



**Native Women's  
Association of Canada**



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

## **Housing Project Report**

**Executive Summary**

**March 31, 2020**

# Table of Contents

- Introduction**..... 3
- Background: Issues Facing Indigenous Communities** ..... 3
- Housing First**..... 4
- National Housing Strategy** ..... 5
- What Indigenous Women Have to Say**..... 6
  - Who We Talked To..... 6
  - Location Is Everything ..... 7
  - The Housing Market and Genocide ..... 8
  - Caretaking and Overcrowding ..... 9
- Conclusion: Impossible Choices** ..... 10
- Recommendations** ..... 10
- References** ..... 11

This is an executive summary, as such it highlights only our main findings and recommendations, not all of them. Additionally, the tables presented are not numbered consecutively, instead they have their original numbering from full report. The full report will be made available at [www.nwac.ca](http://www.nwac.ca). This research was funded by Indigenous Services Canada [ISC], Economic and Social Development Canada [ESDC], and the Canadian Mortgage and Housing Corporation [CMHC], but the views expressed are the personal views of the author(s) and the ISC, ESDC, and CMHC accept no responsibility for them.

## Introduction

Founded in 1974, the Native Women's Association of Canada (NWAC) is a national Indigenous organization representing Indigenous women, girls, and gender-diverse people in Canada, inclusive of First Nations on and off reserve, status and non-status, disenfranchised, Métis, and Inuit. NWAC engages in national and international advocacy for policy reforms that promote equality for Indigenous women, girls, and gender-diverse people.

It is well known that access to good housing is a severe problem facing Indigenous communities across the country, and that it causes great harm. Poor housing conditions, such as overcrowding, mould, and lack of safe drinking water in the home, increase the risks of infectious diseases and respiratory tract infections, and violence, contribute to low achievement in school, and have a detrimental effect on mental health (Inuit Tapiriit Kanatami, 2014; National Collaborating Centre for Aboriginal Health, 2017; Bryant, 2009). Indigenous people are much more likely to be homeless than the rest of the Canadian population.

For Indigenous women, the lack of safe housing is especially problematic. A lack of affordable housing and shelters accessible to Indigenous women fleeing abuse, particularly in rural and Northern communities, keeps women in violent situations. In its final report, the National Inquiry into Missing and Murdered Indigenous Women and Girls (NIMMIWG) concluded that the high rate of violence experienced by Indigenous women is in part caused by their lack of housing and is a form of genocide (NIMMIWG, 2019a; 2019b). Ten of the 231 Calls to Justice involve improving access to housing for Indigenous women (NIMMIWG, 2019b). Housing is a significant reason that Indigenous women lose custody of their children and contributes to the disproportionately high number of Indigenous children in protective services. The Truth and Reconciliation Commission of Canada also concluded that removing Indigenous children from their families is a form of genocide; its first Call to Action was to provide adequate resources for Indigenous communities to keep custody of their children (Truth and Reconciliation Commission of Canada, 2015). Addressing Indigenous women's access to housing is a necessary step to addressing ongoing processes of genocide in Canada. The recent National Housing Strategy represents an unprecedented opportunity to address the housing needs of Indigenous women and gender-diverse people.

## Background: Issues Facing Indigenous Communities

Each Indigenous community faces unique challenges in developing, constructing, and maintaining an adequate housing supply. In 2011, Statistics Canada found that First Nations women and girls living on reserve (42%) and Inuit women and girls living in Inuit Nunangat (35%) are two to three times more likely to be living in a home in need of major repairs than those living off reserve and outside Inuit Nunangat (Arriagada, 2017, 12). Overcrowding trends were similar but varied much more within Inuit Nunangat. Inuit women and girls in Nunatsiavut

and the Inuvialuit Settlement Region were significantly less likely to be in overcrowded homes than those in Nunavi (Arriagada, 2017, 11–12).

