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LITERATURE REVIEW ANNEX

Adequate Housing for Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse People

NATIVE WOMEN'S ASSOCIATION OF CANADA



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10 INTRODUCTION

A. OVERVIEW AND OBJECTIVES

The Native Women's Association of Canada (NWAC) is conducting a research project funded by the **Office of the Federal Housing Advocate (OFHA)** to help address systemic issues related to housing and homelessness that are faced by Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse (2STNBGD) People in Canada.

As part of the project, this literature review is intended to supplement a literature review² previously prepared by OFHA (Women's National Housing and Homelessness Network, 2023). It aims to help inform housing issues that impact *Indigenous* 2STNBGD People.

Objectives of this review of literature include examining existing recommendations that have not been implemented and why; outlining culturally grounded and affirming approaches that can be applied to housing solutions; and identifying best practices and models for guaranteeing rights-based housing. Additionally, the literature review aims to explore approaches to inform and support housing service providers in fulfilling their obligations with respect to the human rights of Indigenous 2STNBGD People and their legal rights as tenants.

NWAC recognizes the need for a more specific and targeted approach to address the systemic issues that these communities face and aims to provide recommendations that consider the diversity of their experiences and perspectives. The findings and recommendations will contribute to the ongoing efforts to address housing inequality and discrimination faced by Indigenous 2STNBGD People.



¹ Please see Appendix A. Glossary for definitions of these terms.

² A Portrait of Homelessness Amongst Gender-Diverse People in Canada | The Homeless Hub



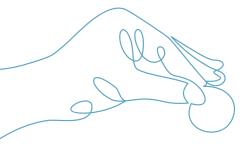
② EXISTING RECOMMENDATIONS AND GOVERNMENT ACCOUNTABILITY

A. REVIEW OF EXISTING RECOMMENDATIONS AND IMPLEMENTATION STATUS

Implementation of the *United Nations Declaration on the Rights of Indigenous Peoples* (UNDRIP) that recognizes the right of Indigenous Peoples to self-determination, including the right to control and develop their own housing and infrastructure (United Nations General Assembly, 2008), offers a pathway to housing solutions for Indigenous 2STNBGDP. By implementing UNDRIP, governments can work towards creating policies and programs that support Indigenous communities in accessing safe and affordable housing. The Canadian government has committed to implementing UNDRIP, including through its National Housing Strategy; however, progress has been slow, and many Indigenous communities continue to face significant housing challenges.

The Truth and Reconciliation Commission (TRC) of Canada's Report was released in 2015 with 94 Calls to Action, one of which was to develop a national strategy to address the housing needs of Indigenous Peoples, including 2STNBGD individuals.

In 2019, the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) recommended that the federal government increase funding for the construction of affordable housing specifically for Indigenous women, girls, and 2STNBGD individuals. While some progress has been made in this area, there is still a significant shortage of affordable housing across Canada, and little has been done to specifically address the housing needs of Indigenous 2STNBGD individuals.



(MMIWG) RECOMMENDED THAT THE FEDERAL GOVERNMENT INCREASE FUNDING FOR THE CONSTRUCTION OF AFFORDABLE HOUSING SPECIFICALLY FOR INDIGENOUS WOMEN, GIRLS, AND 2STNBGD INDIVIDUALS.



In 2019, the Canadian Observatory on Homelessness released a report calling for a national strategy to end homelessness among LGBTQ2S+ youth, which includes 2STNBGD individuals (Kia et al., 2020). The report recommends a range of interventions, including increasing funding for affordable housing and support services, addressing systemic discrimination, and developing culturally appropriate services and programs. Limited information is available regarding the implementation status of recommendations in that report, but attending to the root causes of homelessness and housing insecurity among 2STNBGD individuals—including systemic discrimination, poverty, and inadequate access to health care and other services as well as providing education and training around 2STNBGD issues—is crucial for promoting understanding, acceptance, and equality, and for preventing discrimination, harassment, and health disparities for Indigenous members of the 2STNBGD community.

Canada's *National Housing Strategy Act*, which was legislated in 2019, recognized housing as a human right and launched the National Housing Strategy to further the housing policy set out in the Act. Despite this new legislation and the National Housing Strategy's stated priority of "meeting the needs of vulnerable populations," the housing realities and needs of Indigenous 2STNBGD People have not been adequately addressed.

Implementation of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), which recognizes the right of Indigenous Peoples to self-determination, including the right to control and develop their own housing and infrastructure (United Nations General Assembly, 2008), offers another pathway to housing solutions for Indigenous 2STNBGD People. By implementing UNDRIP, governments can work towards creating policies and programs that support Indigenous communities in accessing safe and affordable housing. The Canadian government has committed to implementing UNDRIP, including through its National Housing Strategy; however, progress has been slow, and many Indigenous communities continue to face significant housing challenges.



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FINANCIAL VULNERABILITY

- Ontario Human Rights Commission, 2014)



B. IDENTIFYING BARRIERS TO IMPLEMENTATION OF RECOMMENDATIONS

One of the main barriers to the implementation of recommendations is systemic discrimination. This includes intersectional discrimination based on gender identity, perceived sexual orientation, and Indigenous identity. Discrimination from gender identity can also intersect with socio-economic status; studies point to higher levels of poverty among individuals belonging to the trans community, in part resulting from workplace discrimination which may lead to further financial vulnerability (Ontario Human Rights Commission, 2014). Furthermore, harassment can be a hostile attempt to make someone feel unwelcome in their environment because of the way they express their gender. In some cases, it may take the form of homophobic bullying because others see a person's gender expression as an expression of their sexual orientation (Ontario Human Rights Commission, 2014). Education around gender identity and expression in Indigenous cultures, and regarding systemic and other discrimination is critical as it can help to prevent discrimination and harassment for both sexual and gender minorities, and it can promote understanding of the distinct and intersectional nature of these identities.

For example, according to the Canadian Centre for Justice and Community Safety Statistics, more than twice the proportion of sexual minority Indigenous People report discrimination than heterosexual Indigenous People (Statistics Canada, 2021). Discrimination can occur at all levels of the housing market, including in the rental market, the housing development process, and access to support services. Financial hardships may also inhibit Indigenous 2STNBGD People from purchasing housing, such as not having enough money to secure a loan to purchase a house. When it occurs at the level of systems and organizations, discrimination becomes systemic discrimination that is embedded across policies that continuously harm Indigenous Peoples. As described by Fraser et al. (2021), systemic racism "cannot be dismantled by simply sanctioning racism. Dismantling systemic racism requires long-term transformations of the policies, funding opportunities and educational practices that forge our systems of care. It means critically exploring the inequalities and the reasons behind such inequalities." Understanding barriers to housing for Indigenous 2STNBGD individuals requires an approach that examines the structures behind enabling discrimination and the policies rooted in a legacy of colonialism that continue to undermine this population.

While there have been some positive steps taken by the federal government to address the housing needs of Indigenous Peoples, including 2STNBGD individuals, funding for affordable housing and support services remains limited. According to a report by the Office of the Auditor General of Canada (2020), Indigenous Services Canada has not provided sufficient support to build and support new infrastructure, including housing, within First



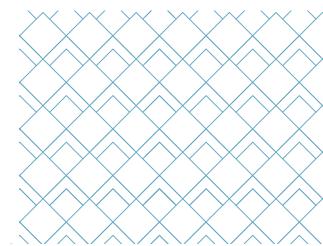
Nations communities. The Default Prevention and Management Policy (DPMP) is a federal policy that was designed to address debt and default in First Nations communities in Canada; yet, as described by Pasternak (2023), "when First Nations are under the policy a new form of deficit is created rather than improved," arising from worsening housing and water infrastructure. Housing then becomes much worse than for those First Nations who have never been under the policy (Pasternak, 2023). This is an example of how systems and policies can unintentionally but systemically disadvantage Indigenous Peoples in general.

Inadequate or non-existent support services are also a barrier to the implementation of recommendations. Indigenous 2STNBGD individuals often have unique housing needs, which may require specific support services, such as access to culturally and identityappropriate health care, mental health services, and support for transitioning, including social supports and infrastructural supports such as gender-inclusive facilities. Access to culturally and identity-appropriate health care and mental health services is important because Indigenous 2STNBGD individuals often face discrimination and stigmatization in health care settings, which can prevent them from accessing appropriate care. This can lead to untreated physical and mental health conditions, which can in turn make it difficult for them to maintain stable housing. As described by Dykhuizen et al. (2022), "[Indigenous] health is made up of several complex and overlapping aspects: mental, spiritual, physical and emotional. For the Two Spirit community, each aspect comes with supportive factors and barriers to achieving holistic health. The Two Spirit community is often made to be invisible due to the many intersecting factors of race, gender, sexuality, class and culture. Spirituality and connection to culture are aspects of health that are positive and build 'resilience within the community". Housing for Indigenous 2STNBGD individuals cannot be understood in isolation; instead, it should be explored within the context of these overlapping aspects to support holistic health.



