



NWAC's Urban, Rural, and Northern Indigenous Housing Strategy Engagement

PROJECT 2023



The Native Women's Association of Canada (NWAC) received funding from Canada Mortgage and Housing Corporation (CMHC) under the Engagement for an Urban, Rural, and Northern Indigenous Housing Strategy. The views expressed are those of the NWAC and/or its membership. CMHC accepts no responsibility for these views.



TABLE OF CONTENTS

- ORGANIZATIONAL SUMMARY5
- PROJECT OVERVIEW5
- COMMUNITY ENGAGEMENT AND POLICY ANALYSIS6
- SECTION 1: VISION, SCOPE, AND FOCUS OF THE URNI HOUSING STRATEGY7
 - Section 1a: Approach to Achieve Long-term Vision for the URNI Housing Strategy8
 - Section 1b: Meaning of Home and Spiritual Homelessness9
 - Section 1c: Specific Housing-Related Needs of Sub-populations11
- SECTION 2: RIGHTS-BASED APPROACH14
 - Section 2a: Safety, Collaboration, Community, and Land15
 - Section 2b: Housing First17
- SECTION 3: URBAN, RURAL, AND NORTHERN INDIGENOUS HOUSING SOLUTIONS19
 - Section 3a: Housing Solutions for Sub-populations20
- SECTION 4: GUIDING PRINCIPLES22
- SECTION 5: PRIORITIES FOR INVESTMENT30
- SECTION 6: PRIORITIES FOR IMPROVING ACCESS TO EXISTING PROGRAMS32



SECTION 7: SPECIAL CONSIDERATIONS FOR ADVANCING AND IMPROVING INDIGENOUS HOUSING STANDARDS33

 Urban Populations33

 Rural and Northern Populations35

 First Nations Communities36

 Métis Communities37

 Inuit Communities37

 2SLGBTQIA+ Communities38

SECTION 8: RECOMMENDATIONS39

SECTION 9: HOW TO CO-DEVELOP AND CO-IMPLEMENT THE STRATEGY WITH INDIGENOUS PEOPLES40

SECTION 10: TIMELINES FOR IMPLEMENTING THE RECOMMENDATIONS42

REFERENCES44





ORGANIZATIONAL SUMMARY

The Native Women's Association of Canada (NWAC) was founded in 1974 on the collective goal to enhance, promote, and foster the social, economic, cultural, and political well-being of Indigenous Women. We provide the necessary cultural, gendered, and intersectional lenses that are imperative to the formulation of every government policy and legislative decision.

PROJECT OVERVIEW

NWAC's 2023 Housing Strategy Engagement Project was undertaken between January and April 2023 to support the Canada Mortgage and Housing Corporation's development of an urban, rural, and Northern Indigenous housing strategy.

The project consisted of a literature review as well as discussions on the strategy itself, including its scope; a long-term vision for urban, rural, and Northern housing in Canada; the principles that should guide the strategy; priority areas; delivery; and governance.

To ensure the views of sub-populations in greatest need were captured, NWAC engaged with Indigenous Women, Two-Spirit, Transgender, and Gender-Diverse (WG2STGD+) People. Special consideration was given to urban, rural, and Northern housing needs, priorities, and possible solutions. The engagement piece involved developing and overseeing the administration of an online survey and hosting four regional online engagement sessions.

This final report captures the data and information gleaned from the literature review and engagement piece. The findings and recommendations in this report reflect the experiences and perspectives of Indigenous WG2STGD+ participants and respondents.





COMMUNITY ENGAGEMENT AND POLICY ANALYSIS

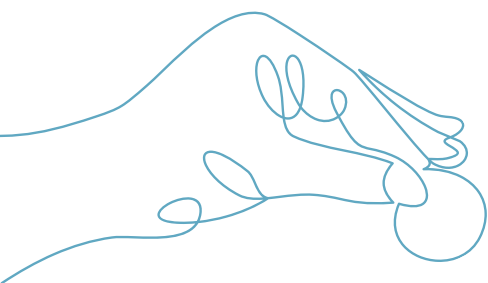
For this project, NWAC engaged with Indigenous WG2STGD+ People and communities, and undertook research and policy analysis on housing challenges and the needs of Indigenous WG2STGD+ People. The focus of our work was on co-developing solutions.

NWAC applied a culturally relevant, gender-based perspective to this work. This perspective enabled us to identify existing resources and knowledge on the barriers, needs, and best practices relevant to Indigenous Women, Two-Spirit, Transgender, and Gender-Diverse People, including those living on-reserve, off-reserve, and in rural and urban settings. We probed their experiences and perspectives on the unique housing challenges they face and sought their recommendations for moving forward on an urban, rural, and Northern Indigenous housing strategy.

NWAC commissioned Nanos Research to administer the national online survey. The survey was promoted across our social media channels. While our target was 200 respondents, over 300 respondents completed the survey. Of the respondents, 77.2% identified as First Nations, 18.6% as Métis, and 4.2% as Inuit.

We also developed and conducted an innovative and accessible follow-up survey using Google Forms survey software and invited the Sharing Circle participants to provide additional insights right after the engagement sessions.

In February and March 2023, NWAC conducted four, two-hour-long community engagement sessions in the form of Sharing Circles. A total of 42 Indigenous WG2STGD+ People participated in the Sharing Circles. These sessions provided valuable qualitative information, which was added to the survey data. This qualitative information was crucial in helping to shape a co-developed housing strategy and solutions that will improve the well-being and housing security of Indigenous WG2STGD+ People across Canada. The Sharing Circles themselves helped to better inform policy positions and inform and encourage further engagement of Indigenous WG2STGD+ communities.





All four sessions were attended by individuals from each of the four directions and from rural and urban areas. Indigenous WG2STGD People, including some LGBQQIA+ People, and community members living with chronic illness or disabilities also took part. The project took an intersectional approach and focused on the unique and diverse needs and circumstances of Indigenous WG2STGD+ People.

This report provides greater insight into the housing challenges faced by Indigenous WG2STGD+ People. It also showcases region-specific housing challenges, highlights key areas of focus for a housing strategy, and offers recommendations for improving the standards of housing for Indigenous Peoples.

SECTION 1: VISION, SCOPE, AND FOCUS OF THE URNI HOUSING STRATEGY

— VISION

The vision of the Urban, Rural, and Northern Indigenous (URNI) Housing Strategy should be based on the lessons learned from this project and confirmed by engaging further with Indigenous communities.

NWAC's suggestion: Every Indigenous person, regardless of distinction and community of origin, has safe, clean, adequate, accessible, and culturally appropriate housing that meets their current and short-term needs and where they can feel at home, at whatever stage of life. This housing should be located where they may access supports to enable them to fully participate in the community and/or social, educational, developmental, cultural, spiritual, and economic activities to be healthy in a holistic way, to self-actualize, to achieve an adequate standard of living, and to live connected, meaningful, and balanced lives.





— SCOPE

The scope of the URNI Housing Strategy should encompass both immediate and short-term priorities, and longer-term goals (i.e., building more new units, more affordable and sustainable housing that meets basic accessible housing needs, and culturally appropriate housing). The strategy's scope should encompass the values, culture, traditions, and practices of Indigenous WG2STGD+ People.

Research designed to support the co-development of an Indigenous housing strategy must recognize the enduring colonial power imbalance inherent in even the most conscientious forms of collaboration. For example, there has been a pattern of engaging “Indigenous stakeholders as secondary partners in which their knowledge and approaches are ‘fit’ within an existing Western and neoliberal paradigm” (Ion et al., 2018, p. 126). Reversing such a trend is essential to the co-development of Indigenous housing.

The focus of the URNI Housing Strategy should be based on evidence of areas of greatest need, as highlighted in the literature, data, and statistics. It should also be based on the outcome of engaging with Indigenous communities. More on focus is provided in the recommendations section below.

SECTION 1A: APPROACH TO ACHIEVING A LONG-TERM VISION FOR THE URNI HOUSING STRATEGY

As Canada continues to strive for truth and reconciliation with Indigenous Peoples, the approach used for an URNI Housing Strategy must remain politically sensitive and agile while this reconciliation process evolves. The approach must emphasize respectful, anti-oppressive, and mutually beneficial co-development. This involves continued outreach, both in person and online, which in turn offers more opportunities for meaningful future engagement.

Additionally, CMHC's strategy should recognize stark realities when it comes to the housing barriers faced by Indigenous WG2STGD+ People. These barriers include racism, discrimination, trans and homophobia, climate change, and the rising cost of living. As for repercussions, participants from all of NWAC's engagements for the project emphasized that not having stable housing and appropriate supports in place causes immense mental, physical, and spiritual anguish.



Given that strong connections are essential for individual and community resilience, to achieve the long-term vision for the URNI Housing Strategy, Indigenous WG2STGD+ People should be encouraged to reconnect to their home community. Such an approach should also ensure they are informed about the housing programs, support, and services that can address their unique housing challenges.

The URNI Housing Strategy approach must be adaptable enough to accommodate Canada's changing political, environmental, climate, and socio-economic conditions. This will ensure that the strategy continues to be effective over time.

SECTION 1B: MEANING OF HOME AND SPIRITUAL HOMELESSNESS

While the housing policy framework is based on Western ideals of private property rights and homeownership, Indigenous perspectives on the meaning of 'home' must form the basis of a co-developed URNI housing strategy. 'Home' is not necessarily tied to a building but rather to family and social supports (Patrick, 2014, p. 12). It is unclear whether such a sense of home is entirely based on Indigenous culture and spiritual teachings or, to some extent, is based on forced migration, residential schools, and the legacy of colonialism—an historical pattern of "involuntary or forced mobility" (Cheechoo, 2020, p. 4). In any case, it is clear that relationships with family members and the land are central to creating an experience of 'home' for many.

Perreault et al. (2020) describe home as a feeling of 'connectedness,' including connection to 'homeland' and 'community' (Perreault et al., 2020, p. 357). Conversely, the definition of homelessness for Indigenous WG2STGD+ People is broader than the Western view of lack of shelter. Rather, separation from traditional lands, family, and community can create a feeling of disconnection that is best described as "spiritual homelessness" (Patrick, 2014, p. 13).

