

## Native Women's Association of Canada Report on Indigenous Housing: Policy and Engagement

## Introduction

Through National Housing Strategy consultations in 2017, the Government of Canada heard that distinctions-based housing strategies needed to be co-developed in partnership with First Nations, Métis and Inuit partners, to achieve the best results. The Government of Canada is working with First Nation, Inuit and Métis Nation partners to implement distinct housing strategies that will support their vision of self-determination and lead to better social and economic outcomes for their communities. Indigenous Services Canada (ISC) and Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC) continue to lead this work, and CMHC remains an active partner.

Building on findings from NHS consultations with National Indigenous women's organizations and Indigenous advocates, CMHC is supporting the development of baseline information on Indigenous women's housing needs in Northern, urban, rural, and remote areas, to better understand women's experiences with housing programs, including emergency housing, transitional housing as well as home-buying programs and is seeking for possible solutions. Funding has been provided to the Native Women's Association of Canada (NWAC), Les Femmes Michif Otipemisiwak (LFMO) operating as the Women of the Metis Nation, and Pauktuutit - Inuit Women of Canada.

This insight provides details on the report submitted by NWAC to Indigenous Services Canada.

### **Project overview**

NWAC undertook an environmental scan to assess impacts of housing, homelessness, and needs of Indigenous women, Two-spirit, and gender diverse people. This scan was followed up with a national online survey and subsequent face-to-face engagement sessions on issues across the housing continuum. Respondents provided input from a culturally relevant, gender based, perspective that highlighted specific issues facing Indigenous women and two-spirited individuals.





#### About CMHC Data, Research and Analysis

CMHC exists to make housing affordable for everyone in Canada. To achieve our goal that everyone in Canada has a home that they can afford and then meets their needs, our data, research and analysis efforts will primarily focus on, but are not limited to:

- investments required for households in core housing need;
- market housing demand, supply gaps and affordability imbalances;
- racism and discrimination as a barrier to housing;
- the effects of climate change on housing;
- effectiveness of current housing policies and potential future policies; and
- working with Indigenous groups to understand their distinct housing needs.

As a trusted source of housing information, CMHC provides unbiased housing-related data, research and market information to help close knowledge gaps and deepen understanding of complex housing issues to inform future policy decisions.

### Sign Up

Get the latest findings directly in your inbox



cmhc.ca/researchnewsletter

#### CMHC's Indigenous Housing Research

The Government of Canada is committed to reconciliation and renewed relationships with Indigenous Peoples based on the recognition of rights, respect, cooperation, and partnership.

Working in collaboration with government and Indigenous partners, CMHC is committed to advancing research to support the goals of the National Housing Strategy and inform improvements to Indigenous housing outcomes in Canada.

CMHC supports research on priorities identified by Indigenous organizations and communities.

Where possible, this research is led by Indigenous organizations, advised by an Indigenous steering committee, or conducted by an Indigenous consultant, respecting Indigenous ways of knowing and priorities that emerge as a result of an Indigenous research process.

CMHC embraces the principles that govern Indigenous data and research in Canada, and articulated by First Nations, Métis, and Inuit governing bodies such as the First Nations principles of OCAP<sup>®</sup>.

# Key findings

# Social determinants of housing and homelessness

The lack of affordable, appropriate, and well-maintained housing has significant implications for Indigenous peoples including: higher rates of infectious disease and chronic illnesses, increased safety issues (e.g. house fires), poorer education outcomes, increased mental health issues, and higher incidence of violence. Lack of housing choices and access to services within communities can serve as an obstacle to retaining qualified professionals and advancing economic development. Most importantly, the lack of options can force Indigenous peoples to leave their homelands with a resulting disconnection to family, community, culture, language, spirituality, and land – the report cites key elements of what Jesse Thistle includes in his concept of Indigenous homelessness (Thistle, 2017).

#### Institutionalized discrimination

Indigenous women face additional layers of entrenched misogyny and racism when seeking housing options across the continuum - both within their communities and beyond. The Indian Act replaced historical Indigenous governance models with the European patriarchal version that barred women from holding leadership positions and stripped them and their children of status based on marriage. Even with revisions to the Act to address gender-based discrimination, many families did not regain their status nor any housing rights that come with it, leading to significant continued generational outmigration and loss of identity. From an urban perspective, Indigenous women face discriminatory practices such as eviction without notice, unreasonable rent increases, and outright rental refusal based on their ancestry. Equally, a number of survey respondents noted that they experienced gender or racebased discrimination while trying to access shelters or transitional housing services.

