



Native Women's
Association of Canada

L'Association des
femmes autochtones
du Canada

FINAL REPORT

URBAN INDIGENOUS HOUSING

**Funded by Canadian Mortgage
and Housing Corporation (CMHC)**

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Written by: Fateme Abdi and
Jared Leedham

Table of Contents

Organizational Summary	3
Introduction	3
Background.....	4
Definition of Urban, Rural and Northern Housing	4
What is Core Housing Need?	5
Core Housing Need among Indigenous Communities	5
Core Housing Need among Indigenous communities in CMAs:.....	5
Housing Experiences of Indigenous Women in All their Diversity in Urban Area.....	11
Services for Urban Indigenous Communities	12
Methodology	13
Online National Survey	13
Sharing Circles.....	14
Key Findings-Community Engagement Sessions & Survey	15
Access to affordable, accessible and safe housing:.....	15
Intersectional Discrimination in Access Housing	18
Cultural Connection in Large Urban Areas.....	21
Services related to Housing Needed.....	22
Recommendations	23
Immediate-Term Recommendations	23
Long-Term Recommendations	25
Conclusion	25
References	26
Annex A	27
Annex B	36

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Organizational Summary

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, in all their diversity 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, in all their diversity, 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 Women in all their diversity. Through advocacy, policy, and legislative analysis, NWAC works to preserve Indigenous culture and advance the well-being of all Indigenous women in all their diversity, as well as their families and communities.

Introduction

A person’s sense of “place” is personal and essential to who they are. Colonial policies operated to erode this sense of place – encroaching on and asserting control over Indigenous territories. Communities established during colonization developed unique regional identities over time, and many of these villages have since expanded into modern cities (Belanger et al., 2021). In Canada, urban Indigenous people face distinct housing challenges that differ from non-Indigenous population.

These challenges are a direct result of historical context of colonization, systemic discrimination and socio-economic inequalities. The fast urbanization of Indigenous populations—many individuals and families moving to urban areas in search of better access to services, work opportunities, and/or education—further exacerbates these issues. However, this migration often leads to significant challenges in securing adequate, affordable, and culturally appropriate housing. Based on data from 2021, 87% of Indigenous households in Canada reside in urban, rural, and northern regions outside of their traditional territories (CMHC, 2022). Indigenous people are underserved by housing policies and disproportionately represented among those in core housing need.

The Native Women’s Association of Canada embarked on a research initiative in 2024-2025 to support ongoing work on the Urban, Rural and Northern Indigenous (URNI) Housing Strategy, with a specific focus on addressing gaps in data and knowledge about the experiences of



Indigenous women in all their diversity¹ in large urban centers. This report offers an analysis of core housing need (CHN) data for Indigenous communities in urban settings across Canada, including an analysis of region-specific data and services currently available to Indigenous people across Canada. It explores the challenges Indigenous women in all their diversity face in large urban areas, their feeling of connection to their communities and systematic barriers limiting access to adequate housing.

Literature Review

Background

Definition of Urban, Rural and Northern Housing

As there are multiple definitions of urban, rural and northern, it is important to first define this in the context of Indigenous housing needs. Defining these terms is critical to addressing the housing experiences of Indigenous people across Canada. Moreover, in defining these terms we can better understand how the unique experiences are often shaped by housing policies, services, and programs at the regional level.

For the purpose of this report, the phrase “urban, rural, and northern” (URN) refers to geographic areas where Indigenous Peoples reside outside of First Nation reserves, communities in modern treaty or self-governing territories, Inuit Nunangat, Métis Settlement regions, and historic Métis communities (CMHC, 2023). Indigenous individuals living in URN areas are divided into three geographic regions:

1. **Urban Area:** “Known as census metropolitan areas (CMA);
2. **Rural Areas:** Referred to areas outside of CMAs and the Territories, Nunavik, and Nunatsiavut; and,
3. **Northern Areas:** Includes Inuit Nunangat and northern communities outside of Inuit Nunangat” (CMHC, 2023.p.1).

As this report is specifically focusing on urban Indigenous housing needs, research and findings specifically relate to populations living in a CMAs. According to Statistics Canada (2022), a census metropolitan areas (CMA) is defined as a region with a total population of at least 100,000 individuals, with a minimum of half of this population residing in the core area of the CMA. In contrast, a census agglomeration (CA) is characterized by having a core population ranging from 10,000 to 100,000 individuals. Any area outside the boundaries of a CMA or CA is classified as a non-CMA/CA area.

¹ Indigenous women in all their diversity is an inclusive term that refers to distinct and intersecting identities, including gender identity, age, and location.



What is Core Housing Need?

Core housing need is an indicator used to determine if a household can afford suitable and adequate housing in their community (CMHC, 2024). In doing so, the indicator establishes standards for housing adequacy, affordability, and suitability (Ibid). "A household is considered to be in core housing need if it doesn't meet one or more of the following criteria, and cannot afford appropriate housing in their community:

- **Affordability:** Spending 30% or more of before-tax income on housing.
- **Adequacy:** Living in a dwelling that requires major repairs.
- **Suitability:** Residing in a unit that lacks enough bedrooms for the household size" (CMHC, 2024).

Core Housing Need among Indigenous Communities

The analysis of core housing need in Canada in 2021 reveals significant disparities between Indigenous and non-Indigenous populations, which are further defined by gender and Indigenous identity.

According to Statistics Canada (2023), Indigenous populations have a much greater rate of core housing need when compared to non-Indigenous populations. Accordingly, the rate of core housing need for non-Indigenous people is 7.4%, while this rate is nearly doubled at 13.2% for Indigenous people in Canada. Further, Indigenous women experience significantly higher rates of housing insecurity compared to Indigenous men and their non-Indigenous counterparts. In 2021, the rate of core housing need for Indigenous women was 14.0%, compared to 12.4% for Indigenous men and 8.00% for non-Indigenous women. (Statistics Canada, 2023).

Moreover, within Indigenous communities, variations in core housing need emerge based on specific Indigenous identities. Specifically, First Nation individuals had a rate of core housing need of 14.5%, followed by Métis individuals at 9.7%. Notably, Inuit face the highest prevalence of core housing need at 32.6%, indicating substantial housing insecurity within this demographic (Ibid).

When examining tenure status, Indigenous renters consistently experienced higher rates of core housing need compared to Indigenous homeowners, mirroring trends observed among non-Indigenous populations. For example, 24.0% of Indigenous renters faced housing insecurity, compared to 5.1% among Indigenous homeowners (Statistics Canada, 2023).

