Indigenous Housing: Policy and Engagement

Final Report to Indigenous Services Canada

April 30, 2019
Introduction

The Native Women’s Association of Canada (NWAC) is a national Indigenous organization representing the political voice of Indigenous women and girls in Canada. Incorporated in 1974, NWAC works to advance the social, political, and cultural well-being and equality of Indigenous women through advocacy, education, research and policy. NWAC recognizes Indigenous women in the broadest sense, comprising status and non-status First Nations, Métis, Inuit, self-identified Indigenous living on and off reserve and Two-Spirit people as well as members of the LGBTQ+ community who consider themselves to be under NWAC’s mandate.

While there are some housing issues shared by Indigenous communities, each community has unique challenges in developing, constructing and maintaining an adequate housing supply. Indigenous women also face gender-specific challenges in securing a safe, stable housing situation for themselves and their families, both on and off-reserve. Racialized violence disproportionately affects Indigenous women and girls in Canada, with housing issues a contributing factor to the lack of safety and security they may feel. Insufficient accessible shelter and affordable housing options for Indigenous women leaving abusive situations, especially in remote, rural and Northern communities, means that they and their children cannot always live in safety. Colonization, patriarchy and the effects of intergenerational trauma shape Indigenous women’s experiences of homelessness and housing insecurity. Any approach to address these impacts must recognize the complex social, historical, economic and legislative issues that contribute to these experiences.

The federal government must incorporate an intersectoral and gender-based approach that is inclusive of voices that have been unrepresented and under-represented in previous policy discussions. Indigenous women are the experts of their own lived experiences and are best suited to deliver recommendations on the housing policies that will impact them.

Background

Housing insecurity is identified as one of the most pressing issues impacting Indigenous women, girls and gender-diverse people. Throughout urban, rural and Northern communities, safe, sustainable and accessible housing remains a challenge and presents a lifelong struggle for community members. Challenges related to housing in Indigenous communities are underpinned by the colonization of Indigenous peoples in Canada and their continuing marginalization stemming from systemic and institutionalized barriers. Of particular note is the impact of housing challenges on
Indigenous women, girls and gender-diverse people—rooted in the colonial oppression of Indigenous women as a result of oppressive structures of colonial society and gender-based discrimination inherent in these structures. Research on Indigenous women’s housing insecurity consistently highlights the fact that gender-based discrimination experienced by Indigenous women is not just a form of patriarchy. It is also a product of the Indian Act, which structured Indigenous women’s marginalization into public policy (Yerichuk, Johnson, Felix-Mah & Hanson, 2016).

Figure 1. Continuum of Housing

The long-lasting impacts of the Indian Act policies and the intergenerational trauma experienced by Indigenous peoples as a consequence of violent settler colonialism continue to impact Indigenous women, girls and gender-diverse people today. Their housing challenges are at the core of the historical, social and cultural experiences of Indigenous peoples in Canada.

Prominent research on the housing experiences of Indigenous women and gender-diverse people has largely established the disproportionate burden of housing challenges on Indigenous women. Housing insecurity experienced by Indigenous women spans across the continuum of housing (see Figure 1). ¹ From pathways into homelessness to homeownership, each aspect of housing is punctuated by gender-based barriers to access and influenced by cycles of intergenerational trauma experienced by Indigenous women. Policies across the continuum of housing consistently fail Indigenous women, whose lived experiences have long been silenced

in planning for housing solutions and policies in Canada. Even as research increasingly argues for the importance of considering the lived experience as policy expertise, policies and programs designed to resolve the housing crisis are lacking solutions informed through Indigenous ways of knowing, which are underpinned by the United Nations Declaration of Rights of Indigenous Peoples and reinforced in calls made by the Truth and Reconciliation Commission of Canada. Furthermore, in recognition of the role that Indigenous women play as knowledge-keepers in their communities, it is critical that the voices of Indigenous women and gender-diverse people are at the forefront of solution planning.

**Project Deliverables**

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<tr>
<td>Environmental Scan</td>
<td>Complete with additional literature review</td>
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<tr>
<td>Co-developed Engagement Questions</td>
<td>Complete</td>
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<tr>
<td>National Online Survey</td>
<td>Complete, results included</td>
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<tr>
<td>First Four Engagement Sessions</td>
<td>Complete, results included</td>
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<tr>
<td>Final Report: includes results and analysis of the first four engagement sessions, results of the national online survey and policy recommendations</td>
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**Environmental Scan**

Under international law, to be *adequately* housed means to have secure tenure—not having to worry about being evicted or having your home or lands taken away. It means living somewhere that is in keeping with your culture, and having access to appropriate services, schools and employment.

