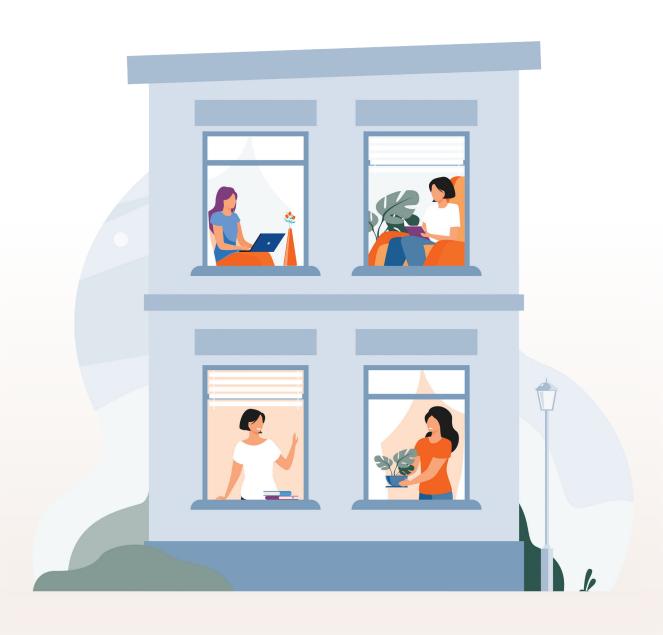
THE JOURNEY TO HOUSING STABILITY FOR SURVIVORS OF GENDER BASED VIOLENCE

EXECUTIVE SUMMARY



Introduction

Across Canada, 30% of women have experienced sexual assault and 44% have experienced intimate partner violence (IPV) during their lifetime — about 6.2 million people. The risk is higher for those living in rural areas and for people with intersecting marginalized identities, such as Indigenous women and gender-diverse people. According to the National Inquiry into Missing and Murdered Indigenous Women and Girls, the violence against these groups constitutes a genocide.

The dire convergence of the COVID-19 pandemic and the increased prevalence of gender-based violence (GBV) became evident in Ontario shortly after the announcement of the province's lockdown measures. In the first few months of the shelter-in-place mandates, crisis centres and emergency shelters for those fleeing violence reported a dramatic increase in calls for assistance. Even post-pandemic, shelters continue to be overwhelmed, and survivors face a critical shortage of affordable housing, leaving many trapped in unsafe situations.

In 2022, the Canadian Department of Justice, through the Victims Fund and the Justice Partnership and Innovation Fund, provided funding to nine Ontario legal clinics, including the Advocacy Centre for Tenants Ontario (ACTO). This funding was to be used to expand and enhance legal services to better support survivors of GBV with access to justice.

Recognizing the gap that exists in housing-related legal supports, ACTO undertook research to inform the design of a specialized housing legal service to meet the needs of survivors who rent. The project identified the core barriers survivors experience when forced to leave their homes, including an overburdened shelter system, a lack of affordable rental housing in the private market, complex rules governing social housing access, and difficulties navigating the housing legal system. Survivors and service providers shared insights that shaped the report's policy recommendations to promote the right to housing and allow them to access secure and sustainable housing.

The research also informed the design and implementation of a new, specialized housing legal service to improve housing stability for tenants experiencing GBV.

Research Methodology

The research was designed in consultation with key stakeholders and peer reviewed by an evaluator from the Centre for Research & Education on Violence Against Women and Children. Researchers continuously incorporated feedback from participants as the work progressed. It was important that interviewees, especially those with lived experience of GBV, left the research process feeling empowered rather than retraumatized, so researchers relied on a trauma-informed approach.

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The project incorporated five research methods and information sources:

- 1. A literature review
- 2. Jurisdictional, policy, and service scans
- 3. Qualitative research interviews with 82 key informants, including lived-experience participants, legal professionals, shelter and transitional housing workers, social housing providers, and service managers
- 4. Quantitative surveys of survivors of GBV, legal professionals, and housing-service providers
- 5. A policy roundtable event with 52 attendees from 32 organizations, and lived-experience participants

Findings

GBV is the leading cause of homelessness for women and gender-diverse people. The link between GBV and housing instability is critical yet often overlooked in Ontario. The research findings provided new insights into the challenges women, Two-Spirit, transgender, and gender-diverse people face when seeking safe, adequate, and affordable housing, including a dire lack of housing options, homelessness services, and legal support. Survivors face constant setbacks, forcing them to move in and out of homelessness, shelters, precarious housing, and even back to the violent situation they left before reaching housing stability — for far longer than prior research has suggested.

Renters experiencing violence have limited legal options if they wish to stay in their homes. They often have limited awareness of their rights and are faced with overburdened legal clinics, eligibility hurdles, and retraumatizing experiences at the Landlord and Tenant Board (LTB). The legal system often lacks trauma-informed practices, contributing to further harm.

Survivors of GBV also face multiple barriers when trying to access private market housing, including a lack of affordable or accessible units, strict rental requirements, the prohibitive cost of required rental deposits, and discrimination from prospective landlords. They also frequently face the threat of losing their housing due to arrears, unsafe or unhealthy living conditions, abuse from landlords and roommates, and bad-faith evictions.

