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Mrs. Karen Vecchio

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• (1530)

[English]

The Chair (Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC)): Good afternoon. Welcome to the 115th meeting of the Standing Committee on the Status of Women. Today we'll continue our study of shelters and transition housing serving women and children affected by violence against women and intimate partner violence.

I am pleased to thank the different groups today. Tim Richter, President and Chief Executive Officer from the Canadian Alliance to End Homelessness, we'll find on video conference. From Women's Shelters Canada we have Lise Martin, Executive Director. From Mortgage Professionals Canada we have Paul Taylor, President and Chief Executive Officer. Jacquie Bushell is a Residential Mortgage Specialist.

We really look forward to hearing your testimony.

Tim, we'll start with you. You have seven minutes. Go for it.

Mr. Tim Richter (President and Chief Executive Officer, Canadian Alliance to End Homelessness): Thank you for this opportunity.

I'm pleased to be speaking to you from the traditional territories of the people of Treaty No. 7 region in southern Alberta. The city of Calgary is also home to the Métis Nation of Alberta, region three.

I'm here in my capacity as president and CEO of the Canadian Alliance to End Homelessness. I have some expertise in preventing and ending homelessness, but I can't and won't claim to be an expert in domestic violence. I'm also aware of the fact that I'm a middle-aged, middle-class white man whose privileged personal perspective is not the most important in your study.

Before I get started, I would like to strongly encourage the committee to get out into the community, if possible, to visit shelters and speak directly to women and children with lived experience of domestic violence. They are, I think, your most important experts.

To prepare for this meeting, I reached out to the women on the women's homelessness advisory committee of the Canadian Alliance to End Homelessness. This committee consists of 35 women from across Canada who work in domestic violence, mainstream homeless services, and family shelters and transitional housing, as well as many leading academics and women who are working to help other women who want to exit sexual exploitation. Importantly, our committee includes women who have experienced homelessness,

indigenous women, and women from racialized communities. If there is any wisdom to be gleaned from my presentation today, they deserve the credit. I think your committee should meet with these brilliant women and hear directly from them. I would be happy to help you arrange that meeting.

I want to share a few quotes from emails I've received from colleagues on our advisory committee, just to paint a picture of the challenge ahead of us. I'll begin with this one:

In general, at our local domestic violence shelter where I work we are seeing women whose extensive histories of trauma manifest in mental health and addictions concerns which are beyond the capacity of the resources in our system. We have extremely long wait times for mental health and addictions services and this situation ultimately contributes to homelessness.

We have no women-only shelters for women over 30 aside from the domestic violence shelter, so there is no continuum of services for women who are homeless but do not fit the domestic violence mandate. We have 4 female beds at one of our local shelters, serving the Avalon Region of 250,000 people. We also do a very poor job of serving individuals whose gender identity falls outside of the binary.

This situation is mirrored in Winnipeg:

In Winnipeg there are no women only homeless shelters or 24/7 safe spaces and access to violence against women shelters is often refused due to capacity issues, high acuity of cases and experiences of homelessness. This leaves women with literally nowhere to go besides the street or into precarious situations. Co-ed shelters are common spaces for abuse and victimization and generally not accessed by women (hence the hidden aspect of women's homelessness). This also has a direct link to the MMIWG epidemic in this country.

For indigenous women and girls, the situation is even more acute:

Indigenous women and girls experience violent victimization at twice the rate of non-Indigenous women. They also experience spousal violence at three times the rate of non-Indigenous women and experience more severe forms of abuse. For marginalized and victimized women, housing and safety from violence are inseparable and efforts to address either must recognize their interconnectedness. Investing in women has an immediate impact on her family and community.

The committee is examining the gap between the number of beds required and the number of beds provided in shelters and transitional housing, and the possible solutions to close the gap. Without question, there's a need for domestic violence shelter beds in Canada, but I think we'll find ourselves with an infinite demand for new shelter beds unless we start talking about prevention and long-term solutions.

Long-term solutions, in my view, will be found by involving women with lived experience of domestic violence at every stage of the policy process. In the homelessness world, we've applied rights-based approaches like "housing first" with significant success. Housing first empowers people experiencing homelessness with agency, voice and choice. By doing that, we achieve far better long-term outcomes than ever before. By listening carefully to them and reflecting their input and needs in our systems and programs, we design more effective systems and programs to serve them.

It's clear that many women and children involved in the domestic violence system have very acute needs—needs that are often beyond the capacity of organizations to support. We can't talk about shelter beds without addressing the critical need for mental health, trauma, addiction treatment and other supports essential to the well-being and long-term success of women and children fleeing violence.

• (1535)

It's worth noting here a point one of my colleagues made to me in an email yesterday. She said:

...the chronic under-funding of women's programs and services is in itself a form of violence against women. This is ten-fold for those women at the intersections of multiple forms of inequality: women who are Indigenous, women who identify as part of the LGBTQ Community, women who are new Canadians, women who are entrenched in chaotic drug use, women who are sex working or survivors of sexual exploitation.

Providing permanent, safe, decent and affordable housing is a critical step in achieving better outcomes for women and children fleeing domestic violence. Positive outcomes are a result of wraparound support that helps women build self-reliance and heal from their trauma. We're seeing that interventions borrowed from the homeless system, like housing first, achieve significant success for women and children fleeing violence when the model is adapted to their unique and specific needs. A great example of this approach here in Calgary is the community housing program at Discovery House.

