

Housing Access

Advancing an Urban, Rural and Northern Indigenous Housing Strategy requires an understanding of the housing barriers faced by Indigenous people living in these areas. These barriers affect the creation of housing for Indigenous Peoples, and the ability of Indigenous Peoples to access adequate, affordable, and secure housing. Reports and research published by national and regional Indigenous organizations, House of Commons Committees and non-governmental housing organizations provide a summary of existing housing needs and barriers to access.

This paper synthesizes findings from these reports to provide a “snapshot” of the work that has been done to understand existing barriers to accessing housing and propose directions to address these accessibility concerns, though it should not be considered comprehensive. It is one of three theme papers on urban, rural and northern Indigenous housing. The other two focus on housing needs and housing funding.

Indigenous households are diverse in their histories and cultural backgrounds and require access to housing that suits their unique needs. Advancing improvements to Indigenous housing requires increased understanding of the challenges Indigenous households face in accessing safe, adequate, and culturally appropriate housing.

Barriers to accessing housing

Indigenous Peoples face many barriers when it comes to accessing housing that meets their needs. Some of the key barriers highlighted across reports include discrimination, limited choice in housing, a lack of culturally relevant housing, the need for housing with wrap-around supports, and limited access to homeownership.

Discrimination in the rental market

Many reports indicate that Indigenous households have experienced significant racism in the non-Indigenous housing system and have been denied services or been misunderstood by non-Indigenous housing providers ([Brant & Irwin-Gibson, 2019](#);

[Les Femmes Michif Otipemisiwak \[LFMO\], 2022](#); [National Housing Council \[NHC\], 2022](#)). Indigenous individuals have been reported to be subject to discrimination and racial profiling by landlords as well as service organizations and law enforcement ([Big River Analytics & Congress of Aboriginal Peoples, 2020](#)). Discrimination can take the form of overt racism from landlords or more covert decisions that unfairly result in an Indigenous applicant not being selected to rent a unit ([NHC, 2022](#)). Certain financial requirements for accessing housing, such as credit history or lump-sum payments (e.g. first and last month's rent), can also disproportionately disadvantage Indigenous households ([LFMO, 2022](#)).

Discrimination can reduce the effectiveness of existing supports. The efficacy of rental subsidies and social supports can be limited by the discrimination experienced by Indigenous people in the private rental market ([NHC, 2022](#)). Receiving supports can also

limit access to housing if landlords are hesitant or unwilling to rent to people receiving rental supplements or income assistance (LFMO, 2022; NHC, 2022).

Limited choice in housing

Due to limited availability of affordable housing, many Indigenous individuals in Canada (particularly women and 2SLGBTQIA+ people) are faced with a housing reality where they are forced to “take what you can get” and sacrifice safety and adequate access to resources (LFMO, 2022; Lindstrom, Lucas, & Milaney, 2021).

Many affordable housing developments and private market landlords require applicants to have good credit and rental history. For Indigenous households with histories of housing insecurity and low incomes, these requirements may be barriers to accessing housing. Some programs that provide housing have aimed to address these barriers by requiring character references instead of rental references or credit history (LFMO, 2022).

Location is important, not only to access services, but also for building community. Some Indigenous households may have chosen to live in urban, rural or northern areas – either permanently or temporarily - due to a lack of housing or services in their community or homelands. This relocation can result in Indigenous individuals feeling disconnected from culture, family, language, and the land (Native Women’s Association of Canada [NWAC], 2020).

Limited choice of housing often results in Indigenous households living in locations that do not meet their needs. Locations that are more affordable may not provide the amenities or supports that Indigenous households require, such as schools, transit, and services (LFMO, 2022). Some areas where housing is more affordable may also be unsafe due to the presence of criminal activity (Lindstrom et al. 2021; NWAC, 2020).

Lack of culturally relevant housing

Several reports described that the lack of culturally relevant housing is a barrier, since there are few housing options for Indigenous people that support kinship. Multigenerational families require access to larger housing units to stay together, but larger dwellings can be unaffordable. Opening one’s home to others out of kinship may result in the loss of housing (Lindstrom et al. 2021; NWAC, 2020; Pauktuutit, 2021). Housing that limits cultural practices also poses access barriers for Indigenous households. For example, building regulations regarding smoke detectors and sprinkler systems create environments where traditional practices such as smudging ceremonies cannot

take place (Lindstrom et al. 2021). Culturally appropriate design includes elements such as ceremonial spaces, as well as communal spaces (e.g. communal kitchens and dining rooms), outdoor cooking and gathering spaces, storage spaces for materials related to cultural activities (e.g., hunting and fishing, crafting), and accessible design to accommodate those with disabilities, older residents and visitors to promote “intergenerational connection” (Lindstrom et al. 2021, p.98).

