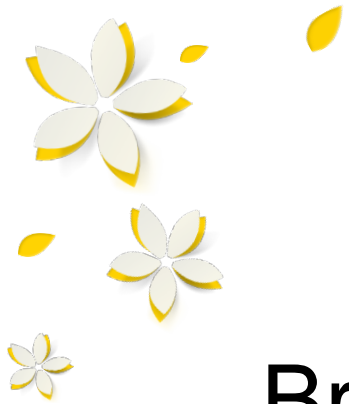




Breaking Barriers: Housing Access for Women with Disabilities — Centering Lived Experiences in Toronto's Affordable Housing System

Toronto Women In Action – Nellie's

May 4, 2026 (Monday)

Toronto Accessibility Advisory Committee

Presenter: Sze Ching (Michelle) Pang

Toronto Women In Action - Housing Advocacy Coordinator



Introduction

❖ What We Do

- ❖ Research grounded in lived experiences through trauma-informed focus groups
- ❖ Focus on the experiences of women and gender-diverse people navigating Toronto's housing system, including those with disabilities

❖ Presentation Goal

- ❖ Highlight key barriers in accessing affordable housing in Toronto
- ❖ Identify areas where municipal action can improve accessibility and equity



Current Housing Landscape in Toronto

Unaffordable Rent

76% of renters in the Toronto CMA with less than \$50,000 per year in household income are spending more than **30%** of their income on housing.
1B: \$1,715; 2B: \$1,985; 3B: \$2,268

Long Waitlists for RGI Housing

Over **104,000 households** on the waitlists (Q1 2025)

Average time: (2024 data)

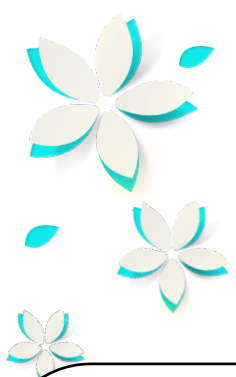
Studio (Seniors): 9 years Studio: 11 years
1B: 15 years; 2B: 12 years ; 3B+: 15 years

Not Enough Supportive/ Transitional Housing

Survivors of violence, people with disabilities, and seniors

Eviction & Displacement Risks

Illegal rent increases, renovictions, or lack of legal knowledge



Methodology

Approach

- Mixed-methods: **qualitative lived-experience data + secondary research**
- Focus on equity-deserving groups: women experiencing GBV, women with disabilities, Indigenous women, and gender-diverse people

Data collection (May–Aug 2025)

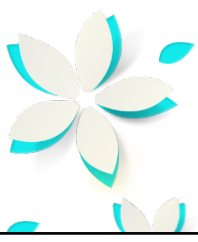
- 6 in-person, trauma-informed focus groups
- Hosted at:
 - Nellie's
 - Native Women's Resource Centre of Toronto
 - The 519
 - Housing lawyer at Don Valley Community Legal Services

Methods & analysis

- Open-ended questions, trauma-informed and culturally responsive facilitation
- Detailed note-taking and thematic analysis to identify key patterns

Ethics

- Voluntary participation
- Informed consent and access to supports
- All lived-experience participants anonymized



Women with Disabilities: Lived Experience from Focus Groups

Power wheelchair user living in “accessible” housing in RGI:

- Doorways too narrow, communal spaces locked
- Maintenance requests ignored by superintendent; issues redirected to PSW outside their role
- Fear of retaliation prevents complaints

“It feels like he just doesn’t care about me because I’m disabled and have no power.”

“I feel invisible in my own home!”

