



FINAL REPORT ADEQUATE HOUSING

FOR INDIGENOUS TWO-SPIRIT, TRANSGENDER,
NON-BINARY, AND GENDER-DIVERSE PEOPLE

RESEARCH DISCLAIMER:

The opinions, findings, and conclusions or recommendations expressed in this document are those of the author(s) and do not necessarily reflect the views of the Canadian Human Rights Commission or the Federal Housing Advocate.



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① INTRODUCTION

The Native Women's Association of Canada (NWAC) embarked on a research initiative in 2023-2024 to understand and address the systemic housing issues faced by Indigenous Two-Spirit, transgender, non-binary, and gender-diverse (2STNBGD)¹ people. In seeking to advocate for inclusive, respectful, and transformative housing and housing services reflective of the experiences of Indigenous 2STNBGD people and tailored to their needs, this project began with two foundational understandings:

1. The experiences of First Nations, Inuit, and Métis people who identify as 2STNBGD are highly intersectional and diverse.
2. The ongoing imposition of colonial values related to gender-identity and sexual orientation has resulted in Indigenous 2STNBGD people routinely being unseen, unheard, and unrepresented in policy decision making.

Grounded in a literature review commissioned by the Office of the Federal Housing Advocate (OFHA), community engagement sessions, and guidance by internal and external advisory committees comprised of Indigenous 2STNBGD people, this final report presents insights gained through the sharing of lived experiences of Indigenous 2STNBGD people and service providers about systemic housing issues and violations of the right to adequate housing that they have experienced or witnessed. It offers housing policy recommendations based on what Indigenous 2STNBGD people expressed was necessary to meet their human right to adequate housing and to improve their access to inclusive housing services including shelters, transitional housing, and wraparound housing supports; tenant rights protections; and assistance with the maintenance and purchase of homes.

¹ A glossary is included in Appendix A.





2 BACKGROUND

The *National Housing Strategy Act*, legislated in 2019, established a legislative and policy framework to help realize the right to adequate housing, including the establishment of a Federal Housing Advocate. The Office of the Federal Housing Advocate (OFHA) at the Canadian Human Rights Commission is responsible for conducting research on systemic housing issues and pays special attention to priority groups who may be disproportionately affected by inadequate housing such as “people experiencing homelessness; Indigenous people; women, adults and children fleeing domestic violence; seniors;

people who identify as 2SLGBTQI+; people with disabilities; people with disabilities related to mental health or addiction; veterans; young adults; racialized groups; [and] newcomers to Canada.”²

Canada’s *National Housing Strategy Act* recognizes housing as a human right and outlines a framework for realizing the right to adequate housing, as enshrined in Article 25 of the *Universal Declaration of Human Rights* and other international treaties.

2 Office of the Federal Housing Advocate, “How We Help.”



NWAC's "Adequate Housing for Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse People" project emerged from the Federal Housing Advocate's commitment to examining how Indigenous 2STNBGD people disproportionately experience violence and exclusion from government housing policies and programs and face specific barriers due to the gender-binary nature of most transitional and emergency housing and support in Canada. The overall intent of this project is to advocate for the human right to adequate housing for Indigenous 2STNBGD people by:

- Amplifying lived experiences;
- Reviewing existing recommendations and gathering information that can be used for holding government duty bearers to account for inaction on existing recommendations;
- Providing the OFHA with evidence and analysis on housing and homelessness experienced by Indigenous 2STNBGD people, including systemic issues; and,
- Exploring solutions to systemic issues and proposing recommendations.

3 ABOUT NWAC

The Native Women's Association of Canada (NWAC) is a national Indigenous organization that defends the rights, delivers programming to, and amplifies the perspectives of Indigenous women, girls, Two-Spirit, transgender, and gender-diverse (WG2STGD+) people in Canada. NWAC is inclusive of First Nations—on- and off-reserve, Status, Non-Status, and disenfranchised—Inuit, and Métis. As a grassroots association guided by Indigenous women's organizations from across the country, NWAC was founded on a collective goal to enhance, promote, and foster the social, economic, cultural, and political well-being of Indigenous women, girls, Two-Spirit, transgender, and gender-diverse people in their respective communities and Canadian society.

Since 1974, NWAC has established strong and lasting governance structures, decision-making processes, financial policies and procedures, and networks, to achieve its overall mission, vision, and goals. Today, NWAC engages in national and international advocacy aimed at legislative and policy reforms to promote equality for Indigenous WG2STGD+ and LGBTQQIA+ people. Through advocacy, policy, and legislative analysis, NWAC works to preserve Indigenous culture and advance the well-being of all Indigenous WG2STGD+ people, as well as their families and communities.





4 METHODOLOGY

The initial stages of this project involved NWAC producing a [Literature Review Annex](#)⁵ intended to supplement a literature review previously prepared for the OFHA in 2023 by the Women's National Housing and Homelessness Network.⁶ NWAC's Literature Review Annex shared research about housing issues, solutions, obligations, and best practices as they relate specifically to Indigenous 2STNBGD people with the aim of offering more disaggregated data on this topic. It also provided a preliminary research footing for this project's core objective – to foreground the lived experiences of Indigenous 2STNBGD people in housing research and policy recommendations pertaining to Indigenous 2STNBGD people.



FOREGROUNDING LIVED EXPERIENCES OF INDIGENOUS TWO-SPIRIT, TRANSGENDER, NON-BINARY, AND GENDER-DIVERSE PEOPLE

A key objective of the “Adequate Housing for Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse People” project when it came to understanding the unique housing experiencing of Indigenous 2STNBGD people and developing housing recommendations was to foreground the lived experiences of Indigenous 2STNBGD people as it pertains to housing, housing precarity, homelessness, and access to shelter and housing services. To accomplish this goal, NWAC hosted two online community roundtables.⁷

These videoconferencing engagement sessions were part of the project's participatory methodology, designed to create opportunities for participants to openly share their experiences and shed light on housing challenges and potential solutions. This community-driven approach grounds this report in the lived experiences of Indigenous 2STNBGD individuals and centres their perspectives in arriving at recommendations intended to ameliorate their experiences and opportunities to access adequate housing.

⁵ [Literature Review Annex: Adequate Housing for Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse People](#)

⁶ [A Portrait of Homelessness Amongst Gender-Diverse People in Canada](#)

⁷ Anonymized quotations included in text boxes throughout this report come from thoughts shared by community roundtable participants.



Using these engagement sessions to collect disaggregated data with the goal of ensuring accountability in developing housing solutions that meet the human right to adequate housing for Indigenous 2STNBGD people, it was critical for NWAC to think of this work as grounded in “the grandmother perspective” shared by Gwen Phillips of the Ktunaxa Nation, BC First Nations Data Governance Initiative Champion. The “grandmother perspective” centres care and relationship as foundational values for why data is collected and how it will be protected and used. The grandmother perspective calls for

“a reimagining of the community relationships within which data collection occurs and a primacy given to those relationships as both process and product as governments and organizations move toward data collection to

address systemic inequities.”⁸ NWAC encourages readers of this report to learn more about the grandmother perspective and to adopt this relational approach when considering the data included herein so that the lived experiences generously shared during the community roundtables can ultimately support structural change to combat systemic oppression.

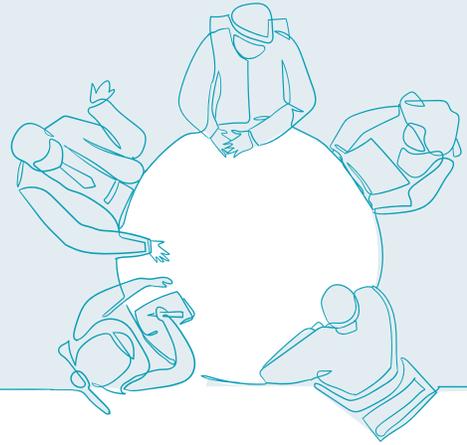


8 British Columbia’s Office of the Human Rights Commissioner, Disaggregated Demographic Data Collection in British Columbia: The Grandmother Perspective, 14.





ROUNDTABLES



The first roundtable invited Indigenous 2STNBGD participants aged 17+ who are living in Canada and have lived experiences of inaccessible and inadequate housing and/or experiences with precarious housing and homelessness to join. The goal was to engage 40 participants with 10 coming from each of the Four Directions (North, South, East, West). To support accessibility for this online engagement, participants were able to specify any accommodations needs in advance to facilitate participation.

The second roundtable extended the target group of participants, inviting Indigenous 2STNBGD participants aged 17+ who are living in Canada and have lived experiences of inaccessible and inadequate housing and/or experiences with precarious housing and homelessness along with individuals (Indigenous or non-Indigenous) who have experience working with Indigenous 2STNBGD individuals or communities in providing housing support services and housing advocacy.

The engagement sessions were opened and closed with an Elder and supported by a Two-Spirit facilitator. Using a combination of open discussion, interactive polls, and a follow-up form to allow participants to share additional insights, the engagement methodology sought to explore the spectrum of housing challenges

faced by Indigenous 2STNBGD people. A critical focus on intersectionality (i.e., understanding that participants may experience multiple layers of discrimination including colonial, gendered, heteronormative, and race-based oppression) and cultural-distinction (i.e., recognizing and accounting for the diverse cultural experiences of Indigenous Peoples across Turtle Island and Inuit Nunangat, including First Nations—on- and off-reserve, Status, Non-Status, and disenfranchised—Inuit, and Métis) shaped the methodology to avoid pan-Indigenous generalizations and to account for the intersectional experiences of oppression shaping the housing issues at hand.

ENGAGEMENT ON ADEQUATE HOUSING
for Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse+ People

JOIN US to share your experience of inaccessible and inadequate housing or homelessness, access to housing services, and your suggestions for advocacy and improvement.

Limited to the **first 34** Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse people with lived experiences of inaccessible and inadequate housing or homelessness, and individuals who have experience working with such Indigenous individuals or communities on housing.

Register by email to: fabdi@nwac.ca by September 1, 2023
Please include your mailing address and specify any accommodation needs

DATE September 12, 2023 TIME 12:30-2:30 p.m. EDT

QUALIFYING PARTICIPANTS WILL RECEIVE AN HONORARIUM VALUED AT \$50*

*available only to those who attend and actively participate in the session, verbally or via chat, and/or provide information in a Google form



PROJECT ADVISORY COMMITTEES

Throughout the course of the “Adequate Housing for Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse People” project, the Native Women’s Association of Canada (NWAC) engaged with two advisory committees.



NWAC’S 2SLGBTQQIA+ ADVISORY COMMITTEE

As an accountability mechanism to ensure this project was 2STNBDG-led, one of NWAC’s project team members was also a member of NWAC’s 2SLGBTQQIA+ Advisory Committee, and they facilitated ongoing consultation and collaboration with this internal committee to provide inclusive representation.