Core Housing Need among Indigenous communities in CMAs:

To provide a detailed overview of the housing situation of Indigenous population in general and Indigenous women in particular, Table 1 demonstrates the disparities in core housing needs rates among Indigenous populations, as well as the discrepancies between Indigenous women and men in all CMAs across the country.



According to data extracted from Statistics Canada’s 2021 census, in all CMAs, Indigenous people had a greater core housing need when compared to non-Indigenous people. More importantly, in 26 of 41 CMAs, Indigenous populations had more than 10% of its population in core housing need (Statistics Canada, 2023). For example, in Regina and Saskatoon Indigenous people reported particularly high rates of core housing need, 21.8% and 18.7% respectively (Ibid).

Table 1- Population in Core Housing Need Living in CMAs-Women & Men- Census 2021

CMAs - Province	Population in Core Housing Need- General		Indigenous Population in Core Housing Need- Gender	
	Indigenous	Non- Indigenous	Women	Men
St. John’s - NL	6.5%	5.8%	7.5%	5.3%
Moncton-NB	6.4%	5%	7.8%	4.9%
Saint John, NB	5.7%	4.0%	5.1%	6.4%
Fredericton- NB	9.3%	5.5%	9.4%	9.5%
Saguenay-QC	1.9%	1.5%	2.3%	1.6%
Québec- QC	4.3%	2.8%	4.4%	4%
Sherbrooke- QC	3.9%	2.4%	3.9%	3.9%
Trois-Rivières- QC	5.1%	1.9%	4.6%	5.6%
Drummondville- QC	2.5%	2.3%	2.4%	2.6%
Montréal- QC	7.1%	4.8%	7.9%	6.2%
Ottawa-Gatineau-ON & QC	9.9%	7.5%	10.1%	9.7%
Kingston-ON	11.9%	6.8%	13.6%	9.9%
Belleville - Quinte West-ON	11.1%	8.0%	13.4%	9%
Peterborough-ON	15.6%	8.0%	16.5%	14.8%
Oshawa-ON	14.5%	8.4%	15.3	13.5%
Toronto-ON	16.6%	12.3%	18.4%	14.6%



Hamilton-ON	15.60%	7.7%	17.1%	13.7%
St. Catharines - Niagara-ON	12.0%	7.5%	11.5%	12.5%
Kitchener - Cambridge - Waterloo-ON	9.5%	6.5%	9.4%	9.5%
Brantford-ON	15.0%	6.2%	15.2%	14.5%
Guelph-ON	12.8%	7.9%	12.5%	12.8%
London-ON	14.8%	7.9%	15.9%	13.3%
Windsor-ON	6.3%	5.8%	7.1%	5.5%
Barrie-ON	15.9%	9.0%	17%	14.9%
Greater Sudbury / Grand Sudbury-ON	7.0%	5.4%	8.1%	5.9%
Thunder Bay-ON	15.9%	5.2%	16.7%	15%
Halifax-NS	11.9%	9%	12.4%	11.4%
Winnipeg- MB	18.2%	7.9%	19.4%	16.9%
Regina-SK	21.8%	6.9%	22%	21.6%
Saskatoon-SK	18.7%	6.8%	19.7%	17.6%
Lethbridge-AB	17.8%	5.5%	17.3%	18.3%
Calgary-AB	14.5%	7.1%	15.6%	13.3%
Red Deer-AB	13.2%	6.4%	14.8%	11.3%
Edmonton-AB	14.8%	7.3%	16.1%	13.3%
Kelowna-BC	8.0%	5.7%	8%	8.1%
Kamloops-BC	10.2%	6.1%	11.6%	9%
Chilliwack-BC	13.9%	6.2%	15.8%	11.9%
Abbotsford - Mission, -BC	14.0%	6.7%	14.6%	13.5%
Vancouver-BC	19.4%	13.0%	20.4%	18.2%
Victoria-BC	14.8%	9.0%	15.1%	14.5%
Nanaimo-BC	12.1%	7.8%	13.3%	10.6%

Source: Statistics Canada, 2023



Table 2- Population in Core Housing Need Living in CMAs- Indigenous Identity- Census 2021

CMAs - Province	Indigenous Population in Core Housing Need		
	First Nations	Métis	Inuit
St. John's - NL	5.5%	8.5%	7.8%
Moncton-NB	6.8%	6.5%	0.0%
Saint John, NB	6.8%	4.5%	0.0%
Fredericton- NB	10.7%	5.5%	0.0%
Saguenay-QC	2.1%	1.9%	0.0%
Québec- QC	4.0%	4.1%	13.0%
Sherbrooke- QC	4.2%	3.0%	0.0%
Trois-Rivières- QC	5.5%	4.0%	0.0%
Drummondville- QC	2.0%	4.3%	0.0%
Montréal- QC	7.1%	6.7%	11.8%
Ottawa-Gatineau-ON &QC	10.1%	9.0%	16.1%
Kingston-ON	12.5%	7.7%	0.0%
Belleville - Quinte West-ON	11.9%	8.2%	0.0%
Peterborough-ON	17.3%	12.2%	0.0%
Oshawa-ON	16.2%	12.3%	19.4%
Toronto-ON	17.9%	14.4%	20.5%
Hamilton-ON	16.7%	12.5%	42.3%
St. Catharines - Niagara-ON	12.2%	11.9%	0.0%
Kitchener - Cambridge - Waterloo-ON	10.3%	9.3%	0.0%
Brantford-ON	15.6%	12.0%	0.0%
Guelph-ON	15.1%	8.6%	0.0%