Among Inuit populations, expressions of emotional and spiritual harm were associated with housing problems. As Cheechoo (2020) argues, the feelings can best be described as an individual and collective "sense of lack." 'Lack,' or insufficiency, refers to security of people, their possessions, access to the land, a sense of belonging, and limitations on personal autonomy and privacy (Cheechoo, 2020, p. 6).



Regardless of the geographic location or material form, 'home' is a setting and an experience that is created through social interactions and cultural practices (Perreault et al., 2020, p. 357). Such an understanding is a central starting point for housing policy for Indigenous housing projects across the housing continuum. For example, previous research on unhoused youth in Ontario, Manitoba, and Alberta emphasized the need for safe, nurturing community-based factors over physical characteristics (Patrick, 2014, p. 14). Such findings are consistent with Dupuis and Thorns' (1998) work and the notion that home can provide a place where people can work at attaining a new sense of belonging and security in a world that at times is experienced as threatening and uncontrollable. Likewise, Perrault et al. (2022) define home as a site of social and material consistency; the context in which daily routines of life occur; the site where people feel in control of their lives; and a secure context for developing personal identity (Perreault et al., 2022, p. 3).





SECTION 1C: SPECIFIC HOUSING-RELATED NEEDS OF SUB-POPULATIONS

Indigenous WG2STGD+ People have unique housing challenges and needs that, if persistently left unmet, exacerbate unsafe living conditions and socio-economic disparities. A holistic culturally appropriate, trauma-informed, intersectional, and anti-oppressive approach is necessary when meeting the specific needs of these sub-populations.

In terms of holistic needs, the most important unmet need that relates to housing is stable employment. Indigenous WG2STGD+ People experience double discrimination because they inherently belong to several marginalized groups (The Ontario HIV Treatment Network, 2018). Employment barriers are present at every step of the employment process, particularly if potential employers discover candidates are unstably housed or displaced (The Ontario HIV Treatment Network, 2018).

According to the Nanos survey, a majority (57%) of respondents identify housing price/affordability/high downpayments as the biggest barrier they face when it comes to accessing housing that meets their needs. The barriers of employment/income/personal finances/inflation were also highly prevalent (30%) for respondents (Nanos Research, 2023).

ANOTHER VERY IMPORTANT UNMET NEED IS HOUSING THAT AIDS IN PREVENTING VIOLENCE AGAINST INDIGENOUS WG2STGD+ PEOPLE. MOST SURVEY RESPONDENTS IDENTIFIED AS WOMEN (88.8%), WHILE 7.5% IDENTIFIED AS TWO-SPIRIT, 2.3% AS NON-BINARY, AND 1.4% AS TRANSGENDER (NANOS SURVEY, 2023).



The National Action Plan (2021) identifies violence prevention as an immediate priority, an urgency that Pottie et al. (2020) echo in their recommendations for permanent supportive housing and income assistance. Rodrigues et al. (2020) highlights the importance of spaces that are free from re-victimization and racism, along with income stability. With a safe home to live in, survivors are transformed into thriving members of their community.

Due to a chronic lack of funding for housing on reserves or in WG2STGD+ communities, an additional challenge is “two-way mobility” (Nellas, 2021). There is a dichotomy between on- and off-reserve living, where Indigenous WG2STGD+ People are forced to live off-reserve while preferring to maintain community ties for their spiritual, cultural, and mental well-being.

“North of 60” Indigenous communities refers to the regions that are north of the 60 latitude. These include Yukon, Northwest Territories, and Nunavut, the region of Nunavik, north of 55° in the province of Québec, and the Inuit settlement region of Nunatsiavut within Labrador (Furgal and Seguin, 2006). A distinct Inuit cultural value must be noted here, as it is necessary for fundamentally understanding community well-being and unmet needs. This value is *Piliriqatigiinniq*, which translates to “working together for a common cause” (Inuit Women of Canada, 2021). This value embodies sharing knowledge, resources, and meaningful partnerships to develop short- and long-term solutions to the Inuit housing crisis (Inuit Women of Canada, 2021).

Although rural and Northern communities do share all the noted unmet needs, it’s important to point out that these communities also have distinct needs of their own. Precisely because rural and Northern communities are so remote, they face not only higher costs but also a dire lack of housing options and a lack of community services and supports (National Alliance to End Rural and Remote Homelessness, 2021). This results in “hidden homelessness” (Schmidt, Hrenchuk, Bopp, and Poole, 2015), which is only worsened by emergency shelters that are not women- or family-centred. Additionally, rapid climate change is threatening Inuit health and livelihoods, and increasing housing prices (Furgal and Seguin, 2006).





A related fact is that 10% of Indigenous Women and 21% of Inuit Women live in subsidized housing, which is due in large part to the availability of subsidies to help with the high cost of living in the North (Khanam and Statistics Canada, 2023). For example, the Government of Nunavut provides subsidized rental housing or pays a subsidy to cover the difference in costs of living/rent between Northern cities and communities and southern employment areas to help recruit and retain staff (Khanam and Statistics Canada, 2023).

Adding another dimension of identity, according to Kia, MacKay, Ross, and Robinson (2020), there is a relationship between the Indigenous 2SLGBTQIA+ population that tends to be living in urban centres and the pervasiveness of resettlement. Among adults and the elderly, forced migration due to persecution is common, and it tends to push them out of urban housing, as well as back to concealing their identities or relying on material support from non-accepting families of origin (Kia, MacKay, Ross, and Robinson, 2020).

Finally, unmet needs for fast, reliable internet service, both on- and off-reserve, impact the ability of Indigenous WG2STGD+ People to learn, work, and engage from home. This also indirectly impacts the homeownership process and directly affects opportunities to engage with them and their communities. In NWAC's February 27, 2023, Sharing Circle, respondents identified a lack of internet access as the primary barrier to outreach, noting that many rural and especially remote Indigenous communities are not able to be engaged. Therefore, reliable, and fast internet access in rural and remote Indigenous communities is vital to Indigenous engagement, data sovereignty, digital literacy, and Indigenous cultural knowledge preservation, translation, education, employment, and economic improvement.





SECTION 2: RIGHTS-BASED APPROACH

The United Nations Declaration on the Rights of Indigenous Peoples provides the foundation for a rights-based approach to co-developing urban, rural, and Northern housing solutions with and for Indigenous WG2STGD+ People. Hence, culturally appropriate housing solutions encompass features that help preserve and promote Indigenous language, traditional songs, dance, sports, and games, as well as education systems that pass this knowledge from generation to generation (Forum+ and McMaster University, 2019). Water protection must also be prioritized as a key component of land and territory rights when building accessible, affordable, and culturally appropriate housing on- and off-reserve (Forum+ and McMaster University, 2019).

Considering this, rights for Indigenous WG2STGD+ People must be “portable rights” (Kenny, 2006). That is, Indigenous WG2STGD+ People’s rights would remain valid even when they are off reserve. This aligns with Nellas’ assertion (2021) that a distinction between on- and off-reserve housing may not actually be as beneficial as assumed. Rather than enforcing the dichotomy between on- and off-reserve living, the focus should be on improving the housing conditions and quality of life everywhere that Indigenous WG2STGD+ People may live, because this provides the most ability, choice, and freedom to live comfortably *wherever they are* (Nellas, 2021).

A frequent topic of discussion in the Sharing Circles was the actual dichotomy between living on- and off-reserve. Several participants noted that complications in the housing application process, long wait-lists for housing or emergency shelters, and low housing quality are exacerbated by living off-reserve. Another participant said that different tax laws were applied to her in Quebec, even though her children are schooled on-reserve, because she lives just outside reserve land boundaries.





Building on a rights-based approach, it's imperative to recognize that solutions thankfully already do exist within traditional Indigenous legal principles and laws (Auger, 2022). As much as "homelessness" is a socio-economic label and legal status, such a term is not recognized according to Indigenous values. 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 People may sometimes not be associated with and taken care of by the community, for any number of reasons, and that their rights to adequate housing must also be protected.

Participants in all four of NWAC's Sharing Circles identified housing as a human right. For many, homeownership is seen as not only a goal but a fundamental first step towards breaking the cycle of poverty, establishing independence, and enjoying a high standard of living with dignity. Considering this, along with holistic needs and Indigenous teachings (e.g., 7 generations ahead, 7 Grandfather teachings), the key guiding values for the URNI Housing Strategy that were drawn from the Sharing Circles are: safety/security, family, compassion, support, self-determination, and environmental sustainability.

SECTION 2A: SAFETY, COLLABORATION, COMMUNITY, AND LAND

Sharing Circle participants prioritized safety most of all. While physical (violence prevention) and financial safety were considered very important, one participant noted that a safe, secure space is one that is also "happy" and "free of negative energy." Another participant said that a safe space for ceremony was crucial for their spiritual well-being. For non-Indigenous support workers and service providers, cultural training is a necessity to break down barriers so Indigenous WH2STGD+ People can access safe, affordable, and culturally appropriate housing. To that end, safe spaces for Two-Spirit and Transgender People, and safe spaces specifically for ceremony and cultural practices, such as smoking animal hide or constructing teepees, would greatly improve the spiritual well-being and health for WG2STGD+ People.



Participants also suggested that Indigenous communities work together to build affordable housing.

Community healing flourishes and community members can prosper only when they have the proper support in place. A consistent theme found across the data is precisely one of support, which ties into the compassion and self-determination themes. Likewise, the values of co-operation, compassion, and unity can be used to guide the URNI Housing Strategy.

Supportive Indigenous WG2STGD+ communities reflect positive integration of identity and culture, which promotes well-being among gender-diverse people (Scheim et al., 2013). It is important to note that while most Sharing Circle participants live off-reserve, they prefer to maintain their ties to their community and are well informed about housing issues that directly impact them. There was a mix of Sharing Circle participants who live in rural versus urban centres, which prompts consideration of differences between rural and urban housing issues, “hidden homelessness,” barriers to housing, and the intersection of housing issues with chronic illness, disability, race, gender, poverty, and access to health care (Mackay et al., n.d.).

