



CMHC Submission to Neha

Review panel on the right to housing for women, Two Spirit, Trans, and gender-diverse people

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Canada Mortgage and Housing Corporation (CMHC) is thankful for the opportunity to provide a written submission to support the Neha Review Panel's important work in examining the critical right to safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people, and the Government's duty to uphold this right.

CMHC recognizes the serious need for safe, adequate and affordable housing, particularly for the most vulnerable populations, and the urgency with which it must be addressed.

Since 2024, Housing, Infrastructure, and Communities Canada (HICC) serves as the primary source of government advice and departmental support for Canada's housing and homelessness policies and programming. CMHC collaborates with HICC by delivering programs (including National Housing Strategy programs), providing advice and offering insights that are geared towards improving housing outcomes.

CMHC also continues to deliver general housing programs that have a lending component as well as specific Indigenous programs such as the On-Reserve Non-Profit Housing Program (Section 95) and the Indigenous Shelter and Transitional Housing Initiative (ISTHI), as well as the Urban, Rural and Northern Indigenous Housing Strategy (U.R.N. Strategy).

This submission includes input on relevant CMHC initiatives and activities, with a specific focus on Indigenous and northern initiatives and programs with a lending component as well as the U.R.N. Strategy. Please refer to the HICC submission for input related to the initiatives within their purview.

Responses were developed under the six themes of Neha's questions.

Theme 1: Conduct meaningful engagement & respect Indigenous rights

Advancing greater self-determination for housing by First Nations, Inuit, and Métis organizations and communities is a priority for CMHC.

The Government of Canada, including CMHC, co-developed, with National Indigenous Organizations (NIOs), the distinctions-based housing strategies: the National First Nations Housing and Related Infrastructure Strategy, the Inuit Nunangat Housing Strategy, and the Métis Nation Housing Sub Accord. Work continues with Indigenous partners to implement these strategies, which support their vision of self-determination and lead to better social and economic outcomes for their communities.

In the Government of Canada's *United Nations Declaration on the Rights of Indigenous Peoples Act* (UNDRIP) Action Plan, CMHC "committed to exploring options with First Nations to exercise their jurisdiction over housing and to transfer on-reserve housing program funding to their care and control." CMHC is a member of the Joint Working Group on Housing, Related Infrastructure and Homelessness, established in 2017 with members of the Assembly of First Nations (AFN), CMHC and HICC, to support implementation of the 10-Year National First Nations Housing and Related Infrastructure Strategy which includes sections on transfer of care, control and management of First Nations housing authorities. Additionally, in response to the 2024 Office of the Auditor General Report on Housing in First Nations Communities, CMHC committed to explore policy options with First Nations on the transfer of care and control for on-reserve housing.

CMHC also committed, through the *UNDRIP* Action Plan, to "implementing a co-developed Urban, Rural and Northern Indigenous Housing Strategy with Indigenous partners." In 2023, CMHC funded a comprehensive engagement process on the U.R.N. Strategy and provided support to Indigenous partners to conduct their own engagement activities. This included Indigenous housing and service providers, Indigenous governments and treaty holders, and national and regional Indigenous organizations.

Native Women's Association of Canada and Les Femmes Michif Otipemisiwak received funding to lead engagement sessions and other National Indigenous Women's organizations including Pauktuutit Inuit Women of Canada and Ontario Native Women's Association provided written submissions. CMHC funding to Indigenous women's organizations enabled them to design engagement approaches that offer a safe space to share views, experiences and have voices heard. It is important to note that while CMHC engaged with National Indigenous Women's Organizations, and the participants included members of Indigenous Two Spirit, lesbian, gay, bisexual, transgender, queer, intersex, and additional people (2SLGBTQI+) communities, there was no direct engagement with Indigenous 2SLGBTQI+ organizations.

In addition to the engagements on the U.R.N. Strategy where funding was provided directly to Indigenous governments and organizations, the approach to implementation is also Indigenous-led. The U.R.N. Strategy recognizes Indigenous partners' jurisdiction over their members, citizens, and beneficiaries no matter where they live. For this reason, funding is being delivered through Indigenous Services Canada (ISC) and Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC) to First Nations, Inuit, and Métis partners, and Modern Treaty and Self-Governing First Nations. Funding will also flow to the new National Indigenous Housing Centre (National Centre) to manage and administer government funding directly to Indigenous housing and service providers. To ensure an Indigenous-led approach and advance self-determination, it will be the responsibility of the National Centre to determine how it will structurally look, operate, develop a mandate, collaborate with partners, choose funding recipients, disburse funding, and provide additional services.