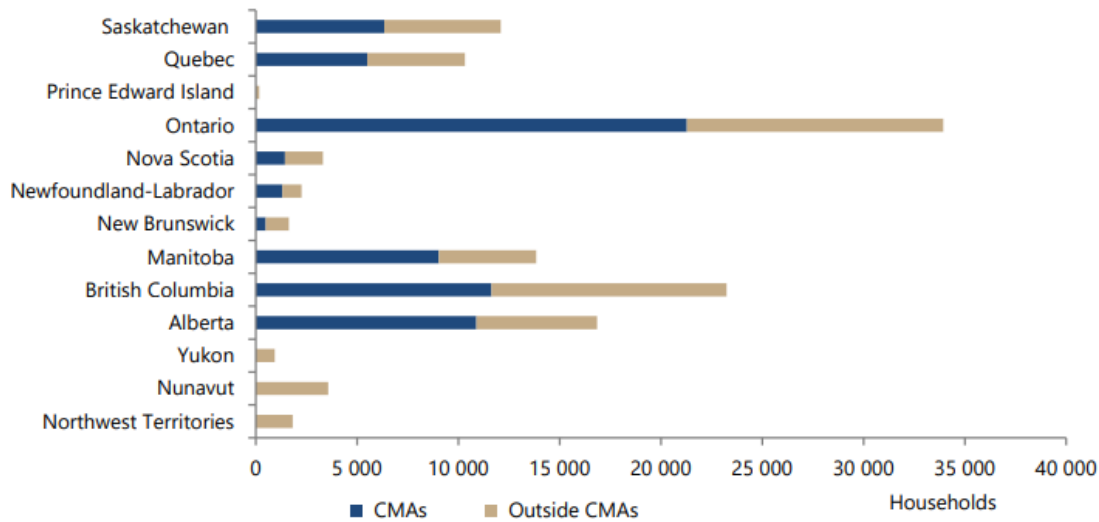


London-ON	15.4%	13.4%	0.0%
Windsor-ON	8.7%	4.3%	0.0%
Barrie-ON	18.2%	14.1%	0.0%
Greater Sudbury / Grand Sudbury-ON	9.5%	5.0%	0.0%
Thunder Bay-ON	19.2%	5.7%	0.0%
Halifax-NS	13.3%	10.2%	7.4%
Winnipeg- MB	26.3%	12.3%	7.3%
Regina-SK	27.0%	14.0%	0.0%
Saskatoon-SK	25.5%	11.8%	0.0%
Lethbridge-AB	20.0%	13.5%	0.0%
Calgary-AB	19.3%	10.1%	24.7%
Red Deer-AB	15.1%	10.3%	26.3%
Edmonton-AB	18.1%	12.0%	12.5%
Kelowna-BC	8.6%	7.5%	0.0%
Kamloops-BC	10.4%	10.4%	0.0%
Chilliwack-BC	17.8%	8.2%	0.0%
Abbotsford - Mission, -BC	16.6%	11.9%	0.0%
Vancouver-BC	21.7%	16.2%	15.3%
Victoria-BC	17.5%	12.1%	0.0%
Nanaimo-BC	12.4%	11.0%	0.0%

Source: Statistics Canada, 2023



Figure 1: Geographic Distribution of Indigenous Households Experiencing Core Housing Need



Source: Office of the Parliamentary Budget Officer (2021).

Tables 1 and 2 and Figure 1 present distinctions-based data related to core housing need by gender and Indigenous identity across multiple CMAs in Canada. This data ultimately shows that Indigenous women consistently experience higher rates of core housing need when compared to Indigenous men, indicating gender-specific vulnerabilities in access to housing.

Data on core housing need among different Indigenous groups, reveals differences between distinct Indigenous groups in CMAs, illustrating the unique challenges faced by each community. For instance, Inuit populations, have especially high rates of core housing need in cities like Hamilton (42%), Calgary (24.7%) and Vancouver (15.3%). First Nations and Métis populations also confront significant gaps, with Regina reporting 27.0% for First Nations and Vancouver reporting 16.2% for Métis. The discrepancies highlight the importance of nuanced approaches to policymaking.

These findings underscore the complex intersections of Indigenous identity and gender in shaping experiences of housing insecurity within Canada. Addressing these disparities necessitates targeted policies and interventions that consider the unique challenges faced by Indigenous women in all their diversity. Any approach to addressing these inequalities must focus on promoting equitable access to safe and affordable housing for all Indigenous people.



Housing Experiences of Indigenous Women in All their Diversity in Urban Area

The challenges faced by Indigenous communities, particularly Indigenous women in all their diversity across urban, rural, and northern areas, are highlighted in several reports and literature reviews published by NWAC. In urban settings, Indigenous individuals confront obstacles to accessing culturally supportive and affordable housing, encountering stereotypes, over-policing, and discrimination (NWAC, 2021). Housing barriers documented across NWAC's previous publications include:

- Long waitlists for affordable housing intensify anxiety, while high rental costs for inadequate housing impose significant financial strain (NWAC, 2023).
- Inadequate housing, as Indigenous people in urban centres often reside in smaller apartments with physical barriers such as stairs and as well as bathrooms and kitchens that lack accessibility features, bathrooms and kitchens (NWAC, 2023).
- Lack of culturally appropriate support services such as mental health services, emergency shelters, and community gathering spaces.
- Concerns of safety and discrimination when searching for housing, which is particularly prominent in literature from the prairie provinces (NWAC, 2020).
- Accessibility of housing during medical relocations to CMAs from Northern/remote communities (NWAC, 2020).

Additionally, a report produced by the Government of British Columbia (2020) puts light on the housing problems that Indigenous women face in the province. Historically, Indigenous women who married non-Indigenous men lost their status and were forced to leave reserves, resulting in overrepresentation and marginalization in metropolitan areas (Ibid). This migration resulted in considerable housing mobility among urban Indigenous populations. Moreover, factors, such as poor housing and limited employment opportunities, drive mobility to urban centres as Indigenous people search for stable employment and social networks.

Indigenous women in all their diversity clearly show a great desire for community connection and culturally appropriate surroundings that embrace the guiding principles of safety and belonging (NWAC, 2023). However, obstacles like the lack of housing assistance, and mental health issues exacerbate their problems (NWAC, 2023). Suggestions include improving connectivity to home communities, incorporating traditional knowledge, ceremonies, and foods into housing surroundings, and pushing for Indigenous-specific housing developments and financial assistance for homeownership (NWAC, 2023).



Services for Urban Indigenous Communities

Urban areas have become gathering sites for Indigenous people of various cultural backgrounds. Despite this relocation, urban Indigenous groups' connections to their home communities vary, with first and second-generation city dwellers frequently remaining connected to their ancestral roots (Collier, 2020). Since the 1950s and 1960s, Indigenous groups in urban areas have struggled to access culturally appropriate services (Ibid). In response, Indigenous organizations have emerged, with over 100 Friendship Centres currently operating across Canada. These institutions provide critical assistance, ranging from shelters and food banks to daycare and cultural programming (Ibid). Some even run social enterprises, like affordable housing and Indigenous-led arts institutions.