As evident from the statement above, housing adequacy in the Indigenous context must be viewed through the lens of Indigenous culture.

An environmental scan of existing literature was conducted, followed by a literature review to add context.
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<th>Document</th>
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<th>Policy Area</th>
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*Indigenous Housing: Policy and Engagement*
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<td>Culture of Fearfulness? Connecting Patterns of Vulnerability and Resilience in Young Urban Aboriginal Women’s Narratives in Kjipuktuk (Halifax)</td>
<td>The Urban Aboriginal Knowledge Network.</td>
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<td>Ontario Urban and Rural First Nations, Métis, and Inuit Housing Policy Framework</td>
<td>Métis Nation of Ontario (MNO); Ontario Native Women’s Association (ONWA); Ontario Federation of Indian Friendship Centres (OIFC).</td>
<td>2013</td>
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<td>Assessing Urban Aboriginal Housing and Homelessness in Canada</td>
<td>Belanger, Y., Head, G. W. &amp; Awosoga, O.</td>
<td>2012</td>
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<td>Closing the Gap: Housing Needs and Priorities of BC’s Urban Aboriginals</td>
<td>Aboriginal Housing Management Commission.</td>
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Literature Review

A literature review was prepared as additional context and information for NWAC’s work on housing and homelessness. This literature review was also used to apply for an unsuccessful additional funding application for further engagement on housing and homelessness.

Research focusing on Indigenous peoples’ experiences of homelessness and housing insecurity must be rooted in an understanding that these experiences are complex, multifaceted and influenced by an array of historical, political, socioeconomic and intersectoral factors. Eurocentric concepts and definitions of housing and homelessness are often void of this understanding, and thus neglect the uniqueness of Indigenous peoples’ housing needs (Alaazi, Masuda & Distasio, 2015). Acknowledging these complexities, and through extensive pan-Canadian consultations with Elders, knowledge-keepers, Indigenous scholars and community members, Thistle (2017) argues for and presents a unique definition of Indigenous homelessness and housing insecurity in Canada. Thistle (2017) explains that Indigenous homelessness encompasses historical, social, systemic and infrastructural aspects of housing insecurity, and is defined as “a human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews” (6). Furthermore, Indigenous peoples’ homelessness can be understood through such dimensions as historic displacement, spiritual disconnection, cultural disintegration and loss, and harm escape and evasion (Thistle, 2017). Research, service provision and policy solutions regarding Indigenous peoples’ homelessness and housing insecurity must incorporate Indigenous peoples’ notions of land, family and community (Alaazi et al., 2015). Furthermore, it must include an understanding of the experiences of specific sub-groups of Indigenous peoples' who are most marginalized and over-represented in homelessness systems. We know that Indigenous women, girls and gender-diverse people are disproportionately represented when it comes to housing insecurity and homelessness in Canada (Patrick, 2014). We also know that Canadian policies have led to increased gender-based violence and sexual exploitation, intergenerational trauma, and other socioeconomic and gendered factors that are inextricably linked to this disproportionate representation. Yet, to date, we have limited empirical evidence of the unique experiences and housing needs of Indigenous women, girls and gender-diverse people across Canada, from those with lived experience and through Indigenous worldviews.

While ample evidence demonstrates that Indigenous women and girls are more likely to experience homelessness or housing insecurity compared to Indigenous men and
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non-Indigenous Canadians (Baskin, 2007; Baskin, Strike & McPherson, 2015; Novac et al., 2002; Ruttan et al., 2008; Whitzman, 2006), we know little about their unique experiences and housing needs, and how these needs differ based on culture, community and geographic/regional location. We do know, however, that Indigenous women, girls and gender-diverse people are at a greater risk of “multiple jeopardy”: marginalization based on complex and intersectoral identities and social locations (e.g., gender, race, class, sexual orientation) (Browne & Fiske, 2001, 27). Multilayered and intersectoral discrimination against Indigenous women, girls and gender-diverse people is woven into the fabric of Canadian society, and is manifested in the very structures and systems that are meant to address the ongoing marginalization of Indigenous women (Thistle, 2017; Yerichuk, 2016). Throughout history and currently, Indigenous women’s “unique relationship with the Canadian state” has shaped their “social standing, their treatment, health, well-being and access to vital services” (Patrick, 2014, 39). The ongoing disproportionate representation of Indigenous women and girls who experience poverty and homelessness is thus a consequence of multiple factors and rooted in colonialism, systemic discrimination and institutional racism. (Yerichuk, 2016; Patrick, 2014; Thistle, 2017). Hence, research addressing Indigenous women’s socioeconomic circumstances must be grounded in an understanding of the colonial context within which their lives and relationships are/have been actualized.