[INDIGENOUS] HEALTH IS MADE UP OF SEVERAL COMPLEX AND OVERLAPPING ASPECTS: MENTAL, SPIRITUAL, PHYSICAL AND EMOTIONAL. FOR THE TWO SPIRIT COMMUNITY, EACH ASPECT COMES WITH SUPPORTIVE FACTORS AND BARRIERS TO ACHIEVING HOLISTIC HEALTH..."

- Dykhuizen





Finally, there is a **lack of coordination and collaboration** among municipal, provincial, and federal governments, non-profit organizations, and Indigenous communities. This lack of coordination can result in fragmented approaches to addressing the housing needs of Indigenous 2STNBGD individuals, which can make it difficult to effectively implement recommendations. The Federal Housing Advocate's Keynote Address to the 5th National First Nations Housing Forum stated that advancing the right to adequate housing requires "all of us, working together" (Canadian Human Rights Commission, 2022).

C. HOLDING GOVERNMENT ACCOUNTABLE FOR INACTION ON EXISTING RECOMMENDATIONS

Advocacy is an important strategy for holding governments accountable for inaction on existing recommendations. It involves educating the public, engaging with elected officials, and raising awareness about the issue. Advocacy can take many forms, including **letter-writing campaigns**, **social media campaigns**, and **community events**. By bringing attention to the issue, advocates can pressure elected officials to act. As described by Hunt (2016), acknowledging Two-Spirit people is essential for the development of culturally relevant programs that are inclusive of non-binary gender identities and not constructed around gender-normative, heteropatriarchal, and colonial culture. Though the author describes Two-Spirit people exclusively, these recommendations also apply to the broader Indigenous 2STNBGD community.

Community organizing and legal action is another important strategy for holding governments accountable for inaction. Community organizing involves building coalitions and organizing grassroots movements to demand change coupled with legal action, which can take many forms, including human rights complaints, court challenges, and judicial reviews. By bringing together a diverse group of stakeholders, including Indigenous communities, 2STNBGD individuals, housing advocates, and legal experts, community organizers can build a strong and united front to demand action from governments and, through legal action, challenge discriminatory policies and practices, and hold governments accountable for their failure to act on existing recommendations. For example, the human rights claim developed by the National Indigenous Feminist Housing Working Group articulates the key violations of inherent rights that must be reviewed by the Federal Housing Advocate (National Indigenous Feminist Housing Working Group, 2022). This claim "urges the Federal Housing Advocate to co-develop, with Indigenous women, girls, and gender-diverse Peoples, articulations of human rights that are rooted in our right to self-determination."



3 LIVED EXPERIENCES

A. AMPLIFYING THE LIVED EXPERIENCES OF INDIGENOUS 2STNBGD PEOPLE

Amplifying the lived experiences of Indigenous 2STNBGD People in relation to housing and homelessness is essential to advocating for their human right to adequate housing. By listening to and centering the voices of Indigenous 2STNBGD individuals, advocates can better understand the unique challenges they face and work towards solutions that meet their specific needs. According to a 2019 report by the Canadian Observatory on Homelessness, Indigenous Peoples stressed that relationships with various levels of government were problematic where Indigenous Peoples were either tokenized or excluded at their local homelessness planning tables. Furthermore, the report highlights that systemic discrimination, poverty, and lack of access to affordable housing are key drivers of homelessness among Indigenous Peoples.

Many Indigenous 2STNBGD individuals live in rural or remote communities, where housing options are limited and often in poor condition. This can lead to overcrowding, unsafe living conditions, and health issues. Furthermore, discrimination and a lack of culturally appropriate services can create barriers to accessing housing for Indigenous 2STNBGD People. As described by Ristock et al. (2019), Indigenous 2STNBGD People faced difficulties finding employment and housing, lacked community support, and struggled to deal with the systemic discrimination they encountered when looking for work and for housing. Furthermore, Indigenous 2STNBGD People who reside in rural communities



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HOMELESSNESS
PLANNING TABLES.

- Canadian Observatory on Homelessness



are at a greater risk of experiencing gender-based and sexual-based violence. This can lead to migration from rural to urban areas as a means of seeking safety and support (Paterson, 2022).

Community-based, qualitative research is a powerful tool for amplifying the voices of Indigenous 2STNBGDP in relation to housing and homelessness especially given the lack of disaggregated data. In a 2020 survey, NWAC engaged Indigenous W2STGD People in the context of housing-related projects and found that the lack of safe and affordable housing for Indigenous W2STGD People in Canada is a critical issue that is closely linked to cultural genocide. Unsafe living conditions often force Indigenous W2STGD People into violent partnerships, dangerous neighbourhoods, or onto the streets, leading to addiction and sex work (NWAC, 2020). Moreover, child services use a lack of affordable housing as a pretext to remove Indigenous children from their parents, perpetuating intergenerational trauma and contributing to continued genocide (NWAC, 2020). Canada must prioritize improving housing security for Indigenous W2STGD People to break the cycle of trauma and restore Indigenous families and communities. By partnering with Indigenous 2STNBGD organizations and communities, researchers can engage with individuals and families to understand their experiences, needs, and priorities when it comes to housing. This type of research can help to identity how housing and homelessness policies and programs systemically exclude Indigenous 2STNBGD people and propose solutions to influence systemic change.

Storytelling is another powerful tool for amplifying the voices of Indigenous 2STNBGD individuals. Through personal narratives and storytelling, individuals can share their experiences and perspectives on housing and homelessness with a wider audience. This can be done through social media campaigns, public events, Indigenous organization-led sharing circles, and other forms of public engagement.

Engagement with Indigenous 2STNBGD organizations and communities is also essential for amplifying voices and experiences within this community. By working in partnership with Indigenous-led organizations and communities, advocates can ensure that the perspectives and priorities of Indigenous 2STNBGD People are centred in policy and advocacy efforts. Purposeful positioning of Indigenous Peoples within research as identified contributors and authors of research evidence can advance genuine reconciliation (Lock et al., 2022).





B. SPECIFIC CHALLENGES FACED BY INDIGENOUS 2STNBGD PEOPLE

The Truth and Reconciliation's Calls to Action (2015) provide a framework for addressing the legacy of residential schools and the ongoing impacts of colonialism on Indigenous Peoples in Canada. The Calls to Action repeatedly include recognition of UNDRIP, which includes the recognition and protection of Indigenous and other rights. In the context of Indigenous 2STNBGD individuals, addressing housing insecurity requires an understanding of the specific challenges faced. These challenges are shaped by systemic racism, discrimination, and bias, and are deeply rooted in a legacy of colonialism.

Some of the specific challenges faced by Indigenous 2STNBGDP in accessing adequate housing include the following:

- 1 Discrimination and Stereotyping: Indigenous 2STNBGD People often experience discrimination and stereotyping. As described by Thomas et al. (2022), Indigenous 2STNBGD individuals face layers of discrimination through heterosexism, cisnormativity, racism, and the stereotyping associated with these biases. Efforts to address discrimination and bias are essential to ensuring that Indigenous 2STNBGDP can access safe, welcoming, and culturally appropriate housing. This requires education and awareness-building among landlords, service providers, and community members; strategic and operational policy changes in the emergency shelter system; as well as enforcement of anti-discrimination laws.
- 2 Lack of Culturally Appropriate Housing: Indigenous 2STNBGD People may have unique housing needs that are not met by mainstream housing options. For example, traditional gender roles and housing norms in some Indigenous communities may not reflect the experiences of 2STNBGD individuals. Furthermore, there is a need for a culturally appropriate model that aligns with the cultural needs of both the 2STNBGD aspect of one's identity and the Indigenous aspect of one's identity, to recognize the intersecting dimensions that impact access to safe housing. This intersectionality can make it challenging to find housing that is safe, welcoming, and culturally appropriate. As noted by Bingham et al. (2019), further research and Indigenous leadership is required to investigate how culturally safe care may be embedded within housing programs and policies for Indigenous Peoples. It is worth noting that NWAC is currently in the process of designing a housing model that is based on research and surveys of Indigenous Women and 2STNBGD People. The aim is to create a model that could serve as an example of culturally appropriate housing. Investments in culturally appropriate housing options are essential to meeting the unique needs of Indigenous 2STNBGDP. This may include partnerships with Indigenous-led (housing) organizations, as well as investments in research and development of housing models that reflect the experiences and needs of Indigenous 2STNBGD individuals.



