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Women's Housing:
balancing 'scaling-up' and 'caring' in Montreal, Gatineau and Ottawa

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Summary

The purpose of this report is to investigate how women's non-profit housing providers can capitalize on recent policy and funding shifts to scale up the quantity and quality of affordable homes, while maintaining the care focus that distinguishes their work. Women's housing organizations often originate in services, particularly violence against women services or services for homeless or low-income women. They are ready to scale up their social housing provision, but some of them require support and understanding to do so.

There are also significant differences between women affecting the adequacy of their housing options. Older women, women aging out of foster care, Indigenous women, women who are racialized, women with physical, mental and cognitive impairments, LBTQIA2S women, and women who have been in conflict with the law all face distinct challenges that must be recognized in good housing policy and provision.

Just as women's housing often falls under the radar, so too do three cities whose affordability crises do not get as much attention as Toronto or Vancouver. Montreal, the second largest city in Canada and largest in the province of Quebec, combines relatively low incomes with rapid loss of affordable rental stock. Ottawa, the sixth largest city and capital of Canada as well as the second largest city in the province of Ontario, has a rapidly growing homeless population, despite having relatively high average household incomes. Gatineau, Ottawa's twin city and Quebec's third largest city, is dealing with lower income households moving from Ottawa in search of affordability, exacerbating the housing shortage caused by climate change-fuelled natural disasters in recent years.

In each of these three cities, we interviewed women's housing providers; development resource group or regional federation of non-profit housing providers; representatives of local governments; and advocates. We also interviewed a national housing policy officer charged with gender mainstreaming and a women's housing advocate who is leading gender advocacy efforts at the national level. We examined their demographic data and current policy contexts to find barriers and enablers to promote women's housing.

We begin with an understanding that a good strategy begins with demographic and other data analysis, through to prediction of future needs, and development of mechanisms to meet these needs. In the case of housing strategy, the starting point in assuring an adequate and affordable housing home as a right is focusing on the needs of the lowest income households most at risk of homelessness. We thus divide households into five categories: very low (under 20% area median income or AMI), low (20-49% AMI), moderate (50-79% AMI), average (80-119% AMI) and higher income (more than 120% AMI). The focus of policy mechanisms must be on the needs of very low- and low-income households, the majority of which are women-led.

Our analysis of 2016 census profiles for the three cities shows that women-led households have significantly lower incomes than households led by men. Important data is missing from basic census profiles, such as median income of single mothers, number of people who identify as trans or gender-non-conforming, and number of people who have some physical, mental or cognitive impairment (as well as income and housing information for these marginalized groups).

The census profiles provide information that requires the attention of housing interventions in each city. Montreal has a much higher than average proportion of recent migrants, visible minority and people whose first language is not English or French, suggesting that racialization and other discrimination in rental practices must be a priority, as must providing housing-related assistance in multiple languages. City of Montreal residents have much lower incomes than the Canadian average. Montreal also has the highest proportion of renters in housing stress of the three cities, as well as a higher than average proportion of overcrowded dwellings, dwellings in need of significant repairs, and people facing more than one hour for a one-way commute to work. Montreal and Gatineau have a higher than average proportion of single mothers, who particularly need affordable and suitably-sized housing close to services such as childcare and schools.

Ottawa has a high proportion of households with over five members, suggesting the need for larger affordable and social dwellings. Ottawa also has a higher growth rate than average, suggesting the need for a focus on new affordable housing supply as well as maintaining existing affordable rental stock. Ottawa households earn considerably more than the Canadian average, exerting upward pressure on rents. However, there are a higher proportion of very low-income households in Ottawa and a high proportion of older high-rise apartments, which may require significant repairs while maintaining affordable rents. Gatineau has a particularly low rental vacancy rate and a higher than average amount of dwellings in need of repair.

We analyze federal, provincial and local government housing strategies for the extent to which they meet criteria for 'a good plan' (validity and extent of data, prediction of future needs, costed out mechanisms to reach goals and targets) as well as acknowledgement of gender and intersectionality. All levels of government need to greatly improve their housing strategies in order to address housing needs on a rights basis. The strategies fail on all criteria. None adequately define current deficits and needs of various household income groups. None project future population needs over the five to 10-year spans of plans. None provide an adequate gender or intersectional analysis that would allow them to address the needs of those most marginalized within a speculative housing system. None provide comprehensive information on funding and regulatory mechanisms that would adequately address deficits or future needs.

The governments of Quebec and Montreal have the best of a bad lot of strategies. They demonstrate some level of vertical (across different scales of government) and horizontal (across different departments and organizations at one scale of governance) integration. Quebec and Montreal have provided relatively stable (although inadequate) developmental supports for social and community housing. These strategies, however, pay little attention to gender or difference. If the federal government wishes to achieve its ambitious 2030 goals, it will need to support and expect much better strategies from provincial and local governments.

The interviews reinforce the demographic and policy analysis. There was a great deal of criticism by women's housing organizations, development groups, and advocacy coalitions that all levels of government had inflexible and siloed strategies that worked against smaller organizations developing their capacity. Shortages of all forms of adequate housing meant that emergency shelters were being used as sub-standard longer-term supportive housing and that women were being moved out of

'transitional' supportive housing back into various forms of homelessness, rather than permanent housing.

Women's housing organizations generally have started as service providers and recognize the need for organizational assistance to be more effective as housing developers. The importance of providing on-site and proximate services, not only as a part of emergency and transitional housing, but within permanent housing as well, was brought up by all informants. There are several barriers to this good practice, however. Housing is poorly integrated with health and social service funding. The notion of a uni-directional housing ladder, one in which individuals and households 'graduate' to no longer need services, does not reflect the reality of people's lives. The implementation of Housing First was brought up by many respondents as an inflexible 'magic bullet' approach that harmed women and services that were not directly engaged in its roll-out.

We conclude the report with five recommendations:

1. That, if the federal government wishes to reach its bold ambition of 25% of its $55 billion housing investment fund allocated to housing for women, girls and their families, it must invest in capacity building for women's housing organizations and listen to their needs;

2. That all levels of government should provide gender disaggregated data on housing needs at various income levels (for instance: including those in violence against women shelters and those institutionalised because of lack of other housing options, in homeless counts), as well as funding and outcomes, as part of comprehensive housing strategies;

3. That all levels of government incorporate an analysis of how intersectionality affects housing outcomes, and collect data that reflects differences in age, family size, indigeneity, sexuality, gender identity, language, racialization, and abilities, in order to meet specific needs of those who are most marginalized;

4. That all levels of government listen to the experts of experience – women who have experienced homelessness and housing precarity - in developing responses; emphasizing the need for embedded or nearby support services of various intensities across the life course and at different crisis points in people's lives.

5. That social housing be better integrated with the other sectors concerned, particularly health (horizontal integration), to allow the development of projects with the required level of services.

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AHI	Affordable Housing Initiative
AMI	Area median income
CIUSSS	Centres intégrés de santé et de services sociaux
CMHC	Canada Mortgage and Housing Corporation
GBA+	Gender Based Analysis plus
GRT	Groupe de ressources techniques
LGBTQIA2S	Lesbian, Gay, bisexual, Trans, Queer, Intersex, Asexual and 2-spirit
MBM	Market Basket Measure
NHS	National Housing Strategy
PSL	Programme de supplément au loyer
SHQ	Société d'habitation du Québec

Introduction

In its National Housing Strategy: A place to call home, the Canadian federal government committed itself to 100,000 new affordable dwellings and a further 300,000 affordable homes renewed or repaired, over the coming 10 years (Government of Canada, 2018: 6). Recognising the fact that 55% of the 530,000 households in Canada who are in core housing need1 are led by women, the federal government further committed to 25% of the funds to enact this strategy being earmarked to projects for women, girls, and their families (ibid: 11). The 10-year projected expenditures (2017-2027) were further increased in 2018 from $40 billion to $55 billion, and the goal amended to 'an adequate and affordable home for all' by 2030 (Government of Canada, 2019a). While some of these funds can and should go to public housing providers, co-ops and community-based non-profits who provide housing for low-income women and their families as part of a larger mandate, organizations that focus on women's housing needs – whether they be shelters for women escaping violent partners, transitional housing focusing on women with particular mental health or addictions issues, or permanent housing – are interested in, capable of, and ready to scale up.

The purpose of this report is to investigate how women's non-profit housing providers can use this federal government policy shift to increase affordable dwellings, while maintaining the care focus that distinguishes their work. Most women's housing organizations are based in a recognition that low-income women have been shaped by experiences of violence as well as economic inequality, and that women disproportionately are responsible for the unpaid labour of caring for children and other family members. Many see themselves as primarily service providers, as much as housing developers (CMHC, 2018).

The report is exploratory in its nature, reflecting the fact that Canadian research on women's housing providers has been relatively neglected in the past two decades (but see Wekerle, 1997 and 1988). However, this report builds on a recent resurgence of normative research, using a gender and intersectional lens to explore housing issues (Power and Bergan, 2019; Walsh et al, 2016; Westwood, 2016; Little, 2015). Research on gender mainstreaming within Canadian housing policy has also been scant, although Gurstein and Ortiz Escalante (2017) provide several high-level ideas about potential ways that a gender mainstreaming perspective can approach housing and transport policy within an era of rapid climate change. Within Canada, francophone research on Quebec women's housing has been neglected by Anglophone researchers (but see Rose, 2018), despite the fact that Quebec has one of the most progressive housing policy systems in Canada (Pomeroy, Gazzard, and Gaudreault, 2019). A new generation of feminist activists and academics are incorporating an explicit focus on intersectionality as a means to address needs of First Nations, Inuit and Metis women, as well as women of colour, LBTQI2S[2], disabled women, new migrant women, and women across the life course (Pan-Canadian Voice 2017 and 2018; CAWI 2019; Maki, 2019; TGFM, 2019; Cossette et Laroche, 2019; Conseil des Montréalaises, 2019; FRAPRU, 2019). This activist research suggests new ways to conceptualise women's housing.

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[1] In Canada, "core housing need" is measured by affordability (more than 30% of household income spent on housing costs); suitability (size of dwelling in relation to size of household); or adequacy (need of major renovation)

[2] LBTQI2S is an acronym that stands for Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, and Two-Spirit.

The main question of this research is:
- **How are Canadian women's housing organizations balancing the tension between scale-ability and 'wrap around' care?**

There are two sub-questions:
- **What barriers and enablers have been identified by affordable housing actors as key to improving the quantity and quality of women's housing?**
- **How can all levels of government better support women's housing organizations to meet the needs of women and their families?**

The report consists of six chapters. The first presents the context related to housing needs, housing policies and possible solutions to understand and meet women's needs. The second chapter covers the research methodology. The third chapter presents the demographic analysis of the three cities. The fourth chapter discusses housing policy analysis at the federal, provincial and municipal levels. The fifth chapter presents the analysis of the interviews. The report concludes with recommendations to develop better policies to better support Canadian women's housing organizations.

1. Context: Housing Needs and Strategies in Canada

Housing Need in Canada

A matter of inadequate quantity, quality and commitment to meet the housing needs of Canadians

This research is situated within the context of a growing need (Homeless Hub, 2019a) – and a commitment – to scale up social and affordable housing in Canada (Government of Canada, 2018). As part of an international turn towards market based 'solutions' (Aalbers, 2015), the Canadian federal government abandoned its commitment to directly steer social housing policy in the early 1990s (Suttor, 2016). This abandonment was accompanied by decreasing federal financial support for affordable private market and social rental housing, along with increasing taxation and mortgage supports for relatively wealthy homeowners and large-scale landlords (Walks and Clifford, 2015).

The subsequent three decades have seen rapidly rising property prices and rents, particularly in Canada's largest cities. Weakening of rent controls, and particularly 'reno-victions,' wherein renters are evicted for repairs made necessary by disinvestment by an increasingly concentrated landlord sector, has decimated affordable housing rental stock built during the 1960s and 1970s (August and Walks, 2018). Wealth polarization related to homeownership as a commodity has accelerated in Canada; housing has become a chief mechanism for increasing disparities between 'housing-rich' and 'housing poor' individuals and families (Walks and Clifford, 2015). There are increasing numbers of chronically homeless people, a problem rarely encountered before federal de-funding of social housing (Hulchanski et al, 2009). At least 235,000 people in Canada experienced homelessness in 2016, and 44% of violence against women shelters were full on a given night (Homelessness Hub, 2019b)[3]. Moreover, about one in eight or 12.7 million households, live in unaffordable, over-crowded, or below standard dwellings, or a combination of all three. Quebec has one of the lowest rates of core housing need (9%), while Ontario is the province with the highest core housing need (15.3%) (Statistics Canada, 2017). This national housing crisis can be summarised as disgraceful and completely unnecessary in a country with the 10th highest Gross Domestic Product in the world (Focus Economics, 2018).

Housing cost increases coincide with widening spatial disparities caused by gentrification of the central districts of many Canadian cities. After the Second World War, wealthier households massively abandoned the central districts under the impetus of subsidies for the construction and acquisition of property in the suburbs (Novac, 1990). The households that did not meet the standards of the white nuclear family in the suburbs, such as single parents, lower income single people, racialized people and LGBTQIA2S communities, stayed in the central districts. By being located near local services, public transit and employment centres, it became easier for these households to have a healthier work-life balance and to access community services (Rose, 1989). However, the return of middle- and upper-class households to the inner-city, massively accelerated by condominium development (including conversion of rental buildings to condominium) and reno-viction, has transformed the ability of female-headed households to

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[3] These numbers are based on the homelessness count. However, the methodology used in these counts tends to focus attention on chronic homelessness in shelters and public spaces. In doing so, it underestimates hidden homelessness, people at risk of homelessness and those fleeing violence that is more common among women, youth and LGBTQIA2S communities who more often use strategies that make them invisible (e.g., couch-surfing, staying in a motel or with a client, sleeping in a waiting room or living with an abusive partner).

remain in well-served areas. Gentrification of the central city also led to changes in the types of local businesses and services, which became oriented towards higher-income households.

The current gulf between housing-wealthy and housing-poor households has contributed to unsustainable living: 'affordable' homes far away from public transport, jobs and services, where lower-income people are forced to use cars and/or face very long public transport commutes, with the attendant individual and societal carbon emissions costs. Cutbacks to social housing repairs – including improving energy efficiency – have had strongly negative environmental as well as social affordability outcomes (Gurstein, 2012). Women, who tend to have more complex transport needs related to caring (e.g. 'trip chaining', which might include dropping a child off at childcare or shopping for the evening meal on the way to and from paid employment) are particularly affected by absence of affordable and suitable housing within compact city centres (Gurstein and Ortiz Escalante, 2017).

Without adequate, secure, well-located housing, a vicious circle is set up: households are forced to frequently move, leading to increased difficulty in finding and maintaining employment, increased household spending on energy and transport costs, decreased wealth accumulation, severe mental and physical stress and other health impacts. For this reason, housing is considered a basic social determinant of health as well as a right (Bryant et al, 2011). And as discussed above, access to this right is highly dependent on gender.

Estimates of the "affordable housing shortage" vary. In Ontario, where there was a deficit of 630,000 households in core housing need in 2015, about 14,500 or 2% of those in need received some rental assistance (Pakeman, 2015). The 185,000 households on waiting lists for subsidized housing in 2016 represent about 481,000 people or 3.4% of its total population, the highest proportion in the country (Ontario Auditor-General, 2017: 698). In Quebec, 244,120 households are in core housing need, 195,635 households spend more than 50% of their income on housing costs, and more than 40,000 households are on a waiting list to access subsidized housing. Housing advocates argue that to reduce urgent needs for affordable housing in Quebec, the government must ensure the development of at least 5,000 social housing units each year and must increase investment in community support for social housing to $30 million (FQCH, 2018). The Canadian government currently estimates 1.7 million households in core housing need and 25,000 in chronic homelessness. When considering the scale of the problem, the need to retrofit aging dwellings for energy efficiency in the face of climate change (Karunathilake, Hewage, and Sadiq, 2017), and for accessible/adapted housing to serve people living with disability and the aging population (Edwards, 2017), must also be considered.

Gender and Housing Need: an intersectional approach
As discussed above, the impacts of this affordable housing market failure have not been neutrally distributed. The intersections of gender, racialization, discrimination against sexual minorities, and social construction of disability all play a role. Older women, single mothers with children, women escaping violence from male partners, women with disabilities, LGBTQIA2S youth, and Indigenous women have been amongst the most rapidly growing groups of those facing housing insecurity and homelessness (CMHC, 2018; Pan-Canadian Voice, 2017 and 2018, CAWI, 2019, TGFM, 2019).

There are two main factors which determine gender differences in housing. First, gender-based violence is one of the main determinants of homelessness, as well as a likely outcome of housing insecurity

(CMHC, 2018). The majority of sexual and physical assaults against women reported to the police take place in a private home and by a known person (Rotenberg and Cotter, 2018). This violence is committed by intimate partners and family members, but also by landlords, property managers, superintendents and neighbours. Second, economic inequality determines housing choices as well as the proportion of household income spent on housing. Women earn less, are more likely to be in part-time or precarious employment, and are often in lower-paying employment sectors, such as social services. Women also spend more time in unpaid caregiving of children and other family members, as well as housework, impacting on their ability to earn money in the paid labour force and accumulate wealth (Moyser, 2017). Therefore, they are more likely to be renters and to need housing assistance.

The two factors – sexual violence and economic inequality - are intertwined. For instance, many women are unable to afford housing without their partner's financial support, and, consequently, may feel as though they have no choice but to continue living in an abusive household. Women may feel forced to trade sexual favours for accommodation, or they may be sexually harassed by a landlord who is aware of the financial hardship which prevents her from moving out (Desroches, 2019). Women who leave an abusive relationship may become homeless, and a mother may lose custody of her children if she is unable to provide secure, appropriate housing. This creates a vicious circle: women cannot have custody of their children without housing, and housing options for women-led families are not available for women who have lost custody of their children (CMHC, 2018, Pan-Canadian Voice, 2017).

Women who have experienced violence in the home have not been afforded the safety, security and refuge that a home typically provides. Instead, the home represents feelings of stress and danger. It is vital for women who have experienced violence to not only obtain housing that satisfies material needs, but psychological needs as well, including safety, community, and comfort (CMHC, 2018). Most women who have experienced homelessness have traumas associated with physical, sexual, psychological and relational abuse and violence experienced before or while they were without a safe home. These traumas are a reason why many of them want to live in a women-only living environment in the short or even long term.

