DELIBERATE INDIFFERENCE

A HISTORY OF FIRST NATIONS HOUSING POLICY IN CANADA

BY SYLVIA OLSEN
with Adam Olsen & Kerry Black

Design by Amanda Hoy

This book emerges from a long arc of research, reflection, and reimagining. It began in academic inquiry by Dr. Sylvia Olsen, rooted in the rigour of data, policy analysis, and historical investigation, and then during her postdoctoral studies, it quickly became something more. As we delved deeper into the subject of First Nations housing, it became impossible to ignore the broader systems at play: the colonial legacies, the bureaucratic architectures, and the persistent narratives that have shaped and constrained Indigenous lives and lands. What we encountered was not simply a housing crisis, but a crisis of design: of intention, of policy, and of imagination.

The idea for this book was born from a desire to make these processes more visible. To speak plainly and powerfully to the reader. To trace the contours of what we have come to understand as poverty by design - a phrase that captures the deliberate, systemic, and often invisible forces that have dictated housing conditions in First Nations communities across what is now called Canada. These are not accidents of history. They are the outcomes of choices, policies, and ideologies that have been enacted over generations.

Throughout this project, we worked iteratively, across different spaces and places. We shared early versions of this work in community gatherings, academic forums, and policy workshops. Each iteration brought new insights, new questions, and new responsibilities. We listened. We revised. We learned. And in the process, we began to envision a different future for this work - one that would not only document the past and present, but also open space for imagining what could be.

It was during a postdoctoral fellowship that this vision crystallized. We realized that the book needed to do more than inform - it needed to invite. It needed to emphasize the key elements of the story, but also leave room for the reader to draw their own conclusions. We wanted to create a text that could speak across disciplines and experiences, that could resonate with policymakers and community members alike, and that could serve as both a mirror and a map.

This is not a neutral book. It is grounded in a commitment to justice, to truth-telling, and to the transformative potential of knowledge. But it is also a generous book - one that trusts the reader to engage critically, to question deeply, and to imagine boldly.

Kerry Black

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The core information found in this book has been taken from Dr. Sylvia Olsen's 2016 doctoral dissertation "Making Poverty: A History of On-reserve Housing Programs, 1930-1996." Detailed references can be found in the dissertation.

References for subsequent research are listed in the reference section at the end of the book.

NOTES ON REFERENCES

We use the terms “Indian” and “Status Indians” in a historical and legal context only. The same with “Status Indians.” We use the term Indigenous throughout when referring to the inclusive category of “First Peoples.” We use the term First Nations almost exclusively. At this time, it appears to be the term that best describes the residents on reserves and the people who live in on-reserve housing.

NOTES ON NAMES

We use the term on-reserve housing because it is an exclusive category of housing. The housing policies, practices and programs on reserves are distinctly different than found off-reserves and elsewhere in Canada.

We call the federal government department of Indian Affairs the “Department,” while hopefully indicating correctly its official name changes over time from Department of Indian Affairs and Northern Development (DIAND), to Indian and Northern Affairs Canada (INAC), to Aboriginal Affairs and Northern Development Canada (AANDC) and Indigenous Services Canada (ISC).

We tread softly through this discussion and use names thoughtfully. We try to portray historical circumstances and cultural/public understanding and am constantly mindful that other people may have a different perspective than we do.

overview

acknowledgements

This work started with a life. Living in on-reserve housing. Working in the on-reserve housing field. Advocating for and trying to "fix" on-reserve housing. Along the way I encountered a myriad of fabulous, hardworking, creative, visionary people. Every one of them contributed to this work. I also encountered difficult, angry, obstructionist and apathetic people. They contributed to this work as well. I thank them all.

It's unsafe to pull out individuals. I risk offending those I leave unnamed. But Garry Merkle, Dan George, Jim Munroe, Kerry Black, Dan Gaspe, Grace Martineau, Guy Latouche, John Lutz, Nancy Hamilton, Fran Hunt-Jinnochi, Dorothy Paul, Tex McLeod and Jeff Loucks must be named and, with my hands up, extreme gratitude to you, my friends.

Thanks especially to the book team. It starts with Kerry Black. It was her idea, her vision to put my research, which I had drawn up as a scratchy, messy banner into something innovative and interesting. Thanks to Amanda Hoy for her creative brilliance putting shapes to ideas and texture to historical events. Thanks to Adam Olsen for taking my ideas and burying them deeply in his mind, his heart and his soul and pushing them outward and forward...to places beyond where I could go.

In this work we pulled out what I found in my research. We added graphics and colour to highlight the story and to help us stop for a few moments, that's all, just a few moments, to think about Canada's other housing, the housing down the roads few of us travel.

If that's all we do. Stop and think about on-reserve housing. Perhaps think about it differently than before. Perhaps ask different questions than we had previously asked. Then this website will have accomplished its goal. If the contents help to influence the influencers, the bureaucrats, the politicians, the policy people, even a bit, then our accomplishment will become a wild success.

LAND POLICY TO HOUSING POLICY

Adam Olsen

We all know that secure and adequate housing is the foundation of a healthy and stable society, yet for those of us in First Nations communities in Canada, housing has been a source of unhealth, disruption and instability. The harm created by substandard housing has been pervasive and continues to this day in every Indian band in the country. There is no community untouched by the First Nations housing crisis.