It has been especially difficult for First Nations reserves to get financing to build and repair housing, due to the *Indian Act* (Patrick, 2014, 16) and a deep funding shortfall. In 2013, the First Nations Financial Management Board estimated the on-reserve housing and infrastructure deficit to be \$3 to \$5 billion. However, Indigenous and Northern Affairs estimated it even higher: closer to \$8.2 billion (Patterson & Dyck, 2015, 8). Furthermore, Northern and remote communities, including off reserve and Inuit in Inuit Nunangat, face a significant lack of infrastructure, such as roads or building codes adapted to their local environments. This lack slows down construction, makes it much more expensive, and makes it impossible to build and maintain housing (Patterson & Dyck, 2015, 3, 25; Dyck & Patterson, 2017, 25–26). Since one-size-fits-all solutions to reserve housing have consistently failed First Nations communities, decisions regarding housing and infrastructure on reserve must be community-led and tailored to each community's needs (Patterson & Dyck, 2015, 28).

Even in less remote communities, where housing is more plentiful, around one-third of the homeless community across Canada identifies as Indigenous, despite only being ~5% of the Canadian population (Employment and Social Development Canada [ESDC], 2019a, 11; ESDC, 2017, 21). One cause of this are policies that force some Indigenous people out of their communities in order to access jobs and services, often leaving them stranded alone in urban centres (Christensen, 2017). Another is that Indigenous children remain largely over-represented in child services, and the numbers have even surged in recent decades to surpass the number of children who were in residential schools (Sinha, Delaye, & Orav-Lakaski, 2018; Wray & Sinha, 2015). 'Aging out' of child protective services and foster care without transitional supports is one of the main causes of Indigenous youth homelessness (Baskin, 2007; Kidd, Thistle, O'Grady, & Gaetz, 2018). Also, Indigenous women are more likely than non-Indigenous women to experience homelessness, especially hidden homelessness (staying with friends and family) (ESDC, 2019a, 11).

## Housing First

Housing First is a rights-based, community integration and client choice-centred organization that supports healing and harm reduction and provides individualized supports. For decades, the prevailing wisdom on homelessness has been that homeless people aren't ready for housing; that they must be made ready in transitional services. The revolution in recent decades has been that housing must come first. Housing First involves getting people experiencing homelessness into permanent housing as quickly as possible and without conditions. Subsequently, optional services are offered where the clients can choose their team of support workers. However, none of these services are mandatory to accept in order to keep their housing (Gaetz, 2013, 1–7). Research has shown that permanent housing is a much better basis for treatment, recovery, and stability than cycling through impermanent, institutional settings. Housing First is better at assisting individuals in need to access and keep their homes,

while also being significantly less expensive per person (Gulcer, Stefancic, Shinn, Tsemberis, & Fisher, 2003; Perlman & Parvensky, 2006; Stefancic & Tsemberis, 2007; Montgomery, Hill, Kane, & Culhane, 2013; Byrne et al., 2015).

In Canada, this approach has been tailored to Indigenous peoples, by including Elders, Indigenous staff, and Indigenous cultural activities — and found success (Distasio, Sareen, & Isaaz, 2014). Adequate housing serves as a firm foundation for supportive relationships and healing of illness and trauma related to residential schools and the Sixties Scoop (Distasio, Sareen, & Isaaz, 2014, 24). Of particular note for Indigenous women is that many parents who received Housing First support were able to regain custody of their children during the program (Distasio, Sareen, & Isaaz, 2014, 23). However, little research has been conducted on its specific impacts on Indigenous women and gender-diverse people. A challenge with Housing First for pathways out of Indigenous homelessness is that it can require leaving an Indigenous homeless community in exchange for housing among mostly non-Indigenous neighbours (Bodor et al., 2011, 45). As such, Housing First can undermine decolonization efforts despite its ability to place more people into homes. Some Housing First workers meet this challenge by treating the community together, not just one at a time.

## National Housing Strategy

To move beyond emergency homelessness responses, Canada requires much more affordable housing. To this end, the federal government's National Housing Strategy (Government of Canada, 2018) is a welcome departure from the status quo. This 10-year, \$40-billion plan is the first chance in decades to radically improve housing security for Indigenous women and gender-diverse people.

This approach ends the over-emphasis on homeownership and establishes various funds to repair and expand affordable community, public, and rental housing. This approach will also introduce the Canada Housing Benefit, to be paid directly to individuals, in 2020 (Government of Canada, 2018, 15). It further prioritizes the most vulnerable, including women and children fleeing family violence, people with disabilities, people with mental health issues, seniors, youth, and Indigenous peoples, as well as Northern housing needs (Government of Canada, 2018, 24–26).