The social housing system itself adds to the violence experienced by women. When requesting assistance, women are obliged to relay their stories repeatedly, leading to re-traumatization. Few homeless shelters are women-only: there are no women-only homeless shelters in Winnipeg, Canada's 7th largest city, and only one in most larger cities. Mixed-gender homeless shelters are often avoided for fear of gender-based violence. The regulations on lengths of stay - from six weeks to six months in both emergency and violence against women shelters and transition homes – are not nearly enough time for women to heal and find affordable and suitable options (Pan-Canadian Voice, 2017). Klodawsky (2006) gives an example of how placing refugee women who are confronting multiple barriers to settling in a new country, alongside Canadian-born women with severe psychological challenges in the same homeless shelters, can lead to considerable stresses for both groups.

Differences among women

Women are not a monolithic group. Intersectional factors – single parenthood, indigeneity, being a new immigrant, lack of proficiency in Canada's two official languages, being older, being a woman of colour – are identifiable through census data, while others – including sexuality, gender identity, and disability – are not yet included in readily accessible city-level statistics[4]. The absence of good basic data on population diversity leads to housing needs assessments and consequent government policy ignoring marginalized populations. Women who access violence against women shelters are not always included in counts of homeless people, nor are women who double up with family and friends, or women continuing to live in violent homes. Women with disabilities forced to live in institutions (care homes, assisted living, hospitals, etc.) because they have no other options, are also homeless, although rarely considered or counted as such (Pan-Canadian Voice, 2017; Conseil des Montréalaises, 2019). This leads to an underestimation of the number of women who are homeless, as well as inappropriate and inadequate institutional responses (CAWI, 2019; Pan-Canadian Voice, 2018; TGFM, 2019).

First Nations, Inuit and Metis women are much more likely to be inadequately housed or homeless: up to 90% of homeless women in the North are of Indigenous descent (CMHC, 2018: 3), and a disproportionate number of Indigenous women are homeless and in the shelter system in most Canadian cities (Pan-Canadian Voice, 2017). The likelihood of Indigenous women becoming or remaining homeless is linked to several systemic and intertwined issues, such as the experience of institutional violence, and consequent mental illness, substance misuse, and involvement with the criminal justice system. The legacy of colonial dispossession (itself a form of homelessness) and subsequent intergenerational trauma play an important role in Indigenous women's experiences of housing insecurity and homelessness (Thistle, 2017). Even after 'apologies' for stolen generations, Indigenous women are much more likely have children taken away by child welfare systems when they face insecure housing. Like single mothers, they often face illegal discrimination from landlords in the private market. They may also be trapped between inadequate urban Indigenous social housing systems and inadequate mainstream systems, especially when it comes to culturally appropriate supports and a greater tendency towards larger intergenerational households (CAWI, 2019).

In 2016, almost 80% of lone-parent families were headed by women (Statistic Canada, 2019c). Single mothers may face significant barriers in securing and maintaining affordable, adequate housing, including their dependence on a single income and lower than average earnings. These barriers are exacerbated by childcare requirements. In 2011, 34% of women-headed lone-parent families were classified as low income, higher than any other family type, including lone-parent families headed by men (CMHC, 2018: 6). Single mothers, particularly those with low incomes, employ various coping strategies to avoid homelessness. For example, they are often faced with choosing between paying the rent, paying for utilities, or buying food and medications. In addition, single mothers may resort to housing that is inadequate in size, to avoid living in shelters or unsafe neighbourhoods. They can face illegal discrimination from landlords in the private rental market.

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[4] CMHC has recently published data on household profiles in relation to their housing conditions. However, these data are only available at the provincial and territorial scale.

Senior women are the fastest growing demographic group in facing housing insecurity and homelessness. For example, in 2016, there was a 20% increase from the year prior in the number of women over the age of 50 and approximately a 30% increase in women over the age of 60 who sought shelter in Ottawa (CMHC, 2018: 5). Senior women are often troubled with economic insecurity, which may stem from limited pension benefits, little or no retirement savings, divorce or widowhood. They may also face abuse in institutions or family homes. Seniors do not have the same experience with housing insecurity and homelessness: while some have experienced multiple difficult episodes through their life, for others this reality is new since it result of a long hospitalization, the death of a spouse or an eviction (TGFM, 2019).

Young women aging out of foster care and women exiting out of institutions (whether they be hospitals, detox centres, or prisons) also face landlord discrimination and absence of affordable and appropriately supported housing (CAWI, 2019). Conflicts based on sexual or gender identity are one of the key causes of youth homelessness. Thus, LGBTQIA2S youth are over-represented in the homeless population (Abramovich, 2012; 2013). Homelessness is very dangerous for these youth: the younger they are, the more likely they are to become dependent on illegal and potentially dangerous sources of income (e.g. squeegee and other begging, sex work, drug sales, robberies, and street gangs) (Abramovich, 2012). These practices result in them frequently generating criminal records, which lead to more discrimination in housing. Due to homophobia and transphobia, LBGTQIA2S youth are more likely to experience threats, insults or attacks on the street, but also in shelters. As a result, they frequently have to find new places to sleep since shelters are not necessarily safe options (Abramovich, 2013). There are very few safe and supportive resources for LGBTQIA2S youth in Canadian cities.

Immigrant women can face linguistic barriers to accessing local private rental and social housing systems. Immigrant women are more likely to be working in precarious and low-paid employment, due to non-recognition of qualifications, lack of social capital and social networks plus precarious legal status, meaning decreased ability to pay market rent for a suitably sized and located dwelling, and more vulnerability to abuse by unscrupulous landlords and sponsors. Previous experience of violence and trauma, particularly for asylum keepers, can exacerbate health and economic issues, without wrap-around supports in terms of trauma treatment, and employment and housing advocacy (Walsh et al, 2016). Some immigrant women have no choice but to continue living with their sponsor (i.e. partner or family member) in order to maintain their immigration status, which may serve as a barrier to leaving the household, whether abusive or otherwise (CMHC, 2018). Since 2015, the number of asylum seekers in Canada has tripled (Statistics Canada, 2019f). Ontario and Quebec are the provinces that receive the largest number of asylum seekers. Partly due to an influx of asylum seekers who arrived due to some immigration policies and unsupportive systems in the US and Quebec, new immigrant women in Ottawa increased from 7% of all homeless shelter residents and 14% of families in 2014, to 20% and 36% respectively by 2017 (CAWI, 2019:17). It is estimated that there are approximately 200,000 to 500,000 immigrants without status[5] in Canada (Hudson, Atak & Hannan, 2017). Our interviews suggest that domestic violence and women's shelters in Montreal and Ottawa are receiving increasing number of refugees or women without status.

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[5] Persons without status are those who have an expired visa, waiting for their status, entered the country illegally, or a rejected asylum application.

Racialized Canadians face discrimination on both the basis of race and immigration status. Racialized Canadians earn 81.4 cents to every dollar paid to non-racialized Canadians and racialized women earn 56.5 cents per dollar earned by racialized men (Little, 2015: 64). Racialized women continue to face discrimination in housing, employment, health and justice systems. HIV is a leading cause of death amongst homeless women and Afro-Caribbean origin women are seven times as likely to be HIV positive. Landlords continue to engage in racist rental practices, concentrating racialized women in poorly served neighbourhoods vulnerable to institutional violence by police and other authorities (Logie et al, 2016). Racialized Canadians living in the most disadvantaged neighbourhoods die earlier than other Canadians (Logie et al, 2016), and are often subject to large-scale reno-victions. For instance in Herongate, a neighbourhood in Ottawa, 90% of more than 500 tenants evicted in 2018 after rental properties were allowed to deteriorate were racial minorities. Former tenants have now launched a human rights complaint against the landlord and the City of Ottawa for allowing this mass eviction to occur (Trinh, 2019).

Due to systemic discrimination, particularly in education and employment, women with disabilities are poorer than their male counterparts (DAWN-RAFH, 2014). High medical and pharmaceutical expenses exacerbate income inequalities and their ability to find a decent place to live (Pan-Canadian Voice, 2017). There is virtually no market housing that is accessible/ adapted and affordable for women with disabilities. This shortage is particularly acute for mothers, since adapted apartments are often designed for single people. Moreover, there are few accessible shelters or social housing (Maki, 2019). This lack of adapted homes forces some women to move to institutions or residential facilities designed for the senior. Women with disabilities face a disproportionate amount of violence and abuse and often accept substandard and/or unsafe housing because of limited housing options and illegal discrimination by landlords (Conseil des Montréalaises, 2019).

Trans people are over-represented among those who are homeless, which may stem from their increased risk of experiencing poverty, as well as their exclusion from or discrimination within housing, work, and schools. Trans women are often expected to embody a conventional feminine gender expression in order to access women-specific services, effectively excluding individuals who cannot or choose not to conform to binary gender expressions. Non-binary people who are able to access women-specific housing services and shelters are often vulnerable to negative treatment (e.g. harassment) and safety concerns from other service users and staff (CMHC, 2018, CAWI, 2019).

Finally, geographic location plays a part in gendered housing inequalities. The incidence of homelessness in northern communities is particularly impacted by the alarming shortage of housing in these remote areas, while low-cost housing that is available is often sub-standard and overcrowded. It is not uncommon for the scarce amount of emergency shelters in northern communities to serve as permanent housing for many women due to a lack of transitional and second-stage housing in these communities (CMHC, 2018), a problem also increasingly seen in the south. Across Canada, women in remote, small, and rural communities face challenges in the lack of transportation, isolation, and scattered housing that prevents the creation of communities that can support mental wellness and mobility. Women's shelters can be easily identified by abusive partners in smaller communities (Pan-Canadian Voice, 2017).

To summarize the policy implications, the gender dimension of housing not only has to do with complete and accurate data informing needs assessments, targets, and funding, but also different needs for

support and community related to unpaid reproductive labour: from housekeeping to child-rearing to taking care of older family members and others needing care (Power and Bergan, 2019). Supportive housing – whether formally part of shelters, transitional and permanent housing, or simply access to culturally appropriate nearby services in permanent housing – takes on a central importance in addressing the impacts of violence and trauma, which is often intergenerational in nature (CMHC, 2018; CAWI, 2019). Without an intersectional gender analysis, only a small part of housing need will be understood or addressed.

Policy Response

Housing policies in Canada

In the absence of national leadership over three decades –the 1990s, 2000s and most of the 2010s– provinces and territories have diverged widely in their responses to housing and homelessness. Both Quebec and British Columbia (with Canada's second and third largest cities, Montreal and Vancouver, respectively) maintained a relatively strong presence in affordable housing policy in the face of downloading of responsibilities and inadequate funding from the federal government. In marked contrast, Ontario further downloaded the housing policy function to local governments, including Canada's most populous city, Toronto, as well as Ottawa, Canada's 6th largest city. In Quebec, the social housing system has continued to be relatively stable, although without the capacity to meet need (Pomeroy, Gazard and Gaudreault, 2019). In Ontario, in contrast, social housing has become increasingly residualised to the margins of policy and funding, with systems and policy expertise severely affected (Suttor, 2016).

While the federal government's current affordable housing targets do not adequately address affordable housing backlog, let alone the needs of a growing and changing population in the face of global climate change, the policy does contain three major shifts. First, and for the first time, the federal government has enshrined the 'right to housing' described by both the Universal Declaration on Human Rights (UN, 1948) and the New Urban Agenda (UN, 2017) as essential to tackling global sustainability and health challenges. Second, the federal government has re-established national leadership on this essential infrastructure need, which includes a commitment to research and capacity-building which informed the CMHC from its establishment in the 1940s until the early 1990s (Gordon, 2019). Third, the federal government has enshrined a Gender and Intersectional Based Analysis (GBA+) within its strategy and is also acknowledging differential access based on Indigeneity, racialisation, sexuality, and abilities (Status of Women Canada, 2018). As mentioned in the introduction, the federal government has formally committed to 25% of housing for women, girls and their families, and this commitment may have increased to 33%, according to one of our informants.

Affordable housing

A clear understanding of the definition of 'affordable housing' and 'affordable housing need' is the basis of good housing strategy. Currently, there is no consistent definition of 'affordable housing': for some, affordability means that rent or mortgage payment represent up to 25% (in Quebec) or 30% (in other provinces/territories) of household income; for others, affordability implies a rent or mortgage at or slightly below market price (the CMHC and Ontario government have both used this definition). It is possible that the Canadian definition of "core housing need" need refreshing. This concept considers unaffordability (more than 30% of household income spent on housing costs), unsuitability (insufficient number of bedrooms for the size of the household), housing unacceptability (major repairs required), and

insufficient income level to move into an acceptable dwelling in their community. Recently, (CMHC) has introduced the concept of "housing hardship," which indicates whether the household has sufficient income to pay for essential expenses outside of housing based on the Market Basket Measure (MBM), which varies by household size and location (CMHC, 2020). These indicators still do not take into account the time required to travel to work and study or the accessibility of local services. As we will see in the policy analysis, the definition of 'affordable housing' seen in some policy documents bears no resemblance to low-income people's actual ability to pay and is in fact higher than many households' total monthly income.

Which brings us to the other big problem with the understanding of 'affordable housing' in Canada - it is not broken down by household income category. What is affordable for a young professional household is completely beyond the reach of a person without paid employment or living at the minimum wage. People without paid employment – which can include retired seniors, single mothers, and people with disabilities – can contribute a great deal to society and have a right to housing. But within an economic system where human value is based on paid employment, and where people are measured by their similarity to an imagined 'normal', many people become subject to severe denial of basic rights even as 'affordable housing' is produced.

At the very least, and as there is in the US, affordable need should be separately calculated by three income categories. These numbers should not be determined in relation to national average incomes. They should be related to median income within a metropolitan employment catchment, such as a Census Metropolitan Area (CMA) in cities or a Census Area (CA) outside cities, since local wages determine the affordability of rent (Palm and Whitzman, 2018). 'Very low income' households consist of those households who have an income of less than 20% of Area Median Income (AMI). This group largely consists of older people living on pensions, as well as others who receive inadequate income support, notably people with disabilities, single mothers, and other people without paid employment. With typical incomes, including rent supplements, that allow an affordable maximum of $375/ month on rent, these are the households most at risk of homelessness, and those who need non-profit housing the most. There are no Canadian cities where market rents are available at that amount (Macdonald, 2019). While one alternative is a rent supplement that bridge the gap between ability to pay and market rents, this rent subsidy policy choice has had very poor outcomes in terms of the creation and maintenance of affordable market rental housing in perpetuity, and often simply subsidizes bad landlords to provide inadequate housing when they have vacancies (Steele, 2007). Across Canada, about 6% of households fall into this income category (see figure 1).

'Low income' households consist of those households who have an income of between 20-49% of AMI. This income category often includes people working less than 40 hours a week, and particularly households reliant on minimum wage jobs, including many single mothers. Again, a guaranteed annual income might be one alternative (Pan-Canadian Voice, 2018), but at the moment, suitable one- or two-bedroom market rentals of between $375 and $875 a month are simply not available in most urban and many rural markets, let alone larger units for bigger families (Macdonald, 2019). About 16% of Canadian households fall into this category, suggesting that a base rate of 22% social housing would be necessary to address core housing needs of very low to low income households.

Figure 1 Affordable housing cost by income categories in Canada
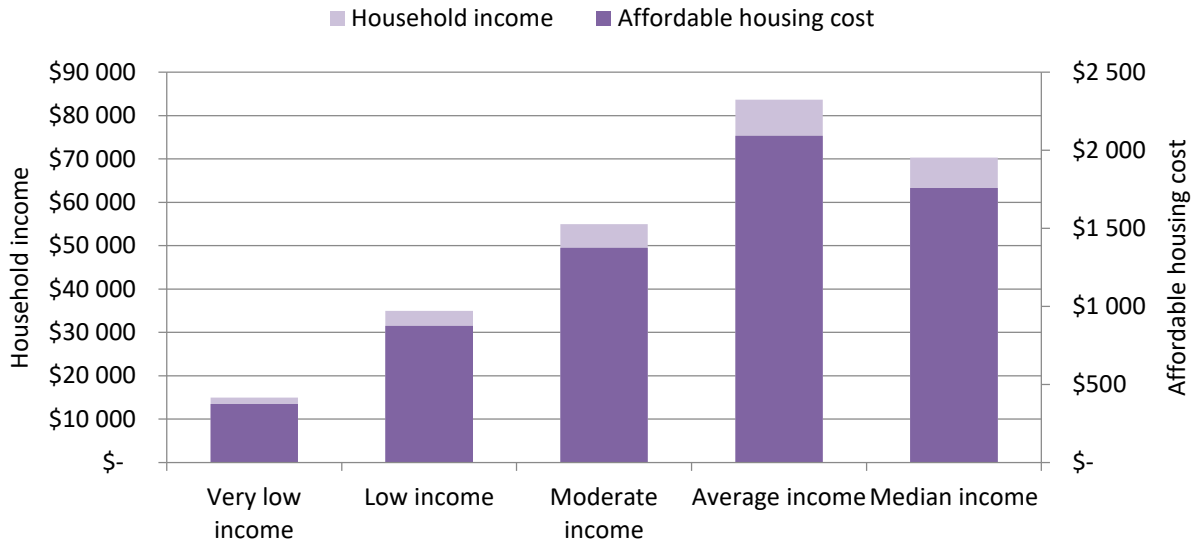
Source: Statistic Canada (2019[e])

The Canadian government in the 1970s and 1980s, moved towards a model of mixed income non-profit housing. 'Moderate income households', those with an income of between 50-79% of AMI, might be able to afford market rents in some cities, if they were between $875-1375 a month. But there would need to be vastly more affordable market rentals to meet the needs of this income category, which comprises approximately 20% of households. At traditional mortgage to income ratios, market ownership homes would have to cost between $105,000 and $165,000 – an impossibility in any mid-sized or large Canadian city. There is a strong argument to invest heavily in non-profit cooperatives and other mixed-income social housing, where non-subsidized rents or housing charges might help cross-subsidize very low- and low-income households, and which offer both more housing security (in terms of avoiding rent evictions) and less likelihood of sudden rent hikes. But in order to scale up to meet the ongoing needs of the population, the Canadian government would need to invest in about 45% of all new and renovated housing being non-profit. Intriguingly, this is the social housing proportion that Dennis and Rose recommended to the CMHC in 1972, in order to meet the needs of low- and moderate-income households.