Furthermore, some Indigenous organizations support various urban Indigenous groups, personalizing services to match their individual requirements. Tungasuvvingat Inuit and The Wabano Centre, for example, offer distinct cultural and social services to Indigenous people in Ottawa and around Ontario. Furthermore, many Indigenous care providers include cultural components into their treatment delivery, which increases their effectiveness. For example, the Sioux Lookout First Nations Health Authority in Ontario provides healthcare services based on Anishinaabe culture, while Native Child and Family Services of Toronto uses a comprehensive model designed by Indigenous Elders and community leaders (Collier, 2020).

Government support, particularly through initiatives such as Urban Programming for Indigenous Peoples, strengthens these important services, with provincial governments increasingly participating in program delivery. Furthermore, municipalities can interact with Indigenous communities through mechanisms such as advisory committees to ensure their voices are heard on critical issues (Ibid).

This section addresses the numerous housing problems that Indigenous women experience in metropolitan settings, including access to adequate, economical, and culturally appropriate housing. Indigenous women, regardless of their diversity, continue to confront major barriers to getting sufficient housing, ranging from pronounced differences in core housing needs to the availability of culturally appropriate housing services.



Methodology

At the initial stage of this project, NWAC produced a literature review, which informed the first half of this report, intended to share research about specific housing challenges facing Indigenous women in all their diversity in urban areas across the country, understanding the available services and identifying gaps in urban housing. It also provided a preliminary research footing for this project's core objective – to present the lived experiences of Indigenous women in all their diversity in housing and supports. To accomplish this goal, NWAC used the following techniques.

Online National Survey

NWAC conducted an online survey in the summer of 2024 to get responses from Indigenous women in all their diversity. The complete list of questions can be found in **Annex A**.

A total of 59 individuals currently or previously living in urban areas participated in the survey including, First Nation (51), Métis (7) and Inuit (4). The survey included participants from Ontario (24), Alberta (12), Manitoba (8), British Columbia (7), New Brunswick (3), Newfoundland and Labrador (2), Nova Scotia (2), and Saskatchewan (1). Participants identified as Women (51), Two Spirit (7), non-binary (1).

The income distribution shows that the largest group consisting of 15 households earning less than \$20,000 and 11 households earning between \$20,000 to \$40,000. The number of households fall into the \$40,000–\$60,000 range is 7, and 12 households earn between \$60,000 and \$80,000. Additionally, 7 households have incomes between \$80,000 and \$100,000, while a small group of 6 households earns over \$100,000. In terms of their housing situation, 34 of participants reported living in rental housing, 13 reported owning housing, and 11 people reported living in subsidized and transitional housing.



Sharing Circles

NWAC held a total of four sharing circles. These engagement sessions were designed to create opportunities for participants to openly share their experiences and shed light on housing challenges and potential solutions and recommendations. This community-driven approach grounds this report in the lived experiences of Indigenous women in all their diversity and centers their perspectives in arriving at recommendations intended to improve their experiences and opportunities to access adequate housing.

The first two sharing circles were held in-person in September 2024 with 10 participants from members of NWAC's Provincial and Territorial Member Associations (PTMAs). The other two sharing circles were hosted virtually in October 2024 with a total of 26 participants. Recognizing the absence of participants in the survey from Quebec and the limited representation from provinces like Saskatchewan, Nova Scotia, Newfoundland, and Labrador, NWAC organized two online sharing circles for participants from these provinces only. These sessions included 12 participants from western provinces and 14 participants from eastern provinces aiming to address the gaps in data and included participants from underrepresented provinces.

The engagement sessions were opened and closed with an Elder and supported by an Indigenous 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 women in all their diversity. A critical focus on intersectionality (i.e., understanding that participants may experience multiple layers of discrimination including colonial, gendered, heteronormative, and race-based oppression, based on socio-economic status) 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.



Key Findings-Community Engagement Sessions & Survey

Housing Challenges

The survey and community engagement sessions highlighted the challenges faced by Indigenous women in all their diversity in accessing adequate housing and support services in large urban areas. The challenges encompass three main themes:

- Access to affordable, accessible and safe housing,
- Intersectional discrimination in accessing housing,
- Barriers in navigating the housing system and services.

Access to affordable, accessible and safe housing:

The lack of access to affordable, accessible and safe housing for Indigenous people was a consistent concern for all participants. In doing so, participants highlighted that there is insufficient availability of affordable housing options for rent and owning in urban areas. This lack of affordable housing impacts those who need it most, often leaving them homeless. The shortage of low-cost and affordable rental housing was identified as a top priority by most survey and sharing circle participants. Notably, more than 69% of survey respondents stated that the cost of housing exceeds more than 30% of their household income. This underscores financial strains faced by Indigenous people in securing adequate housing in urban areas.

According to CMHC (2018), housing affordability costs fall into one of two categories: income-based or market-based.

- **Income-based:** defines affordability in relation to income; housing is considered affordable if it costs less than a certain percentage of annual household income, typically 30% of before-tax income.
- **Market-based:** defines affordability in relation to average or median rents and ownership prices in a market area; housing at or below average or median market rents/prices is considered affordable.

In Canada, housing is “affordable” if it costs less than 30% of a household’s before-tax income (CMHC, 2018). Many people assume that the term “affordable housing” refers only to government-subsidized rental housing, but it is much broader. It can include housing provided by private, public, and non-profit sectors. It also includes all forms of housing tenure: rental, ownership, and co-operative ownership, as well as temporary and permanent housing.



The Housing Continuum (Figure 2) is both a model that describes the range of housing options based on income and the forms of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances. This is not necessarily a linear path. Ideally, a community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify these gaps.

Factors that may influence the ability of a municipality to provide housing along the entire continuum include population, demand, available funding, zoning, and neighbourhood opposition.

Figure 2: The Housing Continuum



Source: CMHC (2018)

The Wheelhouse Model

Developed by the City of Kelowna in British Columbia, the Wheelhouse model (Figure 3) is an alternative way of examining housing options where housing needs are organized circularly. Where the Housing Continuum suggests a linear progression towards market homeownership, the Wheelhouse recognizes that housing needs can move in any direction depending on one’s life circumstances. It also recognizes that housing stock needs to reflect the diverse socioeconomic and demographic needs of all residents and should not focus only on market housing.



Figure 3: The Wheelhouse Model



Source: City of Kelowna (2019).