For indigenous peoples, providing access to indigenous-focused, women-centred, trauma-informed community supports and care solutions, coordinated between violence prevention and housing programs, creates an inclusive, holistic approach to addressing homelessness and domestic violence, which allows indigenous women access to services and the ability to maintain their housing situation.

We have to address the multiple and compounding structural barriers that harm and systemically disadvantage women. For example, homelessness and domestic violence systems in Canada operate completely separately across the country, often leaving women without any support from either system. Homeless women often can't access the domestic violence system, despite violent victimization being pervasive for homeless women, and will have few options in the homeless systems, which are designed for and serve mostly men.

The Chair: Please begin to wrap it up.

Mr. Tim Richter: Yes.

Women in the domestic violence system can't access the resources of the homelessness system because those systems restrict homelessness to mainstream homeless programs. These barriers are

compounded by involvement in child welfare systems, racism and complex mental health and addiction concerns of having a gender identity that falls outside the binary.

The Chair: Tim, thank you very much. We're going to end your opening remarks so we can continue with our panels.

Lise, you have seven minutes. Please go ahead.

Ms. Lise Martin (Executive Director, Women's Shelters Canada): Thanks for the invitation. We commend you for this study.

Following Monday's session, however, we are concerned by the fact that there was quite a bit of misinformation circulated and that there appears to be some confusion in terms of the focus of this study, which is violence-against-women shelters and transition houses. Part of my presentation is, in one sense, a violence-against-women shelters 101, which I think will be good to set the context for this study.

I believe you are aware of the statistics on violence against women. The only one I will remind us of today is the fact that, in Canada, every six days a woman is killed by someone she knew.

To make the last two weeks real, on October 8, Nathalie Blais, a 48-year-old woman, was killed by Pierre Chaperon in Drummondville. On October 14, a 16-year-old woman died in Regina and a 15-year-old boy was charged with second-degree murder.

According to our internal database, there are approximately 550 shelters in Canada today, of which two-thirds are first-stage shelters and one-third are second-stage shelters. It is important to note that there is no single model or governance structure for violence-against-women shelters. All operate individually, and all are governed by their own board of directors. Their creation was and continues to be the result of the determination and perseverance of feminists across the country.

Across Canada, how we refer to violence-against-women shelters varies greatly. For the purpose of this presentation, we will use the term "shelter" to refer to all violence-against-women facilities.

First-stage shelters provide women and their children with accommodation and safety, along with various programs. Length of stay may be days, weeks or months, depending on the shelter and location. Women do not need to stay at the shelter to receive services such as counselling and safety planning.

Second-stage shelters provide longer-term accommodation to women who still require vital security as well as other supports. Residents pay rent geared to income for their unit, and accommodation may be months or years, with the maximum length of stay rarely exceeding two years.

Shelters contribute much more than a safe place to stay. They provide vital services and resources that enable women and their children who have experienced abuse to recover from the violence, rebuild self-esteem and take steps to regain a self-determined and independent life. Shelters also contribute to awareness raising and social change as part of broad efforts to prevent and eliminate violence against women and girls.

The distribution of shelters across the country varies widely. To be noted is the low number of shelters in the three territories, despite the fact that rates of female victims of violent crime are eight times higher in the territories and nearly three times higher in the provincial north than in the south. There are four shelters in Yukon, five in the Northwest Territories, and five in Nunavut.

Also of significance is the fact that Indigenous Services Canada provides funding for 41 shelters to serve the 634 recognized first nations communities in Canada. The National Aboriginal Circle Against Family Violence speaks to their needs, and I do hope they are meeting with you.

For the 53 Inuit communities across the north, there are only 15 violence-against-women shelters. I must note our deep disappointment in the fact that the committee has not invited Pauktuutit, the national Inuit women's organization, to appear.

Given that the policy and legislation that informs the work of violence-against-women shelters is largely governed by provincial and territorial governments, how shelters operate and are funded also varies widely across the country. The result is that women often do not have access to comparable levels of services and protections.

How shelters are funded varies widely across the country. There is a distinction between operational funding and capital funding. With the exception of on-reserve shelters, the federal government does not provide any funding to cover the operational expenses of violence-against-women shelters. The bulk of federal funding for shelters is from CMHC for capital expenses, which is renovation and new builds of shelters.

One commonality is that the funding provided is insufficient for the work carried out. A number of provinces, among them Manitoba, B.C., Saskatchewan and New Brunswick, have not provided meaningful increases to violence-against-women shelters for over 10 years. Running a shelter is like running any other home: There are utilities to pay, insurance, property taxes, food, you name it. As you know, all these expenses have been rising over the years, but not the funding for them.

I must also note that on-reserve shelters receive less operational funding via ISC than shelters funded via provinces.

Given that levels of fundraising often determine the extent of services provided, shelters in rural, remote and northern areas are clearly at a disadvantage. Fundraising in impoverished areas is extremely challenging.

● (1540)

Once again, women across the country are left with varying levels of services. Who pays the price? It is the workers, the great majority of whom are women. Retaining qualified staff is a significant issue

for shelters. Ultimately, it is the women and children fleeing violence who pay.

