Waakia'ligan: Community Voices on Housing at Garden Hill First Nation, Manitoba

By

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Abstract

This research analyzed the housing crisis in Garden Hill First Nation (GHFN) through interviews with 11 key informants knowledgeable about culturally appropriate housing and other relevant issues. Government policies have obstructed the community's aspiration of integrating their culture and governance in housing solutions. Private housing is not an option as a Certificate of Possession requires a band guarantee and mortgage, and mortgage options were impossible while under third party management. Fundamental change is needed in the current top-down model for First Nation housing, which results in culturally and climatically inappropriate homes. Further, with building materials purchased outside GHFN, 94% of housing money leaves the community. A community-based housing enterprise, where local materials and labor are developed and used, is needed to improve the housing situation in GHFN.

Key words: Housing, Certificate of Possession, Colonization, Capacity building, Homelessness, Colonization.

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Dedication

To my beloved

FAMILY

"Life's greatest blessing, a group that dreams, laughs, plays and loves together, those whom you can always count on; different branches of a tree in different direction yet the root remain as one"

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Chapter 1: Indigenous Communities and Their Housing Crisis Scenarios in Canada

"Housing is not the only issue, but all issues relate to housing."

— Andy Moorhouse[1]

There is an acute housing crisis in Indigenous communities (Canadian Press, 2011; CBC, 2015; Stastana, 2014). Indigenous organizations, academics and the press apply the term 'housing crisis' to describe housing shortages and conditions exacerbated by growing populations in Indigenous communities (MacTavish et al., 2012). This housing crisis in Indigenous communities violates the basic human right to shelter and is not news but a long-term reality to those living in Indigenous communities (Canadian Press, 2011; CBC, 2015; Stastana, 2014).

> The right to shelter, to have one's own bed to sleep in, a roof over one's head, a place where one's person and possessions are safe is a human right. It is essential to the preservation of one's dignity and health, one's own space in the world (TCRC, n.d., p.1).

For a long time, Canadian housing policy has largely overlooked Indigenous housing issues and little action has been taken to address them (Monk, 2013). This research seeks to describe the housing crisis and needs of the Garden Hill First Nation (GHFN) community, considering the aspiration of the GHFN people for culturally appropriate housing in relationship with local social and economic activities (MacTavish et al., 2012). A contributing factor in First Nations' (FNs) housing crises is the lack of land ownership on reserve, making a mortgage difficult for community members to obtain (Alcantara, 2002). Thus, the Certificate of Possession

[1] President, Kativik Municipal Housing Bureau speaking on the housing conditions in Inuit at the workshop on "homelessness and housing realities for Inuit", March 18-19, 2008, in Ottawa (Knotsch, C., & Kinnon, D. (2011)).

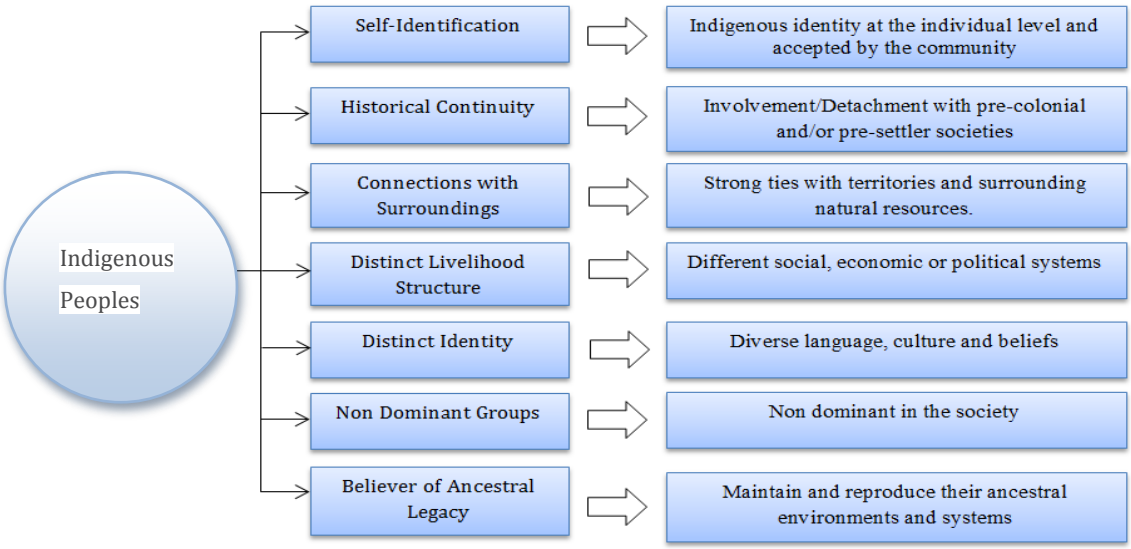
(CP) is explored as a way to obtain lawful possession of a parcel of land to ensure the security of tenure and to create a sense of ownership (INAC, 2013). Six Nations, an Indigenous reserve in Ontario, has been using CP in an innovative way to manage loans from financial institutions and help build sustainable housing for their members (Alcantara, 2002). This research looks at the applicability of CP in Garden Hill.

1.1 Background

1.1.1 Indigenous Peoples

Indigenous peoples are the first inhabitants of a given region, with a distinct identity and who claim the lands they inhabit, in contrast to and in contention with colonial societies and states (Sanders, 1999; Kendall, 2001; Coates, 2004; Bernhardt, 2015). The United Nations (UN) defines Indigenous peoples as individuals who occupied a nation or land when individuals of different societies or ethnic inceptions arrived (UN, n.d.). Due to the diversity of Indigenous peoples around the world, there is no official definition of ‘Indigenous peoples’, but rather the UN developed a system to understand the term based on the criteria outlined in Figure 1.1.

Figure 1.1: Characteristics denoting Indigeneity (adapted from UN, n.d.)



The "Indigenous and Tribal Peoples Convention, 1989" (No. 169), known mainly as the International Labor Organization (ILO) Convention 169, provides a definition of Indigenous peoples based on the social, cultural and demographic characteristics of a community. Indigenous communities are the "Tribal peoples in independent countries whose social, cultural and economic conditions distinguish them from other sections of the national community and whose status is regulated wholly or partially by their own customs or traditions or by special laws or regulations" (Swepston, 1990; UN, n.d., p.4). Canada officially recognizes three groups of Indigenous peoples: First Nations, Métis and Inuit; however, the definitions of these groups have been criticized within Indigenous communities as a state-imposed idea of Indigenous identity with the goal of establishing a discourse of assimilation (Alfred & Corntassel, 2005; Monk, 2013).

1.1.2 Waakia'ligan: Indigenous Meaning of Housing

Waakia'ligan is the Oji-Cree word for housing. In Indigenous culture, housing is not just a place to live rather it is a prime source of an individual's cultural identity (Monk, 2013). Housing is a major site of colonial encounter (Monk, 2013) and "many cultures around the world are distinctive because of their immediately recognizable housing forms and styles and for the integration of their housing and community services with other patterns of daily living, including economic and social activity" (Dessult & Erasmus, 1996, p. 604). An Indigenous house is a reflection of community's culture and social life and a core of family relationship. Perry (2003) describes the role of housing in Indigenous culture as:

> Housing was not simply a matter of wood, mud, and mortar or even human shelter; it was an animated social force that was generative of proper gender roles, work habits, and domestic ways. Given the many meanings attached to houses, it is not surprising that they became contested sites in the colonial encounter. When natives and newcomers clashed over the household space, they were playing out one component of a larger clash over appropriate gender, economic, and settlement patterns, over, in other words, the politics of daily life (Perry, 2003, p. 587-588).

1.1.3 Housing Crises experienced by First Nation people on reserve

Canada's FN on-reserve housing is now in crisis due to acute housing shortages, presence of mold contamination, overcrowding and structural deficiencies (Canadian Press, 2011; CBC, 2015; MacTavish et al., 2012). The Universal Declaration of Human Rights (1948) defines access to proper housing as a basic human right:

> Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services, and the right to security in the event of

> unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. (Article 25(1)).

Manitoba's First Nation communities are facing a severe housing shortage due to population growth, inadequate funding from the government, restrictive government policies, lack of land ownership on reserve by communities, lack of home ownership by residents and culturally inappropriate housing designs, among other factors (Kendall, 2001; Mctavish et al., 2012). Houses on FN reserves within Manitoba are in bad repair and overcrowded: an estimated $2 billion is required to eradicate the mold and address chronic overcrowding in FNs in the province (Canadian Press, 2016; Onkwehonwe Week in Review, 2016). This is more than thirteen times above the Federal government's annual housing budget of $150 million for all reserves across Canada (Puxley, 2016). Chief David McDougall of St. Theresa Point FN in Northern Manitoba described the housing problem as a "ticking time bomb" considering the long waiting list for housing (Puxley, 2016; Boissoneau, 2016). In the cluster of four reserves that includes GHFN, the waiting list for housing is 1500 and many people have resorted to taking turns sleeping due to the large number of people living in many houses (Puxley, 2016).

Housing connects people to their land and culture (Kelm, 2015). Housing quality, affordability, accessibility and overcrowding seriously affect a person's life and wellbeing (Reading & Halseth, 2013; Monk, 2013). Inability to access adequate accommodation may lead to homelessness, which has a direct negative impact on health (CMHC, 2005; Reading & Halseth, 2013). Housing and homelessness have a linear connection, with lack of affordable and suitable housing worsening the situation of homelessness (Schiff, 2013; Kauppi et al., 2015; Canadian Press, 2016; Peters & Christensen, 2016; Homelessness Hub, n.d.). A disproportionately high number of homeless persons in Canada are Indigenous people, and the

main reasons for their homelessness are unemployment, overcrowding and lack of financial resources, followed by a lack of available housing (Kauppi et al., 2015). For example, Indigenous people constitute around 15% of the Toronto's homeless population, although representing only 0.5% of the total population (Homelessness Hub, n.d.). Similarly, Kauppi et al (2009) found one quarter to one third of greater Sudbury's homeless population is Indigenous, although they represent below 7% of Sudbury's population (Statistics Canada, 2008; Kauppi et al., 2009). A recent study done by the Canadian Observatory on Homelessness shows that in some Canadian cities, such as Yellowknife and Whitehorse, Indigenous people make up 90% of the homeless, and in Winnipeg and Thunder Bay Indigenous people constitute 50% of the homeless population (Homelessness Hub, n.d.).

Overcrowding may result in an increased risk of contagious diseases, including tuberculosis, flu and hepatitis (Office of the Auditor General of Canada, 2003; CMHC, 2005; Reading & Halseth, 2013). There is an association between poor quality, overcrowded living conditions and the spread of tuberculosis (TB) (Koch et al., 2003; Kovesi et al., 2007; Orr, 2007; Clark et al., 2002; Berghout et al., 2005). Tuberculosis is nine times more pervasive within Canadian FN communities than in the general Canadian population (IHC 2003; Durbin 2009). An increase of one person per room can raise the risk of two or more cases of TB occurring by 400% (Clark et al., 2002). When 20 people are sharing a three bedroom house with the whole house having five rooms, as some in GHFN are, this means 15 extra people in the home and 6000 times the risk of TB spreading.

Respiratory illnesses are also more prevalent in FN homes. The National Aboriginal Health Organization (NAHO) has estimated that 44% of on-reserve homes contain mold, resulting in high rates of various respiratory illnesses, including asthma (Health Canada, 2000;

McHardy & O'Sullivan, 2004; Adelson, 2005; NAHO, 2006). In boreal and arctic areas, it is often very cold outside for five to seven months of the year, which requires for a comfortable indoor climate, home heating and limiting outdoor air intake into the home. As air contaminants are concentrated during the heating season, tobacco smoke, dust mites and mold contaminating indoor air quality significantly raises the risk of asthma, especially in children (Dales et al., 1999b; National Academy of Sciences, 2000; Mack, 2003; Berghout et al., 2005).

1.1.4 Certificate of Possession (CP) as a Possibility for Dealing with the Housing Crisis

Canadian Indigenous communities have a long history of sharing their resources among community members (Gray et al., 2003; Anderson & Giberson, 2004). Historically, rather than focusing on distinct individual identities, Indigenous peoples in Canada have shared their resources, lands and capital, and lived a communal life (Gray et al., 2003; Anderson & Giberson, 2004). Today, FN people live on reserve land that is owned by the Crown, rather than by individuals or the band, which, in terms of capital accumulation, makes these FN people on reserve landless[2].

Reserve land is for the utilization of the local FNs, but the official title to this land remains with the federal Crown (INAC and Canadian Bankers Association, 2005). The title of First Nation reserves is made clear in the *Indian Act*, section 18 (1):

> Reserves are held by Her Majesty for the use and benefit of the respective bands for which they were set apart, and subject to this Act and to the terms of any treaty or surrender, the Governor in Council may determine whether any purpose for which lands in a reserve are used or are to be used is for the use and benefit of the band (Government of Canada, 2015: s. 18(1)).

[2] "Band" technically means a "community of Indians" as designated under the Indian Act, and the Band council is the governing body for the band. However, FN people quite often use the term "band" to refer to their local government.

However, many scholars now advocate that if FN communities were to have access to private property, they would have more ability to solve their housing crisis (Monk, 2013). The CP has the potential to play a vital role in solving the issue of private property rights along with the housing crisis. Indeed, 301 FN communities have employed and are using CP in an effort to address their bad housing conditions and housing shortages (Alcantara, 2002). The CP, as described in sections 20-29 of the *Indian Act*, allows the band council to assign right of possession to a portion of reserve land to an individual band member or members (Alcantara, 2002). The CP allows the designated member or members or their heir/s to build a house on that land or to extract resources from their property. However, the CP does not grant full ownership of the land, rather it gives individuals the ability to get around the federal debt seizure provision (see s.29) of the *Indian Act* and enables band members to apply for a mortgage. Section 28 and 89 of the *Indian Act* prohibit the seizure of property on reserve (MacTavish et al., 2012), which results in banks not being willing to loan to FN members. Therefore, this research will examine the use of CP as one possible solution to the housing crisis in GHFN.

1.2 Research Purpose and Objectives

The purpose of the research is to describe the housing situation in GHFN. This research has two general objectives:

a) To describe the housing needs and aspirations of the GHFN communities.

b) To explore Certificate of Possession (CP) as one possible solution to the housing crisis.

Specific research questions under each objective are as follows:

a) To identify the housing needs and aspirations of the GHFN communities.

    1. What are the main reasons behind the housing crisis?
    2. What are peoples' hardships due to the crisis?

3. How can housing become more culturally appropriate to the GHFN people?

b) To explore Certificate of Possession (CP) as one possible solution to the housing crisis.

1. What are GHFN community members' perspectives of CP?

1.3 My Interest in this Thesis Topic

To explain why I was interested in this topic in the first place, I will go back to 2008, when I was a first-year student at University of Dhaka. At that time I was scrambling with various social and economic theories. One of them was the modernization theory, which theorizes that underdeveloped countries can be brought to development in the same way more developed countries were. Critiquing modernization, some scholar raised the dependency theory that states in modernization resources flow from the periphery of poor to a core of rich people. After reading various articles on those theories and realized that still, we have (The country I came from, Bangladesh) the colonial legacy in our mind and modernization, despite privatization being heralded as the silver bullet for development to many of the thinkers and policymakers of the country. There were some scholars too who rejected the view that underdeveloped countries are merely primitive versions of developed countries, rather each country has its unique features and structures of its own.

In 2014, I started my journey at University of Manitoba. At the university, I was introduced to the Indigenous people of Canada, the Indian Act, and Reserve lands etc. To my surprise, I saw that the idea of modernization and assimilation existed in the Indian Act and in various colonial policies of Canada. And like developing countries, modernization and privatization theories are being applied to housing policy as perhaps the only solution to development in First Nation reserves. I also read the various resistance stories by the Indigenous people. To me documenting community voices regarding housing at Garden Hill First Nation,

Manitoba and Resistance provided a tangible example and study of the dependence theory that I read 6 years ago. Obviously, Indigenous communities want development but they want it in their way, where they can incorporate their indigenous worldviews with modern knowledge.

This research is my heart-felt effort to learn more about the Indigenous communities (First Nations, Inuit, Metis), Indigenous culture of Canada with the intent to improve housing.

1.4 Study Area

This research was conducted with GHFN in Island Lake, which includes four fly-in communities in Northern Manitoba, Canada (see Figure 1.2). Garden Hill First Nation is approximately 610 kilometers northeast of the City of Winnipeg and 310 kilometers southeast from the nearest city, Thompson (FARHA, 2014a). The community is located on an island and is isolated, without any access to all-weather roads, reachable only by boat or plane in the summer and ice roads in the winter (Zahariuk, 2013). Cars, vans, trucks and snowmobiles are the principal means of transportation within the community (Statistics Canada, 2016a). Almost all of the people living in GHFN speak the Ojibway-Cree dialect (Statistics Canada, 2016a; FARHA, 2014a). The community elects a chief and band council through a Custom Electoral System (Statistics Canada, 2017; Zahariuk, 2013). In GHFN there are only 505 household units for the population of 2591 people (see Table 1.1), comprising 420 band owned houses, 55 rental units and 30 that are privately owned, and 99% of these houses are considered in need of renovation, with 62.23% in need of major repairs (Statistics Canada, 2016).

Figure 1.2: Map showing Location of Garden Hill First Nation (Four Arrows Regional Health Authority [FARHA], 2014)

Table 1.1: Profile of Garden Hill First Nation.

	Garden Hill First Nation	**References**
Population	2591	Statistics Canada (2016)
Land area (km)	84.19	
Population density (per km)	30.8	
Median Average family income ($)	37,077	
Households	505	
Employment rate	23.73% of labor force (15 years and older) have jobs	
Percentage adult literacy (2005)	24.5% have completed secondary school	

	Garden Hill First Nation	References
Water Supply	Water from Island Lake is chlorinated and distributed through pipes. Some residents have water trucked to barrels or reservoirs, others have no water service	FARHA (2014)
Sewage Treatment	Pit latrines, septic systems and sequencing batch reactor	
Waste Disposal	Open garbage dumps and open air burning	
Health Services	Nursing station	
Transportation	Air, Water and Winter roads	

1.5 Research Contribution

A primary focus of this research is documenting the housing crisis and its consequences for the GHFN community. The FN housing crisis in Canada is often described as bringing 'third world conditions[3]' to Indigenous people living in the first world (Rolnik, 2009). Canada is a signatory to the 1976 United Nations International Convention on Economic, Social and Cultural rights, and in signing this convention Canada officially recognizes adequate housing as the basic right of every human being (Pogge, 2008; TCRC, n.d.). Thus, the lack of adequate and appropriate housing in FN communities is not only. a source of continuous hardship but a deprivation of basic human rights (Harvey, 2016). However, limited studies into the nature of and solutions to this housing crisis have been conducted in and with FN communities,

[3] Third World countries are the underdeveloped nations of the world, especially those with "widespread poverty, low levels of education, poor infrastructure, improper sanitation and poor access to health care mean living conditions are seen as inferior to those in the world's more developed nations" (www.investopedia.com). Third World word has being changed with terms such as developing/ least developed countries or the Global South since 2000 (Oxford Dictionaries, n.d.).

particularly remote and marginalized communities such as GHFN, and this thesis helps to fill this gap.

Housing always stands as an important site of engagement for Indigenous people (Perry 2003; Gareau, 2004), yet most of the on-reserve houses are designed for nuclear families rather than the multigenerational families that are common in FNs, and so do not reflect Indigenous social and cultural values (Gareau, 2004; 2005). As well, with the overcrowding and poor quality of housing, Indigenous people feel less psychological attachment to their houses (Knotsch & Kinnon, 2011). In recognition of these socio-cultural issues, this research also looks at the GHFN peoples' aspirations regarding housing that they describe as culturally appropriate.

Furthermore, lack of land tenure makes investing or building houses difficult for FN members on reserves (Alcantara, 2002). The research examines CP as one possible solution to this aspect of the housing crisis. The outcome of the research is a bridge between the voice of GHFN community members and the government officials who are dealing with the housing issue. Therefore, this research is significant to the GHFN as well to the government, as a way to come to understand and work toward resolving the pressing on-reserve housing problem.

1.6 Layout of Chapters

This thesis is organized into seven chapters. This first chapter has introduced the thesis, including an understanding of the Indigenous community involved in this research and their housing crisis scenarios. Chapter two focuses on the literature relevant to understanding the social and economic factors of the ongoing housing crisis in GHFN. Chapter two also explores CP and its potential application in dealing with housing problems. Chapter three describes the research design along with the detailed methods used. Chapter four discusses the colonial

construction of the housing crisis and the FN people's strategy for coping with it. Chapter five illustrates the challenges of using CP in the community. Chapter six presents an Indigenous perspective on culturally appropriate housing. The final chapter offers conclusions, recommendations and areas for further study.

Chapter 2: Review of Literature

This chapter analyzes literature discussing the underlying causes and consequences of the FN housing crisis as well as the solutions to address housing issues. Literature is reviewed regarding the health, educational, cultural, mental and psychological difficulties facing Indigenous peoples as a result of the crisis (National Aidala, & Sumartojo, 2007; Monk, 2013; Reading & Halseth, 2013). Lastly, this chapter presents the CP (Alcantara, 2002) and explores whether this is a pathway to building culturally appropriate housing for the GHFN community (MacTavish et al., 2012). As a preliminary step, this literature review used the database google scholar, University of Manitoba library, Archives of Manitoba and google to find journal articles, books and grey material using the keyword searches of Housing, on-reserve housing policy, Indian Act, Certificate of possession, Aboriginal people, First Nation reserves, Indigenous people in Canada etc. Also, when themes were identified from interviews I researched each theme using the theme heading and First Nation as key words. I reviewed the abstracts of 150 papers and books and read in-depth 32 of these. I was also able to access unpublished reports provided by Garden Hill First Nation (GHFN).

> Housing fits in the middle of everything. It is physical design; it is community economic development; it is social development; it is important to health and educational outcomes; it can be a poverty reduction tool, and it is an investment, a wealth creator and a generator of economic development. It is both an individual and public good (Myers in HOMEWorks, 2009, p. 5).

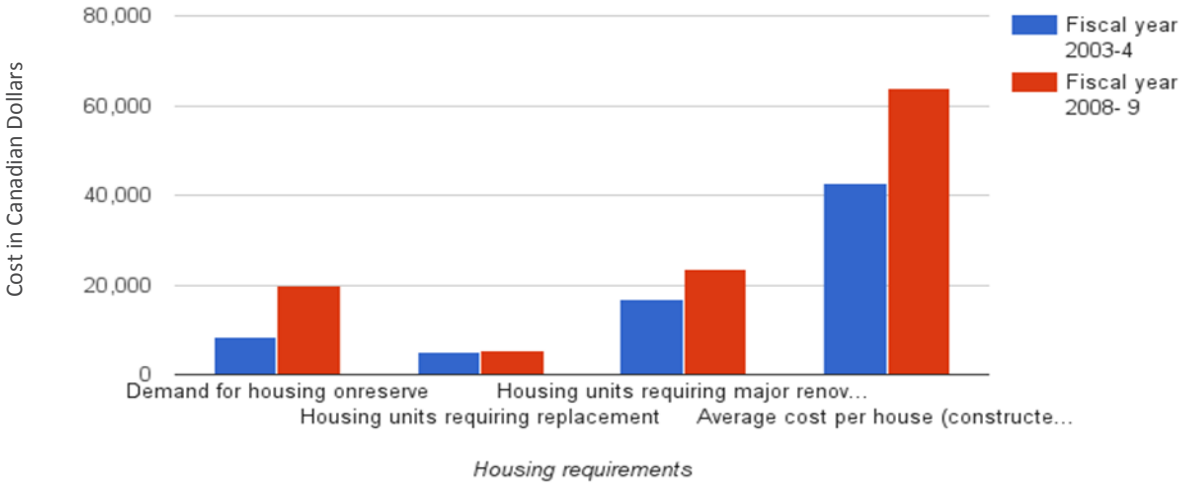
Safe housing is related to individual and societal well-being, and it strengthens community capacity by enabling individuals and families to attain a level of independence while at the same time being incorporated into the larger community (HOMEWorks, 2009).

2.1 Canadian First Nation Communities and Their Housing Problems

Indigenous people represent 4.9% of the total Canadian population, and are the fastest growing segment of society in Canada, particularly in areas like Winnipeg where they constitute 11.7% of the population (Statistics Canada, 2018). From 1996 to 2006, and 2006 to 2011, the Indigenous population in Canada increased by 29% and 20.1% respectively, compared to 8% and 5.2% for the non-Indigenous population (Gionet, 2009; Turner et al., 2011). The increasing population has created an on-reserve housing shortage coupled with limitations on existing buildings, most of which were built during the 1960s to 1980s and are now prone to mold contamination and other problems (CREA, 2006).

A 2006 study by Monk revealed the housing crisis and the deteriorating on-reserve housing conditions, as shown in Figure 2.1. Monk's study shows that from fiscal year 2003-04 to fiscal year 2008-09, demand for on-reserve housing, housing units requiring replacement and housing units requiring major renovations increased by 135%, 5% and 40%, respectively. Furthermore, the average cost to renovate houses jumped to $64,000 in fiscal year 2008-09, nearly 40% higher than in fiscal year 2003-04 (Monk, 2013)

Figure 2.1: Housing crisis and deteriorating on-reserve housing conditions in fiscal year 2003-04 and fiscal year 2008-09. (Adapted from Monk, 2013).