First Nations housing policy flowed from the Crown's 'Indian land' policy, which dislocated First Nations people from their lands, families, and communities and made Indian land Crown land.

The results can be seen in the statistics outlining the socioeconomic devastation of First Nations. The results are visible today in the towns and cities across Canada, where too many of our First Nations relatives are living on the streets. Addressing the broader social issue of Indigenous housing in urban Canada must start with the housing crisis on Indian reserves.

For far too long, the on-reserve housing crisis has been framed as an 'Indian problem', but this characterization is both inaccurate and, for me, a First Nations man, it is deeply offensive.

The system of apartheid created by the Indian Act stripped us of our autonomy and control of our communities, homes, and lives. The system persists as housing remains tethered to government funding, inadequate funding mechanisms, and with no meaningful pathway for us to produce our own solutions to the housing crisis in our communities.

This has become an intergenerational challenge that cannot be corrected through more money or another new program under the same legal and political framework that created the crisis. The scale of the problem has become too enormous. We will see through the history laid out in this work that what is required is a fundamental rethinking of how housing is understood, managed, and delivered in First Nations communities.

Government housing policies and systems do not account for what housing means in an Indigenous worldview. In my First Nations worldview housing is not only about a building it is also about identity, belonging, and connection. It is about my ancestors and about my children's children. In our western world politicians and bureaucrats count houses as economic units with very little regard for the larger meaning of what it means to have a place and to be home.

Homefulness, meaning feeling secure in a house you can afford and in a community of choice, allows you to settle and become a dependable connection in the fabric of your neighbourhood. I was at a local business mixer and introduced myself as having lived for 49 years near Brentwood Bay (the village adjacent to W̱JOŁEŁP). I remembered the Bargain Barn, EB's Candy Shoppe, and the Food Giant. When I travel to the tiny villages on the Southern Gulf Islands in my territory, residents there always introduce themselves and offer the number of years they had lived on island. It is their measure of belonging. For my people, our connections to place goes back not just five decades or ten, but countless generations. My great-grandmothers were digging clams and playing with their children on the beach in W̱JOŁEŁP when the now giant maples that shade the seashore were tiny saplings.

The policies that are discussed in this work, displaced and dislocated my people from our territories and created a sense of homelessness, even when we are in our own villages we are on Crown land, set aside for us. And it's not just W̱JOŁEŁP, it's Onion Lake Cree Nation and Attawapiskat and Elsibogtog and in every First Nation across this country.

As Sylvia Olsen's son, walking adjacent to her in her journey

> **For far too long, the on-reserve housing crisis has been framed as an 'Indian problem', but this characterization is both inaccurate and, for me, a First Nations man, it is deeply offensive.**
>
> **Adam Olsen**

to understand and share the history of Crown housing policies and programs for First Nations people, I have had a profound and unique education in, and view of, the colonial project. On one hand governments created a housing system that has produced generational wealth for Canada's mainstream population, while at the same time Crown policy established and maintains a housing system for First Nations the produces crushing intergenerational poverty. These policies have not been accidental or simply misguided. They have been policies of choice.

This is emancipatory work. This work tells us how we got here, and how that simply tweaking and amending one program after the other was and is not enough. To get different results Crown politicians, bureaucrats, the Canadian public and First Nations leadership must enact a complete paradigm shift.

The project is more than enhanced maintenance or a cursory reno - fix the roof, slap on a fresh coat of paint, and drop in some new kitchen cabinets. This isn't a transfer of program delivery. This is a tear down and rebuild. This is about building a housing system that is not just about bricks and mortar and the bottom line, but also about identity, belonging, and connection. It is about my ancestors and about my children's children.

Adam Olsen

NOT FIRST NATIONS HOUSING BUT GOVERNMENT HOUSING FOR FIRST NATIONS PEOPLE

Sylvia Olsen

This book has been written in response to the question "Why is there such a difference between the quality of housing on Indian reserves in Canada and housing found in the rest of the country?" The question became a personal one when I married a Coast Salish man and moved to Tsartlip First Nation (WJOŁEŁP) in the early 1970s. I was a teenager and could not understand how such decrepit housing could be allowed to exist. In the mid 1990s Tsartlip hired me to "fix" its housing program. Since then, I have worked in almost every aspect of on-reserve housing from housing manager to construction foreman, from workshop facilitator to policy analyst, both at home and across the country. I have sat on several national and provincial housing boards and committees and worked with leading First Nations housing experts in search of finding that "fix."

It was when I began teaching management for First Nations Housing Managers that I realized that no one had a useful answer to the question "Why do the substandard housing conditions on First Nations continue?" My students needed to understand why they, like me, could not "fix" the housing problems in their First Nation no matter how well they delivered the government programs. Thinking we all needed the back story of the on-reserve housing fiasco I put together something I called "the short history of housing" based on information I had gleaned in my First Nations work and from talking to government experts.

I told my story to a group of elders and elected leaders at a meeting in a First Nation in BC's interior. Before I finished the Chief blurted out "What the f**! Why didn't we know this before? Why doesn't everyone know this? It's no bloody wonder these housing programs don't work."

I was working with my son, Adam, at the time. He said to me on the way out of the meeting, “So I guess you are now going to research and write the long history of on-reserve housing.” He was right. I went back to university and for my Phd dissertation I wrote “Making Poverty: A History of On-Reserve Housing Programs from 1930-1996.” And after a long career in politics Adam is back working with me in the housing field, on this website and, again, he’s pushing the conversation beyond my research and observations.

