

“Every House Counts”

First Nations Housing in Manitoba

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Ensuring that First Nations people living on-reserve have adequate, suitable housing is an ongoing challenge across Canada. Shelter is recognized as a fundamental prerequisite, or a determinant of, health (Public Health Agency of Canada [PHAC] 2004; World Health Organization [WHO] 1986). Housing is also essential to the overall well-being of individuals and communities and is a key link not only to health, but also to education, economic opportunities, and employment outcomes. Safe, affordable, permanent, and good quality housing can lead to improved socio-emotional and physical health and safety. In addition, stable housing increases the likelihood that individuals will be able to obtain and maintain jobs, gain access to required services, and develop lasting community relationships across time (Canada Mortgage and Housing Corporation [CMHC] 2004; PHAC 2004). Due to its importance for human well-being, the United Nations International Covenant on Economic, Social and Cultural Rights has included housing as a basic human right.

A lot has been written about the housing crisis in Canada’s First Nation communities. Adequate housing is not available in many communities, resulting in high rates of overcrowding and long waitlists. The current housing crisis is embedded within a series of complex layers. This study focuses on the crisis currently seen in Manitoba, and includes a consideration of numbers of units, conditions of units, units in need of repair, and numbers of people on wait lists for

homes. Furthermore, this study will explore the implications of the current housing crisis and the barriers to constructing and maintaining sufficient quality housing in First Nation communities in Manitoba. The study aims to help address an overall lack of awareness and understanding of on-reserve housing issues that permeates Canadian society. It incorporates the voices of a population that is largely excluded from the privileges enjoyed by most Canadians. Lessons from this investigation may be used to inform future research projects and advocacy towards better policy in this area, towards an overarching goal of better housing conditions in First Nation communities in Manitoba.

Housing Issues

Despite the fact that housing is of major importance to individuals and communities, there is a severe shortage of housing in many First Nations communities across the country. In 2005 there was an estimated backlog of 80,000 units on-reserve in Canada (AFN 2013).

This housing shortage inevitably results in long wait lists for new homes, overcrowded houses, and people living in housing that would generally be considered not suitable for living. Overcrowding decreases the lifespan of a house and contributes to the elevated rates of deterioration of housing stock seen in First Nations communities. Other factors that contribute to the housing crisis include climate extremes, substandard building quality, and lack of sufficient income, skills, and support to undertake maintenance. Additionally, the housing stock on First Nation reserves experiences high rates of mold and fire, lack of basic amenities, insufficient infrastructure, and inadequate access to essential services (AFN 2013;

Royal Commission 1996).

To further exacerbate the housing situation, Aboriginal people are the youngest and fastest growing segment of the Canadian population. Consequently, the AFN (2013) reports that between 2010 and 2031 there will be “a need for 130,197 new units to accommodate household and family growth; 11,855 replacement units to accommodate deteriorated stock; and the major renovation of between 8,261 and 10,861 units.”

Federal Funding

Despite the growing need for housing on First Nations and new investments made in the past decade, funding for Aboriginal housing programs on-reserve remains insignificant and the housing shortage has worsened since 2003 (Auditor General of Canada 2011). Although the federal government takes the view that it does not provide housing support on reserves as a result of legislative or treaty obligations, First Nations are an exclusive federal jurisdiction. Thus the Government of Canada is responsible for providing programs and services on reserves that other communities receive from provincial and municipal levels of government. The Government of Canada allocates funding annually to First Nations for on-reserve housing through Aboriginal Affairs and Northern Development Canada [AANDC] and the Canada Mortgage and Housing Corporation [CMHC] (AANDC 2010). AANDC provides an average investment of \$155 million annually. Combined with the CMHC’s allocation of \$250 million, federal funding has supported the construction of approximately 1,750 new units, renovations to about 3,100 existing units, capacity development, and a number of other housing initiatives over the last 5 years.

However, as shown above, this constitutes a mere fraction of what is needed (AANDC 2010).

In addition to basic construction, these funds may also be used for maintenance and repairs, construction of affordable rental housing, loan insurance, capacity development, debt servicing, and the planning and management of a community's housing portfolio. Significantly, however, AANDC does not cover the full cost of housing: First Nations and their residents are expected to secure funding from other sources.