Need for housing with supports

There are several groups within the Indigenous population in urban, rural and northern areas that have been identified across reports as requiring housing paired with the option of receiving additional supports. These groups include older adults, youth, young families, women, 2SLGBTQIA+ individuals, and people with disabilities (Congress of Aboriginal Peoples, 2020). Indigenous housing providers view the pairing of housing and culturally relevant wrap-around supports to be important in promoting housing stability for those who may experience greater levels of vulnerability (Aboriginal Housing Management Association [AHMA], 2022; Brant & Irwin-Gibson, 2019; CHRA Indigenous Caucus, 2020).

- Indigenous *older adults* may have difficulty finding housing that is barrier-free, culturally appropriate and affordable (Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities [HUMA], 2021). This age group may require additional supports to help maintain their homes and to allow them to age in place, or access to culturally appropriate seniors’ housing (LFMO, 2022).
- *Young families* may also require additional support to promote family stability and housing stability. Young Indigenous parents have been found to be vulnerable to family breakdown. The provision of culturally appropriate wrap-around supports is seen as a way to prevent child apprehensions and promote the well-being of families and children (Lindstrom et al. 2021).
- *Youth* aging out of care or leaving their families at a young age have been reported to experience challenges in transitioning to living independently (Pauktuutit, 2021). Programs that help youth find housing and build life skills can help to promote housing stability for young adults (LFMO, 2022).
- *Women and those identifying as 2SLGBTQIA+*, are particularly vulnerable to experiencing violence and may be forced to remain in unsafe situations due to a lack of other housing options (Standing Committee on

Indigenous and Northern Affairs [INAN], 2022; LFMO, 2021; Lindstrom et al. 2021; National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019). Pauktuutit has reported that, in Ottawa, there is a lack of shelters for families, and many Inuit women perceive the available shelters and transitional housing to be unsafe for them and for their children (Pauktuutit, 2021). More supports are needed to help women navigate the process of finding housing, particularly women who are arriving in urban centres from their Indigenous homelands and are unfamiliar with market and social housing (HUMA, 2021; Pauktuutit, 2021). The National Inquiry into Missing and Murdered Indigenous Women and Girls called for all governments to build and repair housing that meets the needs of Indigenous women and to provide safe spaces for people who need help and who are homeless or are at risk of becoming homeless. This includes access to safe, dedicated 2SLGBTQQIA shelters and housing, dedicated beds in shelters for trans and non-binary individuals, and 2SLGBTQQIA-specific support services for 2SLGBTQQIA individuals in housing and shelter spaces (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019).

Limited access to homeownership

Homeownership is linked to multiple positive health, mental health, and economic outcomes for Indigenous households (Big River Analytics & Congress of Aboriginal Peoples, 2021), but many encounter barriers when trying to purchase a home. These include difficulties qualifying for a mortgage, a lack of credit history, and difficulties navigating the mortgage negotiation process. Rates of homeownership are lower among Indigenous households, and more Indigenous homeowners hold mortgages than non-Indigenous households (Baspaly et al., 2021).

There is an identified need to make the mortgage process more culturally appropriate. Some Indigenous people (including – but likely not limited to – women, Two Spirit and LGBTQQIA+ individuals) have been found to experience discrimination from banks and mortgage specialists and could benefit from culturally appropriate, safe spaces to learn about the process of homeownership (LFMO, 2022) and financial planning training and support around home ownership (INAN, 2022).

Summary Of Directions Proposed Across Reports

There have been a number of directions proposed in published reports for increasing housing access for Indigenous Peoples in urban, rural and northern areas. These include developing programs to support home ownership, building more culturally relevant housing, and advancing research and data development.

Developing programs to support homeownership

There have been a number of calls to develop programs to support homeownership for Indigenous populations, or to expand or revise existing programs to better reflect the needs of Indigenous households (e.g. AHMA, 2022; LFMO, 2022; Ontario Non-Profit Housing Association [ONPHA], 2020). It has been recommended that this be done in consultation with Indigenous populations to fully understand their experiences with homeownership and systematic challenges they encounter (LFMO, 2022).

Building more culturally relevant housing

To improve access to housing, there have been calls to increase the availability of housing across the housing continuum that is culturally appropriate for Indigenous households (HUMA, 2021; LFMO, 2022; NWAC, 2018). This includes supporting Indigenous-led housing initiatives and developing housing that is affordable for Indigenous households, located in safe neighbourhoods, linked with support services, and that is designed in ways that reflect Indigenous cultural practices and promote community and kinship.

Advancing research and data development

There is a need for more research and data to further understand the barriers to housing access for Indigenous women, people with disabilities, individuals identifying as 2SLGBTQQIA+, and older adults. It has been recommended that these groups be involved in informing the development and delivery of the solutions designed to address these barriers.

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