Indigenous women’s marginalization has been institutionalized across Canadian public policies through multiple colonial practices, including implementation of the Indian Act (Allan & Smylie, 2015; Bird, 2007; Green, 2001; Peters, 2006). The Act restructured societal and relational governance within Indigenous communities from one that ensured gender equality to a European patriarchal model (Culhane, 2003; Yerichuk, 2016). Culhane emphasizes how colonial structures of governing Indian statutes impacts Indigenous women in particular—many of whom lost their Indian status upon marrying non-Indigenous men—as well as non-status Indigenous or Métis men. Colonial band governance policies also played a significant role in the disenfranchisement of Indigenous women; women have been barred from holding positions of political leadership or participating in band politics. It wasn’t until 1951 that Indigenous women gained their political voice back through voting in band elections (Patrick, 2014). Today, Canadian policies continue to reinforce the legacy of subordination that marginalizes Indigenous women in Canadian society (Peters, 2006; Browne & Fiske 2001, 27).

Indigenous women are 3.5 times more likely than non-Indigenous women to experience violence, with rates of intimate partner violence three times higher than non-Aboriginal women (Burnette, 2015). Further, Indigenous women’s and girls’ homelessness and housing insecurity is inextricably linked to gender-based violence and sexual exploitation (Patrick, 2014; Yerichuk, 2016). In 2011, NWAC declared the pervasiveness of violence against Indigenous women as the most pressing issue in Canadian society, and in 2018 the Ontario Native Women’s Association argued that
homelessness/housing insecurity and violence against Indigenous women are intricately linked, and cannot be viewed in isolation. For example, violence and unsafe living conditions within their homes and communities leads many Indigenous women—often with their children—to flee their homes (Yerichuk, 2016) and/or to be forced into exploitative situations in order to meet their (and their children’s) basic needs (Sethi, 2007), and hence, increasing their risk of homelessness (Yerichuk, 2016).

Intergenerational trauma caused by cultural genocide, residential schools and the Sixties Scoop has also been attributed to Indigenous women’s homelessness (Bombay, Matheson & Anisman, 2014; Ruttan et al., 2008; Thistle, 2017). The lasting effects of the loss of language and cultural identity, intergenerational trauma and systemic discrimination have had a significant impact on Indigenous women’s access to resources and opportunities. As a result, their ability to cope with trauma and substance misuse has been reduced dramatically (Patrick, 2014; Christensen, 2013). With respect to residential schools and the Sixties Scoop, for example, the trauma due to the forced removal of children from Indigenous women has impacted subsequent generations of Indigenous families and communities, not to mention their physical, emotional, social and spiritual wellbeing. It has also contributed to Indigenous women’s and girls’ homelessness (Ruttan et al., 2008).

Other socioeconomic and gender factors, such as low income, overcrowded housing and gender diversity, also have a disproportionate effect on Indigenous women and girls.

Compared to non-Indigenous women, Indigenous women are more likely to be unemployed or to earn lower income (Peters, 2006). They are also more likely to experience hidden homelessness, implying they are in precarious, temporary, transitional or over-crowded housing situations without adequate, permanent and safe conditions (Christensen, 2013; Peters, 2012, 2014). (There is a significant knowledge gap when it comes to understanding the experiences of the hidden homeless, as “absolute” homelessness is more visible and can be tangibly addressed; it is difficult to find, let alone address, the housing needs of these women [Peters, 2012].) In addition, First Nations gay men not only experience housing insecurity and poverty differently than non-Indigenous gay men, but gender identities make Indigenous gay men and women more vulnerable (Patrick, 2014); the experiences of Two-Spirited and gender-diverse people with homelessness and housing insecurity is essentially void from the literature.

