

1.

We believe that housing is a cornerstone of human dignity. We see a future where all women would have access to housing, reflecting a society where respect is given to everyone; a future where housing is designed to empower, not marginalize, creating safety and security for every person—an imperative for individuals to building a better life for themselves and their families.

Our hope is that housing becomes a right for all women, not a privilege. Women need a place to feel safe and their children need a secure environment if they are to grow up to achieve their fullest potential. A decent home can bridge the chasm between poverty and hope, providing the foundation for breaking cycles of disadvantage and enabling future generations to flourish.

We envision a collective effort to eliminate poverty and provide everyone with the essential service of adequate housing, for both short and long-term needs.

2.

The stories never get better. In fact, the challenge for affordable housing is only getting worse. Worries of "where am I going to sleep tonight?" "If I find a place, will it be safe?" From couch surfing to shelters, many individuals face dangerous situations everyday. Many of these women are trying to make a better life for themselves by furthering their education, but even that suffers when they cannot find proper housing.

According to the Canadian Alliance to End Homelessness's report, *Recovery for All*, "female-led families or singles are in much greater need – 57% of 'core need' renter households are female led. Among Indigenous renters living off reserve, 64% of those in need are female-led families or singles." In addition, there is increasing evidence that there is a connection "between homelessness, housing precarity, and human trafficking. Lack of access to secure and safe housing creates significant emotional, financial, and physical vulnerabilities that traffickers exploit."

Discrimination further complicates access to housing. Indigenous women, lesbian, and gender-diverse people face significant racism and gender-based violence, both in the housing and employment sectors. Research from the Women's National Housing and Homelessness Network confirms that these systemic barriers only deepen the housing crisis, making it disproportionately harder for marginalized communities to secure stable housing.

BPW Canada, based on resolutions submitted by its membership, submits an annual brief to the Government of Canada. It is 2024 edition, BPW Canada's Brief included a resolution aimed at Providing More Affordable Housing for Women in Canada. Over the years, there have been

several resolutions on the need to address conditions leading to human trafficking (which includes homelessness), which further attests to the importance of this issue.

3.

Imagine a world where housing is available, safe, and affordable. Such a world would provide stability for women and children, giving them a place to thrive, not just survive — a place where women wouldn't have to make a choice between buying groceries or paying for shelter, a place where women and children could form friendships and establish community supports.

Women are the majority of those affected by the affordable housing issue. Addressing homelessness requires more than just temporary shelter — it demands bold, systemic, inclusive, gender-responsive, and accountable solutions that recognize the diverse experiences of those affected. Stable, affordable, and safe housing must be paired with targeted support services that reflect the unique challenges faced by marginalized populations, particularly women, to create the conditions for lasting economic independence and dignity. Without these interventions, economic independence remains out of reach, and individuals remain trapped in cycles of hardship, trauma, and instability. Policy makers must prioritize inclusion, accountability, and sustainable solutions that break the cycle of poverty and trauma that many Canadian women face.

This submission is a continuation of BPW Canada's advocacy efforts urging government action to address the inequities women face, acknowledging the intersectionality of issues and the need for systemic change across multiple dimensions. Since the 2017 enactment of the Federal National Housing Strategy Act (NHS), there has been no measurable creation of housing for the 530,000 families in housing need or the funding for the construction of 160,000 new affordable housing units initially promised (CMHC 2023). To create meaningful change, we must strengthen the social equity network that supports women across various Canadian programs, ensuring a comprehensive socio-economic uplift for those in need.

4.

Ensuring access to safe, adequate, and affordable housing is not only a human rights issue, it is a necessary foundation for economic independence and social inclusion. To create change, governments and policy makers must invest in long-term, community-driven solutions that recognize housing as a fundamental right, not a privilege. This needs to be accompanied by sufficient funding to make a difference.

We need to address the rights of every single working woman, whether she is on her own or on her own with children. In today's world, many working women earn below poverty wages, but earn just enough to eliminate them from being able to receive social assistance. It is a vicious circle for these women, some who never escape.

5.

The Business and Profession Women of Canada (BPW Canada) is pleased to have been included in the request for a submission to the NEHA review panel and has respectfully submitted this paper. The items herein represent our ongoing advocacy for working women as evidenced in our resolutions submitted to the Government of Canada.

BPW Canada is a non-sectarian, nonpartisan organization that promotes and practices inclusion, diversity, equity, and access. Our history includes many years of advocating to the federal government on behalf of women across Canada. BPW Canada strives to be the voice of many, on issues pertaining to working women and to improve the economic, political, social and employment conditions of women everywhere. The four pillars of our organization are education, awareness, advocacy, and mentoring.

BPW Canada was a founding member of the International Federation of Business and Professional Women in 1930. In September 2021, BPW Canada received Special Consultative Status with the Economic and Social Council (ECOSOC) of the United Nations.

We have been advocating for women's rights for many years and play a significant role in achieving advancements for a just and equal society. For more information, please visit our website at www.bpwcanada.com

To give an example of our efforts, here is an excerpt from one of our resolutions which was adopted at our National Convention in Moncton, New Brunswick and then presented in a Brief to the Government of Canada in September 2024.

PROVIDING MORE AFFORDABLE HOUSING FOR WOMEN IN CANADA

THEREFORE BE IT RESOLVED that the Canadian Federation of Business and Professional Women (BPW Canada) urges the Government of Canada and relevant ministries to require that provincial governments, municipal governments, and private developers applying for federal funds under the National Housing Strategy (NHS) meet the Canadian Mortgage and Housing Corporation (CMHC) criteria for affordable housing, and that the outcome of units created be measured and reported each year;

AND FURTHER BE IT RESOLVED that BPW Canada urges the Government of Canada to require that as part of funding to municipalities that municipalities and developers be required to add 20% affordable rental housing, restricted to minimum 30-40 years of affordable rental, to their proposals under the NHS funder by means of added density, tax subsidies, and/or low-cost loans to incentivize the building of affordable units;

AND FURTHER BE IT RESOLVED that BPW Canada urges the Government of Canada, through the NHS programs, to ensure that the segment of the population with core housing needs that is middle-income, female-household, core need be recognized and provided with target funding for the creation of affordable rental units.

This submission paper has been prepared with input by BPW Canada members from across the country and includes their thoughts and ideas in relation to our mandate. It is with many thanks to these women of BPW Canada that we can submit this paper to NEHA.

Respectfully,

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