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Reframing Indigenous housing policy in northern Canada

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ABSTRACT

This review offers a critical discussion of the contemporary housing policy framework in northern Canada. The severity of housing need among Indigenous households in northern Canada has led to a 'crisis' framing that dominates northern policy discourse, shapes northern housing policy and programs, and ultimately undermines efforts to provide meaningful, evidenced and northern-driven housing policy. We focus our attention on two critical elements of contemporary northern housing policy: 1) the linear 'housing continuum' model and metrics used to measure housing need according to national standards; and 2) sporadic, crisis-driven funding for northern housing. Each of these policy tools have significant implications for the ways in which northern housing policy is developed and implemented across the homelands of northern and Indigenous peoples in Canada, and none are responsive to or reflective of northern housing needs and realities. We call instead for a reframing of northern Indigenous housing policy towards conceptualising housing as 'home' by centring individual and community wellness and Indigenous self-determination through housing. This discussion contributes to our understanding of appropriate approaches to the development of housing policy among Indigenous communities and among other communities experiencing disproportionate levels of housing need.

KEYWORDS: Housing policy; northern Canada; Arctic; Indigenous; self-determination; crisis

Introduction

The housing crisis in northern Canada has been underway since the mid-twentieth century, when housing programs were first introduced in northern communities to facilitate the centralisation and assimilation of

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Indigenous peoples as well as the dispossession of their lands for the purposes of non-renewable resource extraction and Arctic sovereignty (Tester, 2009). Since then, the Canadian state has been engaged in the ongoing reproduction of a northern housing policy framework consistently oriented around settler colonial values and objectives. As a result, the northern housing 'crisis' is in reality a chronic condition of northern, Indigenous housing shortage, need, and entrenched inequalities resulting from colonial policy interventions on the part of the federal government (Qikiqtani Inuit Association, 2013; Senate of Canada, 2017, 2022). The framing of northern housing through the lens of 'crisis' has facilitated - and been used to justify - a northern housing policy approach that continues to focus on stop-gap measures that address only the 'downstream' effects of persistent housing failures. In fact, we argue that this policy framework serves to further entrench the northern housing crisis by continuing to undermine the self-determination of northern, Indigenous peoples while also impeding the sustainability of northern housing governance.

By examining a policy framework, this review is not limited to a specific housing policy currently in place in northern Canada. Rather, we adopt a broad definition of public policy (following Wieble & Sabatier, 2017) as encompassing both formal and informal, written and unwritten governance tools and actions, as well as the absence of action. Thus we focus attention on the underlying ideologies that unite housing policies in Canada's northern territories (the Yukon and Northwest Territories) as well as within Inuit Nunangat (including Nunavut, Nunatsiavut, Nunavik and within the Inuvialuit Settlement Region). Numerous Indigenous organisations across this region have called for a devolution of housing programs and services, and ultimately self-determination of housing as a means of addressing structural and systemic issues (Pugsley, 2022). Northern communities do not view the northern housing crisis as a recent phenomenon without history, nor a 'problem' that can be effectively or sustainably addressed through unpredictable funding announcements and policy and programs designed outside of the northern context (Christensen, 2017; Inuit Tapiriit Kanatami (ITK), 2019; Northern Housing Forum, 2019). Rather, they recognise the northern housing crisis as an ongoing, chronic condition of underfunding as well as the failure of top-down, one-size-fits-all approaches to meeting the diverse housing needs of northern Indigenous communities. Moreover, they collectively argue that northern housing policy fails to recognise the central role that shelter plays in the articulation of Indigenous epistemologies that understand home as intimately connected to land as well as individual, familial, and community health and wellbeing (Perreault et al., 2022; Quilliit Nunavut Status of Women Council, 2007; Thistle, 2017).

To support the agency and self-determination of northern Indigenous communities and regional governments, three critical elements of the northern housing policy status quo must be fundamentally challenged. Specifically, we interrogate the housing continuum model developed by the Canadian Mortgage and Housing Corporation (CMHC) and the metrics

used to measure housing need, such as core housing need and housing needs assessment tools, as well as the funding mechanisms that enable the implementation of northern housing programs. Each of these policy tools have significant implications for the ways in which northern housing policy is conceptualised, developed, and implemented across the homelands of northern and Indigenous peoples in Canada, and none are responsive to or reflective of northern housing needs and realities. Each of these tools is discussed in turn below.