I would now like to speak to the issue of capacity, or rather lack of capacity. Although many provinces have set standards, the reality is that shelters must often exceed these time limitations as women have nowhere to go due to the serious lack of safe and affordable housing across the country. Because of this, VAW shelters are far too often at capacity and are having to turn away women and children on a daily basis. These are but a few of the challenges facing shelters. It has also been widely documented, and I am sure you will hear first-hand from shelters, that the complexity of the work is increasing daily. Central to the situation that shelters find themselves in is the fact that their work is not considered an essential service. The government's own data clearly show that this is a societal issue of concern to us all, not just those fleeing abusive situations.

Before I speak to the recommendations, I'd like to say that Women's Shelters Canada believes the federal government has a leadership role to play in addressing violence against women, and this includes, of course, the work of shelters.

Our first recommendation is that the government take a leadership role in addressing gender-based violence beyond the scope of its current gender-based violence strategy. This includes developing a national action plan that includes the provincial and territorial governments and addresses the fact that women do not have access to comparable levels of services and protection.

In terms of addressing the gap between the number of beds required and the number of beds provided, we have several recommendations:

We recommend that funding from the national housing strategy's co-investment fund encourage the expansion of the number of first- and second-stage shelters across the country. To be successful, the gap that exists between capital funds provided by the federal government via CMHC and operational costs provided by the provincial and territorial governments must be addressed.

As part of the national housing strategy, the federal government is partnering with provinces and territories to develop a \$4-billion Canada housing benefit, beginning in 2020, to provide affordability support directly to those in need. We recommend that there be a specific stream within this program for survivors of domestic abuse and that the federal government ensure that this is enforced within all provinces and territories.

● (1545)

The Chair: Would you wrap up.

Ms. Lise Martin: I'm almost finished.

We also recommend that housing be recognized as a basic human right in the upcoming legislation.

The Chair: Excellent.

Okay.

Ms. Lise Martin: Just a second—

The Chair: No. It's okay.

What we're going to do, just for timing, is move over, if you don't mind, to Paul Taylor, President and Chief Executive Officer of Mortgage Professionals Canada.

Paul Taylor and Jacquie Bushell, you have seven minutes.

Mr. Paul Taylor (President and Chief Executive Officer, Mortgage Professionals Canada): Good afternoon, everybody. Thank you for inviting Mortgage Professionals Canada to speak to you today. My name is Paul Taylor, and I'm President and CEO of the national association.

I'm joined today by mortgage expert and Mortgage Professionals Canada member Jacquie Bushell of Ottawa.

Mortgage Professionals Canada is Canada's national, non-profit industry association representing mortgage brokers, mortgage lenders, mortgage insurers and industry service providers. We have 11,500 individual members and 1,000 business members, and we generally speak on their behalf with regard to all aspects of commercial and residential mortgage origination processes. Collectively, their hard work represents about \$80 billion across Canada.

Coincidentally, yesterday we met over 50 MPs and senators to discuss the various Canadian housing markets, housing affordability, and the impact of recent legislative changes to the economic well-being of the younger Canadian middle class.

That said, this invitation clearly focuses on studying the network of shelters and transition houses that service women and children affected by violence and women affected by intimate partner violence. Your invitation led me and my staff to reach out to some female members of our association to see what insight they could provide with regard to that matter.

We asked them for some specific examples of how new, more stringent lending rules, more formally known as stress tests, have impacted some of these women. I wish I could list the names of all of the contributing folks who we reached out to. They went out of their way over the weekend to share some compelling experiences. I can't share them all now, but I have asked some of our members to send some of their feedback directly to this committee so that you can read their responses as well.

We heard from Veronica Love-Alexander, who is regional vice-president of MERIX Financial. She donates to Interval House and Yellow Brick House, two women's shelters. She shared some personal stories.

Through Veronica, we heard from Kathy Gregory, who is Paradigm Quest's CEO. She leads our industry support of the Canadian Women's Foundation in many ways.

Also through Veronica, we heard from Lorris Herenda, the Executive Director of Yellow Brick House. She said that in Ontario, we're experiencing a tremendous gap in the number of needed shelter beds and transition homes and the number available. Yellow Brick House, with 41 beds and 10 cribs between two shelter locations—16 beds and three cribs were added in 2012—was able to accommodate 234 women and 132 children last year. Sadly, 344 women and 488 children could not get a shelter bed in her region and chose not to

leave the region in search of an available bed somewhere else in the province. The addition of beds and cribs in 2012 also received only one year of government funding through the province, and only at 50% of the cost. Their shelter really has been relying entirely on fundraising to keep the shelter beds open.

One of her suggestions to us for this committee was that for every housing or condominium development approved going forward, there should be some units dedicated to abused women and children and victims of violence.

I'll ask my colleague Jacquie to provide some further details.

Ms. Jacquie Bushell (Residential Mortgage Specialist, As an Individual): Hi. I'm Jacquie Bushell.