3 Overcrowding and Unsafe Living Conditions: Due to colonial violence, displacement, and containment policies as well as chronic underfunding, a limited supply of adequate housing has resulted in overcrowding in too many Indigenous communities. Overcrowding is a significant issue, with multiple families often living in a single dwelling, leading to health problems and social challenges. Many Indigenous 2STNBGDP live in overcrowded or unsafe housing conditions, which can impact their health and wellbeing. According to UN Habitat (2009), "housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards". Overcrowding is particularly common North of 60, in remote and rural Indigenous communities, where housing options may be limited. There is ample evidence that overcrowding and poorly maintained housing leads to health problems in Indigenous communities (Webster, 2015), and housing itself has been identified as a social determinant of health (National Collaborating Centre for Aboriginal Health, 2017).

According to Statistics Canada (2022), there is a greater likelihood for First Nations individuals residing on reserves to inhabit overcrowded dwellings (35.7%) that require significant renovations, which is twice as much as those living outside reserves (18.4%). This can be attributed to the presence of multigenerational households, which go beyond the traditional nuclear family and encompass Elders, grandchildren, and/or other extended family members (Statistics Canada, 2022). Explicit investigation into how overcrowding and unsafe housing conditions further impact the housing challenges experienced by Indigenous 2STNBGD individuals is still needed.

Inuit residing in Inuit Nunangat, which encompasses the Inuvialuit Settlement Region, Nunavut, Nunavik in northern Quebec, and Nunatsiavut of Newfoundland and Labrador, experience significantly higher rates of overcrowded living conditions compared to Inuit living outside Inuit Nunangat. According to Statistics Canada (2021), the overcrowding rate among Inuit in Inuit Nunangat is alarmingly high at 52.9%, whereas Inuit living outside Inuit Nunangat face a lower overcrowding rate of 11.4%.

Métis 2STNBGDP individuals, like other Indigenous groups, also face the challenges of crowded and inadequate housing. These housing difficulties vary across urban and rural areas, including Métis settlements, communities, and remote regions. According to the 2021 Census data, 10% of Métis individuals live in private dwellings requiring major repairs, a rate significantly higher than the 6.7% observed among the total Canadian population. Additionally, 7.9% of Métis individuals (equivalent to 49,565 people) reside in unsuitable and overcrowded housing, which is comparable to the figure among their non-Indigenous counterparts (8.9%) (Statistic Canada, 2021). Explicit investigation into how overcrowding and unsafe housing conditions further impact the housing challenges experienced by Indigenous 2STNBGD individuals is still needed.



At the same time, efforts to increase the quantity of housing in Indigenous communities are essential to addressing overcrowding. Such efforts as building new homes and renovating existing ones are crucial to addressing overcrowding and providing safe and adequate housing for Indigenous Peoples. Specifically, efforts to renovate, improve accessibility, and otherwise improve the quality of housing (relates to the human right to housing that is habitable – in good repair) in Indigenous communities are essential to addressing overcrowding and unsafe living conditions. This requires investments in infrastructure and housing maintenance, as well as partnerships with Indigenousled organizations to ensure that housing improvements reflect the unique needs and priorities of Indigenous 2STNBGDP.

4 Poverty and Lack of Affordable Housing: "Housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights" (UN Habitat, 2009). Indigenous 2STNBGDP are more likely to experience poverty and housing insecurity than non-Indigenous individuals. Experiencing poverty can make it challenging to access safe, affordable, and stable housing, particularly in urban areas where housing costs are high. A 2009 study by Taylor, found that nearly half of Indigenous trans-Peoples reported their pre-tax annual income to be under \$10,000.

Also, a lack of inclusive services and support as well as the availability of fewer housing options in rural areas may force Indigenous Peoples to relocate from their communities, exposing them to additional struggles of housing in urban areas (NWAC, 2020). Efforts to address poverty and housing insecurity, including security of tenure, among Indigenous 2STNBGD individuals are essential to ensuring that they can access safe, affordable, and stable housing. This requires investments in social and health programs and supports, as well as targeted interventions to address the root causes of poverty and housing insecurity.



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Eack of Accessible Housing: People living with disabilities may have additional essential requirements when it comes to housing. In many cases, customized or specially designed accommodations may be necessary to cater to specific needs arising from disability. UN Habitat (2009) defines that "housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account". Accessible housing goes beyond being a mere option; it is a design standard that prioritizes disability and access at its core. By placing these considerations at the center of design, such housing provides residents with a diverse array of specialized features tailored to meet their unique needs. According to NWAC (2023), an overwhelming 76% of the respondents who identified as Indigenous 2SLGBTQQIA+ people expressed that their present homes lack accessibility, making it difficult for them and individuals with disabilities to move around freely and comfortably.

The primary reason for lack of accessibility is the prevalence of older homes that were not designed with accessibility in mind. Retrofitting these homes to be accessible proves to be a challenging task. Additionally, Indigenous people living in urban centers often face further limitations as they reside in smaller apartments that are equipped with stairs, narrow doorways, and cramped bathrooms and kitchens (Ibid). These factors collectively hinder a person's ability to enjoy easy mobility and full access within their living spaces.

- 6 Lack of Facilities: When considering the housing situation of Indigenous 2STNBGD individuals, the inadequacy of housing goes beyond just the physical aspects of the home. It encompasses the social and environmental factors that significantly impact well-being and access to opportunities. "Housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas" (UN Habitat, 2009).
- **Tenure:** "Housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats" (UN Habitat, 2009). According to the survey conducted by NWAC (2019), "44.6% of participants who were Indigenous women, Two-Spirit and gender-diverse individuals experienced discrimination from a landlord when trying to rent". What is more, participants stated that they were evicted without notice, denied the opportunity to rent, endured unreasonable raises to rent, and some shared specific examples of racial discrimination."



C. WHAT KEY TERMS MEAN TO INDIGENOUS 2STNBGD PEOPLE & DISTINCTIONS

Affordability may be understood in different ways by Indigenous 2STNBGD People, considering the historical and ongoing marginalization and exclusion of Indigenous Peoples from economic opportunities and resources. The affordability of housing must be seen in the context of broader issues related to poverty and economic inequities faced by Indigenous Peoples, which may require systemic changes and investments in social programs and supports. As described by Reading and Wien (2009), the proximal, intermediate, and distal social determinants of health (SDoH) are a means to recognize the ways in which colonialism has permeated the lives of Indigenous Peoples. The proximal determinants of health include income and food security, which are both known to have a direct impact on a person's physical, emotional, mental, and spiritual health.

Homelessness also has unique implications for Indigenous 2STNBGD People, who may experience homelessness not only as a result of economic factors, but also as a result of systemic discrimination, racism, and marginalization rooted in a legacy of colonialism. Indigenous worldviews recognize the importance of connection to land, culture, and community, which may shape how homelessness is conceptualized and experienced. According to Thistle and Smylie (2020), the **roots** of Indigenous homelessness involve colonial disruptions relationships with self, community, land, water, place, animals,

OF HOUSING MUST BE SEEN IN THE CONTEXT OF BROADER ISSUES RELATED TO POVERTY AND ECONOMIC INEQUITIES FACED BY INDIGENOUS PEOPLES.

culture, **and language**. In fact, within Indigenous communities, there is no such thing as an unsheltered person because the importance is on the community coming together to take care of each member equitably (Auger, 2022). Nevertheless, housing solutions must recognize that Indigenous 2SNBGDP may sometimes not be associated with and taken care of by the community, for any number of reasons, and their rights to adequate housing must also be protected.

Plus, it is important to avoid a "Pan-Indigenous" approach to understanding the experiences and needs of Indigenous 2STNBGDP in relation to housing insecurity, as each Indigenous community may have its own distinct history, cultural practices, and worldview that shape how housing issues are understood and approached. Therefore, any efforts to address



the housing needs of Indigenous 2STNBGD individuals must be informed by their unique experiences and perspectives and should prioritize engagement and collaboration with Indigenous communities.

D. ROLE OF CHILD WELFARE & JUSTICE SYSTEMS IN HOUSING INSECURITY FOR INDIGENOUS 2STNBGD PEOPLE

The role of other systems, such as the child welfare and justice systems, cannot be overlooked in understanding the housing insecurity of Indigenous 2STNBGDP. The removal of Indigenous children from their families and communities through the child welfare system has resulted in the loss of cultural connections and support networks that are crucial for maintaining safe and stable housing. It is estimated that there are three times more Indigenous youth in the child welfare system than were in residential schools at their height; consequently, child welfare has been coined as the "new residential schools" (Blackstock, 2003; Navia and Henderson, 2018). Forced removal inflicts trauma on the parents and children. A proportion of these children/youth are 2STNBGDP, who once in the child welfare system are unlikely to receive culturally appropriate care that accounts for Indigenous identities (National Collaborating Centre for Aboriginal Health, 2017) or gender diversity. Foster families supportive of 2STNBGD children and youth, both Indigenous and non-Indigenous, are in short supply, and a lack of gender-affirming supports amongst service agencies in the child welfare system is an ongoing problem (Gillis et al., 2019; Representative for Children and Youth, 2023). According to Gillis et al. (2019), "despite legislative and regulatory progress in trans rights, the specific needs of trans and non-binary children and youth remain largely unaddressed" among service agencies in the child welfare system.