Participants stated that the lack of secure and affordable housing has affected their overall well-being. As a result, participants noted that access to adequate housing provides peace of mind and allow them to manage the other needs. The rising cost of living, more specifically increasing rental prices, in urban areas has disproportionately impacted Indigenous tenants, even those in subsidized housing. One participant shared that, "Even with subsidized rent, the cost of living makes it hard to move to a safer area." This highlights how financial constrains limits mobility and forces tenants to stay in unsafe or unsuitable housing condition.

For those transitioning from rural communities where they may own their home, to an urban centre where they are renting is a huge adjustment. One participant noted, "the change from no rent to paying rent was a significant challenge, especially with the added costs of city living." According to our survey, 63% of participants reported having to move due to housing instability. Moreover, our survey found that 58% of participants experienced homelessness as a result of not being able to pay rent. However, experiences of homelessness varied in length between participants from less than a month (18%),



between 1-6 months (44%), 6-12 months (18%) and more than 12 months (21%). These financial demands often push tenants on the brink of eviction or unable to afford necessities.

Adding to the aforementioned challenges, participants repeatedly commented on the urgent need for housing safety. Safety is a fundamental requirement for housing, but for many Indigenous tenants, it is not guaranteed, even in social or subsidized housing. Reports of violence, unsafe environments, and neglect by housing providers are common. A participant shared, *"We have a roof, but it's not safe housing,"* explaining that repeated incidents of violence often required police intervention. However, no significant measures were taken to resolve to address their situation or ensure their safety. Additionally, participants repeatedly emphasized the need for protections from landlords and neighbours, which often subjected Indigenous tenants to harassment; however, the lack of proper legal mechanisms to support Indigenous tenants and homeowners was seen as a major component when they live in large urban areas. For women in large urban centres, affordable housing options are often located in unsafe neighbourhoods that expose Indigenous women and their children to unsafe environments.

Moreover, participants focused on the need for more accessible housing for Indigenous women in all their diversity. Some participants highlighted the challenges within the current housing system, which often fails to meet their needs. When searching for housing, Indigenous women frequently encounter structural impediments, such as qualifying criteria that exclude them from programs intended to assist them. The social housing system primarily prioritizes women with children, leaving single Indigenous women especially with mobility issues facing significant barriers in accessing housing. As a result, the system is neither inclusive nor accessible to all Indigenous women. For instance, single women and elderly individuals often struggle because many housing programs are geared towards families with children, leaving others without adequate support. One participant, a single woman with mobility challenges, said, *"I'm a single woman of a certain age, I have mobility problems, and finding housing feels like I have a 0.5% chance of qualifying."* This situation highlights the shortcoming of housing programs in providing inclusive program and accommodation to the diverse family structures and individual needs within the Indigenous community.

Intersectional Discrimination in Access Housing

The theme of intersectional discrimination emerged prominently, highlighting the overlapping layers of discrimination connected to Indigeneity, race, gender identity, sexual orientation, age, and socio-economic status. These compounding factors significantly hinder the ability of Indigenous women in all their diversity to access appropriate housing and housing supports in large urban centers.



Dialogue in both survey and sharing circles underscored urgency of addressing this issue to provide adequate housing for Indigenous women in all their diversity.

When asked, *“have you encountered any discrimination when searching for housing”* over 55% of survey participants responded “yes,” with the most common discrimination experienced by participants being: racial discrimination (35%), gender discrimination (24%) and economic discrimination (37%). Discrimination often originated from private landlord (35%), property management companies (20%), neighbours and community members (14%), government housing agencies (11%), housing service providers (10%) and real estate agencies (9%).

Participants of sharing circles shared stories of discrimination they have faced from landlord and property managers. One participant highlighted that *“As soon as the landlord realized that I am an Indigenous person, he was hesitant to rent me a unit, because of some wrong stereotype they have about us.”*

Discrimination based on income exacerbates this issue particularly for those on fixed income or social assistance. As one participant highlighted: *“discrimination is a challenge because when they hear that I’m on AISH² and then I’m on a fixed income they do not want to rent me because they know that I can’t afford the rent but there’s nowhere else to go everywhere that I look at a two bedroom is over \$2000 and I am discriminated against because I’m on a fixed income.”* These systemic and intersectional discrimination not only limit access to adequate housing but also perpetuate harmful stereotypes and increase social and economic inequalities and contribute to the marginalization of Indigenous women in all their diversity within urban housing markets.

Barriers in Navigating Housing System and Services

Participants highlighted some challenges facing Indigenous women in all their diversity when trying to access housing services and supports. For example, systemic inefficiencies in housing support services create significant challenges for those seeking assistance. Many participants described difficulties in knowing and navigating available housing programs and services. As one participant noted, *“emergency Indigenous housing exists but is poorly advertised and difficult to access without insider knowledge.”*

A lack of awareness about available programs and services, the opaque process of applying for housing, and complexities with housing applications hinder Indigenous women, in all their diversity, in difficult situations from having equitable access to adequate housing in large urban centers. These complicated bureaucratic policies and procedures are especially burden Indigenous women in all their diversity fleeing violence

2 Acronym of Assured Income for the Severely Handicapped. This program is implemented in Alberta.



and moving to large urban centres to seek support and services. This adds another degree of vulnerability and makes it difficult for them to find stable and safe housing.

Financial barriers compound these issues, as many respondents reported low household incomes, with 27% earning less than \$20,000 annually. Practices such as damage deposits and/or credit checks disproportionately affect Indigenous women searching for rental accommodation, making it more difficult to secure housing in urban centres. For many, they may not have the credit history or disposable funds to fulfill application requirements.

Disconnection and lack of coordination between different levels of government emerged as another challenges in housing services and supports. One participant explained that *“housing workers and social services don’t communicate effectively, which delays families trying to get back together.”* The disconnect between housing workers and social service providers further complicates access to the services they need and lead to those in need missing the opportunity to receive support. For families attempting reunification, these barriers can have devastating consequences. This lack of coordination prolongs housing instability, exacerbating trauma and separation for families.

Participants suggested that to improve accessibility and support, having regional housing navigators is necessary. As a participant noted *“the system is overwhelming and inaccessible. Having regional housing navigators for Indigenous women would make a huge difference. Navigators can help individuals find supports across urban areas and different provinces”*.