The on-reserve housing crisis has multiple negative impacts on FN people and communities. Some of the primary problems associated with a lack of proper housing are summarized in Table 2.1.

Table 2.1: Primary problems associated with inadequate housing.

Problems	**Effects**
Health	Accommodation and health have a direct linear relationship (Optis et al., 2012). Poor quality and overcrowded housing are both directly and indirectly associated with communicable diseases, accident and injuries, psychological trauma as well as social dysfunction (Clark & Ribben, 1999; Smeja & Brassard, 2000; Clark et al., 2002; Mack et al., 2003; Lancombe et al., 2011). Poor living conditions exacerbate previous medical conditions and/or create new medical concerns (Link & Phelan, 1995; Reading & Wien, 2009; Richmond & Ross, 2009; Mikkonen & Raphael, 2010).

	This overcrowding and poor housing quality may cause various diseases through exposure to secondhand tobacco smoke or exposure to ill family members living in close confines, such as cancer, hepatitis (Jin & Martin, 2003), rheumatic fever (Gordon et al., 2015), asthma, and most importantly tuberculosis (TB), which is nine times more prevalent in FN communities than in Canada as a whole (Young & Mollins, 1996; Clark & Ribben, 1999; Smeja & Brassard, 2000; Clark et al., 2002; Kovesi et al., 2007; Lajoie et al., 2007; Orr, 2007; Lancombe et al, 2011).
Homelessness	Homelessness is the direct cause of the transgenerational housing crisis (Gaetz et al., 2014). Indigenous people are overrepresented in the Canadian homeless population (Beavis et al., 1997; Laird, 2007). Overcrowding, sleeping in shifts, and improper housing puts Indigenous people at risk and force them to leave their reserve and migrate to Canada's major cities. For example, First Nation who moved to Winnipeg due to the housing crisis in their communities represents a high proportion of that city's homeless population (Brandon et al., 2015). Similar result can found in Knotsch & Kinnon, (2011), where Inuit who left their community for lack of housing are in high number in Montreal's homeless population Indigenous people also overrepresented in the HIV/AIDS population. Indigenous people are 4% of the total Canadian population[4] but account for 8% of HIV infections (Public Health Agency of Canada 2010; Statistics Canada, 2013). HIV is most commonly spread by injection drug use in the homelessness population (Health Canada, 2012c). "Homelessness is both a cause and effect of HIV infection" (North American Housing and HIV/AIDS Research Summit, 2011). HIV/AIDS is a problem of

[4] Currently Indigenous people constitutes 4.9% of total Canadian population (Statistics Canada, 2018)

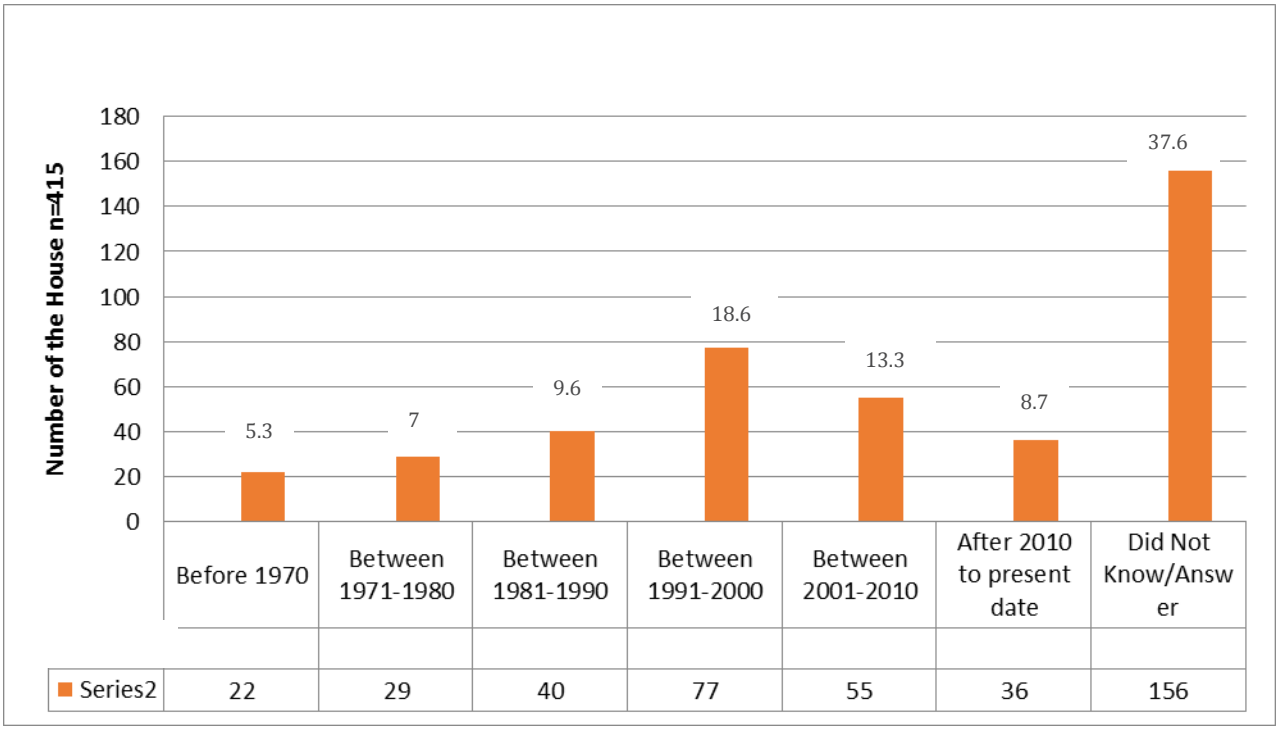
	homelessness, poverty, under- and unemployment, unstable housing, sexual/physical abuse and a concomitant lack of self-worth (Adelson, 2005; Homelessness Hub, n.d.).
Negative impacts on child and adolescent development and learning	A study about New York City school children's behavior reported that children living in crowded houses were more prone to aggression and antisocial behavior (Loo, 1972; 1978). They often feel angry and fight more than children in less crowded housing. As well, children from low-density homes do better in school and have a lower behavioral disturbance score than children from crowded homes (Saegert, 1984).
Threat to psychological well-being	Overcrowding in a small home offers little privacy as well as little space for people to relax, which can lead to lack of sleep, anger, depression, strained relationships, and psychological distress (Gove et al., 1979; Hwang et al., 1999; Tester, 2006). A study of crowded households in Bangkok, Thailand, reported that living in a crowded home can be "a chronic source of stress, [and] constitutes a major threat to psychological well-being" (Fuller et al., 1996, p. 265).
Cultural dissimilarity	Indigenous communities have a long history of fighting to establish their cultural identity against colonial oppression. Perry (2003) described how "housing became a significant site of conflict in the colonial encounter, a vehicle through which the reorganization of First Nations society was imagined, attempted, resisted, and ultimately refashioned" (p. 587-588). Most on-reserve houses are nuclear family based and lack appropriate space to prepare and store traditional foods (Knotsch & Kinnon, 2011; Reading & Halseth, 2013; Monk 2013). Culturally appropriate housing refers to a house that has taken into account every Indigenous need. This inappropriate housing design sometimes creates a lack of belonging as well as lack of psychological attachment to the

	home (Dawson, 1995).

2.2 The Conditions of the Housing in Garden Hill First Nation

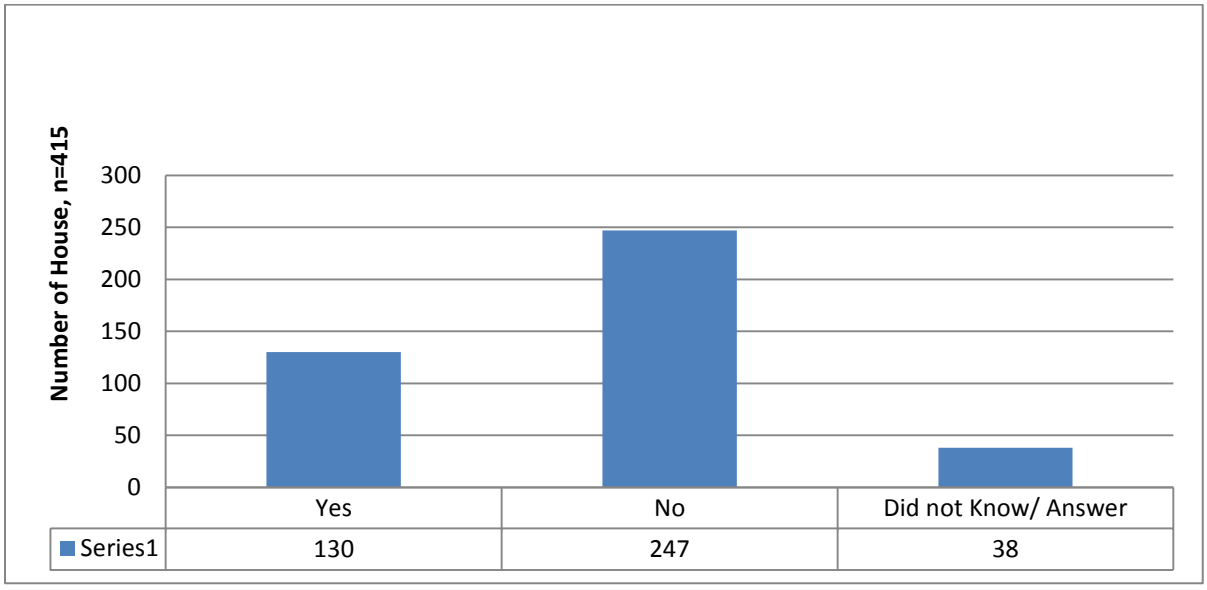
Garden Hill First Nation ranks among the poorest, in economic terms, of communities in Manitoba, with individual income only one-third of the Manitoban average (Statistics Canada, 2016). The lack of quality housing in GHFN results in overcrowding that is widespread in the community (GH Comprehensive Community Planning Project, 2011). Most of the houses in GHFN were built in the 1980's, 1990's and early 2000's and need major renovation (Statistics Canada, 2016). Nearly 40% of houses where people are living now were built during 1991-2000 (Statistics Canada, 2016). Data collected by Barkman and Monias (2018) provides a clear picture of the housing situation in the community (n=415 [homes]).

Figure 2.2: House building year in Garden Hill First Nation (n = 145) (adapted from Barkman and Monias, 2018)



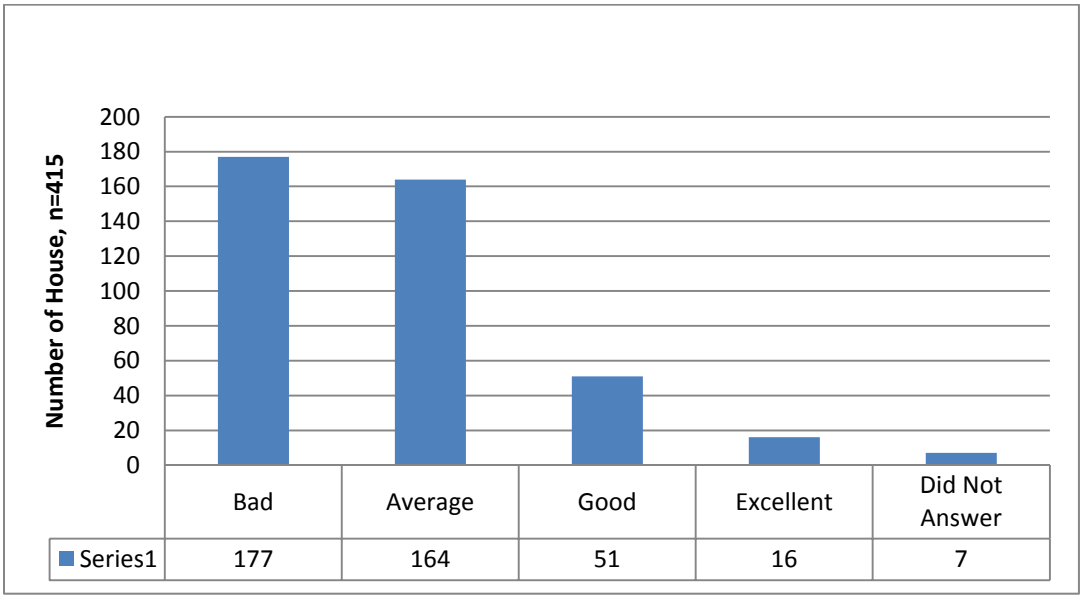
Without ownership and primary responsibility for home maintenance, most of the homes on reserve have never been renovated since being built (Marceau-Evans-Johnson & University of Victoria, 2007; Mctavish et al., 2012). Eighty-three percent of the people in GHFN live in a band house, where the responsibility for renovation is with the band (Statistics Canada, 2016). Lack of sufficient funds for housing management makes the band council incapable of renovating most of the houses, resulting in many homes remaining in disrepair.

Figure 2.3: House Renovation since Construction in 415 Households in Garden Hill First Nation in 2018 (adapted from Barkman and Monias, 2018)



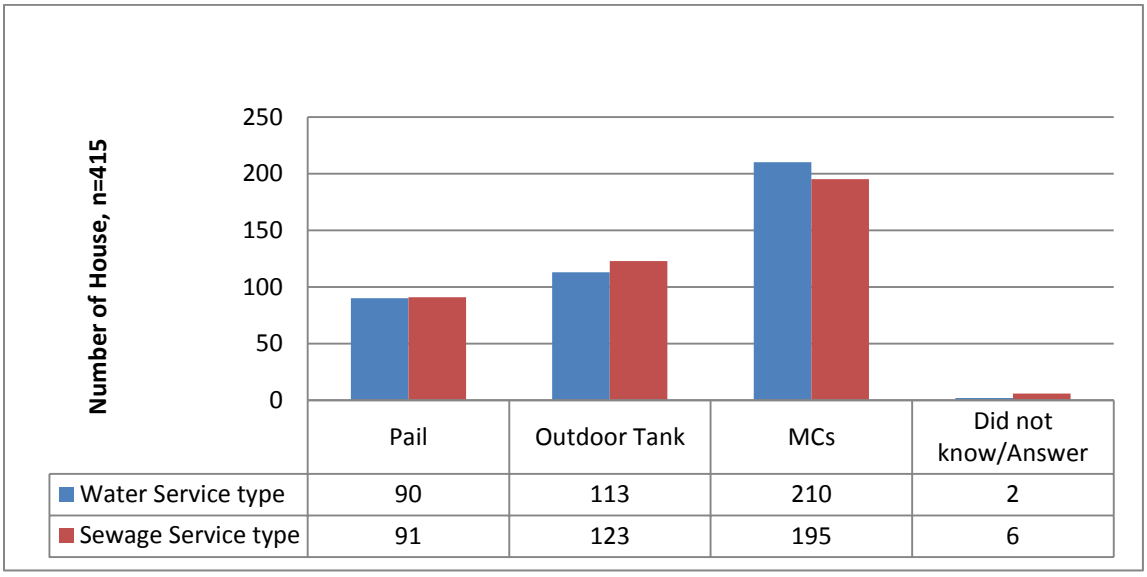
The data shows only 31% of houses were renovated since being built, and only 3.8% of the respondents said their housing condition is excellent, whereas 42.6% felt that their housing conditions are adverse. Similarly, Statistics Canada (2016) reported that 54.5% of people from GHFN expressed that their housing condition is bad, compared to 6.9% for the whole of Manitoba. This situation also describes the wide gap between the social and economic conditions of First Nation populations in Canada and the rest of the population (Harvey, 2016).

Figure 2.4: Quality of Housing in 415 Households in Garden Hill First Nation in 2018 (adapted from Barkman and Monias, 2018)



Roughly half of the houses in GHFN are connected to the main community water and sewer system. Still, 49% and 51.5% of houses use either a pail or a cistern (outdoor tank) respectively for their water and sewage service due to broken pipes or no plumbing in the house to move water or sewage. Pails are used by 21.7% of homes for water and by 21.9% for sewer, meaning that one in five houses are using only pails for water and sewage.

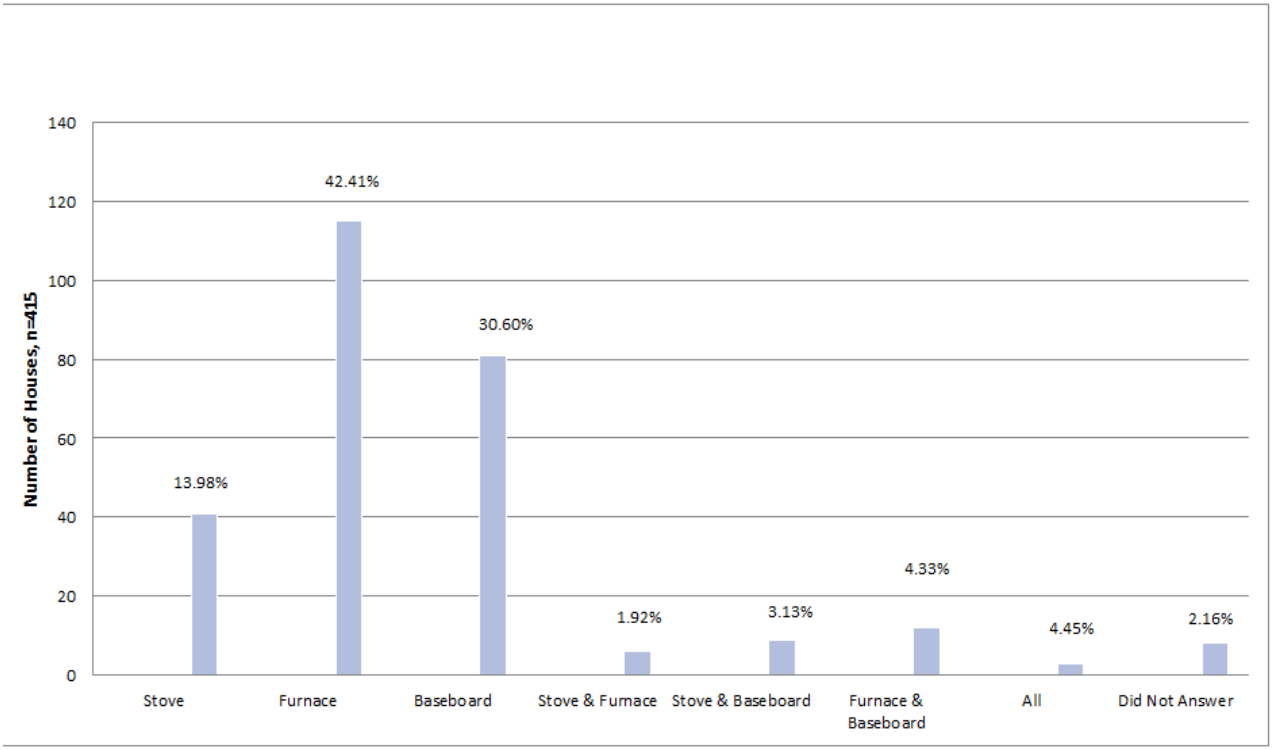
Figure 2.5: Water and sewage type in 415 Households in Garden Hill First Nation in 2018 (adapted from Barkman and Monias, 2018)[5]



The furnace is the only source of heating in 42% of the houses, while baseboard heating comes second (30.6%). Also, 13.9% of households use wood-burning stoves to heat their houses. The electrical power in the community goes out several times each year, and wood heat is important to survive during these episodes but only 20.5% have either wood stove only or wood stove and electric (either furnace and/or baseboard). High hydroelectric bills are unaffordable to many community people, and many get their power disconnected as they cannot pay their bills.

[5] MCs- Main community system

Figure 2.6: Heating service type in 415 Households in Garden Hill First Nation in 2018 (adapted from Barkman and Monias, 2018)



2.3 Integration of Colonial Housing Culture in Indigenous Communities

Housing has always been an important site of colonial encounter for Indigenous people (Perry, 2003). Thus, housing needs to be understood in its historical context and as an instrument of colonial policy that destabilized the practice of Indigenous governance (Monk, 2013). The imposition of democratic approaches and the use of property rights were assumed to be symbols of a civilized society, and every means was taken by the colonizer to impact Indigenous culture in the name of European notions of civilization (Francis, 1992; 2012; Monk, 2013). The colonizers used housing to assimilate FN people in a capitalist economy by promoting permanent settlement on reserves. Having the Crown dictate housing styles, locations and land ownership, rather than the FN band or the individuals on reserve, undermines Indigenous sovereignty and

property rights, and obstructs banks from providing mortgages for houses to be built (Monk, 2013). Indigenous perspectives on housing were never considered in developing policy; rather, colonizers worked to reshape the idea of housing as a means to civilize Indigenous people and integrate them into the dominating society (Monk, 2013). To Indigenous people, these housing programs are another form of colonial oppression as most of the time their interests and voices were ignored while decisions were made (INAC, 2011; Monk, 2013).

Historically, Indigenous people were encouraged to give up their traditional way of living and settle in European-style homes. Reshaping the relationship with land and culture through housing was always a critical target of colonial housing policy (Perry, 2003; Monk, 2013). 'Permanent settlement' was an approach to promote the ethics of capitalism and individual responsibility and thus to integrate Indigenous societies into something more like that of the colonizers (Brody & Anderson, 2001; Monk, 2013).

> For missionaries, settlers and government officials, Aboriginal housing came to function as the opposite of European household space, as both representative of and responsible for what they saw as the deeply problematic character of First Nations culture (Perry, 2003, p. 591).

The government supported the work of missionaries to transform FN housing, and created model mission villages in Metlakatlah (near present-day Prince Rupert in British Columbia). The goal of that model village was to reshape Indigenous housing according to the dominant colonial ideology. A tenet of this dominant colonial ideology was that FN 'improvement' would only be achieved with housing for nuclear families (Perry, 2003; Monk, 2013). Indian agents felt that this improvement could only be accomplished "if more of the young men could be induced to leave

the large 'Ranches' altogether, and reside in smaller houses on their allotments" (An Indian agent quoted in Perry, 2003; p. 597).

The *Indian Act*, through permanent settlement, property ownership and religious and educational institutions, intended to abolish the Indigenous way of life and assimilate Indigenous people into the larger Canadian society (Perry, 2003; Monk, 2013). The *Act* also provided the conditions for Indigenous people to prove they had assimilated by adopting the European life style (Monk, 2013). The adoption of Western housing forms in the coal-mining town of Nanaimo was positively associated with the increasing prevalence of wage-labor among Indigenous men (Monk, 2013). The Indian agent called them "the most civilized and farthest advanced" (Perry, 2003, p. 597) people administered by the agency and stated that they had regular work in the mines and on the wharves (Monk, 2013).

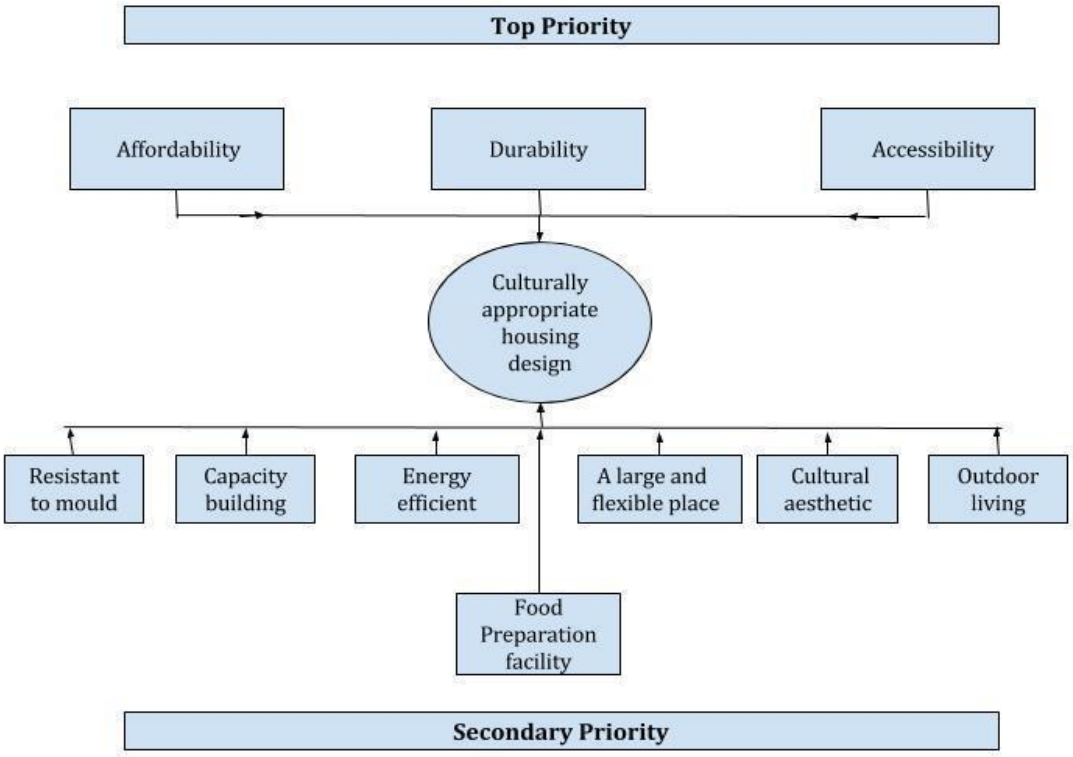
Indigenous people resisted the transformation of their housing in various ways, but sometimes they used the 'Western-style homes' for political leverage (Monk, 2013). In 1887, the Nasaga Leader Arthur Calder used Western-style housing demands as leverage while making demands to the Federal Government (Perry, 2003). He argued for land and treaty rights, describing that his people deserved more as they had built houses "like the white people" (Perry, 2003, p. 602-603; Monk 2013).