The information found on this website is based on my Phd research. It does not look at the lived experience of on-reserve housing. I dealt with that every day at work and in my own life. And, though true, it wasn't enough for me to say that the Indian Act was to blame. I needed to know how Canada's policies and practices resulted in the housing outcomes I was living and working with. As a result, I combed government documents and came up with this story from the architects of the on-reserve housing system themselves.

What I found was that when we try to understand First Nations housing we begin with a mistaken premise. Historically when we have driven through a First Nation we are not looking at First Nations housing we are looking at government housing for First Nations people. The difference is fundamentally important to this discussion. In 1983 the Hon. John Munro, Minister of Indian Affairs and Northern Development had it right when he said, “After the department of Indian Affairs and Northern Development got involved in the administration of housing programs on reserves, the process changed from housing by people to housing for people.” [1]

WHAT WE FOUND

The on-reserve housing system is not a symptom of poverty but an active agent in making poverty.

Government believed that Indians were incapable of managing themselves and that they needed settler men to look after them.

The problem was caused not only by inadequate funding and inappropriate government programs but by restrictive access to financing that made it almost impossible to house yourself on reserves without government assistance.

Apart from minor regional differences, the federal housing programs and services were one-size-fits-all for First Nations from east to west and north to south.

Government housing assistance gave priority to the poorest of the poor leaving working people with no access to housing. Reserves became pockets of poverty. Many of the most financially successful citizens moved away from home to in order to house their families.

The on-reserve housing system resulted in a shortage of housing and unimaginably poor housing - tiny cold, moldy, crowded, badly constructed, inadequately heated houses.

Poor housing resulted in a multitude of social problems from dire mental and physical health issues, poor educational and employment outcomes and family violence, to a debilitating sense of self.

Because the state controlled all aspects of housing and prohibited First Nations access to mainstream housing opportunities, in general, First Nations did not develop their own housing culture...housing designs, distribution, financial mechanisms, management systems, etc.

Mainstream is dependent on the market system and First Nations became dependent on the only system that was available to them. Dependency went both ways.

> **Dependency went both ways**
>
> **-Sylvia Olsen**

Government built a huge bureaucracy around on-reserve housing and in so doing became dependent on the on-reserve housing system.

I am frequently asked, "What is the problem?" People are looking for the "fix" in a sentence. Complex as the problem has become the answer is simple: Government housing, that is largely controlled by funding decisions rather than the people's needs and desires, for a racially and geographically defined group, cannot work.

Not in the past. Not now. Not ever.

The obvious solution is that First Nations must have the opportunity to house themselves, not just by making management decisions for government programs and funding but by designing and delivering the system from start to finish.

The story being told on this website illustrates how one program after the other, each supposedly designed to fix the problems of the last, failed to produce adequate housing. Blinded by the racist premise that First Nations were the problem government believed that the answer to each failure was more government input.

This is not a story Canadians like to hear. We don't like seeing ourselves in this light. But as we grow ourselves up as a country these are the stories that help us mature and provide real impetus to make radical change.

Agents visited the reserves and saw the devastating housing conditions. First Nations wrote letters to Agents pleading for help. Studies explained in detail the outcomes of housing policy. Yet government remained deliberately indifference - unmoved. After decades of government control housing, on Indian reserves, has failed to come close to matching housing for the rest of Canadians.

“by our houses you will know us

Peter Nabokov and Robert Easton, Native American Architecture. [2]

TRADITIONAL INDIGENOUS ARCHITECTURAL TECHNOLOGIES OF PLACE

SNOW HOUSE
LONG HOUSE
WIGWAM
STILT HOUSE
TIPI
PITT HOUSE

I was raised in equal parts in the white world of my mother and the Coast Salish world of my father. But home was on the reserve. WJOŁEŁP. I was brought home from the hospital to Stelly's X Road, the same land where I now live and where my children may live in the future. While the two cultures within me share some ideas and values of house and home there are also some distinct differences.

-Adam Olsen

Indigenous dimensions of home

natural environment
land based health
communal spaces
family
family gatherings
sharing

community relationships
reciprocal responsibilities
future generations
ancestral connections
belonging
territory

shared values

wellbeing
safety
identity
security

property value
investment
privacy
individual expression
property ownership

location
proximity to amenities
house design
aesthetic appeal

western housing priorities

The Canadian Government believed that Indians were incapable of managing themselves and that Indians deserved no better.

THE COMMON THREAD

I sit on a man's back choking him and making him carry me and yet assure myself and others that I am sorry for him and wish to lighten his load by all possible means...except by getting off his back.
Leo Tolstoy

No man is good enough to govern another man without that other's consent.
Abe Lincoln

