



Native Women's
Association of Canada

L'Association des
femmes autochtones
du Canada



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Indigenous Housing: Policy and Engagement- Final Report to Indigenous Services Canada

April 30th 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 and most inclusive sense, and is inclusive of status and non-status First Nations, Métis, Inuit, self-identified Indigenous, on and off reserve, Two-Spirit folks, and members of the LGBTQ+ community who consider themselves to be included under NWAC's mandate.

While there are some housing issues shared by Indigenous communities, each faces unique challenges in developing, constructing, and maintaining an adequate housing supply. Indigenous women additionally 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 being a contributing factor to the lack of safety and security they may feel. The insufficiency of accessible shelters and affordable housing for Indigenous women leaving abusive situations, especially in remote, rural, and Northern communities, means 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 intersectional, 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 peoples. Throughout urban, rural and Northern communities, safe, sustainable and accessible housing remains a challenge and a life long struggle for community members to work through. Challenges related to housing in Indigenous communities are underpinned by the histories of colonization of Indigenous people's in Canada and continuing marginalization of Indigenous peoples through existing systemic and institutionalized barriers. Particularly, the impact of housing challenges on Indigenous women, girls and gender-diverse people is rooted in the colonial oppression of Indigenous women, not just through oppressive structures of colonial society, but also through gender-based discrimination inherent in these structures. Research on Indigenous women's housing insecurity consistently points, gender-based discrimination experienced by Indigenous women is not just a form of patriarchy, rather stems directly from the Indian Act, which structured Indigenous women's marginalization in to public policy (Yerichuk, Johnson, Felix-Mah, & Hanson, 2016). The long-lasting