Connection to land (homeland) was also raised by Sharing Circle participants. Land-based healing is another theme to consider for the housing strategy, as it is critical and culturally appropriate for community resilience in northern Canada (Redvers, 2020). Indigenous practitioners and Knowledge Keepers are using their cultural practices, such as education, harvesting, ceremony, and counselling, for substance dependency treatment and complex trauma recovery (Redvers, 2020). Land-based healing is intrinsic to both self- and cultural identity. This makes it readily relevant and applicable to a culturally appropriate, trauma-informed URNI Housing Strategy that directly meets the needs of rural and Northern Indigenous WG2STGD+ survivors.



SECTION 2B: HOUSING FIRST

Housing First is a strategy based on the belief that housing should be a precursor to recovery from substance use and mental illness, rather than contingent on a certain level of stability (Gaetz, 2013). The approach became popular in the early 2000s, first in the United States, and now informs most Canadian municipalities in their approaches to supporting people who are precariously housed.

There is considerable research supporting the value of Housing First models for Indigenous housing in Canada (Gaetz, 2013; Agrawal and Zoe, 2021). Key findings suggest that the success of Housing First approaches for Indigenous WG2STGD+ People is based on access to friendship and cultural networks and an environment that promotes healing (NWAC, 2021).

Examples include the Nihik Housing First, Bent Arrow Traditional Healing Society Housing First program at Homeward Trust in Edmonton, Alberta, and The Vivian in British Columbia which supports women who are recovering from violence, mental health, and substance use disorders (Gaetz, 2013). A project in Yellowknife, The Behchoko Housing Stability Program, supports Indigenous WG2STGD+ People who are further along the housing continuum at the stage of supportive/transitional housing. The two-year pilot program provides onsite housing support to workers in social housing to ensure successful tenancies (Agrawal and Zoe, 2021, p. 11). As it is still in progress, no evaluation has been conducted for this project to date.





A 2021 study of women accessing emergency shelter services found the experiences of Indigenous and non-Indigenous women were similar in several ways in the early stages. For example, the number of women accessing shelters to escape intimate partner violence were comparable: 80% of Indigenous Women in shelters and 84% of non-Indigenous women in shelters. Women in both groups were also similar in that the majority lived with their abuser prior to seeking shelter: 71% of Indigenous Women and 70% of non-Indigenous women (Maxwell, 2022).

One striking and important difference in the experience of Indigenous versus non-Indigenous victims of intimate partner violence is the rate at which they returned to the home they shared with their abuser after leaving shelter. The vast majority of Indigenous Women (74%) returned to the home they shared with their abuser compared to a small fraction of non-Indigenous women leaving shelter (14%) (Maxwell, 2022). The disparity suggests barriers for Indigenous Women in accessing transitional housing supports.

Delivery of services in remote areas of Northern Manitoba, for example, illustrate the fact that colonial forms of economic development have depleted resources, leading to migration to the south as well as economic marginalization. The lack of permanent road access further exacerbates challenges in housing development (Lavoie et al., 2021, p.3). In short, investment in infrastructure and significant ongoing funding are required before programs and service delivery can be improved.





SECTION 3: URBAN, RURAL, AND NORTHERN INDIGENOUS HOUSING SOLUTIONS

A persistently proposed solution across the literature, and throughout NWAC's engagements for this project, is more funding at all levels of government. While this is certainly necessary, it's crucial to point out that a targeted funding strategy would best serve the unique needs of Indigenous WG2STGD+ People and their communities across Canada.

Vink et al. (2017) stress that preventing displacement and ensuring the safety of unhoused Indigenous youth requires expanding federal, provincial, and municipal funding. This extra funding allows for procurement of stock and a notably better return on investment for Indigenous housing, because different types of taxes and social returns are injected back into the community through building new units and funding new housing programs (Pfoh, 2021).

Just as important as increased funding is the timely release of funds. Since on-reserve funding drains rapidly due to concurrent crises, the priority should be short-term funds released immediately so they can be used to address emergencies, especially in communities such as Chipewyan Prairie First Nation, which is grappling with simultaneous housing, food, suicide, and overdose crises (CFWE FM, 2023). On the other hand, the National Alliance to End Rural and Remote Homelessness (2021) suggests that additional funding must be recurring and permanent to secure sustainable solutions for ending displacement.

Institutionally embedded settler colonialism continues to be the leading cause of complex barriers to housing, employment, and social support (Kia, MacKay, Ross, and Robinson, 2020) while destructively shaping land use planning and its processes (McCartney, 2016). Therefore, creating culturally appropriate, co-developed housing solutions requires a paradigm shift. One key component of this is reimagining the very role of a land use planner as an emancipator, an agent of hope, and as one who can pave the way for equitable housing networks for WG2STGD+ People and their communities (McCartney, 2016).





Land use planning, research, and policy making must place Indigenous planning principles at the centre. This means housing is community-focused, space-based, and grounded in the principle that Indigenous recognition and self-determination are inherently asserted by local populations, not endowed by the Canadian state (McCartney, 2016). This way, land becomes decolonized, transforming from suburban “grid pattern” community layouts into community integration instead (McCartney, 2016).

Similarly, Indigenous data sovereignty is a vital piece that contributes to housing solutions. To develop an URNI Housing Strategy, Indigenous WG2STGD+ People must be the leaders in data gathering, preservation, and sovereignty (National Alliance to End Rural and Remote Homelessness, 2021). National Indigenous organizations, including NWAC, are best placed to lead such data gathering/research on behalf of their constituents/clientele, and additional funding could enable them to enhance data and information management, and create and preserve knowledge. Moreover, Indigenous data sovereignty ensures traditional data gathering and knowledge transfer is preserved, while putting forth solutions best tailored to the needs of Indigenous WG2STGD+ People (National Action Plan, 2021).

SECTION 3A: HOUSING SOLUTIONS FOR SUB-POPULATIONS

The best solutions for the various unmet needs of Indigenous sub-populations are developed through an amalgamation of ideas from national Indigenous organizations, coalitions, and communities, that operate within a broader system of services, policies, and programs involving private-sector, non-profit, and Indigenous, municipal, provincial, and federal government players.

The dichotomy of “two-way mobility” (Nellas, 2021) and preventing violence against Indigenous WG2STGD+ People can both be addressed by gendered and culturally safe spaces that provide an opportunity to heal from trauma (Rodrigues et al., 2020). Challenging discrimination in practice means ensuring Indigenous WG2STGD+ People have culturally sensitive service providers and advocates who can provide services affordably, and educating the public, landlords, developers, and other stakeholders about these unmet housing needs in a trauma-informed way (Rodrigues et al., 2020). One key call to action here is creating Canada’s first National Indigenous Housing Centre (Blagden, 2023).



Indigenous-specific homeownership and new affordable rental housing, both on- and off-reserve lands, would ensure culturally appropriate supports (Vink et al., 2017). One mechanism involves including on-reserve stakeholders in the home renovation and building process to build culturally appropriate, affordable, and accessible homes based on people's needs and lifestyles (Community Housing Transformation Centre, 2022).

It is important to rely on Indigenous housing providers, local supply chains, and Indigenous led service providers (Nellas, 2021). Off-reserve housing should strive to be near, or situated in, 2SLGBTQQIA+ communities and adjacent friendly areas (The Ontario HIV Treatment Network, 2018). An 2SLGBTQQIA+ housing network, with particular emphasis on Indigenous WG2STGD+ People, is key both on- and off-reserve (The Ontario HIV Treatment Network, 2018) for spiritual, mental, and physical well-being.

Sharing Circle participants also highlighted the importance of non-Indigenous housing providers, support workers, and service providers to have Indigenous cultural and gender-based analysis plus training. This is vital for breaking down the barriers of racism, sexism, and discrimination.

Suggestions for further engaging Indigenous WG2STGD+ People and their communities, and for supporting their housing-related needs include:

- hosting workshops on basic home repairs and upkeep
- outreach campaigns that raise awareness and spread information about Indigenous housing programs and homeownership rights
- physically going to communities (particularly Northern and remote ones) to engage members
- continuing to conduct online and mail out surveys
- in-person engagement, whenever possible



SECTION 4: GUIDING PRINCIPLES

Drawing upon the rich data provided throughout NWAC's engagements for this project, the following principles should guide CMHC's Urban, Rural, and Northern Indigenous Housing Strategy:

— AFFORDABLE

Housing for Indigenous WG2STGD+ People should be affordable. This should be a top priority when developing the strategy, as 31% of respondents most often mentioned affordability when asked to identify top priorities. Putting affordability into action means adopting a rent-geared-to-income model across the housing continuum. Throughout NWAC's engagements for this project, Indigenous WG2STGD+ People, particularly 2SLGBTQQIA+ and People with disabilities, have said that rent geared to income helps them afford housing.

Without subsidies, many would lose their already precarious current housing. Furthermore, they would be thrust into a vicious cycle of unstable housing, relying on already strained friend and family networks, and thus grappling with "hidden homelessness." This is especially true for rural and Northern communities, which tend to be even more expensive than urban centres, yet also lack community supports and available housing units.

The principle of affordability also extends to keeping the cost of home upkeep as low as possible. A common concern heard from participants was that home renovation and upkeep costs were the biggest financial stressor. In turn, hiring maintenance professionals to service frequent problems such as mold was an expense that amounted to a significant barrier.

In Canada, affordable housing is financed by federal, provincial, and often municipal governments (the latter rely on large capital grants to make up their budgets) (Steele and Tomlinson, 2010). Steele and Tomlinson (2010) propose alternative financing mechanisms, such as: reducing taxes for landlords; implementing "inclusionary" zoning that makes affordable units required in all residential developments; allocating local municipal tax revenue to support development of affordable housing; and transferring land by municipalities to social housing agencies. As many of these suggestions target municipal governments, it is feasible that municipal governments can most readily subsidize the rent-geared-to-income model if these alternative financing mechanisms are in place.