“

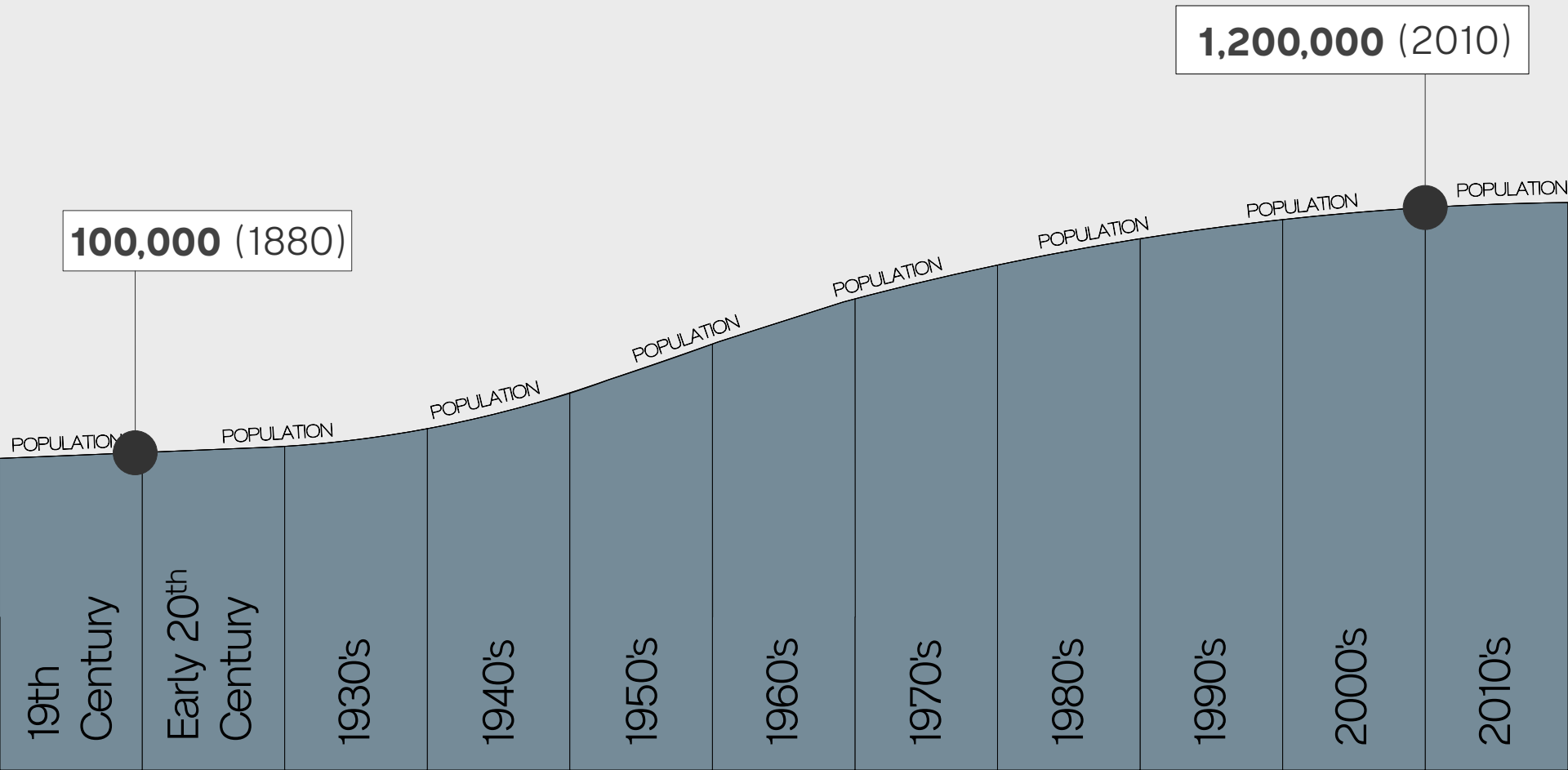
A *person* means an individual other than an Indian.

Section 12 of the Indian Act (1880)