Background: northern housing policy in Canada

Northern Canada is a vast territory delineated by contrasting and contested political, ecological and geographic boundaries. While ‘northern Canada’ is a common reference in the public vernacular, the region is a composite of urban, rural and more remote fly-in or boat-in only areas, diverse landscapes and climatic conditions—each with their own unique building code requirements, shipping seasons and construction needs. The Indigenous peoples whose homelands comprise the North are equally diverse with unique linguistic traditions, lifeways and livelihoods, relationships with their lands, governance frameworks, and ways of creating and articulating ‘home’. Importantly, however, the federal government plays a key role in the funding of housing across northern Canada through constitutional and federal responsibilities.

In 2023, the Assembly of First Nations estimated that 157,453 new homes are needed to bring the housing needs of First Nations communities in Canada on par with the rest of the country (Assembly of First Nations (AFN), 2023). These needs continue to grow as Indigenous populations increase: the Indigenous population in Canada is the youngest and fastest growing in the country, with housing needs that far exceed those of the non-Indigenous population (Statistics Canada, 2021). In 2021, across the three territories (the Yukon, Northwest Territories and Nunavut), the proportion of households in core housing need among non-Indigenous households was 7.3%, lower than the national average of 7.7%. Meanwhile, for Indigenous households, core housing need¹ was the highest in the country at 16.9% in the Northwest Territories, 18% in the Yukon and 45.9% in Nunavut (Statistics Canada, 2022). Houses also deteriorate faster in the North than in other locations as they are not built for the northern climate (McCartney et al., 2018; Tester, 2009). While the housing governance structure and funding mechanisms differ substantially across northern Canada, widespread, chronic housing need unites these northern housing geographies.

Within Inuit Nunangat, housing policy is developed through the Inuit Crown Partnership Committee (ICPC), created in 2017 to facilitate bilateral cooperation between the federal government and Inuit leadership. Representatives from the federal government, elected leadership from all Inuit regions and Inuit Tapiriit Kanatami negotiate housing policy priorities that are then adopted, modified or ignored in the annual federal budget

announcement. Funding earmarked for Inuit housing is then divided amongst the regions based on an algorithm agreed upon by the members, including a base percentage of funding with additions determined on a per capita basis. The administrative burden of accessing these funds and restrictions governing its use differs between each region where the Nunatsiavut Government (currently the only Inuit self-government) is clearly and uniquely advantaged by direct funding that can be carried over year by year and used to address self-determined housing priorities. Additional housing funding for Inuit is available through unique competitive funding programs, such as the Indigenous Shelter and Transitional Housing Initiative, developed through a partnership between Pauktuutit and the CMHC (CMHC, 2023).

Housing for northern First Nations on and off-reserve in the Yukon and Northwest Territories is funded through the CMHC, whose funding for northern housing each year is designated by the federal government with cost-matching requirements from the respective territorial governments. In this context, housing policy is determined through bilateral agreements between the territorial governments and the federal government as well as through the Housing Partnership Framework, though Indigenous self-governments and land claim organisations are increasingly the recipients of direct federal funding. Importantly, this does not include direct territorial funding, and critically, not all northern Indigenous communities are governed under self-government, nor have settled land claims, thus excluding them from direct funding options. The federal budget announcement in April 2024, which included mention of the Urban, Rural and Northern Indigenous Housing Strategy, formalised this policy of direct funding exclusively to 'Modern Treaty Self Governing Indigenous Governments' (Government of Canada, 2024). Moreover, direct federal funding is predicated upon the presentation of a community housing plan which must include federally standardised housing needs assessment metrics.

Yet despite the diversity of housing needs and governance arrangements across northern Canada, the current policy and funding regime maintains the status quo of sporadic, crisis-driven funding for northern housing that serves as an obstacle to contextually- and culturally-appropriate, sustainable planning in response to chronic housing need. The consequences of this approach are not only a persistence of the northern housing crisis, but a worsening of housing conditions across northern communities.