2.4 'Culturally Appropriate Housing' for First Nations Communities

> Housing is much more than a physical structure providing occupants with shelter from the elements – it is also a home. Housing is the place where families bond, grow and interact with one another. A home is where people feel a sense of belonging and form psychological attachments, which help its residents shape their environment as a reflection of themselves and their beliefs (Humphries & Morton, 2003, quoted in Knotsch & Kinnon, 2011, p. 46).

MacTavish et al. (2012) conducted a participatory study to develop a culturally appropriate, environmentally responsive and energy-efficient housing design on the Kitamaat reserve of the Haisla FN. The study found that the top three housing needs and priorities identified by community members were affordability, durability, and accessibility. In addition, community members named a number of secondary priorities as outlined in Figure 2.7 below.

Figure 2.7: Housing priorities of the Haisla First Nation (Adapted from MacTavish et al., 2012)



2.5 Private Property Rights, First Nation Land Management and the Certificate of Possession

On-reserve housing policy is complicated due to the existence of the *Indian Act* (1876), the land being owned by the Crown rather than the band or individual and the common system of

land tenure, which means that on-reserve houses are not owned by the occupant but rather by the band council (Alcantara, 2002; Monk, 2013). Houses leased or rented from a band council are not always properly kept up by the tenants (Alcantara, 2002). Collective rights often lead to a 'tragedy of the commons' scenario, where community-owned property is abused because people don't consider the impacts of their activities and the activities of others on the property's long-term sustainability (Roback, 1992).

Considering the issue of the tragedy of commons, a few researchers have proposed private property as the answer for various social, financial, and political issues throughout the world (Bromley, 1991; Anderson, 1995; Alcantara, 2002). Many scholars (e.g., Bromley 1991; Anderson 1995; de Soto, 2000; Flanagan 2000; Drushka 2002) believe that private property is the answer to better management of natural resources and environmental problems, improving agricultural yield on FN reserves as well as an improved standard of living for Indigenous peoples. They advocate for private property rights by arguing that the danger of abuse is relieved by every individual proprietor's personal interest in maintaining the usefulness of land and property over an extended period to give themselves and their beneficiaries the greatest amount of benefits (Demsetz, 1968; Bromley 1991; Anderson 1995; de Soto, 2000; Flanagan 2000; Drushka 2002; Flanagan & Alcantara 2003; Alcantara 2002). De Soto argues: "Without formal property, no matter how many assets they accumulate or how hard they work, most people will not be able to prosper in a capitalist society" (de Soto, 2000, p.159).

This on-going debate regarding private property centers on whether self-advancement, security and freedom can be achieved under the circumstances and policies in place for Indigenous people, and if private property in effect justifies exploitation by the ruling class and deprives the poor from basic human rights (Alcantara, 2002). People safeguard resources for

personal use, which John Locke described as private property (Tully, 1979; Keohane, 1979). Locke argued, "Every man has a property in his person" and thus everyone has property related to their labor, and a right to ownership of what they mix their labor with (Locke, 1989, para 27). Property gives the proprietor a feeling of self-esteem and pride in their property, resulting in a motivation to keep up their property and enhance their way of life (Alcantara, 2002). According to Friedrich Hayek, meanwhile, a person needed private property to have an opportunity to maximize their wealth to fulfill their personal goals (Hayek in Flanagan, 1979).

One common misguided judgment about reserves is that the absence of property rights and private land ownership is due to Indigenous custom that recognizes land as a common resource belonging to everyone (Alcantara, 2002). However, reserve property is not owned in common but by the federal government, which has resulted in many abuses, such as selling off or renting out reserve lands by the Indian agent (Alcantara, 2002). Four main types of property rights have been practiced on FN reserves**:** 1) customary rights, 2) rights gained under the *First Nations Land Management Act* (FNLMA), 3) leases, and 4) certificates of possession (CP) (Flanagan & Alcantara, 2002).

In Canada, many reserves have few or no formalized individual property rights. Families or individuals can have title ownership over a portion of land independently or through a formalized allotment from the band council until the families or individual hand the right over to the band (Alcantara, 2002). These customary rights can be based on oral tradition or written documents or both. In the event of a dispute, the band council does not enforce any solution, but rather acts as an intermediary and encourages the member to resolve the conflict by themselves or find a compromise solution. This arrangement is known as customary rights (Alcantara, 2002). For example, Sandy Lake FN in Ontario follows oral-based customary rights, whereas the

Cowichan Tribes in British Columbia follow both oral tradition and written documents (Sullivan, in Alcantara 2002).

The second type of property rights on FN reserves stem from the FNLMA, which allows a FN member far-reaching control over land management in its domain through legal title, while the land remains with the Crown (INAC, 1999; Alcantara, 2002). The FNLMA permits a band council to assign properties to its members, approve leases, create rules for the division of matrimonial property and deal with its natural resources, in addition to other things. So far, 58 of the 615 recognized FNs in Canada operate under this land management system, and 60 more FNs are in the process of developing land codes under this *Act* (Boutilier, 2016).

The third type of on-reserve property rights is through leasing, and band councils can lease lands in three main ways: short-term leases, long-term leases, and, under the *Indian Act* s.28 (2), s.38 (2) and s.58 (b), leases on behalf of an individual member possessing the land (Alcantara, 2002). These three components allow FN individuals to utilize their land in different ways to enhance their financial circumstances. However, the FN member is bound to renew the lease after a certain amount of time, which results in a lack of security of tenure and ultimately limits its usefulness (Alcantara, 2002). For example, within the Cowichan Tribes, the band assigned an area for lease to the City of Duncan, which built a business shopping center on the land (Sullivan in Alcantara, 2002).

The last system of on-reserve property rights in Canada is via the Certificate of Possession (CP) (Alcantara, 2002). Under sections 20-29 of the *Indian Act*, CP allows a band council to assign the right to a portion of land to an individual band member or members (Alcantara, 2002). In 1890, the Canadian government introduced Certificates of Occupation

(COs) as an arrangement of private property for the western FNs in the Manitoba, Keewatin, and Western regions, which permitted granting ownership of up to 160 acres of land for each family head (Alcantara, 2002). However, the supreme authority for the land remained with the Superintendent General of Indian Affairs, and the CO could be taken away at any time by the Superintendent General (Hall et al., 1988, p.483).

The CO was a successor of the ‘Location Ticket' that had been introduced by the *Indian Act* in 1876 (Monk, 2013). The *Act* intended to absorb prior claims to the land into Euro-Canadian society by focusing on the goals of assimilation and civilization, and considered Indigenous communal culture as unenlightened in contrast to the Western ideals of capitalism, rationalism and modernity. To be eligible for location tickets that gave title to land on reserves, FN people were encouraged to reject their Indian status and become enfranchised, which required they meet the codes of behavior circumscribed as acceptable by the state to gain citizenship privileges (Tobias, 1976; Cairns, 2011; Monk, 2013).

> The legislation proceeded to define who was an Indian and then to state that such a person could not be accorded the rights and privileges accorded to European Canadians until the Indian could prove he could read and write either the French or English language, was free of debt, and of good moral character. If he could meet such criteria, the Indian was then eligible to receive an allotment of twenty hectares of reserve land, to be placed on one-year probation to give further proof of his being civilized, and then to be given the franchise (Tobias, 1976, p. 130).

The *Indian Act* provided a protocol through which Indigenous people could prove that they had assimilated into the Euro-Canadian society by, among other things, adopting the European concept of private property (Tobias, 1976; Cairns, 2011; Monk, 2013). The modern idea of the Certificate of Possession (CP) comes from the 1890's *Private Property Act* that

outlined COs, described above. Later, in 1952, the CO was revised and re-introduced as the CP, which was a more extensive arrangement and provided extended private property rights (Alcantara, 2002). The CP was historically used as a means to speed up the process of assimilation to the colonial culture (Alcantara, 2002; Monk, 2013).

The belief among policymakers was that private property rights would reform Indigenous people into proper economic subjects and would create the necessary conditions for them to live in permanent settlements, engaged in 'wage work' (Monk, 2013). Indigenous people's lack of interest in participating in the wage economy was labeled as lazy, and their seeming indifference to wage work often cited by the settler society, following the 'Lockean doctrine' of property rights, as evidence that Indigenous people were undeserving of the land (Lutz, 2009; Monk, 2013). The doctrine was used to justify the forceful takeover of land for development if necessary (Penikett, 2009). Various treaties were also used as a 'civilized' approach to the forcible takeover of Indigenous lands (Penikett, 2009; Monk, 2013). The communal system of land rights and collective home ownership were problematic for the capitalist society, and thus settlers wanted to eliminate communal way of life and introducing private property.

> The most common type [of private property] is the Certificate of Possession system, which allows individual Indians to obtain ownership of a tract of reserve land for the purpose of building a house, constructing a business, or exploiting its resources (Alcantara, 2003, p.391).

Certificates of Possession allow individual persons to gain lawful possession of on-reserve land with a provision that they can only transfer the rights within the band membership. Additionally, CP gives the holder a few important rights, such as the right to construct a home on the land and to use the land for asset extraction (Alcantara, 2002). The essential necessities for

rightful ownership via a CP are band assent and the assent of the Minister of Indigenous Services Canada. In many cases, band members have transferred their CPs to their band council in return for a guarantee of a loan to build a house (Alcantara, 2002). The CP is not the most productive method for taking the full advantage of property rights, but one should respect how FNs have discovered inventive utilizations for CPs. A CP gives an individual two critical rights: 1) security of residency, and 2) the ability to secure a credit or home loan for building a home. This study will investigate how CP may allow GHFN members to build, renovate or own a house, similar to what the Six Nations FN in Ontario did to resolve their housing problem (Johnson, 1994; Alcantara, 2002). However, I do realize that the economic and geographical situation in GHFN, which is a remote fly-in community in the northern boreal forest, is very different than that of the Six Nations FN, which is located in a highly populated area and on fertile land with easy access to markets.

2.6 Conclusion

To conclude, this review of literature shows that housing has always been a crucial part of colonial processes, an attempt to impose colonial concepts of housing on Indigenous cultures, and housing has also been a key site of resistance for Indigenous people. The housing system that sought to put Indigenous people in Western-style homes following policies with roots in the colonial encounter, has ignored Indigenous voices and interests, and instead has consistently served the priorities of settler communities. This intervention in traditional Indigenous housing not only changed the concept of housing in Indigenous communities, but also limits their ability to govern their society and resources (Perry, 2003; Monk, 2013). The CP and other ways of managing housing is clearly worthy of review for its applicability to GHFN.

Chapter 3: Research Methods

This chapter discusses the research methods used to study GHFN housing issues and the potential role of CPs in addressing them, and provides information about the research design, methodology and limitations of the research.

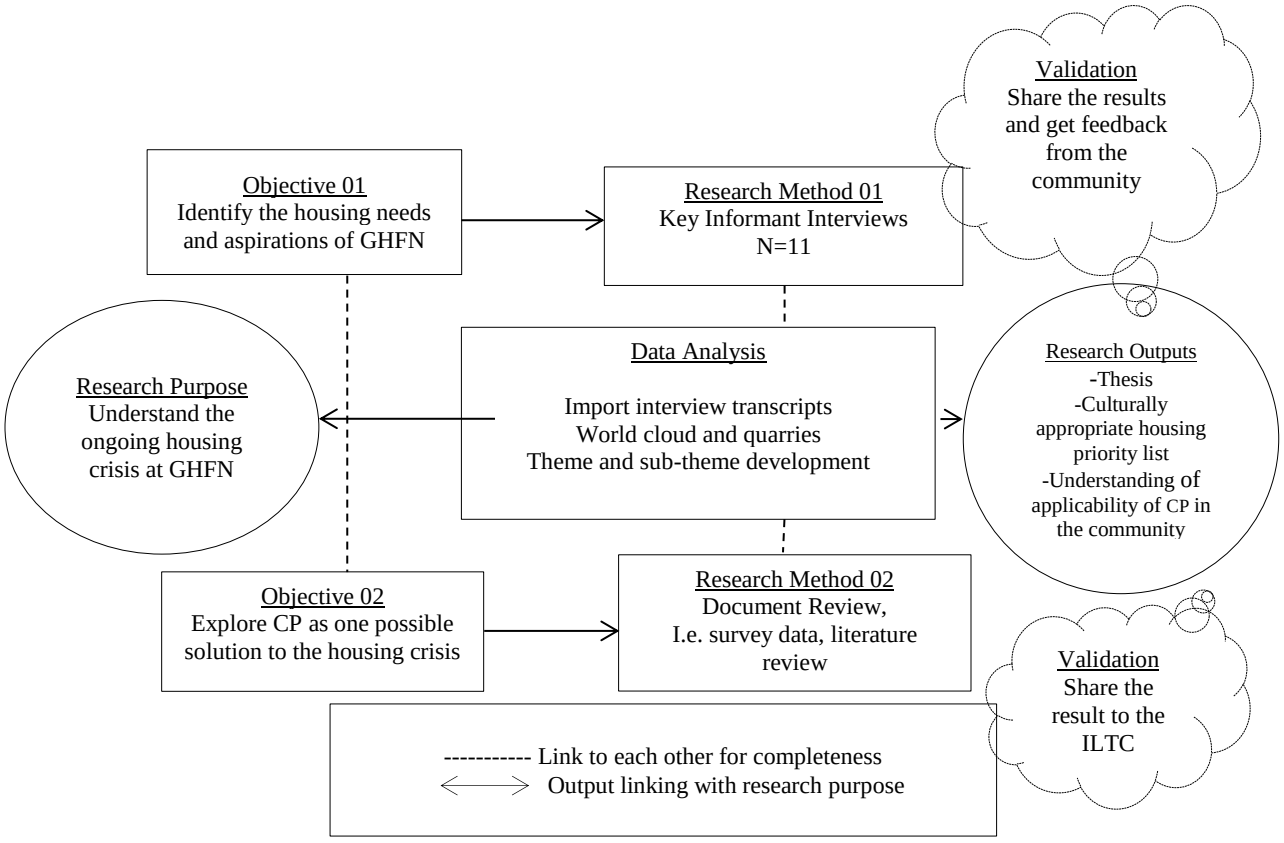
3.1 Introduction

This study with the GHFN community used interviews and document review to identify their housing issues and some possible solutions. The process was structured around methods that facilitated community members expressing their own perspectives and experiences with the community's housing problems, priorities and needs. In addition, the research examined the applicability of CPs in the study area as a means for community members to acquire private property ownership and gain access to mortgages that they can use to build new or renovate existing homes

I worked at achieving an Indigenous worldview by fostering an intimate relationship with Indigenous community members and understanding the true intent or meaning of housing (Rossman & Wilson, 1985; Creswell 2014). I also used approaches and tools that were appropriate to understanding the housing issue from social, historical, political, and other relevant perspectives (Creswell 2014). Qualitative research was used to document and interpret the information and provided the context (Cresswell, 2014; McGuirk & O'Neil, 2005), which would be usually lost in a quantitative approach of inquiry. Qualitative research also gave me insight into the worldview and knowledge constructed by the community members regarding their relationship with their housing and their land (Jamshed et al., 2010)

The research relied primarily on face-to-face qualitative interviews with 11 key informants supplemented by relevant documents. A purposive sampling of participants was based on their knowledge and involvement in the housing including GHFN Elders, Band council members for housing, Politicians, Canada Mortgage and Housing Corporation (CMHC) officials, Youth coordinator, Education director, Indigenous and Northern Affairs Canada (INAC) representatives and Bankers/ Credit Union officials. Purposive sampling is a series of strategic selection of respondents in a way that the research sample is tied to the research objectives (Palys, 2008).

Figure 3.1: Research Framework for the Exploration of Housing at Garden Hill First Nation[6], Manitoba.



[6] ILTC- Island Lake Tribal Council

3.2 Data Collection Methods

3.2.1 Key Informant Interviews (KII)

Interviews are useful when participants cannot be observed directly but can provide information (Creswell, 2009; 2014). Key informant interviews involve respondents with definite knowledge on a particular subject matter, and are an effective method that allows deep investigation into an issue in which the respondent is well versed (Creswell, 2012; 2013). Interviews are useful for understanding people's experiences and how and why things change in social and political processes (Patton, 2002; Rubin & Rubin, 2005).

The interviews were guided by semi-structured interview questions, as this type of interview is well suited to exploring perspectives and opinions on complex social issues, such as GHFN's housing crisis (Barribal & While, 1994). The KIIs were designed to enable participants to express their opinions freely (Patton, 2002). A total of eleven key informants were purposively selected for KIIs, including 3 community youth, 2 elders, 3 working professionals, 1 politician, 2 band council members/band workers. I personally contacted to the participants and arranged a meeting at their convenience for the interview purpose. Each interview was 90 to 100 minutes long and digitally recorded in a face to face interview with participants. I have also contacted some participants three to four times to gather further information and their recommendations act as a guide for this research. Shortly after participation (3-4 weeks), participants received a transcript of their interview and summary of the information they contributed to verify for accuracy. All study participants received summary their interviews in August, 2018 and their feedback has been incorporated in the research. All the participants were fluent in English and all the interviews were conducted in English. I transcribed all eleven interviews. Respondents were

given the option whether they want to mention their name on the research; all of them asked for anonymity, as housing is a contentious issue in GHFN and they wanted to raise concerns about local elements as well as other levels of government (See the consent form in Appendix 9).

3.2.2 Document Review:

Document review is a systematic procedure to identify, analyze, and derive useful information from existing documents (WBI, 2007). A variety of sources of data was used to triangulate among the documents and verify information drawn from individual sources (Denzin, 1970; Angrosino & Mays de Pérez, 2000). Data from document reviews can also be used to triangulate the data derived from other methods, such as KIIs, thus helping to address data limitations and enhance the validity of findings. Published documents were reviewed including the: Garden Hill Comprehensive Community Planning Project report (2011), Evaluation of INAC's On-Reserve Housing Support (2011), Report of the Royal Commission on Aboriginal Peoples (1996), and unpublished documents such as GH household survey data by Barkman and Monias (2018). These documents provided background information and substantiated the findings from the interviews (See appendix 10 and 11 to see a list of some key documents that used in document review and survey questionnaire respectively).

The on-reserve housing policy has evolved through several decades, and hence understanding how the policy was framed was considered by exploring relevant literature. GHFN house hold survey data that was provided by the community, community planning reports, archival records, research articles, media reports and government policy documents were reviewed to identify strengths and weaknesses of various housing policies and how on-reserve housing was shaped by various policies through time. The document review also provided

historical insights into GHFN, and understanding these historical roots was necessary to understand and explain the reasons for the housing crisis. As Merriam (1988) noted, "for historical and cross-cultural research, relying on prior studies may be the only realistic approach," and document review was, therefore, the best-suited option for accomplishing the research objectives.

All the documents were carefully read and notes of important information and insights were developed. Then, I analyzed the notes under themes that emerged from KII using the following keywords: durability of houses, cost effectiveness, use of local materials, capacity building, cultural appropriateness, and different sizes of houses.

3.3 Data Analysis: Key Informant Interviews

Data collection and analysis proceeded simultaneously. After all the interviews were completed and data collected, the material was manually transcribed in MS Word and analyzed in NVivo 11. During data analysis, I adopted a thematic analysis approach in developing themes that arise from data using deductive and inductive reasoning (Jamieson, 2016). Thematic analysis allows the researcher in a qualitative study to monitor and record themes within the data, which are important to the specific research question (Guest, 2012) (see appendix 4 for the word cloud generated from interview data). The analysis included transcripts, formatting, editing; data engagement through reading and reflective thinking; coding; generation of themes through iterative analysis and interpretation; and abstraction by synthesizing and theorizing (Jamieson, 2016).

Table 3.1 Summary of research objectives, research questions, methods and rationale

Research Objectives	**Research Questions**	**Methods**	**Rationale**
Identify the housing issues and aspirations of the GHFN community.	1. What are the main reasons behind the housing crisis? 2. What are the peoples' hardships due to the crisis? 3. How can housing become more culturally appropriate to the GHFN people?	11 Key Informant Interviews (KII) - 3 community youth, 2 Elders, 3 working professionals, 1 politician, 2 band council members/band workers Document Review e.g., Garden Hill Comprehensive Community Planning Project report (2011), Evaluation of INAC's On-Reserve Housing Support (2011), Report of the Royal Commission on Aboriginal Peoples (1996), GHFN house hold survey data by Barkman and Monias (2018).	KII helped to understand the housing history of the community and clarify causes and consequences of the crisis. Documents provided background information and history of the community.
Explore Certificate of Possession (CP) as one possible solution to the housing crisis of GHFN.	1. What are GHFN community members' perspectives of CP?	Key Informant Interviews (KII) -3 community youth, 2 Elders, 3 working professionals, 1 politician, 2 band council members/band workers Document Review e.g., The historical development of the *Indian Act* (1983), Individual property rights on Canadian Indian reserves: The historical emergence and jurisprudence of certificates of possession by Alcantara (2002)	KII helped to identify the prospects and barriers of CPs in the community. Documents provided the history of and legal issues with CPs.

(See appendix 8 for semi structured questions for the interview)

3.4 Research Ethics Approval and Introducing Researcher to the Community

I submitted an ethics protocol for human subject research to the University of Manitoba's Joint Faculty Research Ethics Board in December, 2017. Approval was granted (Protocol #2017:125(HS21425)) in February, 2018 (see appendix 5 for ethics approval certificate). The protocol described the semi-structured interview questions used to guide the KIIs in gathering information regarding the housing crisis and potential scope of using CPs in the community. Interviewees were guaranteed anonymity and confidentiality, and so consent forms (also described in the protocol) were signed by participants as evidence of their informed consent to participate (see appendix 8 for consent form).

Equally important was the approval of the research by the GHFN community. With this in mind, I participated in various meetings and conferences, including with Mino Bimaadiziwin Partnership for Reconciliation in Action project partners, GHFN, and the University of Manitoba Natural Resources Institute, to gain a better understanding of the housing issues and the community in general. I attended Mino Bimaadiziwin Partnership for Reconciliation in Action monthly meetings from August, 2016 until September, 2018, which helped me to gain understanding and build trust with the community. During a partnership conference in December 2016, I presented my research plans and its benefits to the community in front of council members to ensure they were informed and provide opportunity to address any concerns and questions. The GHFN Band Council provided recommendations, and later approved the research on December 13, 2016 (see community approval in appendix 5).

This research identifies and documents GHFN's housing needs and creates a list of features necessary for culturally appropriate housing in the community. The major findings of the research have been shared with the ILTC and GHFN band council during various meetings

and conferences from August 2018 to November 2018, and the final outcome of the research will be given to the community to help as they work through future housing projects to understand, negotiate with government and work towards resolving their housing crisis (see appendix 12 for the research timeline).

3.5 Validity and Ethical Considerations

My study followed the procedures suggested by Gibbs (2008) for reliability checks. All the data collected from interviews were coded, recorded with the permission of the respondents, and transcriptions provided back to key informants to review. Confidentiality was strictly maintained with notes and recordings being password protected. The data were triangulated for validation by examining the evidence from different sources, including documents reviewed and information provided by other key informants. The research findings were also validated and cross-checked with Island Lake Tribal Council (ILTC). No interview was conducted before the ethics approval was received from the University of Manitoba.

3.8 Limitations

This research was limited to GHFN, which is one of the four FN communities in Island Lake in northern Manitoba. Expansion of this research to other FN communities in Island Lake would have generated additional evidence and added strength to the research findings with more voices and representation from the region. Due to unavailability and organizational restrictions, respondents from some organizations that were approached did not participate, including: Indigenous and Northern Affairs Canada (INAC), Canada Mortgage and Housing Corporation (CMHC) and banks. Thus, this research lacks government officials' response. The inclusion of their voices would have enriched the research findings. All the interviews were taken in

Winnipeg and I kept continuous connection and shared updates with the community members and band council. Due to the high cost of travel to northern Manitoba, I did not visit the community to observe housing for myself. Another limitation of the research is gender inequality: only there female participants were interviewed in this research due to the lower number of females working in the related field etc. Lack proper accommodation exposed women to various abuses. This research could not look at domestic and family violence, as well as homelessness related to it. Manitoba has one of the largest percentages of children aged 0 to14 living in foster care, at 2.1% in 2016 (Statistics Canada, 2016). Manitoba had approximately 10,000 children in foster care in 2014, and among them Indigenous children constitutes nearly 90%, although they make up only 26% of provincial child population (McMurty, n.d). This research did not look at the relationship between bad housing and high number of children in foster care in First Nations. Inclusion of this perspective would make this research finding stronger.