NWAC’s 2SLGBTQQIA+ Advisory Committee was established in 2021 in response to an internal 2018 Engagement Strategy that called on NWAC to respond to gender diversity within the communities it serves as a necessary means to avoid replicating the oppression of 2SLGBTQQIA+ communities and becoming complicit in the erasure of Indigenous people experiencing multiple, intersecting forms of discrimination.

The committee’s **guiding frameworks** are

- 1) anti-oppression,
- 2) anti-colonial,
- 3) intersectional,
- 4) Indigiqueer resurgence, and
- 5) trauma-informed.

Its **guiding values** are

- 1) humility,
- 2) mutual respect,
- 3) ethics of non-competition,
- 4) meaningful consultation, representation, and collaboration, and
- 5) prioritizing relationships and relationship building.



NWAC'S 2SLGBTQQIA+ ADVISORY COMMITTEE (CONT.)

The existence of NWAC's 2SLGBTQQIA+ Advisory Committee directly addresses the National Inquiry into MMIWG2SLGBTQQIA+ Call to Justice #18.9, which asks First Nations, Métis, and Inuit leadership and advocacy bodies to equitably include 2SLGBTQQIA+ people, and for national Indigenous organizations to have a 2SLGBTQQIA+ council or similar initiative.

During its years of existence, NWAC's 2SLGBTQQIA+ Advisory Committee has sought to help forge new paths to accountability and reconciliation within NWAC and offer sincere and concrete steps in actualizing the inclusion of Two-Spirit, transgender, and gender-diverse people's voices, experiences, and perspectives in all NWAC's present and future work.

OFHA ADVISORY COMMITTEE

The Office of the Federal Housing Advocate (OFHA) convened an Advisory Committee that served to guide this research and engagement on systemic housing issues for Indigenous 2STNBDG people in Canada. Engaging an Advisory Committee to guide this research is in keeping with the human rights-based approach of the OFHA, including principles of decolonization, transparency, inclusion, equity, and the participation of and accountability to people with lived experience and members of

communities directly affected by inadequate housing and homelessness.

Members of the advisory committee were members of organizations and/or individuals with subject matter expertise on intersectional gender diversity, lived expertise, and community networks as they relate to housing policy, legislation, and programs.





The purpose and goals of the OFHA Advisory Committee were to:

- provide a forum to ensure community connections, communication, and continuity between two current housing initiatives and other OFHA and CHRC work underway;
- discuss projects/initiatives and provide input on any necessary adjustments to meet deliverables;
- provide advice based on advisory members individual and organizational expertise;
- help to spread the word about engagement initiatives to recruit participants for the projects/initiatives;
- ensure diverse perspectives are embedded in the research/engagement initiatives;
- discuss knowledge mobilization of the work and how it could be used to support the OFHA duties to review systemic issues; and,
- share information about events that present knowledge mobilization and advocacy opportunities.

NWAC's project team co-chaired and participated in six OFHA Advisory Committee meetings during the duration of this project.



COMMUNITY ENGAGEMENT SESSION FINDINGS

WHO SHARED

The Native Women's Association of Canada hosted two online community engagement sessions in the summer and fall of 2023. Indigenous participants who joined these engagements identified as Two-Spirit, Indigiqueer, transgender, non-binary, and gender-diverse. Thirty-three people participated in total across both engagement sessions. Eleven participants at the second engagement identified as professionals who work with Indigenous

2STNBGD people in relation to housing. Four of the individuals with professional experience also identified as Indigenous and Two-Spirit, transgender, non-binary, or gender-diverse. The engagement sessions had relatively equal representation from three of the Four Directions – East ⁽⁸⁾, West ⁽¹⁰⁾, and South ⁽¹⁴⁾. One participant identified as being from the North and four participants indicated that they currently live in small towns or rural areas.

Registration for and participant contributions to these online engagement sessions offered valuable insights that inform the recommendations in this final report along with take-aways included in the “What We Learned” section.⁹



WHAT WE ASKED

Questions for the community engagement session were developed in alignment with the project's objectives and in consultation with the OFHA's Advisory Committee and NWAC's 2SLGBTQQIA+ Advisory Committee. Through this consultation process, the project team heard frustration expressed at what can seem like an endless process of data collection that does not translate to concrete results. Taking this into

consideration, engagement session questions were designed to fill gaps in existing data and be largely solutions and accountability focused.

The questions used, paraphrased below, were similar for both sessions with slight variations in wording to account for the inclusion of service providers invited to join the second session.

⁹ See the discussion related to access to engagements and trust building in the “What We Learned” section for factors that influenced engagement session numbers and differences in regional participation.



COMMUNITY ENGAGEMENT SESSION FINDINGS (CONT.)

Participant engagement levels and time constraints meant that not all questions received equal discussion time in each session.

Filling Data-Gaps and Understanding Lived Experiences

- 1 Does the international definition of adequate housing¹⁰ fit with your expectations and needs for what could be defined as adequate housing?
- 2 Is there anything you might added to the currently documented challenges¹¹ experienced by Indigenous 2STNBGD people when accessing adequate housing and housing supports?
- 3 What strategies are you or Indigenous 2STNBGD people you work with using to stay housed or obtain adequate housing?

10 The definition was shared with participants during the session to support responses to this question.

11 The documented challenges were provided to participants during the session and include 1) ignorance, intolerance, and stereotyping; 2) discrimination based on race and/or gender identity or expression and/or perceived sexual orientation (transphobia and/or homophobia); 3) systemic discrimination resulting from heteronormative and gender binary nature of laws, systems, policies, practices in shelters and transitional homes; 4) lack of culturally appropriate housing (quantity and quality); 5) overcrowding and unsafe living conditions; 6) poverty and lack of affordable housing; 7) homelessness, persistent threat of homelessness, housing insecurity, insecure tenure, hidden homelessness, and couch surfing; and 8) inaccessible housing. See [NWAC's Literature Review Annex](#) for more information about each of these challenges.





COMMUNITY ENGAGEMENT SESSION FINDINGS (CONT.)



Exploring Housing Solutions

- 1 What immediate solutions would improve your access to adequate housing? (i.e., could be done today or in the near future)
- 2 What long-term solutions are needed to deal with your housing challenges? (i.e., would need more time and/or significant resources to implement)
- 3 How can the housing system be more fair, inclusive, affirming, and respectful of Indigenous 2STNBGD people's rights and needs?
- 4 What challenges make it difficult to achieve a housing system that is more fair, inclusive, affirming, respectful of Indigenous 2STNBGD people's rights and needs?





Reflecting on Accountability and Advocacy

- 1 What do you want government and policy makers to know about the housing situation experienced by Indigenous 2STNBGD people and how it can be improved?
- 2 What should be the roles of federal, provincial, municipal, and Indigenous governments and service providers, such as non-profit organizations, in addressing homelessness/hidden homelessness and ensuring rights to fair, inclusive, affirming, respectful, and adequate housing for Indigenous 2STNBGD people?
- 3 Can you suggest upcoming events that might present good opportunities to advocate for the improvement of housing for Indigenous 2STNBGD people?



COMMUNITY ENGAGEMENT SESSION FINDINGS(CONT.)

WHAT WE HEARD

Housing Challenges Experienced by Indigenous 2STNBGD People

The engagement sessions highlighted the challenges faced by Indigenous 2STNBGD individuals in their attempts to access adequate housing or support Indigenous 2STNBGD people in doing so. The challenges encompassed discrimination, systemic barriers, unsafe living conditions, social isolation, homelessness, and insufficient support services. Discussion of housing challenges during the engagement sessions was grounded in the details documented earlier in [NWAC's Literature Review Annex](#).¹²

After reviewing the list of currently documented challenges experienced by Indigenous 2STNBGD people when accessing adequate housing and housing supports, participants at the first engagement session were asked to respond to a poll that asked, "Which of these challenges/issues has impacted you the most or would you prioritize when it comes to finding housing solutions?". The top three answers were:

- 1 Discrimination based on race and/or gender identity or expression and/or perceived sexual orientation (transphobia and/or homophobia)
- 2 Ignorance, intolerance, and stereotyping
- 3 Lack of culturally appropriate housing

12 See "Specific Challenges Faced by Indigenous 2STNBGD People" in NWAC's [Literature Review Annex](#) for more detail.





Adding to documented challenges in accessing adequate housing, shelter support, and housing services, engagement participants repeatedly emphasized the need for safety, indicating that security from harassment is a major component of where the standard of housing adequacy is not being met for participants.

Poor living conditions in housing, lack of privacy, and proximity to medical services were also raised as major challenges, each of these concerns pointing to elements of the human right to housing – such as habitability and location – that are not being realized. Finally, inadequate government policies and a lack of coordination between services, funders, and service providers were discussed as other major concerns.

“Addressing these challenges requires a coordinated effort from government agencies, community organizations, and advocates. It involves policy changes, investments in affordable housing, efforts to combat discrimination, and a commitment to housing as a fundamental human right. Achieving a fair and respectful housing system is an ongoing and complex process that requires sustained attention and action.”



Dialogue in both engagement sessions underscored the urgency of addressing these issues as intrinsic components of securing housing as a fundamental human right for all.

When asked “What strategies are you or Indigenous 2STNBGD people you work with using to stay housed or obtain adequate housing?”, the most common strategies selected by participants included “staying with family” (19 participants) and “staying with friends” (17 participants). Ten participants indicated that they had connected with organizations to stay housed or obtain adequate housing. For those who connected with organizations to help stay housed or obtain adequate housing, shelters and transitional housing organizations (13 participants) and Indigenous organizations (14 participants) were the most used.

Notably, the strategies participants indicated using to stay housed, such as staying with friends or family, constitute forms of provisional housing and may contribute to the under documentation of homelessness amongst Indigenous 2STNBGD people who fit into the definition of hidden homelessness.¹³

“Safety is very important.”

19 STAYING WITH FAMILY

17 STAYING WITH FRIENDS

13 SHELTERS, TRANSITIONAL HOUSING ORGANIZATIONS

14 INDIGENOUS ORGANIZATIONS



¹³ Canadian Observatory on Homelessness, “Hidden Homelessness.”



INDIGENOUS 2STNBGD PERSPECTIVES ON “ADEQUATE HOUSING”

When participants were asked if they would add to the international definition of “adequate housing”¹⁴ to fit with their expectations and needs, participants pointed out that a component of accessibility needs to include the ability to access housing “without discrimination based on race, ethnicity, gender, disability, or other factors. It should also consider the needs of vulnerable groups.”

Although the international definition of adequate housing includes this broader understanding of accessibility – defining housing as accessible only if it accounts for “the specific needs of disadvantaged and marginalized groups,”¹⁵ the emphasis participants put on this aspect of accessibility suggests that 1) accessibility is commonly conceptualized in public discourse more narrowly as physical accessibility, and 2) that there are cisnormative aspects of accessibility, in emergency and transitional housing as well as in experiences of gender-based discrimination in rental contexts, that must be addressed for housing to be considered accessible for Indigenous 2STNBGD people.¹⁶

Participants in both engagement sessions also called attention to gender-based, transphobic violence as a major safety issue, underscoring the importance of recognizing protection from gender-based discrimination and violence as a fundamental need when it comes to assessing housing adequacy.