To do so, the Canada Mortgage and Housing Corporation (CMHC) will need to convene women, including Indigenous and gender-diverse women, annually to consult on their housing needs (Government of Canada, 2018, 28). Through the 10-year National First Nations Housing and Related Infrastructure Strategy, the Inuit-Crown Partnership Committee National Inuit Housing Strategy, and the Métis Nation Housing sub-Accord (Government of Canada, 2018, 19), federally supported distinctions-based First Nations, Inuit, and Métis housing is being co-developed.

Canada's National Housing Strategy offers an unprecedented opportunity to radically improve the unique and diverse housing needs of Indigenous women, but to seize upon this

opportunity, empirical evidence is urgently needed to reveal the current unique lived experiences and needs of Indigenous women, girls, and gender-diverse people. The goal of this paper is to contribute to this critical and ongoing housing policy development by elevating the voices of Indigenous women and gender-diverse people, for they are the best experts of their lives and needs.

## What Indigenous Women Have to Say

### Who We Talked To

We reached out to Indigenous women across the country through an online survey and five engagement sessions.

The 29-question national online survey was published from March 8 to April 15, 2019, and attracted 64 participants. The survey included participants from every province and territory except Prince Edward Island and the Northwest Territories, though there was limited representation from the North (just 3.2%). The majority of the participants were status First Nations (71.9%). However, feedback was received from non-status First Nations (4.7%), Inuit (10.9%), and Métis (12.5%) individuals as well. There were few Two-Spirit/gender-diverse respondents. Inuit respondents were mostly younger, from small towns around Happy Valley, Nunatsiavut (Labrador), and most likely to be employed and to own their homes. They were the most financially secure, but also the most likely to have health problems related to their housing. Métis women respondents were concentrated in medium-sized cities in the Prairies, older, and most likely to live in public housing. Status and non-status First Nations respondents were from all over the country, but mostly from bigger cities. Status First Nations respondents were also represented in rural areas, and some lived on reserve. About half of them owned their homes. Non-status First Nations experienced the most safety risks in their neighbourhoods. Non-status First Nations and Métis women respondents were least likely to own their homes, most likely to be renting, and most financially insecure.

In spring 2019, NWAC's team conducted four, two-day-long community engagement sessions in collaboration with NWAC's local Provincial and Territorial Member Associations (PTMAs), as well as the Saskatchewan Aboriginal Women's Circle Corporation, Yukon Aboriginal Women's Council, and Temiskaming Native Women's Support Group. Sessions in Gatineau (Québec, March 27–28) focused on larger, urban housing experiences of Ottawa and Montréal, while the others captured the housing experiences of remote, Northern, rural, and small/medium-sized settlements, with more information on First Nations reserve housing. Since transitions are so common between rural and urban, on and off reserve, each session captured a plurality of regional and transitional experiences. The sessions included diverse voices from youth, Elders, LGBTQ2S+, status and non-status, Metis, and Inuit perspectives.

The final form of engagement was consultation with NWAC's board of directors in February 2020. Seventeen people attended this engagement session, including board members,

representatives from NWAC’s PTMAs, and people from the broader Indigenous communities that NWAC serves. They were presented with the main findings from the rest of the project and invited to provide feedback and input through three discussion questions. They were asked about 1) the housing issues facing communities, 2) what they want in housing, and 3) possible solutions.

### Location Is Everything

Housing problems with safe drinking water, heating, electricity, sanitation, etc. and health problems with housing are most common in urban and rural areas, but worse in rural areas. The housing shortage on reserves was discussed in depth in the engagement sessions:

*I am on band council. ... The funding is not enough. The smaller community gets less, the growth rate is slow but the influx of people wanting to come back home is high.*

*Young girls get pregnant just in order to qualify for a house.*

*Training of workers and inspection process is an issue. My four-year-old house is now leaking. ... Most of the workers come from the reserve and are inexperienced. They do bring in electricians, but they do shoddy work because it is on reserve. The basic knowledge that people need in getting their housing ready for the season*

Settlement Size	Avg. # of housing problems	#
Not sure/Don't know	1.50	2
Rural (population under 1,000)	1.38	9
Small (population under 30,000)	0.31	16
Medium (population under 100,000)	0.00	8
Urban (population 100,000 or more)	0.50	29
<b>Grand Total</b>	<b>0.54</b>	<b>64</b>