Additionally, CMHC conducted or funded several engagement opportunities on behalf of the Government of Canada, to help inform the National Housing Strategy (NHS). Below are a few examples that directly target safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people:

Engagements:

- a. *Serving women and their children through the NHS: [Serving Women and their Children through the National Housing Strategy | CMHC](#)*: Series of sessions held across Canada with over 50 organizations and 75 women with lived experience of housing need. A report was published and can be found here: [What We Heard: The Unique Housing Needs of Women](#)
- b. *What We Heard: Report on a Human Rights-Based Approach to Housing Consultation: [Canada's National Housing Strategy](#)*
- c. *Pan-Canadian Voice for Women's Housing*: From 2018 to 2023, CMHC supported the Pan-Canadian Voice for Women's Housing Symposium, which brought together women from across Canada to engage in a national conversation on barriers women and gender-diverse people face with respect to housing, as well as promising practices and solutions to these barriers. More information on each of the Symposia can be found here: [Pan-Canadian Voice for Women's Housing - Supporting women and children affected by violence](#)

Theme 2: Incorporate evidence-based targets, timelines, and milestones

CMHC is committed to evidence-based policy and program development, ensuring that its approach is grounded in robust data and rigorous analysis. This includes considering the unique needs of women, Two Spirit, Trans, and gender-diverse people in the design, implementation, and evaluation of policies, action plans and programs. CMHC works collaboratively with HICC (and other federal departments) to ensure the use of evidence-based inputs, establish housing targets, monitor progress of housing commitments, and provide updates to the public and other accountability mechanisms.

All CMHC programs have a results framework that links results to CMHC's core responsibilities. Indicators and targets are developed as part of the results framework to highlight how the program will achieve its policy objectives. Results framework development takes a Gender-based Analysis Plus (GBA+) approach, which, for NHS programs, includes disaggregation by NHS priority populations.

The NHS was developed with the goal of meeting housing for those in greatest need and determined priority populations. In fact, 'Housing for those in greatest need' is one of the six priority areas of action under the NHS. NHS priority populations included women and children fleeing domestic violence, Indigenous peoples, 2SLGBTQI+, and more. Some NHS programs

include targets related to Indigenous housing as well as gender-specific targets. On a quarterly basis, CMHC provides an update for the Progress Report that gets published on the Place To Call Home page, which is hosted on the HICC website.

In terms of targets, milestones, and results monitoring for the U.R.N. Strategy, these will be established as part of the creation of the National Centre, including any gender-specific targets. Targets for the funding provided to distinctions-based partners by ISC and CIRNAC will differ from the targets for the National Centre programs.

CMHC has funded Indigenous-led research on priorities identified by NIOs and Indigenous organizations and communities. The results of Indigenous-led research projects are leveraged by Indigenous governments and organizations, to inform formal and informal strategic engagement with different orders of governments, including the Government of Canada, on housing action plans, policies and programs such as those related to the U.R.N. Strategy, distinctions-based housing strategies and the NHS.

For instance, over recent years, CMHC provided funding to the Assembly of First Nations for preliminary research to explore options for the transfer of care, control, and management of CMHC's on-reserve housing programs. The following two reports were published as a result of that research:

- *Big River Analytics Report on Transfer of Housing Funding and Programs to First Nations, 2024*
- *NVision Insight Group: First Nations Control and Management of Housing: Pathways to First Nations Housing Systems, 2025*

The findings of these research reports will help inform CMHC as it engages with First Nation partners on the transfer of care and control of CMHC on-reserve housing programs.

In addition, several recently completed research projects funded by CMHC examined safe, adequate and affordable housing for women, Two Spirit, Trans, and gender-diverse people. A description of project titles for Indigenous-led research projects, brief highlights of relevant findings and links to the published research reports and insights can be found in [Annex A](#).