Chapter 4: The Colonial Construction of the Housing Crisis

4.1 Introduction

Canada's housing policy has failed to address the acute housing shortages, presence of mold contamination, overcrowding and structural deficiencies in First Nation communities (Canadian Press, 2011; CBC, 2015; MacTavish et al., 2012). This chapter presents the research findings from interviews and documents about the ongoing housing crisis in GHFN. I will discuss the themes that were identified through the NVivo analysis, namely: the on-reserve housing policy and funding; the bad housing that results from the housing policy; and, the impacts of housing policy on GHFN home life, housing and health.

In section 4.2, I discuss how the current housing crisis in FN communities has been created through the failure of various policies. Housing has always been a significant cultural site where the policies of civilizing and assimilating Indigenous people have played out (Monk, 2003). I argue that the housing crisis in Indigenous communities is a problem that was created due to failed government policies. Section 4.3 discusses the inappropriate designs for housing on reserve and how that flows from policy. In section 4.4, people's suffering and their coping strategies due the ongoing housing crisis are shared.

4.2 Housing Funding and the Housing Policy

4.2.1 Formation of Housing Policy

First Nation funding, including for housing, was curtailed by the federal government's significant deficit in the 1990's (Canada Debt History Archive, 2009)[7]. The federal government's debt had repercussions on the whole economy, resulting in cutbacks in federal spending. The

[7] In 1991 the debt was 377.7 Billion which was 55.1% of total GDP and, in 1997 the debt was 562.9 billion, which was 63.8% of total GDP.

only department that did not get any funding cuts was INAC, but due to the high population growth in Indigenous communities during these years the INAC per capita budget shrank, which translates into a shortfall for housing compared to need (Dussault & Erasmus, 1996). Demographic growth and funding shortages created the present-day housing crisis on FN reserves.

> Every other department received cuts but we [INAC] actually continue to receive that same amount of 2% funding[8] for the housing but the population also increased, which is about 5-6% per year. So, in reality, the funding was a reduction in the budget. And it [the funding cut] has been going on since then, actually for the last 20 years (Respondent 7).

Between 1996 and 2001, FNs' birth rates were double the national average, increasing by 22% (Jakubec & Enegland 2004; INAC, 2005). This growth led to increased housing demand in FN communities with a projected 4500 new units required per year from 2005 to 2015 (INAC, 2016).

Before the CMHC on-reserve housing program, the federal government had a subsidized on-reserve housing loan program named 'The Indian Housing Program' (i.e., the so-called 2% funding program). Under that program, FNs borrowed construction costs from private lenders at prevailing interest rates and typically with a payback period of about 25 years, and received the INAC subsidy of reducing the interest on capital costs by 2% (Dussault & Erasmus, 1996).

The 2% interest program on housing capital costs was intended to subsidize building homes on reserve with low cost mortgages, but was ultimately unattainable due to government's

[8] Before 1996, CMHC's on-reserve housing program was the so-called 2% subsidy program, described below. Under the 2% subsidy program, the government provided FNs with a subsidy that would bring the interest rate on the loan down to 2% (Monk, 2013).

budget deficit and the fall of interest rates in the 1990's. The falling interest rates also affected INAC's subsidies in negative ways and pushed social housing projects on reserve into financial difficulty due to the reduced subsidies only being a few percent (Dussault & Erasmus, 1996). Besides, INAC's internal working report listed the limitations of the program, as follows:

> Limited support for maintenance, repair and renovation, unrealistic subsidy levels, an approach based on universality versus needs and ability to pay, limited First Nations control of policy and design, absence of multi-year funding arrangements and overreliance on single unit housing (INAC, 2011).

In the early 1990's, broad public and governmental consensus was that the federal deficit had to be eliminated (Cameron & Simeon, 2002). The government introduced the CMHC's on-reserve housing policy in July 1996 as an alternative to the previous housing policy of 2% mortgages. The policy offered an extra $160 million to the FNs in addition to the regular base housing budget over the course of five years as an incentive to opt-in (INAC, 2011). So, in reality the policy was not to match the need for housing with housing builds, but rather a fund when divided by the First Nations across Canada offered a small number of houses for each First Nation with the financial difficulties associated with falling interest rates (Dussault & Erasmus, 1996).

4.2.2 The Intention of the Policy

The CMHC policy was also poorly communicated to FNs, creating confusion in communities (INAC, 2011). In 1996, when the CMHC on-reserve housing program was introduced, community members, including the band council, were not sure about their resources and responsibilities under the program. With the new housing program, most of the housing allocation responsibilities were taken away from the band, replaced by a list of housing

recipients approved by the CMHC (INAC, 2011). The whole program created confusion that remains to this day.

> Even back in 2005, ten years after it [the rules and changes in house assignments] was introduced, they [Chief & Council] were not quite sure. They are still confused about that [rules of the CMHC program] (Respondent 6).

The CMHC on-reserve housing policy was based on four principles: "First Nations' control, First Nations' expertise, shared responsibilities and increased access to private sector financing" (INAC, 2011). The policy was meant to improve flexibility regarding how FNs were going to spend the housing subsidy money (previously INAC released on a project by project basis its capital funding to be spent only on construction, rehabilitation and renovation,) (INAC, 2011). However, in reality, the policy put an extra burden on the band council regarding housing responsibilities without providing them capacities to manage it (Monk, 2013). Indian and Northern Affairs Canada's (2011) evaluation report states:

> The primary fault of existing capacity development initiatives is that they are reactive, that there is no realistic assessment of what the community's capacity needs are. Most activities are one-day workshops when longer training sessions are required, there is no overall training plan in place when nothing is tailored to the needs of each First Nation, and there is not enough funding (INAC, 2011, Section 5.4).

4.2.3 Criteria for Getting a CMHC House

People who receive Income assistance from Welfare or have special needs are usually the only people eligible for CMHC housing (INAC, 2012). This criterion is a demotivating factor for the people to work. People are afraid to start work or programs that might undermine their

CMHC housing as no other housing is available. Utility bills are also paid for if people are unemployed and on welfare.

> Of course, if you do not have somebody like that [in your family having special needs, on social assistance], you are out of luck. It does not matter how badly you need, or much you make. (Respondent 6).

The CMHC housing criteria create a unique mechanism in the community, where sometimes people who are working still manage to live with their extended family in a CMHC house instead of building their own houses. One respondent explained:

> A family is a family. Say I am living up there. I have a wife and I have four kids. So, I qualify for a CMHC house. I move in there. Ten years later it is uninhabitable. Still, my mortgage is going on my name and everything else. And it will probably go on for the next fifteen years until it is fully paid off. That puts me on a list where I am not eligible [for CMHC houses] anymore, but that does not mean that my son is not eligible (Respondent 6).

So, rather than fixing or building a house, GHFN people tend to live together in overcrowded houses without other options (Marceau-Evans-Johnson & University of Victoria, 2007).

The long process and many of the problems with FN housing stem from the rules and regulations related to the CMHC housing program. These rules run counter to housing FN people in a healthy way and with sufficient numbers of homes (Dussault & Erasmus, 1996). Both the CMHC on-reserve housing program and CMHC housing designs were created without consultation with the community (Monk, 2013). If a family ends up getting a three bedroom house for its ten members, the resulting overcrowding perpetuates the housing crisis. One community member stated:

> Our leader knew [before the CMHC Housing program] what is needed to build a home. And then we have this little blueprint on how to build a home from the lumber [company], and they [local people hired by the band] used to build 15 to 20 homes a summer. Now they [the band] cannot even build one home because of CMHC. They design our home; they do not come to the community to know how we want them to be built (Respondent 10).

The community gets the lumber and other materials from a company that is approved by the CMHC and band council; the carpenters have to stick to the plan that is given to them without considering cultural and environmental aspects. The CMHC housing loan program is considered unnatural, depriving people of sustenance (Monk, 2013), and bringing in lumber from afar when local trees are available nearby means it is not integrated into the natural ecosystem (Hardess et al., 2003).

> When I first got there, I was told to tie up my trees. Because beaver chews around [which will kill the tree]. I said beaver get out from here don't touch my trees. I realized I am acting like a government in that small area. There are beavers, and these trees are made for them. That is their food, that is their housing materials. They are part of the ecosystem. So, I untied all my trees. That is exactly what we face (Respondent 10).

Most of the respondents believe that their Indigenous way of life has been taken away from them and a different, colonial, way of life was forced on them by the new CMHC on-reserve housing program. The CMHC on-reserve housing policy continues the colonial project of assimilation by imposing Western-style homes on FN people and encouraged them to see housing as a market commodity (Perry, 2003; Monk, 2013). The 1996 CMHC on-reserve housing program failed to make any meaningful housing improvements in the community (Dussault & Erasmus, 1996; Monk, 2013).

4.3 Housing Design Failure

4.3.1 Lack of Cultural Aspects

This section considers the unique aspects of Indigenous culture in GHFN. The two sections in this part are: people's lifestyle and family structure.

4.3.1.1 People's Lifestyle

People feel CMHC houses are not their homes due to their structure and being mortgaged through the band. Hunting and gathering is the part of the lifestyle and culture of GHFN. People need big porches and big mudrooms in their houses, as well as someplace to put all the boots and hunting equipment (MacTavish et al., 2012), and most of the CMHC houses do not have these amenities. Cultural dissimilarity is another major issue that people of GHFN face every day (Monk, 2013).

> There is not even a place to put boots and coats or anything (hunting equipments), and that is the housing style that [is] built most in the community. I would not be surprised if I saw my husband cutting moose in my living room (since no other place is available in winter) (Respondent 4).

People need a mudroom or big space with a freezer to keep their meats and other foods, and they need space in the home to have their traditional ceremonies such as funeral wakes (MacTavish et al., 2012). The lack of a funeral home in the community and the cultural and necessary practice of having a wake at home results in unsafe practices, such as removing walls that are load-bearing or with power outlets and wires, to expand the living room.

> When somebody dies the body comes back to the house, and the body needs to be in its home with the family around. Lots of neighbors come, and everybody comes to show their respect. And they take out the center wall [to accommodate

> all]; which is sometimes a load-bearing wall. It often has power in it. How simple would it be to put a beam across the living room and make a wall that could be removable (Respondent 4)?

Indigenous people are continuing to carry out their traditional practices inside the Eurocentric homes where they are now living. Following their customs as best they can is one of the prevalent forms of resistance by Indigenous people (Monk, 2013). A similar form of resistance was also found in the Metlakatalah, the first model Indigenous reserve, where, despite missionaries' attempts to make families sleep upstairs, families continued to sleep in a central room around the fireplace, as was their custom (Perry, 2003). These limitations to land-based cultural practices (in this case resulting from housing) contribute directly to psychological oppression (Alfred, 1991).

> This is a major effect of colonization: denial of access to land-based cultural practices leading to a loss of freedom on both the individual and collective levels equating to the psychological effect of anomie, or the state of profound alienation that results from experiencing serious cultural dissolution, which is then the direct cause of serious substance abuse problems, suicide and interpersonal violence (Alfred, 1991, p. 52-53).

The distinct culture and lifestyle of the GHFN people impacts their housing conditions. People's lifestyles and perceptions about their housing, as well as the building materials used, have a huge impact on the durability of their houses (Larcombe et al., 2011; Webster, 2015). Gareau (2004) argues that the Eurocentric design of houses has less cultural significance for Indigenous people, along with less resistance to the harsh climate in which many of them live. One respondent explained:

> In a modern house, if people boil too much and if the house does not have proper air exchange, that house is prone to mold. Once the house gets mold, with so many people living in the house, it is almost guaranteed that over the course of the five or ten years the house becomes uninhabitable due to the mold (Respondent 6).

Recent CMHC houses have modern air exchange systems to prevent the growth of mold, for example, Heat Recovery Ventilation (CMHC, 2008). However, sometimes this equipment breaks or is ineffective due to the action of the people turning it off. Most of the respondents stated they do not like the sound of the air exchange, as it is very loud and disruptive to sleep and conversation, and is very costly for electricity. People acknowledged being aware that this air exchange system helped to create a healthy house, but felt that its disadvantages outweighed its benefit, when they could not afford to run it and didn't own the house.

> My house is full of mold. I have to clean it regularly, take the old gyp [gyprock plasterboard or drywall] and put the new gyp in. I did that in the last summer. It is only eight years old. It is a CMHC house, it's eight years old and lots of molds. I have to pay $400 a month for the hydro bill. See most of our income goes into it. This is part of the reason why there is so much poverty. Food prices, the utility prices. It is crazy (Respondent 10).

Boiling water inside the house is a very common activity for cooking and making tea. However, without proper air exchange boiling and high occupancy levels create water vapor. During the winter time that turns into thin ice that sticks to the windows, walls, doors due to the poor insulation values of the house making these surfaces very cold. Every time the wall freezes from the inside, the insulation value is lost as well as its durability is reduced (Lstiburek, 2002). More insulation and less leaks are required to not allow the freeze to come in. This freezing causing problems is also true for windows, doors and other parts of the house. So, the combination of

drafty houses, inappropriate materials that are prone to mold, such as gyprock or drywall, with people's lifestyles eventually causes a rapid decline in the condition of their house (Lstiburek, 2002). One respondent stated:

> Drywall, gypsum wall do not go along with our [boiling] lifestyle and climate [harsh winter]. And as a result, we have health issues, also housing issues. We should look at other options [wall panels for the interior] when the houses are built (Respondent 6)

4.3.1.2 Family Structure

Traditionally, in a community like GHFN family members beyond the immediate family members commonly live together in an extended family unit (GH Comprehensive Community Planning Project, 2011). Often, Elders, grandchildren and cousins live together in one house. So, the traditional three bedroom bungalow is not always an appropriate solution.

An important custom in the community is that grandchildren look after their grandparents, who learn from them, and live with them. The right size of houses to accommodate the people's culture and traditional practices is essential for the community. The community argued to have more housing options including “multi-family units (e.g. apartments), townhouses (like those for employees of the schools and health facilities), trailers, and small one-bedroom bungalows for seniors to live near family where support is available” (GH Comprehensive Community Planning Project, 2011, p. 18).

4.3.2 Failure to Consider Geographical Aspects of GHFN

The CMHC policy insists that all housing construction and maintenance material need to meet the standard of the National Building Code (NBC, 2015)[9]. This standard is the same across Canada. Thus, under the CMHC on-reserve housing program, the community has to buy lumber that usually comes from British Colombia's (BC's) rainforest. However, the lumber that people get from BC is inappropriate for a community like GHFN where winter is very harsh. The lumber from the rainforest has less tight growth rings, higher moisture content and is prone to more shrinkage than lumber from the boreal forest of Manitoba. The precipitation is less in Manitoba and the summers are short, making the growth rings tight, which means less shrinkage and less twisting of the lumber[10], and this contributes to the houses not lasting long (Environment Canada, n.d.; Average Annual Precipitation for Canadian Cities, n.d).

All the respondents believe that houses would last longer if they were given a chance to design their homes and build with local lumber. Using local lumber would also create some economic opportunity in the community (Hardess et al., 2004). A forestry license[11], which is a pre-condition of using local lumber in housing, is a provincial responsibility to award the community with a forest management plan. As well, structural lumber to frame the house requires a grading stamp, which is only available at the industrial scale, being too expensive for a community to afford. Thus, people cannot use local lumber for structural purposes, despite the quality and abundance of timber in GHFN. The other issue is the foundation, which is challenged by the bedrock. The community is situated on the Precambrian shield, which means that close under the ground there is bedrock (GH Comprehensive Community Planning Project, 2011;

[9] Sentence 9.3.2.1(1) of the NBC-2015 states that lumber for joists, rafters, trusses, beams and for the uses listed in Table 9.3.2.1. shall be identified by a grade stamp to indicate its grade as determined by NLGA 2014, "Standard Grading Rules for Canadian Lumber."
[10] The yearly precipitation rate of Manitoba is 19-20 inch/per year compared to 42-44 inch/per year in British Columbia (Average Annual Precipitation, n.d.).
[11] A license to officially grade their own lumber.

Statistics Canada, 2016). GHFN has only 6-10 feet depth of clay or mud, and then the bedrock starts.

> Another problem with our housing is they shrink. That problem is because of how much it [the foundation] is in the ground. When they build [CMHC] homes, the foundation is four feet underground [using sand in concrete rather than clay]. When the ground freezes it freezes six feet. When the ground is frozen it expands. In that layer it could be clay, it could be sand, maybe bedrock. When clay freezes, it expands about two inches when sand freezes they expand about three inches. So, that [the expansion] change the structures [of the house] (Respondent 10).

Some community people believe that foundations need to be done differently. If their houses had a foundation of more than six feet, the foundation would go right to the bedrock and cross the frost line. In that way, the house's structure would not change with the frost heaving of the ground over the years, the foundation would stand firm for a long time. That is how the old houses were built before, and they lasted many more years than the new houses.

> It [his house] stood from 1962 to 1988 or maybe 1989. It stood for a long time. It was close to a nice location. It was built on a hill so that there was a sloping and it has good water runoff, and it was always dry underneath. Most of those CMHC houses mortgaged over a 25 year's period. The majority of them do not reach that, most of them last ten years maximum (Respondent 6).

The Garden Hill Comprehensive Community Planning Project (2011) stated that CMHC houses often do not last more than ten years due to the foundation shifting. The report also suggested the need for an environmental assessment before housing projects due to the unique geographic characteristics of GHFN (GH Comprehensive Community Planning Project, 2011). One respondent, who worked in GHFN's water and sewer project, noted that many homes that were built long ago and are still standing were found to have better foundations during the excavation.

He believes those houses are still standing because they were built properly, built in proper places and cultural and climatic aspects were taken into consideration.

4.3.3 Promotion of Dependency through the Policy

Housing is not just a physical structure but also a reliable and continued shelter from the environment; this worldview had a significant impact on housing (Perry, 2003; Monk 2013). Not long ago, no band or CMHC housing program existed. Sharing resources and working together to build a house was a reason to celebrate for the people in GHFN in the past (Agrawal & Gibson, 1999; Alcantara, 2002; Gray et al., 2003; Anderson & Giberson, 2004).

> By the end of the day when they are happy with the progress, they had a big square dance in that cabin, and it was fun for the community. The windows, the doors everything was done, and the building was up. So that is how they used to build their houses (Respondent 6).

People needed a house, and people pitched in and helped to build that house. People believed the house was their asset and they could pass it along to their children and so forth, and many people took care of their home for that reason (Alcantara, 2002; Monk 2013). However, in the late 20th century the band housing came in and changed everything.

> I can show you houses that are still standing, built in the mid-70s and still standing. They are still standing because they were built in the right spot; they were taken care of properly. On the other hand, I can show you houses that [were] built three years ago, and nobody can live there right now (Respondent 6).

During the 1990s, when the CMHC on-reserve housing program was introduced, people were made aware that these houses were not theirs anymore, they were band houses, owned by the band and not the family living in it (Dussault & Erasmus, 1996). As a result, people felt they had

no attachment to their house (Marceau-Evans-Johnson & University of Victoria, 2007; MacTavish et al., 2012; Monk, 2013).

This lack of ownership changed the thinking and attitude towards housing and housing maintenance (Gareau, 2004). As houses belong to the band, people are reluctant to fix anything. Even though people could fix things, such as changing a doorknob, they are not going to do that. The inhabitants think of house repairs as the band's responsibility to fix (Marceau-Evans-Johnson & University of Victoria, 2007). Unfortunately, the band does not always have enough money to repair housing (INAC, 2011; 2012; MacTavish et al., 2012). However, a shingle not fixed in a timely way turns a small repair into a more extensive maintenance issue, as it can cause mold and leaks in the house (INAC, 2012). As part of the housing program, people are told they don't own the house and the responsibility to repair is with the band, which lack the resources to do so, resulting in a catch.

> As being the housing resident, I am aware of that [housing maintenance is not mine]. So when the doorknob was fallen apart, I call the band office as that is what I was told. I am part of this program the CMHC maintenance guy come in and suppose to see that everything is working. The only problem is the band does not have that person (Respondent 06).

Along with the CMHC housing mortgage program, CMHC provided some funding annually for a housing maintenance program and the FN band is supposed to hire maintenance workers to provide repairs for CMHC houses (INAC, 2011, Section 5.3). Usually, the band does not do repairs unless the need is dire, because they are already short of money and have limited material and people to fix things (INAC, 2011; 2012; MacTavish et al., 2012).

4.3.4 Policy's Failure to Build Capacity and Develop Community Housing Industry

Capacity building, job creation and business development were intended outcomes of the 1996 CMHC on-reserve housing policy (INAC, 2011, Section 6.1.1). However, the policy failed to create any effective linkages among housing, job creation and business development (INAC, 2011). The 1996 policy expected that with the funding in the FN's hand, the FN would create economic development and employment opportunities related to housing construction, maintenance and renovation (INAC, 2011, Section 5.4.2) but without funding for sawmills or local construction companies to create the wealth in the community. With restrictions on housing funding to materials, the FN communities often could not create economic development and employment opportunities without the necessary capacity or infrastructure (Monk, 2013). The policy mandates capacity building in the community without any additional funding to support capacity-building (INAC, 2011, Section 6.1.1). This lack of adequate support to help the FN communities become self-sufficient in their housing explains why after 22 years of the announcement of the policy, the capacity for housing management is still lacking in many communities (Monk, 2013). The Evaluation of INAC's On-Reserve Housing Support (2011) provided no evidence of a strategic and coordinated approach to capacity building between INAC and CMHC (INAC, 2011, Section 5.4). For self-sufficiency in housing in FN communities, better funding and capacity building is needed (INAC, 2011). The underfunded and unsupported policy ignores the government's responsibility of building capacity in the community (Monk, 2013).

The fourth principle of the CMHC on-reserve housing program was to introduce private and market housing on reserve. The policy implied that individual responsibility is preferable by making people accountable for their houses (INAC, 2011; Monk, 2013). Ownership was touted as eradicating the 'tragedy of the commons' described earlier. However, INAC's evaluation

report illustrated how program implementation failed due to underfunding and the failure to build capacity:

> While the policy did provide more decision-making control to First Nations, the implementation of the policy required more highly complex local policy-making and planning capacity than existed on most First Nations communities; there was insufficient funding to build capacity; and the 1996 Policy assumed homogeneity among First Nations (INAC, 2011, Section 4.1.3).

The lack of clarity of responsibility and communication between individuals, FNs, INAC and CMHC created confusion and duplication of administrative effort in on-reserve housing. Who is responsible for what and what services are available is still confusing for FN communities (INAC, 2011, Section 4.1.3). First Nations were arguing for control over their land, which the 1996 CMHC policy addressed[12]. In reality, this increased control turns into an increased responsibility for the band, and the housing remains substandard (Monk, 2013).

The 1996 on-reserve housing policy provided flexibility to community leadership regarding spending money, and the responsibility to manage these resources was transferred over to the band council (Monk, 2013). Thus, the local leadership needs to develop a strategy to regulate housing issues, to make sure that people living in a house have proper knowledge about how to maintain that house.

> You [the band] give a house to a young couple who just got married. One night they have a party, or they have a fight. And in the next morning you go there and see the house is a mess. How come you have holes in your new house's wall?

[12] Before 1996's on-reserve housing policy, INAC allowed its capital funding to be spent only to construction, rehabilitation and renovation, and was released on a project by project basis. The policy was meant to improve flexibility regarding how FNs were going to spend the housing subsidy money (Monk, 2013).

> How come you have a broken door in your new house? It takes years to get a house, and in one night you just ruined it (Respondent 3).

An Elder from the community believes building a hundred houses is a good thing to do; however, if the community gets more houses but does not know how to manage them and build them better, the problem will only be partly addressed. Effective management with adequate housing is possible, with a great example provided by Swan Lake FN, Manitoba where the band is very strict in their housing management rules and it was suggested to follow them (Dakota Tribal Council, n.d). In Swan Lake FN, if anyone breaks something in a band house the band fixes it. If they break it again, the band fixes it and sends the bill to the individual. If they refuse to pay, the band takes over the house and gives the house to someone else. As a result, people are anxious to not fail in front of the Chief & Council. This action of the band is very unpopular, but this policy is good for preserving housing in the community. However, evicting someone does not look good in front of the people, and that can have a negative impact on the next election.

> You could lose your popularity. You evicted someone you should not have evicted; you know, your cousin. Your cousin will be angry at you. And he is: "Like why would I even vote for you?" So we have a terrible system, in a way. We have created this political system which creates instability in the community. So instead of the election every four years, they have it in every two years. It is not very good (Respondent 7).

The on-reserve housing policy might create some opportunities in those reserves where there is already effective housing management in place and if they have a source of income to support the housing authority, such as in Swan Lake. The community has a functioning housing authority that was able to develop various economic activities and business plans, including an active private housing market due to its geographic location (Canadian Real Estate Magazine, n.d.).

The community is one of the urban reserves in Manitoba and is only 158 km away by highway from the province's capital, Winnipeg (INAC, 2018; distancecanda.com, n.d). GHFN has neither a housing market nor functioning housing management.

A conflict exists between the Indigenous and colonial form of governance (Perry, 2003). Imposition of colonial ideas on Indigenous governance was a crucial site of colonial conflict, and also of resistance for the Indigenous people (Monk, 2013). The housing manual from the CMHC was a form of an imposed colonial idea to the leadership, who felt their needs or aspirations were not reflected in the rules and regulations. They showed their resistance by burning them.