Although some participants live in rent-geared-to-income housing, many still felt abandoned by the housing system. Participants stressed that providing affordable housing alone is not enough. Additional services and support such as nearby subsidized childcare, access to free mental health services and accessible and convenient transportation are necessary to address their needs.

The complexity of housing system and lack of coordination between municipal, provincial and federal housing providers and social workers create additional obstacle for Indigenous women in all their diversity to access housing in urban areas. It is essential to develop a housing system that is more accessible, equitable and supportive for Indigenous women in all their diversity.



Cultural Connection in Large Urban Areas

Urban sittings might create an environment for Indigenous women in all their diversity where they do not feel they belong and connect spiritually, socially, and culturally. One participant described *“living off the land is a lot harder when all you can see is brick buildings.”* For Indigenous people, urban environments conflict with traditional ways of living and their connection to the land. Participants highlighted that while living in large urban centers they have limited access to cultural events, traditional activities, languages, medicine picking, traditional support system and traditional food which this can leave them feeling isolated and disconnected from their cultural roots.

Survey data further backs these experiences, with nearly half of respondents (47%) reporting that they do not feel connected to their community or Indigenous networks when living in urban areas. Participation in Indigenous community events was also limited - with only 17 respondents frequently attending, while 51% said they participated occasionally, and 11 said they rarely attended. Barriers such as lack of information about events (40 mentions), timing conflicts (36 mentions), and financial constraints (29 mentions) were identified as significant obstacles to attend some cultural events. Additionally, lack of transportation (24 mentions) and personal safety concerns (9 mentions) were also noted as hindrances to accessing Indigenous community services and events.

Another issue raised by participants is the lack of culturally appropriate housing design in large urban centers. Urban housing infrastructure, such as fences and shared spaces, conflicts with communal living values integral to Indigenous cultures. One participant remarked, *“shared spaces, like fences, make me feel like I have no ownership or autonomy.”* These structural differences highlight the need for culturally appropriate housing designs that reflect Indigenous values and traditions.

Participants highlighted the importance of developing holistic housing design, by adding elements such as incorporating green spaces, cultural grocery stores, and spaces for ceremonies into urban developments, as well as fostering community connections through Indigenous-led organizations and programs. As one participant explained, *“Addressing housing isn’t just about providing a roof. We need safe spaces that include cultural practices, like taking clients to pick medicines or connecting them with Elders.”*



Services related to Housing Needed

Based on the survey, 55% of participants have not used any Indigenous specific services or programs while they are aware of the available programs. The barriers to not using these services were lack of information about events (40 mentions), timing of events (36), financial constraints (29 mentions), lack of transportation (24 mentions) and personal safety concerns (9 mentions). But when we asked about “What types of activities or programs help you feel connected to your Indigenous culture and community”, the participants asked for more cultural ceremonies (52 mentions), traditional arts and crafts (46 mentions), community feasts (45 mentions), Indigenous led support groups (40), storytelling sessions (32 mentions) and language classes (31 mentions).

The survey revealed that Indigenous women in all their diversity need additional support or services to improve their housing conditions in large urban areas including: more affordable housing options (31 mentions), greater financial assistance for housing (28 mentions), shorter waitlists for housing (27 mentions), more culturally appropriate housing services (19 mentions), better maintenance and repairs (18 mentions) and increased safety measures (18 mentions).

Participants also noted the available housing services in their area including: some financial assistance programs in various large cities to help them pay the rent, Indigenous homeownership and renewal assistance programs such as First Nations Market Housing Fund, various institutions to support housing needs of Indigenous people such as Lu’ma Native housing society, Wigwamen in Ontario, Esquao in Edmonton, ISET programs, Ontario Aboriginal Housing services, and Niwasa Kendaaswin Teg in Hamilton.

The survey results emphasize key support services and needs for improving housing situation for Indigenous women in all their diversity in urban areas. Financial assistance for rent or mortgage was the most frequently identified need, with 51 respondents prioritizing it as essential for addressing housing affordability. Cultural connection programs (40 mentions) and Indigenous-led centers (34 mentions) also ranked highly, reflecting the importance of maintaining cultural ties and ensuring culturally safe environments. Counseling and mental health services (29 mentions) and family support services (22 mentions) were also emphasized, underscoring the intersection of housing stability and emotional well-being. Employment assistance (21 mentions) and legal aid for housing issues (16 mentions) were seen as one of the beneficial support services.

In terms of additional support and the need to improve their housing situation, respondents identified broader housing improvements, such as more affordable options (31 mentions), shorter waitlists (27 mentions), and more culturally appropriate services (19



mentions), emphasizing the need for holistic, accessible, and culturally informed housing solutions.

These findings underscore the need for holistic, accessible, and culturally informed housing solutions that address not only affordability and safety but also the cultural and emotional well-being of Indigenous individuals in urban areas.

Recommendations

The following section of this report focus on immediate and long-term recommendations to improve housing for Indigenous women in all their diversity in urban areas. These recommendations are Indigenous-led and developed in a culturally relevant and trauma-informed manner which considers the unique needs of Indigenous women in all their diversity in accessing housing. To develop housing policy, programs, and services requires collaboration with Indigenous people and organizations with expertise in developing trauma-informed approaches and specialized housing programs.

Immediate-Term Recommendations

The following recommendations seek to address the immediate barriers preventing Indigenous women in all their diversity from accessing housing in urban centres.

1. Financial Assistance for Indigenous Households in Urban Areas

- During discussions, participants highlighted the need for greater financial assistance for Indigenous households in urban areas, many of which represent immediate actions that can be taken to address ongoing barriers to housing. In doing so, participants highlighted three measures to support Indigenous women in all their diversity in accessing safe housing, including:
- Introducing greater rent supplement programs targeted towards Indigenous women in urban centres;
- Working with provincial governments to support Indigenous women in securing safe rental accommodations by subsidizing security deposits;
- Developing programs that assist Indigenous women in saving to become homeowners.

Through addressing financial barriers, governments can support opportunities for Indigenous women in all their diversity to access safe, affordable, and adequate housing that responds to their needs. Providing financial support would also alleviate stress placed on Indigenous women who had previously been unable to afford rental deposits and/or down payments.



2. Culturally Appropriate and Inclusive Environment and Spaces

Focusing on providing culturally appropriate and inclusive environments was a recurring theme in both survey and sharing circle engagements. Participants often advocated for tailoring housing solutions to meet the unique cultural needs of Indigenous women in all their diversity. Participants stressed the importance making urban centres more culturally safe for Indigenous people. For example, participants spoke about restoring Indigenous names and landmarks (i.e., street names, parks, trails) in urban centres to help Indigenous people feel a greater sense of belonging and less isolated.