This literature review highlights the significant over-representation of Indigenous women and girls with homelessness and housing insecurity in Canada, and the importance of having a holistic understanding of how socioeconomic, historical, cultural and intersectoral contexts shape and influence their experiences through Indigenous worldviews. In order to shift practice, policy and future research in
Canada, empirical evidence is urgently needed. This will involve capturing the unique lived experiences of Indigenous women, girls and gender-diverse people. This research must incorporate multiple dimensions of Indigenous housing and living conditions, as reflected in the definition of Indigenous homelessness (Thistle, 2017), and fully acknowledge the diversity and distinctions between the First Nations, Inuit and Métis peoples of Canada, as well as the unique needs of Indigenous women, girls and gender-diverse people.

References


Online Survey

An online survey was developed and reached 64 participants. The survey was promoted by NWAC’s social media team. Because of delays in receiving funding, transfer of the project to a new team lead and delays in completion of the environmental scan, the online survey was not run as long as initially planned. However, the results were valuable and are considered alongside the engagement session results.

All Survey Questions

Q1: What province or territory do you live in? (Multiple Choice)

Q2: What do you identify as? (Multiple Choice)

Q3: What is your age? (Multiple Choice)

Q4: What gender do you identify as? (Essay)

Q5: Are you currently employed? (Multiple Choice)

Q6: What best describes your employment? [Select all that apply]. (Multiple Choice)

Q7: What best reflects your current housing situation? [Select all that apply]. (Multiple Choice)

Q8: Are you receiving any rent/housing subsidies that help you with managing housing costs? (Multiple Choice)

Q9: Have you ever experienced discrimination from a landlord when trying to rent? If yes, please elaborate. (Multiple Choice)
Q10: Have you ever experienced discrimination or harassment when accessing shelter or transition housing services? If yes, how so? (Multiple Choice)

Q11: How can shelter or transition housing services be improved to better meet the needs of Indigenous women, girls and gender-diverse people? (Essay)

Q12: What is the maximum capacity of your current housing arrangement? [Capacity defined as two individuals per bedroom]. (Scale)

Q13: What is the maximum number of individuals you currently share your housing with? [Including temporary residents on any given day]. (Scale)

Q14: If you identify as LGBTQ2S, have you experienced discrimination based on your gender-identity when renting or accessing other [temporary or permanent] housing services? If yes, please elaborate. (Multiple Choice)

Q15: Are you experiencing any physical disability that limits your access of proper housing arrangement? (Multiple Choice)

Q16: Is your current housing arrangement accessible to persons with disabilities? [e.g., wheelchair ramps, elevator, automatic doors]. Please elaborate. (Form)

Q17: Are any of the following basic utilities inadequate in your current living arrangement? (Multiple Choice)

Q18: Inadequate housing can impact your physical and mental health. Do you associate any of the following health risks with your current housing arrangement? (Multiple Choice)

Q19: Are your current housing costs within your financial means? If not, please comment on how your housing costs can be better supported. (Multiple Choice)

Q20: How many individuals are you a caretaker of in your current housing arrangement? (Essay)

Q21: Adequate housing is a primary way to lower the risk of gender-based violence for women, girls and gender-diverse people. Do you feel safe and secure in your current housing arrangement? (Multiple Choice)

Q22: What risks to your safety and security do you associate with your current housing arrangement? (Multiple Choice)

Q23: Do you have immediate access to any of these services? (Multiple Choice)
Q24: In the past year, have you accessed any of these services? If yes, please list the services you accessed. (Multiple Choice)

Q25: Is your access of these services reliable? [i.e., safe, fully-equipped support services, respectful]. (Essay)

Q26: Have you ever had any difficulty participating in your Indigenous culture or traditions because of your housing situation [i.e., not being able to smudge due to no-smoking policies, lack of proper transportation to travel to ceremonial sites]. If yes, please elaborate. (Multiple Choice)

Q27: Are there any other thoughts you would like to add on Indigenous women’s housing needs, conditions and services? (Essay)

Survey Results
A National Online Survey on Indigenous Housing: Policy and Engagement

Overview

A National Online Survey on Indigenous Housing: Policy and Engagement was developed and promoted across social media channels, supplementing in-person engagement and expanding the reach of engagement. The survey’s purpose was to elevate the perspectives and lived experiences of Indigenous women, Two-Spirit and gender-diverse people to mobilize more effective policy on housing insecurity for Indigenous women. The survey results of 64 respondents demonstrate that recognizing Indigenous women as knowledge-keepers and their lived experiences is essential to all housing policies.