> I heard one time that they had a CMHC housing manual [First Nation Housing Policies Development Guide and Guidelines for the Development of First Nations Housing Proposals]. CMHC was implementing new housing program and sent the rules and regulation needed to be followed. They sent up, like 20-30 of them up [housing manuals] there [GHFN]. I heard one time, it was before I joined there, and the chief and council held the bonfire and were burning all those manuals (Respondent 6).

The leadership also needs to know what their treaty rights are and how to make the most use of them said one previous councilor from the community. He brought up the leadership's role in Oujé-Bougoumou, a Cree community in Québec, and said that GHFN leadership needs to know how to incorporate various government programs with their economic development. The Oujé-Bougoumou lost their traditional village site to accommodate mining and forestry resource developments, and were forcefully relocated seven times in the last 50 years (Alfred et al., 2005; ouje.ca, n.d.). In 1992, the community successfully negotiated with the federal government (i.e., the Oujé-Bougoumou/Canada Agreement, 1992), whereby the federal government agreed to compensate them by providing funding for building their new village (Hurley, 2009; Monk,

2013). This former councilor believes the best way to solve the housing crisis would be creating an economic base for the community rather than depending solely on CMHC funding.

> I always say we should incorporate with economic development corporation [EDCs]. So, we can do all the business from there. And it is not about me. It is about social development. It is about economic development for the community (Respondent 10).

The CMHC on-reserve housing policy sometimes put the band council into a difficult position (Monk, 2013). Community leadership is sometimes scared to introduce any new programs in the community, as repercussions of their actions have put their FNs in co-management or in third-party management, if they have any debt (INAC, 2011, Section 7.3; Monk, 2013). All four reserves in Island Lake, including GHFN, are under co-management or third-party management13 (Welch & Sanders, 2013), and being remote communities, with only fly-in access, they have high costs and risks, if the roads do not open and allow materials, such as gas and construction supplies up. This co-management reduces the decision-making power of the community, resulting in alienation from their ancestral lands (Ballard, 2012). To get funding from the government for a new project, the Chief & Council has to prove their management capacity, but unfortunately, GHFN had accumulated significant debt, and thus has been under co-management from 2012 until 2018. As one respondent expressed:

> Last time that we had submitted [a new project proposal for community saw mill] somebody brought the old standing tree to standing home project that was done during 2008-2010; it was even still going in 2011… Trees were cut, lumber was milled, but what happened to the lumber? What happened to the money that generated from selling those lumber? So, there was no information. That was

[13] Garden Hill came out form third party status on last quarter of 2018.

> shown to Indian Affairs [INAC] that there is no management capacity (Respondent 6).

Partnerships with housing companies are possible but can take money and expertise out of the community rather than giving something to the community. Some companies have worked well and some have not, but none have developed a true partnership with official incorporation and board development, although some economic relations with the Chief & Council have occurred (i.e., Arnasons Industries ltd.). One former councilor from the community wants more transparency for arrangements with partnerships, for example through incorporated partnerships, to ensure the entire community benefits.

4.3.5 People's Perception & Lack of Indigenous Perspectives in the Policy

According to one federal politician, misconceptions surrounding the idea of the treaty providing everything, and what that means for the community, is one of the reasons for this housing crisis. Due to historical oppression, a mindset has been established in the community that housing is a treaty right. However, people sometimes used their treaty rights to evade their responsibilities (Monk, 2013), but as one respondent stated, people should have a certain level of responsibility.

> (Before) People always make shelters from local material, and it has served them well. They were able to build their cabin and everything else. But somewhere in the [19]50's even in 60's that cycle was broken. … But we seem to have this sense of entitlement. We think that we own this because so much has been taken from us. And, because of the welfare syndrome, the dependence (Respondent 6).

The federal government has responsibility to house Indigenous people on reserve (Monk, 2013), and the CMHC policy was established to help deal with this responsibility by providing loans to

the FN band to build houses (CMHC, 2008; Monk, 2013). The government, just like everybody else, has a limited amount of money, and most of the time the funds are not enough to build nearly the number of houses required. The band has to collect some of the rent, as a part of CMHC policy agreement (CMHC, 2008). However, most people do not like paying rent for poor-quality and inadequate housing, some are not used to the term rent, and some people cannot afford sufficient food and so have difficulty paying for housing. Collecting rent would create a source of income for the band, which could be used to renovate houses or build new houses. One respondent explained:

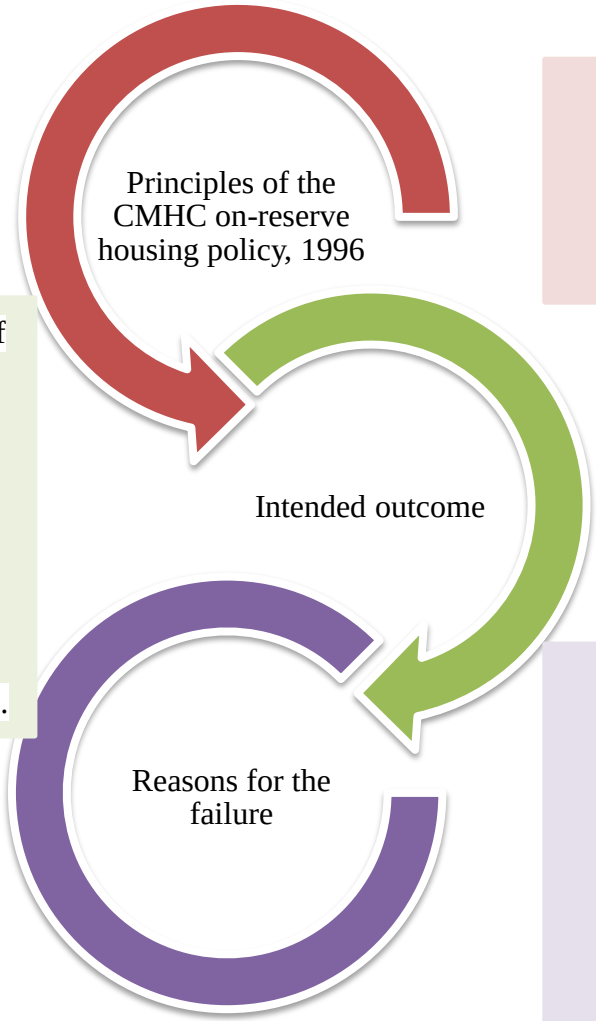
> Someone has got to pay somewhere; money does not go that way. I know a lot of First Nation people think that there is lots of money out there. But at some point, something has got to be collected in some form of taxation (Respondent 7).

People on Income Assistance (welfare) can also get a shelter allowance. This shelter allowance is a part of their Income Assistance and is applied to the mortgage or rental of housing units that are Band or CMHC owned. The allowance funds are used typically in the following order: utility and fuel costs, mortgages, and if there is any money remaining, maintenance and repair (INAC, 2012). The shelter allowance is also a subsidy for the construction, purchase and rehabilitation of affordable housing on reserve. The objective of the shelter allowance was to provide Indigenous communities with short-term help towards self-sufficiency in housing (INAC, 2010). A universal rental regime of INAC's shelter allowance requires the band collect rent from both the recipients of income assistance and those who are not receiving assistance (INAC, 2012). Many FN communities have not implemented such a rental regime; thus one-third of the Income Assistance recipients on reserve do not receive the shelter allowance (INAC, 2008).

> Housing is very politicized in First Nation communities and rent collection is not always enforced on Band owned homes. Further, there continues to be a claim of

> treaty rights in many communities, particularly in the North and across the Prairie Provinces. Finally, AANDC [INAC] has no clear capacity to monitor if rental regimes are implemented (CMHC Head office, 2008).

Figure 4.1: CMHC on-reserve policy and its failure, below shows a disparity between the principles and the outcomes of the CMHC on-reserve housing policy (adapted from Monk, 2013).



1. First Nation's Control.
2. First Nation's Expertise.
3. Shared Responsibilities.
4. Increased Access to Private Sector Funding.

1. Protection and extension of dwelling life.
2. Construction of affordable new housing.
3. Promotion of individual pride and responsibility.
4. Creation of effective linkage between housing activities and training.
5. Job creation and business development in the reserve.

1. The lack of accountability and achievement with respect to the community housing plans.
2. The lack of clarity surrounding the shared responsibilities for housing on reserve.
3. No capacity building.
4. No economic opportunities or job creation in the reserve to enable the community to run their own housing management.
5. Lack of culturally and geographically/climatically appropriate housing designs.
6. Failure to involve local people in designing and implementation of the policy.

4.4 Crisis and Coping with the Housing Problem

4.4.1 Overcrowding and Homelessness

Regarding the housing situation in GHFN, the fact that lots of people lack proper housing was mentioned by every respondent, for example, one community member stated:

> Now, I feel my house has no problem. It is good. I thought my house was terrible until I started working and saw the other houses in the community. I sometimes saw ten to fourteen people live in a two bedroom or a three bedroom house. It was a good experience for me. It opened my eyes. I appreciate what I have (Respondent 8).

According to all of the respondents from the community, one major problem the community faces every day is overcrowding (Mctavish et al., 2012). A lot of young couples that get married do not have their own house, not even their own room. Most of the time they have to live in their parent's house, which is already overcrowded, sometimes sleeping in the living room. “This is the beautiful time of their life; they need to spend their time together. They want to live together but they cannot,” said one of the Elders (Respondent 3) from the community.

Almost every living room in the community has extra beds or couches to sleep on (Knotsch & Kinnon, 2011). Sleeping on the floor or sleeping in shifts is very common in the community. One respondent said she has fourteen members in her family living in a three-bedroom house. Every bedroom has two or three people and then usually men and boys who live in the living room. This overcrowding creates a lack of privacy and has a negative impact on psychological well-being (Gove et al., 1979; Hwang et al., 1999; Tester, 2006). She also shared a story of a man who once asked for a blanket from the band council to hang in the door:

> That poor guy has only front and back doors but does not have any doors between the rooms. So, he wants to hang the blanket there so that the family members can get some privacy (Respondent 2).

Some of the houses are too old to live in, but still some people have to live there as they do not have any other place to go. Sometimes the families squeeze into a single room as the other rooms are too cold or very dangerous to live in or other families live in the other rooms.

> My house is 30 years old; it is so old that it is almost falling apart. We sometimes got scared to live in that house because it feels like it is going to fall on us. We move from one room to another and squeeze into one room. Sometimes we live on our couches too, but then it is pretty cold there. There are like holes in my houses, and I know a lot of the houses are like that (Respondent 2).

Sometimes, to get some privacy people build their own small cabin with local materials. These small cabins/tipis do not have any electricity, running water or any heating system. They use plastic bags and turf for insulation and a wood stove to keep the cabin/tipi warm (Respondent 2). Sometimes people move to their relatives' houses during the winter and return to their unheated cabins during the summer as their house is too cold to live in during the winter time. Moving into relatives' houses is not the first choice of the people. A youth living with her parents shared her own experience:

> Because our house started getting colder and some parts of the house were falling apart, and then we were technically homeless, so we kept changing. Even we came to the city once to have a house. And then my mom could not afford it, and then we came back. We moved to our grandma's house as we did before. There were some problems that she had, I do not know, probably she wanted to live by herself so she kicked us out one day and we had nowhere to go. And we just went to my other grandpa's house (Respondent 2).

So, overcrowding and inadequate housing conditions sometimes creates homelessness in the community. However, homelessness in GHFN is entirely different from the homelessness in the cities (Schiff, 2013; Canadian Press, 2015; Puxley, 2016; Peters & Christensen, 2016). One respondent stated:

> My dad does not have a home; he sleeps from place to place. He is technically homeless, but somehow he manages to live in his friend's house or at uncle's place (Respondent 8).

The culture, tradition and family bonding are strong in GHFN. The family is the core of everything and care for the family is part of their traditional values (Kauppi et al., 2015). Families take care of their members and people always somehow manage to find someplace to live. Besides, the weather is too cold in GHFN for most of the year to live in a place without utilities, such as a tent or unheated cabin. Everybody has relatives in these communities, which allows homeless people access to their couches or other temporary sleeping arrangements which are precarious (e.g., sleeping in shifts, etc.) (GH Comprehensive Community Planning Project, 2011; Canadian Press, 2016; Puxley, 2016). Sometimes people move to cities like Winnipeg to get accommodation.

> I think you might have some homelessness in Winnipeg because of the overcrowding in the First Nation communities. So, if there are not enough houses, they come to the city, but in the community they almost every time are confined to a couch. That is called couch-surfing. There is lots of couch-surfing in the community (Respondent 4).

First Nation communities experience less homelessness than in cities due to these unique coping strategies (Kauppi et al., 2015, Sciff, 2015). However, overcrowding is a problem for the community. If all the underhoused people on reserve moved to the city, the homelessness

situation in the city would be much worse and may get more recognition as a result (Kauppi et al., 2015; Brandon et al., 2015). However, some people who do not have adequate housing move to cities, and this is one of the reasons why the percentage of the Indigenous people is very high in the city's homeless population (Patrick, 2014; Kauppi et al., 2015). Indigenous people have eight times higher rates of homelessness than regular Canadians in urban homeless population (Homelessness Hub, n.d.). Sometimes Elders or people with medical conditions must move to cities and live there for their regular medical check-up, and their homeless relatives usually occupy their house on the reserve.

> People coming out to Winnipeg for medical reasons and other stuff, and then those who do not have houses they rent or live there for a bit but it is like temporary (Respondent 2).

Homeowners know that the houses belong to the band, thus if the houses are vacant for a long time the band might give 'their' house to some other families. So, they keep their homeless or underhoused relatives in their houses, who usually take care of the houses.

4.4.2 Health Problems

Mold is a serious problem in GHFN, and most of the houses have mold (GH Comprehensive Community Planning Project, 2011). Usually, a house gets mold due to lack of proper insulation and improper building materials (Lstiburek, 2002). Boiling food is the way people in GHFN cook fish, meats, potatoes, etc., which creates a lot of water vapor. Boiling is blamed for being a big problem but it is a healthy way of eating and not the problem. The problem stems from overcrowding, using mold-prone building materials, lack of proper ventilation, lack of adequate housing shell and not designing the house properly for the climate and culture (Office of the Auditor General of Canada, 2003).

> Referring to a frame house, if you boil too much and if you do not have proper air exchange, you are going to get mold. The result of that is mold and mold is very bad. Kids, even people in their middle age have some health issues. People with respiratory problems and asthma suffer most (Respondent 6).

Some diseases, such as asthma, bronchitis and lung infections, are common because of overcrowding and mold in a house (Young & Mollins, 1996). One respondent believes the low-cost or cheap designs and the inferior materials that are used in the CMHC frame house is another reason for their housing and health problems, for example, the gypsum walls and drywall of the new frame houses are very prone to mold (NCCAH, n.d.).

> Many times we hear a person is sick, for example cancer. And immediately people think that it is from a cigarette or second-hand smokes or whatever.... Radon is a dangerous gas that is toxic and causes cancer. It's found there because the house was not properly ventilated or the house was not built in a way it meant to be. I believe this is the major cause of our health problem (Respondent 10).

Radon is a radioactive, invisible, odorless and tasteless gas that occurs naturally when the uranium in soil and rock breaks down (Health Canada, 2014). GHFN is situated on bedrock and radon can be found in many houses (GH Comprehensive Community Planning Project, 2011; Statistics Canada, 2016). Houses have lower air pressure than in the soil surrounding the foundation, and the difference in pressure pulls air and other gases into the houses, including radon. Radon released to the outdoor air is not a concern, but when in houses where air flow is limited, radon can accumulate to high levels. Radon can enter into a house through an opening where the house contacts the soil such as-cracks in the foundation walls, construction joints, gaps around sewerage pipes and window cracks (Health Canada, 2014). "Exposure to high levels of radon in indoor air results in an increased risk of developing lung cancer" (www.ausca.ca).

> If you are a lifelong smoker your risk of getting lung cancer is 1 in 10. If you add long-term exposure to a high level of radon, your risk becomes 1 in 3. On the other hand, if you are a non-smoker, your lifetime lung cancer risk at the same high radon level is 1 in 20 (Health Canada, 2014).

4.4.3 Threat to Psychological Well-being

One respondent said her oldest sister wants to move out of their house as she needs her own space for herself and her children. Her children do not get their proper rest due to the overcrowding. She said that her sister considers coming to Winnipeg to have her own space. However, GHFN people find it very hard to move into a city due to the racism and financial hardships of city life (Peters, 2006).

> It is pretty hard to live in cities when you grew up in reserve. You need money to live here [cities]. You also have to follow so many rules to live here. You need to follow the white man's rules [racism] (Respondent 3).

Sometimes to get some of their own space, to escape the difficulties due to overcrowding, some individuals leave the community and come to the cities. Urban centers are places where FNs identities are challenged by racism and many institutions (Peters, 2006). These people are not entirely familiar with city life, and most of the time they do not have any fixed address to live. They may often couch-surf in their friend's house. Getting a job in the cities is also hard due to various reasons, such as lack of references, no fixed address or having less knowledge about how to apply for a job. They may use up their savings in search of opportunities and can end up in the streets (Wingert et al., 2005; Geisler & George, 2006; Peters & Robillard, 2009). Affordable housing in cities is also difficult to access for these individuals without having a rental history. Research finds that the shortage of on-reserve housing and FN people's migration to larger urban centers expose young women and girls vulnerable to sex trade work and

trafficking (Beavis et al., 1997; Westerfelt & Yellow Bird, 1999; Wingert et al., 2005; Geisler & George, 2006; Peters & Robillard, 2009).

The high density and lack of safe spaces for children to play is an issue. An Elder from the community was upset with the environment of his house where he cannot provide enough space for his grandchildren. He said:

> There is no place for our children to rest, to do their homework. We are depriving those children. It's not good for those kids. They need to have peace of mind to study and everything (Respondent 3).

There are not enough activities for youth on reserves. During the winter time they cannot go out for long due to the cold, and inside the house, they do not have a proper place to rest, play or study. As a result, teenagers have little hope for their future, said the same respondent.

4.5 Conclusion

On-reserve housing policy created the housing crisis by failing to address the key issues of funding that do not match the needs for housing as well as undermining of First Nation community housing industry and governance. By increasing responsibility to FNs without providing adequate funding, housing business development, and training allows housing on reserve to remain sub-standard. The bad housing designs is a continuous source of difficulty for the FN people that is largely misunderstood by the government. Clearly, not only are more housing units but rethinking the design, mortgage structure and community ownership is needed.

Euro-centric, single-family dwelling, three bedroom houses that 1996's on-reserve housing policy dictates are indicative of colonial culture whereas Indigenous housing should reflect Indigenous social, cultural and economic values. This misunderstanding not only worsens

the housing situation on FN reserves but also halts every initiative to solve the crisis. Policy reform is badly needed to prioritize solving this crisis – in a way that the locus of the housing design, building and control remains in the community.

Chapter 5: Indigenous Perspective on Better Housing in the Community

5.1 Introduction

Is housing ownership the answer to the housing crisis? Certificate of Possession (CP) could provide that option, albeit limited by the crown owning the land and restrictions on sale? Some authors argue that CP is the answer due to its potentiality of attracting private investment in the housing (Flanagan et al., 2010). Others argue that private, single-family dwellings are indicative of colonial culture and not the answer (Monk, 2013; Kemp 2015). As well, CP is very restrictive (Alcantara, 2002; Mitchel, 2007; Monk, 2013; Lavoie & Lavoie, 2016). This chapter discusses the applicability of using CPs in GHFN. In the next section, 5.2, the interviews show that the CMHC on-reserve housing policy was poorly communicated to the FN. As well, the design of the program did not reflect what they want for their communities and the reality of living in a remote reserve on Crown-owned land (INAC, 2011). The following section (Section 5.3) of this chapter presents the community's opinions about CPs.

5.2 Relationship Dynamics between the Government and the Community: How it affects the Housing Situation

Canadian governments have a paradoxical position towards Indigenous people that both protects and violates the rights of Indigenous people (Urbie, 2010). Indigenous communities differ from one another, and there is diversity even among people within a community. Each FN is diverging from one another in history, culture, language, traditions, and ancestry. Thus, providing FN people the same housing options is a mistake by the state (Urbie, 2010). Besides, the funding levels for the predefined three bedroom CMHC houses were made considering cost efficiency and not the lifestyle of the Indigenous people (MacTavish et al., 2012; Monk, 2013). Looking at the on-reserve housing crisis and trying to solve the problem while ignoring the

community's voices locates the problem in Indigenous communities. This practice not only risks continuing the practice of blaming Indigenous communities for the failure of the housing policy they are not responsible for, but also does not show any sincere attempt to reverse the colonial relationship (Monk, 2013).

> Why is it, according to Federal and Provincial housing standards that log houses made by our people to live in are not up to standard? We have lived in log houses for centuries; all of a sudden it is not standard. We have lived in them for centuries, and our health was just fine. Why is that we cannot use trees to make houses from this vast area of land that is not used? (Respondent 11)

Most of the respondents said that the government and the Chief & Council need to get past their old mentality and create partnerships. The CMHC bureaucracy has never been successful. A councilor from the community said:

> We can work with them [CMHC], but they do not want to work with us. Let them see what our climate is like, what our land is like; it is not flat. If they can design a home over here, I think it would be a lot better. If it is not CMHC, there is a lot of housing company [private partnership] that wants to come over there, design the home up there. They do not design homes here [in the community], and it is simply not going to work. There are so many things that will help if we get the chance to work with them. It is the traditional knowledge, right? It is the knowledge of how we built homes (Respondent 10).

Section 35(1) of *The Constitution Act*, 1982, provides a solid indication of the duty of the Government of Canada's departments and agencies to consult with FN communities before taking any initiatives (*R. v. Sparrow, 1990*). The government also needs to make it clear when and how their initiatives affect Aboriginal and treaty rights. Indigenous and Northern Affairs

Canada coordinates the duty to consult between Federal Agencies and FNs (*R. v. Sparrow,* 1990; INAC, 2008).

> The nature and scope of the duty of consultation will vary with the circumstances ….Consultation must be in good faith, and with the intention of substantially addressing the concerns of the aboriginal peoples whose lands are at issue (*Delgamuukw v. British Columbia,* 1997*).*

In an ideal situation, the government would develop legislation based on the outcome of consultation with the FN communities. Most of the time the FN communities or its leadership do not accept the idea of developing new legislation, as to them everything is mentioned in the constitution and the treaty. According to one federal politician:

> Often FN people are coming back and say the federal government has no right to legislate; it is already in the constitution. But, unfortunately, the way our government works and our constitutional framework is, we need some enacting legislation, and we need to make sure that there is a bureaucrat who does not have to follow custom that has been followed in 150 years but can actually have some rules and regulations which they feel bound by to respect to know what to do (Respondent 07).

The government always follows a top-down approach where they deal with the Chief & Council to represent the voice of their community. Some community members mentioned that, in reality, the Chief & Council are not good representatives of the people (Respondent 10). Lack of proper knowledge about the laws and regulations results in Chief & Council's failure to take the proper advantage of consultations (Respondent 6). Regarding Chief & Council positions requiring education to be adequately knowledgeable, those elected are typically the people with community knowledge but not formal education. As one councilor said:

> When you applied for the position [from the band Chief & Council], you need to have all this education. But they are elected Chief & Council; so, who cares. They are the top people, right? They need to have all the knowledge. Again, the government they don't care about the housing they only care about the Chief & Council whom they have to deal with (Respondent 10).

The government needs to sit and have conversations with the FN leadership to hear what the community's needs are, and what tools the community needs to be successful (Monk, 2013). However, in a democratic system, the tenure of both the federal and FN governments depends on popularity, and so the government or its agencies are not likely to take any step that is unpopular.

> One of the main issues is a lot of people know what the problems are, but it takes some courage to change that. For instance, if the federal government decided that they want to change something and we had the proper consultation. Then some FNs are against it; you would be criticized. So, we are very slow in changing. Because politically we want to make sure that FNs are happy and some issues are surrounding it. When you do challenge some FNs, they can get very upset and angry, and if they get too angry well you lose some support, and that does not look good in media (Respondent 7).

Resources are not abundant, and people need to make the best utilization of them. Thus, government people's mindset regarding the Crown resources surrounding them also needs to be changed, said an Elder from the community. Besides, the bands, as well as the people, are not interested nor have the proper knowledge of sustainability and management issues. People of GHFN are not ready to accept the idea that some rules for their own betterment need to be legislated by the government, as one respondent stated:

> We were recently talking to the forestry person for the northeast area [of GHFN]. He was saying that there was an aerial survey needed to be taken in that area. For example, you want to build a house and you need forty trees, you know that is

> acceptable but building ten houses need four hundred trees. It is still acceptable but when you start doing that you need to get into forestry planning or reforestation or that kind of things. We talked to the chief and council that we want to build ten log cabins but for that, we need the permits and everything else, and they [Chief & Council] said this is our land and we can do whatever we want to do with it (Respondent 6).

The Elder also stated that people need to get past the idea of "so much has been taken from us" and need to negotiate with the government about their rights. The community needs to incorporate their traditional ecological knowledge regarding their land and resources into government policies to sustainably manage their territories, said one respondent. He suggested following the 'Two eyed seeing approach' that recognizes the equal contribution of Indigenous and Western worldviews in achieving practical and sustainable results (Martin, 2012).