It should also be noted that the amount of funding available to First Nations for housing varies by region. Generally, First Nations fill out applications for capital funding to AANDC, and in most cases federal funding for housing is included in a capital grant, and is then allocated to families by each band council. Some First Nation bands apply for housing funds separately in consultation with a regional AANDC representative to determine amounts based on specific projects proposed and the needs of the community (International Housing Coalition [IHC] 2003).

First Nations across Canada each have jurisdiction over how housing programs are administered and delivered. Chiefs and Councils develop community-housing plans and administer AANDC and CMHC housing programs for home construction and maintenance. However, housing concerns compete with all other community services and concerns—health, education, and infrastructure, for example.

Ministerial Guarantees

Individuals living on reserve are able to secure loans for housing on their own through a system of Ministerial Guarantees. Section 89(1) of the *Indian Act* states

that reserve lands and assets owned by an “Indian” located on-reserve cannot be mortgaged, pledged, attached, levied, charged or seized by a “non-Indian”. Reserve lands are treated as owned by the federal government for the purposes of financial leveraging, thereby limiting opportunities for financing and private home ownership opportunities for individuals living on First Nation reserves (IHC 2003). CMHC extended Section 51 (now Section 95) on Social Housing, and a system of Ministerial Guarantees of repayment was implemented as a way around this limitation. In this system, the Band approaches an approved lender or bank on behalf of the individual to build houses on-reserve. If approved, AANDC is approached for a Ministerial Guarantee. However, the literature suggests that these systems result in complexity, ambiguity of process, and unmanageable debt loads (Kyser 2011).

How Did It Get So Bad?

First, the current housing crisis cannot be described outside of the historical trauma experienced by Aboriginal peoples in Canada. Colonization is a root cause of contemporary housing problems. Colonial policies and legislation have contributed to the destruction of Aboriginal economies and social structures, the appropriation of land and resources, external control of individual legal and financial status, the imposition of foreign organizational structures that foster conflict within and between Bands, the repression of cultural practices such as language and ceremony, the forced removal of children from their homes and communities, and the dependency on the federal government for housing, infrastructure and social assistance funding (Royal Commission 1996). Consequently, the legacy of

colonization continues to shape and inform contemporary life in First Nations communities.

For example, the *Indian Act* is federal legislation that is colonial in nature. But the *Indian Act* provides the basic legal status and entitlements of First Nations people. The *Act* has undergone various amendments but is still often referred to as archaic, paternalistic and repressive legislation (IHC 2006). It has been argued that “the *Indian Act* is the primary prohibitive factor in the development of successful housing programs on Indian lands” (IHC 2006). Similarly, the Canada-Aboriginal Peoples Roundtable in 2004 and 2005 concluded that the problem is threefold, comprised of: the “lack of adequate incomes to support the private acquisition of housing, [the] absence of a functioning housing market in many localities where Aboriginal people live, and [the] lack of clarity and agreement on the nature and extent of government responsibility to respond to the problem.”

Homeownership

Aboriginal home ownership on-reserve does not have the same economic connotation as ownership off-reserve, and therefore lacks many of the benefits, other than security of tenure, that are commonly associated with ownership in western societies. This results in the lack of a ‘functioning housing market’ by western standards on First Nations and is seen, by some, as a barrier to the provision of adequate housing. There is some controversy here. On the one hand, collective ownership of land is considered a central aspect of Aboriginal culture, economy and identity; at the same time, others see it as a barrier to accessing capital for housing and business development. The process of determining a land

management system that supports property rights and unlocks capital, while ensuring the collective interest, is currently underway in Canada. This is all part of the larger process of deconstructing the colonial past.

Rental Regimes

Another contentious debate in the Aboriginal community is the implementation of rental regimes on reserves. Some First Nation individuals and Band Councils are reluctant to make financial contributions to housing programs as it is seen as a surrendering of treaty rights (IHC 2006). Historically band members have not paid rent or have had a “pay when you can” system. Bands that do not charge rent for the use of band housing face the challenge of finding ways to recover the money invested in housing. This contributes to maintenance problems and a deteriorating housing stock. Furthermore, it has been suggested that elected band councils have not always distributed housing resources fairly and efficiently (IHC 2006).