“Where I’m from, on the island, we have less than 1% vacancy. So, it doesn’t matter if you’re Two-Spirit, Indigenous, or a newcomer to the island. The landlords easily discriminate against who they accept because they’ve got a hundred applications for every unit or room that they’re renting. So, they essentially ... don’t have to make it about, you know, discriminating against your skin color, your race, religion, or sexuality. It’s just, we’ll just move on until we can cherry pick who we want living in our buildings.”

“I think if we had more housing options here, we would see less of the discrimination against Two-Spirit or Indigenous clients.”

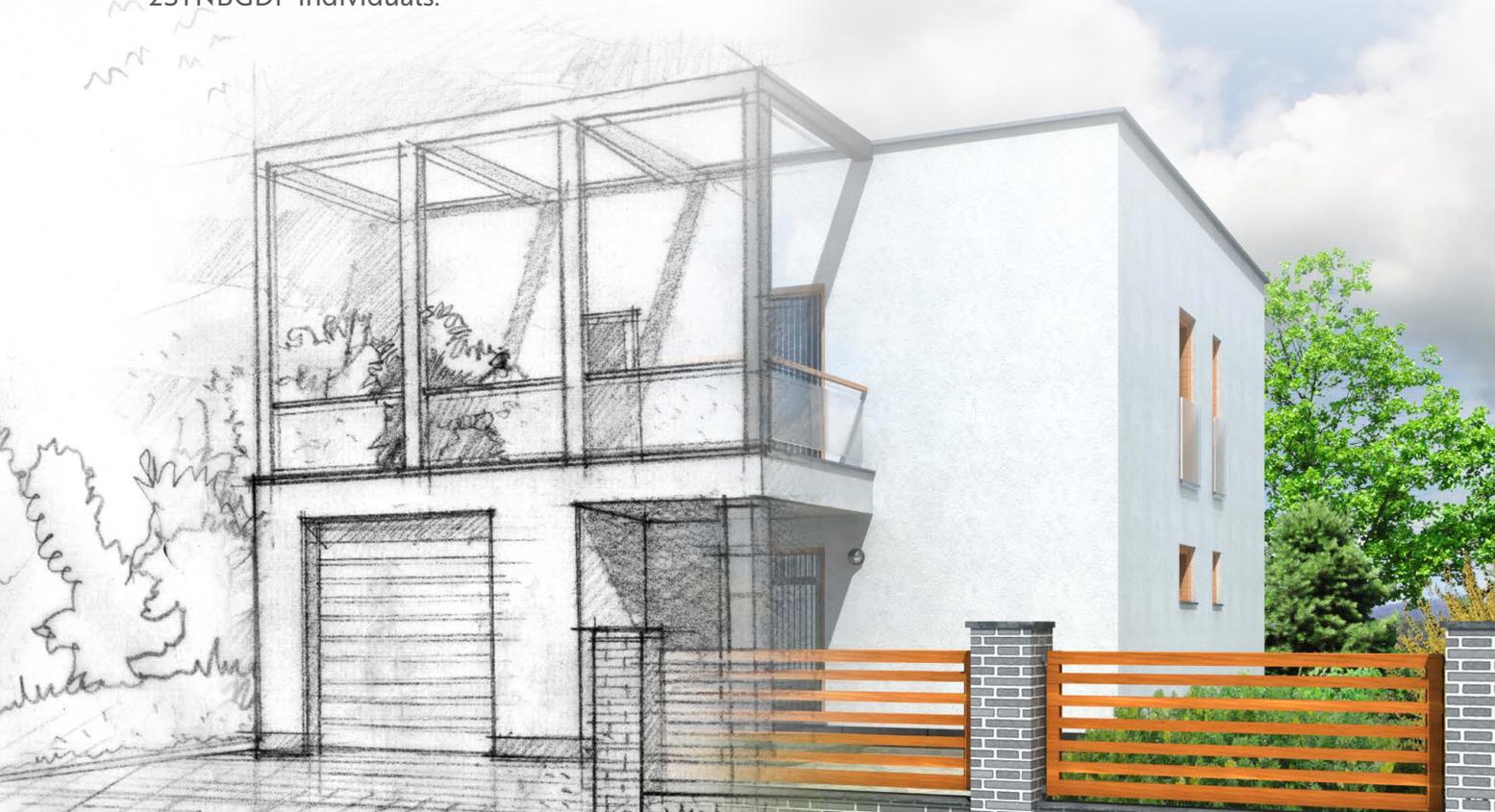
14 The international definition of adequate housing was shared during the engagement sessions with participants and is included in the introduction of this report.

15 United Nations, Fact Sheet No. 21: The Right to Adequate Housing, 4.

16 “Cisnormativity” is the societal, systemic, or personal prejudice that assumes that a person’s gender identity should align with a sex assigned at birth and asserts that this is the correct or ideal form of gender identity and expression.



Another issue emphasized during the sessions was a scarcity of affordable housing that was also suitable in size. Participants spoke about the lack of affordable options as posing significant barriers to securing adequate housing, including housing with appropriate space and design to allow for privacy, especially in shared and multi-generational households.¹⁷ Moreover, housing scarcity, such as low rental vacancy rates, was identified as an easy veil for other forms of discrimination in housing, wherein too few housing options and too many people in need of housing make it easy for landlords to pick and choose tenants and exclude Indigenous 2STNBDG applicants. As such, affordability and availability emerged as a pressing systemic barrier in accessing adequate housing for Indigenous 2STNBDG individuals.



¹⁷ According to the 2021 Census, more than one in six Indigenous people lived in over-crowded housing “considered not suitable for the number of people who lived there,” over twice the rate compared to non-Indigenous people, with these rates increasing for First Nations people living on reserve and Inuit living in Inuit Nunangat (Statistics Canada, 2022).



CHALLENGES FOR ACHIEVING A MORE FAIR, INCLUSIVE, AFFIRMING, AND RESPECTFUL HOUSING SYSTEM FOR INDIGENOUS 2STNBGD PEOPLE

INTERSECTIONAL DISCRIMINATION

The theme of intersectional discrimination emerged prominently, with over-lapping layers of discrimination connected to Indigeneity, race, gender identity, sexual orientation, age, economic and family status compounding the ability of Indigenous 2STNBGD people to access adequate housing and housing supports.

For example, intersectional forms of discrimination were expressed as a major deterrent for Indigenous 2STNBGD people having equitable access to shelters as well as a being a barrier to finding rental accommodations. Participants shared stories of race and gender-based discrimination and fear of homophobic and transphobic discrimination when applying to lease apartments and when using shelters. Participants reported concealing their Indigenous and/or gender-identity in both contexts. One service provider who participated in the second engagement session shared that unfounded complaints of sexual assault or harassment lodged by cisgender shelter users against gender-diverse shelter users was a common enough occurrence that they would prepare gender-diverse shelter clientele for this possibility. These experiences reaffirm that the binary nature of shelter systems coupled with transphobic attitudes and behaviours amongst some shelter staff and users makes the shelter system a particularly unsafe and potentially traumatizing option for Indigenous 2STNBGD people experiencing homelessness. Moreover, participant experiences showed that race and gender-based discrimination makes accessing housing difficult for Indigenous 2STNBGD people at all levels of the housing system.

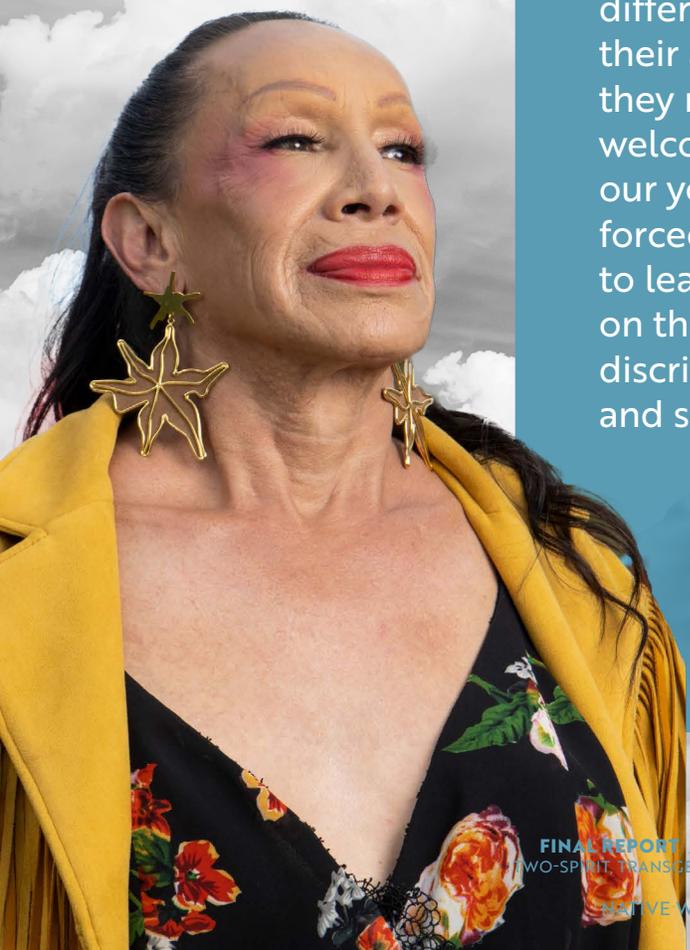


“It is nearly impossible to gain secure employment opportunities without a permanent address.”

“Let’s not forget seniors who identify as 2STNBGD+ also have special housing needs and challenges that differ from those of youth.”

“I would tell [policy makers] that [they] need to understand that many members of the Indigenous 2STNBGD+ community continue to face discrimination, especially when it comes to accessing a safe and suitable, affordable place to live. [They need] to consider that their needs may be different from those of other Canadians: their access to social or medical services, they need to be a part of an inclusive and welcoming community. Far too many of our youth who have come out are then forced to leave home and then forced to leave their families. Then they’re on the streets where they face further discrimination, less access to education and security in a safe place to live.”

“Fear of encountering things such as homophobia, transphobia, makes many of these individuals avoid shelters.”





LACK OF CULTURALLY RELEVANT AND INCLUSIVE HOUSING SERVICES, POLICIES, AND PROGRAMS

Discussions revealed a significant gap in culturally relevant and inclusive housing services, policies, and programs. Participants recounted instances where the lack of tailored support posed barriers to accessing housing supports. Some of these gaps related to understanding the role of community support, multi-generational households, and childcare needs. Individuals seeking housing spoke of encountering obstacles due to the absence of culturally sensitive policies that reflect Indigenous values, social relationships, and world views in addition to prevalent knowledge gaps about Two-Spirit, transgender, non-binary, and gender-diverse identities. These experiences reinforce the necessity for policy changes that promote inclusivity for 2STNBGD people, respect for Indigenous values, and an understanding of how these identities inform each other.

