

CALL TO ACTION: Ending Systemic Barriers to Indigenous Housing in Canada

A National Emergency Through the Lens of Equity, Rights, and Indigenous Women's Experience
Prepared by: Rosebud | Drawing on reports prepared by CL Marketing (2023–2024) and Federal housing policy.

Date: May 2025

Executive Summary

Indigenous communities in Canada are in the midst of a devastating housing crisis. Systemic underfunding, legacy policies of assimilation, and widespread discrimination have led to disproportionate housing precarity, particularly among Indigenous women. This document presents a comprehensive overview of the housing crisis facing First Nations, Métis, and Inuit peoples, integrating insights from current policy research and community-led recommendations. Particular attention is paid to the barriers facing Indigenous women, who experience layered impacts due to gender-based violence, legal exclusion, and systemic poverty.

Recent shifts, including the appointment of Indigenous leaders to federal cabinet under the new government of PM Mark Carney and Canada's formal commitment to implementing the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) represent a turning point. With bold, targeted strategies and accountability at all levels of government, Canada can now move forward to address these wrongs with clarity and purpose.

Historical Context: The 1969 White Paper

The 1969 White Paper, officially titled "Statement of the Government of Canada on Indian Policy," was introduced by then Prime Minister Pierre Trudeau and Minister of Indian Affairs Jean Chrétien. It proposed to eliminate Indian status, repeal the Indian Act, and assimilate First Nations people into Canadian society by transferring responsibility for Indigenous affairs to the provinces and converting reserve lands into private property. The policy aimed to integrate Indigenous peoples as equal citizens, disregarding their distinct rights and treaties. This approach was met with widespread opposition from Indigenous communities, leading to the publication of the "Red Paper" (Citizens Plus) by the Indian Association of Alberta, which emphasized the importance of treaty rights and Indigenous self-determination. The backlash ultimately led to the withdrawal of the White Paper in 1970.

Current Status of Clean Drinking Water in First Nations Communities (2025)

Access to clean drinking water remains a critical issue for many First Nations communities. Since November 2015, 147 long-term drinking water advisories have been lifted, and over 300 short-term advisories have been prevented from becoming long-term. Despite this progress, 35 long-term advisories remain in effect across 33 communities. To date, the federal government has invested \$4.61 billion in 1,453 water and wastewater projects across 591 communities, with 670 projects completed.

However, the crisis is far from over. Indigenous leaders and experts estimate that fully addressing the underlying issues - including infrastructure upgrades, ongoing operations and maintenance, skilled workforce development, and community-led governance - will require up to \$40 billion. This figure reflects the scale of investment needed to ensure safe, sustainable drinking water for all First Nations communities.

Bill C-61, the proposed First Nations Clean Water Act, seeks to affirm Indigenous self-government in water and wastewater management, supporting long-term, community-led solutions to secure clean water for future generations.

Indigenous Women and Housing: A Double Challenge

Indigenous women in Canada face a unique and compounded set of challenges when it comes to securing safe, stable, and equitable housing. These challenges are shaped by a legacy of colonial policies, systemic discrimination, and gender-based violence. The intersection of these factors creates a “double challenge”—where both their Indigenous identity and gender place them at a significant disadvantage in housing access and security. This burden can be seen most clearly in three interconnected areas:

- a. **Legal and Structural Barriers:** Historically, Indigenous women were excluded from land rights, such as Certificates of Possession, limiting their access to housing and homeownership. Although the Family Homes on Reserves and Matrimonial Interests or Rights Act (FHRMIRA) was enacted to address these issues, enforcement remains inconsistent, and many women lack the resources to navigate the legal system effectively.
- b. **Violence and Insecurity:** Indigenous women are disproportionately affected by intimate partner violence, with 66% experiencing such violence compared to 44% of non-Indigenous women. In many cases, women are unable to leave abusive relationships due to a lack of alternative housing options and legal protections. This violence exists within a broader national crisis: the Murdered and Missing Indigenous Women (MMIW), which reflects a systemic failure to protect Indigenous women and girls from violence. The persistent lack of safe housing not only exacerbates their vulnerability but also contributes to the cycle of invisibility, neglect, and injustice that underpins the MMIW crisis.
- c. **Urban Discrimination:** In urban settings, Indigenous women often face discrimination in the housing market. A study by the University of Lethbridge found that 44% of Indigenous students experienced racially motivated housing discrimination, highlighting systemic barriers to accessing safe and affordable housing.