chronology

POPULATION TIMELINE

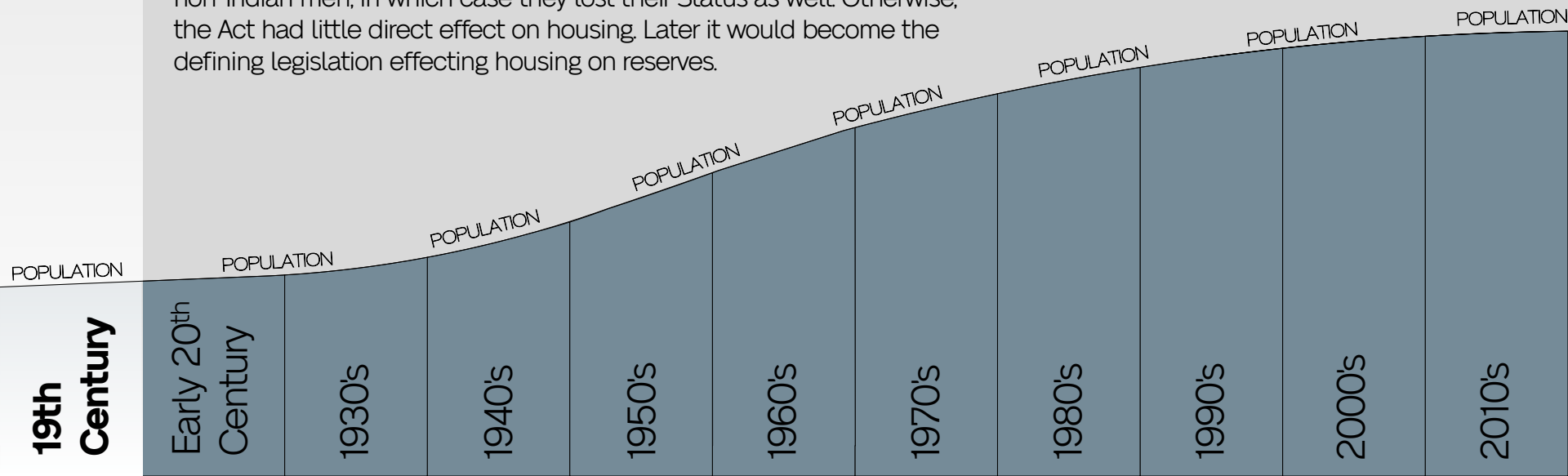
OF FIRST NATIONS PEOPLE IN CANADA



HOUSING INDEPENDENCE

Before colonization Indigenous people in Canada built dwellings that fit their environment, societies and lifestyles. In 1876 the Indian Act created a new category of people - Status Indians - and legislated an end to Indian decision-making over their lands, their lives and gradually over their houses. In the late 19th century, the Indian population decreased dramatically and the Canadian government treated Indian reserves as temporary locations for what they thought was a dying race. Many of the small parcels of land originally reserved for Indians was cut up and sold to settlers or expropriated by government for public use.

The Act had the immediate effect of alienating Indian women from their home community if they married Indian men from other communities or non-Indian men, in which case they lost their Status as well. Otherwise, the Act had little direct effect on housing. Later it would become the defining legislation effecting housing on reserves.



CANADA'S AGENDA

"To do away with the tribal systems and assimilate Indian people into the new settler country"
John A MacDonald, 1887

INDIAN ACT

legalized Canada's agenda

INDIAN DEPARTMENT

created bureaucracy to implement the agenda

INDIAN AGENTS

personnel working directly with Indian Bands

CONTROL OF LAND AND CONTROL OF FIRST NATIONS PEOPLE

the INDIAN ACT of 1876

CONFINED
SEIZED
RESTRICTED
DIMINISHED
ERASED
ALIENATED

CONFINED LIVING

SEIZED LAND

RESTRICTED FUNDS

DIMINISHED CHOICES

ERASED IDENTITY

ALIENATED WOMEN

Legislated a racially defined category of people—Status Indians

Defined boundaries around Indian reserves and confined Status Indians to designated locations

Established rules for membership for Status Indians in their own communities (Indian Bands)

Installed agents of the Crown to control land and resource transactions—selling land and further reducing the size of reserves

Indian agents controlled who had permission to live in houses on reserves

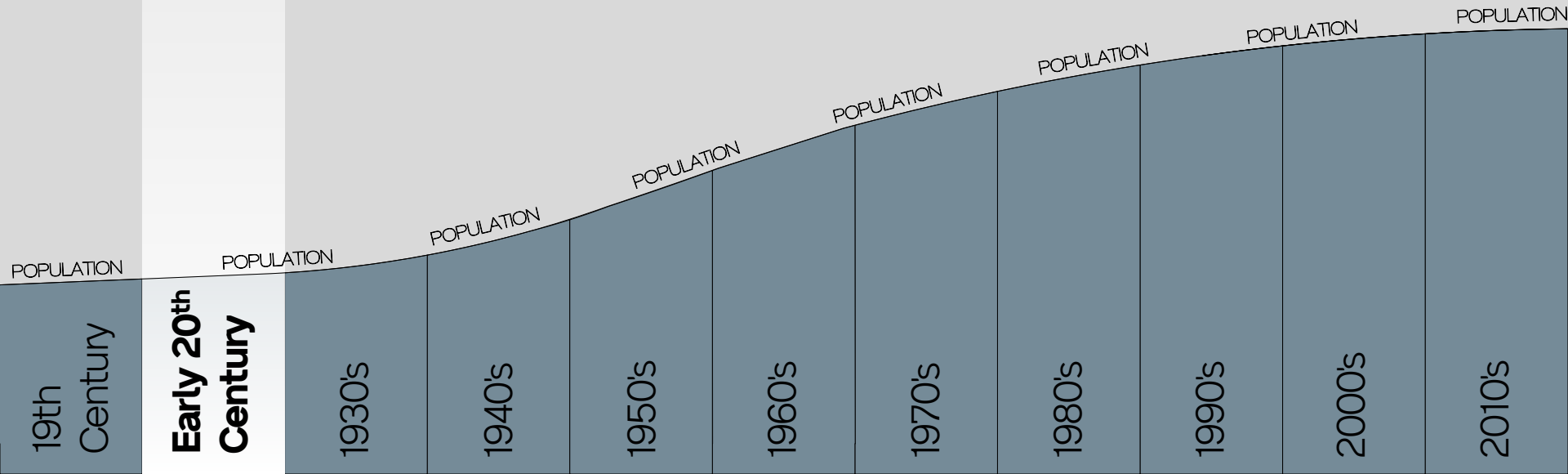
Government funding determined what houses could be built depriving

Indian Bands from developing their own housing based on their needs and desires

Expelled women from their home and community if they married a non-member of their home reserve barring their children and grandchildren from status and membership until 1985

HOUSING IN TRANSITION

In the early 20th century Canada saw the transition to single family housing as part of its "civilizing project." Indian agents and missionaries looked with disdain on traditional housing and were advised to persuade the Indians to move out of their customary homes. "[Missionaries] should make an effort to get them out of the wretched squalor and dirt of their old lodges and sweat houses into better homes." At the same time many First Nations people continued to live in traditional, multiple family dwellings while others were adapting for their own purposes to western style housing by constructing log and wood frame buildings using resources from their territories. At this time many First Nations people remained relatively housing self-sufficient. It is hard to assess how impactful missionaries and government agents were in influencing the transition, but when someone needed housing assistance Indian agents advanced the change by providing a bundle of building supplies such as tar paper and windows, sufficient for a rudimentary western-style shack. [3]



CANADA'S TEMPORARY HOUSING

The federal government continued to operate under the assumption that reserves were temporary communities and therefore they did not consider long-term effects of their housing decisions

"...when the Indians, who by right now occupy this Reserve, become extinct, which will probably be the case in a very few years..."