Culturally relevant and inclusive housing services, policies, and programs also need to consider the intersectionality of identities found amongst Indigenous 2STNBGD people, identities that include other factors such as age, ability, mental health, education, employment, family status, and more.



“Acknowledge and respect cultural diversity in housing solutions, especially for Indigenous communities, by considering traditional housing styles and community structures.”

“Develop a wide range of housing options from emergency shelters, long term housing, short term housing, independent living where there are support systems available, involving 2STNBGD+ individuals in the process. Hire more staff members who identify as 2STNBGD+.”



RECOMMENDATIONS

When considering both the immediate and long-term recommendations in the following section of this report, it is essential that responses to these recommendations are Indigenous-led and developed in a trauma-informed way that considers the unique needs of Indigenous 2STNBGD individuals who may have experienced, at an interpersonal and structural level, various forms of trauma including transphobic and gender-based violence and discrimination. Developing culturally relevant, trauma-informed housing policy, programs, and services requires collaboration with Indigenous people and organizations with expertise in trauma-informed approaches to developing specialized housing programs.

IMMEDIATE-TERM RECOMMENDATIONS

Some recommendations for addressing the housing needs of Indigenous 2STNBGD individuals can be worked on in the immediate term. Participants underscored the critical need for education and awareness raising to support community integration, social inclusion, and safety; culturally relevant and inclusive housing and housing services to provide safe and affirming environments; and financial assistance as indispensable tools to bridge gaps and empower individuals in finding adequate housing.



“In addition to addressing the immediate housing needs, I believe we also need to spend more resources on developing a prevention plan that emphasizes strategies on early intervention, awareness raising, and programs for children, youth, and families.”

“Starting early in schools honestly, providing school aged children with adequate support systems to break these cycles.”

“Provide education and awareness campaigns to combat discrimination and promote understanding and acceptance of marginalized groups in housing.”



AWARENESS RAISING AND EDUCATION

Increased public awareness that begins with early access to opportunities in education to learn about inclusivity and gender-identity is necessary to promote social inclusion for Indigenous 2STNBGD people and to reduce the incidence of Indigenous 2STNBGD youth being put at increased risk of precarious housing and homelessness. When governments pass legislation to reduce or eliminate access to education about gender-identity and sexual orientation in schools and attack the human rights of all 2STNBGD people, it runs directly counter to the types of legislation and awareness raising that will increase inclusion in housing for Indigenous 2STNBGD people. Furthermore, it normalizes transphobic discrimination in policy and public discourse that risks impacting inclusive decision-making in other policy areas and shaping community attitudes in ways that can increase the likelihood of transphobic gender-based discrimination and violence.

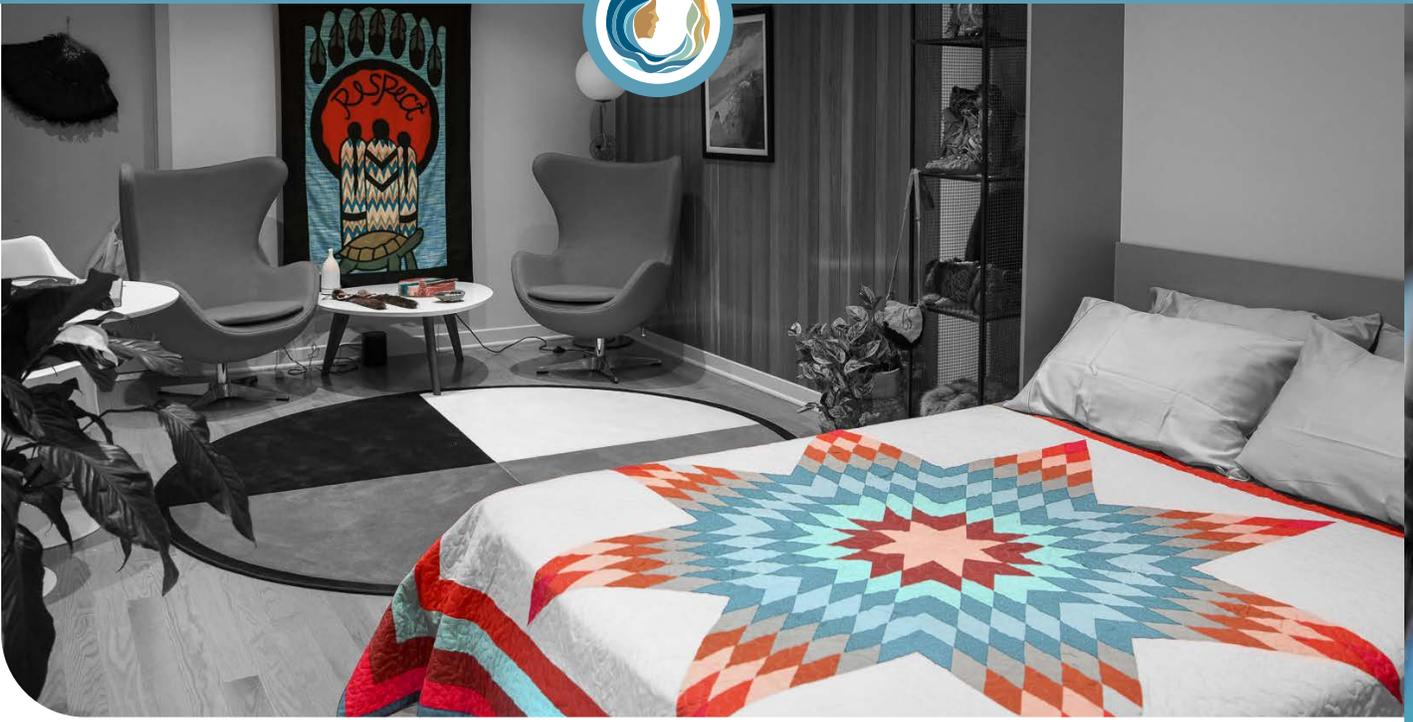
Although awareness raising and education were presented by engagement participants as ways to address transphobic discrimination, stereotyping, and a lack of awareness of gender-diversity in Indigenous cultures, it is important to note that this recommendation was met with a significant amount of frustration when brought before the project's External Advisory Committee. This frustration was rooted in a long history and sustained efforts of Indigenous people who have shared their lived experiences to educate settler-colonizers about ongoing systemic oppression

experienced under settler-colonialism, only to be repeatedly met with inaction. Education and awareness raising without learning and action echoes the results of what can happen when "the grandmother perspective" is not applied to data collection: "collecting data on social determinants of inequalities without structural change can be another form of violence."¹⁸

COMMUNITY INTEGRATION

Engagement participants highlighted strategies for community integration such as creating housing in mixed-income neighbourhoods "to reduce segregation and foster social inclusion." During the engagement sessions, participants' experiences highlighted that if safety is a component of adequate housing, then understandings of safe housing must extend beyond the front door to the broader neighbourhood. Housing cannot be considered safe if Indigenous 2STNBGD people are at risk of anti-Indigenous and transphobic violence when accessing their homes and neighbourhood services. While transphobia and racism are by no means exclusive any socio-economic class, participants expressed feeling at greater risk of transphobic violence in neighbourhoods of lower socio-economic status where they predominantly found shelters, transitional housing, and more affordable rental units situated. A range of housing options positioned in mixed-income neighbourhoods was recommended as a way to enhance social inclusion, reduce isolation, and possibly provide safer and more supportive environments for Indigenous 2STNBGD residents.

18 British Columbia's Office of the Human Rights Commissioner, Disaggregated Demographic Data Collection in British Columbia: The Grandmother Perspective, 43.



CULTURALLY RELEVANT AND INCLUSIVE SPACES AND SERVICES

Creating culturally relevant and inclusive housing and housing services was a recurring theme in both engagement sessions, with participants advocating for tailoring housing solutions to meet the unique cultural needs of Indigenous 2STNBGD people. Participants stressed the importance of decolonized perspectives in housing and recognizing Indigenous values and experiences. Establishment of community land trusts that acquire and manage land for affordable housing, preventing displacement and maintaining long-term affordability was one solution provided as a decolonized approach to providing housing.

Participants suggested that hiring more Indigenous and 2STNBGD people as housing service providers and frontline workers and valuing those staff members' lived experience in doing this work with community could go a long way to increasing the cultural relevance and inclusivity of housing services.

Ensuring that all service providers, including Indigenous service providers, have inclusivity and cultural competency training focused on gender-diversity and increased awareness of Two-Spirit identities was another suggestion to make housing services safer and more inclusive. In addition to promoting greater awareness amongst service providers, anti-bias and cultural competency training can support frontline workers in responding to racist and transphobic behaviours and attitudes amongst other housing service users that can make shelters unsafe for Indigenous 2STNBGD people.

While training could be relatively easy to implement in the immediate term, getting housing service providers to "really care" about the well-being and needs of Indigenous 2STNBGD people is not guaranteed through training. However, ensuring that front-line workers are well-paid and promoting a stronger culture of gender-inclusivity in housing services may help to build capacity, empathy, and compassion.



“From the lens of queer gender diverse people accessing shelter, our shelter is supposedly inclusive, but our clients are not. And so, if there is nowhere else that is safe for you to stay in your community and you have to leave your community, you are also leaving your protections. You’re leaving the people who’ve known you, who see you, who understand you.”

“Most of my challenges when I was homeless with my son, I was like, should I include or put on paper that I am Two-Spirit or I am bisexual? Should I actually put that on a piece of paper? Would that hinder me? Or would that benefit me? I was like, how would it look to that person who was representing me like the case worker; does he understand what Two-Spirit is or does she understand, you know, like we say, does she walk in my shoes? ... to me it was just that was my biggest challenge ... because I wanted to be respected as anybody else.”

“Even within the shelter setting, I’ve supported a lot of gender diverse folks and in having them in the shelter space, I’ve had to prepare them for the fact that somebody at some point may come and say that you have sexually assaulted them or things like that.”



“People aren’t really qualified to deal with, you know, the people they’re working with ... You need to have people who are qualified and not just [paid] minimum wage for them to work because in these places they won’t really care ... you have to pay your staff well, and you have to have a lot of training.”

“I’ve worked with agencies where I was the only brown face in a room, and I have to be honest, in my early years, if I could pass, sometimes I did. Because people didn’t hear me. When they understood

that I was brown and where I was coming from ... And I think we need to figure out how to fix that because if we can’t listen to the Indigenous staff in these organizations and we can’t respect them and make it inclusive ... We can make all of the policies, we can make all of the shelters, we can have all of the money, but if we don’t have organizations that are hearing Indigenous voices, there’s no point. It’s going to fall apart and we’re going to be failing. We’re going to be making plans that aren’t for Indigenous people.”



FINANCIAL ASSISTANCE

Participants offered some immediate-term financial recommendations including the distribution of financial assistance through provincial bodies on behalf of housing applicants to assist with deposits needed to secure rental accommodations. Funding was also called for to support housing upgrades and repairs to remedy poor living conditions in the short-term. However, in conjunction with financial assistance for upgrades and repairs, participants also expressed a desire for community initiatives that could teach about home maintenance so that this funding can be put effectively to use.