Interrogating the Northern housing continuum and metrics of housing need

In their Status of Housing Report for 2020, the Nunavut Housing Corporation describes 'gaps in the housing continuum' referencing the linear housing model designed by the CMHC that moves from homelessness and housing need to home ownership (see also: GNT, 2023). Meanwhile, the Northern

Housing Forum acknowledged that ‘elements of the housing continuum are lacking in the North, such as sufficient transitional housing options, supportive housing/assisted living, cooperative housing, and private rentals’ (2019: 1). Within a region where the vast majority of available housing is public housing (Housing NWT, 2021; NHC 2020), and where many residents are unable to build credit to secure a mortgage, access financial services, or afford the cost of purchasing or maintaining a home, CMHC’s housing continuum fails to provide an appropriate housing model. Moreover, it does not articulate the corresponding interconnections with Indigenous conceptualizations of home—namely that home is not tied exclusively to a structure of habitation, but is rather cultivated through familial, community, cultural and spiritual ties, including connection to land (Christensen, 2017; Thistle, 2017).

And yet, the current northern housing policy framework is centred around CMHC’s housing continuum, which directly informs housing policy objectives and specific housing initiatives oriented around the promotion of market home ownership despite the absence of housing markets in most northern communities.² It also underpins the development and implementation of transitional and supportive housing programs, a key policy area under both *Reaching Home: Canada’s Homelessness Strategy* (Government of Canada, 2019) as well as the *National Housing Strategy: A Place to Call Home* (Government of Canada, 2017), which require the existence of a diverse and accessible housing stock to aid in the movement of unhoused northerners from acute forms of homelessness into affordable, long-term accommodation.

Underpinning the housing continuum are the use of decontextualised policy tools such as the core housing need metric and housing needs assessments that provide a measurement of housing demands. As a result, community housing need itself is determined and articulated through questions and surveys created within a framework that asks community members to prioritise areas of housing need within certain predefined categories following a national standard. Moreover, these universally-measured metrics are based on southern models that silo housing from other generators of home and fail to reflect northern realities and the lifeways of Indigenous peoples (McCartney et al., 2018).

Core housing need represents the minimum standard of housing affordability, suitability and adequacy that a household requires, and was designed to provide simple, cross-country comparisons. However, as a key housing metric, it is largely irrelevant to the North as it fails to represent any contextual or cultural factors framing housing needs (Nishnawbe Aski Nation, 2019). As the core metric in the development of Housing Needs Assessments, an evaluation tool that directly informs policy and funding by the CMHC, it significantly limits the scope for northern, Indigenous communities to articulate their own conceptualizations of home and resulting housing priorities. As demonstrated in Pugsley (2022), in the context of Fort Good Hope, NWT, the current priority of Housing NWT to build nuclear

family-sized fourplexes in northern communities runs counter to the locally-identified housing priority for single adult and extended family-sized dwellings to better facilitate the aging-in-place of community Elders.

The need for direct, predictable, sustainable funding

In its report on Indigenous Housing, the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities identified the need for 'adequate, long-term, and sustainable funding' as critical to supporting northern, Indigenous communities in the realisation of their housing needs and priorities (Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, *Housing of Commons, Canada (HUMA)*, 2021). Current disproportionate levels of housing need experienced within northern and Indigenous communities have been created and perpetuated by the long-standing underfunding of housing and related infrastructure by the State (Riva et al., 2021).

Yet the current federal funding environment for northern housing development focuses on competitive funding opportunities and delivery through a crisis framing, which relies primarily on annual (as opposed to multi-year or ongoing) and sudden (one time) influxes of funding every few years to selected communities. These funding opportunities are delivered through specialised themes, which force Indigenous communities into competition with each other where evaluation criteria include level of need and connection to theme (CMHC, 2023).

When funding is delivered, it is tied to federal government fiscal-year deadlines that may be in direct conflict with northern transportation and building cycles (Northern Housing Forum, 2019). Furthermore, this approach applies a lever of control held by the federal government, challenging Indigenous self-determination in housing and creating instability that prevents long-range community planning, community participation in the housing process, and community sustainability. It also burdens community housing staff with excessive reporting and funding application requirements, diverting already-constrained human resources away from fulfilling community housing needs and towards the tangled bureaucracy created by the system (Pugsley, 2022). These measures institutionalise reactionary housing governance, and further prevent the development of hard and soft infrastructure to enable the cultivation of a northern housing industry to meet community-determined social and cultural needs.

Yet the lack of consistent, annual funding for northern housing is only one part of a much larger funding problem when it comes to sustainable, northern housing: chronic underfunding has characterised the larger context of the northern housing crisis for decades. The gap between the funding needed to address northern housing need, and the funding provided by the federal government from year to year, ensures the deepening

of the housing crisis and prevents the sustainability of Indigenous self-determination of housing (see Corntassel, 2012).