The survey consisted of 29 questions and captured relevant demographic information such as identity, location and gender for an overview of participants. The survey included participants from every province and territory except Prince Edward Island and the Northwest Territories. The majority of the participants were status First Nations (71.9%), but we did receive feedback from non-status First Nations (4.7%), Inuit (10.9%) and Métis (12.5%) women or gender-diverse people as well.

It is important to understand where participants of this survey reside. Below is a graph from survey participants detailing the area of residence at the time.
Access to Housing

The majority of participants rented their homes off-reserve, with off-reserve homeowners the second most common. Of the renters and homeowners, 76.6% said they do not receive any assistance such as subsidies to help manage housing costs. Assistance for those who do receive help to manage costs included, but was not limited to, subsidies from band councils, subsidies through a local housing program, Northern allowances and below-market rental rates.

The survey also revealed that 44.6% of participants experienced discrimination from a landlord when trying to rent. Participants stated they were evicted without notice, denied the opportunity to rent and endured unreasonable raises to rent. Some shared specific examples of racial discrimination. One participant was told “we don’t rent to your type of people” while others experienced assumptions from prospective landlords, such as having lots of children or being low-income, despite no evidence to support these claims. One participant was denied a rental because she was on disability income and was told as a woman she would bring men into the home, which contributed to her refusal.
Access to Shelters

The survey also covered access to shelters and potential barriers that Indigenous women, girls and gender-diverse people may experience to accessing them. In fact, 12.7% of respondents said they experienced gender or race-based discrimination while trying to access shelters or transitional housing services.

However, 39.7% of respondents stated the question was not applicable to them. Specific examples of gender and racial discrimination include being denied shelter, especially when with children, and unable to access shelters in urban centres, despite being the majority of the survey pool residing areas.

Basic Needs and Fundamental Human Rights

Majority of respondents stated they did not have enough funds to meet other basic necessities such as food, clothing and heating (57.8%). One respondent’s rent consumes 60% of their income while another respondent on ODSP has 80% of the funds go to rent. Suggestions on how housing costs can be better supported include the following:

- Realities, banks and municipalities stop over-evaluating the financial value of the populations home’s to ensure monthly payments do not exceed $1000
- Allow social assistance to continue while going to school (post-secondary) or offer a sliding scale rent instead of rent based on percentage of income
- Decrease cost of food
- Increase subsidy options, including subsidies for utilities, or offset the costs of utilities. Also look at other factors than gross income for subsidies, such as number of dependents, single family or seasonal worker
- Provide aid for housing repairs or maintenance
- Provide higher income assistance
- Make provisions for other needs such as clothing, personal effects
- Offer programs for Indigenous homeowners with disabilities to upgrade homes or make housing Indigenous people can afford on disability
- Lower rents
- Increase resources in urban centres

The United Nations High Commission for Human Rights defines housing to be inadequate “if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.”

The survey asked participants if they associated with any of the following concerns with their current housing arrangements. The results are in the chart below:
According to the National Collaborating Centre for Aboriginal Health (2017), “housing quality, affordability, location, appropriateness, and accessibility are important in determining Indigenous peoples’ health and well-being.” The survey asked if participants associated any of the listed health risks with their current housing arrangement. The results are listed in the chart below:

Themes pulled from responses to Q15, essay format:

“How can shelter or transitional housing services be improved to better meet the needs of Indigenous women and gender-diverse people?”

- Respondents indicated they stayed in abusive relationships because they lacked money to leave, and encountered institutionalized racism and structural violence when seeking support.
- Students working for the government go months at a time without income because with each new term contract, the first and last pay are withheld.
- Affordable housing is only available in specific parts of urban areas, forcing people to leave community and family supports.
- Respondents indicated funding should go directly to households rather than Band Councils.
- Environment has an impact on mental health.
- There is a need for full-scale housing programming.
- There is a need for housing for single Indigenous women.
- Unsafe living conditions in housing.
- Housing should be spread throughout middle-class areas.
There is also a significant issue with access to services. Below is the response chart detailing the services respondents have immediate access to upon need, reasonable wait-times and accessible by means of transportation.
Engagement Sessions

Engagement sessions were organized in partnership with NWAC PTMAs, and through NWAC’s internal events planning and travel coordination team, under the supervision of NWAC’s Director of Legal and Policy, and with assistance from NWAC’s policy and program staff. Transportation, meal allowances and child care compensation were available to participants. All sessions were attended by the lead policy analyst on the project, with a project officer providing support. NWAC’s communications team developed graphics and promoted the engagement and other project activities across social media.