In Toronto and Vancouver, even average income households – those earning between 80-119% of area median income – are facing difficulty in finding affordable market rental and homeownership options. However, successive government attempts to focus on the needs of average income households in the hope that supply would somehow 'trickle down' to low- and moderate-income households – first time homebuyer grants, expanding supply in poorly located suburbs, zero down payment mortgages – have instead increased speculative housing outcomes (Walks and Clifford, 2015). It is past time for a better approach, one that focuses on the needs of the 45% of households who are most marginalized within housing systems built around profit, not basic needs.

Because of the progressive withdrawal from housing policy by both federal and provincial governments over three decades, there is no shared understanding of how to implement effective housing strategy. A good housing strategy at any scale of government – city, province, or national - would have to proceed sequentially through the three stages of the community planning process (Hodge, 1998).

First, the problem being addressed must undergo *analysis*. For example, "in the case of housing shortages, the planner would seek data on the size and composition of the current housing stock, its condition and vacancy rate, as well as data about those people reported to need housing, including family size, composition, age, and income" (Hodge, 1998: 206). Note that a good housing strategy would look at all housing stock and the entire population. This analytic dimension would involve comparison with other communities, and of course, trends over time. Census data would be the chief source, as would other studies, but qualitative data such as information from experts of experience (for instance, people who have lived with housing precarity and/or those who advocate on their behalf) and some of the key actors involved (market and non-market housing providers and funders, housing advocates, other branches of the same government and other scales of government) would also be useful.

One problem with analysis, as we will see in section 4, is that we are not collecting the right data and we are not considering service supports as an extension of housing strategy. Ideally, housing strategies would include:

Demographics
  – **Number of people aged 65+: Due to aging populations, a focus must be housing that allows aging in place as long as possible, which includes homecare services as well as seniors' living options from independent living to long-term care.**

  – **Well-located and adequately-sized family housing: A sufficient stock of existing and new housing to accommodate single-parent families and large families – especially important to Indigenous households and some new migrant households – with proximity to services ranging from childcare to playgrounds to health.**

  – **Number of Indigenous people: Specific urban Indigenous-led housing initiatives are necessary, as this is a demographic group particularly marginalised in terms of housing stress and homelessness – again, with proximity to services.**

  – **Number of people whose first language is not English or French, plus number of recent migrants and visible minority people: Multilingual access mechanisms for housing must be developed, along with steps that will be taken to avoid racial and lingustic housing discrimination in private and non-profit housing.**

  – **Numbers of people with all forms of disability/impairment – ranging from mobility and intellectual/cognitive, to mental health and addictions, including chronic pain/disease – so that universal access to housing with appropriate services can be enabled as a right.**

  – **Numbers of LGBTQIA2S individuals, particularly young people but also older people, so that housing discrimination and marginalization can be avoided.**

  – **Numbers of youth in foster care and aging out of care, so that housing options for this particularly marginalized group can be put in place.**

– Projections over the next 10 years should be provided, informed by recent demographic trends.

Income and Housing Need

– Median household income or AMI (ideally for the metropolitan region i.e. CMA or CA).

– Proportion and number of very low income households (less than 20% AMI), including those who are homeless or in housing stress, along with a range of affordable rents: these households will generally require subsidized housing, often with associated services (since such a high proportion have some form of disability that has affected income). The most efficient way to provide appropriate housing for this group is non-profit housing. This is the population whose needs must be met first in any housing strategy.

– Proportion and number of low-income households (20-49% AMI), including those who are in housing stress, along with a range of affordable rents or house prices: in general, this population will require non-profit rent or limited equity homeownership options, as well as proximity to services ranging from childcare to public transport

– Proportion and number of moderate Income households (50-79% AMI), including those who are in housing stress, along with indicative rents and house prices: In general, this group can be met with private affordable rental options if and only if there are available (vacancies above 3%) combined with rent control and renter security from renovictions; depending on the market, homeownership may be attainable; mixed-income non-profit may be the most effective option in meeting the housing needs of this group;

– Proportion and number of average Income Households (80-119% AMI), along with indicative rents and house prices: Although housing stress may be less of an issue (there is more income to cover high rents), in many cities, there would need to be an expansion of available, well-located, rent-controlled, secure apartments to meet the needs of this group as well as well-located homeownership options;

– Proportion and number of higher income households (120% and above AMI): This is the group whose needs are generally best met by housing policies. Nevertheless, a supply of new housing to meet the needs of this group could help cross-subsidize other housing requirements, especially with inclusionary zoning and graduated property tax mechanisms.

– Projections over 10 years should be provided, informed by demographic trends, including growing disparities in income and wealth

Characteristics of Housing Stock, Vacancy and Homelessness

– Current median rents and home prices, along with trends

– Proportion of older apartment buildings, including those needing renovation and energy retrofits

– Proportion of single-family housing, including potential for accessory apartments

– Vacancy rates for rentals (with a goal of at least a 3% vacancy rate)

- Current social housing waiting lists (with a goal of zero)
- Current homeless (based on a definition that recognizes hidden homelessness such as those who are in violence against women shelters or institutionalized or living in overcrowded units due to a shortage of affordable and safe housing), with a goal of zero

There is much other data that would need to underlie a housing strategy (service access mapping, available government land for non-profits, etc.) but this gives an idea of how good demographic analysis might support a gendered intersectional approach.

The second stage of good planning is *prediction*: estimating future population size and composition. Because of our limited understanding of the future, this exercise is always imperfect and is often based on past trends. It is necessary at this stage to "imagine future possibilities" in relation to housing, which might include normative goals in relation to environmental, social or economic public goods (Hodge, 1998: 213). In this case, normative goals might be: "everyone has adequate and affordable housing with easy access to services and employment" and "net zero emissions housing". These are goals highly compatible with the 'right to housing' basis of the National Housing Strategy. An increasingly common strategic tool used at this stage is 'backcasting', where a successful future outcome is fully imagined, followed by the question 'what do we need to do today to get that desired future?' (The Natural Step, 2019).

The third stage of strategic planning is evaluating and selecting *mechanisms* (policies, programs, and projects). This is accomplished through: building on community assets and partnerships, adapting good practices from elsewhere, and scaling up innovative pilot projects. The selection process should be based on normative values: triple bottom line societal benefits as well as costs. Usually, there is some form of annual monitoring or other evaluation mechanism that can help pick up unexpected barriers or successes as they occur. Infrastructure strategies (and housing is a form of infrastructure, like transportation, water, sewers, schools, and hospitals) have to be long-term, linked both horizontally (a city's transport plan is connected to its housing plan is connected to its service plan) and vertically (a neighbourhood's plan is linked to city, region, and national plans). Large-scale infrastructure plans, including housing strategies, can shape a community, city, and nation (Hodge, 1998: 293).

Berke and Godschalk (2009) identify additional 'validity' measures, including: spatialization (where will interventions be prioritized?); an implementation plan that clearly identifies lead organizations as well as timelines and costs; partnerships and strategic collaborations; and the clarity with which the plan is communicated. Then there is the vital aspect of gender mainstreaming, examining the impact of all policies on disparities based on gender and other aspects of difference. Since 1995, the Canadian federal government has had a commitment to Gender-Based Analysis Plus for all strategies (GBA+), where the 'plus' is intersectionality (Auditor-General, 2015). Finally, we will examine the targets set by various plans, in terms of alignment with a human rights framework embodied in the National Housing Strategy Act, adopted in September 2019 (Government of Canada, 2019b).

Housing plan quality measures – ranging from consideration of a wide range of factors that place households at risk of housing precarity (such as gender, disability, age, and size of household), to measurable and numeric outcomes, clear monitoring, and a range of strategies to accommodate all

income levels but particularly those most at risk of homelessness – have been found to lead to better affordable housing outcomes (Ramsey-Musolf, 2018).

Using this understanding of good housing policy, the National Housing Strategy has flaws. Its analysis lacks a clear understanding of needs across different income categories. It identifies a current deficit but does not diagnose or predict housing need across all incomes, sizes, and requirements, over the 10-year span of its plan. It does not identify potential mechanisms in terms of triple-bottom-line goals or promising good practices that could be scaled up. Its intersectional gender analysis is largely absent. However, it is a welcome re-entry of the federal government into addressing and resolving a growing national crisis. The Housing Strategy Act (Government of Canada, 2019), which enshrines the right to housing, is a welcome basis for further work on this crucial national imperative.

Towards a Solution
Scaling up non-profit housing
In order to meet its 10-year targets of 100,000 new and 300,000 renovated affordable dwellings, the federal government is committed to scaling up non-profit housing, which in turn means increasing capacity and expertise within public, community and co-op housing providers (Housing Partnerships Canada, 2018). There has been a growing interest in the mechanisms of 'scaling up' social housing organizations in Canada (e.g. Welch, Warkentin, and German, 2018; Pomeroy, 2017; Turner, 2009), as has been the case in the UK and the Netherlands (Van Bortel, Mullins and Gruis, 2010; Moore and Mullins, 2013).

At least in part because of stop-start program funding and the absence of a consistent national policy since the 1990s, the Canadian non-profit housing eco-system is highly fragmented. Across the country, only 10 community housing providers have over 5,000 homes. In Ontario, 500 organizations have under 100 units and in BC, there are 600 such organizations (Pomeroy, 2017: 6). In contrast, the average housing association in the UK has over 1,500 homes and the largest has 50,000 (van Bortel, Mullins and Gruis, 2010: 259, 256). The Pomeroy (2017) CMHC-funded discussion paper commends a South African initiative that aims to grow the number of non-profit dwellings to 200,000 by 2030, with a goal of only providing new project funding to 40 accredited social housing providers, each with a portfolio of 5,000 homes (Pomeroy, 2017: 15).

The question of scale is both technical and organizational. There are many advantages to 'scaling up': "bundling" housing assets allow greater financial security and lessened risk, which in turn can improve ability to obtain low-cost financing, capacity to retain and expand specialised staff, and security for residents (Replan, 2016; Housing Partnerships Canada, 2015). However, the potential disadvantages and risks are great as well. In both the UK and the Netherlands, there has been growing concern over the corporatization and financialization of huge social housing providers: the latter term equating to the hazards of social enterprises behaving like private companies in terms of practices, measurements and narratives. In the Netherlands, the largest social housing provider in that country, Vestia, ran up a 23 billion euro heavily leveraged portfolio, with minimal government oversight, leading to the need for a 3 billion euro bailout by the Dutch government in 2012 (Aalbers, van Loon, and Hernandez, 2017).

Housing and an Ethics of Care

Another disadvantage of scale can be that individual human needs are neglected. Those who work within an ethics of care approach, while respecting individual and collective rights, tend to start from the question "What does a life worthy of human dignity require?" (Nussbaum, 2011: 23). A care-based approach, while complementary to a human rights framework, will tend to be more specific and individually focused, moving beyond a basic or "thin" utility need like housing, to ask questions about the size, design, location, security, and the associated services and needs of the people requiring housing (Fraser, 1989: 292-294). When applied to public policy, a care ethics approach can focus on the interdependence between people, sustaining and protecting relationships; taking a problem-solving view that listens to expressed needs and priorities of individuals and households; and responding to specific contexts by discretionary decision-making (Stensota, 2015). It is difficult to build relationships, listen to expressed needs, or utilize discretionary decision-making, beyond a small scale of governance: maybe 50-100 households. It is perhaps unsurprising that the average co-op in Canada has 60 homes (Co-op, 2019); and that most community housing providers have small portfolios. Indeed, the social housing sector was developed in Canada in the 1970s and 1980s in reaction to massive public housing projects such as Regent Park in Toronto, with over 2,000 homes over 69 acres (Suttor, 2016).

For those organizations working explicitly or implicitly within an 'ethics of care' framework, 'scaling up' might prove antithetical to the organization's mission and mandate. Power and Bergan (2019: 23) provide examples of smaller social housing organizations that respond carefully to individual needs and capabilities. For instance, an urban Indigenous household might need an extra room to accommodate visiting relatives. Adults and children who have experienced violence in their intimate relationships might require proximate and sensitive access to health, legal and social services, as well as a safe dwelling. People with mobility impairments might require access to public or para-transit and the ability to socialize with neighbours, as well as an accessible/ adapted unit. People whose first language is not the dominant one might require provision of an interpreter to access housing services, as well as access to language classes (Mackenzie, 2014: 53). LGBTQIA2S seniors might need specific spaces within assisted living where they can interact without hiding their sexuality (Westwood, 2016).

Since the 1970s, women's organizations have sought to provide both housing and social support from a feminist perspective. At least 100 such women's housing projects were developed during the heyday of social housing in Canada during the 1980s, ranging from housing for teenaged girls with associated childcare and educational provision, to projects where older women and single mothers provided support for one another (Wekerle, 1997). Since then, some new projects have emerged to meet emerging and growing needs thanks to partnerships, development opportunities and public programmes.

The dilemma for many women's housing organizations today, after a very long starvation period of funding, is how to balance an infrastructural imperative to scale up housing to meet women's needs, with a commitment to a 'wrap around' woman-centred approach, which is often based in one-to-one interaction and relatively small scale. This is the central question of this report.

2. Methods

This research seeks to answer the question: How are Canadian women's housing organizations balancing the tension between scale-ability and 'wrap around' care? We wanted to elicit ideas to improve quality of care services associated with housing. At the same time, we wanted to find out how to scale up production of affordable and social housing to the point where women's housing organizations might more meaningfully address existing deficits, and sustainability respond to growth and change in Canadian population.

We chose to focus on women's housing organizations in three cities, along with a policy and demographic analysis outlining opportunities and constraints in those cities. Our case study selection was partially determined by time and money constraints: Ottawa and Gatineau are twin cities where one of the authors lives, and Montreal, where the other author lives, is two hours away by train. The Bank of Montreal visiting scholar grant funding this research was for one semester, meaning that the work had to be undertaken over four months, September to December 2019, including obtaining ethics approval from the University of Ottawa (approval S-09-19-4866).

We focused on local government areas rather than metropolitan regions, with the latter being the most logical scale for housing analysis, simply because in most Canadian cities, local governments make the most important decisions in relation to affordable and social housing. In the particular case of the Ottawa-Gatineau region, Ottawa and Gatineau's local government actions are shaped by two very different provincial policy regimes. Although lower income households from Ottawa often relocate to Gatineau to obtain more affordable housing at the cost of less efficient public transport to employment and educational opportunities in Ottawa, the two cities' linguistic and cultural distinctiveness as well as policy differences merit separate analysis.

Beyond convenient locations to the researchers, Montreal and Ottawa-Gatineau are fascinating yet understudied cities when it comes to affordable housing policy. Greater Montreal, at a little over four million people (Statistics Canada, 2019a), is the second largest metropolis in Canada, as well as the largest city in the province of Quebec. It has received far less policy scrutiny than Toronto or Vancouver, partly because housing affordability (median income in relation to median house price) is not quite as extreme as in Canada's largest and third largest metropolis (Demographia, 2018). The City of Montreal, with 1.7 million residents, is also quite different from Toronto and Vancouver, in that the central city is still predominantly lower income, while suburbs are wealthier (Rose and Twigge-Molecey, 2013).

Figure 2 City of Montreal (dark blue) within Greater Montreal
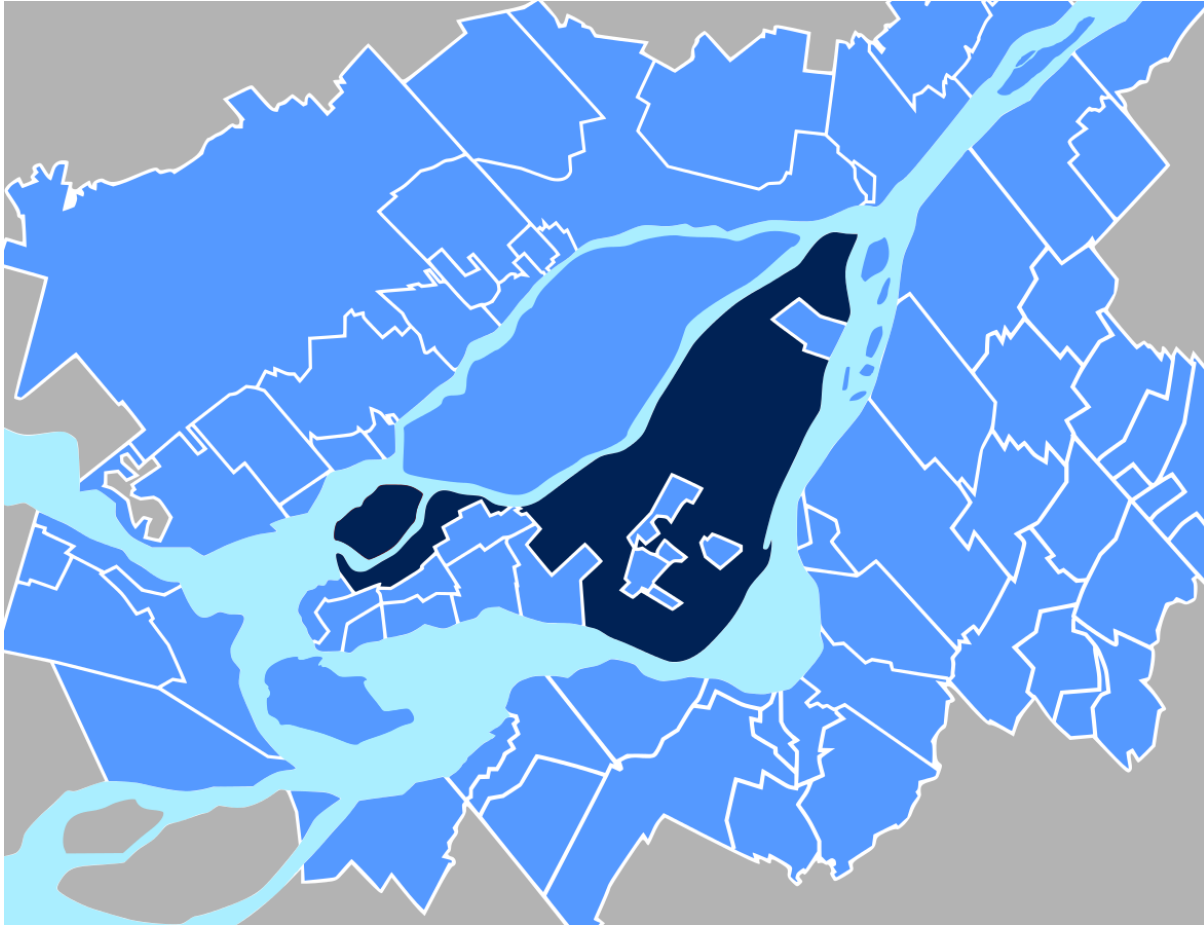
Ottawa-Gatineau, when taken as a region, is the fifth largest metropolis in Canada. The City of Ottawa, with a little less than one million inhabitants of the 2016 census, is the sixth largest city in Canada and the second largest city in Ontario. Gatineau, with almost 300,000 residents, is the third largest city in Quebec, after Montreal and Quebec City (Statistics Canada, 2019b). Unlike many cities in Canada, Ottawa and Gatineau local governments encompass most of their respective metropolitan regions, due to provincially mandated amalgamations in 2001 and 2002 respectively. Montreal has a more complex governance history: all municipalities on the island of Montreal (which still excluded some suburbs) were amalgamated in 2002, and then several municipalities de-amalgamated under a new provincial government in 2006.