Housing Types and Markets: Purpose-Built vs. Secondary

According to the December 2023 "Housing Crisis Strategies" report, commissioned by ROSEBUD, two primary housing markets must be considered in crafting solutions:

- a. **Purpose-Built Rentals (Primary Market)**
These typically include multi-unit buildings such as apartments and row housing, favored by recent immigrants and smaller households. While they offer higher density and lower costs, they are often overcrowded and unsanitary, particularly in cities like Toronto and Vancouver.
- b. **Secondary Market Housing**
This category includes rented single-family homes, semi-detached homes, basement apartments, and converted commercial units. These options provide more space and bedrooms, making them better suited for Indigenous families. The largest segment comprises single-detached homes (37%), followed by condos and duplexes.

Key Challenges to Address

Addressing the housing crisis for Indigenous communities requires acknowledging the distinct and deeply rooted challenges they face both on and off reserves. These issues are not only logistical and economic, they are tied to historical injustices, ongoing systemic discrimination, and the lack of culturally appropriate policy responses. The following key areas illustrate the urgent need for targeted, sustained action:

a. On-Reserve Housing

Many homes on reserves lack clean water and proper sewage systems. In 2013, 50.9% of First Nation adults reported mold or mildew in their homes. Housing waitlists extend up to six years in many communities, and funding from the Canada Mortgage and Housing Corporation (CMHC) supports only a fraction of needed repairs or new constructions.

b. Off-Reserve Realities

Indigenous people face rampant discrimination in urban rental markets. Many housing policies do not incorporate rights-based or culturally appropriate frameworks, further marginalizing Indigenous populations in cities.

Rights-Based and Community-Centric Approaches

Sustainable solutions to the Indigenous housing crisis must be grounded in human rights and shaped by the voices of Indigenous communities themselves. A shift away from top-down, one-size-fits-all policies toward frameworks that honour Indigenous self-determination and dignity is essential. Two key approaches highlight how aligning with international standards and community-led principles can guide more equitable and effective housing strategies:

a. Aligning with UNDRIP

The United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) Articles 21 and 23 mandate states to ensure Indigenous peoples enjoy the right to improved housing and social conditions and to actively involve Indigenous peoples in program development.

b. CERA Framework for Tenancy Rights

The Centre for Equality Rights in Accommodation (CERA) emphasizes resident engagement, security of tenure, habitability, and accessibility as foundational to transforming housing outcomes.

Innovative and Scalable Solutions

Addressing the housing crisis for Indigenous communities — particularly Indigenous women — requires more than policy reform; it demands bold, creative, and scalable solutions that centre cultural safety, self-determination, and long-term sustainability. By combining grassroots knowledge with innovative design and strategic partnerships, Canada has the opportunity to set a new standard in equitable housing. The following approaches offer actionable, scalable models that can be implemented across diverse regions and adapted to meet local needs:

a. Adapt the Homes for Heroes Model

Creating tiny home villages for Indigenous women and children, including community gardens, healing lodges, and resource centers, can provide culturally appropriate, trauma-informed, and child-friendly safe housing environments. These should be reinforced with wraparound supports such as trauma care, childcare, and job training.

b. Partner with Private Sector for Secondary Market Expansion

Incentivizing landlords to rent to Indigenous tenants, co-developing rent-to-own programs with cultural mentorship, and integrating secondary rental units into national and municipal housing strategies can expand real choices for Indigenous renters and buyers.

c. Reform Funding and Legal Access

Prioritizing direct-to-community funding, simplifying legal processes under FHRMIRA, and restoring and equalizing land and mortgage rights for Indigenous women are essential steps toward equitable housing solutions.

Systemic Barriers to Indigenous Homeownership: Discrimination in Mortgage Lending

Access to mortgage financing remains one of the most persistent and damaging systemic barriers to homeownership for First Nations, Métis, and Inuit peoples, both on and off reserve.

Discrimination by traditional financial institutions is well-documented, with most banks refusing to issue mortgages for properties on reserve due to land title limitations and perceived risk. Even off-reserve, Indigenous applicants often encounter stricter scrutiny, rejection based on racial bias, or an absence of culturally relevant financial services.

Homeownership among Indigenous peoples is significantly lower than the national average: approx. 49% vs. 72% for non-Indigenous households. On-reserve, the rate is even lower. The Indian Act's land title restrictions block most conventional mortgage options. Without access to capital, many Indigenous individuals are left in precarious rental situations with no equity-building path.

Indigenous Financial Institutions: A Path Forward

Financial inclusion is a cornerstone of housing equity. Indigenous-led financial institutions are proving that culturally grounded, community-first lending models not only work, *but they also thrive*. These institutions challenge conventional banking norms by adapting risk frameworks, respecting Indigenous land tenure systems, and offering tailored mortgage solutions that reflect community realities. Their success underscores the urgent need for mainstream financial institutions to evolve. The following models illustrate how Indigenous innovation in finance is creating tangible pathways to homeownership and economic self-determination:

- a. **First Nations Bank of Canada (FNBC):** Established in 1996, over 80% Indigenous-owned, FNBC tailors mortgage solutions to Indigenous communities.
- b. **Aboriginal Savings Corporation of Canada (ABSCAN):** Provides mortgages using community trust and long-term leases. No repossessions. Cultural credit frameworks in use.