The criminalization of poverty, homelessness, and substance use – often taking the form of self-medicating to cope with trauma – has led to increased surveillance, harassment, and criminal charges for Indigenous 2STNBGD individuals who may be disproportionately affected by these issues. For example, the Canadian HIV/AIDS Legal Network has indicated that Indigenous people who use drugs are more likely to experience criminalization, violence, and discrimination than their non-Indigenous counterparts (Canadian HIV/AIDS Legal Network, 2020). These experiences contribute to the ongoing legacy of systemic racism and discrimination that Indigenous 2STNBGDP face in accessing safe and adequate housing.

Likewise, a report by Amnesty International Canada highlights the ways in which poverty and marginalization contribute to violence against Indigenous women, pushing a disproportionate number of Indigenous women into dangerous situations that include extreme poverty, homelessness, and sex work, and how both law enforcement and the justice system fail to adequately respond to these issues (Amnesty International, 2004).



The over-representation of Indigenous Peoples in the justice system has also contributed to the marginalization and exclusion of Indigenous 2STNBGDP from housing opportunities. In fact, in 2020, Indigenous Peoples had the highest incarceration rate and were at the greatest risk for homelessness; this is concerning given that the rates of recidivism are even higher (Dingwall, 2020).

According to Paterson (2022), individuals who identify as Two-Spirit, transgender, and gender-diverse+, as well as those who are part of the LGBTQQIA+ community, encounter significant discrimination, harassment, and stigma when seeking emergency or transitional housing, which increases their vulnerability to homelessness. In addition, these individuals may have to rely on the support of friends and family for shelter or remain in abusive living situations with partners or family members (Paterson, 2022).

Discrimination and stereotypes also persist within the rental market, with landlords often denying housing to Indigenous 2STNBGD individuals based on their identity or previous involvement with the justice system, resulting in higher rates of housing discrimination and culturally inappropriate housing for First Nations who reside on and off-reserve (Patrick, 2014).

Discrimination also occurs when Indigenous families and/or Indigenous women (including those from the 2STNBGD community) are placed in poor neighborhoods where they face harassment that negatively impacts their mental and emotional well-being. In other areas, neighborhood and/or crime watches sometimes allow racist people excuses to excessively monitor Indigenous Peoples who are innocently going about their everyday lives³.

Addressing the housing insecurity of Indigenous 2STNBGDP requires a multi-faceted approach that acknowledges and addresses the impacts of systemic discrimination and oppression across multiple systems. As per the World Health Organization (WHO), people

who live in disadvantageous social circumstances are more prone to illness, distress, and disability, and die sooner than those who live in better conditions (WHO, 2014; Wilkinson and Marmot, 2003). Therefore, it is crucial to address the root causes of poverty and homelessness for Indigenous 2STNBGDP, invest in culturally appropriate housing options and supports, and address systemic discrimination within the housing market and other systems.

AS PER THE WORLD
HEALTH ORGANIZATION
(WHO), PEOPLE WHO LIVE
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SOCIAL CIRCUMSTANCES
ARE MORE PRONE TO
ILLNESS, DISTRESS, AND
DISABILITY

³ External Advisory Committee representative, telephone conversation, March 31, 2023.



O CULTURALLY GROUNDED APPROACHES TO HOUSING SOLUTIONS

A. CULTURALLY GROUNDED AND AFFIRMING SOLUTIONS FOR INDIGENOUS 2STNBGD PEOPLE

To address housing challenges, it is essential to take a culturally grounded and affirming approach to housing solutions for Indigenous 2STNBGD People. This involves understanding and respecting the diverse cultural and spiritual practices of different Indigenous communities, recognizing the unique needs and experiences of 2STNBGD individuals, and addressing the way overlapping experiences of being Indigenous and 2STNBGD can result in compounded experiences of exclusion and discrimination. Being Indigenous and part of the 2STNBGD community creates a unique intersectionality that is shaped by the individual's experiences of discrimination, colonization, and heteronormativity. Members of this community face compounded discrimination and marginalization that impacts health, well-being, and cultural identity. Addressing these intersecting forms of oppression requires recognizing and challenging the ways in which settler colonialism, homophobia, and transphobia are interconnected systems of power and oppression.

One approach to culturally grounded housing solutions for Indigenous 2STNBGD People is to incorporate traditional Indigenous practices and knowledge into housing design and construction. For example, incorporating traditional building materials and techniques can help to preserve and revitalize traditional housing practices, while also providing safe and affordable housing options. In addition, incorporating cultural and spiritual elements into housing design, such as sacred spaces for ceremony and prayer, can help to create a sense of community and belonging for 2STNBGD individuals. As described by Patrick (2014), the goal of culturally appropriate services is to make a service accessible, relevant, and effective, and, in the context of those who are homeless, it may be a crucial first step on the pathway out of homelessness (Patrick, 2014).

Another important aspect of culturally grounded housing solutions for Indigenous 2STNBGD People is to involve the community in the housing process. For example, in 2021, the Assembly of First Nations approved the formation of a Two-Spirit and LGBTQ+ council to have a dedicated body that will weigh in on Indigenous 2SLGBTQ+ issues (Them, 2021). Similarly, the Native Women's Association of Canada has an internal 2SLGBTQQIA+ Advisory Committee, whose members were consulted for the current project. It also involves empowering Indigenous 2STNBGD individuals to take an active role in the housing process, such as through training and employment opportunities in construction and maintenance.



There are several organizations and initiatives working to promote culturally grounded and affirming housing solutions for Indigenous 2STNBGDP. One example is the Women's National Housing and Homelessness Network's – National Indigenous Housing Network (NIHN), a movement of First Nations, Inuit, and Métis people who are dedicated to improving the housing and living situation of Indigenous women, girls, Two-Spirit, and gender-diverse persons. Notably, the Chairperson for the NIHN, has stated that while the National Housing Strategy Act acknowledges the human right to adequate housing, as defined in international law, it fails to prioritize Indigenous Peoples' concerns, address the cultural aspects of their way of life, and follow through on reforming the broken housing system (Policy Options, 2022).

B. BEST PRACTICES AND MODELS FOR CULTURALLY GROUNDED HOUSING SOLUTIONS

One of the most effective best practices for culturally grounded housing solutions for Indigenous 2STNBGDP is community-led housing initiatives. These initiatives are developed and led by Indigenous communities and 2STNBGD individuals themselves, ensuring that housing solutions are responsive to the specific needs of the community. These initiatives create opportunities for community members and 2STNBGD individuals to be involved in the housing process, including planning, design, and construction. As an example, the Urban, Rural and Northern Indigenous (URNI) Housing Strategy is supported by many Indigenous communities as it was designed specifically by Indigenous Peoples for their needs. This strategy involves the Aboriginal Housing Management Association that provides culturally appropriate support services (Policy Options, 2022). NWAC has also been engaged in this initiative and produced a report related to the URNI Housing Strategy (NWAC, 2023).



DISCRIMINATION AGAINST INDIGENOUS 2STNBGD PEOPLE CAN RESULT IN A LACK OF ACCESS TO SAFE AND SECURE HOUSING, AND CAN LEAD TO EVICTION AND HOMELESSNESS. FIRST NATIONS PEOPLE ARE OVER-REPRESENTED AMONG

THE HOMELESS POPULATION.



Another best practice for culturally grounded housing solutions for Indigenous 2STNBGDP is incorporating traditional Indigenous practices and knowledge into housing design and construction. For example, the Mohawk community in Akwesasne has developed the Akwesasne Housing Authority, which prioritizes the use of traditional building materials and techniques in housing construction (Saint Regis Mohawk Tribe, 2023). NWAC recently completed a project entitled Development of a Sustainable Affordable and Culturally Appropriate Housing Model – Stage 1, in which it created a preliminary design to be finalized following engagement in the region where the model will be later built (NWAC, 2023).