In 2022, the Government of Canada committed \$4.3 billion in new spending to Indigenous housing initiatives. The funds were earmarked for housing improvements, the construction of new units, and included \$300 million over five years for the development of an Urban, Rural and Northern Indigenous Housing Strategy to be 'co-developed' with Indigenous peoples (Indigenous Services Canada, 2023). From this total, \$845 million was allocated over seven years to housing across Inuit Nunangat (Government of Canada, 2022). This was a unique and celebrated announcement resulting from decades of lobbying by First Nations, Métis, and Inuit organisations, though the investments needed to end the housing infrastructure deficit far surpass federal commitments. For example, the 2022 federal budget announcement came after a pre-budget submission from ITK identifying the need for an investment of \$3.04 billion¹ over 10 years to bring Inuit core housing needs on par with Canadian averages (ITK, 2022). Meanwhile, in 2023, the Assembly of First Nations' report 'Closing the Gap' revealed that over \$349 billion is required to meet the federal government's 2030 target of eliminating housing inequities in First Nations communities across Canada (AFN, 2023). This was further supported by Canada's Auditor General who released a report in March 2024, noting that 'Indigenous Services Canada and the Canada Mortgage and Housing Corporation have been mandated to work with First Nations to meet their housing needs by 2030. We found that 80% of these needs were still not met with 7 years left before 2030' (Auditor General of Canada, 2024). Nevertheless, the federal government's Budget 2024 announcement only allocated \$918 million towards Indigenous housing, a far cry from the amount needed to meet the 2030 target (Government of Canada, 2024).

Canadian federal investments in Indigenous and northern housing have thus repeatedly fallen short and as a consequence both fail to remedy decades of underfunding and neglect as well to prepare for the future: for example, the climate crisis is changing the landscape of community planning and development (NWTAC, 2019). Long-term, predictable and adequate funding is essential for communities to approach housing through the lens of sustainability, addressing climate change impacts on infrastructure as well as social, cultural and economic community needs.

Housing as home: a new 'end-goal' for Northern housing

In his 2017 Definition of Indigenous Homelessness in Canada, Métis-Cree scholar Jesse Thistle highlights myriad colonial interventions into Indigenous lives that continue to undermine traditional governance systems and Indigenous ways of homemaking, with housing policy at the forefront. Meanwhile, as articulated by Indigenous peoples across northern Canada, housing is much more than a financial asset and should provide a place that cultivates autonomy, cultural identity, health and wellbeing, and access

to land (Christensen, 2017; Perreault et al., 2022; Quillit Nunavut Status of Women Council, 2007). Yet, the ideological orientation of the northern housing policy framework fails to recognise the unique northern housing landscape as well as diverse Indigenous conceptualizations of home (Campbell et al., 2022; Schiff et al., 2021).

Housing crises are being experienced in a variety of contexts globally, and certainly their implications in the diverse international contexts of northern and Indigenous housing have been documented in places like the US, Greenland, Australia and New Zealand (Andersen et al., 2016; Christensen et al., 2023; Tedmanson et al., 2022). The development of housing policy that is responsive to the values, needs and self-determination of Indigenous communities is clearly important not just in the Canadian context but in other settler colonial contexts as well.

We are at a critical point in this chronic northern housing 'crisis' where we must reorient the end goal of northern housing policy towards the cultivation and sustainability of home-policy that recognises the relationships between housing and all other aspects of individual, familial and community wellbeing (ITK, 2019, 2023; Nishnawbe Aski Nation, 2018; Thistle, 2017). Beyond addressing the basic need for adequate shelter, northern housing policy must embody a more holistic approach that recognises the connections between housing and community development, changing climatic conditions, governance and self-determination, and the diverse cultural strengths of northern communities.

Notes

1. Core housing need is a household measurement of housing adequacy (need for major home repair), affordability (costs less than 30% of before-tax household income) and suitability (the number of bedrooms relative to the size and composition of the resident household). A household is in 'core housing need' when they fall below at least one of these minimum thresholds (Statistics Canada, 2021).
2. Similar arguments about the inappropriateness of home ownership models in Indigenous communities have been made in other settler colonial contexts such as Australia (see Memmott et al., 2009).

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