> We need educated people to be there as lots of government's laws [are] involved there. A long time ago there was no [federal] government. But now it is not [like that]. You need to elect people who know both worlds. We have lots of knowledgeable European people on the one hand; on the other hand, we have a lot of knowledgeable ancestral people who do not have any European knowledge. We need to have people who know both worlds to address our poverty. And, I also see these people can work together (Respondent 10).

A more participatory role in housing designing and building, a middle path for economic independence and housing that incorporates Indigenous values with market capitalism, could not only improve the housing situation in the community but also improve the quality of life in GHFN (Loizides & Wuttunee, 2005).

5. 3 Certificate of Possession (CP): A Way to Follow for Better Housing in the Community?

This section of the chapter analyses the community's perceptions towards CPs, examining the pros and cons and potential applicability in the community. The fourth principle of the 1996 CMHC on-reserve housing policy focused on more private investment in FN reserves, as home ownership and privatizing reserve land were assumed to be a solution to the housing crisis that prior federal policy could not fix (Monk, 2013). The expansion of private property rights on reserves was justified as a way to provide an incentive to the industrious people. In the communal system, idle people would have the same rights as those who are hard-working, which would be a demotivating factor for the people who are industrious (Macpherson, 1978). The position of right-wing politicians and thinkers has been that "the best and indeed only means of improving living conditions on-reserve is through the creation of a regime of individual property rights, similar to the rest of Canada" (Monk, 2013, p.65; Flanagan et al., 2010), without recognizing the historical aspects or legislative barriers of the reserve being owned by the Crown rather than the community (Monk, 2013).

However, the focus on the CP has failed to consider the reality that the FN reserves mostly exist outside of the formal economy, where no private market exists. Mitchel (2007) termed these lands as 'dead' wealth, arguing that historically there is no evidence that assets outside of a formal market can turn into financial prosperity within. So, the issue of how to define market driven rates for housing in remote areas, such as GHFN, is still vague when, in many of these areas, there is no proof that a housing market actually exists (Monk, 2013). The CMHC policy also ignores Indigenous people's historical resistance to dispossession. Indigenous people have rejected the location ticket as this attempted to introduce private property but not land rights on reserves (Mitchel, 2007; Monk, 2013).

5.3.1 Challenges of Certificate of Possession in the Community

After the First World War (1914-1918) FN veterans were given some lands by the Crown, in a type of family lease arrangement on their reserve, to show gratitude for their service (Roback 1992; Alcantara, 2002). The concept was to build a farm and use that to support their family. Officials believed that individual ownership of land would increase agriculture output compared to farming done under collective land rights (Roback 1992). The land agreement was known as the Certificate of Occupation (CO). The veterans could use the land to generate resources and pass it from generation to generation unless any family member gave up their land entitlement to the band.

The *Indian Act* (section 29) prohibits lending institutions from seizing Indian assets to cover defaulted loans, thus people have to obtain a CP to get a loan from a financial institution (Lavoie & Lavoie, 2016). The individual CP holder gets a right of possession to a portion of reserve land assigned by the band (Alcantara, 2002). In this case, the lender is secured by a band resolution and Ministerial Loan Guarantee (MLG). If the borrower fails to repay the loan, the outstanding amount is paid to the lender by INAC through the MLG. Then, the band has to pay the rest of the amount to INAC (INAC, 2012).

5.3.1.1 Band's Inability to Guarantee Loans and the Lack of Ownership

Individuals can get mortgages from a financial institution only if they have a band guarantee along with a CP. This guarantee means the band has agreed to step in and pay for their mortgage if they cannot or do not (Lavoie & Lavoie, 2016). "This is where the first problem comes in; the band cannot afford to do a hundred mortgages" (Respondent 5). If the band is under third party management they do not qualify, and even if the homeowners have the capacity

to pay for a mortgage they cannot get a loan as the band is incapable of issuing the band guarantee. So, even if a person gets a CP, that person often cannot use it due to the lack of a band guarantee. Obtaining the band guarantee is the main challenge using a CP faces in GHFN, said the same respondent.

Some initiatives were tried to introduce private housing programs in GHFN. Back in 2007-08, the First Nation Homeownership program was introduced in the community, targeting local teachers who lived in teacher's residences. Local teachers have to pay $500-1000 a month to stay in these residences. So, teachers were offered help by the band to get a new house for themselves through the program. The band asked them to pay a bit more and get a mortgage for their new houses. Teachers were interested and suggested building moveable houses:

> They [Teachers] asked to build it [their house] in such a way if you ever needed to move it, you can move it. Because you can own the house but you cannot own the land. So, if you ever needed to move your house for a reason, you should build in such a way that moving would not cause a problem (Respondent 6).

That housing program needed to sign a deed that says if individuals paid off their house it belongs to their family (Alcantara, 2002; Flanagan et al., 2010). One or two people stepped into the program. One teacher agreed to get a CP and signed a deed to get a mortgage for his movable house. The band applied for the loan on behalf of that person. Then, a second problem arose. Although that individual was working for a long time, he did not have any credit history.

> The problem is the guy is working for 15 years but the guy does not have any credit history. The guy saves some money, and he goes and buys a car or truck. That is how we do it. He does not have credit cards. He just never really borrowed money from anywhere because he has income right? So whenever he wants to

> buy something, he is like ok I will buy that on next summer, and by this time, I will save some money (Respondent 6).

In that case, the band could, theoretically, underwrite the mortgage for that individual, meaning that if for some reason that person defaults on their payments the ownership would revert to the FN, who would have to pay it off. Then the question of the security of tenure arose because if an individual defaults even three-quarters through the mortgage, the ownership reverts to the band. The ownership will go to the band, after paying off mortgage. Due to this reason, that teacher eventually changed his mind and decided not to go further with the program.

> So, we went through the whole process, and he changes his mind at the last minute. He said I think it is not going to work because I do not actually believe that at some point Chief & Council will not take over my home. I would prefer to do this but off reserve (Respondent 6).

A CP cannot assure the complete ownership of a house and property ownership since the land belongs to the Crown (Alcantara. 2002). So, people prefer to spend money and buy the land outside of the reserve (e.g., in Winnipeg, Stevenson Island etc.), where they can have full ownership of the land (Lavoie & Lavoie, 2016).

> I know the Chief & Council will never go and say okay this is our house and you have to move out of it. But they have done it where the band had built a house, and the person did move in, and there were reports that things were not properly going well in that house. They said you have to move out, and somebody else will live there. So, it has happened (Respondent 6).

Once, GHFN Chief & Council got complaints about a band house, and they did a little investigation and figured out the house was the hub of drug and drinking parties. So the band evicted that family and put a new family there. The eviction was for a valid reason, but the it

created a perception among the people that the Chief & Council has the power to evict anyone. This perception is another reason why the private homeownership program is not working in GHFN.

> First of all, the person you are presenting it [the idea of CPs and the FN Homeownership program] will say it is just words on paper. They will say it is not enforceable in the community because ultimately Chief & Council, whatever they say that is pretty much what will take place. And who is going to want to put in a hundred thousand dollars and then lose it? All these things play a role in homeownership (Respondent 6).

A similar example was found in the case between '*Gamblin v. Norway House Cree Nation Band Council'* (2000) where the band council evicted a community member from their house. In October 1998, Troy Gamblin and Angela Monias from the Norway House reserve called to the band council to explain their alleged illegal drug activities. They both denied the allegations. The band issued them a letter describing the consequences they would face if they continued to pursue the activities (in this case drugs) were banned in a Band Council Resolution (para 5). Later, in March 1999, these two individuals were charged with possession of marijuana and asked to vacate the band house (*Gamblin* v. *Norway House Cree Nation Band Council*, 2000).

Housing ownership and CPs are always a grey area in the community. The community members need to be conscious of their rights and develop a mentality of building their own home rather than depending entirely on the band council and CMHC, said one respondent. One band manager shared his view on why the First Nation Homeownership program was not successful at that time:

> I think at that moment [in 2007-08] we needed more time to establish that program there. Also, the mindset you know that it can take place. Just because you said that: No, the Chief & Council cannot do that [evict someone]. You

> know, I am going to spend hundred and something thousand dollars to build a house, and I do not have... they never have ownership before, the certificate of possession before, so they did not think it was going to work in the community (Respondent 6).

First Nation people and their lands are under federal jurisdiction and therefore provisions of the *Family Law Reform Act* and *Family Relations Act* to divide up matrimonial property, etc. are only operative on reserves as long as they do not contradict the objectives and spirit of the *Indian Act* (Alcantara, 2002). So, in the event of a dispute, divorce or death of a partner, people getting access to their property will result in difficulties. Besides, a CP is not transferable to a person who is not a FN person, meaning, for example, if anyone married or had children who are not FN, he/she cannot pass their CP on to the family (Alcantara, 2002).

> The issue again [is] who owns what? If you have CP or some form of ownership and then let's say you may have kids and you marry someone who is not indigenous; your kids are no longer Indigenous. Because you have a certain status, but your kids do not have certain status; you cannot give the house to your kids. So, I have met people who are FNs they said it is not important for me to get a house in reserve or to own something there because even if I could, I cannot pass it on to my kids (Respondent 5).

Irene Cooper, a band member from Songhees First Nation, had a CP to a parcel of reserve land that she acquired through INACs under s. 58(3) of *Indian Act*. A dispute regarding the property rent arose between Ms. Cooper's children and the band after she died in 1996. In her last will she handed over all of her rights and interest for the leased land to her children. However, the court ruled against Ms. Copper's children, deciding that they not be allowed to gain lawful possession of the land as they were not members of the Songhees First Nation (*Indian Act*, s. 50, para- 9-10). The court also ruled that the interest in the land terminated at the death of Ms.

Cooper, and since her children were not entitled to live on the reserve, they were therefore not entitled to any rent (*Songhees First Nation v. Canada*, 2002).

All of the respondents stated that the only CP was the one that Steve McDougal has. Steve obtained the CP when opening a store with two outside investors when Chief Executive Officer (CEO). Later he sold the store to the Northwest (NWC). Under the *Indian Act* s. 58 (3), lands held under a CP may be leased to third parties, using the Minister as an intermediary (Lavoie & Lavoie, 2016). The NWC store pays Steve McDougal an annual lease fee due to his ownership through the CP. One respondent stated that "Even you can open your own business with it [CP]. My uncle has a CP [in another reserve] and his idea was to build a Care Home. And the band would pay him [for rent]" (Respondent 1).

The Cowichan Tribes of BC used this idea and built a 50-unit Elders' residence (Ts'i'ts'uwatul' Lelum) on Cowichan territory near Duncan, BC, partnering with M'akola Housing Corporation and Vancouver Island Health Authority (VIHA) (M'akola Housing Authority n.d.). Most of the Elders from the Cowichan Tribes expressed their preference to remain in their traditional territory, whereas most of the time they had to move to nearby cities to seek housing and health care (M'akola Housing Authority n.d.). Indigenous housing outside a reserve is provincial jurisdiction. M'akola Housing Corporation pointed out that issue and asked for funding from BC housing to build an Elders' home on the reserve. The corporation also argued that caring for their Elders in their territory would not only create a better living for them but also would reduce the province's financial cost (Monk, 2013). BC Housing funded the one-time capital cost of $14 million to build the old age home and agreed to pay monthly subsidies of $39 million over the course of 35 years, while VIHA agreed to provide monthly subsidies that amounted to $4.3 million over the first five years for hospitality and personal care service

(Albers, 2012). Elders who live there have to pay 70% of their after-tax income and BC housing and VIHA subsidize the rest of the costs, which include the actual cost of building units, maintenance and service. This successful project was inaugurated without the involvement of INAC or CMHC (Albers, 2012).

5.3.1.2 Location

Some FNs in BC and Ontario, such as the Cowichan Tribes in BC and Six Nations in Ontario, did an excellent job in their housing by using CPs, in large part due to their locations (Alcacantara, 2002; Monk, 2013). Both Cowichan Tribes in BC and Six Nations in Ontario are not far from large cities and so can always find investors to invest in their reserve lands. However, in GHFN it is hard to attract any investors. In the case of the Cowichan Tribes, the majority of their lands are still collectively owned and only housing leases are open to the private market (Alcantara, 2002). Another example is Westbank First Nation, BC, where reserve lands are open to the market. A member of the community used s. 58(3) of the *Indian Act* to lease his land to a development company. Later, the company developed the land and sub-leased to other members of the community as well as non-members (Alcantara, 2002).

First Nation communities nearby to cities with substantial non-Indigenous populations living on reserves are more likely to be able to market leases as private property (Lavoie & Lavoie, 2016). Liberal land transfer and property ownership rules increase the proportion of FN members living off their reserves as sometimes these liberal transfer rules help to facilitate FN member's exit from the community (Lavoie & Lavoie, 2016). Thus, creating private ownership and enabling the commercial development of reserve lands creates both prospects for economic development and a possible threat to the community's cultural values. The FN community might

lose its ability to function as a distinct cultural group if the members are easily able to transfer their land interests and leave the community although some supporters of private property rights argue that the benefit will eventually offset the social cost (Alantara, 2002; Fraglan et al., 2010; Lavoie & Lavoie, 2016). Private property can encourage economic development under the right circumstances, but the ability to buy and sell on-reserve houses on the marketplace will undermine the ability of FN's to make demands to the federal government based on their historical entitlement (Monk, 2013; Lavoie & Lavoie, 2016).

5.3.1.3. Unemployment

Garden Hill has exceptionally high unemployment, and people are economically poor (Statistics Canada, 2016); thus, paying the mortgage for a home every month is impossible for most. The entire region around GHFN faces high unemployment, with employment opportunities largely limited to commercial fisheries, the Northern store and band/government jobs (Thompson et al., 2014). Most of the professional jobs, such as nurses and doctors, are held by non-FN people and they seldom re-invest any of their earnings in the community (Thompson et al., 2014). One respondent stated:

> My sister probably graduated five years ago, and she did not get the job until last year. She was like looking for the job whole last time (Respondent 2).

Nearly one-third of the GHFN population depends on social assistance (Statistics Canada, 2016). Taking all of the above factors into account, getting a CP and paying the monthly mortgage to the lender is not an option for most of the people in GHFN.

5.3.1.4 Community Culture & Lack of Home Insurance

One respondent fears to be targeted in the community if he built a house, as owning a house is not common in the community.

> The community members might outcast that person because they might think that person is better. He could be targeted. So, why someone would build their own home with their own money? It is funny, but it is true (Respondent 1).

Home insurance in GHFN is also not easily available, if at all; the community is prone to forest fires, and they lose a lot of houses due to that. Most of the houses belong to the band, which lack house insurance. As a result, people do not take the risk to build their own home without having any insurance on reserve.

5.3.1.5 "CP is an Old Idea"

The newer *First Nation Land Management Act* (1999) (FNLMA) allows bands to adopt a custom land code that substitutes most of the reserve land provisions of the *Indian Act* in their community (INAC, 1999). The CP and FNLMA are two different approaches that FNs can use, and the FNLMA provides more flexibility and autonomy with respect to land interests on reserve (FNLMA, 1999). The eligibility requirements for entry into the FNLMA regime is the history and capacity to manage FN land with their own land codes (Lavoie & Lavoie, 2016). In this case, the land codes must also: "identify a forum for dealing with disputes related to the interests or rights; define the rules for enacting land laws; and set out procedures for amending the codes" (Lavoie & Lavoie, 2016, p. 569). So, rather than going back to the *Indian Act*, the FNs are now looking more at capacity building and developing FN land codes to utilize the FNLMA properly.

The FNLMA does not affect the treaty rights or other constitutional rights of FNs, as FN lands remain protected as 'Lands Reserved for Indians' under the *Constitution Act*, section 91.24

(Lands Advisory Board, 2015-16). Community participation through votes on reserves is mandatory for developing the FNLMA code. Thus, community members can express their preferences in the development of reserve lands and resources (Lavoie & Lavoie, 2016). Land use planning is currently underway in the Island Lake area, including Garden Hill, Wasagamack, St. Theresa Point and Red Sucker First Nation communities.

Clearly, obtaining a CP is a problematic issue for community members as well as the band due to the rules and regulations associated with it. However, the FMLMA provides more flexibility to the band to manage their lands and resources as well as providing the ability to protect community values and traditions. Research shows that FNs that have adopted the FNLMA have a high degree of satisfaction compared with the old regime of the *Indian Act* (Lavoie & Lavoie, 2016). The FNLMA works well where the community's interests are well defined and institutions like land registries are in place. Historically GHFN relied on customary interests, and to some extent, the current interests are not well defined, which could create conflicts in the community (Lavoie & Lavoie, 2016).

5.4. Conclusion

Certificate of possession (CP) is an individual approach to obtain rights of possession to an allotment of reserve land but cannot ensure full ownership as the land belongs to the crown. This CP does not address the underlying issues and is restricted under many circumstances, so as not to provide the housing solution required to address the housing crisis. The fourth principle of the 1996's CMHC policy assumed private investment and private housing in FN reserves to be the solution to the present housing crisis and CP has the potentiality to attract the private investors. However, the consideration of the reality that most FN reserves are outside of the

formal economy where no private market is available - was absent in the policy. Certificate of possession alone cannot ensure a house obtains a mortgage from a lender, since; a housing mortgage also needs band guarantee and MLG, which is nearly impossible for GHFN community members to obtain. Thus, CP does not provide a realistic solution to better housing in the community.

Chapter 6: Community's Needs Regarding Housing

6.1. Introduction:

The Canadian approach to housing through CMHC using loans and approved vendors' designs is a colonial approach that undermines housing designs and restricts funding. The housing designs, by not considering climate, culture, size of family and traditions are inappropriate and unhealthy. The funding approach, which does not match supply with the housing needs and desires, results in inadequate and shortage of housing. This chapter presents the community's perspective regarding the need for better housing and provides some criteria that the community thinks are significant to make their houses culturally appropriate. The community seeks to improve their housing as a focal point of self-determination and decolonizing efforts. I argue, more housing units, new policy rules and innovative programs cannot solve the housing crisis without recognizing and addressing the Indigenous peoples' perceptions of and aspirations for housing (Perry, 2003; Monk, 2013).

6.2. Housing Priority in GHFN

The GHFN community's first housing priority is **durable** houses. The CMHC housing program, but not the actual houses, is designed so that the houses come with a 25-year repayment plan. However, in reality, most of the houses do not last that long.

> When these houses [CMHC houses] are new, you feel like we need to have a lot of houses like this. It has nice walls, shiny paints and you come back in a year or later; you saw there were holes in the walls, damages in the floors and damaged windows and you wonder why is that?... because it is the attitude and the lifestyle of the people up there (Respondent 6).

Most of the respondents stated that the CMHC housing design and materials were never meant for the climate of GHFN (Gareau, 2004). Some of them shared their experiences about the old log homes, which lasted longer than modern CMHC frame houses considering the harsh winter and peoples' distinct living style.

> I remember going back to that house [log home] when I was twelve with my dad knowing that the community built the house. A few years later again I went there, the house was getting old. Only two people were living there but still, the house seemed very comfortable. I am not saying that CMHC home does not breathe but a log home breathes better. So, in a log home, you boil as much as want and you are not going to get mold because of the structure and the wood is too heavy. But referring to a frame house, if you boil too much and if the house doesn't have proper air exchange, you are going to get mold. So it [log home] is more durable when you consider all the aspects of the community (Respondent 6).

The second priority of the community was **cost-effectiveness and the use of local materials in housing**. Not long ago homes were built in the community using local materials, which gave work to the community and kept more money in the community than now. The community did not need to pay the transportation cost to the lumber companies as the lumber was obtained locally. Currently, $5000-$7000 is the cost to ship one container of housing materials to the community (GH Comprehensive Community Planning Project, 2011; FFM, 2013). Back in the 1970's, the community had a sawmill that provided most of the lumber that the community needed to build houses. The sawmill ran for nearly ten years but then shut down due to policy changes at INAC changing the sawmill ownership. At that time there was no such thing as the CMHC requirement about lumber standards for structural wood, but there were some certain parameters that the sawmill had to follow.

> Indian Affairs [INAC] did not have to spend a whole lot of money shipping up lumber; the 2x4, 2x6, 2x10, plywood; because everything was being done by a saw mill back then. But plywood or anything that you could not make up there Indian Affairs [INAC] had to ship those things back there [GH]. But they saved a lot of money by doing that (Respondent 6).

The unemployment rate is very high in GHFN presently (Statistics Canada, 2016). According to the survey data collected by Barkman and Monias (2018), only 24.5% of youth aged 15 to 30 were employed in 2017 compare to 55.6% for general population aged 15 to 24 (Statistics Canada, 2018)[14]. A local sawmill could clearly generate some needed employment in the community. Two respondents said that they worked in the sawmill during their teenage years and made some extra money, but as mentioned, the sawmill shut down during the 1980's (Respondent 6).

> I am not sure what was the main reason but I think it [saw mill] was not owned by the communities. Back then when I was working there back in 80's all of the stuff was about ten years old. And it was breaking. Really there was no new equipment there that was provided at that time. At that point pretty much everything was patched up. And we used duct tape or that kind of things to fix that equipment. So, I think Indian Affairs [INAC] stopped replacing the equipment and that was the reason the sawmill shut down (Respondent 6).

Back in 2008-2010, the community had a program named ‘standing tree to standing home' with the Frontier Foundation where the community used the forest surrounding them to improve housing. Using local lumber or logs for housing benefited both the community and its people in providing quality housing and job creation (Frontiers Foundation, n.d.).

[14] Statistics Canada defines categorize youth aged 15 to 24, whereas GH household survey catagorize youth aged 15 to 30.

> Standing tree to standing home program works on the premise where the community was surrounded by forest and can use own woods. That is the basic. The second premise of the program - people with limited skills can learn how to harvest trees, sawmill woods and build houses (Respondent 4).

The biggest challenge the standing tree to standing home program now faces is the grade stamping of the lumber. The national building code insists that all the structural lumber that is going to be used to build a house needs to be grade stamped (National Building Code, 2015)[15]. To do this, the sawmill needs to be registered, which is expensive. In addition, to keep the license active the license holder needs to grade thousands of board feet of lumber each year, which is impossible in a small community like GHFN.

> It cost eight thousand to get the license in the first place, and then three thousand a year to keep the license. That would not be expensive for a big lumber company like Louisiana Pacific or whatever. And the price is the same [for a small community sawmill]. It does not matter whether you are a billion dollar company or you are a wood-mizer in Garden Hill First Nation. You can cut as much you want. But the community is never going to compete with those big companies. They only would be cutting for the local use. This is the single biggest impediment to local woods going into the houses right now (Respondent 4).

The structural lumber that holds up the walls needs to be grade stamped, but the trim around the doors, windows and baseboards does not need to be graded lumber. So, the potential for economic development in GHFN from local lumber is still high. Using local plywood would also reduce the cost to build a house (Hardess et al., 2004). Community members desired to see some program like standing tree to standing home in the community.

[15] Sentence 9.3.2.1.(1) of the NBC-2015 states that lumber for joists, rafters, trusses, beams and for the uses listed in Table 9.3.2.1. shall be identified by a grade stamp to indicate its grade as determined by NLGA 2014, "Standard Grading Rules for Canadian Lumber."

Creating **employment and an economic base to manage housing** was the third aspiration of the community related to housing. Standing tree to standing home was a successful program in the GHFN back in 2008, and has been a successful program in providing better housing in many FN communities in Canada, for example, the Nuu-chah-nulth communities of Vancouver Island, BC (Monk, 2013). The community partnered with Eco-trust, a non-governmental organization (NGO), to improve their housing conditions (Ecotrust Canda, n.d). They used their forestry license and local materials to build homes and community infrastructure following the national building code (Ecotrust Canda, n.d).

> I think we have to [be] creative, if we get money for ten houses how can we do things that we can build twenty houses. I think it could be done. I think if we mill our wood, lumber. Then graded it and that way we can most likely double the number of the house. We pay a considerable amount to the lumber company here. Say a house is 140,000 dollars, so ten houses are like 1.4 millions of dollar. And this money mostly goes to the lumber company (Respondent 6).

One respondent drew on the example of energy efficient houses from Oujé-Bougoumou, a Cree community in Québec, where the community partnered with an Indigenous architect, Douglas Cardinal. The architect and community participated in partnership at every level in the development and creation of the community and housing plans (Alfred et al., 2005; Cook, 2012; Monk, 2013; ouje.ca, n.d). The community emphasized energy efficiency as a way to lower the maintenance costs, and many homes in the Oujé-Bougoumou community exceed the provincial energy standard (Monk, 2013).[16]

[16] Quebec's energy efficiency standard is R-2000 where some houses in Oujé-Bougoumou are R-3000 standard (Monk, 2013).

The GHFN community's fourth housing aspiration was **capacity building**. An Elder from the community argued that the local people should get some basic training before receiving a new house. This primary housing maintenance training would let people maintain their house properly. Sometimes, people do not understand the impacts of their lifestyles on their housing (Gareau, 2004).

> Most of the houses cannot outlive the mortgage not only because the house is not built in a proper way but also because of the overcrowding, lifestyle and unawareness of how to maintain it (Respondent 6).

The band should encourage people to fix and build their own house by providing them all the support they want. The band can train their young people and help them financially build their own houses using local materials.