Governor James Douglas, 1859 [4]

Indian agents made all of the significant housing decisions from

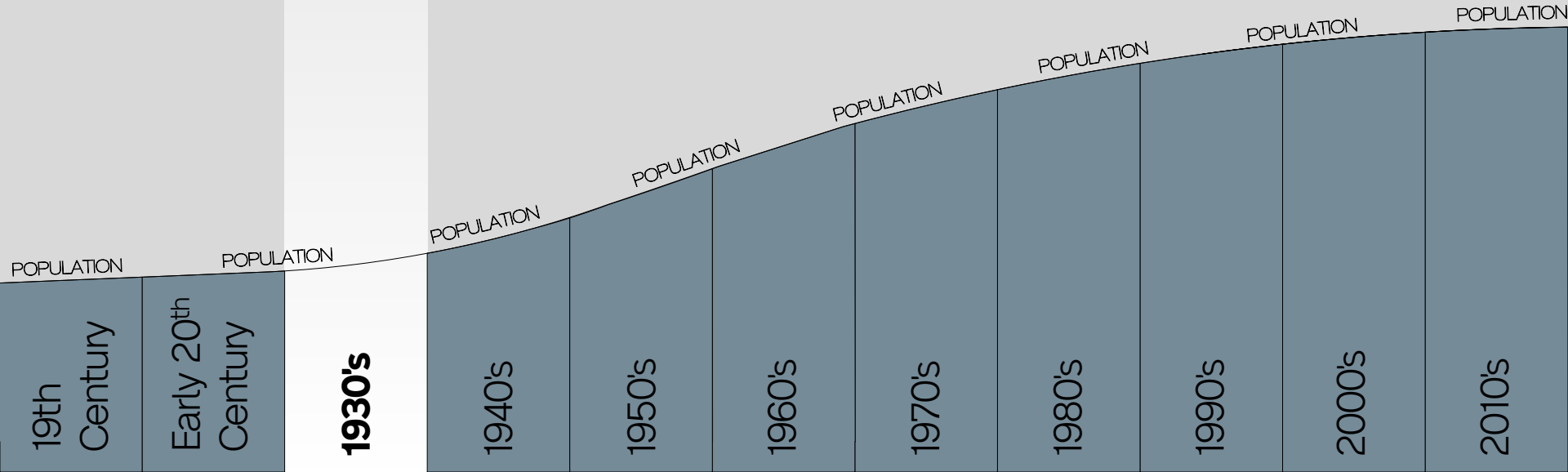
leasing and renting
to
housing designs
to
the quality of building material
to
the colour of paint and linoleum

TWO HOUSING SYSTEMS

In the mainstream, the federal government responded by passing the Dominion Housing Act (1935) and the National Housing Act (1938). The Acts were aimed at expanding access to housing finance, improving building standards and creating jobs in home construction.

On reserves, the Indian Department responded by continuing the practice of delivering housing assistance in the form of a welfare contribution. Agents distributed only enough materials to build tiny rudimentary shacks - delivered in bulk to the reserves leaving the decision of whose material was whose and the responsibility of housing construction to the individual recipients. The welfare contributions were largely funded by the Band's capital accounts - monies earned through the sale of land and resources. While in theory Band leadership approved their capital account expenditures the Department superintendent had veto power over all decisions regarding Indian property and money. Band leadership had no other option but to accept the housing arrangements - their members desperately needed shelter and could not access assistance otherwise.

The Great Depression of the 1930s resulted in a housing crisis in Canada, adding to the crisis already present on reserves.



MAINSTREAM

EXPANDED ACCESS TO HOUSING FINANCE

IMPROVED BUILDING STANDARDS

INCREASED EMPLOYMENT IN HOME CONSTRUCTION

GENERATED WEALTH

ON RESERVE

INDIAN DEPARTMENT CONTROLLED HOUSING FUNDING

HOUSES BUILT TO LOWEST STANDARDS

INDIVIDUAL SELF-BUILD

MADE POVERTY

ON RESERVE HOUSING

Local materials and traditional knowledge could no longer build a house. Houses required components that needed cash.

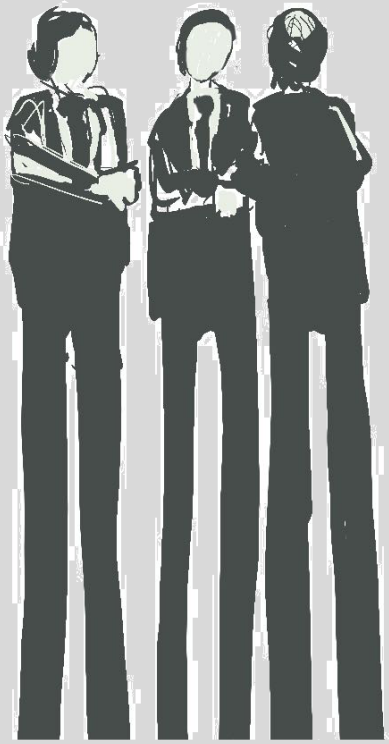
Incomplete building materials package often did not include such things as insulation, heating equipment, 2 doors or tools.