#### Safety

Precariously housed women with limited options are especially vulnerable as they may remain in unsafe housing or abusive household situations to avoid losing their children to child protection services. For women in remote communities the choice is often between remaining with their abuser or being forced to relocate to shelter supports away from their communities – leading to loss of family and other supports.

For women in urban centres, affordable housing options are often located in unsafe neighbourhoods that expose Indigenous women and their children to prostitution, illegal drug use, and other criminal activity. Additionally, this lack of affordable housing can push women into drug addictions and sex work.

#### Access to services and trust

The lack of services and supports (e.g. medical care, shelters, welfare support, mental health services, education, and childcare services) in communities can be a key driver for Indigenous women to relocate to more urban centres.

The transition from a community to an urban centre can be daunting for many Indigenous women. Participants in the engagement sessions identified and found the additional rules, and requirements difficult to navigate. For women experiencing homelessness the bureaucratic application process for transitional and public housing can be a significant obstacle and is compounded by a lack of trust in case workers assigned to them. The availability of Indigenous support staff to help with applications was identified as a key benefit due to their more compassionate and helpful approach.

#### **Kinship**

Indigenous people's way to identify is firmly wrapped in kinship models and a culture of sharing which can be at odds with conventional approaches to supportive housing services. Stable, healthy, multigenerational homes can be viewed as a cultural norm rather than overcrowded. However, for homeless women transitioning into housing, the social isolation may drive them to open their homes to other homeless community members, which can ultimately cause them to lose their housing. The Housing First model may be more successful if this kinship concept is incorporated in its housing provision.

# Barriers to housing for women on-reserve

While housing is seen as more affordable on-reserve there is a significant lack of available housing, an over-reliance on single-family homes designed for larger families, and multi-year long waiting lists particularly for one person households.

Participants in the engagement sessions identified poor construction practices, lack of skilled workers, and improper building inspections as the reason for poor housing quality and high repair needs. Participants called for greater accountability and transparency related to financial management of housing and opportunities for capacity development, such as maintenance training.

3 🔨

#### Recommendations

The report highlighted 33 recommendations. A sample of these are provided below grouped by theme. Recommendations are worded exactly as they appear in the report.

#### Funding

Implement the National Housing Strategy to increase funding for affordable housing and repairs for Indigenous women and gender-diverse people.

Ensure that Indigenous women and gender-diverse people are consulted, as promised, throughout the development and implementation of the National Housing Strategy.

Increase financial and housing support for Indigenous women, especially those with children or adult dependents, to support Indigenous caretaking networks and help Indigenous women keep their children.

#### Information access and sharing

Build a one-stop information access point to summarize all the diverse programs and funding opportunities available to Indigenous communities, women, and their families to improve their financial stability and housing security.

Support Indigenous organizations that are developing and sharing best practices in financial and building management and maintenance, such as the First Nations National Building Officers Association (FNNBOA) and Aboriginal Financial Officers Association (AFOA), to help develop infrastructure solutions for remote and reserve communities (e.g., tele-inspections).

Support programs that help women develop basic home maintenance skills, so they can better prevent deterioration of their own homes, such as mould.

#### Appropriate housing

Ensure that housing on-reserve is built in consideration of the housing needs of those on the housing waitlists.

Support Indigenous-led cooperative housing projects that enable collective living. Suggestions in the engagement sessions were similar to co-housing models used in other countries: multiple families with private quarters and shared living spaces/kitchens, who help each other with chores, cooking, and care.

End the one-size-fits-all approach to Indigenous housing, and instead provide Indigenous women and gender-diverse people with a range of high-quality options. Reduce the overemphasis on homeownership and single-family homes in housing policy, and instead support more diverse living spaces that can meet the housing needs of all kinds of people.

#### Indigenous led supports

Support and fund Indigenous-led and -staffed Violence against Women shelters.

Support and fund training opportunities for Indigenous women to get social work and counselling degrees and certifications, so that more of them can work in the services used by Indigenous women.

#### Wrap around supports

Expand the use of the Good Neighbours model or the 'wrap around' services from the Housing First model to other kinds of services (for example, seniors care, child protective services) where they are feasible and not already in use.

The Housing First principle of community integration and the Good Neighbours concept are much more compatible with Indigenous world views than institutionalized settings and can help keep families and communities together.