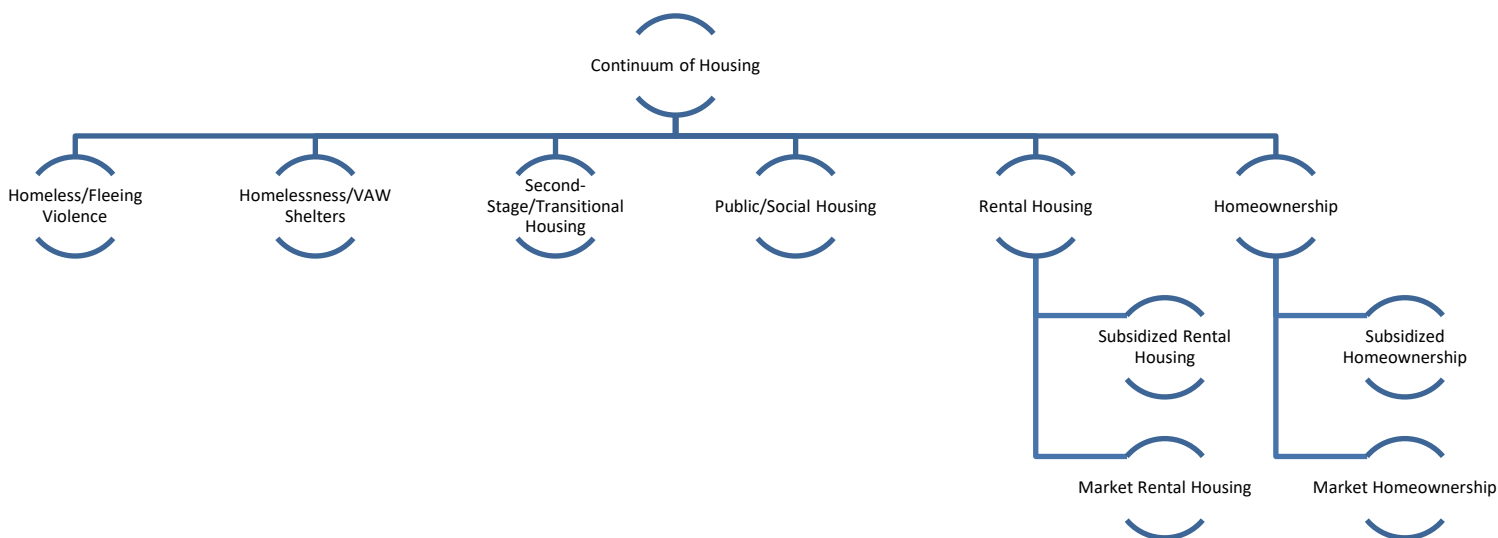


Figure 1 Continuum of Housing

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

Prominent research on Indigenous women and gender-diverse people's housing experiences has largely established the disproportionate burden of housing challenges on Indigenous women. Housing insecurity experienced by Indigenous women spans across the continuum of housing¹ (See Figure 1). From pathways into homelessness to 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 lived experience as policy expertise, policies and programs focusing to resolve the housing crisis are lacking solutions informed through Indigenous ways of knowing, underpinned by United Nations Declaration of Rights of Indigenous Peoples, and responding in action to calls made by the Truth and Reconciliation Report. Furthermore, recognizing Indigenous women as knowledge-keepers in their communities, it is critical that Indigenous women and gender-diverse people's voices are at the forefront of solution planning.

¹ Adopted from CMHC <https://www.cmhc-schl.gc.ca/en/Developing-and-Renovating/Develop-New-Affordable-Housing/Programs-and-information/About-Affordable-Housing-in-Canada>, the continuum of housing can be adapted to a gender-based model

Project Deliverables

<i>Deliverable</i>	<i>Status</i>
Environmental Scan	Complete with additional literature review
Codeveloped Engagement Questions	Complete
National Online Survey	Complete, results included
First 4 Engagement sessions	Complete, results included
Final Report: Includes results and analysis of the first four engagement sessions, results of the National online survey, and policy recommendations.	Complete

Environmental Scan:

Under international law, to be *adequately* housed means having 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 Indigenous context must be viewed through the lens of Indigenous culture.

An environmental scan of existing literature was conducted then followed up by a literature review to add context.

Document	Annotation	Interviewee	Policy Area		
			Housing Inadequacy	Homelessness	Violence Against Women
Academic					
Alaazi, D. A., Masuda, J. R., Evans, J., & Distasio, J. (2015). Therapeutic landscapes of home: Exploring Indigenous peoples' experiences of a Housing First intervention in Winnipeg. <i>Social Science & Medicine</i> , 147, 30-37.			X	X	
Christensen, J. (2016). Indigenous housing and health in the Canadian North: Revisiting cultural safety. <i>Health & place</i> , 40, 83-90.			X		
Ruttan, L., Laboucane-Benson, P., & Munro, B. (2008). "A STORY I NEVER HEARD BEFORE": ABORIGINAL YOUNG WOMEN, HOMELESSNESS, AND RESTORYING CONNECTIONS. <i>Pimatisiwin: A Journal of Aboriginal & Indigenous Community Health</i> , 6(3).				X	
Mitchell, T., & Enns, C. (2014). The UN Declaration on the Rights of Indigenous Peoples: Monitoring and Realizing Indigenous Rights in Canada.					
Ruttan, L., LaBoucane-Benson, P., & Munro, B. (2010). Home and Native Land": Aboriginal young women and homelessness in the city. <i>First Peoples Child & Family Review</i> , 5(1), 67-77.				X	

<p>Kidd, S. A., Thistle, J., Beaulieu, T., O'Grady, B., & Gaetz, S. (2018). A national study of Indigenous youth homelessness in Canada. <i>Public health</i>.</p>			X	
<p>Christensen, J. (2013). 'Our home, our way of life': spiritual homelessness and the sociocultural dimensions of Indigenous homelessness in the Northwest Territories (NWT), Canada. <i>Social & Cultural Geography</i>, 14(7), 804-828.</p>			X	
<p>DeVerteuil, G., & Wilson, K. (2010). Reconciling indigenous need with the urban welfare state? evidence of culturally-appropriate services and spaces for aboriginals in Winnipeg, Canada. <i>Geoforum</i>, 41(3), 498-507. doi:10.1016/j.geoforum.2010.01.004</p>			X	X
<p>Ruttan, L., Laboucane-Benson, P., & Munro, B. (2012). Does a baby help young women transition out of homelessness? Motivation, coping, and parenting. <i>Journal of Family Social Work</i>, 15(1), 34-49.</p>			X	
<p>Christensen, J. B. (2011). <i>Homeless in a homeland: housing (in) security and homelessness in Inuvik and Yellowknife, Northwest Territories, Canada</i> (Doctoral dissertation, McGill University Libraries).</p>			X	
<p>Walker, R. C. (2006). Interweaving Aboriginal/Indigenous rights with urban citizenship: A view from the winnipeg low-cost housing sector, Canada. <i>Citizenship Studies</i>, 10(4), 391-411. doi:10.1080/13621020600858096</p>		X		