A third best practice for culturally grounded housing solutions for Indigenous 2STNBGDP is incorporating Indigenous language and culture into housing programs and policies. This approach can help to promote cultural revitalization and create a sense of community and belonging for Indigenous 2STNBGD individuals. For example, the National First Nations Housing Policy developed by the Assembly of First Nations emphasizes the importance of having safe and sound building practices while maintaining culture and traditions (Assembly of First Nations, n.d.). Additionally, the Inuit Tapiriit Kanatami has directed its efforts towards the Inuit Nunangat Housing Strategy (INHS), prioritizing housing investments, enhancing housing quality, and strengthening capacity within Inuit Nunangat (Inuit Tapiriit Kanatami, 2022). Similarly, akin to the First Nations Housing strategy plan and INHS, the primary objectives of the Métis Nation Housing Sub-Accord involve ensuring the provision of sufficient, culturally suitable, affordable, and sustainable housing for the Métis community. (Métis National Council, 2018). It should, however, be noted that while culture is prioritized in these policies, many of them do not explicitly mention Indigenous 2STNBGDP. Creating greater inclusion for 2STNBGD members of the Indigenous community is an initiative that needs more consideration in these communitybased, culturally grounded housing solutions.





C. JUSTICE MECHANISMS AND/OR DECOLONIAL APPROACHES TO IMPLEMENTING HOUSING SOLUTIONS

Indigenous 2STNBGDP face compounded discrimination and marginalization due to the intersectionality of their Indigenous and gender identities and the possible added intersectional consideration of sexual orientation. Addressing intersecting forms of oppression requires acknowledging and challenging the interconnected systems of settler colonialism, homophobia, and transphobia that impact Canadian and International law, and Indigenous 2STNBGD people's health, well-being, and cultural identity. One justice mechanism that can support the implementation of housing solutions for Indigenous 2STNBGDP is the recognition and implementation of Indigenous land rights. The UNDRIP includes provisions for the recognition and protection of Indigenous land rights, including the right to own, use, develop, and control their lands, territories, and resources.

Housing challenges lie at the heart of the complex and multifaceted struggles experienced by Indigenous Peoples, and they disproportionately impact Indigenous women, girls, and gender-diverse individuals due to the intersectional discrimination they face. For example, the historical and ongoing effects of the Indian Act, rooted in violent settler colonialism, have had profound and enduring consequences for First Nations women, girls, and gender-diverse individuals (NWAC,2020). These effects are particularly evident in the realm of housing. Section 89 of the Indian Act has imposed significant restrictions on property within reserves, prohibiting the use of reserve land as collateral for mortgages (House of Commons, 2022). This has created considerable obstacles for First Nations individuals seeking to purchase

homes on reserves. These provisions have had far-reaching effects, preventing First Nations from developing essential infrastructure within their communities and hindering their ability to build intergenerational wealth, in stark contrast to their off-reserve counterparts (Ibid).

In addition to section 89, sections 28 and 29 of the Indian Act play a significant role in exacerbating these issues (NWAC, 2020). These provisions explicitly prohibit lending institutions from seizing assets located on reserves in the event of payment default (Ibid). As a result, financial institutions are often hesitant to provide loans to First Nations individuals residing on reserves. This reluctance to lend makes it exceptionally difficult to secure financing for the construction

66 HOUSING CHALLENGES LIE AT THE HEART OF THE COMPLEX AND **MULTIFACETED STRUGGLES EXPERIENCED BY INDIGENOUS** PEOPLES.



or renovation of homes on reserve (Patrick, 2014, cited by NWAC, 2020). The legacy of dispossession, forced removals, and inadequate government policies has resulted in a severe shortage of safe, affordable, and culturally appropriate housing within First Nations communities. As a result, First Nations women, girls, and gender-diverse individuals are more vulnerable to overcrowded living conditions, homelessness, and precarious housing situations (NWAC, 2020) These are complex issues that might be improved by changes to the *Indian Act*.

Decolonial approaches involve challenging and dismantling the ongoing legacy of colonization, including the systemic oppression of Indigenous Peoples. This involves recognizing and addressing the ways in which colonial laws, policies, and practices have disrupted traditional Indigenous housing practices and created barriers to accessing safe and affordable housing. This colonial legacy has also disrupted traditional concepts of sex and gender that has led to gender-based discrimination against the Indigenous 2STNBGD people within their own communities and within Canadian society more broadly. Decolonial approaches can also involve promoting Indigenous language and culture in housing policies and programs, as well as addressing systemic discrimination and violence against Indigenous 2STNBGD individuals.





OBLIGATIONS OF HOUSING SERVICE PROVIDERS

A. STRATEGIES TO INFORM AND SUPPORT HOUSING SERVICE PROVIDERS

One strategy to inform and support housing service providers is to provide training and education on the needs and experiences of Indigenous 2STNBGDP. The retention of Indigenous 2STNBGDP in housing support services is a challenge due to discrimination and lack of understanding from non-Indigenous service providers. To improve access to culturally safe housing services, specialized training is needed that recognizes the unique experiences and challenges faced by this community. Such training should go beyond general cultural competency and include specialized knowledge about the experiences of Indigenous 2STNBGDP and Traditional Knowledges related to Indigenous concepts of gender.

For resources currently available, the Canada Mortgage and Housing Corporation has a webpage/ portal called "Develop and manage Indigenous housing" (Accessed Aug. 2023) that has resources such as a First Nation housing policies development guide and information on other topics like the role of a First Nation housing manager, tenant records, and off-reserve aboriginal social housing but does not provide information focused on Indigenous cultural awareness or the particular housing needs of Indigenous 2STNBGDP. The Indigenous Housing Partnership by Habitat for Humanity Canada is an equitable partnership rooted in respect for Indigenous culture that helps deliver housing solutions by Indigenous communities, for Indigenous communities (Habitat for Humanity Canada, 2023).



HOUSING FOR INDIGENOUS 2STNBGD PEOPLE REQUIRES INCORPORATION OF INDIGENOUS KNOWLEDGE AND PRACTICES INTO HOUSING INITIATIVES, BY RECOGNIZING AND RESPECTING INDIGENOUS WAYS OF KNOWING AND LIVING.



Through this initiative, they provide skills and training opportunities to young Indigenous men and women to equip them with the trade skills needed to maintain and/or build new homes in their communities. While the partnership is quite beneficial, it is not targeted toward increasing knowledge about cultural and gender identities or gender expression for housing service providers. The addition of such a training component could make partnerships such as this more beneficial for members of the Indigenous 2STNBGD community.

A second strategy is to build relationships with Indigenous communities and organizations and with the Indigenous 2STNBGD community in particular along with organizations that advocate for this community. These relationships can help housing service providers better understand the needs of Indigenous 2STNBGD individuals so they can ensure that their

housing programs and policies are culturally appropriate and informed by Indigenous 2STNBGD perspectives. As an example of Indigenous organizations focusing on culturally appropriate housing, the Nuxalk Nation Village and Housing Project is a community-led initiative by the Nuxalk Nation in Bella Coola, British Columbia. The project incorporates traditional Nuxalk culture and design elements, such as cedar wood finishes and longhouses, to provide culturally appropriate housing for community members. The project also includes a community garden and traditional smokehouse to promote food security and cultural practices (Coast Mountain News, 2020). The incorporation of cultural elements may also support in the development of appropriate housing for Indigenous 2STNBGDP.

The Vancouver Aboriginal Friendship Centre Society's Reaching Home Program is designed to meet the specific needs of Indigenous Peoples in the Metro Vancouver Region who are experiencing absolute, hidden, at risk, chronic, or episodic homelessness (Vancouver Aboriginal Friendship Centre Society, 2023). The Aoki Ross House, located in Vancouver's downtown east side, is a 23-resident building that is open to Two-Spirit, transgender, and gender-diverse+ people



66 THE STRATEGY **INCLUDES A FOCUS** ON RECONCILIATION AND SELF-DETERMINATION, WITH A COMMITMENT TO WORK IN **PARTNERSHIP** WITH INDIGENOUS COMMUNITIES





seeking transitional and permanent housing (Canadian Broadcasting Corporation, 2021). The Aoki Ross House is an example of transitional housing solutions that are more inclusive of 2STNBGDP. The manager of that facility has found that Two-Spirit individuals that have lived there have felt safe, and there remains room to do more to make the project more culturally appropriate. Aoki Ross House looks forward to reports of additional engagements with 2STNBGDP to help them do just that.

A third strategy to inform and support housing service providers is to ensure that *legal* frameworks and policies are inclusive of Indigenous 2STNBGDP. This includes ensuring that anti-discrimination legislation protects against discrimination based on gender identity and expression, as well as ensuring that housing policies and programs are designed to meet the unique needs of Indigenous 2STNBGD individuals. It is also important to ensure that housing service providers are aware of their legal obligations under human rights and tenancy legislation and can provide appropriate support and resources to Indigenous 2STNBGD tenants.