PRACTICAL ADMINISTRATIVE ASSISTANCE

Practical support for accessing gender-affirming identification and ensuring that an individual can align their banking information with their gender-identity were other critical immediate-term

recommendations. Practical issues like not having a bank account and cheques that correspond with a person's gender-identity can make accessing rental accommodations difficult, traumatic, and expose Indigenous 2STNBGD applicants to an increased risk of transphobic discrimination.

GOVERNMENT ACCOUNTABILITY FOR HOUSING COMMITMENTS

The Government of Canada has made commitments to housing in the last three federal budgets. Housing advocates must continue to actively track progress on these commitments with a focus on understanding who they impact so we can assess if the housing needs of Indigenous 2STNBGD people are being met. Disaggregated analysis of housing commitments and progress made will assist in holding the government accountable for inaction. A disaggregated review of Government of Canada Housing commitments and progress is included in Appendix B.



"One of the things that I think about for folks who are maybe more immediately coming out of being unhoused right from street level is access to things like ID, and ID that, maybe, reflects their presentation, their gender presentation.

So, if we're thinking of somebody who's gender-diverse, who's going through the process, like either socially and or if physically transitioning, do they have identification that reflects them? So, are we supporting them with name changes? Are we supporting them with getting their fingerprinting done, so that they can actually get an ID that affirms their identity that's going to make it easier when navigating discrimination within landlord institutions [or] whoever is operating this housing right? So that's one of the things that I think of is how do we ensure that gender-diverse folks, particularly those who are in the process of transitioning, and maybe don't look like what society expects them to look like, how are we supporting those folks to ensure that they have the documentation they even need to get started?"



LONG-TERM RECOMMENDATIONS

Sustainable change necessitates long-term strategies. Participants advocated for comprehensive funding and support mechanisms, urging governments and organizations to prioritize Indigenous 2STNBGD housing initiatives including those that are Indigenous 2STNBGD-led. Systematic change, including reforms in zoning regulations and building codes, was proposed to facilitate the construction of affordable and inclusive rental units and co-op housing in mixed-income neighbourhoods. Prioritizing equality in housing policies, advocating for anti-discrimination laws, and strengthening tenant protection laws were also highlighted as critical measures to advance the housing rights of Indigenous 2STNBGD people.¹⁹

FUNDING AND LONG-TERM SUPPORT

Sustained funding and support for residents transitioning into long-term housing is needed including wraparound supports that help Indigenous 2STNBGD people stay housed. Participants spoke about wraparound supports focused on mental health, healing from trauma including gender-based and transphobic violence, and addiction services as particularly important.

¹⁹ These recommendations have the potential to have a significant impact because of the higher percentage of First Nations (Status and Non-Status), Métis, and Inuit who rely on rental accommodations (including subsidized housing) in comparison to the total population in Canada. According to the 2016 Census, the number of Indigenous Peoples in Canada who live in a private dwelling owned by a member of their household [Status First Nations people off reserve (55.4%); Non-Status First Nations people off reserve (44.3%); Métis (66.6%); Inuit living in Inuit Nunangat (19.1%); Inuit living outside Inuit Nunangat (55.1%)] falls markedly below non-Indigenous people, where the rate was 71.6% (Randle and Thurston, 2022).



Participants also called for the government's active and ongoing involvement in providing affordable housing, offering incentives to developers, and implementing land use and zoning reforms to increase the availability of adequate affordable housing and suitable land where new housing can be built. Participants stressed the need for long-term investment in housing solutions and the establishment of emergency shelters and transitional housing options, especially for those escaping violence. Participants noted that homeownership support programs for low- and middle-income individuals and families, such as down payment assistance and favourable mortgage terms, could lead to longer-term housing stability.

While the federal government has made substantial funding commitments in recent budgets, including a more recent commitment of \$100 million to address rent affordability, we have heard from participants that this is still not enough, a perspective that is reaffirmed by expert commentators.²⁰ While funding is important, especially in providing temporary relief to the current housing crisis, it must be accompanied by systemic changes that address the root problems of affordability, availability, and accessibility.

SYSTEMIC CHANGE

To address systemic issues influencing housing affordability, availability, and accessibility for Indigenous 2STNGBD people, policy and legislative changes are needed to improve inclusivity in how housing is planned and built, as well as how units are filled. Many participants raised a lack of fairness in accessing adequate housing and housing supports as a major gap in meeting the housing needs of Indigenous 2STNGBD people.

A decolonized approach to housing development and access was also deemed necessary by participants to achieve systemic change. This can have a broad impact on arriving at solutions that realize the right to adequate housing for Indigenous 2STNGBD people – involving the incorporation of Indigenous values and experiences into housing development, programs, and services; inclusion of cultural supports; and fostering Indigenous 2STNGBD-led housing initiatives.

A major systemic change identified by participants was long-term solutions to address the barriers to building affordable housing, including the construction of shelters and transitional housing, due to issues of profitability, zoning regulations, and sustainability. Rising financing and construction costs already impact housing affordability and must be accounted for in the planning phase of projects with government putting measures in place to ensure that additional costs are not passed down to renters and purchasers. This responsibility is not just on the federal government; it also necessitates provincial and municipal governments to allocate resources to plan for improving infrastructure to support the construction of affordable high-density or multi-unit housing solutions.

In addition to systemic changes to support housing construction, participants stressed the importance of advocating for anti-discrimination laws, strengthening tenant protection laws, and prioritizing equality in housing policies. Hearing from participants that Indigenous 2STNGBD people were often excluded from decision-making tables – both Indigenous-

20 Rail, "Canada Housing Crisis;" Nelson and Aubry, "Will Topping Up;" Sali, "Feds' \$176M Contribution."



led and government-led alike – it is critical that these changes be led by and inclusive of Indigenous 2STNBGD people. Representation and consultation are especially important when considering the distinct experiences of Indigenous 2STNBGD peoples when accessing housing and housing services.

Article 23 of the *United Nations Declaration on the Rights of Indigenous Peoples* states that “Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development. In particular, indigenous peoples have the right to be actively involved in developing and determining health, housing and other economic and social programmes affecting them and, as far as possible, to administer such programmes through their own institutions.” Having endorsed and committed to implementing *UNDRIP*, the Government in Canada has a legal obligation to support Indigenous-led housing programs. Participants shared that their experiences and needs as Indigenous 2STNBGD people were frequently not being valued or addressed by non-Indigenous and Indigenous organizations alike; this makes a strong case for why more Indigenous 2STNDGD-led housing initiatives are needed.

In discussion about raising awareness and mobilizing support for legal reforms to combat discrimination faced by Indigenous 2STNBGD individuals in housing, one engagement participant suggested that Indigenous 2STNBGD people should be included in events like the British Columbia Assembly of First Nations (BCAFN) Housing Forum to engage in discussions

that can influence policy changes. In addition to advocating for changes to policy, there was an expressed need to also see legislative changes to combat discrimination faced by Indigenous 2STNBGD individuals. For example, participants called for changes to tenant protection laws, particularly as they relate to anti-discrimination, to strengthen and include reliable, accessible accountability mechanisms that will ensure complaints are addressed and done so in a timely manner. The goal would be to ensure there are essential legal safeguards in place that protect the housing rights of Indigenous 2STNBGD people.²¹ Not only was this recommendation met



“Fund and coordinate supportive services such as mental health counseling for individual experiencing homelessness.”

“Develop and implement comprehensive homelessness policies that align with best practices and evidence-based strategies. These policies should address housing affordability, supportive services, and prevention.”

21 NWAC’s “[Tenant Housing Rights](#)” (2023) toolkit is a useful starting point to guide tenants to tenant rights resources by province and territory.



with enthusiasm by this project's External Advisory Committee, committee members also emphasized the need to develop and support Indigenous 2STNBGD-led organizations that can provide anti-discrimination education for rental agencies and landlords as well as being a place where complaints of rental discrimination experienced by Indigenous 2STNBGD tenants can be addressed in a culturally-safe space and fashion.

ROLE OF GOVERNMENT AND NON-PROFIT ORGANIZATIONS

Engagement participants emphasized the important role government and non-profit organizations have in creating lasting, systemic change.

Belief that all levels of government are accountable for urgently addressing the housing needs of Indigenous 2STNBGD people and that they are currently failing in this obligation was a sentiment that ran through both engagement sessions. Participants also named access to core funding for Indigenous run not-for-profit organizations as a major barrier to creating and providing culturally relevant housing solutions and services.

Participants emphasized wraparound supports along with collaboration between various levels of government and non-profit organizations – in realms like data sharing, funding, and land donations – as crucial for developing effective and sustainable housing solutions that ensure the housing rights of Indigenous 2STNBGD people are met.

Other participants expressed feeling that their voices as Indigenous 2STNBGD people are not being heard by government, non-profits, and Indigenous organizations, and want individuals with lived experience to be recognized and heard when it comes to providing adequate housing and addressing homelessness.

"I want to reiterate the challenges in funding will always be an obstacle or a concern as long as they're not willing to provide us with core funding ... core funding that is not grant based, that we don't have to compete with other organizations [for] is kind of always going to be a challenge and shifting governments and shifting priorities in the economy So those are some of the considerations that we're taking in is how do we ensure long term sustainability for our organization and for our future housing."



“The government needs to know we are here, and we want our voices heard, and we won't stop talking about it because we are important and need to be respected.”

“Put your money where your mouth is... stop the lip service.”

“The government should be getting more involved. It's not fair that we keep getting treated like we are a nobody. We are all human. We all deserve the same treatment. Stop leaving us out of everything.”

“The Federal Government should be accountable for meeting Indigenous housing needs. The effects of colonization on the Indigenous population are crippling in many cases. They must provide core funding. Provincial and municipal governments should also be responsible for creating spaces in their communities. They are on Indigenous lands. They must provide the spaces needed for Indigenous people. Non-profits run by Indigenous people should be able to access core funding to provide services for the people they serve.”



“Facilitate collaboration among federal agencies, provincial and local governments, nonprofits, and communities to ensure a coordinated response to homelessness.”

“Municipalities need to invest more in housing as well. They need to ensure they are supporting various levels of housing from shelter to bridge to long term. Tearing down encampments and displacing residents with no access to safer spaces to go is only perpetuating the crisis.”



WHAT WE LEARNED

In addition to what was learned from the lived experiences shared during the engagement sessions, NWAC gained valuable insight from the process of conducting this community engaged research project that can inform future efforts where Indigenous 2STNBDG people are sought to lead housing policy development and advocacy.

ACCESS TO ENGAGEMENTS

As NWAC sought feedback in planning the online engagement sessions, members of the external Advisory Committee noted that access to technology may be a barrier to Indigenous 2STNBDG people who are currently experiencing homelessness or precarious housing learning about, registering, and participating in online engagements.

For the purposes of this project, NWAC tried to mitigate these technological barriers by asking community organizations to raise awareness offline about the engagement sessions and support technological access for registration and participation for individuals who may want to participate but did not have access to technology.