Walker, R. (2008). Aboriginal self-determination and social housing in urban Canada: A story of convergence and divergence. <i>Urban Studies</i> , 45(1), 185-205			X		
Civil Society/ Industry					
Patrick, C. (2014). <i>Aboriginal homelessness in Canada: A literature review</i> . Canadian Homelessness Research Network.			X	X	X
UN General Assembly. (2 October 2007). <i>United Nations Declaration on the Rights of Indigenous Peoples: resolution/adopted by the General Assembly</i> . Available at http://www.un.org/esa/socdev/unpfii/documents/DRIPSen.pdf			X	X	X
Yerichuk, D., Johnson, B., Felix-Mah, R. & Hanson, T. (2016). <i>Housing and Homelessness Policy Recommendations For Indigenous Women Affected by Domestic Violence: A Scoping Review</i> . Edmonton, AB: PolicyWise for Children & Families			X	X	
Thistle, J. (2017.) <i>Indigenous Definition of Homelessness in Canada</i> . Toronto: Canadian Observatory on Homelessness Press.			X	X	X
YWCA Canada; Home for Women. (2016). <i>Counting Women and Girls In To The National Housing Strategy</i> . YWCA Canada.			X		
United Nations General Assembly (2019). <i>Access to justice for the right to housing</i> . United Nations.			X	X	
Indigenous Organizations Reports/Research					

The Urban Aboriginal Knowledge Network. (2016). <i>Culture of Fearfulness? Connecting Patterns of Vulnerability and Resilience in Young Urban Aboriginal Women's Narratives in Kijipuktuk (Halifax)</i> . The Urban Aboriginal Knowledge Network			X		
Métis Nation of Ontario (MNO); Ontario Native Women's Association (ONWA); Ontario Federation of Indian Friendship Centres (OFIFC). (2013). <i>Ontario Urban and Rural First Nations, Métis, and Inuit Housing Policy Framework</i> .			X		
Urban Aboriginal Knowledge Network. (2012). <i>Literature Review on Urban Aboriginal Peoples</i> . National Association of Friendship Centres			X	X	
Belanger, Y., Head, G. W., & Awosoga, O. (2012). <i>Assessing Urban Aboriginal Housing and Homelessness in Canada</i> . Urban Aboriginal Knowledge Network.			X	X	
Ishkuteu Project. (2008). <i>Domestic Violence Support Services: In Response to Native Women's Needs</i> .				X	X
Aboriginal Housing Management Commission. (2007). <i>Closing the Gap: Housing Needs and Priorities of BC's Urban Aboriginals</i> . BC Housing.			X		
Government Reports/ Resources					
Dyck, L. E., & Patterson, D. G. (2017). <i>We can do better: Housing in Inuit Nunangat: Report of the Standing Senate Committee on Aboriginal Peoples</i> (Canada, Standing Senate Committee on Aboriginal Peoples).			X	X	

Standing Senate Committee on Aboriginal Peoples. (2015). <i>On-Reserve Housing and Infrastructure: Recommendations for Change.</i>			X		
Interim Report of the Standing Senate Committee on Aboriginal Peoples. (2015). <i>Housing on First Nation Reserves: Challenges and Successes.</i>			X		
Statistics and Raw Data					
Canada, Statistics Canada. (2017). <i>The Housing Conditions of Aboriginal People in Canada.</i> Retrieved from https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016021/98-200-x2016021-eng.pdf			X		

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 intersectional 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" (p.6). Furthermore, Indigenous peoples' homelessness can be understood through dimensions including: 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 overrepresented in homelessness systems. We know that Indigenous women, girls, and gender-diverse peoples are disproportionately represented when it comes to housing insecurity and homelessness in Canada (Patrick, 2014), and 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 peoples 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 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, however, know that Indigenous women, girls, and gender-diverse peoples are at a greater risk of "multiple jeopardy": marginalization based on complex and intersectional identities and social locations (e.g., gender, race, class, sexual orientation) (Browne & Fiske, 2001, p. 27). Multilayered and intersectional discrimination against Indigenous women, girls, and gender-diverse peoples is woven into the fabric of Canadian society, and manifests 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, p. 39). The ongoing disproportionate representation of Indigenous women and girls experiencing 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 socio-economic circumstances must be grounded in an understanding of the colonial context within which Indigenous women's and girls' lives and relationships are/have been actualized.