Figure 3 Cities of Ottawa and Gatineau, with Ottawa River forming provincial boundary
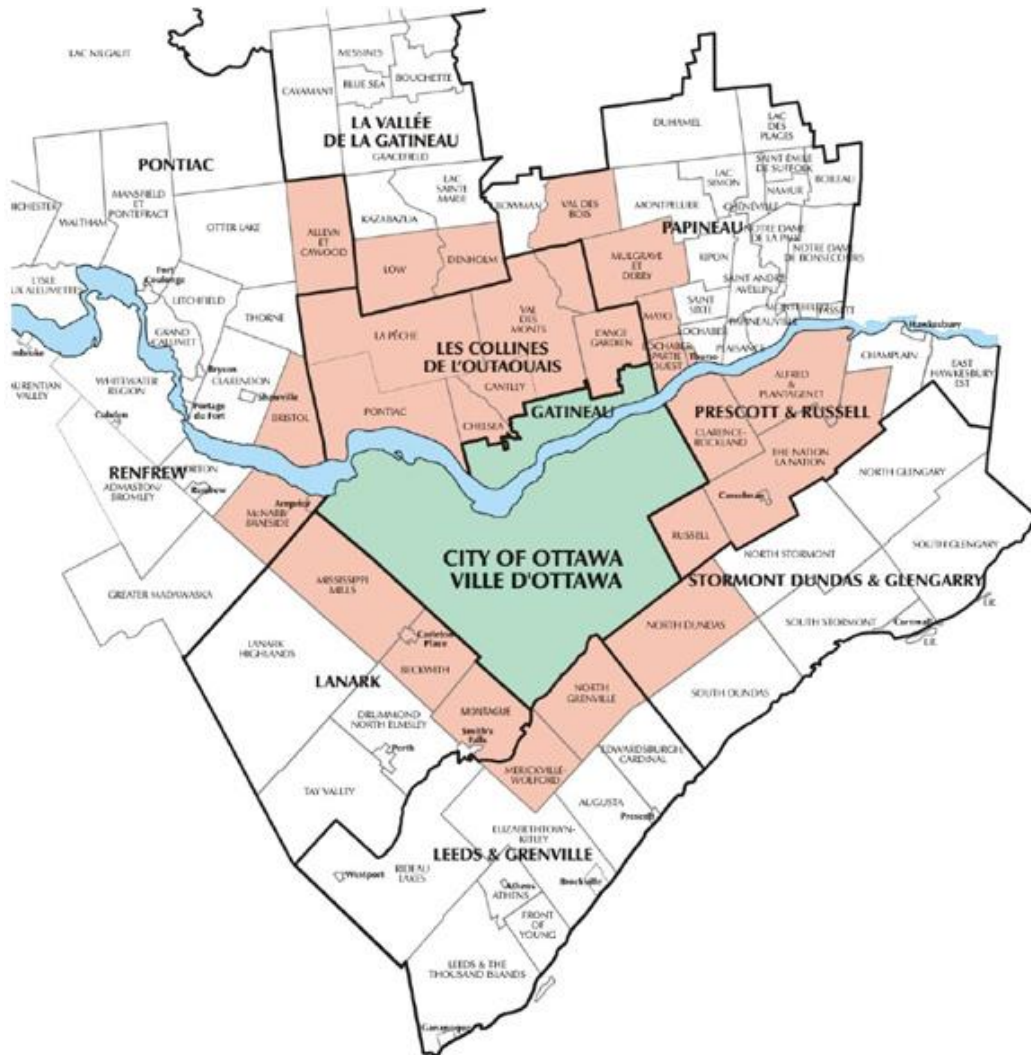
We undertook 13 interviews with a total of 16 women and one man who have a range of housing-related expertise. We interviewed one leading women's housing organizations in Ottawa and Gatineau and two in Montréal (one of which takes on a significant local and national advocacy role); one local women's advocacy group in Ottawa; representatives of all three local governments (housing policy officers in Ottawa and Montreal and an elected official in charge of housing policy at Gatineau); a technical resource group and/or regional federation of non-profit housing providers in each city that assists women's organizations to develop or manage housing; one policy officer in charge of gender mainstreaming for the national housing strategy; and a representative of a national women's housing coalition, who also leads the largest women's housing organization in Canada.

We approached women's housing organizations that developed out of violence against women services as well as those which emerged from services for homeless or low-income women. The women's housing organizations provide emergency, transitional and/or permanent housing, and often all three. Our

selection process involved interviewing the organization in each city that (according to information available online) currently are among those who provide the most accommodation to single women and/or women-led families. In three of four cases, these were organizations that had, within the last decade, expanded from shelter provision (either within the 'homelessness' sector or the 'violence against women' sector) to include transitional and/or permanent social housing. All four women's housing organizations provided social supports (ranging from food to employment assistance to therapeutic interventions) as part of their housing mandates.

The interviews took place in French or English, depending on the preference of the participants. This meant that the four interviews in Montreal and three in Gatineau took place in French; and the four Ottawa and two interviews with national actors took place in English. The two national interviews were over the phone; the others in person. The interviews took between 45-90 minutes. They were relatively open-ended and modified for each sector (government, development, housing providers and advocacy), but covered the following eight themes:

1. **Background of the interviewee(s);**
2. **Background of the organization and its mission/mandate in relation to women's housing needs;**
3. **Provision of support services in relation to women's housing;**
4. **Housing portfolio and projected growth;**
5. **Balance between service and housing provision, including stories of how they are related;**
6. **Partnerships and lobbying;**
7. **Relationships and experience with the National Housing Strategy;**
8. **What would be helpful to them in this report.**

The interviews were audio-recorded, and extensive notes were provided to the participants within three working days, at which point several respondents clarified responses or asked that certain responses be kept anonymous. The interviews have been analyzed using both a narrative and discursive analysis. That is, we want to tell stories about women's housing organizations managing and balancing these tensions, but we also want to expose some key themes and recommendations that arise from the interviews.

In addition to the interviews, the relevant demographics in the three case study cities were analyzed, in order to identify intersectional and gendered housing needs. The most recent housing policies from local, provincial and federal governments were analyzed in relation to four criteria. First, the extent to which they met criteria of a good housing strategy (see section two above); the consistency and vertical integration between the plans (are the different scales of government aligned); the extent to which they described gender and intersectional concerns and how they would be addressed in housing policies; and any particular targets or mechanisms that pertained to women's housing.

We committed to providing a final report in both French and English. Thanks to assistance from the CMHC, we are also able to organize a workshop to present and discuss the results, both with interview participants and with other interested parties.

3. Montreal, Ottawa and Gatineau: Demographic Analysis

As described above, a good housing strategy arises from an analysis of needs in relation to income categories as well as demographic difference. Also as described, readily available census data has large gaps when it comes to gender and intersectional analysis. The median income of single mother households is not available in the census profiles for local governments or CMAs (although the median income of 'single parents' is, as is the proportion of single parent families led by mothers – across Canada, 78.2%) (Statistics Canada, 2019c). Similarly, income categorization of women-led households, including the growing number of single women over 65, is not available in Ottawa through census information, although figures have been obtained by housing advocates in Montreal and Gatineau: the median income of tenant households with a female primary support is $36,402 for the Montréal metropolitan area and $41,667 in Gatineau, which is respectively $5,659 and $4,909 less than households with a male as the primary support (FRAPRU, 2018). Information on numbers of gender non-conforming people or people with various physical or mental impairments – to give two examples – is not available in the census profiles.

We limited ourselves to readily available census data on the three cities under examination, focusing on anomalies (percentages considerably different from national averages) that have an impact on housing policy. We have added some additional data to complete the housing context in the three cities.

Table 1 Demographics: Montreal, Ottawa, Gatineau, Canada

	Montréal	Ottawa	Gatineau	Canada
Population 2016 (% female)	1,704,694 (51.3)	934,243 (51.4)	276,245 (51.4)	35,151,728 (50.8)
Households (average size)	779,800 (2.1)	373,755 (2.5)	118,385 (2.3)	14,072,080 (2.4)
Five year growth rate % (2011-16)	3.3	5.8	4.1	5.0
% mother tongue (French/ English/other)	49.6/12.4/**33.3**	13.7/70.6/21.7	75.1/11.2/10.7	20.6/56.0/21.1
Aged 65+ (% female)	16.0 (58.4)	15.4 (55.4)	14.0 (56.3)	16.9 (54.6)
Single mother families	17.5	12.8	15.8	12.8
5+ person households	5.6	8.1	6.2	8.4
Aboriginal identity	0.7	2.5	3.8	4.9
Recent immigrants (<5 years)	7.7	3.2	2.8	3.5
Visible minority	34.2	26.3	13.5	22.3

Sources: Statistics Canada 2019c, 2019d and 2019e

The City of Montreal is a little less than twice the population of Ottawa and six times the population of Gatineau. Larger cities might be able to support more sophisticated city governance systems and larger women's housing organizations. In all three cities, the proportion of women is slightly higher than the Canadian average. The household size in Montreal is lower than in Ottawa and Gatineau, which are close to the Canadian average. Ottawa has a higher growth rate than the national average, which would indicate the need for more attention to new housing for a rapidly growing population, in order to avoid supply shortages.

Montreal and Gatineau are predominantly francophone, as opposed to Ottawa (and Canada as a whole), which are predominantly anglophone. Montreal's particularly large population of people who have neither English nor French as a first language suggests a need for multilingual housing services, although all places these should provide multilingual housing services as a matter of course to the one fifth of the Canadian population who do not have an official language as a first language.

The proportion of seniors is consistently lower than the Canadian average in all three cities, although one in six people aged over 65 means there all cities must address the housing needs of this growing population comprehensively. We know that across Canada, the majority of the senior population is female, as women live longer than men, and older women are more likely to live in poverty, as they have had fewer chances to accrue wealth from employment income or property.

The proportion of single mother-led families is higher than the Canadian average in Montreal and Gatineau, which emphasizes the need for 2+ bedroom affordable and social dwellings with nearby service supports such as childcare. While the proportion of large households (more than five people) is not unusually high in any of the three cities, it is worth noting that one in 12 households nationally may require a larger dwelling than 3 bedrooms, when social housing providers rarely have units larger than 2 bedrooms (Pan-Canadian Voice, 2018).

The proportion of people who self-identify as having Indigenous heritage is lower in all three cites than the Canadian average; however, this community is under much greater housing stress. The number of recent immigrants in Montreal is more than twice the national average, and the proportion of visible minority residents is also considerably higher than the national average. Like first language, this demographic information suggests a heightened requirement in Montréal to focus on the needs of multicultural, multilingual and multiracial women and men.

Table 2 Incomes and Income Categories, Montreal, Ottawa, Gatineau, Canada

	Montreal	Ottawa	Gatineau	Canada
Household Area median income	$50,227	$85,981	$68,703	$70,338
AMI single parent families	$48,091	$62,761	$59,457	$53,193
Very Low Income	5.6/43,925	**8.3**/31,690	5.7/6,725	5.7/803,680
% AMI calculated	>20 % or $10,000)	>23 % or $20,000	>22 % or $15,000	>21% or $15,000
Max rent	$250	$500	$375	$375
Low Income	17,2/133 890	15,1/56 725	15,8/18 690	16,2/2 310 930
% AMI calculated	20-50% or $25,000	23-52% or $45,000	22-51% or $35,000	21-50% or $35,000
Max rent	$625	$1,125	$875	$875
Moderate income	16.4/128,130	16.5/61,720	17.3/20,495	19.8/2,782,270
% AMI calculated	51-80% or $40,000	53-81% or $70,000	52-80% or $55,000	51-78% or $55,000
Max rent	$1,000	$1,750	$1,375	$1,375
Total % lower income	39.2	39.9	38.8	41.7

Source: Statistics Canada, 2019c, 2019d and 2019e

Turning now to incomes and income categories, exact breakdowns are not possible, due to the census using tranches of $5-10,000, rather than proportion of area Median income (AMI). However, the first thing to note is that Montreal households have an unusually low median income and Ottawa households have an unusually high median income. Montreal rents and house prices need to be considerably lower than those in Ottawa to be affordable. What this also means is that the proportion of Ottawa households who are very low income in relation to their neighbours is unusually high, suggesting that a rich city like Ottawa might be leaving a substantial proportion of its citizens behind. Median single parent incomes are lower than other household incomes, with the biggest gap in Ottawa.

Table 3 Housing stock: Montreal, Ottawa, Gatineau, Canada

	Montreal	Ottawa	Gatineau	Canada
% detached housing/ 5+ storey apt/ other	7.3/**14.2**/78.5	43.6/**18.3**/38.1	38.5/5.5/66.0	50.0/9.9/40.0
% owners/renters	36.7/**63.4**	65.7/34.3	62.5/37.4	67.8/31.8
% vacancy rate (2018)	1.9	1.6	1.2	2.4
% subsidized housing	8.9	15.9	10.8	13.0
Households on the waiting list for public housing	22, 879	10,000	1,003	NA
Average ownership cost/month	$1,337	$1,505	$1,199	$1,313
Average rent/month	$842	$1,148	$847	$1,002

Sources: Stats Canada 2019c, 2019d and 2019e; OMHM 2018, City of Ottawa, 2019; OHO, 2019; CMM, 2019

When we consider key elements of the housing stock, the distinctiveness of Montreal again stands out. In comparison to the other cities and to the nation as a whole, there is a very low proportion of detached housing, which is part of the reason Montreal is so compact. Montreal's typical built form of duplexes and triplexes have tended to make for good rental stock, although inadequate rent control and condominium conversion have taken their toll, as seen in Table 4 with the growing number of households that spend more than 30% of their income on housing. Both Montreal and Ottawa have a higher proportion of high-rise apartment buildings than the Canadian average, and those built during the heyday of rental towers (1960s-1970s) are aging poorly. They need substantial renewal, without negative impact on rents (Tower Renewal Partnership, 2019).

Montreal is still a city of renters, in comparison to Ottawa and Gatineau – rental rates are twice the national average. The advantage of this distinctive aspect of the housing stock is that renters can collectively advocate for better rights and there is a large stock of market rental. The disadvantage, in an era of low vacancy rates, is that higher income households can 'outbid' lower income or discriminated against households in the private market.

The vacancy rate in all three cities is at the lowest point since the early 2000s, in particular in Gatineau which experienced natural disasters, tornado and floods, which affected the housing supply. Although these disasters affected the Gatineau-Ottawa region, most of the damage and victims are on the Quebec side of the border. The September 2018 tornadoes affected a total of 215 buildings with a total of 1686 housing units (Levesque, 2018). Then, the 2017 and 2019 floods affected more than 1000 Gatineau homes (ICI Ottawa-Gatineau; 2017, Leblanc, 2019). Some affected households have still not found a new home due to the very low vacancy rate.

Montreal has a much lower proportion of subsidized housing (which includes private rental where a rent subsidy is provided by the government as well as social housing) than the national average. This is due to a legacy of Quebec linking rental subsidy to social or community housing, which will be discussed further in the policy analysis below. Montreal has the highest number of households on waiting lists for public housing.

In Montreal and Gatineau (and generally across Canada), average homeownership costs are not affordable to lower income families. Because of higher median incomes, Ottawa is a partial exception: average homeownership costs are affordable to household with 80% of median income. However, owned dwellings may not be suitably sized or located. Similarly, the average rent is affordable to moderate income and some lower income households: 60% AMI in Montréal, 50% AMI in Ottawa and 45% AMI in Gatineau. However, low vacancy rates mean that rental dwellings may not be available (or lower income households or marginalized households may be 'outbid'), or the size or location may not be suitable. This statistic is the strongest argument for a scaling up of both non-profit and rent-controlled market rental options. As discussed above, there is no major city in Canada where median rents are affordable or available to very low-income households, who require either substantial rental subsidy in the private market, or non-profit rental housing.

Table 4 Core Housing Need: Montreal, Gatineau, Ottawa, Canada

	Montreal	Ottawa	Gatineau	Canada
% spending >30% income on housing costs (total)	30.8	23.7	20.4	24.1
% renters spending >30%	36.5	42.3	36.0	40.0
% unsuitable (overcrowded)	8.6	4.6	3.2	4.9
% needing significant repairs	8.0	5.3	6.0	6.5
% >1 hr commute	10.3	7.2	6.6	8.0

Source: Stats Canada 2019c, 2019d and 2019e

Finally, many measures of core housing need are worst in Montreal. Although Quebec as a whole has a lower proportion of households in housing stress, Montreal has an extremely high proportion in affordability stress, including homeowners. Ottawa has the highest proportion of renters in housing stress, which is related to relatively low incomes of single mothers and people outside the paid labour force combined with relatively high rents. Montreal also has a substantially higher proportion of overcrowded dwellings, ones in poor repair and dwellings that require unsustainably long commutes.

This chapter provides a sense of the kinds of data cities should be collecting to inform housing strategies. All data would be broken down by gender, since we know that women-led households (including single women) are far more likely to live in poverty and housing stress. The federal government should continue to work with Statistics Canada to generate better data for the 2021 census.

To turn to our three case studies, while all of them have unacceptably high levels of housing stress, there are particularities to each city. Montreal is the city that most needs multilingual and multicultural access to suitably sized and located low-cost rental options, especially since affordable homeownership is so out of reach. Ottawa needs to focus most on the needs of its lowest income residents, who are left out of the relative wealth of the city. Gatineau's relative affordability has drawn a lot of young people who work in

Ottawa, leading to low vacancy rates. Its high proportion of single mothers particularly need increased stock of subsidized, well-located larger rental dwellings.