Insufficient number of houses created crowding. While families were familiar with living together the tiny western-style buildings did not accommodate everyone needing shelter and several families often shared one or two bedrooms

The Indian Agent provided a meagre bit of building supplies; the rest my grandfather got by trading with local people. My grandfather made the home warm and comfortable, but not everyone was as resourceful as he was. Many people were not skillful builders or as able to wheel and deal for building materials. They were totally dependent on the government, which meant they often had no more than a one-room shack built out of used lumber and some houses were even built using cedar branches.

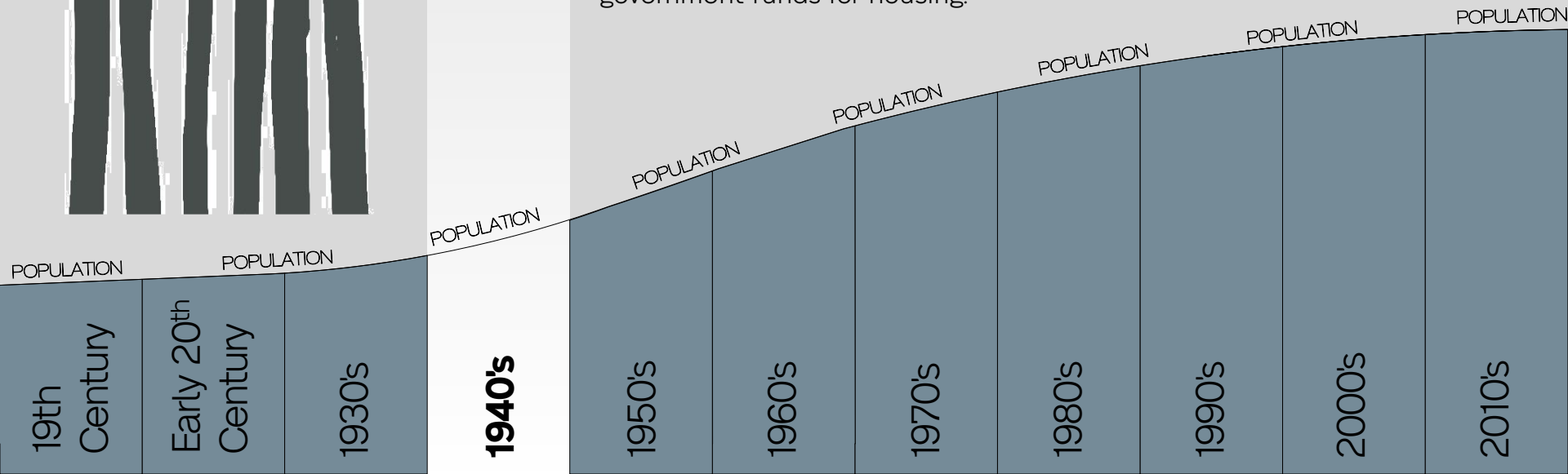
Marlene (Hwiem') [5]

GROSS MIS-MANAGEMENT



Priceless land and resources for disposable houses.

Bands were forced to fund their own living environments by selling land and resources in return for inadequate, unpleasant and unsafe housing that would not even last 10 years. Only when there was no land or resources left to sell and band capital accounts were depleted did the Department use government funds for housing.



Canada's race-based housing system

In the 1940s Canada responded to the post war housing demand in the mainstream by providing programs such as the Veterans' Land Act, which provided land and financing for veterans. It also created the Central Mortgage and Housing Corporation (CMHC, later Canada Mortgage and Housing Corporation) to improve housing and living conditions in the country. CMHC offered several programs including the Assisted Self-Build Program, which provided financial and construction assistance to returning veterans. Both programs were widely used and exceptionally successful.

In the 1940s the First Nations population began to increase and the demand for housing spiraled. Two and three large families were living together in 400 to 500-square foot, often un-insulated, shacks. Effective mainstream housing programs were withheld from people living on reserves.

With little land and few resources left to sell, many First Nations capital accounts were exhausted. The Department used meager government welfare funding to fill the void.

Living conditions on reserves became untenable. First Nations leaders escalated their call for self-government, but, on the housing file, there was no relief in sight.

> "Nothing about us without us
>
> Jules Sioui, 1947

Testimony at the 1947 first inquiry into living conditions on reserves In 1945 Jules Sioui, a Huron from Lorette, Quebec, helped form the North American Indian Nation Government seeking independence for his nation.[6]

LOCAL RESOURCES WITHHELD BY POLICY

There was a hardening of reserve boundaries as development increased on First Nations traditional lands, thus limiting First Nations people's ability to harvest and use local building materials.

Policies restricting harvesting trees were enforced until the 2006. In the Sappier and Gray case in New Brunswick the Supreme Court ruled that it is an aboriginal right to harvest wood for personal uses.