Housing Programs

The programs that have been and are currently in place are also contributing factors to housing issues. Historically, housing programs have not always been driven and/or led by the local communities, despite the fact that many would argue that programs must reflect the community’s values and wishes rather than be imposed top-down. However, prior to the 1990s, most reserve housing was centrally designed and delivered. For example, most housing built between the 1960s and 1980s consists of raised bungalow style houses on wooden frames. This type of housing is not only too small to accommodate most Aboriginal families, but

also is prone to mold problems because of inadequate ventilation (IHC 2006).

Cultural Considerations

An absence of cultural considerations in contemporary Aboriginal housing has also been identified as a potential cause of housing failures. Aboriginal people have not been afforded the opportunity to design, build, and live in homes that reflect their identity, values, needs, interests, and worldviews. This shortcoming undermines any sense of ownership and subsequent responsibility for the home, thereby perpetuating housing failures. Cultural considerations can be manifested in factors such as residential design, use of building forms, selection of building materials, and type and arrangement of functional spaces. For example, flexibility in functional spaces has been identified as a potential response to crowding (Kyser 2011).

By way of summary, the legacy of colonization has shaped the ongoing housing crisis on First Nations across Canada. Current conditions are also a result of an ambiguous and complex policy, uncertainty about the nature and extent of government responsibility, fragmented program delivery, lack of a functioning housing market, lack of sufficient infrastructure, lack of resources, and an absence of cultural considerations. Demographic pressures, static funding, and ineffective use of funding at the government level, band level and individual level all exacerbate the crisis.

First Nations in Manitoba

As of March 2012, there were 140,975 registered First Nations people in Manitoba. There are sixty-three First Nation reserves in the province and

approximately sixty percent (60.2 percent) of First Nations people live on-reserve. Twenty-three reserves in Manitoba are not accessible by an all-weather road, and these account for more than half of all Manitoba First Nation people living on-reserve (AANDC 2012).

Manitoba First Nations experience the housing crisis that is affecting First Nations across the country. Some Manitoban First Nations, primarily those that are northern or isolated, are living in what have been called “Fourth World” living conditions; meaning marginalized “third world” conditions in an otherwise developed country. Overcrowding is an issue. For example, Pukatawagan, a remote Cree reserve, has 229 homes for about 2,600 people, an average of eleven people per house (IHC 2011). Garden Hill, another northern First Nation, reports similarly high levels of overcrowding, and also has a shortage of quality housing. The residents report that CMHC houses rarely last more than ten years due to shifting foundations, and they often have large hydro bills. Garden Hill residents have stated that they feel that using local knowledge that takes the natural environment into consideration would be more appropriate than the standard and centralized CMHC guidelines.

A Closer Look: Results from the 2008-2010 Regional Health Survey [RHS].

The RHS is a cross-sectional, national survey whose primary purpose is to help First Nation policy makers and program developers understand the factors that affect the health of First Nation children, youth and adults in Canada. Thirty-four of the sixty-two First Nations in Manitoba participated. It provides a statistically valid overview of Manitoba First Nations holistic health and well-being in 1998-1999,

2002-2003 and 2008-2010. The RHS is the only national survey of its kind; it is designed, developed, and delivered by Indigenous peoples for Indigenous peoples.

In Manitoba, the use of RHS data is reviewed and approved by the Assembly of Manitoba Chiefs through research partnerships to ensure support and benefits are made available to Manitoba First Nations. The RHS asks questions about health and well-being of First Nations in a holistic way, addressing physical, mental, spiritual, and emotional aspects of life. In addition to specific health issues, there are questions about housing, as housing is recognized as a major determinant of health.

According to the RHS (2012), the average number of people per room is 1.16. Overcrowded households are defined as those that have more than 1 person per room. By this standard, 42.5 percent of Manitoba First Nations households, or almost half, are overcrowded.

Results from the 2008-2010 RHS (2012) found that 41.7 percent of houses on Manitoba First Nations were in need of major repairs, and 35.7 percent of houses required minor repairs.