Another solution is to create spaces in large urban areas where traditional foods, medicines and practices are easily accessible. This would enhance cultural connection for Indigenous people in large urban centers. Participants also mentioned that by building community-oriented living spaces, Indigenous women in all their diversity could benefit from as they would have more access to community gatherings with other members of their communities.

Accessing culturally appropriate services and programs is also recommended. Services may include traditional healing practices and providing accessible spaces for smudging and accessing and using traditional medicines. Also, it is recommended to hire more Indigenous women in all their diversity as housing service providers and frontline workers.

Developing culturally safe domestic violence support programs that support women escaping abusive situation without involving child protection services if offered by participants. The long history of child welfare system against Indigenous people put Indigenous women in a situation to prefer to stay in abusive relationship because of fear of losing children.

3. Providing more support to Navigate the Housing System

As mentioned in the previous section, navigating housing system is complex and overwhelming especially for those in urgent need. Participants recommended following solutions to address this issue:

- Hiring more housing navigator in large urban centers to assist Indigenous people and their families with housing applications;
- Connecting them to services and advocating for them in their behalf;
- Streamlining housing application process either for rental or ownership, such as through simplifying application requirements or waiving credit checks for low-income Indigenous households.

Regarding the housing system, participants also suggested providing more legal protection for tenants when experiencing discrimination by landlords, property managers or other housing providers. Some participants noted that there is no legal support in some provinces for rent control and rent increases. In Newfoundland and Labrador and Nova Scotia, for example, there are no restriction on the amount rent can be increased.³ To prevent instances of property managers and/or landlords taking advantage of a lack of tenant protections, it is recommended that rent control policies be updated and rent increases be banned to protect tenants from housing instability.

³ NWAC's "Tenant Housing Rights" (2023) toolkit is a useful starting point to guide tenants to tenant rights resources by province and territory.



Long-Term Recommendations

In order to have sustainable changes, there is a need for long-term strategies. Participants stressed comprehensive funding to develop more affordable housing for Indigenous women in all their diversity in large urban areas, systemic change, increase resources to Indigenous housing organizations and service providers in urban areas.

1. Developing more Affordable, Sustainable and Culturally Appropriate Indigenous Housing in Urban Areas

Lack of affordable housing options specifically for Indigenous household was identified as a barrier in large urban centers. Participants recommended to invest more in Indigenous led housing to address systemic inequality in housing across the country. They called for government's active and ongoing involvement in providing affordable housing by offering incentives to Indigenous developers. It was stated that municipalities should also invest more in housing. Specifically, by incorporating an indigenous perspective into housing need assessments. Keeping in mind that the percentage of Indigenous people in any urban region may be much lower than the total population and their housing needs may not always be reflected in housing need assessment, it is critical to have a policy in place that requires all municipalities to do studies on the distinct housing needs of Indigenous populations and how they might be handled. They must guarantee that they support all stages of housing - from shelters, to transitional housing, to long-term housing solutions.

2. Provide Stable Funding for Indigenous Housing Providers

Providing funding from all three levels of government plays an important role in supporting Indigenous housing organizations in addressing Indigenous housing needs in culturally appropriate ways. Participants highlighted that funding is stable, continuous and responsive to diverse needs of Indigenous women in all their diversity while living in large urban centers. This means that funding programs need to adopt an approach that is more inclusive and recognizes the diverse needs of Indigenous women living in large urban centers. This approach must consider differences within their communities including those coming from First Nations, Inuit, or Métis, as well as differences in factors such as age, ability, race, gender, and sexual orientation.

Conclusion

Indigenous women in all their diversity experience housing issues in urban areas that reflect deeply systemic and historical inequalities. This study conducted by NWAC in 2024 to understand the perspectives of Indigenous women in all their diversity on housing need, housing precarity and access to housing services in urban areas highlights that participants' right to adequate housing in urban areas is not being addressed and not being included in housing policy, programs and services. The findings show that housing is more than just a roof over one's head - it serves as a basis for safety, belonging, and



cultural connections. This report opens a window to illuminate some perspectives on distinction housing needs in urban areas, and solutions shared by Indigenous women in all their diversity.

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Annex A

Urban Indigenous Housing Survey

The Native Women's Association of Canada (NWAC) is a national Indigenous organization committed to defending the rights, delivering programs to, and amplifying the perspectives of Indigenous women, girls, Two-Spirit, transgender, and gender-diverse (WG2STGD+) people across Canada. As an aggregate of grassroots Indigenous women's organizations and is dedicated to understanding the lived experiences and advocating on behalf of Indigenous WG2STGD+ individuals across Canada. NWAC is interested in understanding the housing experiences of Indigenous WG2STGD+ people living in or who have previously lived in urban communities.



This survey will collect data on the experiences and perspectives of Indigenous WG2STGD+ individuals who have lived or are living in urban centers. Your responses will be kept confidential and anonymous and will be reflected in our final report. This report will culminate in NWAC's contribution to the co-development of the Urban, Rural, and Northern Indigenous (UNRI) Housing Strategy being developed by the Canadian Mortgage and Housing Corporation.

We deeply value your input and participation, as your responses will enable us to better address the needs of Indigenous WG2STGD+ people, improve our services, and advocate more effectively for necessary policy changes in Canada.

Eligibility: If you are an Indigenous WG2STGD+ person over the age of 18 living or have lived in urban metropolitan areas (with a population of at least 100,000 individuals), we invite you to participate.

