most severe housing disadvantage, and the housing and homelessness crisis they face tends to be less visible than that of other groups. Women's inadequate housing conditions and homelessness are caused by a number of inter-related factors including, but not limited to:

- Women's poverty;
- Systemic discrimination and inequality experienced by women and particular groups of women in accessing and retaining housing, income support, employment and education programs;
- The unjust application of regulations, laws and policies related to income support programs and housing programs;
- Women's over-representation as sole-support households;
- Lack of social supports to offset the burden women experience in the care giving roles they undertake;
- A shortage of affordable housing;
- Social exclusion; and
- Lack of a safe living environment.

To date, federal housing and income support legislation, policies and programs have largely been developed without consideration for the specific and actual needs of women as a diverse population who require a variety of housing and income support options at different life stages.

What Housing Looks Like for Women Across the Country

Unaffordable: Changes to transfer payments between the federal and provincial/territorial governments, and to income support programs, coupled with an inadequate supply of affordable housing stock and increasing rents in the private market has meant that housing is unaffordable for women.

Insecure Tenure: Women who experience unemployment or pregnancy and parenting of infants or who are in receipt of social assistance or long term disability often do not have a secure income, which increases their risk of homelessness and causes insecure tenure.

Inaccessible: Long waiting lists for social housing across the country preclude it as a housing option for women. Private landlords deny women access to the most affordable apartments on the basis of arbitrary minimum income and other criteria. Banks and credit companies similarly disqualify low-income women from mortgages, making homeownership impossible.

Insecure: Physical, sexual, mental and/or verbal abuse is an important cause of housing insecurity and homelessness for women and their children. Due to the lack of housing options for women, women who use shelter to escape abuse may have no choice but to return to the abusive situation.

What Women Need

Affordability: An increase in affordable housing stock combined with an increase in monies received from income support programs so as to ensure an adequate standard of living for women in accordance with Canada's international human rights obligations under the ICESCR and the CEDAW, as well as changes to Employment Insurance eligibility criteria so that it adequately considers women's patterns of work.

Stability/Secure Tenure: Women have a right to secure housing tenure and access to supports that are required to guarantee an adequate standard of living for themselves and their families. Stable, affordable housing has a strong influence on labour force attachment and quality of life.

Accessibility: A sufficient stock of affordable housing units across the country, including units appropriate for families and units with available support services for women who are at risk of homelessness or who live alone and are isolated.

Security: Women have the right to secure housing in safe communities, free of environmental, health and social hazards and in reasonable proximity to the services and supports they need to participate fully in Canadian society. Security of accommodation refers both to the ability to financially maintain a home and to the safety of family members, issues of particular concern to women given their economic and physical vulnerability.