All these cities should be providing housing strategies that can improve address specific concerns, within a gender mainstreaming lens that recognises intersectional needs. However, as we will see below, the policy landscape continues to be very poorly integrated, both vertically (between levels of government) and horizontally (across levels of government).

4. Policy Analysis: Federal, Provincial and Municipal

Federal

Both Suttor (2016) and Dalton (2009) have written about the decline of national housing policy in Canada. In the immediate post-war period of the late 1940s, housing was framed as a basic need and right for all citizens and was therefore treated as a national infrastructure priority, with a designated Minister of Housing, C.D. Howe, in charge of the nascent Canadian Mortgage and Housing Corporation. However, from the early 1990s until the late 2010s, national steering ceased in Canada. Even in the current Canadian cabinet, the CMHC sits awkwardly within the relatively weak Ministry of Families, Children and Social Development, rather having a designated Minister of Housing.

One of the problems with policy analysis is that vertical and horizontal coordination is exceedingly difficult in Canada, due to the atomised approach to housing and its obverse, homelessness, that has developed in the past 30 years. Housing is a complex system, with multiple and often conflicting private, public and civil society perspectives (Gibb and Marsh, 2019). A holistic rights-based approach has been lacking, and this can best be illustrated using the 'housing continuum' provided by the CMHC in most of its recent documents.

Figure 4 Housing Continuum

Source: CMHC (2019)

Homelessness, the first 'category', is in violation of the National Housing Strategy Act, the nation's commitment to fulfil the right to housing. That is, the complete eradication of homelessness must be a priority of all levels of government. It should not even be a category in the housing continuum, as it is a sign of housing policy failure. The second category, 'emergency' shelters for homeless people, should also be unacceptable under a 'right to housing' framework that emphasizes security and dignity of the person. Shelters serve people currently 'sleeping rough' and women and children who have become

homeless as a result of abuse in their homes. They also increasingly provide substandard and unacceptable long-term housing to people who have not been able to access other housing options. Emergency shelters for 'homeless people' are the responsibility of local governments and non-profit organization in most Canadian jurisdictions, while violence against women shelters are the responsibility of local and provincial/territorial governments (Falvo, 2015). The eradication of the need for a shelter response must be a goal of the National Housing Strategy, if it is to comply with the National Housing Act and its rights-based approach.

The third category of housing is called 'transitional', and that is a false and misleading term for supportive housing. Housing with on-site community services is currently treated as a temporary need: three months to five years, depending on the program. However, long-term care for seniors, retirement homes, foster homes for youth, as well as housing to support people with mental, intellectual and/or physical impairments and those who have substance abuse issues, may be permanent or iterative arrangements. Many people will never 'graduate' to other options, many are trapped there because of absence of other housing, and some may move in and out of the need for supportive housing over the life course or as crises occur. The need for supportive housing for young people in foster care does not magically disappear on an 18th birthday. An older woman may need more health and social supports as she ages: this is not a failure of housing policy, simply a reflection of the reality of aging.

The supportive housing policy landscape is very confusing. Government responsibility for supportive housing depends on the program: seniors' subsidised housing is generally the responsibility of provincial/territorial government, but other forms of 'transitional' housing rely on other provincial/territorial programs as well as municipal funding and programs. Supportive housing frequently requires at least two portfolios at the same or different scale of government – housing and health – and this horizontal integration frequently does not occur. For-profit housing options have thrived in this confusing policy space, particularly in the area of retirement and long-term care for seniors. With so many people living longer, this category (the first 'real' category on the continuum) will need to expand considerably and the term should be changed to 'supportive'.

The fourth category is social housing: public, community-based, and co-operative housing options that are based treating housing as a need and not a commodity. Public and community-based housing has generally been downloaded to municipalities, while responsibility for most co-op housing, including subsidy arrangements for lower-income residents, has belonged to the federal government (Suttor, 2016). As described above, the most efficient way to provide housing for all would be to rapidly expand social housing (including supportive housing) to about 45% of stock, as recommended almost 50 years ago by Dennis and Fish (1972).

One of the many ways in which this continuum is deceptive is shelters, supportive and social housing together comprise about 5% of stock. Of the next four categories, the definition of 'affordable' market rental or homeownership varies by jurisdiction but is not affordable to most lower income households in most jurisdictions. There is an acute need for national re-definitions for these two forms of subsidized housing.

Rules affecting single and multi-family mortgages is a federal government responsibility. Large hidden subsidies to homeownership and housing speculation such as capital gains tax exemptions are due to

federal government policies (Walks and Clifford, 2015). Landlord/ tenant relations (including rent control) are the responsibility of provincial/ territorial governments. Land-use planning in general, including location of housing, conversion of rental to ownership and zoning regulations, are the responsibility of local governments under delegated authority by the provincial/territorial government: thus municipalities have to be given permission to levy inclusionary zoning or other development requirements (Falvo, 2015).

Ideally, the federal or national government would provide overall direction and coordination for the housing strategies of municipalities and provinces/territories. They would provide transfer payments for funding the construction of non-profit housing as an infrastructure priority, with the condition of housing strategies that meshed with national directions. Mortgage and taxation levers would work to support affordable housing for all, instead of supporting housing as a speculative wealth generator that increases disparities between Canadians.

Canada's National Housing Strategy: a place to call home (Government of Canada, 2018: 5), known as the NHS, has a laudable and ambitious goal: that all "Canadians have housing that meets their needs and they can afford" by 2030. While the NHS provides information as to current affordable deficits, it does not provide information as to future population needs to 2030, and how the strategy might ensure that the housing needs of all Canadians are met by this date. It does not address how to work within the complex housing devolution that has taken place over 30 years of federal policy neglect, let alone how to address its deficiencies. Beyond vague goals (not targets) about energy efficiency, this is not a predictive plan, nor does it provide much guidance as to how to transform the current housing sector within a climate change emergency. The absence of an overall annual monitoring report has been an issue, as has the absence of clear targets related to income categories, sizes, and needs.

In terms of gender mainstreaming, the NHS (Government of Canada, 2018: 26) recognizes the fact that women-led households, despite being in the minority, constitute 55% of households in housing stress, and that three times as many women-led households live in social housing as male-led households. It promises that at least 25% of housing will be earmarked for women and girls and their families. It also pledged an annual symposium on women and housing issues (ibid, 2018: 29) and points to data gaps that lead to under-reporting of 'hidden homelessness' for women, such as excluding women-led households who are staying with members of their social network ("couch surfing") and those remaining in violent situations because of absence of affordable housing.

The NHS used Centre Mechtilde, a women's housing organization, in Gatineau as an example of how the federal government is currently supporting the scaling up of women's housing organizations. With a federal commitment of $1 million (only a small component of total cost), Centre Mechtilde built 31 transitional (up to five years) housing units for women and children in a former school, which opened in late 2018. Previously, Centre Mechtilde had only provided 14 shelter spaces to women escaping violent relationships and their children (ibid: 28).

As part of its gender mainstreaming commitments, the CMHC has sponsored three rounds of national consultation with Pan-Canadian Voice for Women's Housing (2017, 2018 and 2019). This has been an invitation-only event, with representation from every province and territory, and encompassing a very broad range of participants: activists from First Nations, Inuit, Metis communities; women of colour;

women with disability; women with lived-experience; academics; representatives of shelters, transition houses, and permanent housing providers. At the second colloquium in 2018, the 60 participants agreed on a six-point call to action:

1. **Coordination and listening to lived experience: developing the NHS in concert with the Poverty Reduction Strategy and the Strategy to End Violence Against Women, with all three strategies prioritising women's housing. Furthermore, federal government acknowledging lived experience by implementing the "NHS in a transparent way and being accountable for its progress to stakeholders in women's housing" (p.3):**

2. **Increased First Nations, Inuit and Metis housing: housing that is culturally sensitive with appropriate regulations and accommodations and that is administered by First Nations, Métis and Inuit women – inclusive of healing and treatment centres – in cities and on reserves;**

3. **Infrastructure Funding: CMHC to reinstate the Shelter Enhancement Program (federal funding to build and enhance violence against women shelters) immediately, including permanent housing for women, and equal to 25% of the total NHS funding envelope (the federal funding had been limited to Indigenous housing);**

4. **Voice for women's housing: ongoing funding to the Pan-Canadian Voice for Women's Housing**

5. **Develop women's organizations: funding for women's and women-serving organizations, "which is comparable to the level of funding for services and programs provided directly by government and broader public sector agencies" (p.5);**

6. **CMHC to advocate for a Guaranteed Annual Income program that is reflective of regional realities.**

In response, Evan Siddall, the CEO of the CMHC, committed to publicize the calls to action through social media and champion women's unique needs in its internal discussions as well as negotiations with provinces and territories, maintain transparency and accountability on gender mainstreaming on federal funding, and support another symposium in 2019 (which took place in Winnipeg in June 2019, but no report yet available during the writing of this report).

To summarize: federal strategy is improving from a very low baseline. It is making efforts to address gender mainstreaming from an intersectional perspective. It still lacks national definitions of basic terms such as 'affordable housing'; data that informs clearly defined 10-year targets taking population growth and change into account; and ambitious enough mechanisms and funding to redress current homelessness and housing stress deficits, let alone provide a sustainable housing future for all Canadians.

Provincial
Quebec

Quebec, along with British Columbia, kept a strong and distinctive housing policy framework during the three decades of federal government policy inaction (Pomeroy, Gazard, and Gaudreault, 2019). Since its creation in 1967, the Société d'habitation du Québec (SHQ), the provincial government's housing corporation, has provided funding programs to meet housing needs. From 1967 until 1994, most SHQ funding was transferred from the CMHC, resulting in the construction or purchase of 130,000 social and affordable dwellings, almost 5,000 a year. After federal downloading of affordable housing to provinces and under strong pressure from community organizations, Quebec provided its own funding and policy direction, under the name AccèsLogis or Housing Access (SHQ, 2017).

AccèsLogis allows housing co-ops, municipal public housing authorities and non-profit social housing organizations to develop social and community housing projects for low- and moderate-income households. The funding granted under this program provides a much greater emphasis than other provinces on assistance for project development in its early stages: for instance, purchasing land, and funded support in going through the development and approvals process with a development enabler, called technical resource group or GRT in French (Pomeroy, Gazzard, and Gaudreault, 2019: 21). Additional technical development assistance may be provided, especially to promote the integration of people with disabilities or in remote areas. The SHQ also offers the Rent Supplement Program (PSL), which is granted mainly to social housing providers, in contrast to subsidization of private sector rental through both housing allowances and rent supplements in the rest of Canada. The subsidy adjusts the cost of rent to 25% of household income, not 30% as is the case in the rest of Canada. About 50% of the units developed by AccèsLogis have a PSL (SHQ, 2017).

The AccèsLogis program has three components. Component 1 allows the development of standard and permanent housing for families, individuals or independent seniors with low or modest incomes. Component 2 allows the development of housing for seniors. Component 3 allows for the development of transitional or permanent housing for people with special needs (e.g., risk of homelessness, disability, domestic violence and substance abuse). These projects aim to promote social reintegration and enable tenants to regain or acquire, at their own pace, a degree of autonomy that is compatible with their abilities. In the second and third components, organizations must provide on-site services to meet the needs of tenants (SHQ, 2017).

Since 1997, this program has resulted in the construction of 32,616 affordable and social units in Quebec, including 11,322 in Montreal and 1,834 in Outaouais region (CMM, 2019; SHQ, 2019C; Ville de Gatineau, 2019). There are no calls for proposals with specific deadlines. Organizations interested in developing social housing submit their proposal to institutions on a rolling basis, and eligible applications are approved according to the amounts available and evaluation of the need. Targets and investments are set by provincial budgets and government action plans. In March 2017, as part of the Government's *Action Plan for Economic Inclusion and Social Participation 2017-2023*, the government committed to support the construction of 3,000 new social housing units ($226.4 million) in the 2017-2018 budget (SHQ, 2018a). However, only 731 units were built in 2017-2018 and 835 units in 2018-2019 (SHQ, 2019b).

This gap between targets and results is related to subsidies that do not correspond to the actual costs of construction and management of social housing. The maximum eligible costs have not been increased

since 2009. These monetary constraints have meant that groups have had to find other sources of funding, use less sustainable materials, reduce the size of common spaces or suspend the development of their project (FQHC, 2018). In January 2018, a one-time grant of $38.8 million enabled projects that were insufficiently funded to proceed to completion (SHQ, 2018B). But although the framework is good, provincial funding has not been sufficient to meet need.

In July 2019, the Quebec government announced investments of $260 million to increase by 25% the maximum eligible costs for projects already undertaken. There is also additional assistance to promote the development of family housing, for unattached individuals, seniors and certain types of specific projects, but also to adjust funding to regional realities, such as higher land and construction costs in Montreal. The government has promised that these investments should accelerate the development of 15,000 new social or affordable housing units to bring the number of social housing units to 56,174 in the next five years (SHQ, 2019C). As of January 2020, the Quebec government is the only province/ territory that has not yet signed a bilateral agreement with the federal government for NHS funds.

Many social housing projects are accompanied by on-site community services to meet the needs of tenants, support residential stability and to promote social inclusion within neighbourhoods (Gouvernment de Quebec, 2007: 7). Funding for community supports are provided through the Ministry of Health and Social Services and are allocated at the regional level by Integrated Health and Social Services Centres (known as CIUSSS). For example, the Interdepartmental Action Plan on Homelessness announced an additional $4 million in funding to support the integration and retention of homeless people in housing (Gouvernement du Québec, 2014).

Generally speaking, the objectives for the development of social housing or for community support do not set target populations. Community support is for the most vulnerable groups, but does not specify which ones. However, provincial action plans may target populations or reserve units for certain groups. The *Interdepartmental Action Plan on Homelessness 2015-2020*, which identifies housing as one of the priority areas for action, reserves 10% of the units for projects for homeless people or at risk of becoming homeless and for people with mental health problems (Gouvernement du Quebec, 2014). This plan also prioritises First Nations and Inuit communities, but does not include targets. In the *Action Plan for Persons with Disabilities* (2017-2018), the SHQ committed to reserve 984 subsidized units for persons with disabilities (SHQ, 2018c). There are no direct targets for women.

In response to the housing crisis of the early 2000s, the SHQ established the Affordable Housing Quebec program through CMHC's Affordable Housing Initiative (AHI). Since 2002, the SHQ has been administering this program, which offers financial assistance to develop housing for low- and moderate-income households and slightly less independent seniors. Since 2002, 8,563 housing units have been developed across Quebec, including 4,618 on the island of Montréal and 297 in Gatineau, under two components: 5,271 social and community units and 3,180 private units (SHQ, 2019d).

Gender mainstreaming is absent from most of the action plans that affect the development of social housing and the provision of community support. However, the Government's *Action Plan for Economic Inclusion and Social Participation* 2017-2023, which provides some guidance for the development of social housing, includes a gender analysis: some indicators have been used to capture differences

between women and men in relation to poverty. This analysis does not focus specifically on housing needs, but on access to employment, income and education (Gouvernement du Québec, 2017).

To summarise, the Quebec Government provides a consistent and comprehensive policy framework for social housing, which is encouraged through direct grants, but also technical development assistance and targeted rent supplements. There is a much stronger emphasis on services associated with housing than in other provinces, and not only in designated 'supportive housing'. However, the targets for social housing do not meet need, and subsidies have not kept pace with development and land cost increases. Gender mainstreaming and an intersectional approach to understanding housing needs is lacking. The absence of vertical integration between federal and provincial strategy is troubling, particularly since the federal government has much to learn from the Quebec approach.

Ontario

During the three decades between 1962 and 1995, Ontario was the most successful province in the provision of social housing. The approach included intensive land assembly and production of public and social housing; purchase of existing private sector new build apartments to supplement ambitious targets; and early adoption of rent supplements for private rental. These schemes were predicated on mixed-income break-even non-profit housing and resulted in Ontario having the 42% of non-profit housing in Canada by the early 1990s (Suttor, 2016: 58-60; 142).

However, by the late 1980s, high interest rates and increasing construction costs were leading to increasing development cost deficits for the province, and the increasing poverty of those in public and social housing were leading to increased operating subsidies as well (ibid: 121). When the federal government downloaded housing programs to provinces in the early 1990s, "each government now treated the next-lower level as a business adversary to whom costs might be offloaded, rather than a partner" and this perverse outcome was especially true in Ontario (ibid: 125).

A radical right-wing provincial government elected in 1995 not only eliminated funding for new non-profit housing, but also tried to sell off all social housing to private companies or tenants. Although this option turned out to be legally unfeasible, the Ontario government essentially washed its hands of funding and policy direction by 2000, downloading all non-profit housing to 47 local government-based 'service providers', several of which (including Ottawa) were forcibly amalgamated for this specific purpose (ibid: 146). This policy neglect became a recipe for chronic underfunding of existing public and social housing stock, ongoing maintenance issues, very little new production, and increasing homelessness over the past two decades.

Ontario's *Long-Term Housing Strategy* was originally developed in 2010 and updated in 2016, both times under a left-of-centre Liberal government. Despite an ambitious vision that is similar to that of the current Liberal federal government - "Every person has an affordable, suitable and adequate home" (Ontario Government, 2016: 2) - the targets and money allocated for this province of 15 million people (almost 38% of the Canadian population) are much less ambitious than Quebec's strategy for its population of 8.5 million. There is very little money for new social housing, with the majority of funding going to rent subsidy for scarce private rental. For instance, $17 million is pledged in a portable rent

subsidy benefit for victims of domestic violence that is "eventually" intended to assist up to 3,000 survivors. Another $100 million is pledged to supportive housing that is "eventually" intended to assist up to 6,000 households – again, with an emphasis on private market rent subsidy with associated services, not construction money.

There is an additional $45 million added to almost $300 million provided for "homelessness prevention", with no mention of target numbers for households served or permanent homes to be provided (Ontario Government, 2016: 2). In terms of monitoring or accountability, there is a claim that 14,700 social housing units were "built or repaired" between 2010-2016 (with no breakdown as to which), and another 14,900 households "assisted with downpayment and rent" (ibid, 2016: 8).