CMHC also leads the delivery of several NHS Research and Data Initiative programs, including the Housing Research Awards and the Research and Planning Fund. Insights generated from these programs have contributed to the advancement of evidence-based recommendations related to advancing safe, adequate, and affordable housing for women, Two Spirit, Trans and gender-diverse individuals. More details about these programs can also be found in [Annex A](#). Although these projects are led by external proponents, CMHC maintains ongoing collaboration throughout their implementation. This close engagement ensures that emerging insights are well understood and meaningfully integrated into CMHC's own policy and program development. To further amplify the impact of this work, proponents are encouraged and supported to share their findings through platforms such as CMHC's Research Open House, the Expert Community on Housing, and other forums for knowledge exchange with CMHC and beyond.

Theme 3: Prioritize those in greatest need & eliminate discrimination

CMHC works to ensure that action plans, policies and programs are designed to address the specific needs of priority groups. For the U.R.N. Strategy, vulnerable populations cited across engagements include youth (especially those in care or aging out of care), elders, women and girls (especially those escaping violence and human trafficking), non-binary and gender-diverse, 2SLGBTQI+ people, persons with disabilities, unhoused/homeless people and persons needing medical care. The U.R.N. Strategy will be implemented by Indigenous partners through a new National Centre and through direct funding to distinctions-based groups (First Nations, Inuit, Métis and Modern Treaty Self-Governing Indigenous Governments). Indigenous partners are ultimately determining how the needs of diverse groups are addressed, and resources are allocated to meet the needs of diverse groups. Partners will determine how U.R.N. Strategy funding will support the provision of services for Indigenous women, girls, non-binary, and 2SLGBTQI+ people and provide safe and appropriate housing choices for them.

Indigenous youth face higher unemployment rates and lower rates of high school and post-secondary completion than non-Indigenous youth. The Housing Internship for Indigenous Youth program (HIY) at CMHC provides financial assistance through a wage subsidy for organizations and businesses in the housing sector to hire Indigenous youth. It is one of the programs under Employment and Social Development Canada's Youth Employment and Skills Strategy. The program's goal is to assist Indigenous youth in gaining paid work experience and pursuing long-term employment in the housing sector or related field. The HIY evaluation (2025) found the program responds to both a continuing need for a program that provides Indigenous youth with paid internships and to a continuing need to support Indigenous housing sector capacity. All HIY funding is directed at Indigenous youth. The organizations and businesses (often Indigenous-led) determine their needs and manage the recruitment and hiring of Indigenous youth. Through HIY, over one-third (35.5%) of interns between 2018-19 and 2023-24 identified as female (0.8% of interns identified as "other" or "prefer not to disclose"). This included 71% of interns for finance related positions, and 16% of interns for construction and renovations related positions identifying as female.

The Indigenous Shelter and Transitional Housing Initiative (ISTHI), jointly delivered by CMHC and ISC, supports the construction and ongoing operation of new shelters and transitional homes for Indigenous women, children, and 2SLGBTQI+ individuals fleeing gender-based violence, including in urban areas and in the North. As of March 31, 2025, \$353.51 million has been conditionally or financially committed toward the construction of 37 shelters and 36 transitional homes through this initiative. CMHC and ISC work with steering committees made up of representatives from Indigenous and Inuit organizations and subject matter experts in shelter and housing delivery, as well as those with lived experience. Two distinct steering committees – the Indigenous-led steering committee and the Inuit-led steering committee – led

the development of the evaluation process, provided overall direction and prioritization, and were responsible for reviewing and scoring funding proposals. In recognition of the Call for Justice 4.7, CMHC and ISC are ensuring, "... that shelters, transitional housing, second-stage housing, and services are appropriate to cultural needs." and are taking notice of the need for solutions that "... must come with real partnerships with Indigenous Peoples that support self-determination, in a decolonizing way."¹ Therefore, the selection of projects is led by an Inuit committee for Inuit-specific shelters as well as an Indigenous committee for First Nations, Métis, Urban Indigenous, and 2SLGBTQIA+ specific shelters. This direction and engagement directly respond to the National Action Plan's third goal which advocates for the delivery of Indigenous-led and grassroots programs. The committees have been key to the achievement of outcomes that are "For Indigenous, By Indigenous" and ensures projects are distinctions based, and funded in a way that meets people's wants and needs in a relevant, culturally appropriate way. The committees are recognized as best practice by Indigenous partners and applicants. CMHC and ISC co-manage ISTHI program delivery, including oversight of the Indigenous-led Committees, and the project review and selection process.