It must be noted that privatization in Canada's housing sector is a pressing detrimental factor to affordable housing. Maroine (2021) examines how British Columbia, Alberta, and Quebec have all introduced market-based housing policy instruments such as housing allowances to address citizens' housing needs. It is notable that among developed countries, Canada's marked shift to privatizing housing has been happening since the 1970s (Maroine, 2021).

Looking to some international examples of affordable housing, Norris and Byrne (2018) examine social housing models in Ireland and Austria, pointing out that both countries have weathered the worst of the global economic crisis. Comparing their social housing models, specifically in terms of housing finance and delivery models rather than external social, economic, or political factors, reveals that **"supply-side focused social housing subsidies can help correct undersupply from the market and thereby moderate house price and rent inflation, whereas demand side subsidies, particularly those focused on subsidising low-income private renting households, have the opposite effect"** (Norris and Byrne, 2018).

Additionally, Norris and Byrne (2018) point out that Canada, among countries such as Germany, Sweden, the Netherlands, Switzerland, Austria, and others, has a "dual rental regime" where governments at all levels support homeownership, thus being well positioned to implement subsidies that drive homeownership.

— SAFETY

Safety was directly tied to the 'home' for participants. Discussions of safety centred on participants' experiences with intergenerational trauma, intimate partner violence, discrimination and racism in the housing sector, and feelings of displacement and loss of community due to historical and ongoing displacement.

For Indigenous WG2STGD+ People, safety is of utmost importance. This principle incorporates physical, mental, emotional, psychological, financial, and spiritual safety. Participants emphasize that home is intrinsic to feeling a sense of safety for themselves, as well as for their children and other family members.

Safety is closely tied to breaking the cycle of trauma. This is especially important for residential and day school survivors and their families, or any person overcoming a substance dependency disorder. A safe home helps people be healthy and successful in their lives.



It is important to highlight that participants point out a process of “feeling safe.” That is, many have been living across the housing continuum their whole lives and battling barriers that made them feel unsafe for so long that they must get used to the idea that the home is a truly safe place. So, safe housing must be secure and permanent.

Spirituality plays a key role in making the home safe for Indigenous WG2STGD+ People. As mentioned above, participants value their own personal space that is “free of negative energy” and where ceremony can happen, traditional customs such as skinning can be practised, and food and spiritual items can be safely stored.

Participants signify that a safe home is one that is free from violence, including intimate partner violence, and violence towards transgender individuals during their transitions. In some cases, the home is also the only place where Indigenous WG2STGD+ People feel safe from unsupportive communities, particularly if the home is on-reserve.

At minimum, a safe home must be a safe environment to live in. Proper ventilation, insulation for heating and cooling throughout the seasons, clean water, and reliable construction are all conditions that need to be met for a home to be considered safe.

Similarly, the location of the home is a key factor considering climate change and neighbourhoods where crime is rampant. Building new homes in safe locations, with amenities close by, increases the chance that the home will be seen as actually safe.





— FAMILY SPACE

Spaciousness is a key consideration for housing that is affordable, safe, sustainable, and culturally appropriate for Indigenous WG2STGD+ People. Distinctly, family space is a guiding principle that participants frequently put forth. Having enough family space means multigenerational living can easily take place, which would then have positive impacts for support networks, mental health, and spiritual well-being. Supporting a multigenerational lifestyle involves housing that has both private and communal spaces.

Homes should be built with enough rooms to accommodate permanent residents as well as the ebb and flow of extended family for brief visits or extended stays. Such an approach is essential to the goal of culturally appropriate housing because, as one participant states, “home is where values and beliefs are passed on.” Family space in the home nurtures harmony.

Family space requires enough rooms in the home for every member of the household. In addition, more rooms would result in the ability of extended family to visit more often, to reach out for support when they need it and to feel more welcome overall. When a home has enough family space, it also has a certain degree of flexibility in terms of growing along with families who are at different stages in their lives. For example, participants who are mothers pointed out that they want their homes to give their children, whether young or teenaged, the best possible support that sets them up for lifelong success.



TAKING ALL THIS INTO CONSIDERATION, ENSURING ADEQUATE FAMILY SPACE IS A KEY GUIDING PRINCIPLE THAT SHOULD SHAPE URNI HOUSING DESIGN AND DEVELOPMENT.



— CULTURALLY SUPPORTIVE

For Indigenous WG2STGD+ People, culturally supportive housing is rooted in the 7 Grandfather Teachings. These teachings are fundamental to Indigenous culture, as each community adapts their guiding value of respect for all living things. Indeed, the most important values that participants express, such as connection to the land, compassion, mutual respect, self-determination, accountability, fairness, family, home, and community, are all inherent in the 7 Grandfather Teachings. Therefore, a culturally supportive home empowers Indigenous WG2STGD+ People to live according to their spiritual beliefs.

In practice, a culturally appropriate and supportive home involves several elements. First, the home should be surrounded by rich land, including space for gardening, so that connection to that land is cultivated. Second, closeness between Indigenous WG2STGD+ individuals and community is necessary to maintain healthy community ties and support networks. With these first two elements in place, the home becomes a place of positive energy, peace, and growth with family, where values and teachings are passed on.

The third element that is equally important to culturally supportive housing is spaciousness in the kitchen and room for smudging. Preparing and storing food in a well sized kitchen, particularly in rural and remote areas, is essential to health as well as spiritual well-being. Smudging is a vital daily spiritual practice, especially to soothe any stressors, and is a direct component of ceremony.

Supportive environments were also described as low-barrier and Sharing Circle participants prioritized flexibility to allow people to have their housing needs addressed 'where they are at.' In other words, participants spoke about avoiding overly restrictive programs that do not make exceptions. One example included a young mother who was unable to have her boyfriend join and assist her in her supportive housing unit due to policies that limited such spaces to mother and baby.

Culturally and gender-supportive housing is vital to the self-esteem and self-actualization of Indigenous WG2STGD+ People. Home is the place where they should be safe and feel inspired to celebrate, pass on, and live true to their culture and themselves.





— ACCESSIBLE

Indigenous WG2STGD+ People require housing that is accessible. This guiding principle has three prongs: support, physical accessibility, and transportation. Key goals of accessible housing are safety, productivity, and independence.

Participants across NWAC's engagement sessions reinforced that home is a precious refuge away from the world outside. It is where Indigenous WG2STGD+ People, along with their families, feel protected. This is especially true for people with disabilities, who emphasize that home is a place where barriers to productivity and independence typically vanish.

This supportive environment can best be achieved by implementing a housing design that makes the space accessible for individuals who use walkers, canes, and wheelchairs. Adequate space for storing these devices is also important. A safe neighbourhood, particularly a quieter one, is essential for good mental health.

Additionally, pets should be considered part of the concept of family and household members, particularly service dogs, which means that pet-friendly housing is a priority. These considerations are amplified for older populations, who must also rely on extended family networks for transport, assistance in the home, and community connection.

Accessibility for Two-Spirit and Transgender individuals means their home is spacious and safe, as well as private for those who are transitioning. Households should reflect a positive representation of Two-Spirit and Transgender individuals, and members should encourage current and future generations to integrate them into a welcoming, supportive community.

For people with autoimmune diseases, such as diabetes or celiac disease, food security is intrinsic to an accessible home. To put this into practice, housing should have space for a garden where healthy food can be grown, and amenities (e.g., suppliers of specialty foods) should be close to where Indigenous WG2STGD+ People live.

Accessibility to the home itself is just as important as accessibility within the home. People with disabilities must be able to enter and exit the home without physical obstacles. Family support workers, various support services, and emergency services must also be able to access the home quickly and easily. Thus, transportation to and from the home is key for accessibility.

Many participants said that their current housing is too far from work, amenities, and community centres. Furthermore, the nearest bus stations were more than a few kilometres away from the home; taxi fares presented yet another financial burden on an already strained budget.



— CONNECTION TO HOME

NWAC consistently heard that Indigenous WG2STGD+ People feel disconnected from their home (land or community). This disconnect is a direct result of settler colonialism and Canada's horrific legacy of residential schools, including the Sixties Scoop and the continued detrimental impact of the Indian Act.

At the same time, participants expressed the pain of disconnect between other people. The long wait-lists for housing, lack of support services and housing units, and lack of transparency in housing distribution through some band councils presented barriers for participants to obtain housing and/or form a healthy, sustainable connection to home. This results in complex, nuanced relationships between culture and family members who may still live on-reserve and those living in housing located off-reserve.

As one participant pointed out, Indigenous WG2STGD+ People in urban centres are disconnected from each other even when they are in the same geographic area. Furthermore, government at all levels is seen as the divisive force that drives this separation. This leads to a distrust and wariness of organizations (for example, even Indigenous friendship centres) that might hinder community connection, precisely because they are perceived as outside of the community and its values.

Connection to home begins with a strong sense of belonging. Many participants identify family as an immediate source of belonging, followed by their culture, and then ties to the land, which includes rivers, mountains, reserve lands, and specific geographic locations. Evidently, a sense of belonging is strengthened through ceremony, traditional food and medicines, and cultural practices that are part of daily life in Indigenous communities on-reserve. As a sense of belonging increases, so does connection to home.