There is no data on the infinitely larger number of affordable homes that were lost during this period, due to selling off or demolishing public and social housing, rent increases in the private market, or conversion to condominium. The emphasis is on the fiscal and regulatory responsibility of the 47 local authorities, with the province having granted greater powers for inclusionary zoning, rent controls and protections, and allowing public and social housing to re-finance on a mixed income model (ibid, 2016: 5).

After the Ontario government shifted to Conservatives in 2018, additional measures were announced (Government of Ontario, 2019). The sale of 243 pieces of surplus government land for housing was promised, although the chief aim appears to be revenue generation through sale to the private sector, and there are no targets related to social or affordable housing on that land. Rent controls were eliminated on new construction (rent increases had been limited to inflation by the Ontario Government just prior to the 2018 election), in the ideological belief that "an increase in supply should bring rents down", despite an evidence suggesting that previous abolition of rent control in Ontario did not lead to an increase in supply, that purpose built rental was actually increasing since the new rent control measures, and previous high vacancy rates in Ontario did not lead to lower rents (Mendonça-Vieira, 2018).

There was a continuation of policy directions related to wood construction (which has some energy efficiency advantages, but not necessarily affordability benefits) and increasing ease of secondary unit construction. Perhaps most importantly, the signing of a bilateral agreement between Canada and Ontario in relation to the NHS means an investment of a billion dollars in 2019-20 alone to sustain, repair and grow community non-profit housing (Government of Ontario, 2019).

Aside from the specific discussion of a portable rent supplement for survivors of domestic violence, there is no discussion of gender mainstreaming or intersectionality in recent Ontario housing policy, let alone specific targets in relation to gender. There is very little in the way of specific targets or ways to attain the lofty goal of adequate housing for all. In 2017, the Office of the Ontario Auditor-General found that there was "no Provincial strategy to address the growing social housing wait lists (185,000 household waiting as of 2016), the needs of the growing number of low-income Ontarians (1.9 million in 2016), and the risk of losing almost one-third of the existing affordable rental units in the Province (about 83,000 of 283,000 units)." Furthermore, they calculated that only 20,000 units of social housing had been built in the past two decades, and that there had been a net loss of social housing in a time of increasing need (Ontario Auditor-General, 2017: 698).

In short, the Ontario government has continued its slide from the best province for social and affordable housing in the 1980s to the worst in the 2010s. There is little consideration of mechanisms to create and maintain housing for lower income households, other than inadequate rent supplements for scarce private rental. The financial resources provided by a renewed federal commitment appear unlinked to specific definitions, mechanisms, or targets. The very limited funding for survivors of domestic violence are the only evidence of a gender or intersectional approach. There are no published provincial targets, and virtually no policy direction for new non-profit housing, including housing that could benefit from free or leased provincial government land. Furthermore, there is strong evidence that weakened rent control will lead to further housing stress and homelessness for lower income residents, without encouraging scaled up private market rental supply (Mendonça-Vieira, 2018). Ontario housing policy continues to move in the wrong direction, despite its new partnership with the federal government.

Municipalities
City of Montreal
In Quebec, municipalities do not develop social housing directly. Rather, they support community housing providers (including arms-length municipal public housing) by offering financial assistance and support. It is a bottom-up approach since municipalities set very few guidelines as to the type of housing projects supported. However, project proponents must demonstrate that their development proposal meets recognized needs in the community.

Larger cities, including Montreal and Gatineau, have a key role to play in the administration of the AccèsLogis program and thus in the development of social housing. In 2016, the City of Montréal was recognized as a "metropolis" by the Quebec government (Bill 121). This recognition has been accompanied by new powers, particularly in the field of housing. The City became responsible for the operations and budgets associated with the AccèsLogis program. City Council is currently reviewing the operation of the program to ensure that they are better adapted to Montreal's realities, including rising land and construction costs. Montreal now has a pre-emptive right to buy a building or a piece of land to meet municipal needs for community benefit (e.g. social housing). This right allows the City to substitute itself for a potential purchaser when the owner has accepted an offer to purchase a building (Government of Quebec, 2016).

In 2016, the Quebec government also passed Bill 122, which entitles municipalities to adopt a by-law on inclusionary zoning for affordable, family and social housing in new residential projects. In addition, publicly owned public utilities projects, such as social housing, are now exempt from 'third party' approval processes by neighbouring residents.

In October 2018, the City of Montreal revealed its strategy to develop or redevelop 12,000 social and affordable housing units over four years (to 2021): 6,000 affordable housing units (rent or sale price below market) and 6,000 social housing units (about the half are below market and the other half coupled with rent supplement to be geared to household income). These targets will be met by the development of new projects, inclusionary zoning in new residential developments, assistance with the renovation of existing affordable housing as well as support for the acquisition of affordable properties (Montreal, 2018a). This strategy also includes $25 million for innovative pilot projects: to reach

populations excluded by current programs (e.g. students) or projects that propose innovations (architectural, financing, management, etc.) for the creation of affordable housing. Evaluations of these pilot programs are intended to inform their housing strategy. The implementation of this strategy is based on the use of the AccèsLogis Québec and AccèsLogis Montréal programs, the use of funds related to offsets related to inclusion practices and a $50 million investment over 10 years for the purchase of buildings and renovation.

Since 2005, the City of Montreal has had inclusionary zoning: new residential developments of more than 200 units had to include 30% affordable housing. Since the City did not have powers to force inclusion of dwellings, real estate developers could pay financial compensation. With the new powers granted to municipalities, the City of Montreal has proposed the adoption of a new inclusionary zoning regime, enhancing inclusion targets which varies according to location in relation to the central city: on average, 20% social housing, 20% affordable housing and 20% family housing (3+ bedrooms) in any residential development of more than five units. This regulation was based on projected new affordable housing needs, as well as a feasibility analysis to identify the impacts on the real estate market and the potential yield of the regulation. The City anticipates that the application of this by-law should allow the annual development of approximately 600 social housing units (some of which are family-friendly) and $13.7 million in compensation, 1,000 affordable housing units (including 300 family units) and 500 family units at market costs (City of Montreal, 2019a). This regulation is currently in public consultation with the Office de consultation publique de Montréal.

These development goals do not target any specific demographic group such as women, beyond 20% housing for families. The *Montreal Action Plan for* Homelessness *2018-2020* aims to develop 950 supportive housing units over three years for people who are homeless or at risk of homelessness and for people with mental health issues (Ville de Montréal, 2018b). This action plan mentions the integration of GBA + into its entire approach, the City's choice of actions and the financing of projects. However, this GBA + analysis does not translate into specific housing targets.

In November 2018, the City of Montreal announced a pilot project to include GBA+ in municipal decision-making processes, including housing. In the process, managers and elected officials were sensitized and trained in GBA+. The Housing Department currently ensures that its programs benefit women and organizations that meet their housing and accommodation needs through monitoring (Ville de Montréal, 2019B).

In summary, the City of Montreal has one of the most innovative local government housing strategies in Canada. Its targets and mechanisms (including inclusionary zoning) are based on clear data in terms of housing need and development economics and correspond to the income groups that need to be served. The strategy is vertically integrated with the provincial government, although not necessarily with the federal government yet. The City of Montreal is actively land banking, investing in new and renovated buildings, supporting innovation, and monitoring progress – all hallmarks of good policy. The homelessness strategy should be better integrated with the housing strategy, but at least service provision associated with housing is considered in both documents, thus showing a level of horizontal integration that is better than the other plans examined. The gender mainstreaming is still a work in progress, as are some of the mechanisms, but it is head and shoulders above the other housing policies under analysis in this chapter.

Since 2009, the City of Gatineau has been a responsible authority for administering the AccèsLogis program (SHQ, 2012). In 2017, the City of Gatineau adopted a new housing strategy, which aims to facilitate the development of new affordable and social housing to meet the needs of the population. This plan was based on a socio-demographic and economic profile to identify regional dynamics as well as current and future housing needs (Ville de Gatineau, 2017).

Specifically for the period 2017-2021, Gatineau had a target of helping 1750 low-income households to find housing. To achieve that target, the City is annually supporting the development of 175 social housing units through existing government programs. The City is committed to encouraging the construction of 125 additional affordable housing units annually through the Office d'habitation de l'Outaouais (OHO) and its real estate arm, Les Habitations de l'Outaouais métropolitain (HOM) and other mechanisms and partnerships such as inclusion in private residential development. Like the City of Montreal, Gatineau plans to develop inclusionary zoning, but has not yet unveiled any specific legislation (Ville de Gatineau, 2017). The City will finally participate in the allocation of a at least 50 new rent supplement per year to use in the private market.

In its strategy, the City recognizes that special efforts must be made to address needs that are not addressed by the private sector, such as very low-income households, people with community support needs, large families, and seniors. However, there are no specific targets (Ville de Gatineau, 2017).

In the past, action plans have been developed at the regional level (Outaouais) under the leadership of the Collectif régional de lutte à l'itinérance (CRIO) - a regional coalition of organizations that are committed to fight homelessness (e.g. CRIO, 2007). The members of this collective represent most emergency shelters that are under the responsibility of non-profit organizations. The City of Gatineau does not yet have a homelessness action plan. Although through its Social Development Policy, the municipality has committed to adopt one by 2017. The Commission Gatineau, Ville en Santé, which brings together elected officials as well as representatives of community institutions and organizations, was mandated in 2019 to develop a municipal reference framework on homelessness. This document should help the City to develop and adopt an action plan that will define the city's role in the fight against homelessness. Some training on GBA+ has been given to Gatineau City officials in recent years (AGIR-O, 2015). However, this analysis is not integrated into municipal decision-making processes.

Even given its much smaller population, the City of Gatineau has proportionally much less ambitious targets than the City of Montreal. Gatineau says it will build 300 social and affordable homes per year for 118,385 households (~1/400 ratio), whereas Montreal says it will build 10 times as much housing – 3,000 social and affordable homes per year– for more than six times more households (~1/250 ratio). Gender and intersectional analysis of housing is not yet evident in Gatineau.

City of Ottawa

As of 2011, the Ontario Provincial Government required its 47 local government-based housing providers to generate 10 year housing strategies, which would be refreshed every five years. The City of Ottawa is currently in the process of revising its *2014-2024 Housing and Homelessness Strategy* (City of Ottawa,

2018). There is a clear high-level vision and one that aligns with provincial and federal visions: an end to chronic homelessness, everyone has a home (in good repair and well managed, but no discussion of suitable size or location – or universal access), supportive services to prevent homelessness, and vertical/ horizonal coordination. However, there are three separate introductions to the 2018 update on housing strategy, from the mayor and two of 23 councillors, all with slightly different messages and emphases. The intent may be to stress horizontal coordination and political consensus, but the impact is to stress absence of strong leadership.

The plan update mentions priority populations: from the provincial perspective, victims of intimate partner violence as well as those living in social housing who are 'overhoused' (e.g. parents whose children have moved out but who still live in a dwelling with two or more bedrooms). From the local perspective, a broader definition is provided for those at risk of violence (predominantly female, although this is not explicitly stated), as well as homeless people (including those in shelters), those at risk of homelessness because of rent increases or being de-housed, and those who can 'graduate' from supportive housing into more independent living, given appropriate housing choices. With the exception of the much publicized but statistically insignificant 'overhousing' question, these priorities are all in line with a right to housing perspective.

In the five years of the strategy since 2014, an increasing amount ($28 million per year) has been spent by the City in addition to provincial and federal funding for 753 rent supplements as well as 807 housing allowances (a set amount, $250 for a single person and $50 for each additional family member, usually inadequate in bridging the gap between actual rent and ability to afford the rent). There are joint investments of $24.6 million into repairing 5,170 dwellings (ibid: 11). The City of Ottawa (2018: 12) uses a definition of 'affordable rent' based on '80% of average market rental', which would have no impact on very low-income households' ability to afford rent.

In terms of social and affordable housing results, the City of Ottawa assisted in developing 213 supportive and 271 affordable homes over the five-year period 2014-19, that is, a total of about 100 units a year (table 5). In contrast, the City of Montreal, with less than twice the population, was able to provide more than eight times the social and affordable housing: an average of about 790 units per year for a much more sustained period of time (since 1997 for social housing and 2002 for affordable housing) (CMM, 2019). The City of Gatineau (2019), with less than a third of Ottawa's population, was able to provide at least as much social and affordable housing – about 100 units per year – over the past 22 years. While these numbers are not sufficient either, the Quebec government in alliance with municipalities have provided a much more supportive policy environment than Ontario, one that encourages capacity and sustainability of non-profit providers. In Ontario, local government appear to flounder without adequate senior government support.

New federal and provincial funds, as well as increased City of Ottawa commitment, have resulted in 410 affordable and social dwellings under development (City of Ottawa, 2018: 13). However, shelter demand is increasing, homelessness diversion programs (including a successful Housing First program) are failing to stem the tide, and waiting lists continue to climb. There is little information on loss of affordable private rental housing or on sell-off of social housing (or public land that could support social housing) in the report.

Table 5 New social and affordable housing units

	Montreal	Ottawa	Gatineau
Total households	779,800	373,755	118,385
New social housing units (average per year)	11,322 (515)[1]	213 (43)[3]	1,834[1] (83)
Affordable housing units (average per year)	4,618 (271)[2,4]	271 (54)[3]	297 (17)
Annual ratio of new social or affordable housing per household	1/1,515	1/8,773	1/1,420
[1] Since 1997 [2] Since 2002 [3] 2014-2019 period [4] Island of Montreal			

Other than Indigenous people and victims of violence, there is little in the way of gender or intersectional analysis. This is despite over a decade of GBA+ gender analysis work done by the City of Ottawa with the City for All Women Initiative, who held a forum on gender and housing in March 2019 (CAWI, 2019). The published report of this forum is not mentioned in the September 2019 update from the City of Ottawa.

To conclude, the City of Ottawa has put more money into housing and homelessness initiatives in recent years. There is some mention of new enablers, including the NHS, in its discussion of a refreshed housing strategy. However, the City of Ottawa has a very long way to go before it has the kind of integrated housing strategy that can address its citizens' critical housing needs. There are no projections of population growth and change informing targets, and no suggestion of the ideal mix of housing types, tenures and sizes to meet population needs. There appears to be an over-reliance on shelters and other emergency responses to homelessness, as well as housing allowances for largely unavailable and inadequate private rental options. There is no mention of land assembly or use of local government land for non-profit housing. There is no inclusionary zoning yet. The use of rent controls and measures to deter private rental reno-victions is not mentioned.

The policy analysis demonstrates the woeful inadequacy of housing strategies at all three levels of government in addressing housing needs of Canadians. The strategies fail on all criteria: analysis, prediction, and mechanisms. None adequately define current deficits and needs of various household income groups. None project future population needs over the 10-year spans of plans. None provide an adequate gender or intersectional analysis that would allow them to address the needs of those most marginalized within a speculative housing system. None provide information on funding and regulatory mechanisms that would adequately address deficits or future needs.

The governments of Quebec and Montreal are the best of a bad lot of strategies. They demonstrate some level of vertical and horizontal integration, as well as stable (although inadequate) developmental supports for social and supportive housing. Their programs leave communities responsible for analyzing housing needs. If the federal government wishes to achieve its ambitious 2030 goals, it will need to support and expect much better strategies from provincial and local governments.

5. Interview analysis

Current state of women's housing in Montreal, Ottawa, and Gatineau

Many interview participants in Montreal, Ottawa and Gatineau pointed out that the majority of social and supportive housing residents are women. One regional federation of non-profit housing providers stated that the only places where low income men predominate are in emergency homeless shelters and social housing for homeless people or people with mental health issues. However, they recognized that women-only housing is still rare.   This recognition sometimes led to defensiveness around a gender and intersectionality approach.   An Ottawa local government housing officer did not see the need for a gendered approach, saying: "We build housing for everyone, including women with children and single women." She denied that there was any permanent women's only housing in Ottawa and pointed out that: "All of our social housing providers have a mix: single people, families, sometimes single parent families…" A Montreal local government housing officer felt that women's needs were met, within the overall constraints:

> In general, housing services respond well to women and to organizations addressing women's needs. For example, older people's long-term care is majority female, reflecting the general population in that age group and in particular the lower income population.

All respondents, however, mentioned that the housing and services provided was a drop in the bucket of need. The Ottawa local government officer, after pointing out that violence against women shelters were provincially funded, said:

> We are at overflow with VAW shelters, and we have huge capacity challenges. We have lots of women emigrating from the US to Ottawa for many different reasons… You have your regular immigration, but since 2017 we have started tracking people coming up through Quebec, which has exacerbated our family shelter situations. Second wave people, who have lived in Quebec for a year and are moving on to Ontario. So in 2016, we might have had 50 families in hotels. Now we have 330 families in hotels and motels. We act as overflow for the VAW sector.

This reliance on motel accommodation – an expensive and inadequate option – was echoed by the Ottawa women's advocacy group:

> The housing crisis is such that women are ending up in motels for long stays. It is terrible for women and children in the long run. I think there is a push in Ottawa away from temporary housing, especially since it is such an expensive option. Obviously, permanent housing is where we want to go but the temporary solutions need be better than motels.

To meet these growing needs, every women's housing provider we spoke to has been scaling up the number of beds/ dwellings and also expanding the diversity of their housing, in particular moving from emergency shelters to more permanent forms of housing. They are all working on new housing projects to serve women. The Montreal policy officers note that there are a growing number of social housing projects for women in the component dedicated to people with special needs (AccèsLogis component 3):

> Of the projects serving homeless people currently being processed, one quarter of projects are provided by women's groups, a great improvement on the historical average. But the situation reported in women's shelters and homeless shelters clearly shows that more needs to be done. This will require that women's groups have sufficient resources (including community support) to engage in new projects. This is an issue that goes beyond housing programs [to community services].

As already discussed, all the women's housing providers are engaged in scaling up and expanding the variety of their housing portfolio. In 2018, the Gatineau women's housing organization added a development with 31 transitional supportive homes to the 14-person violence against women shelter they provide. The Ottawa women's housing organization has grown from "three cots in a church basement" in 1983, to five residences with 160 beds or separate units: an emergency shelter with 62 beds; 42 fully accessible supportive homes, half designated for seniors; a 20 room rooming house that provides supportive accommodation; a six-bed rooming house with transitional accommodation for refugees and other new migrants; and a new 42 room residence with some supportive services, including ones for half of the residents, who are Indigenous young women.