Programs led by CMHC are regularly adjusted to respond to feedback from the housing sector and to address housing gaps, especially those faced by vulnerable populations. For example, a 2023 engagement session was led by the Indigenous and Inuit led steering committees of the Indigenous Shelter and Transitional Housing Initiative, which provided a crucial opportunity to discuss progress and provide recommendations for system changes required for future funding and programs. The information gathered and discussed from this forum assisted the Indigenous and Inuit led steering committees on subsequent work and priorities for consideration and advancement. Another example is the creation of the Rapid Housing Sub-Stream under the New Construction Stream of the Affordable Housing Fund in 2024. The Rapid Housing Sub-Stream provides contributions for the construction of shelters, transitional and supportive housing for those in greatest need.

Updates to programs are informed by data, research and feedback from clients, stakeholders and program evaluations. CMHC's Evaluation Services conducts independent and neutral assessments on the relevance and performance of CMHC-delivered programs. They are intended to inform future policy and program design. Published reports can be found on CMHC's [website](#).

Where aligned with the evaluation questions and where data is available, program evaluations employ GBA+ analysis and approaches to examine program reach, outcomes, or impacts.

- The [Thematic Evaluation on Social Inclusion in the National Housing Strategy \(NHS\)](#) (2025) examined the core housing need, housing challenges and barriers, and NHS unit targets and occupants for different priority populations (LGBTQ2+, women, persons with

¹ Pg 2 Call for Justice 4.7 ([mmiwg-ffada.ca](https://www.mmiwg-ffada.ca))

disabilities, Indigenous peoples, racialized groups, immigrants, seniors, children, young adults, veterans, etc.).

- The [Housing Internship for Indigenous Youth Evaluation](#) (2025) examined program participants (interns) by Indigenous identity, gender, disability, age, education, and location.
- The [Canada Housing Benefit Evaluation](#) (2025) examined program uptake (through available program data and survey responses) of various priority populations, including LGBTQ2+, women and children fleeing violence, Indigenous peoples, and others. This was compared to the general population.
- The number of units/projects dedicated to certain priority populations were also included in the evaluations of the Community Housing Transformation Centre (2023), Housing Partnership Framework (2022), Federal Lands Initiative (2021), and Affordable Housing Fund (formerly the National Housing Co-Investment Fund, 2021).

To support government reporting on the outcomes of the NHS, CMHC is undertaking a record linkage project to develop data to better understand the characteristics (gender, age, ethnicity, income, etc.) of persons and households living in housing receiving support from selected NHS programs, as well as the impact(s) that these initiatives have on the inhabitants. In particular, this data can be used to better understand impacts of selected NHS programs on women, including women-led households and Indigenous women.

CMHC's NHS Longitudinal Outcomes Research is a five-year, \$4.8 million research project led by Carleton University in collaboration with nine universities and [more than 30 community partners](#) from different parts of Canada. The grant is part of the NHS and is a partnership between the Social Sciences and Humanities Research Council and CMHC. Initiated in October 2023, the research project examines long term outcomes of investments in affordable housing. It focuses on socio-economic and health outcomes, climate impacts and mitigation, housing finance, housing alternatives and Indigenous and northern housing. The project is guided by an Indigenous Advisory Council and a First-Voice Advisory Committee.

Furthermore, in research and data work, a GBA+ lens is applied to help draw attention to differential housing experiences in Canada, such as the variation in core housing need by gender and its intersection with income, race, age and family composition. This work also includes a focus on policy and program implications. See [Annex B](#) for a list of relevant research projects including links.

Theme 4: Dedicate the maximum of available resources

CMHC has not estimated the exact resources required to address the unmet need for adequate, safe, and affordable housing for women, Two Spirit, Trans, and gender-diverse people. CMHC's funding models aim to provide allocations-based or direct-delivery of funds to groups and partners that serve a diversity of communities and population groups. For programs serving Indigenous communities, CMHC prioritizes enabling Indigenous governments and organizations to determine how best to serve their communities, including priority populations.