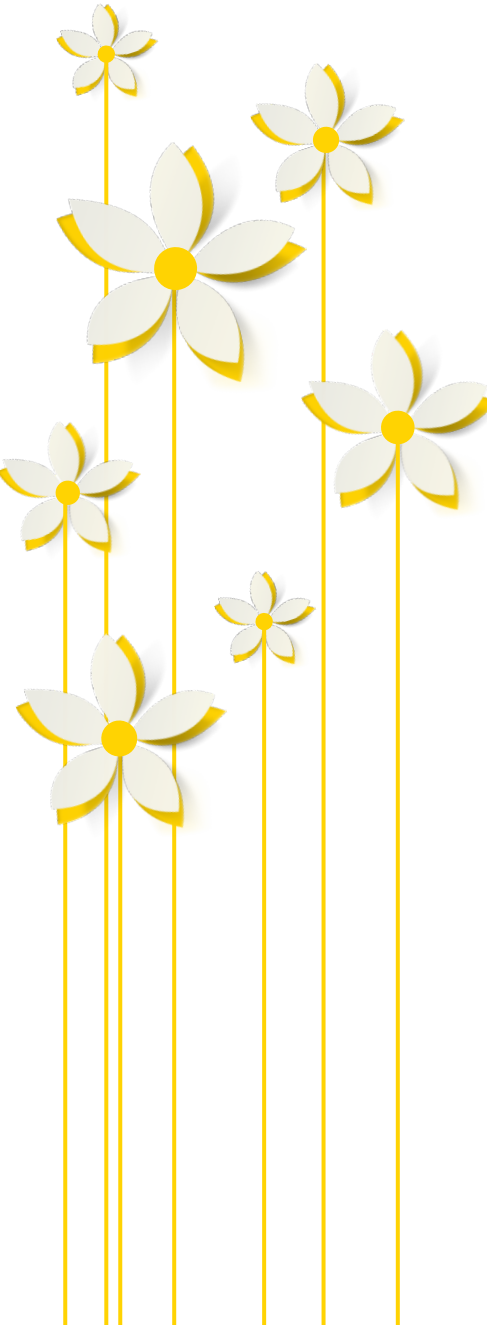
Tenant tied to mandated PSW agency:

- No choice to change providers despite poor treatment in the affordable housing
- Experiences of disrespect and isolation within own building

Woman with visual disability navigating RGI:

- Online application incompatible with screen reader
- Years later — still unclear housing status
- Concealed disability when viewing private rentals to avoid discrimination

“I worry I will be homeless before I ever get an RGI unit.”



Structural Barriers: The System Reality Beyond Individual Stories — A Pattern of Exclusion

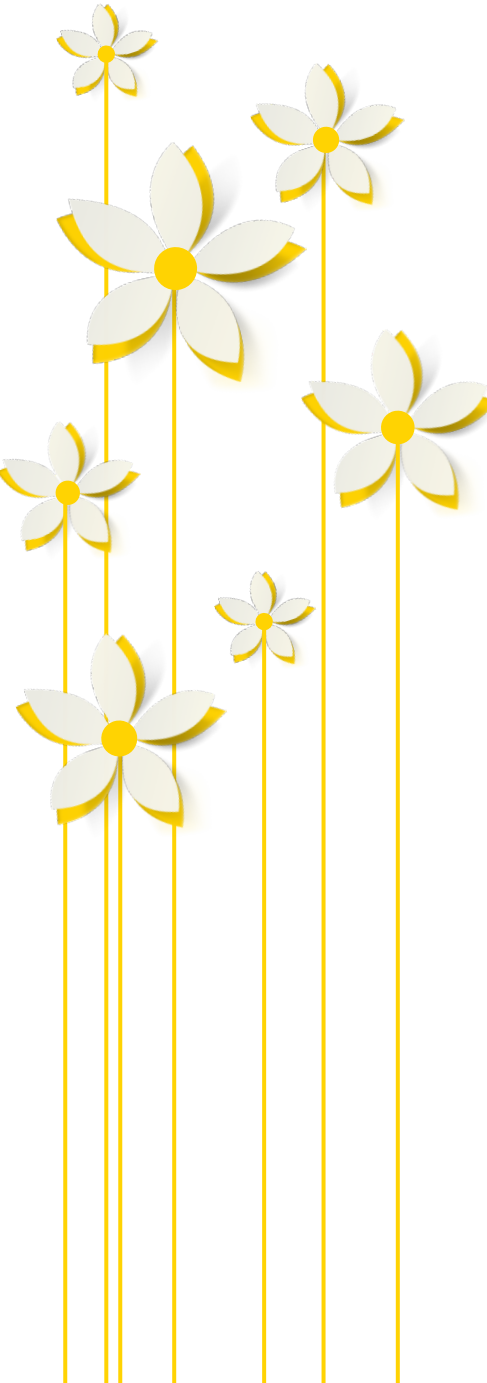
Accessibility vs Reality

- 40% of units labelled “accessible” remain inaccessible in practice
- Online housing systems not compatible with assistive technology

Housing Need & Hidden Homelessness

- Women and gender-diverse people with disabilities 16× more likely to struggle finding suitable housing
- 13% of Canadians with disabilities experience hidden homelessness

“It’s not just hard. It’s degrading.”