Indigenous women's marginalization has been institutionalized across Canadian public policies through the multiple colonial practices, including implementation of the Indian act (Allan & Smylie, 2015; Bird, 2007; Green, 2001; Peters, 2006). The Indian 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 (2003) emphasizes how colonial structures of governing Indian Status impacts Indigenous women in particular, many of whom lost their Indian status upon marrying non-Indigenous men, or 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 and Fiske 2001, p. 27).

Indigenous women are 3.5 times more likely than non-Indigenous women to experience violence, with rates of intimate partner violence being 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). The Native Women's Association of Canada (NWAC) (2011) declared the pervasiveness of violence against Indigenous women as the most pressing issue in Canadian society, and the Ontario Native Women's Association (2018) 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 forced into exploitative situations to meet their (and their children's) basic needs (Sethi, 2007), and hence, increasing their risks 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). Lasting effects of loss of language and cultural identity, intergenerational trauma, paired with systemic discrimination of Indigenous women, has had a significant impact on women's access to resources and opportunities and as a result, limited their abilities to cope with trauma and substance misuse (Patrick, 2014; Christensen, 2013). In relation to residential schools and the sixties scoop, for example, the traumatic impact of forced removal of children from Indigenous women has impacted subsequent generations of Indigenous families and communities, impacting their physical, emotional, social and spiritual wellbeing, and contributed to Indigenous women's and girls' homelessness (Ruttan et al. 2008).

Other socio-economic and gendered factors, such as low income, over-crowded housing, and gender diversity impact Indigenous women and girls disproportionately as well. Indigenous women are more likely to be unemployed or to earn lower incomes and are overall in a disadvantageous position in the labour

market compared to non-Indigenous women (Peters, 2006). They are also more likely to be experiencing 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). The experiences of women experiencing hidden homelessness represents a significant gap in homelessness knowledge (we mostly know about “absolute” homelessness, which is more visible and can be tangibly addressed), as it is difficult to find these women and to discern/address, their housing needs (Peters, 2012). Finally, aside from a few sources have argued that First Nations gay men experience housing insecurity and poverty differently than non-Indigenous gay men, and that 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 overrepresentation of Indigenous women and girls with homelessness and housing insecurity in Canada, and the importance of a holistic understanding of how socio-economic, historical, cultural, and intersectional 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 through examining the unique lived experiences of Indigenous women’s, girls’ and gender-diverse individuals’ experiences. This research must incorporate multiple dimensions of Indigenous housing and living conditions, as reflected in the definition of Indigenous homelessness (Thistle, 2017), and acknowledge, fully, the diversity and distinctions between the First Nations, Inuit and Métis peoples of Canada, and unique needs of Indigenous women, girls, and gender-diverse peoples.

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Online Survey:

An online survey was developed and reached 64 participants. The survey was promoted by NWAC 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? (example: wheelchair ramps, elevator, automatic doors, etc.) 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 individuals. 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 etc.) 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 etc.) 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:

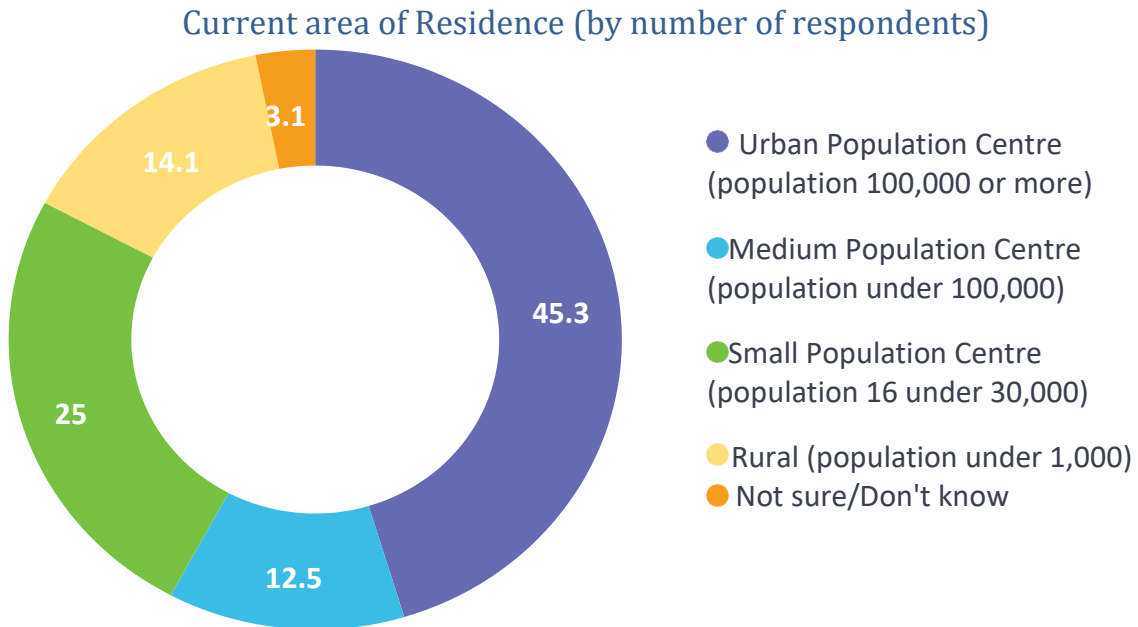
A National Online Survey on “Indigenous Housing: Policy and Engagement”

Overview

A National Online Survey on “Indigenous Housing: Policy and Engagement” was developed and promoted across social media, supplementing in-person engagement and expanding the reach of the project engagement. The survey’s purpose was to elevate the perspectives and lived experiences of Indigenous women, Two-Spirit and gender-diverse individuals to mobilize more effective policy on housing insecurity for Indigenous women. The survey results of 64 respondents demonstrate that recognizing Indigenous women are Knowledge Keepers and recognizing their lived-experience 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 there is feed back 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 the where participants reside for this survey. Below is a graph from survey participants detailing the current area of residence at the time.



Access to Housing

The majority of participants rented their homes off-reserve with off-reserve homeowner being the second most common. Of the renters and homeowners, 76.6% answered they do not receive any assistance to help manage housing costs such as subsidies. Those who do receive help to manage costs included, but not limited to; subsidies from band councils, subsidies through a local housing program, Northern allowance and below market rental rate.

The survey also revealed 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, endured unreasonable raises to rent and 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 landlords they were applying to such as having lots of children or being low income, despite no evidence to support these claims. One response 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 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, unable to access shelters in urban centres, despite being the majority of the survey pool residing areas.

Basic Needs and Fundamental Human Rights

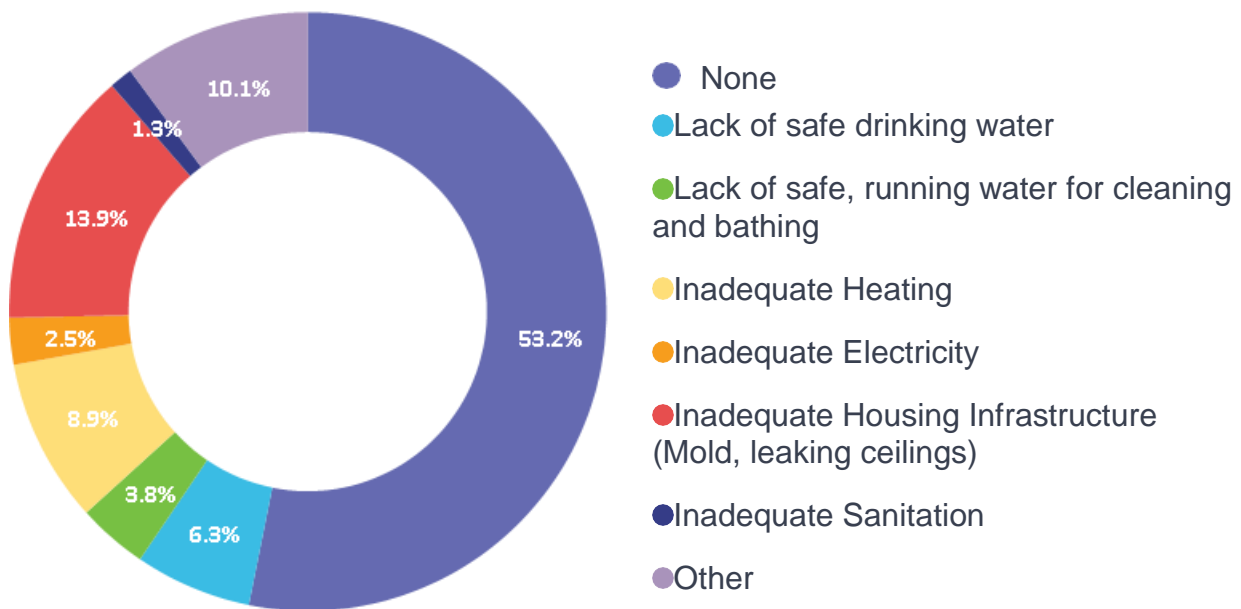
Majority of respondents stated not having enough funds to meet other basic necessities such as food, clothing, heating etc (57.8%). One respondent’s rent takes 60% of their income while another respondent on ODSP has 80% of the funds go to rent. Suggestions on how housing costs can be better supported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