The NHS places specific emphasis on addressing the housing needs of populations with unique needs. This includes survivors of gender-based violence and 2SLGBTQI+ communities. The Strategy aims to commit 25% of funding towards meeting the housing needs of women and their children. As of December 31, 2024, the NHS exceeded the 25% funding target with 28.8% of funding committed meeting the housing needs of women and their children.

Theme 5: Employ all appropriate means and ensure government coordination

The Government of Canada has longstanding foundational commitments to gender equality, upholding Indigenous rights and advancing reconciliation, which includes several departments and cross-cutting policies and strategies to uphold those commitments while advancing housing and homelessness commitments. CMHC recognizes that housing is not a stand-alone issue. Housing is linked to many other federal priorities, including infrastructure, immigration, health, environment, and Indigenous reconciliation. Coordinated action among federal departments is necessary to reduce barriers to housing, especially for disadvantaged groups, and ensure an intersectional, whole-of-government approach to policies and programs, including for housing policy.

The U.R.N. Strategy, for example, was developed in partnership with ISC, CIRNAC, and HICC and is being jointly implemented and reported on. As another example, the HIIY is part of Employment and Social Development Canada's Youth Employment and Skills Strategy, which funds various programs across different departments and agencies. CMHC has delivered the HIIY since 1997 (then known as the Housing Internship Initiative for First Nation and Inuit Youth).

The ISTHI, co-led by ISC and CMHC, was launched under the Comprehensive Violence Prevention Strategy, in response to the Final Report on Missing and Murdered Indigenous Women and Girls (MMIWG). Canada also introduced the National Action Plan and the Federal Pathway to address MMIWG and 2SLGBTQIA+ issues. The Comprehensive Violence Prevention Strategy was the first step towards the Federal Pathway, which led to the Horizontal Initiative

for a whole-of-government approach to common goals and outcomes to end the critical situation of missing and murdered Indigenous women and girls. CMHC and ISC are committed to the Horizontal Initiative, with a goal to put 33% of the overall NHS' investments, with a minimum of 25%, towards serving the unique needs of women and their children and a commitment to build transitional housing and shelters via the ISHTI.

We also continue to work closely with ISC, CIRNAC and HICC to support implementation of the distinctions-based housing strategies. In 2019, the Inuit-Crown Partnership Committee (ICPC) endorsed the Inuit Nunangat Housing Strategy, a co-developed distinctions-based housing plan. It is now in the implementation phase, which is overseen by ICPC and Inuit Tapiriit Kanatami with CIRNAC and CMHC through the ICPC Housing Working Group.

Established in 2017, the Joint Working Group on Housing, Related Infrastructure, and Homelessness (JWG) includes representatives from AFN, Regional First Nations Housing Technicians, ISC, CMHC and HICC, with other federal, territorial departments and agencies with responsibilities for First Nations housing and infrastructure on- and off community (reserve) and in the Northern Territories participating as necessary. The JWG developed and works together to help First Nations implement the 10-Year National First Nations Housing and Related Infrastructure Strategy, as well as facilitates discussion of AFN's National First Nations Homelessness Action Plan and updates them from time to time.

The Canada-Métis Nation Accord, signed in 2017, established a Permanent Bilateral Mechanism (PBM) between the federal government and the Métis Nation, reflecting a nation-to-nation relationship and is part of Canada's broader reconciliation efforts. In 2018, Métis National Council Governing Members and the federal government, through CIRNAC, signed the co-developed Métis Nation Sub-Accord, a \$500 million housing strategy over 10 years (2018-2028). CMHC supports CIRNAC in its lead role in facilitating the PBM and supporting the implementation of the Housing Sub-Accord.

Theme 6: Promising examples

CMHC has published many success stories that highlight projects and programs that have been funded by various initiatives. A small sample of these stories follows, which reflect affordable housing for women, Two Spirit, trans, and gender-diverse people. More stories can be found on [CMHC's Housing Observer](#):

Success Stories

- a. **Tobique First Nation:** Rapid Housing Initiative; women and children; racialized groups: [Tobique First Nation empowers youth with CMHC housing program](#)
- b. **Montreal transitional home helps drug users heal:** [Montreal transitional home helps drug users heal](#) - Investment in Affordable Housing

- c. **The new face of affordable housing in Bella Coola:** [The new face of affordable housing in Bella Coola](#) - CMHC's Housing Internship for Indigenous Youth (HIY) program
- d. **First Nation youth in Ontario re-imagine housing** - [First Nation youth in Ontario re-imagine housing](#) - Ontario Indigenous Youth Summit on Housing (developed by CMHC)
- e. **Doors open on first long-term home for LGBTQ youth in Canada:** [Doors open on first long-term home for LGBTQ youth in Canada](#) - Investment in Affordable Housing and CMHC's Seed Funding Program.