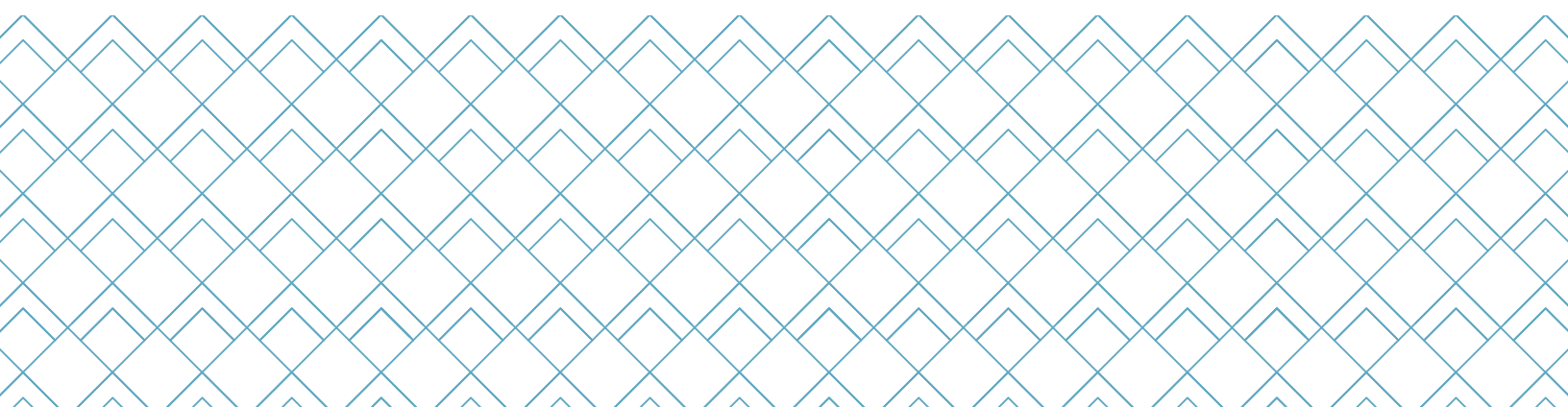




Participants emphasized the need for housing policies and programs to prevent further harm associated with the colonial displacement of Indigenous Peoples. The lack of housing in urban, rural, and Northern areas both on- and off-reserve has led to the continuation of housing precarity, feelings of instability, and a lack of sense of community and belonging. Given that home is defined by relationships to people and place, many participants found themselves moving back and forth as they tried to make a life working in an urban area but still had a deep longing to be near their families and home communities on-reserve. As one participant stated: "Home is where I live, but home is also 'back home.' It is where I am from, where my family is from."

Urban Indigenous participants emphasized the need to have a connection to their own communities but also to other urban Indigenous communities. Solidarity between and among Indigenous People is an important guiding principle which, in practice, would involve housing options that support connection to home communities and/or other Indigenous People. This is contrasted with the current situation of housing scarcity, lack of connections to other Indigenous People, and inflexible leases and mortgage options that keep people from being able to go "back home" as often as desired.

Most importantly, the guiding principle of connection to home must be used to address the housing challenge of frequent displacement. Participants spoke about persistently moving from one type of precarious housing to the next, including living on-reserve with immediate or extended family, renting at market rates, and renting trailers. Similarly, displacement also occurs due to rising costs of living and rent, landlords putting housing up for sale, as well as outright eviction and discrimination.





SECTION 5: PRIORITIES FOR INVESTMENT

The following are suggested areas for investment for the Urban, Rural and Northern Indigenous Housing Strategy:

— HOUSING SUPPORTS

Funding is the most important housing support that participants in all engagement activities identified. Simply put, Indigenous WG2STGD+ People need funding to overcome their unique housing challenges and to secure affordable, safe, and culturally appropriate housing. Ultimately, housing support should result in homeownership.

One example of targeted funding that participants proposed is seed funding for homeownership off-reserve. Another example would be a rent-to-own program for those living on-reserve. The rising costs of rent, hydro, and home maintenance create the need for funding programs to help alleviate these financial stressors.

Access to loans and grants for homeownership and an Indigenous-specific mortgage program were frequently cited. The Nanos survey (Nanos Research, 2023) shows homeownership programs and Indigenous-specific housing incentives/initiatives were ranked first for personal and community housing needs. As the top three things needed to address their personal housing needs, respondents most often ranked homeownership programs first (31%), followed by Indigenous-specific housing incentives (30%) and affordable subsidized housing (12%). When asked to rank the same items for their community's needs, respondents most often said Indigenous-specific housing incentives (24%), followed by homeownership programs (19%) and community housing (15%).

It is important to note that there is a call for rent control, as well as for Indigenous-specific mortgages to apply for both off- and on-reserve communities, especially to address the lack of new units available on-reserve. When asked what could be changed to create housing that meets their distinct cultural and/or gender needs, Nanos survey (Nanos Research, 2023) respondents most often said Indigenous ownership/Native specific housing/amenities made for Indigenous needs (22%), followed by funding/affordability (15%) and special mortgages or funding programs for first-time buyers, single moms, elders, etc. (15%).

Participants considered supportive services, such as assisted living, services for young families, and counselling services as key facets of housing support. Moving services and security services should be part of housing support as well to make it easier and safer to transition to secure housing. Above all, supportive services are essential for healing and complex trauma recovery.



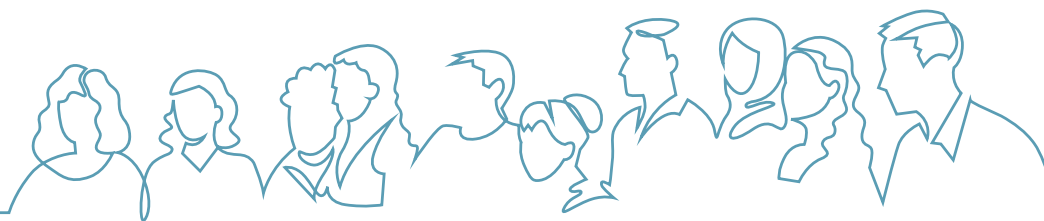
Education is another crucial area of investment that should be prioritized as part of the URNI Housing Strategy. This includes education about taxes, especially for those living off-reserve; how government bureaucracy works related to various housing paperwork; land and property rights; and general education to create more awareness of available housing initiatives and programs.

— COMMUNITY SUPPORTS

Indigenous WG2STGD+ People need continuous support throughout the entire housing acquisition and advancement process, no matter where they live or what stage they are currently at on CMHC's housing continuum. Community supports are integral types of housing supports and should be a priority for investment. The direct beneficiaries of these investments are Indigenous WG2STGD+ People, and the benefits are many.

Frontline housing workers trained in cultural sensitivity, safety, and trauma-informed responses could assist with some of the logistical challenges related to facilitating movement between communities and homes, and welcoming those who live off-reserve with opportunities to (re) connect meaningfully to their culture. Such supports would also be beneficial to Indigenous People living in urban areas who want to foster a connection with other urban Indigenous People. Online and in-person outreach is crucial. In this way, the guiding principle of connection to home is strengthened.

It would also be highly beneficial to invest in community workshops that offer skills training, from policy workshops to (digital and financial) literacy, technology, employment, mental health, taxes, and home maintenance workshops. These are just a few examples that were suggested, but the focus should be on providing as many opportunities as possible for communities to care for and support one another.





SECTION 6: PRIORITIES FOR IMPROVING ACCESS TO EXISTING PROGRAMS

While some housing programs and initiatives already exist, there is room for improving access to them, specifically when it comes to raising awareness, funding, governance models, using engagement to check relevance, internet-based service delivery, and flexibility.

The foremost priority is more awareness about these existing programs and initiatives. According to the Nanos survey (Nanos Research, 2023), almost eight in 10 respondents have not heard of the On-Reserve Non-Profit Housing Program (79%) or the Urban, Rural and Northern Strategy (79%), while many others (75%) report they have not heard of the Residential Rehabilitation Assistance Program and just over half (54%) have not heard of the First Nations On-Reserve Housing Program.

In our engagements for this project, Indigenous WG2STGD+ People repeatedly called for in-person and online outreach campaigns. Suggestions for raising awareness include providing information in local newsletters; emailing newsletters; sharing information on social media; and using mainstream media. Participants recommend presenting information for housing programs and initiatives in the form of easy-to-use guides. Furthermore, relevant information about how to apply and eligibility criteria should be provided in plain language. This extends to information about how to obtain funding, applicable tax rules, and equal consideration to those living off-reserve.

When it comes to governance models, the vital point of consideration is ensuring that Indigenous WG2STGD+ People are not subjected to the paternalism inherent in colonial governance models. To improve access to existing programs, emphasis must be placed on Indigenous knowledge systems, data sovereignty, cultural knowledge preservation, translation, education, outreach, and collaborative Indigenous leadership. This means ensuring there are translators available to convey crucial information to Indigenous WG2STGD+ People who do not speak English or French, or who prefer to communicate primarily in their traditional language. Moreover, cultural training for non-Indigenous employees is a must to break down barriers of racism, sexism, trans and homophobia, ageism, and other forms of discrimination.





Administering already existing housing programs and initiatives involves understanding the values and guiding principles of self-determination, reciprocity, and mutual respect. It is important to note here that some participants called for a return to Indigenous governance models that would be free of what they characterized as the Canadian government's policy ineffectiveness. At the same time, values of transparency and accountability were heard, as other participants were outspoken in drawing attention to some band council politics that have resulted in nepotism, which have negatively impacted access to housing, building standards, and wait-list times.

Navigating these sensitive points is needed to make programs and initiatives directly relevant to Indigenous communities. In other words, programs and initiatives should reflect the realities that Indigenous WG2STGD+ People contend with. This means continued engagement with their communities. Participants emphasized the need for in-person engagement and mail-out surveys precisely because not all Indigenous communities have access to the internet, a factor that is often overlooked and one that is especially vital for rural and remote communities.

Considering all the above, a critical support for Indigenous WG2STGD+ People could be a network of housing navigators who would guide and help them through the various programs and services available, following a realistic timeline throughout the whole process. The participants' call to action is more awareness about housing programs for which they are eligible. It follows that Indigenous housing navigators are a vital solution. Furthermore, Indigenous-specific programs and services are much needed.

SECTION 7: SPECIAL CONSIDERATIONS FOR ADVANCING AND IMPROVING INDIGENOUS HOUSING STANDARDS

— URBAN POPULATIONS

Indigenous WG2STGD+ People expressed a strong need for community connection and culturally supportive environments. In fact, this population embodies the guiding principles of safety and the desire for housing that fosters belonging. Participants who spoke about their experiences in community housing in large urban areas felt they were stereotyped and/or criminalized as low-income Indigenous People. Some women cited over-policing in neighbourhoods with clusters of low-income housing. Participants were critical of a lack of transparency in the administration of affordable housing wait-lists, including the allocation of Indigenous-only units. The long wait-lists for rent-geared-to-income housing exacerbated their anxiety and limited their ability to plan.