Furthermore, results indicate that 58.7 percent of households—that is, more than half—had reported mold or mildew in the past 12 months. This is a significant increase since 2002/03, when 49.3 percent of households reported mold or mildew in the past 12 months. The prevalence of mold in Manitoba First Nations housing is much higher than is the case for Canada as a whole: 23.4 percent of all First Nations across Canada reported mold in the past 12 months. Mold is particularly dangerous because it can contribute to a number of respiratory illnesses, including asthma, allergies, and tuberculosis. Additionally, the RHS found evidence that mental health

is also associated with the presence of mold/mildew. There was a significant difference in the average Kessler Psychological Distress Score (K-10 score) when comparing adults who live in moldy housing (K-10 Score = 17.8), with adults who do not (K-10 Score = 15.8), suggesting that housing conditions affect mental health.

Regarding basic amenities, the proportion of households with flush toilets, running water, a computer, and internet connection has all increased significantly between 2002/03 and 2008/10. However, there are still many gaps in household amenities. For instance:

- 30.4 percent of adults live in homes that do not have a working smoke detector
- 19.9 percent of adults live in homes that do not have a telephone
- 47.5 percent of First Nation homes do not have an internet connection
- 10.3 percent of adults live in homes that do not have hot, running water while 5.4 percent are without cold, running water
- 8.5 percent of adults live in homes where they do not have a flushing toilet
- 15.5 percent are without a septic tank or sewage services
- 24.7 percent are without a garbage collection service.

The second most reported challenge for all adult age groups within Manitoba First Nation communities was housing; it was second to alcohol and drugs. Of adults aged 18-34, 74.3 percent reported housing as a community challenge, while 79.5 percent of adults aged 35-54 and 80.1 percent of adults aged 55+ reported housing as a community challenge.

In addition to the RHS, each of the 34 participating communities completed a community survey. The results of the community survey reveal that 83.9 percent of

communities have a community housing plan. Just over sixty percent (63.9 percent) of communities receive funding for the construction of new homes, while 77.4 percent have access to funds for repairs/maintenance of shelter/infrastructure. Almost all communities (97 percent) have access to construction crews and almost all (96.8 percent) have access to technical expertise. Just over 80 percent (84.6 percent) of communities have suitable parcels of land for housing development.

Every community that participated in the RHS (100 percent) reported that their community has a waiting list for housing, and 61.4 percent of communities have over half of their population on the housing waiting list. Additionally, it is projected that over 90 percent (93.7 percent) of people on waiting lists will wait over two years to obtain housing.

A Closer Look: Key Informant Interviews.

Key informant interviews were conducted with housing managers and Band councillors from Manitoba First Nations. One housing manager who oversees eight Northern First Nations, one who oversees one Northern First Nation, and two councillors from a Southern First Nation were interviewed.

Issues and Implications

All key informants reported that their communities experience significant backlogs of housing and long waitlists. Both Northern housing managers reported that their communities also see a significant number of homes in need of renovation on a regular basis. This has been an ongoing challenge. The shortage of housing prevents band members who have left the community from moving back, even when jobs are available.

The existing housing stock in each of the communities is a combination of band housing, social housing, and individually mortgaged homes. Social housing on-reserve is provided through CMHC, but as one housing director reported, they experience issues with members not paying rent. One housing manager also reported that many homes require renovation within two years. He stated that his community experiences a high number of tenants who do not deal with or report maintenance issues, leaving this to band administration, which has not been successful as maintenance issues grow in severity and cost as time elapses. A strategy is needed to address issues of tenant responsibility so that homes are not damaged.

Barriers

All the key informants interviewed reported that the main barrier to addressing the housing issues in their communities was funding. It was reported that funding has been capped since the 1990s, even though First Nations populations have grown significantly. Capital that is provided by AANCD is then divided between public works, education, health, and housing. The money that is allotted to housing does not just go towards construction of new homes; it goes towards administration and repairs as well. Additionally, the number of homes that communities are able to build with funding allocations has decreased over time due to the rise of unit construction costs. This is especially true for Northern communities, where access to workforces and materials is limited. The federal government does have additional funding available to individuals through a homeownership initiative and the Market Trust Fund. However, the interviews

reveal that the arduous application process tends to act as a barrier for many First Nation individuals. In sum, funding is inadequate and First Nations are not able to keep up with the growing need for housing.