- Realities, banks and the municipality stop over evaluating the financial value of the populations home to ensure monthly payments do not exceed \$1000
- Allowing social assistance to continue while going to school (post secondary) or sliding scale rent instead of rent based on percentage of income
- Decrease cost of food
- Increase options for subsidy including subsidies for utilities or offsetting the costs of utilities. Additionally look at other factors than gross income for subsidies such as number of dependents, single family or seasonal worker
- Aid for housing repairs or maintenance
- Higher income assistance

- Provisions for other needs such as clothing, personal effects etc
- Programs for Indigenous homeowners with disabilities to upgrade homes or make housing Indigenous people can afford on disability
- Lower cost of rent
- 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 your current housing arrangements. The results are in the chart below:

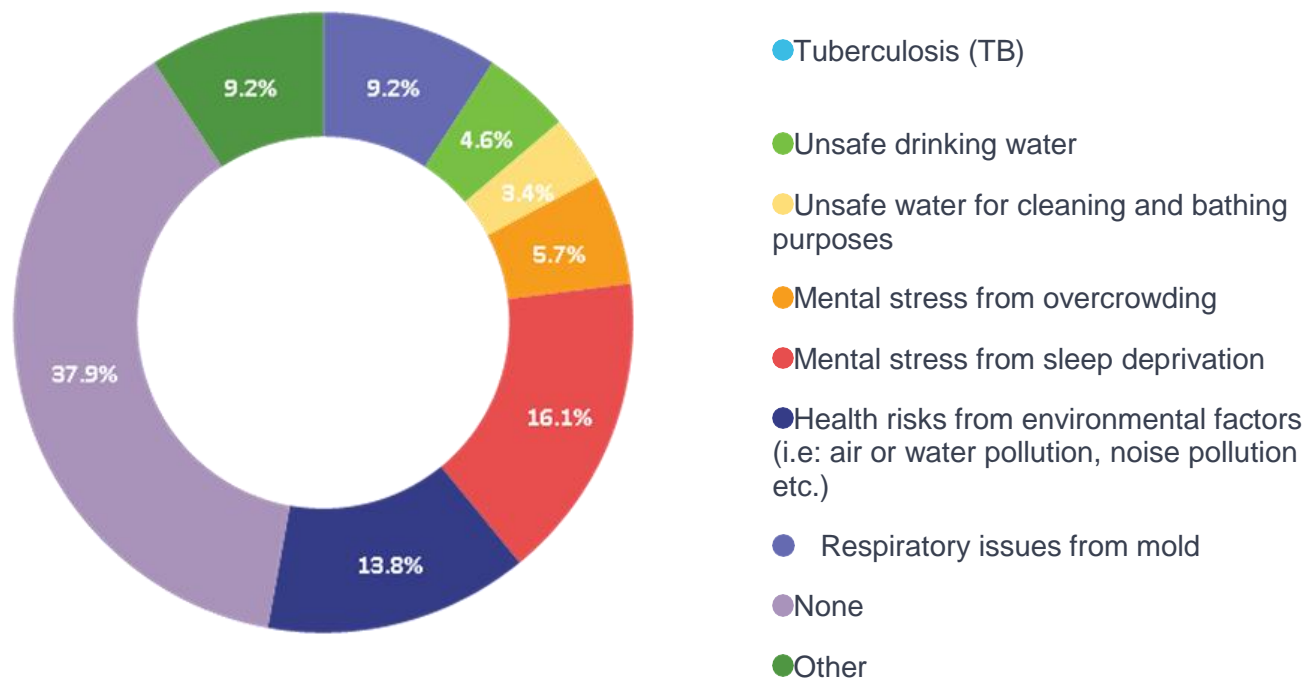


According to the National Collaborating Centre for Aboriginal Health (2017), "housing quality, affordability, location, appropriateness, and accessibility are important in determining Indigenous peoples' health and well-being." The survey asked if participants associated any of the listed health risks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