For Indigenous WG2STGD+ People who did not qualify for subsidized housing in urban areas, the main challenges were cost and quality of housing. One single mother of two was spending \$1,975 per month for a basement apartment in Toronto. Another mother in the Vancouver area lived with her husband and two small children in a unit that was too small for them. While the family wanted to move to a larger space and both had well-paying jobs, this was not an option as they were limited by what they could afford in proximity to their children’s school and daycare. A large consideration for the family was the practice of landlords screening applicants, seeking proof of income that was three times the monthly rent. This is not surprising given that banks and CMHC typically consider that, to be affordable, housing costs should be no more than 30 percent of income.

Other concerns that Indigenous WG2STGD+ People expressed regarding housing in urban areas include the discrimination and fear associated with interacting with landlords. Some participants felt they were overlooked as potential tenants, unfairly blamed for damages to a unit, or targeted for “renovictions.”¹ The lack of Indigenous housing supports in urban areas left people feeling vulnerable and at risk of experiencing homelessness.

Participants spoke of their experiences with housing as an ongoing source of trauma. Clearly, for many the compounding effects of intergenerational trauma, racism, and poverty created an urgent need for social, emotional, and spiritual support. Some of the ideas put forward in the Sharing Circles that would address the needs of Indigenous WG2STGD+ People include:

- teepees in every urban housing complex
- access to traditional knowledge through Elders, Sharing Circles, traditional ceremonies, healing, medicines, and traditional foods
- more Indigenous-specific housing developments
- access to grants or loans for homeownership

For many Indigenous WG2STGD+ People in urban areas, increased connectivity to home communities would significantly improve their overall well-being. Participants expressed a sense of being forgotten or ‘second-class’ in relation to their family and friends living on-reserve. Some were actively looking for ways to return by joining wait-lists for on-reserve housing. Some continued a pattern of back-and-forth migration, spending part of their time on extended visits to home communities. One Two-Spirited participant made the decision to move from their home community to an urban area. They struggled with mental health challenges and lived in poor quality, short-term accommodations.

¹ An eviction disguised as a planned renovation.



The combination of precarious housing, mental health challenges, and gender-based discrimination created ongoing challenges for them. The feeling of “disconnect from the land, the community, and family” exacerbated their difficulties. Phone and internet communication combined with frequent return travel were strategies the participants used to address the situation.

Suggestions for addressing physical dislocation from participants include:

- improving access to mortgages for on-reserve housing (current de-valuing/lack of investment by banks was seen as discriminatory)
- increasing the supply of affordable housing in rural areas/on-reserve near to family and community supports

Not all participants saw moving out of an urban area as a desirable option. One participant stated that family breakdown and interpersonal conflicts can make living with family on- or off-reserve untenable. In any case, greater access to social support and affordable housing, in general, provides much-needed choice, healing, and empowerment.

— RURAL AND NORTHERN POPULATIONS

The feeling of cultural loss was also apparent for people struggling to find and maintain affordable housing in rural areas. Sexism and discrimination limited access to housing options, as did jurisdictional disputes. For example, one Indigenous Woman who shared a home with a non-Indigenous common law partner was repeatedly dismissed when dealing with municipal officials over property taxes while her partner had no difficulty engaging with staff.

The shortage of housing in the North and the cost of housing were the main challenges identified. Rental costs have increased threefold in recent years, leading those on fixed incomes to fear losing their homes. One participant in the Northwest Territories stated that units were not being maintained; she and others felt property owners were attempting to “push them out” in order to further increase rents. What housing supports that are available are not culturally sensitive or relevant as they are usually based on a Euro-Christian model of charity.

Maintenance problems create significant health concerns, as there are infestations of bed bugs, cockroaches, and rats. Overcrowding is also a serious issue, with people trying to create extra space by sleeping in laundry rooms or extending/dividing living spaces with tarps.



— FIRST NATIONS COMMUNITIES

Housing shortages are also a persistent problem on First Nations reserves, where there are long wait-lists for houses. Participants spoke of barriers to accessing housing on-reserve, which felt insurmountable. For example, a credit check was required to be considered for housing and employment opportunities on-reserve were limited. In cases where one sought employment in a neighbouring area, lack of or costs of transportation severely impacted the ability to find and maintain a job.

The distribution of housing by First Nations bands varied across communities. One participant in a Northern remote community noted her band required people to live on-reserve for two years before they are eligible for housing. Such a requirement necessitated living with family in overcrowded conditions.

While public transit is not a viable option in many rural and remote areas, investing in extending service to reserves that are adjacent to urban areas would provide people with more options. North Bay was highlighted as an example of an urban area near a reserve which had the potential to facilitate transportation on- and off-reserve for access to employment and community resources.





— MÉTIS COMMUNITIES

Métis Women were twice as likely to live in subsidized rental housing at 6% compared to 3% for non-Indigenous women (Khanam and Statistics Canada, 2023). The experience of Métis is not well documented in the housing literature. In terms of regional housing needs for Métis People, they are best served by urban housing initiatives as they are the most highly dispersed, urban Indigenous group in Canada. Many Métis People have settled in the Prairies and are, on average, older than members of other Indigenous communities (NWAC, 2021).

Like their First Nations and Inuit counterparts, Métis communities also experience crowded and inadequate housing, especially in urban centres (NWAC, 2023). Interestingly, these rates are overall lower for Métis housing, both off- and on-reserve, compared to First Nations and Inuit dwellings, which is also more aligned with the averages for non-Indigenous Canadians (NWAC, 2023).

It is further important to note that Métis designs for homes incorporate distinct elements, such as “houses built on river stone footing, underground root cellars, and large, wrap-around, and covered balconies to be used as gathering spaces in the summer months” (NWAC, 2023).

Considering the limited availability of Métis-specific housing research, more targeted research in this area is needed. In the interim, urban Indigenous housing initiatives are likely to provide important opportunities for Métis People to connect, bridging some of the historical challenges that this population has faced in building and sharing their unique identity (Monchalin et al., 2020).

— INUIT COMMUNITIES

Inuit communities North of 60 struggle with rapid climate (and seasonal soil, ground) changes that endanger their housing and way of life, skyrocketing rents, housing scarcity, and a lack of reliable and stable (without delays caused by inconsistent satellite signals) internet access. These factors greatly limit accessible, safe, affordable, and culturally appropriate housing.



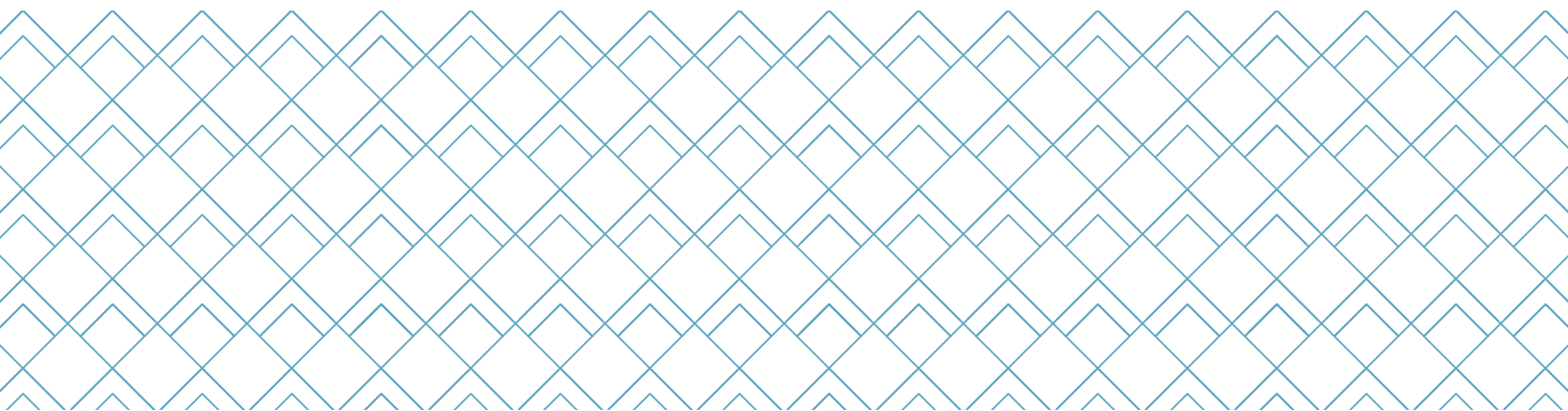
— VIOLENCE

Women fleeing domestic violence were particularly hard hit by the lack of affordable housing. Participants spoke of chance encounters and good fortune as a turning point in stabilizing their lives. However, even securing a unit was not an assurance in the long term as women found themselves with few housing options due to limited financial resources.

In one instance, a participant noted that there was a vacant family home she could have moved to when she left intimate partner violence, but the social assistance rates were insufficient to cover the costs of maintaining the home. Short-term options like couch-surfing and hidden homelessness impacted not only the women involved but family, friends, and community members who supported them.

— 2STNBGD AND LGBQQIA+ COMMUNITIES

Indigenous WG2STNBGD and LGBQQIA+ People emphasize safety in their homes and community above all. Safety encompasses freedom from violence and discrimination, which is especially important for this sub-population. Some participants have called attention to the need for on-reserve communities to be more welcoming and supportive to Indigenous Two-Spirit, Transgender, and Gender-Diverse Indigenous People. This can start with securing permanent housing or, at the very least, transitional housing that is 2STNBGD and LGBQQIA+ friendly.





SECTION 8: RECOMMENDATIONS

The first step to a co-developed Urban, Rural, and Northern Indigenous Housing Strategy is building trust with Indigenous communities. Canada's settler colonialism, embedded in everything from land planning policy to the Indian Act, continues to worsen the unique housing challenges faced by Indigenous WG2STGD+ People.

Participants in all four Sharing Circles and the follow-up Google Form survey, as well as the Nanos Research survey respondents, hold the Canadian government responsible for perpetuating housing crises on- and off-reserve, while at the same time calling for accountability and the accompanying funding necessary to put proposed solutions into action.