Structural Barriers: The System Reality Beyond Individual Stories — A Pattern of Exclusion

No Priority, Nowhere To Go

- RGI housing does not include a formal disability priority pathway
- Decades-long waitlists force people into unsafe or unaffordable housing

Shelter System Gaps

- Only 75% of shelters wheelchair accessible
- Just 5% provide Braille reading materials

“It’s not just hard. It’s degrading.”

Recommendations — Women with Disabilities

Moving Beyond Surface-Level Accessibility

01

Accountability & Tenant Protection

- Enforce clear accountability for social housing providers, superintendents, and PSW agencies
- Transparent complaint processes with protection from retaliation
- Consequences for discrimination, neglect, or abuse

Inclusive Housing & Service Design

- Expand and maintain physically accessible, affordable housing stock
- Require accessibility standards across shelters, transitional housing, and community centres
- Provide staff training in disability-informed, anti-ableist, and human rights–based practices

02



Recommendations — Women with Disabilities

Moving Beyond Surface-Level Accessibility

03

Accessible Systems & Priority Pathways

- Screen-reader compatible, multilingual housing applications with in-person support
- Establish a formal disability priority category within RGI allocation systems

Community Empowerment

- Fund rights-based peer education programs led by women with disabilities

04

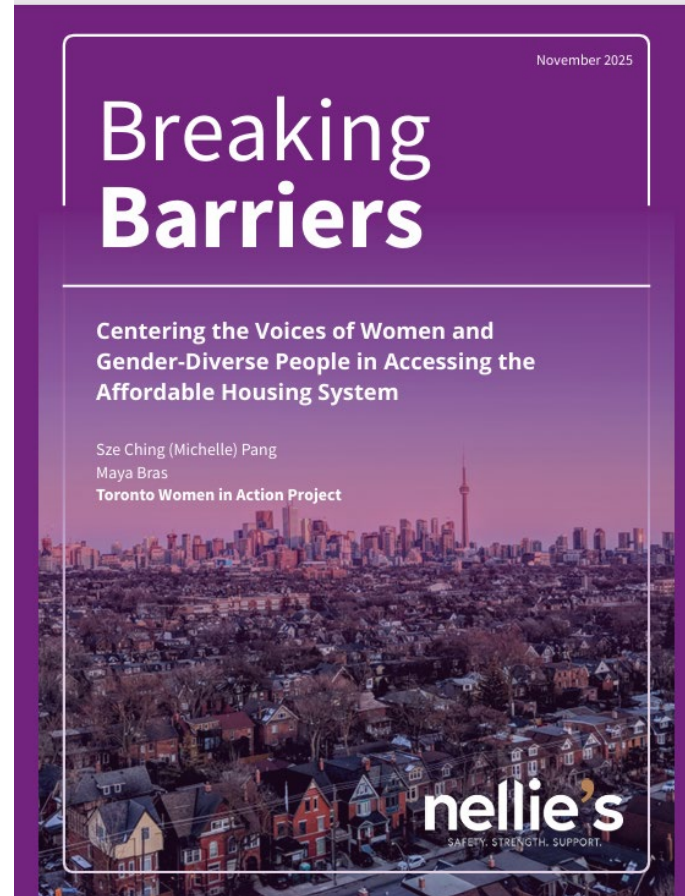
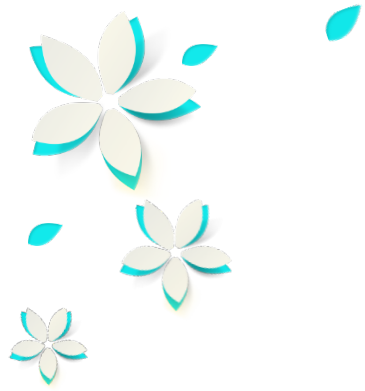




Conclusion

- ❖ Women and gender-diverse people with disabilities face **layered housing barriers**
- ❖ **Accessibility** includes physical access, digital access, service quality, and safety
- ❖ Inaccessible housing systems can deepen **isolation, instability, and risk**
- ❖ **Municipal action** is needed to strengthen accountability and improve access
- ❖ Accessibility must be treated as a core part of **housing equity**, not an add-on

Acknowledgements: This research was supported by Women and Gender Equality Canada (WAGE) through the Toronto Women in Action project.



Breaking Barriers: Centering the Voices of
Women and Gender-Diverse People in
Accessing the Affordable Housing System

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*Thank
you!*