We received feedback from a member, Frances Hinojosa, the AMP mortgage broker and managing partner of Tribe Financial Group. She said that since the B20 rules, the qualifying standards in lending policies for most of the major financial institutes, or A-type lenders, have been removed, along with the ability to use the child tax credit and non-taxable spousal or child support. Therefore, very few lenders, and only a couple, ICICI and Manulife, will allow a variation of this type of income to qualify. The choice of lenders has dramatically been reduced since the introduction of B20, removing options and competition. Lenders are required to prove affordability with provable income or income that is allowable under their guidelines. Most of the major lenders removed the child tax credit as they felt it was not sustainable over the long term and, therefore, could not be used to mitigate affordability. When the child tax credit or the spousal support is used, it is often cut back to 20% to 40%, depending on the lender policy and the age of the children. As you can guess, this hampers the applicants in their ability to qualify when a large portion of their income includes spousal support, child support and child tax benefit.

She said that the bottom line is that the options for the lenders that allow these types of incomes to be used is greatly reduced since the change. This, in turn, gives the consumer fewer lending options and terms, and they typically receive higher interest rates for use of these programs. Not only can they not use income that helps them move on in their new life, but they are also penalized for this by getting a higher interest rate. The new rules do not allow for character-based lending, common-sense lending, or cash flow based on real income figures.

While her association would like to give more insight into the desperate shelter issue, they have to consider the government's stress test. It indeed stresses this particular group of applicants far more than others. It stresses quite a few of those you are studying: the women who want to move on from awful conditions, but are limited by regulations. Their members and their clients clearly tell them these rules have made it harder for the Canadians for whom this committee is seeking to find the freedom and independence that they need and deserve.

Thank you.

•(1550)

The Chair: We're now ready for our first round of questions.

We're going to start our seven-minute round with Eva Nassif.

You have the floor, Eva.

[Translation]

Mrs. Eva Nassif (Vimy, Lib.): Thank you, Madam Chair.

I want to thank the witnesses for their very worthwhile presentations.

I will begin with you, Mr. Richter. Can you give us an overview of homelessness among women, especially women who are victims of violence?

[English]

Mr. Tim Richter: I think it's a mistake to think about this as a homogeneous population. These are individual women with individual needs. They're often the leaders of families. What's challenging about homelessness in Canada, especially for women, is that we don't actually know.... When you look at mainstream homeless shelters, you can see that women are about 20% of the population. You'll find indigenous women disproportionately represented among that population.

The challenge we find is that women are often tracked between multiple systems. Some can get into the domestic violence system and some can't, and some are in the homeless system. Many will avoid both systems because they don't want to lose their children. They are trapped in multiple systems. Some are trapped in sexual exploitation. As a profile, it's tough to say, and it varies, but I think you will find that indigenous women are disproportionately represented.

As well among women, you will find significant trauma and mental health needs and, along with that, significant addiction concerns, but what's most concerning and most challenging is what we don't know in Canada about homelessness and housing instability for women.

[Translation]

Mrs. Eva Nassif: What is the difference between homelessness among women and among men? Do you have an idea of how homelessness among women is different?

[English]

Mr. Tim Richter: There are a lot of things to consider. First is the level of violent victimization. Second, they're often with children or separated from their children. Third, they also often find themselves sexually exploited. Fourth, they find that the difference is that the homeless systems are actually made for men, right? Men are most of the population in the homeless system. Most women can't access that system, so they find themselves without a lot of support.

A colleague of mine, Susan Scott, wrote the book *All Our Sisters*. She interviewed homeless women across the country. She made the point that men are one paycheque away from homelessness, and women are often one man away from homelessness. Women, we often find, are in what they call the hidden homeless population. They're avoiding these mainstream systems. They're staying in

unsafe relationships or unsafe situations in order to stay safe and avoid the mainstream homeless system or risk losing their children.

[Translation]

Mrs. Eva Nassif: You said earlier that, when women who are victims of violence and their children do not have access to shelters, they end up on the street. You mentioned hidden homelessness. Can you elaborate on that? Are some men in that same situation or is it just women, since the children who are often with their mother?

•(1555)

[English]

Mr. Tim Richter: I would say so.

One of the key differences is the level of violence, I think, that women will experience when they're homeless, and also their vulnerability on the streets and in homeless systems, but I think it's important to understand that we tend to look at domestic violence and homelessness through the prism of the system that we're looking at it from. If we're doing a study on domestic violence, we're looking at the women in the domestic violence system. If we're looking at homelessness, we're looking at women who are in the homeless system or are not in the homeless system.

The fact is, these women are very similar, right? They all have seen very high levels of violence. Many are dealing with very complex mental health and addiction needs. They all are struggling with housing and housing affordability.

We have to be careful not to get trapped in an approach to policy-making that has us looking at these women by virtue of where they appear in the system, because they are not a homogeneous population. The women who appear in the domestic violence system are very similar to the women who appear in the homeless system and very similar to those who are among the hidden homeless.

Again, we do not have in Canada a very good visibility or understanding of homelessness and housing instability for women.

[Translation]

Mrs. Eva Nassif: Thank you.

Ms. Martin, you talked about various types of shelters designed to help women who are victims of violence and their children. You mentioned a first and a second stage, and the long term. You also talked about CMHC funding, which is federal funding. You said there is a major shortage of those shelters.

Can you tell us about that funding and tell us what obstacles people face in seeking assistance from the federal government?

Ms. Lise Martin: As I said, there is a difference between operating costs and the capital cost of shelters. At the federal level, it is the cost of housing. An error was made on Monday. Someone from CMHC said that Canada's national housing strategy provides 4,000 new homes for women who are victims of violence. It is not 4,000 homes, but 4,000 places in shelters.