Section A: Demographics

1. Are you 18 years of age or older?

- Yes
- No

2. Which of the following do you use to best identify yourself?

- First Nations
- Inuit
- Métis
- Other:

3. What is your age?

- 18-24
- 24-29
- 30-39
- 40-49
- 50-59
- 60-64
- 65+



4. What gender do you identify with?

- Woman
- Two-Spirit
- Gender-Diverse
- Non-binary/Enby
- Agender
- Gender non-conforming
- Genderqueer
- Transmasculine
- Transfeminine
- Transgender Woman
- Transgender Man
- Intersex
- Questioning
- Man
- Do not wish to disclose
- Other:

5. What is your experience living in an urban area?

- Currently living in an urban area
- Previously lived in an urban area

6. Which province or territory do you currently live in?

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland and Labrador
- Northwest Territories
- Nova Scotia
- Nunavut
- Ontario
- Prince Edward Island
- Quebec
- Saskatchewan
- Yukon



7. What is your current city of residence? (If you previously lived in an urban area, complete with city you previously resided in)

8. Did you relocate to live in an urban area?

- Yes
- No

If "Yes", why did you relocate? (select all that apply)

- Educational opportunities
- Employment opportunities
- Access to medical services
- Lack of available housing in my community
- To find secure and stable housing
- Access to housing support services
- Safety concern in my previous community
- Access to services for 2SLGBTQQIA+ people
- Other:

9. What is your household's annual pre-tax income?

- Less than \$20,000
- \$20,000 - \$39,999
- \$40,000 - \$59,999
- \$60,000 - \$79,999
- \$80,000 - \$99,999
- \$100,000 and above
- Prefer not to say

10. How many people, including yourself, live in your current residence?

- 1
- 2
- 3
- 4
- 5+



Section B: Housing Situation

11. What type of housing do you currently live in?

- Rental housing
- Owned housing
- Subsidized/Supportive housing
- Temporary shelter
- Transitional Housing
- Other:

2. How long have you lived in your current residence?

- Less than 6 months
- 6 months to 1 year
- 1-2 years
- 2-5 years
- 5+ years

13. Have you ever had to move due to housing instability (e.g., eviction, inability to pay rent)?

- Yes
- No

14. Have you ever experienced homelessness?

- Yes
- No

If yes, for how long have you experienced homelessness?

- Less than a month
- 1-6 months
- 6-12 months
- More than a year

15. Does your current residence require any major repairs (i.e., plumbing, electrical, structural)?

- Yes
- No



16. Do your shelter costs (i.e., rent/mortgage, utilities) amount to 30% or more of your household income?

- Yes
- No
- Not sure

17. Is your current housing suitable for your household's size and composition (i.e., enough bedrooms, adequate space)?

- Yes
- No

Section C: Housing Need:

18. Have you experienced difficulties in finding adequate, affordable, and culturally appropriate housing in urban areas?

- Yes
- No

If yes, what were the main challenges you faced? (Select all that apply)

- Long waitlists for affordable housing
- High rental costs
- Inadequate housing conditions
- Discrimination or stereotypes
- Lack of culturally appropriate services
- Safety concerns
- Other:

19. Have you encountered any discrimination when searching for housing?

- Yes
- No

If yes, what type of discrimination did you face? (Select all that apply)

- Racial discrimination
- Gender discrimination
- Economic discrimination
- Other:



20. If you have experienced any type of discrimination while seeking housing, please explain from whom. (Select all that apply)

- Private landlords
- Property management companies
- Real estate agents
- Housing service providers
- Neighbors or community members
- Government housing agencies
- Other:

21. Please rank the following according to how important they are to addressing your/your family's/your community's housing needs:

- Shelters
- Transitional housing
- Affordable (subsidized) rental housing
- Market rate (not subsidized) rental housing
- Home ownership programs

Section D: Services and Support:

22. Have you received any support from community organizations or social services related to housing?

- Yes
- No

If yes, how would you rate the support you received?

- Very helpful
- Somewhat helpful
- Neutral
- Somewhat unhelpful
- Very unhelpful



23. What types of support services would be most beneficial to you? (Select all that apply)

- Financial assistance for rent or mortgage
- Legal assistance for housing issues
- Counseling and mental health services
- Substance abuse support services
- Employment assistance
- Family support services
- Cultural connection programs
- More centers that run by and for Indigenous People
- Other:

24. Are you aware of any Indigenous-specific housing services or programs in your area?

- Yes
- No

25. Have you used any of these Indigenous-specific housing services or programs?

- Yes
- No

If yes, how would you rate the effectiveness of these services?

- Very effective
- Somewhat effective
- Neutral
- Somewhat ineffective
- Very ineffective

26. What additional support or services do you think are needed to improve housing conditions for Indigenous people in urban areas? (Select all that apply)

- More affordable housing options
- Shorter waitlists for housing
- Better maintenance and repairs
- More culturally appropriate services
- Increased safety measures
- Greater financial assistance for housing
- Other:



27. How important is it for you to have housing that incorporates cultural elements (e.g., traditional knowledge, ceremonies, community gatherings)?

- Very important
- Somewhat important
- Neutral
- Not very important
- Not important at all

Section E: Community Connection

28. Do you feel connected to your community and/or the Indigenous community in your city while living in an urban area?

- Yes
- No

29. How often do you participate in Indigenous community events or gatherings in your urban area?

- Frequently
- Occasionally
- Rarely
- Never

30. What types of activities or programs help you feel connected to your Indigenous culture and community? (Select all that apply)

- Cultural ceremonies
- Language classes
- Traditional arts and crafts
- Community feasts
- Storytelling sessions
- Indigenous-led support groups
- Other:



31. What barriers, if any, do you face in accessing Indigenous community services and events in your urban area? (Select all that apply)

Lack of transportation

- Lack of information about events
- Timing of events
- Financial constraints
- Personal safety concerns
- Other:

32. Are there any other comments or suggestions you would like to share regarding urban Indigenous housing needs and solutions?

Annex B

Sharing Circle Questions – Urban Indigenous Housing

Housing Challenges and Causes

1. What challenges are you facing as an Indigenous WG2STGD+ person living in urban centers? What are the causes of these challenges?
2. What barriers have you experienced while seeking housing in urban settings? (ex: with landlord, with housing system etc...)

Community Connection

3. Since living in urban areas, how has your connection to your community changed, and what have you done to maintain it?
4. What cultural practices or traditions do you find challenging to maintain in an urban setting, and why?

Solutions

5. What urban housing environment would be ideal for you and your community?
6. As an Indigenous WG2STGD+ person what immediate and long-term housing solutions, would improve your housing situation in urban areas?



Services and Support

7. Are you aware of any Indigenous-specific housing services or programs in your urban area, if yes:
 - What are they, and what is missing?
 - Are they culturally appropriate? Can you provide examples of culturally supportive housing or services you have accessed or would like to see implemented?

Wrap Up Question

8. If you had two minutes to talk to the Minister of Housing, what would you share with him about your experience or knowledge of the housing situation in urban areas and how to improve it?





**Native Women's
Association of Canada**



**L'Association des
femmes autochtones
du Canada**