B. EXPLORING ROLE OF DISCRIMINATION IN EVICTION AND PREVENTING EVICTION

Discrimination against Indigenous 2STNBGDP can result in a lack of access to safe and secure housing, and it can lead to eviction and homelessness/hidden homelessness. First Nations people are over-represented among the homeless population. In some areas, they represent almost 70% of shelter users compared to 10.4% of the total population (Assembly of First Nations, 2021). The Canadian Definition of Homelessness classifies "hidden homelessness" as those who are "provisionally accommodated," encompassing people who reside temporarily with others without a secure residency guarantee or immediate access to permanent housing (Gaetz et al., 2012). This type of homelessness is colloquially referred





to as "couch surfing." This situation involves people staying with acquaintances due to a lack of alternatives. While not paying rent, it is an unsustainable living arrangement without the means to secure permanent housing promptly (Gaetz et al., 2012). This population remains "hidden," and thus unaccounted for in conventional homelessness statistics, because they typically don't access homeless services, despite having inadequate housing.

Hidden homelessness remains pronounced among 2SLGBTQQIA+ youth, especially in rural areas, complicating accurate housing needs assessment (NWAC, 2019). Scarce inclusive services and housing options may compel youth to leave their communities, severing vital social ties. Relocating to cities for inclusive services poses risks, including worsened health, reduced support networks, and higher vulnerability, as emphasized by Dr. Alex Abramovich's 2019 testimony to the Standing Committee on Health captured in "The Health of LGBTQIA2 Communities in Canada" (NWAC, 2020).

Addressing discrimination in housing and implementing eviction prevention strategies is essential for protecting the human rights of Indigenous 2STNBGDP. Discrimination against Indigenous 2STNBGD individuals can manifest in various forms, such as exclusion from housing options or the provision of substandard housing conditions.

Eviction prevention strategies can help to ensure that Indigenous 2STNBGD individuals are able to maintain their tenancy and avoid eviction. For example, *The Centre Interligne Telephone Legal Clinic* is a front-line centre that offers a telephone-operated clinic in Quebec where members of the 2SLGBTQQIA+ community can contact the clinic to receive general legal information including discrimination related to sexual orientation, gender identity, or gender expression (Interline, 2023). Similar initiatives for Indigenous 2STNBGDP should be explored.

In addition to eviction prevention strategies, to ensure that Indigenous 2STNBGDP can access safe and secure housing, it is also important to address discrimination in various facets of life that prevent people from affording housing. This can involve educating teachers, professors, employers, social assistance workers, bankers, housing service providers, and landlords on the unique needs and experiences of Indigenous 2STNBGD people and tenants, as well as developing culturally appropriate and gender affirming policies, practices and housing options that are sensitive to Indigenous 2STNBGDP's traditions and needs.

⁴ HESA, Evidence, 9 April 2019, 1540 (Alex Abramovich, Independent Scientist, Centre for Addiction and Mental Health, Institute for Mental Health Policy Research, As an individual)



Furthermore, it is important to recognize that eviction prevention and addressing discrimination in housing and other facets of life are interconnected issues. Discrimination can lead to eviction, and eviction can have devastating consequences for Indigenous 2STNBGD individuals, including an increased risk of homelessness and further exposure to discrimination and violence. It is also important to address *systemic discrimination* and violence in housing policies and programs for Indigenous 2STNBGDP. As described by the Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, while Indigenous Peoples experience housing affordability challenges, they may also experience racism and discrimination in the private rental market (House of Commons Canada, 2021).

Organizations such as the Native Council of Prince Edward Island formed the Indigenous Tenant Support Initiative program that informs off-reserve Indigenous tenants of their rights and responsibilities to reduce the number of evictions (The Native Council of Prince Edward Island, 2021). Educating landlords, possibly by working with Landlord associations and/or CMHC, is another avenue that might be pursued when it comes to addressing systemic and other discrimination associated with eviction of Indigenous 2STNBGDP.



DISCRIMINATION CAN LEAD TO EVICTION, AND EVICTION CAN HAVE DEVASTATING CONSEQUENCES FOR INDIGENOUS 2STNBGD INDIVIDUALS, INCLUDING AN INCREASED RISK OF HOMELESSNESS AND FURTHER EXPOSURE TO DISCRIMINATION AND VIOLENCE.



O BEST PRACTICES FOR RIGHTS-BASED HOUSING

A. MODELS FOR GUARANTEEING RIGHTS-BASED HOUSING FOR INDIGENOUS 2STNBGD PEOPLE

One approach to ensuring rights-based housing for Indigenous 2STNBGDP is the incorporation of Indigenous knowledge and practices into housing initiatives. This involves recognizing and respecting Indigenous ways of knowing and living as well as working in partnership with Indigenous communities to develop culturally appropriate housing solutions. For example, the Tsawwassen First Nation in British Columbia has included in its strategic plan the intention to create a comprehensive housing plan to pursue affordable ownership options, particularly for Elders, young families, and off-Lands Members (Tsawwassen First Nation, 2018). While no commitment has been made to do so, these strategies could also be expanded to recognize the complexities faced by Indigenous 2STNBGDP.

It is also important to *prioritize the self-determination of Indigenous 2STNBGDP* in the design and delivery of housing, and shelter programs and services. This means empowering Indigenous communities to lead the development and implementation of their own housing, and shelter programs and services, and supporting their capacity-building efforts. Starting from a position of ownership and self-determination among Indigenous 2STNBGDP leading these initiatives can ensure that programs and services, and actual housing units are designed to meet their unique needs and priorities.

IT IS ALSO IMPORTANT TO PRIORITIZE THE SELF-DETERMINATION OF INDIGENOUS 2STNBGDP IN THE DESIGN AND DELIVERY OF HOUSING, AND SHELTER PROGRAMS AND SERVICES.



Another approach to ensuring rights-based housing for Indigenous 2STNBGDP is the recognition of their legal rights as tenants. This involves addressing discrimination in housing, ensuring equitable access to housing, and protecting the rights of tenants in cases of extreme rent hikes and eviction proceedings. For example, the Ontario Human Rights Commission has developed a policy on the human rights of transgender and gender non-conforming people, which includes recommendations for landlords and housing providers to ensure that their policies and practices do not discriminate against transgender tenants (Ontario Human Rights Commission, 2014). Further policy developments should advance support of *Indigenous* 2STNBGDP for whom colonial barriers continue to disrupt their daily lives, as well as landlord education on the subject.

Additionally, incorporating the principles of the *UNDRIP* into housing initiatives can help to ensure rights-based housing for Indigenous 2STNBGDP. The *UNDRIP* recognizes the right of Indigenous Peoples to self-determination, including the right to control and manage their own housing initiatives (United Nations General Assembly, 2008). By working in partnership with Indigenous communities and incorporating the principles of the *UNDRIP* into housing initiatives, housing solutions can be created that are grounded in the human rights of Indigenous 2STNBGDP.

B. ASSESSING EFFECTIVENESS OF FEDERAL BUDGET AND MANDATE COMMITMENTS

As part of advancing towards reconciliation, the Canadian government has made commitments to address housing issues for Indigenous Peoples, including Indigenous 2STNBGDP. However, it is important to assess the effectiveness of the current Federal Budget and mandate commitments in implementing best practices and models for ensuring the human right to adequate housing for Indigenous 2STNBGDP. One key commitment of the Canadian government is the National Housing Strategy, which includes an \$82 billion investment over ten years to address housing issues for vulnerable populations, including Indigenous Peoples (House of Commons, 2023). As the strategy nears the half-way mark, CMHC has engaged and continues to engage rightsholders, such as NWAC clientele, to inform the way forward.

As part of this strategy, the Rapid Housing Initiative program aims to allocate \$2.5 billion towards the development of new permanent affordable housing units for individuals facing vulnerable circumstances. The program defines "vulnerable" individuals as including women and children escaping domestic violence, seniors, young adults, Indigenous Peoples, persons with disabilities, individuals grappling with mental health and addiction challenges, veterans, 2SLGBTQQIA+ individuals, racialized groups, recent immigrants, refugees, and those currently experiencing or at risk of homelessness (Ibid).



Another commitment of the Canadian government is the development of a National Action Plan led by CIRNA to address violence against Indigenous women, girls, and 2SLGBTQQIA+ people. The plan includes a focus on addressing the unique housing needs of Indigenous 2STNBGDP, recognizing that inadequate housing can contribute to increased vulnerability to violence (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019).

The effectiveness of these commitments in addressing the housing needs of Indigenous 2STNBGDP remains to be seen. Further study could be aimed at reviewing federal budget and mandate commitments, comparing them to the best practices as well as comparing them with associated federal agency or department's plans (called Departmental Plans) and actual achievements (called Departmental Results Reports).