What We Heard: Summary Report

Overview

The Housing Policy Engagement Sessions facilitated discussions on housing insecurity, homelessness and housing services with women and gender-diverse people from communities across three provinces and one territory. The sessions covered a range of topics, such as housing infrastructure; the social effects of inadequate housing on the wellbeing of Indigenous women, girls and gender-diverse people; the availability of housing stock; and the availability of shelter services in communities.

The engagement sessions were held over two days, with one day focusing on gathering input from community members and the second day on the experiences of community housing service providers. The participants brought a diversity of perspectives to the table: youth to elders; single, married and single mothers; mixed-income brackets; range of employment backgrounds; and varying living situations from rural, urban and Northern. Only one engagement session had a participant who identified as gender-diverse (Two-Spirit), which meant there was an under-representation from gender-diverse people. In other sessions, the experiences and challenges of gender-diverse people within their families were highlighted. The sessions were conducted in a knowledge-sharing circle style, where participants shared their experiences and stories. Elders were present on sight to start and end with prayers and offer emotional support to participants.

Governance and Institutions

- Gaps and inconsistencies from band/council governance were consistently expressed as a major barrier impacting women on-reserve when it came to housing.
- Lack of housing stock and long waitlists for housing made many women feel that their housing concerns will never be heard or addressed. Inclusion of women in key housing decisions is important and governing bodies need to
facilitate representation of women’s voices on housing issues.

- Houses are built based on a one-size-fits-all model, which does not address the unique geographic and climatic challenges of diverse communities. Directing resources toward building distinctions-based and community-led housing models can address varying challenges impacting communities (i.e., permafrost melting in the Northern communities, flooding).
- Housing contractors often fail to build houses that are sustainable. Women expressed concerns ranging from windows and doors not being sealed properly, to mold and inaccessibility as key challenges in housing. Self-governing bodies need assistance in building capacity, including developing housing codes and standards by which to maintain houses.
- The challenges facing remote communities include limited telecommunications and energy infrastructure.
- Indigenous women and gender-diverse people face unique housing challenges and as such should be at the forefront of housing decision-making at the local, provincial and national levels.
- Women’s safety and security is tied to access to a safe and secure home. Addressing housing insecurity is a key step in addressing gender-based violence in communities.
- Concerns were raised that the devolution of housing programming could potentially lead to conflicts within the community, specifically if the government is not being held duly responsible when phasing out of the program delivery.

Skills and Capacity

- It is imperative to develop programming that addresses housing challenges through capacity building within communities.
- Women expressed significant need for skill-building and training workshops within the community that gives them hands-on skills so they can be involved in addressing housing challenges in their community.
- Programming that will enable women to be homeowners should be designed to encourage homeownership for Indigenous women in both on- and off-reserve settings. Current models of homeownership on-reserve reflect colonial frameworks and severely impede women’s succession toward becoming independent homeowners. Homeownership and related programming needs to be redefined in a culturally appropriate manner.
- Support services in the areas of mental health, employment and education, as well as shelter services are key to ensuring good housing outcomes for women.
- Indigenous housing in urban settings needs particular attention, as Indigenous women’s challenges are unique and often not accurately captured within the
public housing eligibility criteria and point ranking system. Many women are disqualified based on factors beyond their control (i.e., including poor references from previous landlords where they resided in an abusive relationship; having bad credit or no credit history).

- Indigenous women and girls move to urban settings to access better services, yet find themselves socially isolated and without any community supports. Shelter services are stretched and at over-capacity, leaving them homeless and extremely vulnerable.
- Significant attention needs to be paid to mixed-income housing as a solution. Lack of mixed-income housing and segregation of public housing puts Indigenous women and girls at risk of violence and threatens their sense of security.
- Indigenous women are recognized as knowledge-keepers and caretakers in their communities, and therefore should be reflected as such in sustainable housing plans and policies.
- There is a need to focus on capacity building and skills development to enable community control and the development of community plans that are forward-looking.
- Housing solutions need to be community-led, including how housing needs are defined.
- Flexible housing programs would allow for a distinctions-based, urban, rural and Northern approach for Indigenous communities across Canada.