Annex A:

Externally Led Research Projects funded by CMHC examining safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people

CMHC Funded Indigenous Led Projects:

Urban Indigenous WG2STGD+ Peoples' Housing Needs & Housing Encampments, 2025 (led by Native Women's Association of Canada)

- This study builds on a previous study conducted by NWAC on housing needs of WG2STGD+ individuals and specifically explores intersectional discrimination, including racism, gender discrimination, economic barriers, and gender identity discrimination, that make it more difficult for them to access suitable housing.
- The reports lists several recommendations to improve the housing conditions of WG2STGD+ people, including tailored rent subsidies and financial assistance programs, subsidized security deposit and programs to save for homeownership, simplified housing application process, provision of legal protections to WG2STGD+ tenants, support creation of culturally safe housing environment, and promoting Indigenous-led community connections to strengthen cultural ties in urban areas.
- [English Report](#), [French Report](#)

A Sustainable, Affordable and Culturally Appropriate Housing Model for Indigenous Women, Girls, Two-Spirit, Transgender and Gender-Diverse (WG2STGD+) People, 2023 (led by Native Women's Association of Canada)

- This study had two phases and focused on examining the housing needs of Indigenous WG2STGD+ and proposing affordable and culturally appropriate model.
 - Part 1 of the study demonstrates that WG2STGD+ individuals face higher rates of homelessness and housing insecurity, made worse by violence, harassment, and lack of safe spaces in housing settings. It recommended designing homes that address the specific needs of WG2STGD+ individuals and ensure they are adaptable to multigenerational living, accessible, and culturally appropriate housing rooted in community-driven designs.
 - Part 2 of this study has more detailed architectural plans for a specific community.
- [English Report Part 1](#), [French Report](#), [English Research Insight](#), [French Research Insight](#), [English Report Part 2](#)

Creating a Method for Data Gathering for Homelessness and Housing Data in Indigenous Communities, 2024 (led by the Alberta-based Rural Development Network with an Indigenous Advisory and support from a number of local First Nations)

- The data collection tool (named the “story-telling tool”) developed in this study was informed through engagement with three First Nations and included questions about gender-identity and sexual orientation, alongside questions about life experiences, living situation, housing quality, housing accessibility, mobility etc.
- The story-telling tool was piloted in participating First Nations communities, but findings were summarized in community-specific reports for community use and were not made publicly available.
- [English Report](#)

Closing the Gap: Understanding Housing Disparities Between the Off-Reserve Indigenous and Non-Indigenous Populations in Canada, 2024 (led by Congress of Aboriginal Peoples or CAP)

- This multi-phase research program sought to understand how housing conditions affect the socio-economic outcomes of Indigenous people living off-reserve. Part 1 was a housing survey and costing study examining differences in rates of core housing need between Indigenous and non-Indigenous people living off-reserve. Part 2 looked at the influence of housing market factors on the housing outcomes of Indigenous people living off-reserve.
- Respondents to qualitative questions of the CAP housing survey noted “frequent struggles with sexism, transphobia, and homophobia, and ableism within the spectrum of housing. However, despite the ongoing discrimination, Indigenous WG+ (women and girls plus) affirmed their commitment to empowering themselves and their families despite adversities.” Recommendations from the research also include “inclusive housing policies that address the unique challenges faced by Indigenous peoples, including discrimination, gender-related difficulties, and experiences of women, girls, and individuals belonging to the 2SLGBTQIA+ community.”
- Link to Report for [Part 1](#), [Part 2](#), and [Research Insight](#).