Clean, piped, running water and better sewerage systems in housing was the fifth aspiration identified by the community. More than half of the houses in the community are not connected to the main water and sewer system. Survey data by Barkman and Monias (2018) show that nearly 57% and 50.5% of houses are not connected to the community's main water and sewage lines respectively. Besides, many respondents expressed that although their houses are connected to the main water and sewage lines, they are not in working condition (Barkman and Monias, 2018). Most of the houses have an outdoor water tank, but also have water buckets, pails and drums to preserve water inside. The outdoor tank often gets frozen during the winter time.

> They [the band] just installed water and sewerage tank a couple of months ago. It is a tank. You have to come and get the water and sometimes the water freezes, and we do not get water from there. We go and get the water from the water fountain that's not that close to our house. It is about 5 km from my house (Respondent 2).

Generally, the water truck goes to every house and fills the tank, but due to the bad weather conditions and a long waiting list there can be long delays. People always make sure the water lasts by being frugal with their use until the next supply comes, but sometimes delays happen and people have to go and get their own water, which is very hard during the winter time. One respondent expressed his priority like this:

> I would say 3-4 bedroom house is ok, but most importantly the water and sewage pipe should be connected to the main line (Respondent 9).

Building culturally appropriate housing was the sixth priority of the community. Despite living two or three families together in one house, most of the people of GHFN believe that they are a big family (GH Comprehensive Community Planning Project, 2011). Culture is something that fundamentally defines a group, and cultural dissimilarity with housing built in their community is a major issue that people of GHFN face every day (Gareau, 2004; Kelm, 2015). One respondent said:

> Ten of us living in a three bedroom house and I would say my family is a big family. But my sister has her kids too; she took one whole room for herself and her family. My dad and mom had one room and in the other room everyone else (Respondent 2).

People hardy accept CMHC houses as their homes due to its structure. Family bonding is strong in GHFN, and thus building single-family houses is not culturally appropriate to the community (Gareau, 2004; GH Comprehensive Community Planning Project, 2011).

> Down south it is different, but up north, especially you have a community like GHFN that is remote, their culture is still very strong. Their traditions are still strong, and they are very close. To the outsiders you could probably get there when you are five years old and live there the whole of the life, but still, you will

> never be the part of the community. That is how it is. It is a family-oriented community; the families are important and play a significant role (Respondent 6).

Housing is supposed to connect all the family members, not separate them. Thus, instead of a single-family dwelling, the band needs to look at duplexes, triplexes or a big house with lots of rooms, designed with extension options to accommodate all the family members (Monk, 2013). To make them more appropriate for the local culture, **building different sizes and types of houses** was another important issue identified in the interviews.

One respondent suggested following the Peguis FN housing program where the band created a co-op housing program to deal with their housing shortage. Twenty years ago when the Peguis Housing Authority (PHA) created co-op apartment blocks, many issues arose that were matched with solutions (PFN, n.d.). The PHA made a housing management plan to manage their housing. Under that plan a tenant has to go through some housing management training and has to sign an agreement that says they will maintain the apartment properly, respect the rules etc.

> Peguis FN tried a number of things, and they finally come out with something that you know the young people are willing to respect. They said one family out of every five does not meet the conditions of their contracts. They party, they damage their houses. So eventually you get to a point where you can wean out these [unreasonable] people, and you have some that are reasonable. They may not be a perfect tenant, but they are reasonable (Respondent 6).

The one family in five who cannot comply with the housing rules have to go through some behavior modification program. Some of the families change their behavior and return to the apartment block. However, those who cannot comply with the rules eventually require some assistance, and some end up living in their parent's home or move to the cities and live in various shelters (Peguis First Nation, n.d.). Evicting someone from their house is hard, but that is the reality. Pegius FN band understands what impact housing has in a community and they cannot

afford to allow people to not take care of their home properly while the community is already short of houses.

> No matter its housing or education or any other sector you always are going to get that rebel group. And some of them will come out and some of them will not. It is like whatever the cause; it is addiction or something else, but eventually they need to be overlooked [removed or not provided housing] for now (Respondent 6).

Using the example of the Detroit public housing program, the same respondent stated that the apartment blocks should not be too big to maintain. The Brewster-Douglas housing project in Detroit was the first federally funded public housing project for African-American working, low-income families. Built from 1935 to 1955, the housing appartment complex was five city blocks long and three city blocks wide, and accommodated 8,000 to 10,000 residents at a time (Clark, 2013; DHC, n.d.). However, the apartment blocks were too big for the authority to manage, and the lack of proper supervision generated crimes, drug dealing and other sorts of negative activities in the housing block during the 1960's and 1970's (DHC, n.d.). He said the band should not go over 18 apartments per block because then it becomes unmanageable.

> They [PHA] have sixteen apartments in a block. From them; I think six of them are the transitional housing. And other apartments are for the people that are responsible tenants. Most of them are 2-3 bedroom apartments. They are mainly for young growing families. And these families will eventually graduate to the home of their own. They have a reasonably intensive housing program to train families how to take care of their homes (Respondent 6).

Apartment buildings could be an option to provide an immediate response to the current housing crisis in GHFN, considering their affordability and low maintenance cost. Although apartment living does not go with the culture of the community, these apartments could work as a ‘buffer zone' where families could develop a mentality of maintaining their houses and eventually move

into their own homes. Figure 6.1 below shows a summary of the people's housing aspirations in GHFN.

Healthy Housing in GHFN
Different types and sizes of housing
Transitional housing
Apartment buildings
Option of extension
Bunglow
Senior living
Extend family homes
Multi-storied
Handicap acess
Durability
Better foundations
Appropriate for the local environment
Last at least 25 years
Build in proper palce
Build wit proper materials
Cost Efficient
Improved HVR
Better heating
Less utility bills
Low maintainance
Use of solar, thermal and other local source of energy
Culturally Appropriate
Traditional food preparation area
Freezer
Appropriate Materials
Appropriate design
Near to close relatives
Porch
Large living room
Removable partition between living room and kitchen
Follow Indigenous culture
Use of Local Material
Sustain forestry program
Local logs
Sawmill
Local plywood
Authority
Community centered decision
Decision making
Implementation
More authority over housing
Capacity Building
Trained workforce
Band's management capacity
Training on basic housing maintenance
Collaboration between CMHC and local building technique
Employment and economic development
Business and economic development plan
Business and economic development
Community development plan
Housing management plan
Community Development
Local housing management Authority
Job creation
Better water and sewage line
Running water
Better Sewage system
Clean Water
Connect to the main line

6.3 Conclusion:

Housing in GHFN needs to be built in a way that meets both the current and future needs of the residents, considering the fact that most people will remain in their houses for their lifetime (Hardess et al., 2004). Historically, Indigenous people have resisted the imposition of the single-family dwelling and individually-owned lands, and used housing as a site of resistance in the colonial encounter (Perry 2003; Monk, 2013). Housing was always a place of pride and identity to the FN people, but colonial policy and funding models have changed it to a source of social and health problems.

Indigenous people still suffer from colonization to remove their Indigeneity and their land and want to continue their traditional life as much as possible within the context of modern housing. Clearly, some kind of meaningful federal and provincial government engagement with FN communities regarding housing is required, particularly when the reserve being crown land prevents banks providing mortgages for homes or loans for businesses on reserve. Under this ecosystem for banking, owning homes and owning businesses that build homes in FN reserves is near impossible.

Under the current colonial system, transfer payments, jobs and social assistance do not stay in the community, but rather flow out of the community through businesses and jobs owned and run by non-FN people, a scenario that economists have termed as ‘leaky bucket' effects (Ketilson & Brown, 2009). The community has a high rate of unemployment and widespread poverty; thus, considering housing as a key employment strategy will benefit both housing and the community itself.

Chapter 7: Conclusion

Indigenous housing policy was formulated to force FN people to leave their traditional life and assimilate to settler society through permanent settlement (Perry, 2010). The Canadian policy for housing on reserve a colonial approach that undermines housing designs and causes shortages of housing. By not considering climate, culture, size of family and traditions, the housing designs result in housing, rather than homes, that are inappropriate and unhealthy. Funding does not attempt to match supply with the housing needs and desires, results in inadequate and a shortage of housing. Through the literature review I found most of the policies were used as a means of assimilating Indigenous people into the settler society. Like with other policies (reserve, residential school, etc.) First Nation people face physical, psychological, cultural, social and economic hardships due to the ongoing housing crisis.

In this thesis, I have examined the ongoing housing crisis through 11 key informant interviews focusing on GHFN's housing crisis on-reserve. Clearly, the present housing crisis is the byproduct of failed housing policy. I found that the housing crisis in FN communities is a crisis of governance where the government (federal, provincial and band council) has failed to consider the historical and policy context from which the housing crisis emerged (Monk, 2013). Government focus on housing issues is often simply the funding of physical structures (construction, building materials, safety features) and the services and utilities (heating, air circulation, water, and sewer) of dwellings (Knotsch & Kinnon, 2011). Echoing Hwang et al., (1999) and Dunn (2002), I posit that the main policy focus should be the relationship between socioeconomic factors, housing, health and cultural appropriateness. Community people expressed that they want their voices included in their housing policies and designs.

Unavailability of adequate housing is one of the main causes of homelessness. I found GHFN has less homelessness than major cities despite an acute shortage of housing. Culture and family bonding are strong in GHFN, which always allow people to manage someplace to sleep. Overcrowding is a major issue in the community and couch-surfing, sleeping in shifts are very common.

In weighing the applicability and the pros and cons of CP for better housing in GHFN, CP was considered inappropriate. Individual rights through location ticket, the predecessor of CO and CP, was historically rejected by the FN people as it forces a wage economy on First Nation people who face economic marginalization due to racist polices that undervalue their labour, as well as not aligning with Indigenous customs. Besides, CP alone cannot ensure mortgage from financial institutions as it needs MLG and a band guarantee. Thus, obtaining private land through a CP has little to do with better housing for the Indigenous people of Canada, due to many reasons, such as the CP idea itself, lack of resources, lack of capacity and negative perceptions about the CP, etc.

The community's need for culturally appropriate housing in GHFN is undermined by government controls. The community wants their housing as a core of self-government and decolonizing efforts where they can incorporate both traditional and modern knowledge of housing. A culturally appropriate housing includes: durability, affordability, culturally appropriate, community housing industry, better water and sewage line, capacity building and different types and sizes of housing.

Housing aspirations of the GHFN include durable, affordable and culturally appropriate housing that is built in the community, by and for the community. The 1996 CMHC on-reserve

housing policy that mandates building houses similar to the settler society, having market-based housing, private ownership, and private investment are not plausible as solutions to the housing crisis, without major interventions and funding. These solutions also go against Indigenous norms. The INAC evaluation report (2011) accepts that INAC had little data or understanding of housing needs on reserve when the policy was formed (INAC, 2011, Section 5.4.2). The policy failed to accomplish its own intended outcome of responding to a fiscal crisis while addressing on-reserve housing in a significant way (Monk, 2013).

In this research, I have looked at the roots of the housing crisis and what people want in housing, and argue that what GHFN is asking for in terms of their housing is not expensive or unachievable. According to the literature, housing needs are similar among all FN communities, but each community wants a unique housing model where housing is connected to the community's culture, economic development and self-sustenance (Hardess et al., 2004). Hardess et al. (2004) analyzed housing aspirations among 14 FN communities and concluded that although the housing aspirations are similar, the culture, climate, traditions and management vary in each community. Thus, their housing models also must vary.

The GHFN community aspires to have a complete housing plan that meets the needs of the community and is cost-effective, culturally appropriate and does not compromise the rights of their people. Using local logs to build homes in the community is cost-effective and could create jobs in the community, and many respondents suggested using local wood and clay materials in building houses. Using local materials requires funding for the infrastructure required to harvest logs and build housing, but from past experience, when the community owns the resources and means of production as well as provides local labor to build houses, the economic benefit can be significant in the community (Hardess et al., 2004). A report by Frontier

Foundation Manitoba (2013), shows that the total cost to produce 15,000 board feet, an appropriate range of length and dimensions to build a 900 square foot home, costs only $9,425 for labor to produce local lumber; whereas purchase & freight of same amount lumber in the northern communities cost about $19,000 (See Appendix 3 for complete cost break down).

To support a local housing industry ecosystem requires financial support from the government, with all the restrictions on CMHC housing.

> Under the CMHC program, you [GHFN after it is out of third-party status] probably get ten houses every two years if you are lucky. And that is not enough. Right now we are in a population explosion in those communities. Unfortunately, there is no such instruction from the parents and bands that they should build their own houses. Lots of logs and everything you can find in your backyards but still you need all those materials to build a home like drills, windows, doors. And if you want your home electrified, then you need wires and everything (Respondent 6).

Garden Hill currently requires 300 to 400 new homes, yet only 10 to 15 were built annually and none since 2006. Hardly anyone builds their own house in GHFN due to the lack of sawmill facilities and assistance and access to housing mortgages, and so both the federal government and band council should encourage and support their members to build their own houses.

In conclusion, the failure to resolve the issues causing the housing crisis in the past has created dependency and ill health in FN communities, and unnecessary costs to the Canadian economy (Atleo, 2011). The government needs to move forward in a way that establishes and creates knowledge and funding partnerships between the government bodies and FN communities. Canada's endorsement of the United Nations Declaration on the Rights of

Indigenous Peoples in 2010 represents a step towards this much needed partnership with mutual respect and reconciliation (Atleo, 2011).

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Data=Count&SearchText=Garden Hill First Nation&SearchType=Begins&SearchPR=01&B1=Income&TABID=1

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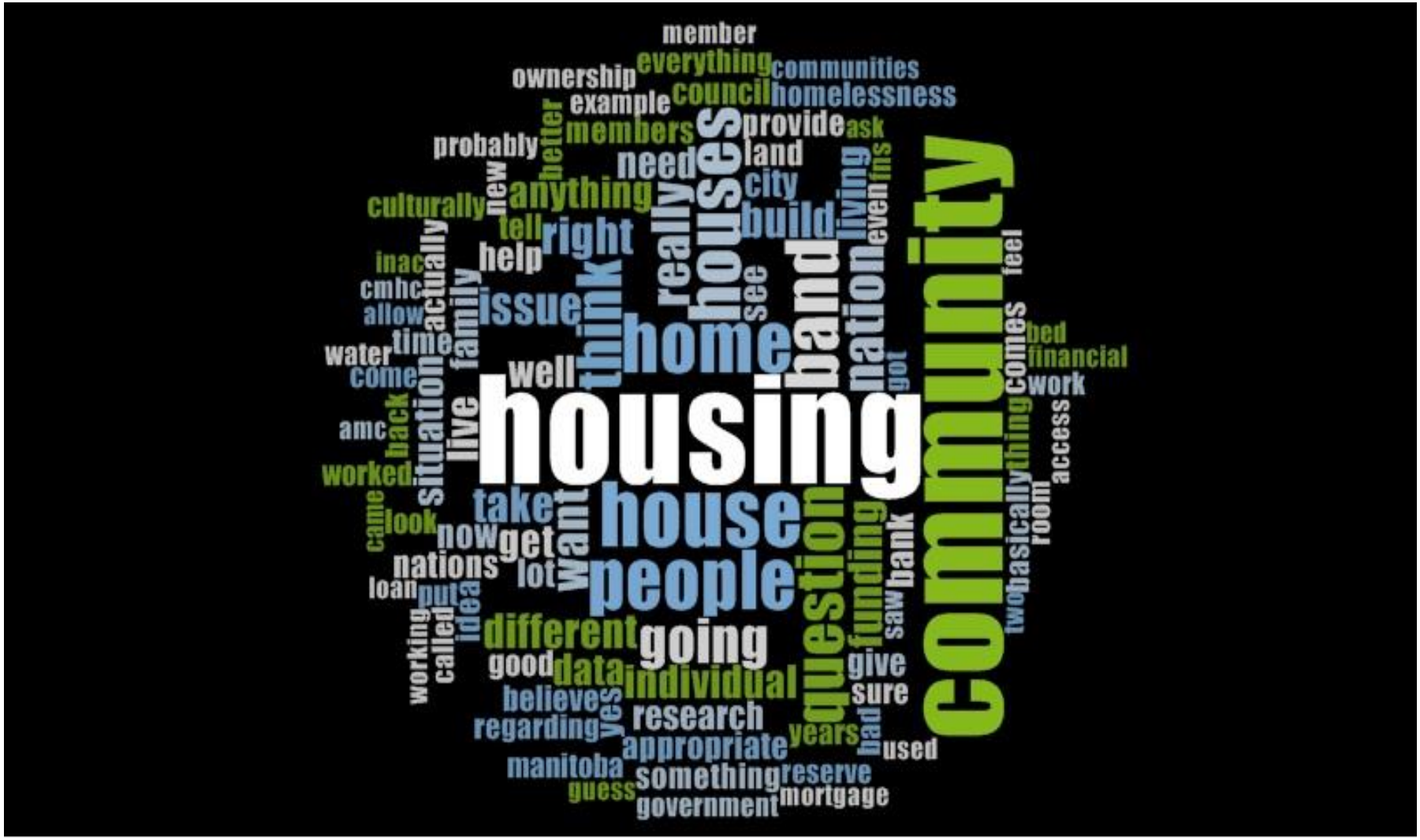
Appendices

Appendix 1: Word Cloud from C ommunity's Voice



Appendix 2: Things Garden Hill First Nation needs to consider in its feasibility study

Feasibility Study	Aspects	Things to Consider	
Use of Local Lumber / Materials	Physical and Technical	Availability of Lumber	
		Logistic Support	
		Available labor	
	Socio-cultural	Appropriate to the culture	
		People's acceptance	
		Community interest	
	Economic	profitable	
		Capital investment. (Does benefit offset the capital investment?)	
		Available funding	
		Local employment	
		Economically self-sustaining	
		Partnership	
		Opportunity cost	Environmental cost
			Social cost
			Cultural cost
	Sustainability	project sustainability	
		Forest health	
		Harvesting	
		Appropriate to the climate	

Appendix 3: Comparative analysis of lumber procurement model

	Purchase and Freight	Current Lumber Operations	Labor Efficient Lumber Operation
Description	This costing is based on procuring 15,000 board feet with a standard freight rate (land) into Northern Manitoba.	This costing is based on a full-time wage based sawmill operation at current employment levels accounting for the harvesting, skidding and processing of 15,000 board per month.	This costing is based on a wage-based compensation scheme to produce lumber of 15,000 board feet of lumber through harvesting, skidding and milling.
Yearly/ Per Period Output	Depends on available funding, Band Council, INAC, CMHC	10 turnovers periods or 10 x 15,000 board feet of lumber per year	10 x 15,000 board feet of lumber within 6 month period
Capital	No initial capital needed	Sawmill skidder. Capital equipment are depreciated on a 5-year lifecycle	Sawmill skidder. Capital equipment are depreciated on a 10-year lifecycle
Lumber Unit	15,000 board feet of standard-cut lumber with the appropriate lengths and dimension for a standard 900 square foot home.	15,000 board feet of standard-cut lumber with the appropriate lengths and dimension for a standard 900 square foot home.	15,000 board feet of standard-cut lumber with the appropriate lengths and dimension for a standard 900 square foot home.
Cost Comparison			
Lumber	$14,000	N/A	N/A
Freight	$5,000	N/A	N/A
Sawyer Wage	N/A	$3,000	$2,500
Labor Wage	N/A	$14,400	$3,000
Fuel	N/A	$1,000	$1,000
Lumber Grading	N/A	$500	$500
Depreciation	N/A	$1,000	$500
Admin & Benefits	N/A	$6,090	$1,925
Costs per Turnover Cycle	$19,000	$25,990	$9,425
Cost per 1000 Board Feet	$1,900	$2,599	$942

(Adapted from Frontier Foundation Manitoba, 2013)

Appendix 4: Change of housing and land rights perception in GHFN through the eyes of an Elder

Year	Description	Remark/References
Before 1824	People are there from long ago. Island Lake natives characterized by calling them Saulteaux (or better perhaps, Saulteaux-Ojibwa). They had nomadic life and were also their relationship to the land. They believe by staying in one place too much people end up destroying that land. So, they used to farm out a section of their land and move on to next section because all the nutrients from that section would be used up and it got to regenerate itself. The lands were known as traditional areas; and there was no ownership in terms of paper or title. It was just a place where their ancestor started to live long ago. They had traditionally lived in that spot. so, there was nothing that gave them the ownership other than the fact that they know where their predecessor traditionally occupied that spot for a long time. So, where they have their houses now was kind of at a point that was very sheltered, there was the channel there that opens out to the big lake. So if they needed to travel, needed to go anywhere else in the big lake or island lake it was better to start from there.	Hallowell, 1938
1824 to 1909	Hudson Bay Company first established a trading post at Island Lake sometime after 1824. The post was abandoned twice. The most renowned	Hallowell, 1938; INAC, 1976; Cinthya Clark, n.d.

	trading post was established on 1864. That post was eventually become the northern store we know today. "The Bay" posts and the "Missions" were the focal points for winter and summer camp people for certain goods such as flour, lard, fish hooks, nets, clothing, blankets, traps, axes, guns and ammunition in exchange for furs. (Linklater Island post in Island Lake, 1923).	
1909	Nobody actually lived in one settlement. They all have their areas they lived in and they survived of the land of that area. But people had gathering areas for trades, social events, marriages and get-together. In GH there is an open field in front of the present Band office. That field traditionally had been a gathering area. Same for Wasagamack, St.Theresa point, Red sucker Lake. Treaty 5 adhesion was signed August 13, 1909. As the treaty came in people tried to build in houses near the trading post areas and trapped, hunted in those traditional occupancy areas. So, they built their home near the trading post and that how eventually the	STPFN, n.d.

	communities came to be.	
late 1920's and early 1930's	People started to move away from the main settlement at the "Old Post" when different religions were introduced in Island Lake. A lot of people during that time, in until early 60 are used to live in their Teepi and log cabins. Building a house was a community festival for the people in the community. When a family needs a house, they harvested the logs in the summer before, put them in place so that they could dry properly. In one summer morning community people gather in at that place where the house needed to be built and help that family to put the entire log together to make a log cabin. And usually people finished it by the end of the day. By the end of the day when they are happy with the progress, they had a big square dance in that cabin and it was actually fun for the community	INAC, 1976 Adam Harper's House and Teepi. There were few such houses like this prior to 1945 in Island Lake.

		Hauling Building logs. These logs in the picture were used to build the Mission House in the Mission Island at Garden Hill during 1927-28.
		People also need to gather sufficient woods to keep their shelter warm during the winter months. People used to cut the wood in the thick bush and rafted them to their home. This picture Island lake raft during 1920's.

1960-62	During 1960's there were maybe two or three houses at that time that was built with plywood. There was no housing program, a person needed a house the people in the community pitch in and help build that house. And it's their houses; their shelter in the cold, in the summer, from the heat and rain, everything. 	INAC, 1976 One of the modern houses at that time built with square timber and sealed with plaster. This two-story house is believed to have been located on Hudson's Bay Company land close to the Narrows. And probably belonged to Mr. Sullivan, who was probability the Bay manager.
In 1969	Four separate communities were established to have four separate administrations. This was to alleviate the work load for one Chief. All common interests were left intact for the whole of Island Lake such as land, history and language.	STPFN, n.d.
Late 60's and early	The community had a saw mill from 1963 to 1975. . The saw mill used to provide the all the lumber community needed to build the houses. Before	Previous Band Manager; Community Elders

70's	CMHC program there was a housing program named 'Indian Housing Program.' From mid-60 to mid-90; for 30 years Indian Housing program was going on. All of the sudden the CMHC program popped up.	
1990's	On 1996 the on reserve housing policy was introduced by the government as a response to the Federal Debt Crisis (CMHC on reserve housing program).	INAC, 1996; Canada Debt History Archive, 2009
2007-2008	First Nation Home Ownership Program was tried in the community during this time. The project was not successful due to many reasons among them- 1. There was not proper plan in place at that time. 2. Lack of land ownership. 3. Ambiguity about the housing program 4. Lack of Credit History and source fixed of income for some people. 5. Band's un-willingness to take the responsibility.	Previous Band Manager
2008-2011	Successful Standing tree to Standing home program with Frontier Foundation. The program ran for three years.	FFM, 2013, Previous Band Manager
2013-2014	A regional saw mill was proposed there. INAC brought the old standing tree to standing home project and asked for the breakdown of the money that was generated from that project. The community had no information	Previous Band Manager

	about what happened to the lumber, what happened to the money that generated from selling those lumber. That indicated that the community had not management capacity and INAC rejected it.	
2015 to present	The chief & council are looking at various options to deal with young people and housing. They looked at what Peguis FN has done to deal with their housing issue. Peguis FN has a successful housing co-op program. Leadership is still reviewing it.	Previous Band Manager

Appendix 5: Ethics Approval

UNIVERSITY OF MANITOBA | Research Ethics and Compliance

Human Ethics
208-194 Dafoe Road
Winnipeg, MB
Canada R3T 2N2
Phone +204-474-7122
Email: humanethics@umanitoba.ca

PROTOCOL APPROVAL

TO: **A M Rezwanul Hoque** **(Advisor: Shirley Thompson)**
Principal Investigator

FROM: **Kevin Russell, Chair**
Joint-Faculty Research Ethics Board (JFREB)

[redacted]

Re: **Protocol J2017:125 (HS21425)**
"First Nations' Housing: An Exploration of Housing at Garden Hill First Nation, Manitoba"

Effective: February 23, 2018 **Expiry:** February 23, 2019

Joint-Faculty Research Ethics Board (JFREB) has reviewed and approved the above research. JFREB is constituted and operates in accordance with the current *Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans.*

This approval is subject to the following conditions:

1. Approval is granted only for the research and purposes described in the application.
2. Any modification to the research must be submitted to JFREB for approval before implementation.
3. Any deviations to the research or adverse events must be submitted to JFREB as soon as possible.
4. This approval is valid for one year only and a Renewal Request must be submitted and approved by the above expiry date.
5. A Study Closure form must be submitted to JFREB when the research is complete or terminated.
6. The University of Manitoba may request to review research documentation from this project to demonstrate compliance with this approved protocol and the University of Manitoba *Ethics of Research Involving Humans*.