Themes pulled from responses to Q15, essay format:

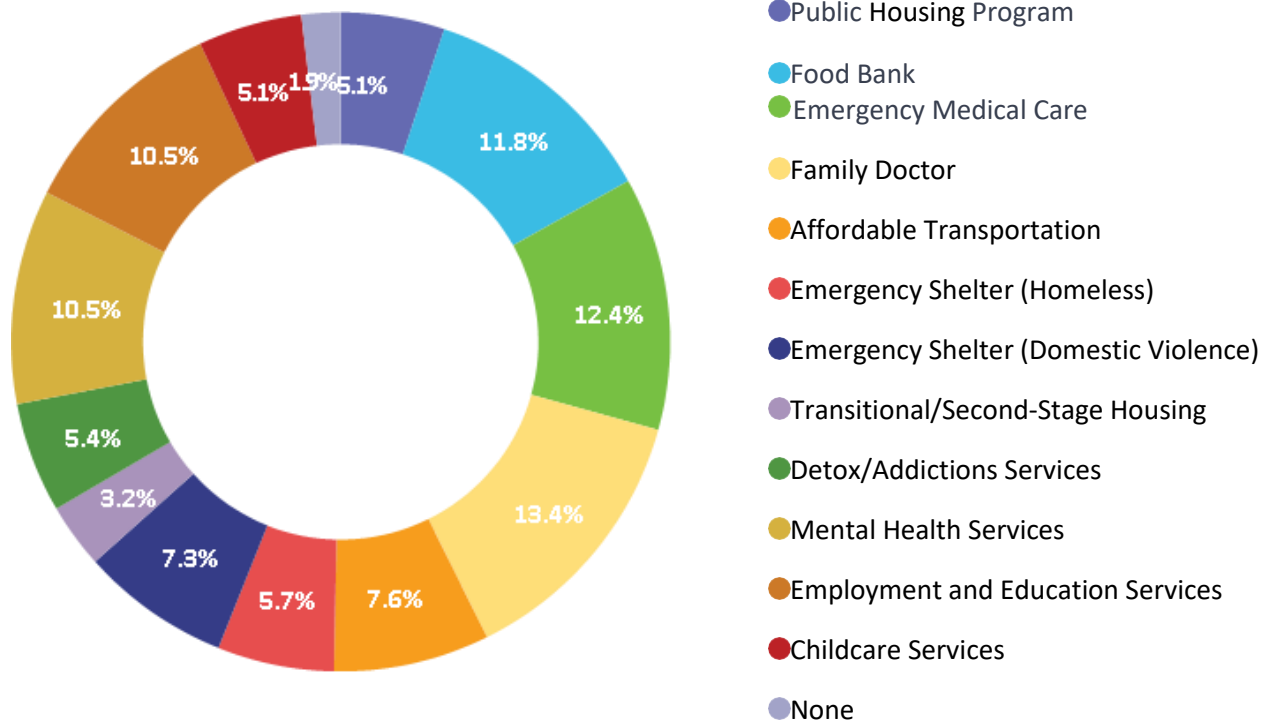
“How can shelter or transitional housing services be improved to better meet the needs of Indigenous women and gender-diverse people?”

- Respondents indicated staying 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 held.
- 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 need for full scale housing programming
- There is need for housing for single Indigenous women.
- Unsafe living conditions in housing.
- Housing should be spread throughout middle class areas.



There is also 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 supervision of NWAC's Director of legal and Policy, and will assistance from NWAC policy and program staff. Transportation, meal allowances, and child care compensation was available to participants. All sessions were attended by the lead policy analyst on the project, with a project officer supporting and 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 topic such as housing infrastructure, social effects of

housing on women's and gender-diverse people's well-being, availability of housing stock and availability of shelter services within communities.