*— like opening vents and removing snow, like trying to make sure you have your home for a longer period of time. We need to teach women how a furnace works and how to change your filter. Simple housing maintenance.*

*[We need] on-the-job training to enable women to become certified in carpentry, for example.*

Identity	NO	YES	Grand Total
<b>First Nations (non-status)</b>			
#	1	2	3
%	33.33%	66.67%	100.00%
<b>First Nations (status)</b>			
#	26	20	46
%	56.52%	43.48%	100.00%
<b>Inuit</b>			
#	6	1	7
%	85.71%	14.29%	100.00%
<b>Métis</b>			
#	1	5	6
%	16.67%	83.33%	100.00%
<b>Total #</b>	<b>34</b>	<b>28</b>	<b>62</b>
<b>Total %</b>	<b>54.84%</b>	<b>45.16%</b>	<b>100.00%</b>

Those in more urban areas face their own challenges, their neighbourhoods are more unsafe (ex: gang violence) and they

experience much more discrimination. This is especially true in the Prairies, where 63% have experienced discrimination while trying to rent. These factors especially affect Métis women: we found 83% had experienced discrimination when trying to rent.

*Single moms coming in on Ontario Works is a red flag for landlords; they don't want to rent to people on the system. Indigenous is another red flag.*

*My landlord accused me of smoking pot, but I was burning sweet grass.*

*One landlord asked me if I had 7 kids and assumed the unit was 'too small' for my family.*

*I feel safer in the reserve than in the city.*

### The Housing Market and Genocide

The housing market is part of two processes of colonization in Canada: child apprehension and missing and murdered Indigenous women and girls. Indigenous mothers overwhelmingly report housing to be a major obstacle in the struggle to keep custody of their children. Those who struggle to find employment report that their welfare or other benefits are not enough to afford market rent, making child apprehension inevitable. Participants also noted that financially struggling women turn to dangerous neighbourhoods and prostitution to find housing, making them vulnerable to abuse in a justice system that doesn't protect them.

*People come in from outlying communities with the expectation that there is housing and jobs, but they are more likely to have their children apprehended.*

*Sometimes mothers lose their children because there is inadequate housing, like if there is no window in a room. Have to have bigger apartments — but that costs more.*

*Children services state that children cannot share a room and then kids are removed from the home and put into foster care where they end up being molested.*

*Children's services are abusing their power nationwide.*

*The cost of putting Indigenous children into foster care is much greater than the support needed to allow women to keep their children at home. The government should be pushed to put this money into keeping families together.*

*Have we gotten into a pattern of shelters and transition houses as a response to battered women? Particularly in remote communities — why should I have to leave my home community because I am battered? How do you feel supported if you are shifted two or three hours away?*

*Women have a fear to reach out to services in case someone calls CAS and their children are taken away.*

*No, the money given cannot even cover market rental housing.*

*Location makes women vulnerable to human trafficking and [presents] dangers to these women who live in low-income housing in the unsafe parts of town. Aboriginal women are more vulnerable than regular women because they go missing and no one cares.*

### Caretaking and Overcrowding

Taking care of children, grandchildren, friends, and family is a key source of overcrowding, but living with friends or family is an important pathway out of homelessness. The problem is that large households can't afford big enough homes, and that big enough homes aren't available. While focus on women with children is paramount, that can't be at the expense of other women.

Our survey showed that the women caring for adult dependants were living in the most crowded homes. This does not undermine the reports of the struggles to house children, it affirms them: Indigenous women can only keep custody of their children if they have a big enough home to satisfy the requirements of child services. While this puts enormous financial burden on these caretakers, it is a cherish cultural value:

*Overcrowding is the same as homelessness. Native people don't let their family sleep on the street, letting people hit rock bottom is letting it go too far, supporting is very important. My cousin helped me out of homelessness*

<b>Table 40: Caretaking</b>	<b>Avg. # of people over (-under) capacity</b>
<b>Caretaker</b>	<b>-0.65</b>
Children (0-18)	-0.88
Adults	0.67
<b>No Dependants</b>	<b>-0.88</b>
<b>Grand Total</b>	<b>-0.77</b>
- A positive number means there are more people in the home than there is room for	
- A negative number means there are fewer people in the home than there is room for	