Take-Away: Online engagements present excellent opportunities for accessing participants across Canada but should be conducted alongside in person engagements that create opportunities to connect with Indigenous 2STNBDG people who may have limited or no access to technology.

TRUST BUILDING

NWAC has extensive experience conducting sharing circles in person and online and customarily has little difficulty filling engagement opportunities connected to a wide range of policy areas. However, we experienced a notable difference in registration levels for this project's online engagement sessions despite making concerted and additional efforts to connect with potential participants.

In addition to advertising the engagement sessions through NWAC's social media channels, we contacted over 100 organizations across Canada that work with Indigenous Peoples and people who identify as 2SLGBTQQIA+ to request that they promote the engagement opportunity with their clientele and networks.

The difference noted in registration levels for these online engagements possibly reflects feelings shared by Indigenous 2STNBDG people who did join. Many participants noted being happy to have a forum to share their experiences and wanting more opportunities like this; however, they also expressed feeling that their presence and perspectives were frequently excluded from or unwelcome within both Indigenous and non-Indigenous spaces and at decision-making tables. Yet, participants clearly expressed the necessity of being included if we want to develop policies and services that respond to their needs and genuinely tackle the systemic discrimination Indigenous 2STNBDG people experience in accessing adequate housing and housing supports.



Take-Away:

All levels of government and non-profit organizations, including those that are Indigenous-led, need to make a concerted effort to build trust with Indigenous 2STNBGD people so that they know that their voices will be valued in decision-making and will lead to action.

FOCUS ON THE RURAL AND THE NORTH

NWAC emphasizes distinctions-based research and policy making that recognizes and accounts for the diverse cultural experiences of Indigenous Peoples across Turtle Island and Inuit Nunangat. Understandings and experiences of gender-identity vary historically and presently amongst First Nations, Métis, and Inuit and will shape housing experiences of Indigenous Two-Spirit, transgender, non-binary, and gender-diverse people from community to community. As such, a one-approach-fits-all solution to addressing the housing needs of Indigenous 2STNBGD people will never be an appropriate response to housing policy, programs, and services.

In discussion with members of the project's External Advisory Committee, there was repeated mention of the unique housing challenges, elevated levels of transphobic

discrimination, and lack of availability of inclusive housing services experienced by Indigenous 2STNBGD people living in rural settings. In conducting this research project, we experienced an under-representation of engagement participants from the North, participants who live in rural settings, and participants who live on reserve. This represents a gap in the perspectives that inform this report.

Take-Away: Different approaches and additional efforts to engage Indigenous 2STNBGD people who have lived or are living in rural communities, on reserve, or in the North in housing research and policy initiatives are required so that their lived experiences can also inform the policy, programs, and services that are needed to address their unique housing experiences and needs. This includes in-person methods of engagement, as well as alternate methods of recruitment (i.e., word of mouth, radio, snowballing methods).



CONCLUSION

The community engagement sessions conducted by NWAC in 2023 to help foreground and amplify the perspectives of Indigenous Two-Spirit, transgender, non-binary, and gender-diverse people through the sharing of their lived experiences with housing, housing precarity, homelessness, and access to housing services highlighted that participants' right to adequate housing is not being addressed nor are they being heard, seen, or meaningfully included when it comes to developing housing policy, programs, and services.

This final report opens a window to illuminate some perspectives on housing rights, needs, and solutions shared by Indigenous 2STNBGD people and service providers who work with members of this community in housing service provision.

While insight from this final report may inform policy makers in understanding gaps in data gathered from lived experiences, this project ultimately advocates for a more active commitment from government, housing service providers, and housing advocates to support Indigenous-led initiatives that centre Indigenous 2STNBGD people in decision-making that shapes housing decisions and actions intended to address their right to adequate housing and access to inclusive housing services. Uplifting these voices for change must not end here when the conversation feels like it has only just begun.

CONNECT

Connect with NWAC at policy@nwac.ca to explore how we can work together to support the housing rights of Indigenous 2STNBGD people.



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Cisnormativity	Societal, systemic, or personal prejudice that assumes that a person's gender identity should align with a sex assigned at birth and asserts that this is the correct or ideal form of gender identity and expression.
Colonialism	A system in which one country extends its power and control over another country or group of people, often for the purpose of economic exploitation, political domination, and cultural assimilation. It involves the imposition of the colonizer's language, values, laws, and customs, often at the expense of the colonized people's own traditions and sovereignty.
Gender-Diverse	Refers to the range of possible identities and expressions of sex and gender that exist outside of heterosexuality and the labels of male and female. Other umbrella terms for non-heterosexual and non-cisgender peoples include Two-Spirit, gender-queer, queer, gender-fluid, and non-binary.
Gender Expression	Gender expression is how a person publicly presents their gender. This can include behaviour and outward appearance such as dress, hair, make-up, body language and voice. A person's chosen name and pronoun are also common ways of expressing gender.
Gender identity	Gender identity refers to a person's deeply felt and individual experience of gender, which may or may not correspond with the sex assigned at birth or physiology. It is important to note that gender identity is distinct from sexual orientation: transgender people may be straight, gay, bisexual, or identify otherwise.
Heterosexism	Societal, systemic, or personal prejudice that assumes that heterosexuality is the only or correct sexual orientation.
Homophobia	Homophobia is the fear, hatred, discomfort with, or mistrust of people who are lesbian, gay, bisexual, queer, or pansexual.



Indigenous	A broad term used in Canada to collectively refer to First Nations, on and off reserve, status and non-status, Métis, and Inuit Peoples. Whenever possible, it is always best to avoid pan-Indigenous terminology and use as specific terminology as possible according to the community-based identification used by an individual or group of people.
Intersectionality	African-American legal scholar Kimberlé Crenshaw coined the term “intersectionality” in 1991. Intersectionality means that everyone has different and unique intersecting aspects of their identity, and these intersections of identity shape our experiences of privilege and/or oppression (NWAC, 2022).
Non-Binary	Refers to an umbrella category for gender identities that are not exclusively masculine or feminine – identities that are outside of the gender binary.
Settler Colonialism	Settler colonialism is a specific type of colonialism where “settlers come with the intention of making a new home on the land, a homemaking that insists on settler sovereignty over all things in their new domain” (Tuck, Eve, and Yang, 2012). Key characteristics of this form of colonialism include the settler intention to remain permanently along with the use of structural and ongoing mechanisms designed to control, assimilate, and eliminate Indigenous Peoples (Eidinger and York-Bertram, 2).
Systemic discrimination	Systemic discrimination refers to conscious or unconscious discriminatory practices and biases that operate on a systemic level. It is reflected in “patterns of behaviour, policies or practices that are part of the structures of an organization, and which create or perpetuate disadvantage” for groups of people (Ontario Human Rights Commission, 2023).
Systemic racism	A form of systemic discrimination that impacts individuals and groups of people based on their racial or perceived racial identity.



- Transmisogyny** Transmisogyny is an intersectional experience of discrimination that targets individuals or groups of people based on both their trans identity and the expression of that identity as feminine or female. This form of discrimination is a combination of transphobic, sexist, and misogynistic (prejudice against women) beliefs (UC Santa Barbara Resource Center for Sexual & Gender Diversity, n.d.).
- Transphobia** Transphobia is the fear, hatred, discomfort with, or mistrust of people who are transgender, or do not follow traditional gender norms.
- TRC** The acronym TRC stands for the Truth and Reconciliation Commission of Canada, a national commission established in 2008 as an outcome of the Indian Residential Schools Settlement Agreement. The Commission's aim was to investigate the Residential School System that operated in Canada from 1831 to 1996. The TRC concluded its mandate in 2015. The Truth and Reconciliation of Canada: Calls to Action, which provides 94 Calls to Action "in order to redress the legacy of residential schools and advance the process of Canadian reconciliation," was a key document published by the Commission (TRC, 2015).
- Two-Spirit** A term that incorporates Indigenous views of gender and sexual diversity and encompasses sexual, gender, cultural and spiritual identity. The term was coined in 1990 by Myra Laramee at a gathering of Native American and Indigenous LGBTQ+ people in Manitoba. The term is a translation of the Anishinaabemowin term *niizh manidoowag*, "two spirits." It may be used among some Indigenous communities/peoples, rather than, or in addition to identifying as LGBTQIA+, although not all sexual and gender-diverse Indigenous people consider themselves to be Two-Spirit. Though suppressed through the process of colonization, a Two-Spirit person may have specific roles containing cultural knowledge and governance structures. These roles may vary and are specific to each individual community. Due to cultural and spiritual context, the term Two-Spirit should only be used for Indigenous people.

**UNDRIP**

The acronym *UNDRIP* stands for the *United Nations Declaration on the Rights of Indigenous Peoples*. This United Nations resolution was adopted in 2007 by the General Assembly and was recognized by the Canadian Government on June 21, 2021 when Bill C-15 “An Act respecting the *United Nations Declaration on the Rights of Indigenous Peoples*” received Royal Assent.

2STNBGD

The acronym 2STNBGD stands for Two-Spirit, transgender, non-binary, and gender-diverse. Within the context of this document, it is used to express a variety of ways that individuals may think of and express gender identity beyond Western gender binary systems.





Additionally, when commitments or projects are targeted to the 2SLGBTQQIA+ community, this does not account for distinct housing experiences and needs that may differ according to one’s gender identity or sexual orientation, which are grouped together under this umbrella category. It also does not account for intersectional discrimination within the realm of housing and housing services that include people who identify as Indigenous and 2STNBGD.

Finally, when trying to calculate funding streamed to different demographics (Indigenous specific, Indigenous women and girls, women and girls, and 2SLGBTQQIA+ people) some of the funding amounts may be inflated. This results from certain project announcements having several construction and repair projects under the same funding.

LEGEND

Green cells below identify commitments that can specifically impact Indigenous WG2STGD people.

Red text indicates projects specific to Indigenous Peoples.

Orange text indicates projects specific to Indigenous women and girls.

Purple text indicates projects specific to women and girls.

Blue text (excluding underlined links) indicates projects specific to 2SLGBTQQIA+ people.