So far, we have seen that the system is quite complicated. We have talked to CMHC officials on the phone. There are challenges in accessing this funding. For our part, we want transparency so we know which organizations can access those funds.

[English]

The Chair: Wonderful. Thank you very much.

Mrs. Eva Nassif: Is there no more time?

The Chair: No, we were at seven and a half minutes already.

We're now going to Martin Shields for seven minutes.

Mr. Martin Shields (Bow River, CPC): Thank you, Madam Chair.

Thank you to the witnesses for being here today. I appreciate what you're sharing with us.

I'll start with Mr. Richter. I think you probably refer to a similar model that I know of in the health system where we spend 97% of our dollars on acute care and 3% on public health: We have the ambulances at the bottom of the cliff picking up the bodies, instead of somebody at the top of the cliff figuring out how to keep them from going over the cliff.

If you had your way, how would you design the system?

● (1600)

Mr. Tim Richter: How long have we got?

The Chair: It's seven and a half minutes.

Mr. Martin Shields: I know it's a big question. I think I would use the term "wraparound services", but I'm not sure where you would go.

Mr. Tim Richter: I think you're exactly right. I will give you an example of one of the things that we're learning. We've seen the housing first approach applied at the community housing program at Discovery House in Calgary. We've also seen that model replicated in, I think, eight or nine different cities around the country.

There's a lot to unpack here, but we have to look at the flow of people into the domestic violence system, what happens to them while they're there, and the movement of people out. I think you cannot separate housing stability and the support services that they need to address their trauma, make sure their kids are well, deal with their safety, help them address their mental illness, and help them address addiction concerns. I think that wraparound support in housing is very critical, ultimately, to their success.

If I were to redesign the system, I would look there. I would also look at rights-based approaches. The homeless system is built around the funding in the system. We talk about sectors in the homeless system. We have addictions, mental illness, new Canadians, indigenous, etc. What happens is that the homeless system is organized around the funding in the system, not the people in the system.

I think it's critically important. That's why I keep pushing to talk to these women of lived experience, because I think those of us working in the system need to be challenged and to listen to what these women are asking for, what they're needing, and what they think should happen for them versus what we have to give them.

I think if we were to reorganize and redesign the system, the homeless system and the domestic violence system would be one system. It would be coordinated across.... Everybody moving through would be visible to us. We'd know them all individually. We'd be able to provide individual support, and we'd understand what's bringing them there, and could better problem solve towards prevention. Then we'd have individualized solutions and we could test whether they're effective.

Most importantly, and this is why I'm a huge advocate for the right to housing, we need to respect their individual rights and choices and presume that these women and their children know what they need. They're competent, capable, smart, resilient women and they need to be supported, and they're capable of making choices.

I can't speak to the domestic violence system, but the homeless system can be very paternal. You'll get what we have to offer as opposed to what you need. A system designed around rights, that looks at long-term housing stability and recovery based on many of the principles of housing first....

Mr. Martin Shields: You've mentioned funding. For capital funding we seem to be addicted to one-time funding and to one-time grants, not long-term. In operating, you have staffing, and this model creates a difficulty in the way you get and retain staff because of the operational structure we seem to be addicted to, which we view in a year-to-year.... How do you operate?

I think that's probably a significant piece of your institutions as they are.

Mr. Tim Richter: Lise spoke to this in terms of the funding for these shelters and for the staff, noting how different it can be from coast to coast.

I want to emphasize the point that one of my colleagues made, which is that the chronic underfunding of women's programs and services is in itself a form of violence against women. We don't have these services created specifically for women, and they're not well-funded.

The other thing we're understanding is that people who were in the homeless system, not suffering domestic violence, with very complex needs were not getting served well, because the staff working in those systems don't have the training or capability to work with very complex mental health, addiction and trauma needs. Investment in the skills in the sector is important as well.

● (1605)

Mr. Martin Shields: How much voluntary co-operation is there within the sector in Calgary? I think of the Calgary Catholic Immigration Society's work with newcomers, or of The Mustard Seed, or of some of the other institutions in Calgary. How is your co-operation with the other agencies in the community?

Mr. Tim Richter: The homeless system and the domestic violence system in every community, including Calgary, operate as completely separate systems. They don't communicate a whole lot. There has been very good work here in trying to connect those two systems.

To speak of federal jurisdiction, I was on the minister's advisory committee for the new reaching home strategy, and one thing the committee observed is that there's no national definition of homelessness. Communities use their own definitions, which narrowly define homelessness, restricting it to homeless shelters and homeless agencies and organizations. This specifically excludes women.

If you want to increase co-operation at the local level, one thing the federal government can do is have a national definition of homelessness, probably based on the Canadian Observatory on Homelessness definition, which specifically includes women. Women fleeing domestic violence are homeless.

Mr. Martin Shields: What you're saying is, instead—

The Chair: Martin—

Mr. Martin Shields: —of focusing on bricks and sticks and structures, we need to focus on the clients.

The Chair: Excellent.

Thank you very much, Tim.

Thank you, Martin.

We're now moving to Sheila for seven minutes.

Ms. Sheila Malcolmson (Nanaimo—Ladysmith, NDP): This question is for Women's Shelters Canada. Is there anything you wanted to add to the end of your presentation before you were cut off?