Truth and reconciliation in Canada is an ongoing process. Throughout NWAC's engagements for this project, participants emphasized humility, attentive listening, mutual respect, and co-operation as the fundamental values that will help build trust with Indigenous communities.

The following recommendations reflect the experiences and perspectives of Indigenous WG2STGD+ People:

The first policy recommendation is a decolonization of housing terminology. As participants in the Sharing Circles noted, "unhoused" and "housing security" are more accurate terms than "homeless." This better reflects Indigenous ways of being, research practices and methodology, and plays a key role in capturing the lived experiences of Indigenous WG2STGD+ People so that their concerns will truly be addressed.

Another recommendation is to prioritize Indigenous-led policy making. This means putting Indigenous experts in policy positions, where they can draw upon Indigenous principles, values, knowledge systems, and methodology to craft relevant, transformative policies for Indigenous communities across Canada. Furthermore, Indigenous-led policy making ensures that the URNI Housing Strategy is truly culturally appropriate by default and can best address the unique housing challenges faced by Indigenous WG2STGD+ People.





Ultimately, the goal of the URNI Housing Strategy should be access to affordable homes, whether through homeownership programs or subsidized rental housing for Indigenous WG2STGD+ People. To that end, prioritizing Indigenous-specific loans, grants, and mortgages would enable many families to create a home that supports intergenerational living, cultural practices, and healing, and that ensures safety and stability for generations. Additionally, rents geared to income, portable housing benefits, funding for supportive housing and emergency shelters, and Indigenous-led communal housing are areas of significant importance. Optimizing relationships with Indigenous suppliers, service providers, and contractors is instrumental to addressing housing challenges both on- and off-reserve.

Turning these values into action, and implementing mutually beneficial solutions, requires a paradigm shift. To be precise, one Sharing Circle participant proposed that the Medicine Wheel should be placed over the entire map of Canada and used to guide the policy process. The healing values and practices of the Medicine Wheel, such as harmony, balance, and equality, should be adopted throughout the policy making and strategic co-development process.

The Medicine Wheel also aptly captures the spirit of our final recommendation. We encourage CMHC to conceptualize and support building of homes that promote Indigenous WG2STGD+ people's spiritual, emotional, physical, and mental well-being. After all, home is far more than a simple shelter. Indigenous WG2STGD+ People should have safe, affordable, accessible, sustainable, and culturally appropriate housing of the highest quality.

SECTION 9: HOW TO CO-DEVELOP AND CO-IMPLEMENT THE STRATEGY WITH INDIGENOUS PEOPLES

The first step toward addressing considerable gaps in access to affordable housing for Indigenous WG2STGD+ People is to implement a Housing Navigator program to connect those in need of housing supports with existing programs and services.

Next, as outlined throughout the report, meaningful consultation across each stage of development would offer a means to co-develop and co-implement the Urban, Rural, and Northern Indigenous Housing Strategy. While this approach may be a departure from previous federal, municipal, and First Nations housing policy development and implementation, ongoing consultation is essential. Such an approach builds/repairs relationships between housing providers and First Nations, Métis, and Inuit Women and 2SLGBTQQIA+ People, and supports a sense of community healing among Indigenous Peoples.



Building from our research, and what we heard from Sharing Circle participants and survey respondents, Indigenous-led co-development should begin with a consultation plan that includes the following:

Urban areas:

- Creation of an Indigenous consultation team
- Outreach through Indigenous housing providers, municipal rent-geared-to-income housing providers, domestic violence shelters and emergency shelters, sexual assault resource centres, provincial social assistance programs, community health centres, resiliency lodges
- In-person consultations held at Indigenous friendship centres
- In-person consultations organized through local First Nations
- Distribution of online and hard-copy surveys and project updates

Rural/Northern communities:

- Provide opportunities to contribute to the consultation plan through online and hard-copy surveys as well as online and in-person Sharing Circles
- Invite stakeholders from the housing development community, government, and non-profit sectors to participate as observers at in-person consultations
- Reversal of or supplementation of current stakeholder engagement processes that prioritize First Nation-government relations over the voices of individual First Nations WG2STGD+ People

Community-specific consultation plans will take time to develop but will ensure reversal of the persistent trend of dislocation of Indigenous Peoples from the places and people that support their well-being.

The work involved in co-development necessitates the establishment of a permanent committee or department to ensure each form of consultation is organized and executed, and that the results are collected and redistributed to Indigenous People at each stage of the development process (i.e., from design through completion of new housing projects).



SECTION 10: TIMELINES FOR IMPLEMENTING THE RECOMMENDATIONS

Participants and respondents involved in the Urban, Rural, and Northern Indigenous Engagement Project emphasized the urgency of addressing the lack of safe, affordable housing. They pointed out that urban, rural, and Northern communities have distinct needs but deserve equal attention. The shortage of housing across the housing continuum and across all forms of Indigenous-specific housing (i.e., urban, rural, Northern, on- and off-reserve) necessitates immediate action. However, as noted above, meaningful consultation is vital to the reconciliation process and must be prioritized regardless of time pressures.

Co-development should consider the following timelines for implementation:

Short-term priorities

1. Create an Indigenous-led consultation team to coordinate the development of an Indigenous Housing Consultation Plan that can be used to facilitate future housing consultations from design to occupancy.
2. Introduce Indigenous Housing Navigators to connect people with existing supports.
3. Expand/introduce both incentives to increase supply of housing and portable housing benefit programs in each province and territory to subsidize market rents for people who are not currently able to access subsidized units due to wait-lists.
4. Introduce mortgage programs for on- and off-reserve housing to provide options for those who are on a path to homeownership but face financing barriers.
5. Provide funding or incentives to build more housing up North, as statistics show that Indigenous Women in the region disproportionately live in crowded conditions.
6. Reconceptualize the housing continuum to recognize it is not necessarily linear.
7. Fund Indigenous organizations to build more culturally appropriate housing models and units or facilities that serve varying needs along the housing continuum, and consider different stages of life, as well as pathways to healing from trauma and reconciliation.



Long-term priorities

1. Co-develop housing models that are sustainable, affordable, accessible, and culturally appropriate and that are specific to the needs of Indigenous WG2STGD+ People in distinct geographic regions.
2. Ensure a range of affordable housing options are available to eliminate forced migration and to foster continuity and healing.
3. Develop long-term funding streams for Indigenous specific mortgage programs and rent subsidies.





REFERENCES

Agrawal, S. K., and Zoe, C. (2021). Housing and Homelessness in Indigenous Communities of Canada's North. *Housing Policy Debate*, 1–31. <https://doi.org/10.1080/10511482.2021.1881986>

Auger, O. (2022, December 14). New Housing Coalition Determined to Eliminate Homelessness. *Windspeaker.com*. <https://windspeaker.com/news/windspeaker-news/new-housing-coalition-determined-eliminate-homelessness>

Blagden, J. (2023, February 7). Coalition Calls for Ottawa to Earmark \$6 Billion to Develop National Urban, Rural, and Northern Indigenous Housing Strategy. *CFNR Network*. <https://www.cfnr.ca/2023/02/07/coalition-calls-for-ottawa-to-earmark-6-billion-to-develop-national-urban-rural-and-northern-indigenous-housing-strategy/>

Burns, V. F., Leduc, J. D., St-Denis, N., and Walsh, C. A. (2020). Finding Home After Homelessness: Older Men's Experiences in Single-Site Permanent Supportive Housing. *Housing Studies*, 35 (2), 290–309. <https://doi.org/10.1080/02673037.2019.1598550>

CFWE FM. (2023, February 8). Chipewyan Prairie First Nation "at a Crossroads, Facing Crisis." *CFWE Radio Network*. <https://www.cfweradio.ca/news/alberta-news/chipewyan-prairie-first-nation-in-crisis/>

Cheechoo, K. (2020). A Literature Review Prepared for Native Women's Association of Canada – Identification and Highlighting of the Pathways (and Barriers) to Stable, Culturally Appropriate Housing Experienced by Inuit Women.

Community Housing Transformation Centre. (2022, February 23). Affordable Housing Strategy Hopes to Bring Mi'kmaq Back Home. *Community Housing Transformation Centre*. <https://centre.support/affordable-housing-strategy-hopes-to-bring-mikmaq-back-home/>

Egale Canada. (2022). Egale Canada's Response to the Federal 2SLGBTQI+ Action Plan. In *Egale Canada* (1–14). Egale Canada. <https://egale.ca/egale-in-action/egale-canadas-response-to-the-federal-2slgbtqi-action-plan/>

Egidario, B. A., Ejale, A., and Ibem, E. O. (2022). Contemporary Shelter in the Built Environment: A Comparative Review of Social Housing Schemes in Selected European and African Nations. *IOP Conference Series. Earth and Environmental Science*, 1054(1), 1–14. ProQuest. <https://doi.org/10.1088/1755-1315/1054/1/012027>



Forum+, and McMaster University. (2019). Rapid Synthesis: Identifying Approaches to Adopt and Implement the United Nations Declaration on the Rights of Indigenous Peoples. In McMaster Health Forum (1–29). McMaster Health Forum. https://www.mcmasterforum.org/docs/default-source/product-documents/rapid-responses/identifying-approaches-to-adopt-and-implement-the-united-nations-declaration-on-the-rights-of-indigenous-peoples.pdf?sfvrsn=5a3559d5_2

Furgal, C., and Seguin, J. (2006). Climate Change, Health, and Vulnerability in Canadian Northern Aboriginal Communities. *Environmental Health Perspectives*, 114(12), 1964–1970. ProQuest. <https://www.proquest.com/docview/222615856/14BBAB1210848C0PQ/9?accountid=79256>

Gaetz, Stephen, Scott, Fiona, and Gulliver, Tanya (Eds.). (2013). *Housing First in Canada: Supporting Communities to End Homelessness*. Toronto: Canadian Homelessness Research Network Press.