## Fast Facts

- About NWAC "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."
- Indigenous women are more likely than non-Indigenous women to be experiencing housing insecurity or homelessness, especially hidden homelessness (ESDC, 2019a, 11).
- 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).
- The NWAC survey found that 43.8% of participants experienced discrimination from a landlord when trying to rent while 26.7% experienced discrimination when trying to access shelter or transition services.
- Housing issues are unique to Indigenous groups and the regions where they live within Canada (for example 50% of Inuit survey respondents from the Atlantic region of Nunatsiavut owned their homes while non-status First Nations and Métis from the Prairies had homeownership rates of less than 25%).

## Implications

The findings of this research have a number of implications for the housing sector and reinforce key themes (identified in bold) that have emerged across CMHC-supported research on Indigenous housing.

- Include the unique perspectives of Indigenous women, girls and gender diverse people in developing housing strategies and solutions. 'The unique challenges faced by Indigenous women, girls, and gender diverse people must be considered when developing housing strategies and solutions. Moreover, their voices must be heard and reflected in the solutions developed.'
- 2. Develop opportunities to advance Indigenous women in all aspects of the housing sector from construction and maintenance to housing governance. 'There is opportunity to support Indigenous women in becoming experts in all aspects of housing from construction, maintenance, to housing governance.'
- 3. Pair housing supports and services with housing provision for Indigenous women who are responsible for dependents. 'Housing provision is closely linked with caretaking of dependents (children, adults, and homeless family members) and the implications of programming and funding should recognize this link as these are developed.'
- 4. Work to undo the historical disenfranchisement of Indigenous women in housing provision, policies, and programs. 'As work continues on the development of distinctions-based strategies it is important to ensure that this does not continue the historical disenfranchisement of Indigenous women in both Indigenous communities and Canadian society.'

## CMHC's Indigenous Housing Research

The Government of Canada is committed to reconciliation and renewed relationships with Indigenous Peoples based on the recognition of rights, respect, cooperation, and partnership.

Working in collaboration with government and Indigenous partners, CMHC is committed to advancing research to support the goals of the National Housing Strategy and inform improvements to Indigenous housing outcomes in Canada.

CMHC supports research on priorities identified by Indigenous organizations and communities.

Where possible, this research is led by Indigenous organizations, advised by an Indigenous steering committee, or conducted by an Indigenous consultant, respecting Indigenous ways of knowing and priorities that emerge as a result of an Indigenous research process.

CMHC embraces the principles that govern Indigenous data and research in Canada, and articulated by First Nations, Métis, and Inuit governing bodies such as the First Nations principles of OCAP<sup>®</sup>.

## **Further Reading**

#### **Full Research Report**

Indigenous Housing: Policy and Engagement – Final Report to Indigenous Services Canada, March 31, 2020 https://eppdscrmssa01.blob.core.windows.net/cmhcprod container/sf/project/archive/research\_6/indigenous-housingpolicy-and-engagement--final-report-to-indigenous-servicescanada\_cover.pdf

#### **Research Conducted by**

Native Women's Association of Canada (NWAC)

#### **Project Managers**

Cate Soroczan Senior Specialist Canada Mortgage and Housing Corporation

#### For Further Reading

## The Housing Conditions of Off-Reserve Aboriginal Households

https://www.cmhc-schl.gc.ca/en/professionals/housingmarkets-data-and-research/housing-research/researchreports/housing-needs/socio-economic-housing-conditionsoff-reserve-aboriginal-households

#### Housing Conditions of On-Reserve Aboriginal Households

https://www.cmhc-schl.gc.ca/en/professionals/housingmarkets-data-and-research/housing-research/researchreports/housing-needs/socio-economic-housing-conditionson-reserve-aboriginal-households

6 🧥

#### CMHC helps Canadians meet their housing needs

Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians meet their housing needs for more than 70 years. As Canada's authority on housing, we contribute to the stability of the housing market and financial system, provide support for Canadians in housing need, and offer unbiased housing research and advice to Canadian governments, consumers and the housing industry. Prudent risk management, strong corporate governance and transparency are cornerstones of our operations.

For more information, visit our website **cmhc.ca** or follow us on Twitter, LinkedIn, Facebook, Instagram and YouTube.

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call **1-800-668-2642**.

©2022, Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of this CMHC publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or the entire content of, this CMHC publication, please send a Copyright request to the Housing Knowledge Centre at Housing\_Knowledge\_Centre@cmhc.ca</u>. Please provide the following information: Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.