Ms. Lise Martin: Yes, it's a point Tim made about visiting shelters. I would like to extend to all of the members.... Since the House will be in recess the week of November 12, I would encourage all of you to go and visit a violence-against-women shelter. I'm glad to make that connection. You can get my email address and a way to reach me through Women's Shelters Canada.

Ms. Sheila Malcolmson: Thanks.

You mentioned the uneven access that women have to protection from domestic violence across the country, its patchwork nature. The United Nations special rapporteur to end violence against women made the same observation about Canada's system and specifically called out the Liberal government for failing to keep its commitment to adopt a national action plan to end violence against women and girls.

Can you talk a bit more about how a national action plan would help?

Ms. Lise Martin: A national action plan would provide a baseline, and it needs to be resourced. Like the national housing strategy, which provides resources to the provinces and territories, an action plan on violence against women would need to do this in the same sense. We heard on Monday that this is the first step toward a national action plan so we hope that will come forward. Again, it's this patchwork of services and the example of housing that Tim was referring to.

One example is, in communities in Quebec you need to be living in that vicinity for 12 months before you can access social housing. Once again, I think in a lot of these systems it's often women who live in rural or remote areas who are most disadvantaged. When you

have a shelter that has a huge catchment area, the women aren't living there for 12 months, so their stay in the shelter needs to be extended; they need that safety and then you get back to this capacity problem.

Length of stay differs across the country. Maximum length of stay in Alberta is 21 days. In Ontario and Quebec there's no maximum. In a number of other provinces it's 30 days. We need to be able to have some consistency across the country and of course address the funding deficit around this.

Ms. Sheila Malcolmson: Is a parallel that the federal government gives the provinces and territories money to implement the Canada Health Act and then there's an expectation of equivalent access and standard of service? It would be a similar kind of federal, provincial, territorial—

• (1610)

Ms. Lise Martin: Yes, of how we're addressing violence against women.

Ms. Sheila Malcolmson: Women's Shelters Canada was one of the signatories to the blueprint at the time, just before the 2015 election. Can you give us a sense of how much broader the support was or maybe file with the committee the names of the signatories to that national action plan blueprint?

Ms. Lise Martin: Sure, I can file the blueprint document. The document was collaboratively developed by 22 provincial and national women's organizations. It addresses the continuum of violence against women. Even though we're talking about shelters here, we all know there's a huge continuum when we're talking about violence against women. It's important that it all be addressed.

What's really important is that prevention and addressing immediate services go hand in hand. It's not one or the other. It's really important if we're going to make advances on this issue that we keep that in mind.

Ms. Sheila Malcolmson: Last month I think your organization also released a report on the gaps in domestic violence policies and services across the country. Did you file that with this committee, or could you?

Ms. Lise Martin: I'm not sure of the process but I did give it to the clerk of the committee.

Ms. Sheila Malcolmson: That's super, thanks.

I'd also like to ask you to expand on your comments about operational funding. Can you tell us more about how the insecure and competitive, speculative characteristics of the federal government's program funding is taking workers' time away from that front-line service?

Ms. Lise Martin: As I said, the federal government's only program is through CMHC and that is not for operational funding. When shelters want to do additional work or find out a bit more information on the women they're serving, or how to provide better services to the women they're serving, it's a patchwork of projects, either through public health or Status of Women Canada. It's always very difficult to provide long-term stability and services, not only to the workers, but to the women. What often happens is that you build up these promising practices and then when the project funding ends, so does the promising practice, unfortunately.

Ms. Sheila Malcolmson: I've heard the Haven Society, which is a really impressive domestic violence shelter in my community, Nanaimo, say they're already collaborating, already working well with other partner agencies but they have to design a new program and show new collaboration to qualify for the Status of Women funding. Then, having put great practices in place, they have to stop that and design something completely new. It's inefficient rather than caring.

Ms. Lise Martin: That's right. I don't know the full details but the program that was just announced earlier this week by Status of Women Canada seems to be following in that vein. It's called capacity building, but interestingly, you cannot include staff people you already have in the project. It's creating these very temporary positions.

Ms. Sheila Malcolmson: That sounds like the funding announced this week is not affixed to that, because it doesn't get at the core need of continuing the good programs that are established.

Ms. Lise Martin: It's not about sustainability. No.

Ms. Sheila Malcolmson: Thank you, Chair.

The Chair: Fantastic.

We're now going to Emmanuella.

You have seven minutes.

Ms. Emmanuella Lambropoulos (Saint-Laurent, Lib.): I'd like to thank the witnesses for being here today.

My first question is for you, Ms. Bushell, but I'm not sure if you'll be able to answer it.

Some women who experience domestic violence also experience financial manipulation. Unfortunately, in some cases, women's husbands will use the house as collateral or as a way to threaten the women before they leave. A lot of these women end up being affected by mortgages. Sometimes the husbands will refinance the house before leaving. A house that's almost paid off will now no longer belong to the family before the husband decides to leave, and the woman may end up homeless.

Is there anything in place that could protect people from these types of actions? Is there any background check done before people are allowed to refinance their homes? Is there anything that can be done in that respect?

Ms. Jacquie Bushell: It's a really good question. This past year, I had an experience based on that exact example.