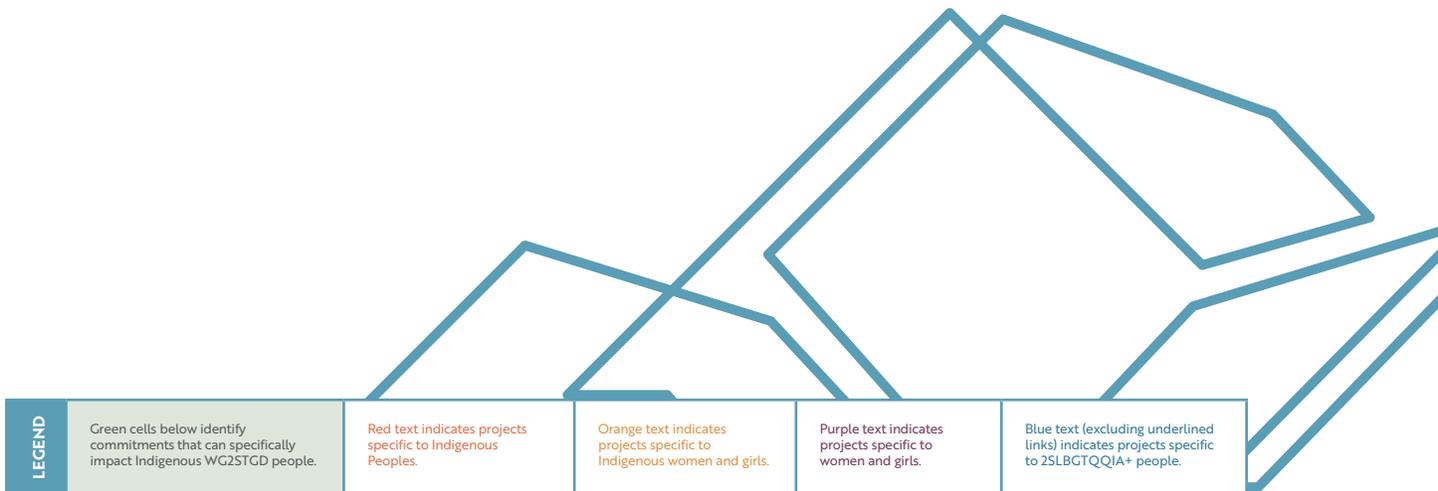
2023 FEDERAL BUDGET HOUSING COMMITMENTS (APRIL 2023-MARCH 2024)

Commitment	Progress Summary
<p>Budget 2023 announces the government’s intention to support the reallocation of funding from the National Housing Co-Investment Fund’s repair stream to its new construction stream, as needed, to boost construction of new affordable homes for the Canadians who need them most.</p>	<p>The Government of Canada has been slow in rolling out funding towards their housing commitments in the 2023 Federal Budget.</p> <p><u>Affordable Housing Fund</u></p> <p>On November 21, 2023, the Fall Economic Statement announced the renaming of the National Housing Co-Investment Fund (NHCF) to the Affordable Housing Fund with an additional funding of \$1B over 3 years, starting in 2025-26, to build more affordable housing.</p> <p><u>Affordable Housing Fund: New Construction</u></p> <p>Federal Budget 2023 Boosts Funding, projects can now get up to:</p> <ul style="list-style-type: none"> • \$75,000/unit for exceeding affordability and energy efficiency standards • \$25,000/unit for meeting minimum social outcome requirements <p>The new construction option of the Affordable Housing Fund provides low-interest loans and forgivable loans to build new affordable housing. The fund prioritizes partnerships between governments, non-profits, the private sector, and other partners.</p> <p>There are several possible repayable loan/or forgivable loan combinations. There is:</p> <ul style="list-style-type: none"> • \$5.19B available through low-costs repayable loans over 10 years • \$2.26B available through forgivable loan over 10 years. <p>Status: Appears to be completed.</p>

<p>LEGEND</p>	<p>Green cells below identify commitments that can specifically impact Indigenous WG2STGD people.</p>	<p>Red text indicates projects specific to Indigenous Peoples.</p>	<p>Orange text indicates projects specific to Indigenous women and girls.</p>	<p>Purple text indicates projects specific to women and girls.</p>	<p>Blue text (excluding underlined links) indicates projects specific to 2SLBGTQQIA+ people.</p>
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Commitment	Progress Summary
<p>Budget 2023 proposes to commit an additional \$4B, over seven years, starting in 2024-25, to implement a co-developed Urban, Rural, and Northern Indigenous Housing Strategy.</p>	<p><u>Government announces next steps in the Urban, Rural and Northern Strategy</u></p> <p>On December 13, 2023, the Government of Canada announced their intention to launch a Request for Proposals, in January 2024, to offer and open and transparent opportunity for interested Indigenous-led organizations to be considered to lead the establishment of a For Indigenous By Indigenous National Indigenous Housing Centre.</p> <p>The Centre will provide funding to address core Indigenous housing needs in urban, rural, and northern areas. The broader vision of the centre will be further refined by the successful applicant of the Request for Proposals.</p> <p>These are key steps in advancing this budget commitment and a Budget 2022 commitment of \$300M to address urgent and unmet needs and support the Indigenous-led engagement on this Strategy.</p> <p>In 2023, the Canada Mortgage and Housing Corporation (CMHC) funded Indigenous governments, organizations, housing and service providers to lead engagements on the creation of an Urban, Rural and Northern Indigenous Housing Strategy, which is intended to close gaps in housing need. This strategy will complement the National Housing Strategy. A what we heard report will be released in early 2024.</p> <p><u>Request for Proposals Process for an Indigenous-Led National Housing Centre</u></p> <p>On January 22, 2024, the CMHC launched a formal RFP process to establish an Indigenous-led National Indigenous Housing Centre.</p> <p>Status: Funding has not been released for this commitment. It will be released following the establishment of the centre.</p>





2022 FEDERAL BUDGET HOUSING COMMITMENTS (APRIL 2022 – MARCH 2023)

Commitment	Progress Summary			
<p>Budget 2022 proposes to provide \$4B over five years, starting in 2022-23, to the CMHC to launch a new Housing Accelerator Fund. The fund will be designed to be flexible to the needs and realities of cities and communities and could include support such as an annual per-door incentive for municipalities or upfront funding for investments in municipal housing planning and delivery processes that will speed up housing development. This new fund will target the creation of 100,000 net new housing units over the next 5 years.</p>	<p>Since September 2023, the federal government has committed approximately \$1.1B towards the development of 32,157 units in communities across Canada. Several more projects are expected to be announced in the coming weeks/months.</p> <p>Contributions for the Housing Accelerator fund Small/Rural/North/Indigenous stream was anticipated to roll out in fall 2023. However, there have been no funding announcements from CMCH on this part of the program.</p> <p>To date, all announced (Feb. 13, 2024) funding has been through the Large/Urban Stream.</p>			
<p>Budget 2022 proposes to provide \$1.5B over two years, starting in 2022-23, to CMHC to extend the Rapid Housing initiative. This new funding is expected to create at least 6,000 new affordable housing units, with at least 25% of funding going towards women-focused housing projects.</p>	<p>Total expected units created through this program is 15,539.</p> <p>To date, the GoC has committed to constructing and renovating approximately 20,445 housing units since making their first commitment in January 2021.</p> <ul style="list-style-type: none"> This is based off NWAC’s scan of press releases; this higher rate could reflect some duplication. <p>To date, the GoC has committed approximately \$4.1B towards the Rapid Housing Initiative – based off a calculation of existing data.</p> <ul style="list-style-type: none"> Approximately 2,330 UNITS were identified as Indigenous specific developments. 50 PROJECTS. These projects represent approximately \$885M in federal funding for Indigenous specific projects. Approximately 890 UNITS were identified as units for Indigenous women and girls. 18 PROJECTS. This represents approximately \$357M in federal funding to support housing for Indigenous women and girls. Approximately 1460 UNITS were identified as new units for women and girls. 40 PROJECTS. This represents approximately \$676M in spending towards programs targeted at women and girls. Approximately 389 UNITS were identified as 2SLGBTQQIA+ spaces. 8 PROJECTS. This represents approximately \$162.5M in funding to support projects for 2SLGBTQQIA+ people. 			
<p>LEGEND</p> <p>Green cells below identify commitments that can specifically impact Indigenous WG2STGD people.</p>	<p>Red text indicates projects specific to Indigenous Peoples.</p>	<p>Orange text indicates projects specific to Indigenous women and girls.</p>	<p>Purple text indicates projects specific to women and girls.</p>	<p>Blue text (excluding underlined links) indicates projects specific to 2SLGBTQQIA+ people.</p>



Commitment	Progress Summary
<p>Budget 2022 proposes to advance \$2.9B in funding, on a cash basis, under the National Housing Co-Investment Fund, so that all remaining funds will be spent by 2025-26. This will accelerate the creation of up to 4,300 new units and repair of up to 17,800 units for the Canadians who need them most.</p>	<p>Since 2018, there have been \$3,520,682,787 spent on the National Housing Co-Investment Fund. From available data it appears that the federal government is currently underspending on this proposal.</p> <p>According to releases from the federal government there have been over 62,212 units being renovated, repaired, and built across Canada. However, it is important to note that units can represent beds, apartments, condominiums, and houses.</p> <ul style="list-style-type: none"> • There were 31 PROJECTS that aimed to provide services to Indigenous peoples, this includes 1,803 HOUSING SPACES. This equates to approximately \$310M since 2018 towards Indigenous specific projects. • There were 13 PROJECTS that mentioned they would have units for Indigenous women and girls, of which 1,556 UNITS would be made available to this group. The 13 projects have been backed with \$267M in federal funding. • There were 35 PROJECTS, representing 1,848 HOUSING UNITS for women and children. This represents approximately \$392M in federal funding for housing spaces for women and children. • There were 4 PROJECTS representing 98 HOUSING SPACES for 2SLGBTQQIA+ people. This represented \$10.16M in funding for projects specific to 2SLGBTQQIA+ people.
<p>Budget 2022 proposes to provide \$475M in 2022-23 to provide a one-time \$500 payment to those facing housing affordability challenges. The specifics and delivery method will be announced at a later date.</p>	<p>The federal government provided their payment to Canadians; however, it appears extra money remains for this program.</p>
<p>Budget 2022 proposes to reallocate \$500M of funding on a cash basis from the National Housing Co-Investment Fund to launch a new Co-Operative Housing Development Program aimed at expanding co-op housing in Canada.</p>	<p>This program is still waiting to be implemented. No announcement on upcoming funding to this point.</p>

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Commitment	Progress Summary
Budget 2022 also proposes an additional \$1B in loans to be reallocated from the Rental Construction Financing Initiative to support co-op housing projects.	No details have been published on this loan being adapted/changed to support co-op housing projects.
Budget 2022 proposes to provide \$150M over two years, starting in 2022-23 to support affordable housing and related infrastructure in the North. Of this amount, \$60M would be provided to the Government of Nunavut; \$60M to the Government of NWT; and \$30M to the Government of Yukon.	The federal government has delivered half of this funding and has reported it has been used for social housing purposes in the territories.
Budget 2022 proposes to provide \$183.2M over 7 years, starting in 2022-23, with \$8.5M in remaining amortization, and \$7.1M ongoing to the National Research Council (NRC) to conduct research and development on initiative construction materials and to revitalize national housing and building standards to encourage low-carbon construction solutions.	It appears work at NRC has begun. However, it is unclear what step the organization is at in implementing research on construction materials and to revitalize national housing and building standards to encourage low-carbon construction solutions.
Budget 2022 proposes to provide an additional \$458.5M over the program duration, starting in 2022-23, the CMHC to provide low-interest loans and grants to low-income housing providers as part of the low-income stream of the Canada Greener Homes Loan program.	<p>This program is well underway with approximately 85% of funding being distributed across Canada. Unfortunately, it is unknown how recipients are using the loan to modify/upgrade their homes.</p> <p>This program provides specific eligibility requirements for Indigenous groups, and northern and off-grid communities are open to all Canadians.</p>
Budget 2022 proposes to provide \$200M in dedicated support under the existing Affordable Housing Innovation Fund. This will include \$100M to support non-profit, co-ops, developers, and rent-to-own companies building new rent-to-own units.	The AHIF has seen had some progress noted as of March 2023, with \$50M being committed for the creation of 233 units. However, the federal government has lacked transparency in reporting data on this funding commitment.