One Montreal women's housing provider has a 34-room accommodation service that is associated with a social reintegration program with extensive individual support and group activities on-site. Over time, they have become involved in permanent housing with community support for women. In the early 2000s, 21 new affordable housing units were added to their portfolio. At the same time, they collaborated with other non-profit organizations to develop social housing with community support for women. Thanks to this partnership, three projects, including one dedicated to women over 55 years of age, totalling 60 units, have been developed and the organization can refer women who use their services. The second Montreal women's housing provider has expanded from a service centre with 12 emergency beds and 36 transitional accommodation places with programs allowing stays of either a few weeks or months. They have a service to help women find independent housing in the private market, often by helping them obtain a rent supplement. In recent years, they shifted their focus toward social housing development to better meet the needs of those who use their services. They first developed a building with 15 permanent studio apartments for women over the age of 55. They recently opened a new transitional housing project for single women that includes 49 units with community support, where they can stay for up to three years.

This scaling leads to stresses, perhaps best summarized by the Ottawa women's housing organization:

> *We've grown by about 35% per year for the past several years – so that is growth in expenses, housing stock, plus our profile in the community, more demands from donors from a stakeholder perspective. So it is a really interesting time for us. We now need to work on our business systems and as much we are careful about administrative costs, a new admin worker... We also need to improve our technology, our internal communications. How can we communicate better when we are in five locations? Multiple shifts over places open 24 hours and two unions. We are building up but also building complexity. So how do we cut through that to ensure that women are served in the best way possible?*

Three women's housing organizations have received funding from all three levels of government, but one Montreal organization said it had no interaction with the federal government and did not know about the NHS. Two organizations (Ottawa and one of the Montreal women's housing organizations) spoke of refugees, Indigenous women, older women, and women with mental health issues. The other two organizations did not provide any specificity about intersectionality and specific sub-groups of women with particular experiences and needs.

Interviews with local government housing policy officers, development resource groups and regional federation of non-profit housing providers suggested many women's service organizations are interested in affordable housing, but they require development and strategic assistance. For instance, the Ottawa

development organization said that a large women's organization serving women in conflict with the law, currently providing some transitional housing, had recently approached them about developing permanent housing:

> *One of the first questions we ask is whether an organization has a strategic plan and if so, if developing housing is the top priority, because it needs to be. We say that our projects are between $20 and $50 million and you are going to need to spend $1 million before you see anyone else's money. To make that risky decision, you have to have a plan with housing as a top priority. So [organization] is just at the beginning phase of looking at feasibility, real estate, that will last 6 months.*

More generally, they spoke of the transition occurring between women's organizations that traditionally see themselves as service providers and now want to accelerate their potential to provide housing:

> *Women's housing organizations don't necessarily self-identify as developers, but they are going to need to. They need people on the board who not only care about women's services, but are lawyers, in finance, in development.*

With the help of the development company, the Ottawa women's housing organization we spoke to is developing a 10-year strategic plan and refreshing their board. The other organizations interviewed will most likely have to undertake this reorganization exercise soon if they want to continue to develop housing while maintaining the caring approaches that distinguish them.

The interplay between caring services and housing

The majority of interviewees, especially those with more experience with social housing, spoke about the importance of integrated on-site services available in emergency, transitional and permanent housing programs. These services are seen as vital to achieving and consolidating residential stability, particularly for women at risk of homelessness. The on-site services are different in type and intensity of follow-up, depending on the organizations, the types of housing offered (rooms, single person or family), the women targeted and the resources available. Services mentioned include violence prevention, legal services, child care, Indigenous art and culture, health care, cafeteria and food program, harm reduction program, support worker, spiritual care, employability, massage, zootherapy, accompaniment in appointments, community dinners, workshops, discussions, complaint and conflict management, referrals, homework assistance, self-help groups, help in finding housing, and parent skills workshops.

There are two different approaches to housing with services, and this tension has already been alluded to in the first section. Women's housing organizations universally saw their housing development arising from their service function. Housing addressed distinct and emerging needs, expressed by residents, that were not being addressed effectively locally. The Ottawa non-profit women's housing provider gave this example:

> *What happened was that we saw senior women having no recourse, with chronic conditions, lack of social supports, sometimes poor mental health, addictions, pain management issues… if they didn't have a specialised space, they probably wouldn't survive on the streets. So that's why we built this place.*

Similarly, a Montreal women's housing provider is addressing an observed gap in their services, a 'low-barrier accommodation':

> *The idea is to cover a large spectrum of women's needs; a continuum following a woman leaving the street, towards independent living… With our current services, we refuse a lot of women who aren't ready to live independently, but in our next project, we will develop housing programs that can address the needs of those who are currently refused.*

In contrast with this desire to effectively respond to women's expressed needs, the Gatineau women's housing provider felt its own needs assessment was not listened to by funders: "We especially wanted to develop for single women… we were encouraged to develop family units."

The tension arises when both the women's housing organizations and others in their local housing system see them as excellent service providers but inefficient housing providers. One of the regional federations of non-profit housing providers addressed this concern head on:

> *Many women's organizations offer temporary housing or transitional housing: second-stage housing, housing for women in difficulty, etc. Permanent housing is often an extension of these services when organizations are faced with the difficulty of accessing permanent housing. It is also a way to continue the connection with the women… This creates [development] support needs, since the organization becomes a housing organization, which was not necessarily its initial mission. Managers are often in demand for training [with other housing organizations] and are generally less aware of development opportunities.*

This tension is exacerbated by housing systems that sharply separate short-term and transitional housing (where on-site services are funded by governments) from permanent housing (where funding for on-site services is rare). The Gatineau regional federation of non-profit housing providers had recently undertaken a survey of non-profit providers in order to demonstrate that there is no one 'magic formula' to plan and fund service provision in housing, and also that all social housing has some service needs, including those not funded as 'supportive housing' such as for nuclear families:

> *For the financing of community support, the logic of the [program] is to use… 'X amount per door'. The issue is that the amount per door varies according to the type of housing… we see that there is more and more need for support, even in 'independent living'.*

Women's housing providers feel trapped by a widespread belief, reinforced through funding and strategic planning, that there is a uni-directional 'housing ladder': that once women 'graduate' from supportive housing, they will never need on-site services again. Ideally, they say, women could move between higher and lower levels of support in permanent housing, including returning to higher levels of support if necessary in a crisis or later in life. The City of Ottawa housing officer agreed:

> *I don't really think about transitional housing anymore. People either need housing in the community with wrap around supports, or they may need a more supportive environment for a period of time, which could be forever.*

The problem recognized by everyone we interviewed is that there is not enough housing, with or without supports, to meet demand (especially women-only housing). One of the Montreal women's housing organizations spoke of how the tenant selection process is heartbreaking. There are very few units available since, in permanent social housing, women achieve residential stability; few women move out. As the demand for housing is higher than the available units and the low level of services on-site due to the underfunding of community support, they have to use specific criteria to select the right tenants. This

context regularly results in them refusing women who are in their programs, but who are not yet judged ready enough to live independently.

Along with on-site services, several respondents also brought up the importance of local services available near women's homes: grocery stores, pharmacies, daycare centres, schools, places of worship, public transport, and work centres. For example, the Ottawa women's advocacy group stressed the importance of locating social housing projects near new train stations:

> *One of the themes we are trying to draw out is how transit is connected to housing. There is so much work globally on how women have different and more complex transit needs that involve caring. So trip chaining - from home to services and then on to a destination: A to E to F and then to B. That's where our ask is that affordable housing be close to transit hubs. Housing needs to be located in areas where women can access the services they use – not only grocery stores but daycares, medical services, houses of worship…*

Thus, when thinking about services and social housing, it is important to think about the array of services that help to find and maintain residential stability:

– **Services that allow women to navigate through shelter and housing options that provide a variety of supports;**

– **Individual and collective on–site services that respect and meet the diversity and intensity of tenants' needs;**

– **Proximate services that enable women to live more independently and with greater social inclusion.**

The Real 'Missing Middle': Genuinely Affordable Permanent Housing with Some Support

Housing actors often speak about a mysterious housing option called the 'missing middle', which usually refers to affordable market rental for average income households. But there is another 'missing middle' that was unanimously referred to by our interview participants: permanent affordable housing with support. Without more subsidized and genuinely affordable social housing, women are trapped in insecure and inadequate options. They don't necessary need 'transitional' housing but they can't afford market housing. This point came up again and again in interviews: there are bottlenecks in shelters because there is not enough transitional housing, there are bottlenecks in transitional housing because there isn't enough appropriately priced permanent housing, and there is not enough social housing to meet shortfalls in affordable private sector housing. The 'bottleneck' in permanent social housing can be seen as a sign that women have achieved a stable and adequate home, as is their right.

The national women's housing advocate reflected on what she has heard around the country:

> *We provide a meal a day and 24/7 support to people who might be able to move from $375/month to $600/month, but who definitely can't move to $1,200/month. It isn't the 'missing middle' we hear so much about – it is something between supportive housing and market housing. We need to build different kinds of housing for different needs. Supportive housing can be oppressive if you don't want someone*

doing a health and wellness check after not being seen for 48 hours or checking your guests' ID, but other people need to be checked on every 48 hours especially in this time of opioid poisoning.

In the same vein, the Ottawa housing provider said that emergency shelters were becoming inadequate long-term housing:

Our difficulty right now is that almost half our shelter functions as supportive housing, because we don't have good, timely, secure affordable housing that women can move out to. So at the shelter, we are doing supportive housing badly.

Gatineau informants stated baldly that the possibility to move out of transitional housing into affordable permanent is currently nil. Although after five years, the maximum tenure allowed in transitional housing in Quebec, individuals have often acquired greater autonomy, the housing crisis is such that they are unable to find housing on the market, which may force them to return to emergency shelter or some other form of homelessness. The myth that the private market can provide adequate and affordable housing for low-income women-led households was debunked by several participants, including the City of Ottawa informant:

It becomes harder to provide subsidies to move people out of the social housing system. Finding a private market rental place with no credit or poor credit, no references [is impossible]

This local government housing officer also mentioned the 'Crime Free Multi-Housing' program run by Ottawa Police in conjunction with many large landlords. The program screens new tenants as well as those seeking lease renewals, for criminal records (Ottawa Police Services, 2019). As many precariously housed women have been in conflict with the law (ranging from survival sex to drug and alcohol offences), this program provides an additional barrier to accessing affordable private rental housing.

The bottleneck pressure can sometimes have an impact on government and philanthropic funding, as women's housing organizations feel pressured to de-house existing residents in order to accomplish a deceptive 'turnover' metric. According to one Montreal women's housing organization, "the… transitional housing services have to have a turnover, to serve more women… if the woman is not in one of our services, she is on the street."

All four women's housing organizations expressed their need to be to be supported by policy and funding options, to move beyond short-term and transitional shelter towards secure and genuinely affordable housing options that better met women's service changing needs over time. This was expressed most forcefully by the national women's housing advocate:

We need more of all [kinds of housing but] I was investing money, I'd stop building shelters. They are expensive and no one wants to be there for a minute longer than they have to. But we can't shut down shelters until there is longer-term and or permanent housing. It is a vicious circle in the sense that we are spending a ton of money on shelters, which prevents spending that money on long-term housing. I'm not a huge fan of transitional housing, although we operate some. I think people want to set down roots.

Similarly the regional federation of non-profit housing providers has been arguing for several years a development ratio that ensures a balance in the supply of social housing:

Two permanent housing units must be provided for each transitional housing unit. People seldom leave permanent social housing, so it is important to develop it as a priority so that people who go through transitional housing find, at the end of their stay, secure housing adapted to their income.

However, a regional federation of non-profit housing providers has identified that it is difficult to develop permanent housing for people at risk of homelessness since it is considered that they must graduate from a transitional program to move towards market options. As the Ottawa women's housing organization representative states, housing options should not be viewed in a unidirectional approach:

We have found that some women will be securely housed and highly functioning and then need to go into another type of housing when they have higher needs. It isn't like a graduation system. And sometimes that's how people think about it… that is a bit of a neo-liberal trap that I often bump up against in my work. I assume people have good intent – they mean well – but what is success? For us, success as an organization is that we are catering to the individual needs of women, however they are right now. We find that sometimes those needs are great, because they have been subjected to systematic injustice. And because we are a social justice organization as well as a charity, we look at those factors and their root causes as well.

Therefore, in order to move forward in strategic thinking, all levels of government need to move beyond a simplistic 'housing ladder' approach and support the development of a variety of housing forms with a range of support to ensure a balanced supply.

Housing First and the 'Magic Bullet' Problem

While we did not directly ask about Housing First as a model, our questions about the balance between shelters, temporary and permanent housing turned into critiques about the way that Housing First had been implemented in Canada in about half our interviews. In both Ottawa and Montreal, we heard some very bitter comments made about the way that Housing First has been implemented and the impacts on women's housing. In the case of Montreal, the implementation of the national At Home/ Chez Soi four-year pilot program from 2008-2012 appears to have a lingering impact on any willingness to work again with the federal government. There was no interview participant who had anything good to say about Housing First implementation in terms of meeting women's needs.

Housing First is, quite simply, rapid rehousing of those judged to be 'chronic homeless' (living in shelter system or rough sleeping) into permanent housing with appropriate social supports. Because of the absence of available social housing options, the national pilot involved placing homeless people, mostly men, in subsidized private rental. This program has been shown to have good results for most participants (Mental Health Commission of Canada, 2014). However, because of the zero-sum funding limitations experienced by many local governments who did not receive adequate support for permanent social housing at the same time, we heard that the overall impact on very low-income households and the organizations serving them, who were not part of the program, was negative.

In Montreal, one women's housing organization we spoke to felt that the Housing First approach moved homeless people into isolated independent living too quickly:

Going through the stages of [supportive and collective] accommodation makes it possible to stabilize them, to prepare them to live independently… We see the difference in the progression when women go through residential services, which increases the chances of achieving residential stability. [We] find that with Housing First the support is very regimented… we aim for empowerment [over time]."

The second women's housing organization made the same critique but added that this approach does not meet women's needs:

We believe that social housing with community support is a better option than taking people off the street and putting them directly into independent housing. Maybe it works for some people, but not for the women we serve. In fact, Housing First goes against the continuum that we are trying to develop.

The City of Montreal housing officer and other participant said the problem began with the definitions of 'homelessness' and 'success': "If the only indicators concern chronic or visible homelessness, this will not take into account efforts to reach hidden homelessness or to prevent homelessness." This definition tends to exclude women because they tend to avoid shelters and stay off the streets for safety reasons and thus part of the hidden or at risk of homelessness.

The national approach also conflicted with the Quebec advocacy organization desire to provide rent supplements in social housing, not in private rental far from adequate services:

The only housing available was very far from the center, in Montreal North. By their own admission, [support] teams spent a lot of time traveling, reducing the number of hours available for follow-up, accompaniment and support.

When the program ends, participants still needed continuing supports where they now live, which was not the fairest or most efficient allocation of existing housing and health resources since some neighborhoods have more public and community services to support people with mental health issues, for example. Many returned to the streets in the long term. However, as one of the regional federations of non-profit housing providers explains, they do not have the same definition of success: "Housing First does not have the same definition of residential stability, which is 6 months, whereas in social housing it is defined in terms of years".

In light of these important criticisms, participants mentioned that If there had been any engagement with local government housing officers, they would have preferred targeting people coming out of transitional housing, who were much more likely to be female, but that group were not targeted because they were not being labeled as 'homeless' anymore.

After the well-publicized national pilot ended, Housing First was taken on as a narrow 'magic bullet' approach, with little consideration of impacts beyond the relatively small group of 'chronic homeless' people that this program was serving. As one regional federation of non-profit housing providers put it, Housing First was one of many "concepts that try to solve everything that governments put forward", and the other federation said that federal funding for it replaced some of the funding for community support in social housing. In Ottawa as well, the limited investment in services for very low-income individuals was redirected to Housing First, with highly disruptive impacts for women's shelters:

2015 was a bad year for us as an organization. Our shelter was basically defunded, for the lack of a better word. Housing First came in, and the data supports that approach's outcomes, but that is where a

significant investment went. What happened that year was that we got rewarded for our supportive housing, but we had a deficit of $200,000 for that year that no longer was going to our shelter. They changed the per diem system. So we had to go to private individual donors and corporations and did a Hail Mary and were able to raise sufficient funding to keep them open.

Both the Gatineau regional federation of non-profit housing providers and the City of Ottawa housing policy officer pointed out that cheap private rental accommodation choices are strictly limited, and that Housing First programs needed to be more flexible and fit better within an overall housing strategy for low-income people. The current federal government needs to realize that past policy failures, including an over-dependence on 'magic bullets' applied in a rigid manner within diverse and complex local housing systems, have left a legacy of distrust. The City of Montreal housing policy officer summarises the lessons learned:

> *Housing First has its place, but we must stay the course on the production of social and affordable housing to maintain a wide and diversified set of housing choices, which makes room for the most vulnerable… The position of the City, which is shared across Quebec as well as the Federation of Canadian Municipalities, is to ask the federal authorities to allow communities the freedom to use the funds according to approaches that best fit the local system…. There are more and more cities that demand this autonomy.*

In contrast to this one size fits all solution that has been applied across the country in recent years, women's organizations continued to believe in the importance of supporting and developing a wide array of shelter and housing option with a varying degree of support. However, by concentrating funding on Housing First programs, governments have hindered women housing providers' ability to scale up or even maintain their services.

Supporting the Scaling Up of Women's Housing Organizations
Women's Housing Organizations Are Ready to Scale Up
Following on from the discussion above on huge need, limited provision, failure of 'magic bullet' responses, and the inextricable links between service and housing provision, most of the interview participants had constructive ideas on how to support scaling up of women's housing organizations to provide permanent housing with flexible support.

All the women's housing organizations agreed about the potential advantages of economies of scale. These include: reorganizing and freeing up resources to develop and operate new projects, better property management, and a larger shared budget for maintenance and community support that can cover several buildings, especially when they are located near to one another. They recognize their vulnerabilities with smaller portfolios that have limited housing stock and absence of as wide a variety of linguistically and culturally diverse services as are necessary.