I do not know the answer to that. It would have to do with registries. If the spouse is on the title, she has to acknowledge the refinancing. If the spouse is not on title, she also has to acknowledge the refinancing. Where it becomes complex is if there's a lawyer who is more favourable...and doesn't honour the independent legal advice of the wife.

So, from a mortgage perspective...not really, and I have seen it happen where the house was refinanced and the wife was not acknowledged.

• (1615)

Ms. Emmanuella Lambropoulos: Would you say it's more of an issue with the justice system?

Ms. Jacquie Bushell: Yes, as it pertains to real estate law.

Ms. Emmanuella Lambropoulos: Thank you very much.

Mr. Richter, a lot of women are suffering in silence, as you mentioned, hiding the homelessness. How do you go about finding these women? Is there an outreach strategy that your organization uses?

Mr. Tim Richter: There are a lot of different strategies that you could use.

It's important to remember that a lot of these women remain hidden, and we need to think about why. I think they're hidden because they don't want to risk losing their children to child and family services authorities—child welfare—in the provinces.

They are afraid of the mainstream homeless system. The mainstream homeless system, to be perfectly blunt, is a very, very dangerous place for women. There are very few services specifically for women. Outside of the domestic violence system, where would you go?

About nine years ago, I met a young girl here in Calgary at a homelessness event. She was 19 years old. She had a black eye. I asked what happened and how she got the black eye. She said, "Well, I was staying at a shelter here in town and one of my friends was raped in the bathroom. I had my boyfriend punch me in the face so that I could go to the domestic violence shelter."

Women are taking extraordinary measures to avoid the dangers of the mainstream system and of homelessness. If we want to understand who those women are, we have to have services designed for women. We have to make the homeless system safe and accessible to them.

Imagine indigenous women and their interactions with child welfare or policing. They're not going to trust any of these organizations or mainstream systems.

We have to find a way to build systems that are responsive to the needs of these women and make it safe for them to access them.

Ms. Emmanuella Lambropoulos: If they haven't reached homelessness yet, how would we be able to reassure them that they won't lose their children if they do seek help? I guess as it stands, there's not much in place.

Mr. Tim Richter: Child welfare systems in the provinces are a superhighway into homelessness for children who are in those systems. They are often more of a threat than a help to vulnerable women with their children, so they won't access those systems at all.

Ms. Emmanuella Lambropoulos: Thank you.

Could you speak a bit more to the LGBTQ2 community? They really are underfinanced. How can we improve services for this community?

Mr. Tim Richter: Again, it comes down to working directly with the community, working directly with the individuals, understanding their unique needs and providing services, supports and housing that are safe to them.

For example, when you look at the homeless system and youth homelessness in particular, about 50% of homeless youth are homeless because they're LGBTQ and they've had some conflict with their families, but they don't have much by way of tailored services available to them.

Also, we find that people who don't conform to the gender binary, male-female, who may be trans or whatever, can't access services in either one of these systems. They're really dealing with multiple exclusions that make their lives very difficult. If I were to wave a magic wand, or if I could figure out a solution, it really comes down to having, and ensuring we have, tailored services, tailored housing and supports for these populations that are responsive to unique and individual needs.

• (1620)

Ms. Emmanuella Lambropoulos: Thank you very much.

The Chair: We're going to continue with our five-minute round.

Martin Shields, you have the floor for five minutes.

Mr. Martin Shields: Thank you, Madam Chair.

I'll just quickly go to the mortgage industry.

There's a market here. If we don't find that market, there's no mortgage business. How do we find that market and how do we find that spot? The stress test is a problem, and you've mentioned that. Therefore, from the mortgage industry, how do we find that spot for this clientele we have that needs a home?

It's a piece there.

Ms. Jacquie Bushell: It is a tough spot. I will let Paul respond, but for me, for what I get to see, it's on the qualifying, because the income generally will be spousal support, child support and the child tax benefit. Being more liberal with that would be helpful, even if it comes with a time limit, and maybe a longer amortization for a period of time that allows for qualifying for these women, to help them into home ownership, until they can get on their feet and then go into regular financing.

Ms. Sheila Malcolmson: Madam Chair, on a point of order, can I please remind the members that although we ended up with a witness list that was not tailored to the terms of the study, we did agree as members to just discipline ourselves to ask questions that were related to the study, which is domestic violence shelters and domestic violence transition houses.

Thank you.

The Chair: I look at the continuum of housing on this, recognizing that from the point of shelters and homelessness all the way straight through to the mortgage side.

I recognize what you're saying and we will have some pertinent questions. I do have one question for Lise after.

I respect where you're coming from, but we are looking also at the continuum of housing and how that may have an impact on the shelter study.

Thank you.

Ms. Sheila Malcolmson: However, again, it's not homelessness but domestic violence.

The Chair: Okay. Thank you.

Mr. Taylor.

Mr. Paul Taylor: I suspect that the reason we were invited is we are somewhat peripherally related to this for the folks who are transitioning out of those shelters and trying to create new homes for their families, as victims of this abuse.

Jacquie would know this directly, but it's not uncommon for anybody who has been through any type of separation or dissolution of a relationship for there to be bruised credit on either side of that. For specifically the victims of violence, it's even less uncommon for there to be threats of financial repercussions, people refinancing homes, or just not paying bills as they arrive at the home when the spouse is left with the children, which creates additional problems for those folks when they're actually trying to find financing after the fact.