Funded Protocols:
- **Please mail/e-mail a copy of this Approval, identifying the related UM Project Number, to the Research Grants Officer in ORS.**

Appendix 6: Community Approval

RE:	Research on Housing Issues with Garden Hill First Nation
Project title	First Nations' Housing Crisis: A Reconceptualization and Exploration of Solutions to the Housing Crisis in Garden Hill First Nations, Manitoba
Date	December 13, 2016
Re	Letter of support for research study by Rezwanul Hoque

To Whom It May Concern:

A M Rezwanul Hoque, under the supervision of Dr. Shirley Thompson, has sought and received approval for his research proposal called **'First Nations' Housing Crisis: A Reconceptualization and Exploration of Solutions to the Housing Crisis in Garden Hill First Nations, Manitoba'** . We understand that the study will involve some or all of the following methods:

- Interviews with community members, band council members,people working in housing sector, youth.
- Documentary or participatory video on housing crisis.
- Workshop or Focus Group discussion in the community.
- Survey of hidden homelessness and state of housing.

Garden Hill First Nation Chief and Councillor(s) have read through a draft of Hoque's research proposal and have approved it, subject to receiving appropriate ethical approval, and participant consent.

Your Sincerely,

1._____

2.__[redacted]

1.Name Printed [redacted]

Position in Community

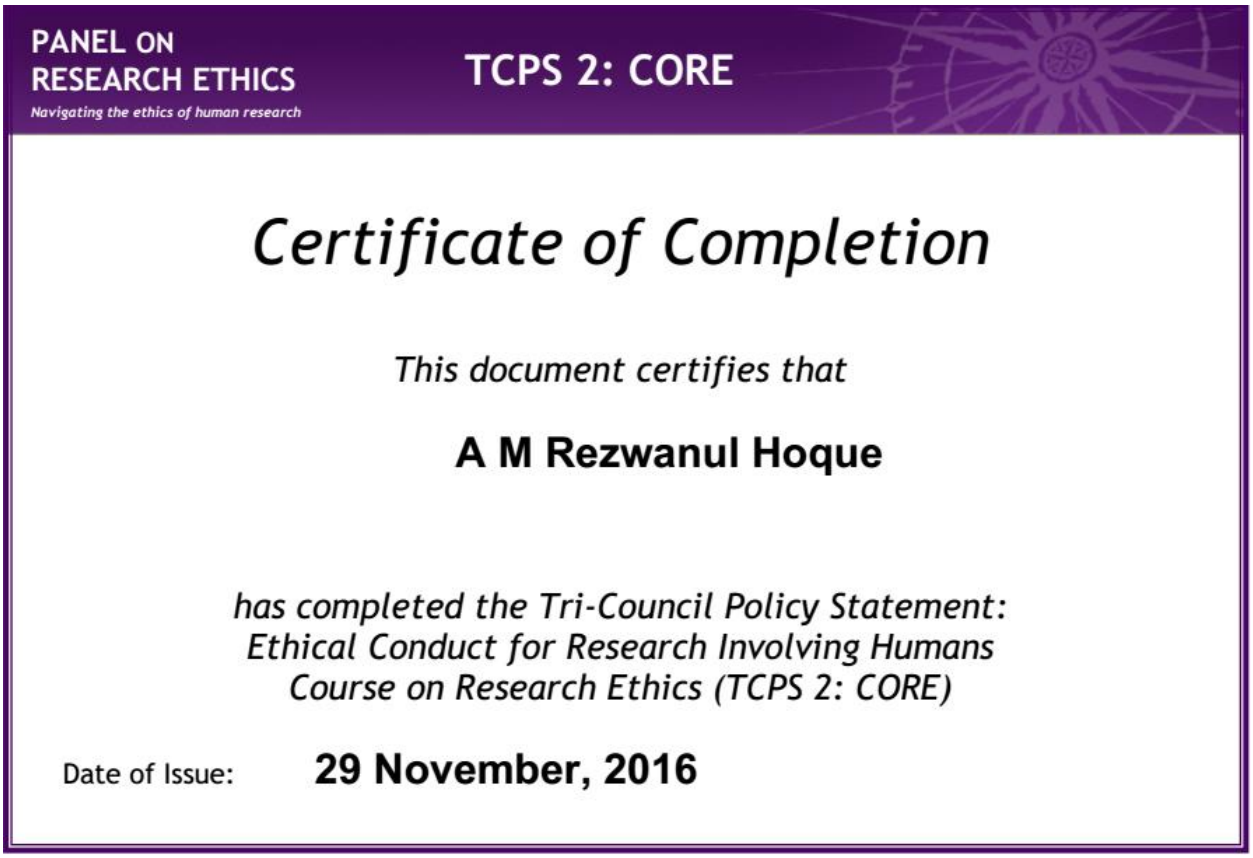
Community Name **Garden Hill First Nation**

2. Name Printed [redacted]

Position in Community

Community Name **Garden Hill First Nation**

Appendix 7: TCPS 2 Certificate



PANEL ON RESEARCH ETHICS
Navigating the ethics of human research

TCPS 2: CORE

Certificate of Completion

This document certifies that

A M Rezwanul Hoque

has completed the Tri-Council Policy Statement:
Ethical Conduct for Research Involving Humans
Course on Research Ethics (TCPS 2: CORE)

Date of Issue: **29 November, 2016**

Appendix 8: Invitation letter for Key informants on letterhead

UNIVERSITY OF MANITOBA

Natural Resources Institute

70 Dysart Rd,
Winnipeg,
Manitoba Canada
R3T 2N2

Invitation letter for the Research

My name is A M Rezwanul Hoque. I am a graduate student at the Natural Resources Institute, University of Manitoba, Canada. My master's thesis is called "First Nations' Housing: An Exploration of Housing at Garden Hill First Nation, Manitoba" under the supervision of Dr. Shirley Thompson.

First Nation housing and homelessness is an area that needs further research and I hope that you can participate in this research for my master thesis concerning First Nation housing. Please be informed that in Garden Hill First Nation, there has not been any previous study regarding the housing crisis issue. This research is therefore, highly significant to fill the research gap; understand the root cause and possible arrangements to improve housing.

I am inviting you to participate in a 30-60 minute interview. After the interview, you will receive a word-for-word document containing what you shared in your interview. The information will be provided back to you by email/ mail.

There are three objectives of my research.

1. To explore current housing situation and homelessness in GHFN.
2. To identify the specific housing needs and aspirations of the GHFN community for better housing
3. To examine Certificate of Possession (CP) as one possible solution to the housing crisis. I have attached one page short proposal and an informed consent form for your consideration.

This research has been approved by the Joint-Faculty Research Ethics Board. If you have any concerns, you may contact me or my advisor Dr. Shirley Thompson, Natural Resources Institute, University of Manitoba at (204) 474-7170 or S.thompson@ad.umanitoba.ca. As well you can contact the Human Ethics Co-coordinator at (204) 474-7122 or email at humanethics@umanitoba.ca.

Thank you so much for your consideration.

Kind regards

A M Rezwanul Hoque

Phone : [redacted]

Email: hoqueamr@myumanitoba.ca

Semi Structured Questions for the Interview.

Housing Crisis and Homelessness Issue

1. Please tell me about your knowledge and experiences of housing in First Nations communities.
2. What do you think about current housing situation in GHFN?
3. What are the main causes of this housing issue in your opinion?
4. What problems are GHFN community members facing due to the housing situation?
5. What action has/is you/your organization taken/taking to address with the housing situation?
6. Who should be taking action?
7. What do you think are the consequences of housing issues? (e.g., drugs, suicide, homelessness, etc.)?
8. Which of the following options you use to deal with housing issues ?
9.
    a. Having to take turns using beds as there are not enough beds?
    b. Having to share beds?
    c. Having to have more than one family share a house?
    d. Using the living room as a bedroom?
    e. Regularly sleeping in tents and sheds in the summer to get peace and quiet space?
    f. Not having healthy housing that meets the health needs of people with special needs?
    g. Having disabled or children in child and family services having to live in urban environments or away from family as there is no acceptable housing unit in the community?)
    h. Others (please specify)

10. For homelessness, if any,

a) What are the main reasons for their homelessness according to you? For under housing?
b) Can you estimate the number of individuals living currently this situation?
c) How are these homeless people managing their accommodation?
d) What risks do people face because they don't have adequate or certain housing?
e) Does your community collect information on the number of homeless people in the community? If yes, would it be possible to obtain this information?
f) What is role of government, band council, other organizations, family, relatives etc. regarding this problem?
g) Are there any homeless or under-housed people who leave the community? If, yes where did they go?
h) What do you think about the fact people have to leave to get accommodation?
i) Do these people risk homelessness or other issues in the city? (murdered and missing women)
j) Do these people tend to return to the community?

Certificate of Possession (CP) and housing crisis

11. What is your understanding of a Certificate of Possession? (if not researcher will read the definition- "The Minister may issue to an Indian who is lawfully in possession of land in a reserve a certificate, to be called a Certificate of Possession, as evidence of his right to possession of the land described therein" (Indian Act Section- 20 (2)).

12. What are the main problems to implement those/that options/option?

11. How the housing crisis in GHFN and other remote communities could be helped by-

    a. Certificate of Possession (CP)?

    b. What steps are required to make CP possible there?

12. Do you think it would be possible for community member in GHFN to get mortgage from financial institution if they had CP?

13. Is it feasible to apply CP as a means to deal with the housing crisis?

14. If yes, please explain the reasons.

15. If no, please explain why?

16. Do you think CP has the potentiality to attract financial institution for mortgage in GHFN?

17. Do you want to recommend anything to
    a. Band council members,
    b. INAC professionals,

c. CMHC professionals,
d. Bankers,
e. Federal and Provincial government on this issue?

Appendix 9: Informed Consent Form

(Consent letter for Key Informant Interviews (KII)**)**

Informed Consent

UNIVERSITY OF MANITOBA

Natural Resources Institute
70 Dysart Rd,
Winnipeg, Manitoba
Canada R3T 2N2

General Office (204) 474-7170
Fax: (204) 261-0038
http://www.umanitoba.ca/academic/institutes/natural_resources

Research Project Title:
First Nations' Housing: An Exploration of Housing at Garden Hill First Nation, Manitoba

Principal Investigator and contact information:
A M Rezwanul Hoque, Masters Candidate
Natural Resources Institute
University of Manitoba
Phone: [redacted]
E-mail: hoqueamr@myumanitoba.ca

Research Supervisor and contact information:
Dr. Shirley Thompson, Associate Professor
Natural Resources Institute
University of Manitoba
Phone: (204) 474-7170
E-mail: S.Thompson@umanitoba.ca

This consent form, a copy of which will be left to you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned or information not included here, please feel free to ask. Please take the time to read this carefully.

Purpose:
The primary focus of this research is to understand the housing crisis and its consequences, housing needs and aspirations of the GHFN community. The outcome of the study will help federal and provincial governments to locate the key housing problems that these FN communities are facing.

Benefits to Community:
A proper academic narrative of the issue, in this case, could influence the public policy decisions and help the community to get better accommodation.

Description of Procedures:
In the course of the research you will be asked a number of questions related to ongoing housing crisis in First Nation communities. If you are interested in, I can provide the entire set of questions for you to review. You will be requested to participate in an interview session that will last for thirty minutes to an hour. If more time is required, a subsequent meeting can be arranged at your convenience or by telephone, whatever is most comfortable to you. These interviews may be conducted at a place convenient to you and according to your suitable time. After the interview, if need arises, you may be contacted for further clarifications. Participation is strictly voluntary and you may refuse to participate at any time.

Remuneration for Participation:
No honorarium will be provided the key informant who engages in the interview.

Potential Risks and Securing Confidentiality:
The risks from taking part in this study are minimal. The researcher will take every means to keep your information and identity protected. But if you feel uncomfortable at any time during the interview, you can choose to skip questions or stop the interview altogether.

Interviews will be done in private to maintain anonymity. Your name will not be used in any study document or the research report. Any identifiers will be removed from your information and your information will be coded to protect your identity (i.e. given a fake name or numbered I.D.). The key to the code will be kept separate from the data in an electronic file that is password protected. Only the principal researcher (Rezwanul Hoque) and his research adviser (Dr. Thompson) will have access to the real names of interviewees and access to the information file. As the community, where the research is taking place, is small, someone may identify you by your words.

Debriefing and Dissemination of Material:

Upon writing up your discussion, I will provide the write-up or summary of your interview (according to the participant's preferences) within one month. Part of the process of transcript checking is that transcription accurately reflects your opinion. You can check whether there is any inconsistency between the transcription and your opinion. Besides, when the project is finalized I will share a short progress report with you and I will also expect your feedback within two weeks. I would like to keep the data until December, 2022 for academic publication; after that the data will be destroyed. But, the data you provide will be un-retrievable upon your withdrawal from the study. Only, I will have the access to your data and contact information. Transcription of your interview will be done by me and your anonymity will be maintained strictly. The information you provide will be used to complete a community report, as well as my Master's Thesis and will potentially be published in an academic journal.

Choice of Participation:
You are free to choose not to participate, withdraw from the study any time during the interview or within three months after you receive your full transcript by e-mail or telephone or mail to me, and/or choose not to answer any questions you may not be comfortable with without

experiencing any consequences. Please feel free to ask for clarification or additional information if you should have any questions.

University of Manitoba Affiliation:
This research is part of my Master's thesis. This thesis is a public document that will be available at the University of Manitoba, Natural Resources Institute library and website upon completion. I can send you a copy if you wish.

Assurance of Informed Consent and Contact Information:

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a subject. In no way does this waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time during the interview or within three months after you receive your full transcript by e-mail or telephone or mail to me, and/or refrain from answering any questions you prefer to omit, without prejudice or consequences. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

The University of Manitoba may look at your research records to see that the research is being done in a safe and proper way.

This research has been approved by the Human Ethics Coordinator at the University of Manitoba. If you have any concerns or complaints about this project, you may contact the Human Ethics Coordinator at (204) 474-7122 or Email: humanethics@umanitoba.ca. A copy of this consent form has been given to you to keep for your records and reference.

My cell number is [redacted]nd my email is hoqueamr@myumanitoba.ca. If you have any further questions about the nature of my research or want to appeal to a higher source, your concern may be directed to Dr. Shirley Thompson at Phone: (204) 474-7170 or E-mail: S.Thompson@umanitoba.ca.

Do you understand and agree to be involved in this research?
Please check one in box ( ):

- You can use my words (i.e. quote me), by my name, when sharing this research Y( ) N ( )
- You can use my words (i.e. quote me), but not my name, when sharing this research. Instead I would like to use the name: _ _ _ _ _ _ _ _ _ _ _ _ _ Y ( ) N ( )
- I agree to be audio or video recorded during my interview Y ( ) N ( )
- I would like to receive full transcript of the interview Y ( ) N ( )
- I would like to receive summary of the study's findings Y ( ) N ( )
- Since I am not using your name or your identity, can I use Politician/ Community Member/Band Council and GHFN official/ INAC Representative/ CMHC Representative/ Banker to contextualize your comment?

Participant's consent:
I am aware of the purpose and scope of this study and that I can withdraw from the research until two months after I receive my transcripts. I will have the opportunity to review a transcript of my input and make any edits to my personal statements.

By signing below, I am consenting to participate in this study in the manner I have requested and recognized I have not given up any of my legal rights.

Participant's Name _____ Date _____

Participant's Signature _____

Researcher's Name _____ Date _____

Researcher's Signature _____

Your contact information will be used for transcript checking as well as for sending a copy of your interview transcript. Once the research is finalized, you will also get a final of the report to this address.

I prefer to receive a summary of the report by
□ Email – Email Address _____
□ Mail – Mailing Address _____

(Consent letter for Garden Hill First Nation's Key Informant Interviews (KII)**)**

Informed Consent

UNIVERSITY OF MANITOBA

Natural Resources Institute
70 Dysart Rd,
Winnipeg, Manitoba
Canada R3T 2N2

General Office (204) 474-7170
Fax: (204) 261-0038
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Research Project Title:

First Nations' Housing: An Exploration of Housing at Garden Hill First Nation, Manitoba

Principal Investigator and contact information:
A M Rezwanul Hoque, Masters Candidate
Natural Resources Institute
University of Manitoba
Phone: [redacted]
E-mail: hoqueamr@myumanitoba.ca

Research Supervisor and contact information:
Dr. Shirley Thompson, Associate Professor
Natural Resources Institute
University of Manitoba
Phone: (204) 474-7170
E-mail: S.Thompson@umanitoba.ca

This consent form, a copy of which will be left to you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned or information not included here, please feel free to ask. Please take the time to read this carefully.

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The primary focus of this research is to understand the housing crisis and its consequences, housing needs and aspirations of the GHFN community. The outcome of the study will help federal and provincial governments to locate the key housing problems that these FN communities are facing.

Benefits to Community:

A proper academic narrative of the issue, in this case, could influence the public policy decisions and help the community to get better accommodation.

Description of Procedures:

In the course of the research you will be asked a number of questions related to ongoing housing crisis in First Nation communities. If you are interested in, I can provide the entire set of questions for you to review. You will be requested to participate in an interview session that will last for thirty minutes to an hour. If more time is required, a subsequent meeting can be arranged at your convenience or by telephone, whatever is most comfortable to you. These interviews may be conducted at a place convenient to you and according to your suitable time. After the interview, if need arises, you may be contacted for further clarifications. Participation is strictly voluntary and you may refuse to participate at any time.

Remuneration for Participation:
As a participant, you will be provided with an honorarium of $20/hour upon completion of the discussion in the form of cash. The honorarium is intended to value and respect the knowledge that you are providing and to compensate you for your time. The honorarium is not intended to coerce, but instead to value and acknowledge your contribution.

Potential Risks and Securing Confidentiality:
The risks from taking part in this study are minimal. The researcher will take every means to keep your information and identity protected. But if you feel uncomfortable at any time during the interview, you can choose to skip questions or stop the interview altogether.

Interviews will be done in private to maintain anonymity. Your name will not be used in any study document or the research report. Any identifiers will be removed from your information and your information will be coded to protect your identity (i.e. given a fake name or numbered I.D.). The key to the code will be kept separate from the data in an electronic file that is password protected. Only the principal researcher (Rezwanul Hoque) and his research adviser (Dr. Thompson) will have access to the real names of interviewees and access to the information file. As the community, where the research is taking place, is small, someone may identify you by your words.

Debriefing and Dissemination of Material:

Upon writing up your discussion, I will provide the write-up or summary of your interview (according to the participant's preferences) within one month. Part of the process of transcript checking is that transcription accurately reflects your opinion. You can check whether there is any inconsistency between the transcription and your opinion. Besides, when the project is finalized I will share a short progress report with you and I will also expect your feedback within two weeks. I would like to keep the data until December, 2022 for academic publication; after that the data will be destroyed. But, the data you provide will be un-retrievable upon your withdrawal from the study. Only, I will have the access to your data and your contact information. Transcription of your interview will be done by me and your anonymity will be maintained strictly. The information you provide will be used to complete a community report, as well as my Master's Thesis and will potentially be published in an academic journal.

Choice of Participation:
You are free to choose not to participate, withdraw from the study any time during the interview or within three months after you receive your full transcript by e-mail or telephone or mail to me,

and/or choose not to answer any questions you may not be comfortable with without experiencing any consequences. Please feel free to ask for clarification or additional information if you should have any questions.

University of Manitoba Affiliation:
This research is part of my Master's thesis. This thesis is a public document that will be available at the University of Manitoba, Natural Resources Institute library and website upon completion. I can send you a copy if you wish.

Assurance of Informed Consent and Contact Information:

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a subject. In no way does this waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time during the interview or within three months after you receive your full transcript by e-mail or telephone or mail to me, and/or refrain from answering any questions you prefer to omit, without prejudice or consequences. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

The University of Manitoba may look at your research records to see that the research is being done in a safe and proper way.

This research has been approved by the Human Ethics Coordinator at the University of Manitoba. If you have any concerns or complaints about this project, you may contact the Human Ethics Coordinator at (204) 474-7122 or Email: humanethics@umanitoba.ca. A copy of this consent form has been given to you to keep for your records and reference.

My cell number is ([redacted]and my email is hoqueamr@myumanitoba.ca. If you have any further questions about the nature of my research or want to appeal to a higher source, your concern may be directed to Dr. Shirley Thompson at Phone: (204) 474-7170 or E-mail: S.Thompson@umanitoba.ca.

Do you understand and agree to be involved in this research?
Please check one in box ( ):

- You can use my words (i.e. quote me), by my name, when sharing this research Y( ) N ( )
- You can use my words (i.e. quote me), but not my name, when sharing this research. Instead I would like to use the name: _ _ _ _ _ _ _ _ _ _ _ _ Y ( ) N ( )
- I agree to be audio or video recorded during my interview Y ( ) N ( )
- I would like to receive full transcript of the interview Y ( ) N ( )
- I would like to receive summary of the study's findings Y ( ) N ( )

- Since I am not using your name or your identity, can I use Politician/ Community Member/Band Council and GHFN official/ INAC Representative/ CMHC Representative/ Banker to contextualize your comment?

Participant's consent:
I am aware of the purpose and scope of this study and that I can withdraw from the research until two months after I receive my transcripts. I will have the opportunity to review a transcript of my input and make any edits to my personal statements.

By signing below, I am consenting to participate in this study in the manner I have requested and recognized I have not given up any of my legal rights.

Participant's Name _____ Date _____

Participant's Signature _____

Researcher's Name _____ Date _____

Researcher's Signature _____

Your contact information will be used for transcript checking as well as for sending a copy of your interview transcript. Once the research is finalized, you will also get a final of the report to this address.

I prefer to receive a summary of the report by
□ Email – Email Address _____
□ Mail – Mailing Address _____

Appendix 10: List of Documents Used for Document Review

Theme	Name of the document
Published Documents	
Understand the Historical Context and Colonization in Indigenous Communities	1. Dussault, R., & Erasmus, G. (1996). Report of the royal commission on aboriginal peoples. 2. Daschuk, J. W. (2013). *Clearing the plains: Disease, politics of starvation, and the loss of Aboriginal life* (Vol. 65). University of Regina Press. 3. Government of Canada. (2015). *Consolidated federal laws of Canada, Indian Act*. Retrieved April 16, 2017, from http://laws-lois.justice.gc.ca/eng/acts/I-5/page-4.html#docCont 4. Tobias, J. L. (1976). *Protection, civilization, assimilation: An outline history of Canada's Indian policy*. 5. Coates, K. S. (2004). A Global History of Indigenous Peoples: Struggle and Survival. *New York: Palgrave MacMillan*.
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[17] Provided by the GHFN band council authority.

Appendix 11: Questionnaires for Garden Hill First Nation Household Survey 2018

Date: _____

Area: _____

House Number _____

Hydro Premises Number _____

GPS Coordinates _____

1. Name of Household Head _____

2. Number of Permanent Residents _____

Number of Families _____

Number of Residents Employed _____

Elders (60+) _____

Please List Name(s) & Age(s):

Adults (18+) _____

Please List Name(s) & Age(s):

Children (5 – 17 years old) _____

Please List Name(s) & Age(s):Infants (4 years & Under) _____

Please List Name(s) & Age(s):

Any occupant with a disability? Yes / No

If yes, please state disability: _____

3. Water Service Type Pail/Indoor

Outdoor Tank (Delivered)

Main Community System

Problems? _____

4. Sewage Service Type Pail/Outhouse

Indoor Washroom

Main Community System

Problems? _____

5. Heat Source Stove

Furnace

Baseboard Heaters

Problems? _____

6. House Construction Year _____ Renovated? Yes / No Year _____

Who built this house? Band House CMHC Unit

7. Number of Bedrooms _____ Condition? _____

8. Number of Windows _____ Condition? _____

9. Number of Doors _____ Condition? _____

10. How would you rate your housing condition? (Please circle a number)

0 1 2 3 4 5 6 7 8 9 10

Very Poor Average Excellent

Why?

_____

_____

_____

_____

_____

_____

Comments:

_____

_____

_____

_____

_____

_____

_____

Data Collector(s): _____

Appendix 12: Research Timeline

	Jun, 2017	**Feb, 2018**	**Mar, 2018**	**Apr, 2018**	**May, 2018**	**Jun, 2018**	**Jul, 2018**	**Aug, 2018**	**Sept, 2018**	**Oct, 2018**	**Nov, 2018**	**Dec, 2018**
Final Proposal												
Ethics Approval												
Data Collection												
Data Analysis and Report Writing												
Dissemination of Finding & Feedback from the Community and Participants												
First Draft Meeting												
Revision of First Draft												
Oral Defense												