**Funding and Finance**

- Funding programs need to recognize the importance of incorporating women in housing solutions. Specific funding streams need to be assigned to enable women’s voices in housing programs and policies.
- Innovative financing targeting women’s pathways to homeownership need to be explored. Financing solutions need to be community-based and culturally appropriate to address current barriers to homeownership for Indigenous women.
- Rent supplement programs and public housing rent rates need to be re-evaluated to better facilitate affordability and address income insecurity for Indigenous women (i.e., the 25%-30% rent rate of gross income for public housing prevents income security for Indigenous women).
- Housing solutions need to consider the high cost of building homes in rural and Northern communities (i.e., transportation costs, material costs and the lack of qualified trades).
- Training programs in trades and construction targeting women’s involvement need to be put in place to further empower women in pursuing their own housing solutions.
• Innovative financing options could be a solution for a variety of housing options (i.e., Elder lodges, long-term care facilities, teacherages, in-law suites as well as student and youth housing).
• Indigenous-led, real-time and accurate gender-based data collection is required to understand the housing needs of women and gender-diverse people.

Key Findings by Region

Kirkland Lake, ON

Key themes were:
• Affordability
• Not enough housing
• Substandard housing
• Insufficient training of workers and inadequate inspection process
• Unfair to young families
• Métis housing
• Single parents struggle with deposits and securing housing, years on waiting list
• Women shelters, discrimination
• Racism from landlords as a barrier to housing
• Difficulty accessing supplies for repairs in Northern communities
• Fear of children being taken by Child and Family Services because of homelessness, living in a shelter or housing insecurity
• Housing in unsafe areas
• ODSP inadequate
• Overcrowding seen as the norm
• Lack of transportation to get to work
• Many community members expressed interest in moving to tiny houses and living off the grid

Gatineau, QC

Key themes were:
• Lack of affordable housing
• Social isolation
• Transitioning from on-reserve to urban areas, long wait times and unfamiliar rules and regulations
• Safe spaces for women’s traditional ceremonies
• Develop community-led solutions, including transgender and Two-Spirit community members
• Improved forums and safe spaces for community members to express their concerns and contribute to solutions
• Overcapacity in shelters
• High turnover among support workers and counsellors
• Discrimination and racism in shelters
• Housing for Jordan’s Principle cases
• Not always close to public transportation that is easy to use
• Maintenance issues and mold
• As in Ontario, tiny homes were indicated as a solution of interest

Whitehorse, YK

Key themes were:
• Inconsistent funding
• Racism is an issue, there is an automatic no from landlords to Indigenous tenants. Advocates spoke about clients being refused several times in one day.
• Concerns over Yukon housing unit (Indigenous women had break-ins in their units and were held liable for damages)
• Infrastructure may be there, but the barriers are such that Indigenous women are unable to access housing
• Available housing is unsafe for single women, based on neighbourhoods where they are located
• Facilities without running water and adequate heating
• Lack of available spaces for people with pets
• Traffickers in the area where Indigenous women and families are placed
• Inadequate rent supplements and young people are priced out of the housing market
• As with other engagement sessions, concerns over children being apprehended by Child and Family Services was prevalent and a barrier to accessing housing and services
• Trafficking is getting more organized, and is a serious concern for Indigenous women, girls and Two-Spirit people, who are vulnerable
• Education campaigns in the past have backfired and increased stigma
• New houses constructed below code
• Drug dealers target people who are receiving housing supports; dealers are aware of when people receive payments and target them
Meadow Lake, SK