These models prove that inclusive lending is viable. Historic banks must reform policies to align with these approaches—adapting risk assessments, accepting band guarantees, and improving cultural understanding among staff.

Immediate Recommendations: Advancing Indigenous Homeownership:

To meaningfully address the Indigenous housing crisis, and especially for Indigenous women, Canada must commit to urgent, systemic action. These recommendations are designed to be both practical and transformational, targeting the structural inequities that continue to deny Indigenous

peoples safe, affordable, and culturally appropriate housing. Each point outlines a concrete step the federal government can and must take now:

1. Funding: Immediate increase to \$60 billion over 10 years.
2. Women's Housing: Launch a National Indigenous Women's Housing Strategy.
3. Legal Reform: Equal land tenure access and mobile legal support for FHRMIRA.
4. Housing Mix: Scale tiny home villages and secondary market partnerships.
5. Policy Enforcement: Fully implement UNDRIP and National Housing Strategy Act (NHTSA).
6. Expand Indigenous-led financial institutions like FNBC and ABSCAN
7. Mandate culturally inclusive lending policies at major Canadian banks
8. Launch a federal Indigenous Mortgage Guarantee Program
9. Provide culturally tailored financial literacy programming
10. Enforce gender equity in land title and CP access for Indigenous women

Conclusion: From Crisis to Commitment

The Indigenous housing crisis in Canada is not a matter of policy delay or funding gaps alone; it is a mirror reflecting centuries of colonialism, systemic neglect, and institutional discrimination. Nowhere is this more devastatingly clear than in the experiences of Indigenous women, who face compounding barriers to safety, dignity, and home.

Housing is not simply about structures; it is about sovereignty, family, safety, and the future. It is about children growing up without mold, women living without fear, and communities thriving with pride and self-determination. The right to a safe, adequate, and culturally appropriate home is not a luxury; it is a human right, enshrined in domestic law and international commitments Canada has made but has yet to fully honour.

This report is a call to action, to governments, financial institutions, developers, and every Canadian who believes in justice. It is a call to replace outdated systems with Indigenous-led solutions. A call to elevate Indigenous financial institutions, enforce rights-based housing frameworks, and dismantle the discriminatory structures that keep Indigenous people, and especially Indigenous women, without a place to call home.

Reconciliation is not rhetoric. It is not complete until every Indigenous person has equal access to the basic right of housing. It begins with listening, moves through action, and lives in accountability. Canada has the resources. Indigenous communities have the leadership. What we need now is the will.

Let this be the generation that didn't just study the crisis but ended it.

ROSEBUD
May 2025

Sources

- CL Marketing & Research (2023–2024). Reports on Indigenous Housing and Policy in Canada. Commissioned by ROSEBUD
- Government of Canada. (1969). Statement of the Government of Canada on Indian Policy (The White Paper).
- Indian Association of Alberta. (1970). Citizens Plus (The Red Paper).
- Government of Canada. (2025). Water and Wastewater Systems in First Nations Communities, Indigenous Services Canada reports.
- Government of Canada. (2025). Bill C-61, First Nations Clean Water Act.
- Family Homes on Reserves and Matrimonial Interests or Rights Act (FHRMIRA), Government of Canada.
- Native Women’s Association of Canada (NWAC). (Various years). Reports on Violence Against Indigenous Women.
- University of Lethbridge. (Date unknown). Study on Racial Discrimination in Housing for Indigenous Students.
- CL Marketing & Research (2023). Housing Crisis Strategies Report commissioned by ROSEBUD
- United Nations. (2007). United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP).
- Centre for Equality Rights in Accommodation (CERA). Framework for Tenancy Rights.
- First Nations Bank of Canada (FNBC). (1996-present). Corporate information and lending practices.
- Aboriginal Savings Corporation of Canada (ABSCAN). Mortgage and lending frameworks.
- Canada Mortgage and Housing Corporation (CMHC). Reports on Indigenous Housing.
- National Housing Strategy Act (NHSA), Government of Canada.
- Canadian Mortgage Lending Policies (various institutional reports).
- Reports and policy papers related to Murdered and Missing Indigenous Women (MMIW) crisis.
- Government of Canada. (2025). Appointment of Indigenous Leaders in Cabinet, PM Mark Carney administration.