C. UNDERLYING FACTORS PERPETUATING POVERTY AND MITIGATION STRATEGIES

As poverty is strongly correlated with inadequate housing, poverty reduction is a high priority when addressing homelessness and the risk of homelessness. One factor that contributes to poverty among Indigenous 2STNBGDP is the long-lasting negative impact of residential schools (and day schools) and the ongoing results of colonialism. Residential schools were established to assimilate Indigenous children into Euro-Canadian culture and were a tool of cultural genocide. Children were taken from their families and communities, and often faced physical and sexual abuse. Colonial practices also forced binary divisions of the children in these schools, leaving Two-Spirit children no choice but to assimilate to Western gender ideologies and pick between two binary gender options. Those who tried to assert diverse gender identities were often told to join the binary group that matched their sex assigned at birth. Emotional scarring caused by being unable to live authentically affected self-esteem, and academic and career achievements, leading to poverty. The intergenerational trauma that resulted from these experiences, including the loss of language, culture, and identity, has contributed to systemic poverty among Indigenous communities.



66 POVERTY REDUCTION IS A HIGH PRIORITY WHEN ADDRESSING **HOMELESSNESS AND THE** RISK OF HOMELESSNESS.



Furthermore, ongoing colonial policies and practices, such as the *Indian Act* and forced removals of Indigenous Peoples from their lands, have exacerbated poverty among Indigenous Peoples, including 2STNBGD individuals.

Another factor that contributes to poverty among 2STNBGDP is discrimination and violence. Transphobia, homophobia, and trans misogyny remain pervasive in Canadian society, which creates a hostile environment for 2STNBGDP. This discrimination can lead to increased barriers to education and decreased employment opportunities, which can perpetuate poverty.

Furthermore, 2STNBGDP experience higher rates of violence and are at greater risk of being victims of hate crimes. This violence can lead to physical and mental health issues, which can further exacerbate poverty. As a result of their intersecting identities, Indigenous 2STNBGDP face compounded effects of discrimination, both from a history of colonialism and from anti-2STNBGD sentiments.

To mitigate the underlying factors that contribute to poverty among 2STNBGDP, it is essential to adopt intersectional and holistic approaches that recognize the unique experiences of Indigenous 2STNBGD individuals. These approaches should involve policies and programs that are culturally grounded and affirming, and that address the root causes of poverty. They should also involve strategies that address discrimination, violence, and intergenerational trauma, and include equity-focused education and awareness building to create more empathy and support.

Another way to mitigate poverty among Indigenous 2STNBGD individuals is the development of community-led initiatives. These initiatives involve working with Indigenous communities to develop culturally grounded solutions to poverty. This can also be achieved through policies and programs that are specifically designed to support Indigenous Peoples, such as the UNDRIP and the TRC of Canada's Calls to Action (United Nations General Assembly, 2008; TRC of Canada, 2015). For example, the First Nations Housing and Infrastructure Council of British Columbia has developed a strategy to improve housing outcomes for Indigenous communities in British Columbia, which involves working collaboratively with communities to develop housing solutions that reflect their unique cultural and spiritual values. This approach recognizes the importance of self-determination and community involvement in the development of housing solutions (First Nations Housing & Infrastructure Council, 2023).

Of course, poverty is perpetuated by short-term program funding cycles that do not allow First Nations, Métis, and Inuit to plan on a long-term basis. Acquiring funding also often means competing with non-Indigenous governments or groups for funding, and many



smaller First Nations cannot compete. All of this undermines the development of culturally appropriate, affirming housing and homelessness solutions. Providing longer-term funding would help mitigate this factor that contributes to poverty and precarious housing.

D. EMBEDDING DECOLONIAL APPROACHES IN NON-INDIGENOUS HOUSING AND SHELTER SYSTEMS

Non-Indigenous housing and shelter systems are often designed without consideration of Indigenous worldviews, cultural practices, and historical experiences. As a result, they may not be adequately responsive to the needs and rights of Indigenous 2STNBGDP. Embedding a decolonial approach in these systems is essential for creating a more just and equitable housing system.

One approach to embedding decolonial principles into non-Indigenous housing and shelter systems is through *collaboration with Indigenous 2STNBGD Peoples*. Working in partnership with Indigenous communities, organizations, and leaders is essential for ensuring that Indigenous perspectives and values are respected and incorporated into the design, implementation, and evaluation of housing and shelter programs and housing services. This includes building relationships with Indigenous 2STNBGDP and communities, understanding their unique histories and experiences, and engaging in ongoing dialogue and consultation.

Another approach is to incorporate Indigenous knowledge and practices into non-Indigenous housing and shelter systems. Indigenous knowledge and practices can inform the design of culturally appropriate housing, shelter programs, and housing services that are responsive to the needs and rights of Indigenous 2STNBGDP. This includes incorporating traditional healing practices, language, and cultural ceremonies into housing, shelter programs, and housing services. It also includes incorporating Indigenous worldviews and values, such as community and kinship, into the design and implementation of housing and shelter systems.

Finally, it is important to acknowledge and address the historical and ongoing impacts of colonization and systemic discrimination on Indigenous 2STNBGDP. This includes recognizing and addressing the ways in which colonization has led to the marginalization and exclusion of Indigenous 2STNBGDP from housing and shelter systems, and taking steps to address the systemic barriers this community faces in accessing adequate housing.

In conclusion, embedding a decolonial approach into non-Indigenous housing and shelter systems is essential for ensuring that Indigenous 2STNBGDP have access to culturally appropriate, rights-based housing and shelter. This can be achieved through collaboration with Indigenous communities, incorporation of Indigenous knowledge and practices, and acknowledgement of the historical and ongoing impacts of colonization and systemic discrimination on Indigenous 2STNBGDP.



INTEGRATING BEST PRACTICES IN THE NATIONAL HOUSING STRATEGY (NHS)

A. INTEGRATING MODELS OF HOUSING SOLUTIONS FOR INDIGENOUS 2STNBGD PEOPLE IN THE FEDERAL BUDGET & NHS

One of the most important strategies for integrating best practices and models for housing solutions is by including Indigenous 2STNBGDP in the development and implementation of housing policies and ensuring that they have a voice in the design and delivery of housing programs and services. Examples of Indigenous 2STNBGD organizations include the Native Youth Sexual Health Network and the 2-Spirited People of the 1st Nations. By including Indigenous 2STNBGDP in the decision-making process, solutions can be tailored to meet their specific needs and ensure that their rights are protected.

Another strategy is to adopt a culturally relevant gender-based analysis (CRGBA) approach to housing policy and programming (NWAC, 2022). This approach considers the intersecting factors of gender, race, ethnicity, age, disability, and other social identities that contribute to systemic discrimination and marginalization. By applying a CRGBA lens to housing policy and programming, it becomes possible to identify and address the unique challenges facing Indigenous 2STNBGDP in accessing safe and appropriate housing. The YWCA noted that federal initiatives would benefit from the application of GBA+ including housing and homelessness policies (YWCA, 2016); NWAC's CRGBA offers an improved, Indigenized policy development framework that centers gender-identity and Indigeneity in policy considerations.





A third strategy is to prioritize the development of culturally appropriate housing models that are grounded in Indigenous 2STNBGD ways of knowing and being. An example of this is EcoTrust Canada's Homelands Toolkit that helps people to better understand the current Indigenous housing system, why the system does not tend to work, and outlines solutions to help First Nations set up innovative community-centered housing governance models that are self-determined and based in cultural, ecological, and economic well-being (EcoTrust Canada, 2023). NWAC's "Development of a Sustainable Affordable and Culturally Appropriate Housing Model -Stage 1" report and stage 2 project provide another example of work being done to develop culturally appropriate housing models that consider the needs of Indigenous 2STNBGDP.

To ensure that these strategies are integrated into the Federal Budget and National Housing Strategy, it is crucial to engage in advocacy and awareness-raising efforts with senior government officials as well as politicians. This can be achieved through sharing reports, lobbying elected officials, raising public awareness through media campaigns, serving on key committees, and engaging in public consultations and dialogues.

B. INTEGRATION'S IMPACT ON RIGHT TO ADEQUATE HOUSING FOR INDIGENOUS 2STNBGD PEOPLE

The integration of these best practices and models for housing solutions for Indigenous 2STNBGDP into Federal Budget initiatives and the National Housing Strategy could have several impacts on the human right to adequate housing for this population.