Ms. Jacquie Bushell: Often the women in abusive relationships are not granted the opportunity to have credit. For example, they have extended credit on their husband, secondary credit cards. They don't have their own credit.

Mr. Paul Taylor: Right.

To respond directly to the question, it might be smart for some group such as CMHC, which provides mortgage insurance to folks who have the smaller down payments, to potentially provide products that are specifically tailored to individuals who can show that they've been victims of this type of abuse, violence, and in addition to some of the traditional underwriting criteria regarding credit scoring or just down payment, to make particular allowances or buffer their credit specifically for those folks to help them transition into something that would provide a family unit for them to transition out of those shelters.

Mr. Martin Shields: That goes back to what I mentioned to Mr. Richter.

When we talk about wraparound services, if we have people in the shelter system, how do we build that wraparound service so they get to that point? That's where I'm going in the sense of transition. If we don't have the wraparound from where they enter a system, for whatever reason—abuse and all of the things we might have said—how do we get them to that point? Where is that end product if we don't have the wraparound in connection between that end and this beginning? That's the point, in the sense of where I was going.

• (1625)

Mr. Paul Taylor: Recent changes made rental vacancy rates really tight in a lot of areas of the country, too, which has just increased overall costs of living for people. As an individual with children finding a place to live, any sort of assistance that can be created through the insurance mechanism, which really is supposed to be the social portion of the financing world, specifically targeting this group of disenfranchised individuals would be a very welcome addition to that structure, I think.

Mr. Martin Shields: Mr. Richter, one more time, you have said there is no homogeneous group.

One of the groups we have more of, and I'm familiar with, is the newcomers in our communities. Do you see any differences in that sector as our communities have changed over the last decade? Is there anything there that has created changes for what you have to do in providing services and what we need?

Mr. Tim Richter: I'll answer that question, but I also want to address the earlier point about staying focused on domestic violence shelters. I take the point of the focus of the committee, but the fact of the matter is that the people in those shelters are all homeless. It's important to think about the people in the system—the people in the shelters—and not just the structures themselves.

In terms of new Canadians, yes, I think we're starting to see more of that, especially in Ontario and Quebec. It's not an area that I have specific knowledge of. I do know that new Canadians, migrants and undocumented people are finding increasing barriers. We have to be mindful. One of the things the committee can explore is what the regulations are around immigration and whatnot that would trap women in marriages because they can't move on.

The Chair: Excellent. Thank you very much, Tim.

Bob, we have about three minutes, so you can fill in those three minutes.

Mr. Bob Bratina (Hamilton East—Stoney Creek, Lib.): I'll try to. Thank you.

I'm glad you mentioned, Ms. Martin, your final point. Mr. Richter brought up a similar one. We men should go out and meet with women and visit shelters. I was a downtown city councillor in Hamilton. Mr. Serré, my colleague, was also a councillor, and we do a lot of work at the council level.

Frankly, I was very disappointed in the community housing that was available, because the transition out of the shelter.... Women are in Phoenix Place in Hamilton and different places, and at some point they're going to have to leave. Quite often, because of the mortgage issues and all that, they will go into a city-owned building. Those buildings are not the best situation. I saw vulnerable senior women living next door to drug activities and all kinds of things.

Do you see a continuum here that we could exploit with our municipal backgrounds to encourage better responses?

I'll tell you, when I was on that housing board, they would argue about how they could turn the empty units over more quickly so that they wouldn't have so many vacancies, as opposed to the issues, personal issues, facing women who were living in very quiet desperation.

Ms. Lise Martin: I agree there is a role in terms of the mortgage piece, and you've made valid points for a certain number of women. The reality, in terms of the focus of this study, for women in shelters is that most of them would go into social housing. That really is the crux of the problem. There is not enough social housing, and it's not necessarily safe.

I think that's why we would like to see the expansion of second-stage shelters. These are apartment units. The housing first model has often not worked for women fleeing violence, just because of definitions of episodic homelessness. They're not necessarily on the top of the list, although I do know of a few case studies where this has been adapted. I think it really is around this expansion of the social housing piece.

The national housing strategy has indicated that 25% of all investments need to be dedicated to women. We've asked CMHC how that's going to be measured and with what kind of transparency. We don't have a sufficient or a satisfactory response to that. I think we'll have to keep on measuring that.

The end game is that we need more resources in this. Tim has made a lot of valid points. We also consider that women in shelters are homeless, but we do have to increase the amount of investments that we dedicate to this issue.

• (1630)

The Chair: Excellent. Thank you very much.

I have one point of clarification, Lise. You talked about maximum stays in shelters and the fact that some provinces have them and some provinces don't. Could you identify which provinces don't have a limitation on how long somebody can stay? In the provinces that do, what is their time frame? If you don't have that top of mind right now, could you send that data in?

Ms. Lise Martin: It's in the "Building a National Narrative" report. The two provinces that don't have limits are Ontario and Quebec.

The Chair: All right, fantastic. Thank you very much.

I would like to thank our panellists. Tim Richter, thank you very much for being on video conference. Lise Martin, Paul Taylor, and Jacquie Bushell, thank you very much for all of the information.

We're going to suspend for about two minutes so that we can go in camera.

[Proceedings continue in camera]

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