The engagement sessions were held over two days, with one day focusing on gathering input from community members, while the second day focusing on experiences of housing service providers in the community. The participants brought a diversity of perspectives to the table, ranging from youth to elders; single, married, and single mothers; mixed income brackets, employment backgrounds and living situation varying from rural, urban and Northern. Only one of the engagement sessions had a participant who identified as gender-diverse (two-spirit, in particular), making perspectives from gender-diverse peoples under-represented. Other sessions spoke about experiences of gender-diverse individuals within their families and their challenges. 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 towards building distinctions-based and community-led housing models can address varying challenges impacting communities (i.e.: Permafrost melting in the Northern communities, flooding, etc.)
- Housing contractors often fail to build houses that are sustainable. Women expressed concerns including windows and doors not being sealed properly, 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 challenges within the realm of housing and as such should be at the forefront of housing decision-making within communities, provinces and at the national level.
- Women's safety and security is tied to their 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 for 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 to be involved in addressing housing challenges in their community.
- Programming that will enable women to be home-owners need to be designed to encourage homeownership for Indigenous women in both on- and off-reserve settings. Current models of home-ownership on-reserve reflect colonial frameworks and severely impede women's succession towards becoming independent home-owners. Home-ownership and related programming needs to be redefined in a culturally-appropriate manner.
- Support services, such as mental health, employment and education support as well as shelter services are key to insuring 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 for 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 care-takers 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 home-ownership need to be explored. Financing solutions need to be community-based and culturally-appropriate to address current barriers to home-ownership for Indigenous women.
- Rent supplement programs, and public housing rent 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 student and youth housing, etc.)
- 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.

- Shelters are overcapacity.
- 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 neighborhoods where they are located.
- Facilities without running water and adequate heating.
- Lack of available spaces for people with pets.
- Traffickers are 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, 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, there are issues with insects and mould.
- Housing units are not maintained.
- Overcharging for bills.
- High power bills, as high as \$2000-\$6000.
- Many people live 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 the 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.
- There is a need for training on basic housing maintenance.
- Housing which 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.
- 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 creating graphics for the project throughout its implementation.

In order to improve outreach, accessibility and impact, NWAC used social media and communication's tools to share the housing survey and information pertaining to housing to benefit the Indigenous women, girls and gender-diverse people NWAC represents. This 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 the basic human right to safe housing. Additional information created through collaboration and shared 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. ([link: https://buff.ly/2TMC1pi](https://buff.ly/2TMC1pi) buff.ly/2TMC1pi)



For Indigenous women and their families, **housing** can both mitigate and exacerbate the experience of poverty. When there is unstable and overcrowded **housing**, the impacts of poverty are aggravated. Poverty reduction strategies must take a holistic approach to address these issues.”




Native Women's Association of Canada
 March 11 · 🌐

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>



INDIGENOUS HOUSING SURVEY

The Native Women's Association of Canada (NWAC) is seeking to elevate the perspectives and lived experiences of Indigenous women, Two-Spirit and gender-diverse individuals, to mobilize more effective policy on housing insecurity for Indigenous women.



Native Women's Association of Canada
 L'Association des femmes autochtones du Canada

 5 1 Comment 20 Shares

 Like  Comment  Share


Native Women's Association of Canada
 9 hrs · 🌐

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.



Housing is a human right



Native Women's Association of Canada
 L'Association des femmes autochtones du Canada

 8 3 Shares

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 mould and mildew. There is need for stricter enforcement of building code on reserve and in northern remote communities (both on and off reserve). NWAC also recommends implementation of in-community training programs to address inadequate construction, as well as programs addressing 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 for women who are dependent on partners for income and housing, they may be unable to leave their situation in cases of domestic violence.
- Address barriers built into programs which impact success of participants, such access to housing and addictions supports for people actively using substances and wanting to address their addictions. Addictions programming and housing for Indigenous women, Two-Spirit, and gender diverse people actively addicted to substances is a recommendation.
- Address barriers by extending service centre hours, reducing paperwork and forms, and long waitlists must be addressed to reduce barriers to accessing resources and housing.
- Address impacts on housing of 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 accessing counselling services and other supports, there is an ongoing need for navigations 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 middleclass neighborhoods and higher income areas.