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Commitment	Progress Summary
Budget 2022 announces that the Minister of Housing and Diversity and Inclusion will engage with provinces and territories over the next year to develop and implement a Home Buyer’s Bill of Rights and bring forward a national plan to end blind buying. To support these efforts, Budget 2022 proposes to provide \$5M over two years, starting in 2022-23, to the CMHC.	It appears there has been no progress made on this commitment. This commitment could have an impact on Indigenous 2STNBGD home buyers.
To make sure that housing is owned by Canadians instead of foreign investors, Budget 2022 announces the government’s intention to propose restrictions that would prohibit foreign commercial enterprises and people who are not Canadian citizens or permanent residents from acquiring non-recreational, residential property in Canada for a period of two years.	The federal government has introduced legislation with the intention of preventing non-Canadians from purchasing residential property for two years.
Budget 2022 proposes to introduce new rules to ensure profits from flipping properties are taxed fully and fairly.	The federal government has integrated new rules to ensure profits from flipping properties are taxed properly.
To address these issues, Budget 2022 proposes to make all assignment sales of newly constructed or substantially renovated residential housing taxable for GST/HST purposes, effective May 7, 2022.	The federal government has introduced new rules the impose GST/HST on assignment sales of newly constructed or substantially renovated residential housing. This change occurred May 7, 2022.

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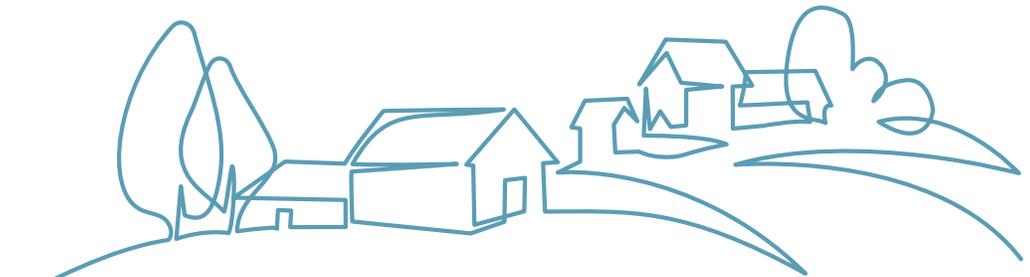
Commitment	Progress Summary
<p>Budget 2022 proposes to provide a further \$4B over 7 years, starting in 2022-23, to Indigenous Services Canada (ISC) and Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC) to accelerate work in closing Indigenous housing gaps as follows:</p> <ul style="list-style-type: none"> a. \$2.4B over 5 years to support First Nations housing on reserves; b. \$565M over 5 years to support housing in First Nations Self-Governing and Modern Treaty Holders communities; c. \$845M over 7 years to support housing in Inuit communities; and d. \$190M over 7 years for housing in Métis communities. 	<p>Over the last two years, the federal government has reported support for many housing projects in First Nations, Inuit, and Métis communities. However, it is unclear who and where this money is being spent. Based on estimates and commitments both ISC and CIRNAC will continue to provide funding to support housing in these communities over the next 7 years.</p> <p>The Investing in Indigenous Community Infrastructure (ISC) and Horizontal initiatives – Support for Indigenous housing appear to be the most prominent programs as the two programs have supported approximately 4,700 housing construction projects. However, more reporting on program rollout is needed to evaluate the success of the program.</p>
<p>Budget 2022 proposes to invest \$300M over 5 years, starting in 2022-23, through CMHC to co-develop and launch an urban, rural, and Northern Indigenous Housing Strategy.</p>	<p>The federal government has yet to release a co-developed Urban, Rural, and Northern Indigenous Housing Strategy. In the coming months (spring 2024), it is expected that the federal government release a “What We Heard Report” that discusses engagements on the creation of the strategy. The federal government is also working to establish an Indigenous-led National Housing Centre. However, it is critical that the federal government develop and release their strategy before going forward on creating a centre that will provide funding for projects.</p> <p>Applications for the Indigenous-led National Housing Centre are expected to close in March 2023. Upon establishment of this body, they will determine how funding will be rolled out to Indigenous partners.</p> <p>Applications through NICHI, organizations funding through the program will be notified by the end of January 2024. However, due to an overwhelming number of applications, this process may take longer to roll out.</p>

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2021 FEDERAL BUDGET

Commitment	Progress Summary
<p>Support committed for the conversion to affordable housing of the empty office space that has appeared in our downtowns, by reallocating \$300M from the Rental Construction Financing Initiative.</p>	<p>It appears that through the CMHC some of this funding has been distributed. However, it is not clear how much of this funding comes from the \$300M reallocated from the RCFi. As many projects receive funding through multiple streams it is also difficult to pinpoint what funding comes specifically through this initiative. This finding was supported by CBC who reported that the CMHC could not provide an update on whether funding had been spent under this initiative (Feb. 6, 2023).</p>
<p>Budget 2021 announces the government's intention to implement a national, annual 1 per cent tax on the value of non-resident, non-Canadian owned residential real estate considered to be vacant or underused, effective January 1, 2022.</p>	<p>The federal government has instituted this tax measure.</p>
<p>Budget 2021 proposes to provide \$4.4B on a cash basis (\$778.7M on an accrual basis over five years, starting in 2021-22, with \$414.1M in future years) to the CMHC to help homeowners complete deep home retrofits through interest-free loans worth up to \$40,000.</p>	<p>This funding appears to be ongoing and is being delivered to Canadians. As this program is multi-year, it is likely that funding will ramp up over the coming year. That said, the CMHC should be promoting the program so Canadians know how to access the interest-free loans to support the retrofit of their properties.</p>



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Commitment	Progress Summary
<p>Budget 2021 proposes to provide an additional \$2.5B over seven years, starting in 2021-22, to the Canadian Mortgage and Housing Corporation, including:</p> <ul style="list-style-type: none"> a.) \$1.5B for the Rapid Housing Initiative in 2021-22 to address the urgent housing needs of vulnerable Canadians by providing them with adequate affordable housing in short order; b.) \$600M over 7 years, starting in 2021-22, to renew and expand the Affordable Housing Innovation Fund, which encourages new funding models and innovative building techniques in the affordable housing sector; c.) \$315.4M over 7 years, starting in 2021-22, through the Canada Housing Benefit, to increase direct financial assistance for low-income women and children fleeing violence to help with their rent payments; d.) \$118.2M over 7 years, starting in 2021-22, through the Federal Community Housing Initiative, to support community housing providers that deliver long-term housing to many of our most vulnerable. 	<p>Through CMHC, the Government of Canada is providing significant funding opportunities to eligible Canadians. However, more clarity is needed to understand the true scope and impact of these programs and what communities are factored into being “vulnerable.”</p>
<p>Budget 2021 proposes to advance and reallocate \$1.3B, on a cash basis, of previously announced funding, including:</p> <ul style="list-style-type: none"> a.) \$750M in funding under the National Housing Co-Investment Funding, which is proposed to be advanced to 2021-2 and 2022-23; b.) \$250M in funding under the National Housing Co-Investment Fund, which will be allocated to support the construction, repair, and operating costs of an estimated 560 units of transitional housing and shelter space for women and children fleeing violence; c.) \$300M in funding in 2021-22 and 2022-23 from the Rental Construction Financing Initiative, which will be allocated to support the conversion of vacant commercial property into housing. 	<p>Women and Children Shelter Transitional Housing Initiative has provided approximately \$213M to support approximately 710 transitional housing and shelter spaces for women and children fleeing violence.</p>

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Commitment	Progress Summary
<p>Budget 2021 proposes to provide \$25M, in 2021-22 to the Government of Northwest Territories to address housing priorities. Funding will support the construction of 30 new public housing units across the Territory.</p>	<p>It is unclear if/how this funding has been used.</p>
<p>Budget 2021 proposes to provide \$25M, in 2021-22, to the Government of Nunavut to support the Territory's short-term housing and infrastructure needs including priority redevelopment and refurbishment projects resulting in approximately 100 new housing units.</p>	<p>It is unclear if/how this funding has been used.</p>
<p>Budget 2021 proposes distinctions-based investments of \$6.0B over five years, starting in 2021-22, with \$388.9M ongoing, to support infrastructure in Indigenous communities:</p> <ul style="list-style-type: none"> a.) \$4.3B over four years, starting in 2021-22, for the Indigenous Community Infrastructure Fund, a distinctions-based fund to support immediate demands, as prioritized by Indigenous partners; b.) \$1.7B over five years, starting in 2021-22, with \$388.9M ongoing, to cover the operations and maintenance costs of community infrastructure in First Nations communities on reserve. 	<p>Under the \$4.3B over four years, starting in 2021-22, it appears that the federal government has allocated funds towards First Nations, Métis, and Inuit people. This includes:</p> <ul style="list-style-type: none"> • \$240M over four years for Métis • \$517.8M over four years for Inuit Land Claim Organizations • \$520.6M to Self-Government and Modern Treaty partners for infrastructure • \$565M to Self-Government and Modern Treaty partners for housing. <p>This represents approximately \$1.8B from the Indigenous Community Infrastructure Fund. More transparency is needed to know what is happening with the outstanding \$2.5B in funding. Further, the federal government should further provide insight to where/how funds are being used.</p> <p>It remains unclear how the federal government is supporting the operations and maintenance costs of community infrastructure in First Nations communities on reserve. It is likely this funding has been arranged through separate agreements with CIRNAC and each First Nations community.</p>

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Commitment	Progress Summary
<p>\$724.1M to launch a comprehensive Violence Prevention Strategy to expand access to culturally relevant supports for Indigenous women, children, and 2SLGBTQIA+ people facing gender-based violence. This strategy will support new shelters and transition housing for First Nations, Inuit, and Métis people across the country, including on reserve, in the North and in urban areas. (Fall Economic Statement 2020)</p>	<p>The federal government has funded 47 projects with \$95.2M in funding being provided. However, the application window for this project remains open. Frustratingly, CMHC has not funded 14 new shelters and 27 transitional homes meaning there are several communities across Canada where Indigenous women and children do not have access to the supports they need.</p>

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2024

FINAL REPORT ADEQUATE HOUSING

FOR INDIGENOUS TWO-SPIRIT, TRANSGENDER,
NON-BINARY, AND GENDER-DIVERSE PEOPLE

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