Key themes were:
- Some community members were impacted by flooding and were in low-income housing for years following the damage to their homes
- Housing ill-suited to the climate, houses are inadequate, issues with insects and mold
- Housing units not maintained
- Overcharging for bills
- High power bills, as high as $2000-$6000
- Many people living without running water
- Lack of funding for the community
- Community members want to no longer have to lock their doors—for community to look after children and one another
- The government has hired workers to construct houses, however building code is not enforced and workers are not well trained
- Day programs for people with addictions, with extended winter hours, have had success in preventing deaths during the winter
- Community members who move to the city for health care have no place to stay
- Gaps in knowledge of available services and supports
- Need for training on basic housing maintenance
- Housing that accommodates pets
- Access to propane and fuel, and the high costs (the Elder highlighted cases where renewable resources such as geothermal and solar have been used to heat homes)
- Lack of access to mental health services
- Addictions and drug use are an ongoing concern
- Once again, tiny houses were brought up as potential solutions/interventions
- Lack of support from RCMP
- Community members are often the ones to address situations and provide supports themselves, such as providing transport or checking situations in case children or families need to be taken from their homes to extended family members
- Successful safe group homes and other supports ended due to lack of funding
Engagement Session in Meadow Lake, SK
Engagement Session in Meadow Lake, SK
Communications and Knowledge Translation

NWAC’s communications team promoted the online survey, the engagement sessions and the project’s findings, as well as created graphics for the project.

To improve outreach, accessibility and impact, NWAC used social media and other communication tools to share the findings of the housing survey and other information pertaining to housing, to benefit the Indigenous women, girls and gender-diverse people that NWAC represents. This work not only included promoting the survey, but sharing vital information to communities, service providers and key stakeholders to raise awareness on the barriers restricting Indigenous people from benefitting from the basic human right to safe housing. Additional information created through collaboration included key policy positions, both internal and external, facts and resources.

Examples of social media posts include:

To begin to address the housing crisis for Indigenous women, we must have funding for culturally appropriate, safe and affordable housing as well as transitional housing for those fleeing violence. The lack of adequate housing on-reserves and throughout Inuit Nunangat must be addressed.

Housing is linked to health and well-being as well as early childhood development, education and employment. Housing must be recognized as a basic human right. https://buff.ly/2TMC1pi

For Indigenous women and their families, housing can both mitigate and exacerbate the experience of poverty. Unstable and overcrowded housing aggravates the impacts of poverty. Poverty reduction strategies must take a holistic approach to address these issues.
Indigenous women experience numerous socio-economic barriers, which are linked to experiencing homelessness and precarious housing. We must have funding for culturally-appropriate, safe and affordable housing for Indigenous women and their families.

NWAC is seeking the input and perspectives of Indigenous women and gender-diverse people on housing issues. Your participation in this survey will directly influence NWAC’s policy development on this important issue. Access the survey here: https://buff.ly/2StY6ad
Recommendations Moving Forward

- Women and children should have historical rights to lands. There are issues with shelters and transitioning houses, particularly related to Child and Family Services (CFS). The focus should be on securing housing to keep families together, rather than an environment where women are afraid to access shelters for fear of CFS taking their children.

- There is a lack of single housing and older adult housing.

- On-reserve, there is a particular need for improved training related to construction and inspections. Inadequate structures are approved, leading to unaffordable upkeep, as well as health problems caused by mold and mildew. There is need for stricter enforcement of the National Building Code on-reserve and in Northern remote communities (both on- and off-reserve). NWAC also recommends implementing in-community training programs to address inadequate construction, as well as programs to address the prohibitive cost of materials for repairs.

- Statistics and strategies focused on homelessness should be expanded to include housing insecure people who are living in overcrowded housing or staying with friends and family rather than in shelters or on the street.

- Consideration should be given to women who are dependent on partners for income and housing, as they may be unable to leave their situation in cases of domestic violence.

- Address barriers built into programs that impact success of participants, such access to housing and addictions supports for people actively using substances and wanting to address their addictions. Addictions programing and housing for Indigenous women, Two-Spirit and gender-diverse people actively addicted to substances is a recommendation.

- Address barriers accessing resources and housing by extending service centre hours, reducing paperwork and forms, and addressing long waitlists.

- Address housing issues for incarcerated Indigenous women, Two-Spirit and gender-diverse people, who lose housing when incarcerated and need supports for accessing housing upon release.

- Clients need help to access counselling services and other supports; there is an ongoing need for navigation services and supports.
• Funding to transition communities to renewable energies such as geothermal heating and solar power.

• Supports and living expenses don’t account for participation in community events and cultural activities, which is important in cultivating community ties and a sense of belonging.

• Funding is needed to build climate-appropriate housing and implement necessary infrastructure.

• Increase long-term stable funding for supports and services.

• Implement low income and affordable housing across middle-class neighbourhoods and higher-income areas.