Government of Canada. (2023, March 9). About the Indigenous Skills and Employment Training Program. Government of Canada. <https://www.canada.ca/en/employment-social-development/programs/indigenous-skills-employment-training.html>

Hudson, A., Awa, S., and Jones, E. (2023, February 9). “It Gives People a Purpose”: This Inuit Wellness Project Just Won a \$1M Prize. CBC. <https://www.cbc.ca/news/canada/north/pilimmaksajuliriniq-project-arctic-inspiration-prize-1.6743033#:~:text=CBC%20News%20Loaded->

Ion, A., Greene, J., Masching, R., Poitras, M., Brownlee, P., St. Denys, R., Greene, S., Jackson, R., Worthington, C., Amirault, M., Nyman, S., and Anaquod, J. (2018). Stable Homes, Strong Families: Reimagining Housing Policies and Programs for Indigenous Peoples Living with and Affected by HIV and AIDS in Canada. *Housing and Society*, 45 (2), 118–138. <https://doi.org/10.1080/08882746.2018.1496696>.

Khanam, F., and Statistics Canada. (2023). Women Living in Subsidized Housing in Canada (1–15). Statistics Canada. <https://www150.statcan.gc.ca/n1/en/pub/75-006-x/2023001/article/00004-eng.pdf?st=-BfkUdrz>

MacKay, J., Ross, L. E., Dalla Lana School of Public Health, and University of Toronto. (n.d.). Canadian Coalition Against LGBTQ2S+ Poverty Partnership Meeting: Final report from the June 14th – June 15th Canadian Institutes of Health Research-Funded Planning Meeting (1–18). University of Toronto. Retrieved March 7, 2023, from <https://lgbtqhealth.ca/projects/docs/prsnationalresearchagenda.pdf>



Maroine, B. (2021). Privatization of Canadian housing assistance: how bureaucrats on a budget added market-based programs to the toolbox. *Policy Sciences*, 54(2), 2–19. ProQuest. <https://doi.org/10.1007/s11077-021-09421-7>

Nanos Research. (2023). National Survey of Indigenous Women, Two-Spirit, Transgender and Gender-Diverse people Summary Report (1–146). Nanos Research.

National Action Plan. (2021). Missing and Murdered Indigenous Women, Girls, and 2SLGBTQQIA+ People National Action Plan: Ending Violence Against Indigenous Women, Girls, and 2SLGBTQQIA+ People. In National Action Plan (1–113). National Action Plan. <https://mmiwg2splus-nationalactionplan.ca/>

National Alliance to End Rural and Remote Homelessness. (2021). Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities across Canada. In Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (1–6). National Alliance to End Rural and Remote Homelessness. <https://www.ourcommons.ca/Committees/en/HUMA/StudyActivity?studyActivityId=10983040>

Native Women’s Association of Canada. (2021). Indigenous Housing: Policy and Engagement Final Report to Indigenous Services Canada. <https://nwac.ca/assets-knowledge-centre/Indigenous-Housing-Policy-and-Engagement-%E2%80%93-Final-Report-to-Indigenous-Services-Canada.pdf>

(2023). Final Report Prepared for Project: Development of a Sustainable, Affordable, and Culturally Appropriate Housing Model — Stage 1 (1–44). Native Women’s Association of Canada.

Nellas, J. (2021). Indigenous Housing Management: A Comparative Evaluation of On Reserve and Off Nation Housing Programs (1–40). Aboriginal Housing Management Association. http://www.ahma-bc.org/s/BTGR_vFinal29.pdf

Nelson, A., Malenfant, J., Schwan, K., and Watchorn, M. (2023). Housing Need & Homelessness Amongst Gender-Diverse People in Canada—A Preliminary Portrait, Literature Review & Practice Scan. In Women’s National Housing & Homelessness Network (1–39). Women’s National Housing & Homelessness Network. <https://womenshomelessness.ca/research-resources/>



Norris, M., and Byrne, M. (2018). Housing Market (in)Stability and Social Rented Housing: Comparing Austria and Ireland During the Global Financial Crisis. *Journal of Housing and the Built Environment*, 33(2), 227–245. <https://doi.org/10.1007/s10901-018-9595-4>

Ontario Non-Profit Housing Association. (2020). Urban and Rural Indigenous Housing Plan for Ontario (1–67). Ontario Non-Profit Housing Association. https://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Indigenous_Housing_Plan/ONPHA_s_Urban_and_Rural_Indigenous_Housing_Plan_for_Ontario.aspx?_ga=2.268450353.1714684341.1675955491-119220208.1675955491

Patrick, C. (2014). Aboriginal Homelessness in Canada: A Literature Review. Homeless Hub Paper #6.

Pauktuutit Inuit Women of Canada. (2017). Angiqatigik – Breaking Barriers, Creating Opportunities. In Pauktuutit.ca (1–44). Pauktuutit Inuit Women of Canada. <https://pauktuutit.ca/project/angiqatigik-breaking-barriers-creating-opportunities/>

(2021). Ottawa Inuit Women’s Housing and Shelter Needs Assessment. In Pauktuutit.ca (1–82). Pauktuutit Inuit Women of Canada. <https://pauktuutit.ca/project/ottawa-inuit-womens-housing-and-shelter-needs-assessment/>

Pfoh, M. (2021). Report on Urban, Rural and Northern Indigenous Housing, presented to Parliament of Canada, HUMA Standing Committee. In Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (1–5). Aboriginal Housing Management Association. <https://www.ourcommons.ca/Committees/en/HUMA/StudyActivity?studyActivityId=10983040>

Pottie, K., Kendall, C. E., Aubry, T., Magwood, O., Andermann, A., Salvalaggio, G., Ponka, D., Bloch, G., Brcic, V., Agbata, E., Thavorn, K., Hannigan, T., Bond, A., Crouse, S., Goel, R., Shoemaker, E., Jing Wang, J. Z., Mott, S., Kaur, H., and Matthew, C. (2020). Clinical Guideline for Homeless and Vulnerably Housed People, and People with Lived Homelessness Experience. *Canadian Medical Association Journal*, 192(10), 1–15. <https://doi.org/10.1503/cmaj.190777>





Rachelson, H., Wong, J., and Han, E. (2019). An Exploration of Approaches to Advance Culturally-Appropriate Housing in Canada (1–31). Canada Mortgage and Housing Corporation. <https://housingresearchcollaborative.scarp.ubc.ca/files/2019/06/Culturally-Appropriate-Housing-2019PLAN530-CMHC.pdf>

Taylor, S. (2023, February 16). Manitoba Senator Calls for Study, Awareness Around Damaging Effects of False Indigenous Identity Claims. CBC. <https://www.cbc.ca/news/canada/manitoba/indigenous-identity-theft-awareness-1.6751493>

The Ontario HIV Treatment Network. (2018, November). Employment Support Services for LGBTQ+ Individuals. <https://www.ohtn.on.ca/rapid-response-employment-services-for-lgbtq-individuals/>

Kenny, C. (2006). When the Women Heal: Aboriginal Women Speak About Policies to Improve the Quality of Life. *The American Behavioral Scientist*, 50(1), 550–561. ProQuest. <https://doi.org/10.1177/0002764206294054>

Kia, H., MacKay, J., Ross, L. E., and Robinson, M. (2020). Poverty in Lesbian, Gay, Bisexual, Transgender, Queer, and Two-Spirit (LGBTQ2S+) Populations in Canada: An Intersectional Review of the Literature. *The Journal of Poverty and Social Justice*, 28(1), 21–54. ProQuest. <https://doi.org/10.1332/175982719X15687180682342>

McCartney, S. (2016). Re-Thinking Housing: From Physical Manifestation of Colonial Planning Policy to Community-Focused Networks. *Urban Planning*, 1(4), 20. ProQuest. <https://doi.org/10.17645/up.v1i4.737>

Perreault, K., Lapalme, J., Potvin, L., and Riva, M. (2022). “We’re Home Now ”: How a Rehousing Intervention Shapes the Mental Well-Being of Inuit Adults in Nunavut, Canada. *International Journal of Environmental Research and Public Health*, 19 (11), 6432. <https://doi.org/10.3390/ijerph19116432>

Perreault, K., Riva, M., Dufresne, P., and Fletcher, C. (2020). Overcrowding and Sense of Home in the Canadian Arctic. *Housing Studies*, 35 (2), 353–375. <https://doi.org/10.1080/02673037.2019.1602720>

Redvers, J. M. (2020). “The Land Is a Healer”: Perspectives on Land-based Healing From Indigenous Practitioners in Northern Canada. *International Journal of Indigenous Health*, 15(1), 90–107. ProQuest. <https://doi.org/10.32799/ijih.v15i1.34046>



Schein, A., Jackson, R., James, L., Sharp Dopler, T., and Pyne, J. (2013). Barriers to Well-being for Aboriginal Gender-Diverse People: Results From the Trans PULSE Project in Ontario, Canada. *Ethnicity and Inequalities in Health and Social Care*, 6(4), 108–120. ProQuest. <https://doi.org/10.1108/EIHSC-08-2013-0010>

Schmidt, R., Hrenchuk, C., Bopp, J., and Poole, N. (2015). Trajectories of Women's Homelessness in Canada's 3 Northern Territories. *International Journal of Circumpolar Health*, 74(1), 1–10. ProQuest. <https://doi.org/10.3402/ijch.v74.29778>

Steele, M., and Tomlinson, P. (2010). Increasing the Affordability of Rental Housing in Canada: An Assessment of Alternative Supply-Side Measures. *The School of Public Policy Publications (SPPP): Calgary*, 3(2), 1–31. ProQuest. <https://doi.org/10.11575/sppp.v3i0.42339>

Vink, C., Pomeroy, S., Ball, J., and Vink Consulting. (2017). Policy Options Paper for an Urban and Rural Indigenous Housing Strategy. Prepared for the Canadian Housing and Renewal Association (1–91). https://chra-achru.ca/wp-content/uploads/2015/09/chra-indigenous_housing_policy_options_paper_-_final_-_may_14_17.pdf

NWAC's Urban, Rural, and Northern Indigenous Housing Strategy Engagement

Final Report

April 2023

