

Breaking Barriers Position Paper



Centering the Voices of Women and Gender-Diverse People in Accessing Affordable Housing

Toronto Women in Action Presentation to the Housing Rights Advisory Committee

April 8, 2026

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- **What we do**
- Research conducted through the **Toronto Women in Action Project at Nellie's**
- Focus on the experiences of **women and gender-diverse people navigating Toronto's housing system**
- **Presentation goals**
 - To highlight systemic barriers that prevent equity-deserving communities from accessing and maintaining adequate housing
 - To suggest actions within municipal jurisdiction that could help address these barriers

- Toronto is experiencing a **severe housing affordability crisis**.
- Wait times for **rent-geared-to-income housing** can **exceed 10 years**, while rising rents make market housing increasingly inaccessible.
- **Homelessness has increased** significantly and shelter systems are frequently operating at capacity.
- **Equity-deserving communities experience compounded barriers**, including discrimination, safety concerns, accessibility issues, and administrative barriers within housing programs.
- Addressing **systemic barriers is an important step toward improving housing access**.

- Draws on **community engagement and lived experiences** shared by women and gender-diverse people facing housing precarity
- Focus on groups who experience **disproportionate housing barriers** and face additional systemic barriers beyond the broader housing affordability crisis.
 - women experiencing gender-based violence
 - women with disabilities
 - Indigenous women
 - gender-diverse people
- Understanding these barriers is essential in building housing systems that are equitable and accessible.

- Between **May and August 2025** **trauma-informed focus groups were conducted** with women and gender-diverse people who have experienced housing precarity.
- Collaborating community organizations included:
 - Nellie's
 - Native Women's Resource Centre of Toronto
 - The 519
- Additional insights were obtained from **frontline housing workers and legal experts**

FINDINGS

- Barriers and Responses
- This research identified several systemic barriers affecting housing access for women and gender-diverse people.
- The following slides highlight key barriers identified through the research and potential municipal responses.

- **Significant barriers** when trying to access housing.
- Challenges with the **Special Priority Policy** process.
- **Proof of cohabitation** with their abuser.
 - Many survivors cannot provide this documentation because abusive partners control leases, finances, or household records.

- **Physical and administrative barriers** within housing systems.
 - Buildings labelled as accessible that are not fully accessible in practice.
 - Challenges navigating online housing application systems that are incompatible with assistive technologies
 - Women with disabilities may remain in unsafe or unsuitable housing or face increased risk of homelessness.
- **Potential municipal responses:**
 - Improving the accessibility of housing application systems.
 - Expanding accessible affordable housing units and strengthening accountability mechanisms for housing providers regarding accessibility standards.

- Indigenous women encounter barriers **before even entering the housing system.**
 - Difficulties obtaining **identification documents for housing applications.**
 - Lack of consistent access to **internet or phones to navigate digital application systems.**
 - Limited **Indigenous-led housing options providing culturally safe environments.**
- **Potential Responses**
 - Supporting Indigenous housing initiatives
 - Improving **access to identification and application support**

Gender-Diverse People

- Gender-diverse individuals often experience **discrimination when seeking housing.**
- Safety concerns in shelters and housing environments
- Discrimination from **landlords and housing providers.**
- These experiences discourage individuals from accessing housing services or lead them to remain in unsafe living situations.

- In addition to access barriers, **limited affordable housing supply** continues to be a major challenge.

Contributing factors include:

- high development costs
- lengthy approval processes
- limited incentives for affordable housing development

Potential municipal actions

- Strengthen partnerships with **non-profit housing providers**
- Increase the use of **public land for affordable housing development**

Key Message

- The housing crisis is not only about housing supply
- It is also about how housing systems are designed.
- Policies and programs must consider the realities faced by **equity-deserving communities**.
- Addressing systemic barriers can improve housing access and support the **right to adequate housing in Toronto**

Thank you for the opportunity to share these findings.

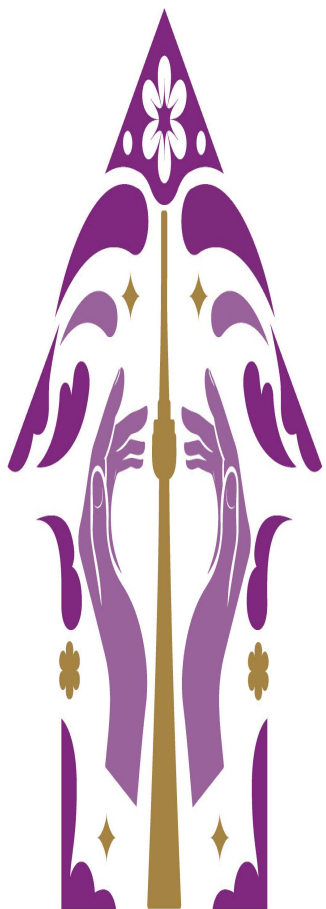
- We hope this research can contribute to ongoing discussions about improving housing access and equity in Toronto.

Acknowledgements:

This research was supported by

Women and Gender Equality Canada (WAGE)

through the Toronto Women in Action project.



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Questions?