The following are some potential impacts of integrating these best practices and models, with examples and sources:

- 1 Improved access to safe and appropriate housing: By prioritizing their needs and involving them in the development of housing policies and programming, it becomes possible to address systemic discrimination and ensure that Indigenous 2STNBGDP have access to safe and appropriate housing.
- **Reduction in homelessness:** By integrating best practices and models for housing solutions for Indigenous 2STNBGDP, it becomes possible to address the root causes of homelessness and provide long-term, sustainable housing solutions. An example of this is the Lílwat Nation's Housing Department, which manages rental agreements and provides tenants (and sometimes homeowners) with home insurance to get people into safe and secure housing (Lílwat Nation, 2023).
- **Promotion of cultural safety and sovereignty:** By integrating best practices and models for housing solutions that reflect Indigenous 2STNBGD ways of knowing and being, it becomes possible to promote cultural safety and sovereignty. This is important because it helps to maintain the cultural identity and well-being of Indigenous



2STNBGDP. For example, the Canada Mortgage and Housing Corporation's National Housing Strategy includes working with such groups as the National Urban, Rural and Northern Indigenous Housing Coalition (more recently the National Indigenous Collaborative Housing Incorporated, NICHI), and supporting National Indigenous Organizations (such as NWAC) and other Indigenous partners to conduct their own engagement activities with their memberships and report back to CMHC on findings (Canada Mortgage and Housing Corporation, 2023).

4 Protection of human rights: By integrating best practices and models for housing solutions for Indigenous 2STNBGDP, it becomes possible to protect their human rights and ensure that they are not subject to discrimination or marginalization in housing. To do so, it is necessary to work in consultation with these communities, recognizing their unique cultural, spiritual, gender identity/expression-related and social needs. This approach can include designing adaptable and flexible housing, ensuring access to traditional lands and resources, and creating safe spaces that are free from discrimination and violence, thereby promoting their human rights and well-being. An example of this is the work of the Aboriginal Housing Management Association, which advocates for culturally safe housing including affordable housing units, homeless shelters, transition homes, supportive housing, and assisted living facilities, for Indigenous Peoples (Aboriginal Housing Management Association, 2023).

There are several other service providers across Canada that offer affordable, safe, and culturally appropriate housing for Indigenous communities. One such organization is the Ontario Aboriginal Housing Services, a non-profit housing provider dedicated to serving the Indigenous community. Their mission is to provide secure and reasonably priced housing to urban and rural First Nation, Inuit, and Métis individuals living off-Reserve in Ontario (Ontario Aboriginal Housing Services, 2023). They strive to develop and deliver sustainable housing options that promote excellence in both community and organizational infrastructures.

Another notable example is the M'akola Housing Society, the largest Indigenous affordable housing provider in British Columbia, supporting over 5,000 family members (M'akola Housing Society, 2023). M'akola offers a diverse range of housing options tailored to meet the needs of their applicants and tenants (Ibid). They provide family housing in townhouse complexes, apartment buildings, and single-family dwellings (Ibid). Additionally, M'akola offers housing options for singles and couples, as well as two assisted living facilities for Elders and seniors (Ibid). Lu'ma is another organization that has made significant contributions by developing, owning, and managing over 550 affordable housing units for Indigenous individuals and families (Lu'ma Groups of Companies, 2023). Their primary objective is to create a nurturing environment that promotes the health and wellness of urban Indigenous Peoples in Vancouver (Ibid).



C. REMEDIES FOR EXISTING VIOLATIONS AGAINST INDIGENOUS 2STNBGD PEOPLE

The definition of adequate housing for Indigenous 2STNBGDP is still evolving, but it should be defined using a holistic, culturally relevant, gender-based analysis that considers the individual's needs and preferences, as well as their connection to their community, land, and culture. This approach should account for the impacts of colonization and intergenerational trauma on Indigenous 2STNBGD communities and be determined in consultation with them.

The following are remedies for existing rights to adequate housing violations against Indigenous 2STNBGDP:

- 1 Land Back: Land is an essential aspect of Indigenous identity, and the loss of land has had a profound impact on Indigenous communities, including their access to housing. The concept of Land Back is about returning land to Indigenous Peoples, recognizing Indigenous sovereignty, and addressing the historical and ongoing effects of colonization. Returning land to Indigenous communities can provide opportunities for self-determination and access to housing. Where it is not practical to return lands, honouring land claims and compensating Indigenous Peoples, including 2STNBGDP, should at least be done.
- **Reparations:** Reparations are a means of addressing past harms by providing restitution for damages and supporting the healing process. For Indigenous 2STNBGDP, reparations could include compensation for land theft, legal fees, the implementation of self-determined housing solutions, and the provision of resources to support community healing and income generation or employment opportunities to all for the maintenance of the new housing.
- 3 Cultural and Gender Safety and Competency Training: Indigenous 2STNBGDP face discrimination and violence in various aspects of life including when accessing housing services. Providing cultural and gender safety and competency training broadly (to increase acceptance and prevent housing precarity in the first place) and to housing providers can help to address this issue. This training should include an understanding of Indigenous cultures, histories, ways of being, gender identities and expressions, and provide guidance on how to create a safe and welcoming space for Indigenous 2STNBGDP.
- 4 Advocacy and Legal Action: Indigenous 2STNBGDP have the right to adequate housing, and advocacy and legal action can help to ensure that this right is respected. Advocacy efforts can include working with government officials and housing providers to prioritize the housing needs of Indigenous 2STNBGDP, while legal action can include filing complaints, pointing out needs to evolve the language in federal legislation and/or regulations or policies, or lawsuits when violations occur.



8 CONCLUSION

A. SUMMARY OF KEY FINDINGS AND RECOMMENDATIONS

There is a pressing need to recognize the unique experiences in families, community and society, and housing needs of Indigenous 2STNBGDP, as well as the barriers they face in accessing safe and appropriate housing. This literature review identifies several factors that contribute to these barriers, including colonization, residential and day schools, ignorance, intolerance, phobias, heteronormative societal expectations, laws and practices, and systemic discrimination. Anti-Indigenous violence and anti-2SLGBTQQIA+ sentiments can intersect and compound the experiences of discrimination for Indigenous 2STNBGDP. Indigenous Peoples experience systemic violence and oppression because of colonialism, and Indigenous 2STNBGD individuals may face additional violence and discrimination because of their gender identity, expression, and sexual orientation, which can compound the effects of violence they experience as Indigenous Peoples. By taking a human and Indigenous rights-based approach to housing and implementing remedies for existing violations, we can work towards ensuring that Indigenous 2STNBGDP have access to safe, adequate, culturally and gender appropriate housing.

This literature review annex also emphasizes the importance of incorporating Indigenous and gender-diverse knowledge and approaches into housing solutions and the need for partnerships with Indigenous communities to ensure that their voices are heard.

B. CALL TO PRIORITIZE RIGHT TO ADEQUATE HOUSING FOR INDIGENOUS 2STNBGD PEOPLE

To the governments and other stakeholders, it is time to prioritize the human right to adequate housing for Indigenous 2STNBGDP. Indigenous 2STNBGDP face unique barriers in accessing safe and appropriate housing; the lack of adequate housing not only violates their human rights but also contributes to health issues, homelessness, and poverty.

Therefore, NWAC urges the federal government and other levels of government and stakeholders to act on several fronts:

Engage in meaningful consultations with Indigenous 2STNBGDP to understand their unique housing needs and incorporate their perspectives and knowledge into housing related legislation, programs, policies, and solutions. There is a need for a paradigm shift wherein discussions with the federal and provincial/territorial governments should focus on the needs expressed in their *Indigenous housing plans* as opposed to having program-based discussions. 2STNBGDP should be represented at tables discussing housing, self-government, and land claims;



- Adopt a human and Indigenous rights-based approach to housing that recognizes the right to adequate housing for Indigenous 2STNBGDP;
- Allocate long-term funding to support community-driven and culturally and gender appropriate housing solutions. These solutions should respect existing government to government agreements with Indigenous governing entities;
- Address the root causes of housing insecurity and homelessness for Indigenous 2STNBGDP, including widespread ignorance, intolerance, systemic discrimination, colonization, and the ongoing effects of residential and day schools. As stated above, this will take education about gender identity for the Canadian population (beginning as early as prenatal classes, and throughout the public health and education systems), and especially for policy makers, and housing providers, to create empathy and support, and decrease intolerance. It will also require evaluation and reviews of systems from gender-based analysis plus and trauma-informed lenses to identify and plan how to remove systemic discrimination. It will also take measures already outlined by the Truth and Reconciliation Commission and related calls to action:
- Provide 2STNBGD awareness, cultural safety, and competency training for all Canadians, especially civil servants and housing service providers to ensure that they can provide appropriate, informed, and respectful services to Indigenous 2STNBGDP;
- Support targeted advocacy and legal action to address existing violations of the human right to adequate housing for Indigenous 2STNBGDP as informed by future research.

Let us work together to build a future where everyone has access to safe and adequate housing, regardless of their gender identity or Indigeneity.





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APPENDIX A Glossary



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.

APPENDIX A Glossary



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, 2019).

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 LGBTQQIA+, 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.

LITERATURE REVIEW ANNEX

Adequate Housing for Indigenous Two-Spirit, Transgender, Non-Binary, and Gender-Diverse People