Social housing and supportive housing were survivors' best option for permanent affordable housing, especially for lone-parent survivors who rely on social assistance and/or have disabilities. Yet a lack of subsidized housing means that there is a severe shortage of purpose-built, affordable homes.

Our research found that survivors' experiences with housing do not follow a straightforward path along the housing continuum. Instead, they experience frequent setbacks, mirroring the loss of control, agency, and choice that characterized the violence they fled. Realizing the right to safe, affordable, and stable housing is critical for recovery, autonomy, and protection against further harm for survivors of GBV.

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Discussion

Across the housing system, survivors of GBV are pressured and forced into making housing decisions that do not align with their safety, needs, or healing. The housing affordability crisis compounds these pressures, pushing survivors into long-term shelter stays or into housing that is unaffordable, inaccessible, or unsafe. In rural and Northern regions, survivors are often forced to move away from their communities to access housing, separating them from cultural supports and intensifying their trauma. This is especially harmful for Indigenous survivors.

Survivors often felt that they had no choice but to accept housing that was unsafe, unsuitable, or unaffordable because of the threat of losing access to shelter, being faced with extensive social housing waitlists, or being timed out of transitional housing programs.

Rental housing was also often weaponized against survivors. Abusive partners would withhold rent or damage units, leaving survivors financially and legally liable. Survivors experienced a lack of agency and choice in what happened to them, frequently relinquishing their needs and sense of dignity to secure a rental unit.

Without meaningful access to justice, the cycle of violence is tightly linked with the cycle of homelessness. Survivors were often pushed out of their homes or faced eviction, leading to cycles of homelessness and instability. Those who experienced absolute homelessness reported the lingering effects of trauma, which complicate efforts to regain and maintain stable housing. In the context of an affordability crisis, the limited protections offered by housing legislation and housing policies do not reflect the lived realities of survivors of GBV and have failed to mitigate the risk of further violence. Despite laws intended to support survivors of GBV, access to housing and related resources is inconsistent and largely dependent on discretionary decisions made by individual workers, lawyers, or shelter staff. This unpredictability creates a system in which support feels arbitrary and success is perceived not as a right, but as something achieved by chance.

Despite the National Housing Strategy Act's recognition of housing as a human right (2019), Ontario's housing and legal systems remain largely reactive. Without legal reforms and proactive, trauma-informed interventions, survivors are left vulnerable to chronic homelessness, exploitation, and femicide. Meaningful change therefore requires a proactive, systemic response that prioritizes the prevention of homelessness, stability, and long-term support so that survivors can access safe, affordable, and stable housing that supports their recovery and autonomy, and protects against further harm.

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Policy Recommendations

The research findings culminated in the creation of 17 key recommendations for action by all levels of government to guarantee the right to housing for survivors of GBV through improving their long-term housing stability and breaking down barriers in the justice system:

- 1. Declare IPV and GBV an epidemic.
- 2. Re-establish the Ontario Roundtable on Violence Against Women.
- 3. Increase funding for Indigenous-led solutions to the housing crisis, including the expansion of Indigenous housing and support services which understand the needs of Indigenous survivors and the depth of systemic trauma that their community has experienced due to colonial violence.
- 4. Increase the supply of transitional housing, including in rural and Northern locations.
- 5. Increase the supply of specialized supportive housing for survivors to best serve the needs of survivors with complex needs including trauma-related mental health concerns.
- 6. Reform the Housing Services Act and Special Priority Program to reduce barriers for survivors that are counterintuitive to the intended goal of prioritizing the housing needs of people in vulnerable situations.
- 7. Restore rent control. Lived-experience interviewees considered affordability to be the greatest barrier when it came to leaving situations of violence and securing new housing.
- 8. Increase social assistance rates, which are inadequate and leave survivors that rely on social assistance unable to secure private rental market units.
- 9. Build credit scores and rental history for gender-based violence survivors, who are often unable to provide credit scores or references needed to secure housing in the private rental market.
- 10. Expand and extend the Canada-Ontario Housing Benefit program to include applicants who have been deemed ineligible for SPP.
- 11. Rebuild financial pathways for survivors of violence.
- 12. Address the limitations of the Residential Tenancies Act.
- 13. Improve access to justice for renters experiencing GBV.
- 14. Improve safety for renters through landlord training and accreditation, thereby reducing the discrimination faced by survivors in the rental housing market.
- 15. Provide trauma-informed legal and housing services.
- 16. Invest in specialized wraparound services for survivors facing rental housing challenges.
- 17. Build opportunities for learning and collaboration.

Conclusion

This project highlights the urgent need for specialized legal housing services for survivors of GBV. The complex relationship between violence, housing instability, and justice system failures creates persistent barriers to safety and recovery. Survivors have told us, time and again, what they need: to be believed, to be treated with fairness and dignity, and to have real, equitable access to safe, stable housing. Without access to justice, security of tenure cannot be realized.

Future research should focus on the experiences of marginalized survivors from specific communities to better understand their unique needs and nuanced help-seeking patterns, and to create targeted recommendations. There is a need for additional quantitative research to further validate these findings.

Implementing survivor-informed, trauma-responsive practices is not just good policy — it is a justice imperative. Real change requires systemic transformation that restores survivors' autonomy, dignity, and access to safe housing. These best practices, when consistently implemented, create legal and housing services that not only respond to trauma but help to restore agency and dignity.

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