Unique Challenges Faced by Inuit Women in Urban Centres Regarding Housing and Homelessness, 2024 (Led by Pauktuutit Inuit Women of Canada)

- This study explores unique housing and homelessness challenges faced by Inuit women & gender-diverse people in urban centres across Canada. Barriers included lack of identification, tax documents, digital access block housing applications; and high levels of perceived discrimination for participants seeking housing and more than half believed that this was due to them being both Inuk woman/gender-diverse.
- The study recommended Inuit organizations should be consulted where Inuit are underserved when developing national housing strategies related to Inuit housing needs.
- Link to [Report](#)

Exploring Métis Women and 2SLGBTQQIA+ Peoples Housing Issues in Two Research Reports ~ Domestic Violence and Housing Focus, and Disabilities and Housing Focus, 2024 (led by Les Femmes Michif Otipemisiwak)

- The report on housing needs of individuals experiencing domestic violence recommends Métis governments be consulted on priority locations for establishing shelters and second-stage housing and sustainable and targeted funding for housing to support survivors of domestic violence.
- The report on housing needs of those experiencing disabilities observes that current housing policies often fail to meet the unique needs of Métis women and 2SLGBTQQIA+ individuals. It recommends creation of distinction-based and gender-disaggregated data on housing experiences of Métis women and 2SLGBTQQIA+ people with disabilities, their representation on all housing-related committees and research, funding for tailored support programs and integrated housing across life stages, development of holistic housing and addiction recovery initiatives, and support for financial subsidies to enable consistent housing access and early childhood disability supports.
- Links to reports on housing needs of those experiencing [domestic violence](#) and [living with accessibility needs](#), and combined [research insight](#).

CMHC Funded National Housing Strategy Programs:

The Housing Research Awards Program recognizes housing research, research training, knowledge mobilization and outreach activities taking place across Canada that are impactful and innovative, with the goal to expand this work and share knowledge with decision makers, which may result in broader application of research findings. Relevant projects include:

- 1) [Practical Applications of a Women-Centred Approach to Housing Design](#) *led by BC Society of Transition Houses*
- 2) [Eliminating LGBTQ2S youth and young adult homelessness: Understanding how Canada's first LGBTQ2S transitional housing program impacts outcomes for youth](#) *led by The Centre for Addiction and Mental Health*

The Research and Planning Fund (RPF) provides funding to non-profit organizations, charities, and Indigenous governments to plan, undertake, and share research related to affordable housing in Canada. Since its inception, the RPF has funded 50 projects, many of which have a primary focus on housing for women and gender-diverse people. Notable examples include:

- 1) [Understanding Homelessness and Housing Need for Women and Girls in Canada](#), *led by the Canadian Alliance to End Homelessness*
- 2) [This Is Not Home: Safe and Dignified Homes for Women and Gender-Diverse People](#), *led by Sistering – A Women's Place*

- 3) [Nowhere to Go: Gender-Based Violence and Housing Insecurity in Ontario](#), *led by Canadian Centre for Housing Rights*
- 4) [Supporting Indigenous Health and Wellness in the Journey Toward Home](#), *led by Ki-Low-Na Friendship Society*

Annex B:

Relevant Research Projects Led by CMHC:

- a. **Core Housing Need and Gender (2025):** [<https://www.cmhc-schl.gc.ca/blog/2025/core-housing-need-gender>].
- b. **Housing hardship (2024):** a CMHC-created concept to better understanding financial strain after housing costs. Includes analysis of data about lone-parent, female-led, Indigenous, racialized, and immigrant-led households. Includes implications for housing policy: [New Insights on Affordability: Update on Housing Hardship from the 2021 Census](#)
- c. **Core housing need transitions of racialized communities in Canada (2023):** examines the transition into and out of core housing need among racialized communities from 2011 to 2016: [Core housing need transitions of racialized communities in Canada](#).
- d. **Eviction lived experiences (2023):** considers eviction risk by gender, race and Indigeneity; post-eviction housing outcomes by gender, includes implications for policy and tenant supports: [Lived experience of eviction in Canada](#).
- e. **Rental discrimination (2023):** uses a GBA+ lens to examine renters' lived experiences of discrimination across different stages of a tenancy (the search for an apartment, during a tenancy, post-occupancy), includes implications for housing policy and tenant supports: [Denied renting: Lived experiences of rental discrimination](#).
- f. **Older adults and eviction (2022):** explores gender and economic vulnerabilities to eviction, moving beyond 'the generic person' in rental regulations; trauma-informed understanding of ageing, includes implications for policy and tenant supports: [Evictions: Focus on seniors and older adults](#).