Emerging Themes

Those interviewed reported an array of responses to housing issues in spite of the barriers making it apparent that a lot of innovative work is being done around housing in Manitoba First nation communities. What we see is: creativity, community-led strategies, contextual experiences, holistic approaches, community economic development, and human capital and social capital all emerging as potential solutions.

Creativity

First Nations in Manitoba have to work in creative ways in order to address housing issues. Each of the key informants recounted a number of programs and partnerships that their housing authorities are currently engaged in. Every program or partnership is valuable because every house counts. Housing is approached with a range of methods, and a variety of home options are made available. One key informant reported that his community currently offers social housing options, home ownership options, a 55-plus facility, an apartment complex, and a multiple-bed personal care home.

Renovations and maintenance issues are also approached in diverse ways. One key informant said that they offer workshops on caring for homes regularly, and update the community with maintenance reminders (for example, cleaning eaves troughs in the spring) through the community newsletter. They also commit to

regular inspections. One of those interviewed described a renovation program offered by the Housing Authority: people present a quote for labour and material for the desired renovation, and the Authority covers the labour. The informant from this community reported that they have seen people accessing the funds, and that a spin-off has been an increase in tenant responsibility and pride in their homes. Another innovative project was through the community's Home and Community program; a position has been created to attend to maintenance issues for members with a lack of mobility.

Community-led strategies

One interview highlighted the role the community plays in prescribing strategies. The Band Councilors who participated in the interview reported that the community guides the economic development division and determines the community's priorities. They have seen a lot of success using this model. Regarding housing, the Housing Authority in this community meets monthly and invites community members. This ensures that community members are kept informed and are able to share their input. Involving the community in this way ensures community buy-in and prevents animosity so that the community can move forward together.

Contextual experiences

There is a lot of diversity across First Nations in Manitoba and some communities are doing better than others as regards housing. The larger communities see more progress because they have been able to secure their own sources of funding and are better able to demonstrate financial stability. This allows

the Band and/or individuals to borrow money to build homes. The interviews with the Band councilors from the Southern community report that though they too experience high waitlists and a significant housing backlog, they do not have the dilapidated housing stock reported by the Northern housing managers. They have been able to keep up with maintenance and repair issues as they arise.

One community reported that the Band owns its own construction company. This is a huge asset. When the community receives money for housing, they are able to maximize it and keep it in the community. Other communities are forced to use outside contractors and have high transport costs. Having their own building company also allows them say over how their homes are built.

Holistic Approach

Housing issues do not exist in isolation. Many of the approaches and responses to the housing crisis are holistic. One housing manager reported that his community has seen a lot of success through the program “Standing Trees to Standing Home,” which targets not only housing needs, but employment issues as well. The program promotes community housing development through promotion of local capacity and the use of local materials. Program participants were exposed to a variety of trades and skills aimed at creating sustainable employment. Community members were taught how to harvest local wood, produce timber locally, and then build homes in their community. Log building and timber frame construction training was provided, resulting in demonstration log homes in the community. The log homes produced in this way have held up better and are more energy efficient than the typical bungalow style home. In addition, trainees who complete the program can

become registered students at Red River College and receive a certificate upon completion of the program. The process is more labour-intensive, but shows great potential in that it is a more cost-effective process than waiting on the delivery of expensive building material from down south. Also, it blocks the drainage of community resources. Additionally, sustainable local jobs are created in the process. The housing manager reported that the development of a skilled workforce has made a big difference for housing in the community. Housing is more than just physical materials; it also involves subjective feelings of satisfaction with housing. Housing addresses a social need and is a source of stability. Housing involves relationships between people as well as relationships between people and the external environment. In this way well-being functions as more than just an end goal, but is also the framework that guides community housing plans.

