

## Individual Submission

### Overview of Submitter

Name: Berg, Denna

Preferred pronouns:

Name of organization of affiliation: Canadian Centre for Women's Empowerment

City: No answer

Province or Territory: Ontario

Basis of submission: About my work (e.g. service provider, policy maker);Based on activism or advocacy;

Vision: What is your vision for safe, adequate, and affordable housing for women, Two Spirit, Trans, and gender-diverse people?

The vision of the Canadian Center for Women's Empowerment (CCFWE) is one where all women, Two Spirit, Trans, and gender-diverse people, including those who are victim-survivors of Economic Abuse, have access to safe, stable, and affordable housing that is free from discrimination and violence. This housing is not just a physical space, but a foundation for rebuilding lives, reclaiming independence, and achieving long-term safety, dignity, and economic security.

CCFWE hopes and dreams for individuals, families, communities, and future generations include:

- A world where survivors are not forced to stay in or return to abusive relationships due to economic dependency or lack of housing.
- Housing solutions that are trauma-informed, survivor-led, and culturally grounded, especially for those who are racialized, Indigenous, migrant, or LGBTQIA+.
- Policy and legal systems that prioritize removing perpetrators rather than displacing survivors, ensuring survivors can remain safely in their homes.
- A society where financial independence and economic justice are recognized as key pillars of safety—with wraparound support systems enabling survivors to rebuild credit, secure employment, and regain control over their financial lives.
- Intergenerational safety and stability, where future generations are protected from the cycles of violence and poverty through investments in inclusive, long-term housing strategies.

Ultimately, the vision is about equity, empowerment, and healing—where not just housing is treated as a human right but economic empowerment.

## Knowledge: What knowledge can be used to inform or support this vision?

The Canadian Center for Women's Empowerment (CCFWE) draws on extensive research and policy expertise to highlight the critical connections between economic abuse, systemic housing barriers, and the urgent need for survivor-centered housing solutions.

### WHAT HAS HELPED

Survivor-led, flexible housing models have proven effective in multiple countries. For example:

- Housing First approaches (Finland, U.S.) prioritize permanent housing as a foundational step, rather than a reward after treatment or compliance.
- Staying Home, Leaving Violence (Australia) removes perpetrators and allows survivors to remain safely in their homes with added security and support.
- Flexible Funding Projects (UK and U.S.) provide fast access to funds for rent, security deposits, and relocation costs, helping survivors secure housing quickly.
- Wraparound supports, such as legal assistance, trauma-informed care, and economic empowerment services, have helped survivors maintain stable housing and rebuild their lives.
- Advocacy and tenant protections, such as those in the U.S. under the Violence Against Women Act (VAWA), prevent landlords from denying housing based on a survivor's history of violence or coerced debt.

### WHAT HASN'T HELPED

- Lack of affordable, accessible housing is a major barrier. In a 2022 CCFWE study, 79% of shelter workers said survivors stayed in abuse because they had nowhere safe to go.
- Discrimination in the private rental market continues to harm victim-survivors, especially racialized and single mothers. Landlords often deny applications based on credit history, rental debt, or perceived instability tied to abuse.
- Shelter and transitional housing options are limited, and often inaccessible for people with disabilities or not inclusive of LGBTQIA+ and gender-diverse individuals.
- Tenancy laws fail to protect survivors, often requiring them to pay rent even after fleeing or making it difficult to break leases due to safety concerns.
- Economic abuse is poorly understood, and systems (legal, housing, financial) are not equipped to recognize or respond to its long-term impacts, such as coerced debt, financial ruin, or disrupted employment.

### RESEARCH AND EVIDENCE

CCFWE's own research into economic abuse and gender-based violence reveals how financial insecurity is both a barrier to escape and a long-term consequence of abuse.

<https://ccfwe.org/state-of-economic-abuse/>

CCFWE reviewed laws of provinces and territories and how they are responding to protect survivors of Economic Abuse, including rental protections and lease terminations:

<https://ccfwe.org/national-scorecard/>

CCFWE's recommendations, endorsed by nearly 300 organizations, to actualize the National Action Plan to End Gender-Based Violence include targeted calls to enhance housing supports for survivors of Economic Abuse.

<https://ccfwe.org/wp-content/uploads/2024/05/CCFWE-NAP-Brief-for-Provinces-and-Territories-2024.pdf>

### Reason: Why is this vision important?

This vision is important because access to safe, adequate, and affordable housing is essential to breaking the cycle of gender-based violence, particularly for those experiencing economic abuse. Without housing, survivors cannot achieve safety, stability, or long-term recovery.

Currently, several barriers prevent women, Two Spirit, Trans, and gender-diverse people from accessing secure housing:

- Economic abuse leaves many without financial resources, credit, or income needed to secure housing. Survivors often carry coerced debt or have been prevented from working, which directly impacts their housing options.

- Discrimination in the rental market—particularly against racialized women, migrants, single mothers, and LGBTQIA+ individuals creates significant challenges in securing safe housing.

- A shortage of affordable, accessible housing, especially units that are inclusive of disability and gender diversity, makes it difficult for survivors to find a place to live that meets their needs.

- Legal and policy gaps, such as tenancy laws that do not adequately protect survivors, make it harder for people to leave abuse without risking homelessness or further harm.

The impact of this lack of access is widespread. It forces survivors to stay in or return to unsafe environments, increases the risk of homelessness, and creates long-term financial instability. For communities, it means continued cycles of poverty and violence, with significant social and economic costs.

For organizations working to support survivors and advance gender justice, these housing barriers limit the effectiveness of interventions. Without stable housing, survivors cannot fully engage in services, rebuild their lives, or participate in economic and community life. Addressing housing is not just a basic need—it is foundational to safety, healing, and empowerment.

### Action: What actions are needed to make this vision a reality?

Recommendation 1: The Committee meet with Ms. Meseret Haileyesus, Founder and Executive Director of CCFWE, a Black immigrant, single mother, and long-standing advocate for women's health and economic justice to present.

Recommendation 2: Ensure that the specific needs of victim-survivors of Economic Abuse are considered when tackling barriers to long-term secure safe housing. This includes providing opportunities for economic empowerment.

Recommendation 3: The committee should review and consider CCFWE's recommendations, endorsed by nearly 300 organizations, to actualize the National Action Plan to End Gender-Based Violence related to enhancing housing supports for survivors of Economic Abuse.

Recommendation 4: Prioritize perpetrator-removal and safe-at-home initiatives including law reforms that allow survivors and children to remain safely in their homes with necessary security upgrades and legal supports.

Recommendation 5: Support a national survivor-led housing advisory council, including lived experience experts, to lead on federal and provincial housing programs, tenancy law, and budget allocations.

Recommendation: 6 Prioritize no-strings-attached permanent housing to ensure the security and safety of survivors of gender-based violence, including providing flexible wraparound supports modeled after similar programs in Finland, the United Kingdom and the United States.

Recommendation 7: Increase targeted programs that meet the unique needs of higher-risk populations, including racialized, migrant, and LGBTQIA+ women

### Is there anything else you want us to know about you to understand your comments better?

CCFWE works collaboratively with organizations and individuals to develop a comprehensive approach that enables domestic violence survivors to recover from Economic Abuse. It also addresses critical policy gaps preventing survivors from recovering and becoming economically secure and independent.