Women's housing organizations are also painfully aware that smaller groups may get pushed out, as local governments finally get funding and regulatory enablers to allow larger scale social housing projects. In Gatineau, according to the local housing informant, it used to be feasible to develop supportive housing projects with 10 homes. However, given the underfunding of the AccèsLogis program, rather than the City's will, projects must be at least 30 dwellings to be viable. The Gatineau women's housing provider initially wanted to provide 24 units but was told by the CMHC that 31 units would be more financially

viable. In Montreal, the 20-20-20 inclusionary zoning by-law will favour housing providers than want to develop projects with at least 30 units, since financial compensation becomes less advantageous for the development of more than 150 housing units. This will leave out a lot women's housing organizations that want to have small programs, unless they can partner with another provider.

But women's housing organizations are also aware of the risks of growing too fast, as was the case of the Gatineau women's housing organization that had just completed its first non-shelter housing project:

> *We were ready to present a new project and our board said 'Wow, wait a bit!'. The objective for the moment is to stabilize the work team, but we are ready to develop again... With experience it should be easier.*

The national women's housing advocate, who also directs a large social housing provider, also cautions against rapid growth that might threaten an organization's core values:

> *I think it is a careful and strategic exercise. I think [we are] the largest non-profit in [the province] now, with a budget approaching $50 million a year. Part of it is knowing what our mandate is. I have seen agencies that have tried to do a little bit of everything. We are a women's anti-violence organization, with a focus on housing. So every offer of employment has an agreement that you understand our mission, vision and values. It is easy to lose sight of the mission when you are chasing money.*

The importance of 'coaching', whether from more experienced housing providers or from local government, came up in several contexts. The Ottawa development organization said: "Our role as a consultant is to enable their program, but our mission is to poke them into a more entrepreneurial bent. Can they do more?" The City of Montreal housing officer encourages early and informal discussions of housing projects with them, so that they can coach less experienced applicants meeting the needs of groups that have been marginalized. The national housing policy informant and other interviewees argued that small women's housing groups do not have the capacity to apply for CMHC funding, and suggested that national organizations like the Canadian Housing Renewal Association, the Cooperative Housing Federation of Canada, the YWCA, and the Native Women's Association might be funded to support these small groups in their organizational development:

> *It is related to the equality of women... These smaller organizations don't get to apply so we don't see them and don't know about them... I don't know what kind of help is emerging from national organizations to help small local organizations...*

It seems essential that, in addition to funding to build new housing projects, it is necessary to find means and resources to better support women's housing organizations interested in, but not necessarily ready and equipped to scale up.

Current CMHC funding streams are not working to support women's housing
It has to be said that the only two of 12 interview participants were aware of the 25% goal of housing for women, girls and their families: the national advocate who has organized the Pan-Canadian Voice Symposium and a women's housing organization who was directly involved in a national advocacy efforts helped include that goal in the NHS. In fact, the national advocate's understanding was that the goal had been increased to 33%. There is concern that when a federal-provincial agreement finally is signed with

Quebec, that women's housing organizations will not benefit from federal investment. According to the national women's housing advocate:

> *The CMHC hasn't signed a bilateral agreement with Quebec yet – Quebec wants an asymmetrical deal and there is no agreement as to what that looks like. And what we hear from the Quebec participants in the Pan-Canadian Voice Voices for Women's Housing is that when the money goes to the province the women's groups don't see that money. They believe it goes straight to local government and very little is left over for the community.*

The target population's goals are, to some extent, incompatible with the Quebec model of social housing development from below. Interviewees stated that cities do not set targets for specific population such as women. Nevertheless, they can monitor, as has been done in Montreal since 2005, to ensure that women have their fair share of the investments associated with housing programs. If municipalities notice that women's organizations do not have equal access to investment in social housing, they can then encourage and coach them to apply.

Take up by women's housing organizations of National Housing Strategy funding programs has been slow, according to our informants. The Gatineau women's housing organization, which received federal funding before the NHS, has found that its current developmental supports were adequately met within the Quebec system. The Montreal federation of non-profit housing providers was focusing on preparing for the 20-20-20 inclusionary zoning by-law implementation, which was perceived as a much more promising approach for their members. They felt that the first stage of NHS funding proposals were "completely out of step with provincial realities" as they had developed since the early 1990s. Similarly, the other regional federation of non-profit housing providers felt that while CMHC programs to support co-ops and renew operating agreements were promising, the existing AccèsLogis program was working, and simply needed direct federal funding to scale up, adjust the maximum eligible costs and not new and divergent funding programs.

Some of the Quebec interviewees indicated that federal funding does not support the Quebec affordable housing programs developed over the last few decades. The City of Gatineau housing informant said that they, along with their federal MP and housing organizations, met with the CMHC to discuss opportunities related to the NHS. However, she said that the provincial and federal programs seemed to be incompatible: "It is too bad because we need this money right now. The money would be much better invested if it were simply transferred to the Quebec AccèsLogis program. » Several interviewees indicated that energy efficiency and accessibility standards seem difficult to implement. For example, the City of Montreal said that applying these standards in renovating three storeys walk up apartments was too onerous for most housing organizations. The sense from the City of Montreal was that the CMHC wanted to work with large mixed-tenure projects that had some gender component and a potential for profitability, but deep subsidy projects for very low-income women seemed not to be of interest. Furthermore, the City of Montreal, through the Federation of Canadian Municipalities, had argued for a regional needs-based approach. But there are no regional spending targets for CMHC funding programs. The City of Ottawa housing officer also thought that the NHS focus on rent supplements for private rental was crowding out the need for less constrained support for new construction and repair:

We need more funding – not for rent supplements, you can't get a landlord in this city to take those – but for construction. The funding programs are very onerous to access, lots of criteria. If you are doing social housing repairs, it may cost you more to do energy efficiency or accessibility that they are looking for.

One of the informants pointed out that the CMHC funding ignores the real difficulty, which is in start-up development financing:

They create a Co-Investment Program, and people apply. You hear back in a month or two that 'this is a good project and we are interested'. But before they give you a commitment, which you need to take to a bank to get funding for a project, you have to have this exhaustive list of documents. This includes a building permit, but you don't get that until you have started construction or just before. So that means you need to spend a million dollars to get to that point, without a guarantee of CMHC funding. Nobody is going to spend a million dollars on that basis – to get a lower return, a better interest rate than a bank. But with those criteria, it is actually more of a risk to work with the government. So people give up. There is at least a year between the time the CMHC says they like your idea and a basic agreement to get a dollar.

These difficulties particularly hamper women's organizations since they tend to have a smaller portfolio and therefore have less financial leeway to initiate development without external support. Another informant provided a sense of the scale of the transition that the CMHC is facing, after three decades of affordable housing policy neglect:

The CMHC's main work is to provide mortgages. The NHS is a 10-year program, almost on the side. The big money is in the mortgage lending, and that is heavily influenced by risk. That makes it hard to put a GBA+ lens [since women and other marginalized communities] are the groups most at risk of defaulting… There is a GBA+ analysis across CMHC... [But it requires] HR, hiring… consultants, products… Finance and construction are very masculine fields. It isn't easy.

The general consensus is that CMHC staff and programs are very new, and that they need to respectfully listen to the people with more experience. They also need to allow for more flexibility and integration with provincial programs so that federal investments can actually be used by organizations that need it.

Provincial and Federal Systems Need to be Better Integrated to Support Women's Housing

In stark contrast to the seemingly rigid and bureaucratic federal government approach, sometimes the Quebec bottom-up approach is felt to be too unstructured to support long-term strategic development. According to one City of Montreal housing officer:

Housing providers choose whether they want permanent or transitional housing. This choice is made according to the needs of their target population and the mission of each organization. The Housing Department respects these choices… [In Montreal], there is approximately 60% permanent housing, and 40% transitional housing in homelessness projects. This proportion is in fact variable according to the tenants: the projects for young people are very largely transitional housing; in mental health, it's 100% permanent housing. For women's groups, it's about half-and-a-half… For years, the City has been asking for better links between Quebec funding for supportive housing development, and community and health service funding.

As is the case in the rest of Canada, there is little support for organizational long-term strategic planning and management in Quebec. According to the same informant, this lack of support, combined with inadequate health and social supports, leads to difficulties to grow:

> *the limited financial situation of women's community organizations, which may not have the necessary human resources to operate new projects. It should be noted that housing programs subsidize the real estate component, but it is up to the organizations to find the funds for their services, including the required community support. [...] Several non-profits, including women's groups, have indicated that they are reluctant to submit new projects because they are understaffed to operate them.*

Other organizations will develop without the guarantee of sufficient funding to provide the desired level of support. This may lead to some organizations having to seek alternative sources of funding, particularly through private fundraising. Others will reduce the level of on-site support available, which changes the profile of eligible women who need to be more independent.

One of the regional federations of non-profit housing providers certainly felt unsupported by both provincial and municipal housing programs:

> *Currently it is extremely frustrating to develop [social] housing. There is a significant gap between what officials say and policies. Municipal elected officials and the Quebec government say they want projects to develop. There was even an increase in maximum eligible costs last summer. However, these changes are not enough to relaunch projects [that were stagnating]. What is most discouraging is that the political will is thwarted by a very strict administrative application of the AccèsLogis program by local government officers [who do not provide adequate funding]... it is difficult to know where the problem lies, is it at the municipal or provincial level via the SHQ? So there is political work to be done.*

Many argue that the AccèsLogis Program does not take into account regional realities. For example, the City of Gatineau informant indicated that the cost of land and construction is increasing rapidly, in part because of the shortage of affordable housing across the river in Ottawa:

> *There is the Quebec-Ontario cross-border reality in development. We are part of a metropolis. In the context of housing shortages, people are going to Gatineau which increase the demand and therefore creating a scarcity effect that influence prices. We are demanding that the maximum eligible costs reflect the costs of the local market, which here is influenced by Ottawa.*

In addition, she highlights some of the challenges to develop affordable housing through AccèsLogis from a sustainable development perspective: "If we do not want to contribute to urban sprawl, we have to redevelop the city on top of the city, and land in the downtown area is often contaminated. Currently, contaminated soil is not an eligible expense under the AccèsLogis program." In Montreal as well, the increases in maximum allowable costs from the Quebec government, although welcome, still result in shortfalls. The regional federation of non-profit housing providers argues: "very tight budgets [mean that] sometimes the common areas (e.g. meeting rooms) are cut and that affects collective life and even residential stability." Indeed, without collective spaces and an adequate level of community support, conflicts between tenants can quickly escalate and affect safety and residential stability.

As for the Ontario government, there is virtually no support from existing provincial programs. According to the City of Ottawa housing official, attempts to move social housing residents into private rental housing have had no impact on waiting lists:

The Ontario Provincial Government's new program to build affordable rental development – the take up was much less than the City expected. This is the problem when the province says 'well the national government is back in the housing game, so we can step back'.

As stated by the housing policy officer, the provincially mandated per diem funding for homeless shelters is inadequate: "We hear from all shelters that there is a huge disconnect between the per diem and the actual costs, and as charitable giving changes and declines, they are finding it harder and harder to fill that gap in terms of the services they provide". This issue also exists in Quebec for organizations whose mandate is not exactly in line with public programs. Thus, shelters for women in difficulty have much less funding than resources for men and dedicated to domestic violence. This underfunding of services for women directly affects their capacities to develop housing to meet the needs of their users. Despite a federal-provincial agreement in Ontario that includes additional funding, federal priorities such as the right to housing or gender mainstreaming have had no affect thus far on provincial strategic direction. For different political reasons, Quebec and Ontario housing strategies remain unaligned, and low-income households continue to suffer the impacts of this policy failure.

Funding for Partnership and Organizational Development
While vertical integration between the three levels of government continues to lag, women's housing organizations are actively seeking out partnerships. The Ottawa women's housing organization, as part of the development of its 10-year strategic plan

are partnering with the University of Ottawa, their organizational communications and change management program. I'm asking them to do an audit with me in January and I'm asking them how to do it. I have some ideas but they aren't data-driven. […] What we're looking at next, is all the configurations of shelter and supportive housing. The Board is looking at how we get out of bad supportive housing in shelters, and will get back by the end of December or early January. We don't want to sit on this problem. [The development consultancy organization], three City of Ottawa councillors, are all advisors to us. We also have a CMHC person helping out.

The Montreal federation of non-profit housing providers is encouraging smaller and larger organizations to outsource services and develop the capacities of their boards and employees as they grow:

We provide training to employees and board members and the opportunity to outsource services as needed such as management, repairs and community support. We employ nine community support workers who work in several organizations… This allows them to pool human resources that they might not be able to hire if they did it alone… Outsourcing also allows [housing organizations] to focus more on political issues and mobilization than to do personnel management (contract, evaluation …)

Both regional federations of non-profit housing providers have set up training and consultation spaces for community support workers to discuss mental health, opioid and Fentanyl use and other issues of common concern. Training on GBA+ in social housing is scheduled in the next few months. These spaces allow them to update the intervention practices to provide more responsive living environments. They are also working together with other stakeholders across the province to document service needs in housing, in an effort to increase the amount allocated by the Quebec government.

These partnership and organizational development activities are difficult to support under existing funding streams. All the women's housing organizations as well as the development organizations and regional federation stressed the need for federal support for partnership and organizational development to support women's housing.

Women's organizations have their own expertise that could easily inform government strategic development if it was properly respected and resourced. The Ottawa women's advocacy group is working with the City of Ottawa on further developing an intersectional lens: "We are working on adapting it for the planning department – how physical infrastructure can complement the social service piece." However, when it comes to housing strategy, the women's advocacy group, which has been doing grassroots leadership development with low-income women for over a decade and recently published a report on women and housing "are doing some really great consultations [on housing], but somehow it is seen as independent and not picked up. The City does their own consultations, but we have great reach with residents, so we could collaborate with them."

In contrast to Ottawa's neglect of GBA+ in housing strategy, the City of Montreal government says that they are

> *very sensitive to equity and has set up a city-wide GBA+ pilot project. The housing department is one of the participating services. Training was provided by [a feminist organization] to employees, to encourage and facilitate the use of GBA+ broadly, beyond monitoring needs. We are talking about requiring GBA+ in files submitted to councillors. These files must already mention various other elements (such as identifying the impacts of each file on sustainable development, or consistency with the Charter of Rights).*

In Gatineau, although the current administration is sensitive to GBA +, the interviewees indicated that it is not used in the housing field.

Ideally, women's housing organizations would be funded to improve organizational and partnership capacity, and also funded for their expertise in women's needs to inform GBA+ analysis. Using this approach, it may be possible to reach gender and intersectional goals that move beyond a universalist approach to housing that leaves so many behind.

6. Conclusion and Recommendations

The federal government has, laudably, re-entered the affordable housing policy arena after three decades of sitting on the sidelines. It has incorporated the right to housing into its ambitious aim to provide an adequate and affordable home for all by 2030. It has embraced GBA+ (gender and intersectional analysis) and set out a goal of 25% of funding (or maybe 33%) to be earmarked for women and women-led families.

The research has found that women's housing organizations are increasing both the amounts and the diversity of affordable and supportive housing, while providing wrap-around services for the women they serve. Although their housing stock is growing, they will be unable to scale up to meet need without support from all levels of government. This support goes well beyond construction subsidy and low-rate financing to encompass an essential transformation in the way affordable housing need is defined and addressed.

People are not all the same. They don't have the same housing needs. They don't have the same needs over time. Gender, income, wealth, age, sexuality, gender identity, differing abilities, indigeneity, racialization, and many other factors combine to create vastly different levels of access to housing. Many people will never be able to access a commodified housing market. They still have both a right to housing and a need for shelter.

There is a desperate need for governments to listen to the voices of women in housing precarity, and the organizations that serve them. Rather that narrow siloes of 'housing with supports for rough sleepers', 'transitional' housing for women survivors of violence, inadequate rent subsidies for 'independent' low-income households, etc., good housing policy begins with an understanding that everyone needs some level of support throughout their lives. Some people need a great deal of support throughout their lives. Everyone needs a greater level of support at some point in their lives. Supportive services are needed by everyone - either associated with, or proximate to, all housing. If not, support needs become privatised, and women bear the brunt of that injustice.

As discussed in this report, the laudable intent of the federal government to provide an adequate and affordable home for all by 2030 is undercut by extremely poor strategic planning to address diverse housing needs. This occurs at all levels of government, but as part of a National Housing Strategy, clear standards and meaningful definitions must be developed and enforced.

Data on housing needs at various household income levels, demographic changes over time, and the diversity of household needs in relation to size, location and service provision is absent and/or poorly understood in all the housing strategies affecting our three case study cities. As a first step, the understanding and counting of 'homelessness' as rough sleeping ignores the invisible reality of women couch surfing and living in violence against women shelters or staying in violent relationships or within institutions in order to secure housing. The definition of 'affordable housing' as a proportion of average market rent results in the needs of those most marginalized and at risk of homelessness being underserved by housing policy. The very fact that single women and women-led households are the majority of those in housing precarity is ignored by most housing strategies. A GBA+ analysis is still very far from being incorporated into housing policy.

The absence of vertical coordination between levels of government and horizontal collaboration across levels of governance leads to very poor coordination of housing and services. The notion that women and men can easily 'graduate' from 'transitional' housing with services into private market rental betrays a lack of understanding of how people's needs for care changes over time and in response to crises such as violence and homelessness. Dependence on private rental-based 'magic bullets' like Housing First does not help, and may harm, the need for a better housing strategy approach.

The interviews reinforce the sense that barriers to women's housing are poorly understood by government. The need for developmental, partnership-building and organizational support for women's housing organizations is acute. If housing funding is not to become a game wherein better resourced but less diverse housing groups win all the money, all level of governments need to address those needs.

This leads us to five recommendations:

1. **That, if the federal government wishes to reach its bold ambition of 25% of its $55 billion housing investment fund allocated to housing for women, girls and their families, it must invest in capacity building for women's housing organizations;**

2. **That all levels of government should provide gender disaggregated data on housing needs at various income levels (for instance: including those in violence against women shelters and those institutionalised because of lack of other housing options, in homeless counts), as well as funding and outcomes, as part of comprehensive housing strategies;**

3. **That all levels of government incorporate a GBA+ analysis of how intersectionality affects housing outcomes, and collect data that reflects differences in age, family size, indigeneity, sexuality, gender identity, language, racialization, and abilities, in order to meet specific needs of those who are most marginalized, including funding and evaluation;**

4. **That all levels of government elicit information from the experts of experience – women who have experienced homelessness and housing precarity – in developing responses; emphasizing the need for embedded or nearby support services of various intensities across the life course and at different crisis points in people's lives.**

5. **That social housing be better integrated with the other sectors concerned, particularly health (horizontal integration), to allow the development of projects with the required level of services.**

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