Community Economic Development

Federal funding has been capped for nearly two decades and in response, communities have been creative and are engaging in various economic development initiatives. Housing has the potential to serve as a community economic development (CED) tool and stimulus for First Nation communities in Manitoba. Purchasing and transporting materials into communities, or using outside building companies, drains communities of potential economic resources. Millions of dollars have entered First Nations communities, but millions have also leaked out of First Nation economies (NACCA 2005).

The “Standing Trees to Standing Homes” project mentioned above is an example of a CED initiative addressing the “leaky bucket” phenomenon. Housing is

labour-intensive and has the potential to create jobs, and to make substantial contributions to local economies. Another CED example is the Band-owned construction company that enables the community to keep monies that enter the community in the community.

Housing effects have the potential to ripple through the local economy and the nature of housing's multiplier effect means that every dollar spent in the housing sector has the potential to benefit the local economy more than if it was spent elsewhere (NACCA 2005). What is more, housing improvements are highly visible and are associated with many social, psychological, and health benefits and spin-off effects in communities.

Human Capital and Social Capital as a Solution

The interviews revealed that communities where people appear to get along, trust and respect one another, and share resources seem to be addressing housing issues in constructive, innovative ways. Social capital is a concept that captures this aspect of community life. It emphasizes the social dimension of life and how it is lived in specific places. There are three dimensions of social capital; bonding (relations within a First Nations community), bridging (ties with other First Nations communities), and linkage (connections between a First Nations community and institutions) (Mignone and O'Neil 2003). Social capital across all three dimensions was alluded to in all interviews. It follows that strengthening community levels of social capital has the potential to address housing issues.

Additionally, the interviews reveal that investment in human capital has an influence on housing issues. Housing is a complex issue requiring a multi-

disciplinary set of skills and knowledge; for physical construction and maintenance as well as operational skills related to proposals, financing, budgeting, technology, accounting, labour relations, human resources, and culture. Investment in and development of human capital is required if community-led strategies are to be developed and implemented.

Recommendations

Those interviewed were asked for their recommendations to improve responses to the housing crisis. They stated that they would like to see individuals with a background in these issues come together to develop a feasible plan with policies attached. They would like to meet regularly and continually with a skilled facilitator. They believe that all First Nations communities need to come together if we are going to see changes.

The second recommendation is for more funding to be opened up to First Nation communities so they can increase the number of units that they can build each year. Federal funding has been capped with the expectation that First Nations can come up with their own sources of funding. First Nations in Manitoba have demonstrated their innovation and drive to meet housing demands. However, the need is so extreme that some First Nations feel like they are only “scratching the surface” of the issue. Some communities have been successful in developing their economic capacity, but others face complex challenges and barriers that need to be addressed. It was mentioned in one of the interviews that a national strategy to open up more funding on an annual basis might help in this area.

Conclusion

Housing is a critical determinant of health and an important instrument for economic development. Furthermore, housing is a basic human right that is currently not being met for many First Nation families in Manitoba. However, as seen, addressing the housing crisis in Manitoba's First Nation communities is extremely complex. As this study demonstrates, there is no one answer or easy solution. Solutions need to be community-led in order to truly meet community needs; at the same time, government investment is essential.

First Nations in Manitoba have developed a series of creative and innovative responses to the crisis. It is important to highlight and celebrate their strengths, rather than simply to focus on the challenges being experienced. Focusing attention constructively will inform future discussions in a way that aids and advances future research projects and advocacy. This can help in moving us towards better policies and programs, leading to improved housing conditions and improved standards of living in First Nation communities throughout the province.

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** is a member of Akisq'nuk First Nation and was a student researcher with the Canadian Centre for Policy Alternatives in 2013-14. She is also a Masters in Development Practice student, specializing in indigenous development, and will graduate in October 2014.

Acknowledgements

I would like to acknowledge my supervisors:

Josh Brandon
Researcher, Housing and Community Development
Canadian Centre for Policy Alternatives – Manitoba Office

Jim Silver, PhD
Research Stream Head
Housing and Neighbourhood Revitalization
Manitoba Research Alliance
University of Winnipeg

And of course, our Community Partner:

Brian Saulnier
Project Manager/Policy Researcher
Housing & Infrastructure Department
Assembly of Manitoba Chiefs

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