<b>Table 15: Sufficient funds (Q19), by disability</b>			
<b>Disability</b>	<b>NO</b>	<b>YES</b>	<b>Total</b>
<b>No Disability</b>			
#	23	27	50
%	46.00%	54.00%	100.00%
<b>Disability</b>			
#	12		12
%	100.00%	0.00%	100.00%
<b>Total #</b>	<b>35</b>	<b>27</b>	<b>62</b>
<b>Total %</b>	<b>56.45%</b>	<b>43.55%</b>	<b>100.00%</b>

*The Indigenous community has always had a practice of looking after themselves. If you get an Indigenous housing corporation that only adopts other non-Indigenous housing policies, what is the difference? We have to have a policy that considers traditional practices.*

Indigenous women turn to their friends and family for help when they are forced out of the housing market. Indigenous women with disabilities are especially vulnerable: they were the least likely of any group to report having enough money to cover their monthly bills.

*The man did not want a woman on disability income renting. He said I'd bring men home with me and to his property. Actually, I've been refused rentals based on my ODSP (disability) income many times.*

*My rent is over 80% of my ODSP — Toronto is impossible. I've been here for over 30 years, my rent goes up every year and I will have to leave this apartment soon. I can't imagine where I'd move.*

When LGBTQ2S+ individuals are pushed out of the housing market due to racism, they face the additional barrier of ostracization from their own communities:

*A place for single people opened here, and there are 100 units. 15 were promised to 15 Aboriginal women. A client was sharing about a guy living there and she didn't understand about gender identity. More education is needed upon that.*

## **Conclusion: Impossible Choices**

Indigenous women and gender-diverse people can rarely have it all when they look for housing, whether in big cities or small towns, on or off reserve. They often face impossible choices between access to services, affordable housing, safe housing, custody of their children, and connection to their communities. The needs and challenges are diverse. While the discussion around housing tends to focus on First Nations and Inuit housing challenges in remote regions, the struggles of Métis women and gender-diverse people with discrimination in more urban regions should not be ignored. While the need to keep families together calls for urgent action for women with children, that can't be at the expense of the many childless Indigenous women facing diverse, intersectional challenges. In order to better serve Indigenous women and gender-diverse people, the National Housing Strategy needs to address all of them.

## **Recommendations**

These are a few of our recommendations. Please see the full report titled 'Indigenous Housing: Policy and Engagement- Preliminary Draft Report to Indigenous Services Canada' for the all of our recommendations:

1. Implement the National Housing Strategy to increase funding for affordable housing and repairs for Indigenous women and gender-diverse people.
2. Continue in Nation-to-Nation co-development of distinctions-based housing policies.
3. Increase skilled trades training in reserve and remote communities: provide funding and support to enable Indigenous women to become skilled tradespeople who can help build and maintain better quality housing (e.g., certified carpenters, plumbers, electricians, inspectors) and support the growth of Indigenous trade organizations such as the Aboriginal Apprenticeship Board of Ontario (AABO).
4. Support programs that help women develop basic home maintenance skills, so they can better prevent deterioration of their own homes (such as mould).

5. Fully implement Housing First principles in homelessness services, tailored to Indigenous needs.
6. Support and fund training opportunities for Indigenous women to get social work and counselling degrees and certifications, so that more of them can work in the services used by Indigenous women.
7. Increase financial and housing supports for Indigenous women, especially those with child or adult dependants, to support Indigenous caretaking networks and help Indigenous women keep their children.
  - 7a) Make sure the new Canada Housing Benefit does not reduce existing benefits.
  - 7b) Benchmark the amount of the new Canada Housing Benefit to local housing market costs, the number of children, and the housing requirements dictated by child protective services to ensure that Indigenous women stop losing their children due to housing issues out of their control.
  - 7c) Benchmark the amount of the new Canada Housing Benefit to the number of adult dependants to support Indigenous women who are providing care for and/or helping friends and family out of homelessness.
  - 7d) Provide programs for Indigenous homeowners with disabilities to help them upgrade their homes or make housing affordable for Indigenous people with disabilities.
8. Continue providing support to Indigenous women navigating new bureaucracies to make sure they are able to access services designed to help them.

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