Build it ourselves

Adam Olsen

I am writing these pieces for this book only a few months after retiring from 16 years in municipal government, as an elected councillor, and provincial politics, as a Member of the BC Legislature. I am looking at the housing in my First Nation and in First Nations across the country from the perspective of the utter policy fiasco that it has been. Canadian Crown governments created systems for First Nations people that have produced seemingly irreparable socioeconomic gaps and infrastructure deficits, in which housing plays a significant role.

To be clear, it was policy choices that created these gaps and deficits. However, blaming past politicians and bureaucrats is a deflection. The maintenance of these deficient and dysfunctional systems are also policy choices. Choices made by governments every day.

As this work illustrates in brilliant colour, Canadian lawmakers have never, and still to this day do not, truly believe that First Nations people can manage their way out of their intergenerational housing problems.

Few First Nations communities have a legitimate pathway to housing self-reliance and self-determination because the Crowns believe the

> **The key question is not "Can First Nations manage themselves?" The answer to that question is "Of course we can."**
>
> **Adam Olsen**

narrative they have constructed about Indigenous people, namely, we lack the capacity to look after ourselves.

We can look at capacity in two ways. First, the capacity of First Nations people. While we would prefer not to admit it, the idea that individual Indigenous people lack capacity and therefore cannot be entrusted with managing their own affairs is locked deep in Canadian culture.

Second, is the capacity of First Nations governments. Most First Nations are still Indian bands under the Indian Act. As a result, they are little more than an administrative unit of Crown-Indigenous Relations and Northern Affairs Canada (CIRNA) and Indigenous Services Canada (ISC). Some are less reliant on the federal programs and services than others, but they are no more autonomous. So it's not just about capacity, it's about structural obstacles and the absence of opportunity.

But most importantly we need to look at the Crowns' capacity to manage First Nations affairs. And of that we have no doubt. As this housing work so thoroughly shows, in spite of almost 100 years, thousands of employees and millions of dollars, from its record, we must conclude that the Crown has utterly failed at managing the housing affairs of First Nations. By controlling our housing Canada has held us down in a perpetual state of impoverishment.

The key question is "Can government get out of the way?" And, in the on-reserve housing sector, we have yet to see that happening.

Adam Olsen

Here Einstein's old adage applies "You can't rely on those who created the problems to fix them." We cannot wait for or rely on the state to emancipate us from its oppression - governments are reluctant to relinquish control on their own. First Nations must demand our own emancipation.

Addressing the chronic housing crisis, will be far more successful if First Nations challenge the Crowns to work with them to provide a legitimate source of revenue from the annual revenue generated from First Nations territories. Rather than the Crowns pouring millions of dollars every year from the country's general revenues into administering a housing system that was designed to produce and maintain poverty, Canada must entrust Indigenous leaders to invest those resources into a new housing system that we build for ourselves - a system that is designed to create stability and wealth.

What I have learned from years representing the Crown is that the key question is not "Can First Nation manage themselves?" The answer to that question is "Of course we can." The key question is "Can government get out of the way?" And, in the on-reserve housing sector, we have yet to see that happening.

GOVERNMENT IS

INFORMED

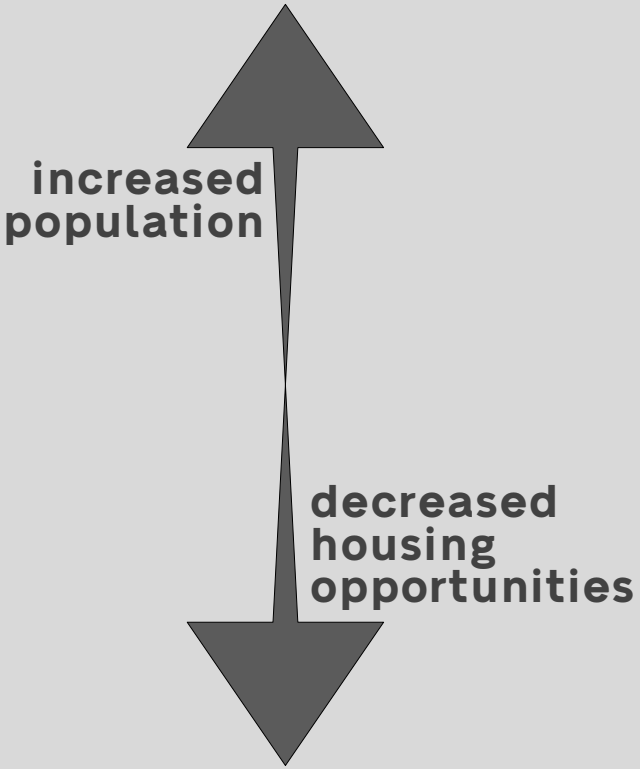
First Nations population continued to grow at an unprecedented rate. New families formed faster than housing could keep up. Reserve residents were required to beg the Indian agents for housing assistance.

In spite of past failures, the Department formalized the welfare approach to housing in the1950s New Welfare Housing Program. Leaning more heavily on government funds, the program attempted to build more houses by using less money per house.

In 1955 government commissioned the first large federally funded social sciences research to examine the living conditions of aboriginal people in British Columbia—The Indian Research Project.
The report co-authored by HB Hawthorn, CS Belshaw and SM Jamieson described unacceptable conditions on reserves. The authors criticized the federal government's assimilationist and paternalistic policies. "[it is] our contention that the focus of administrative action is not the education of the Indian...but the manipulation of his property." [7]

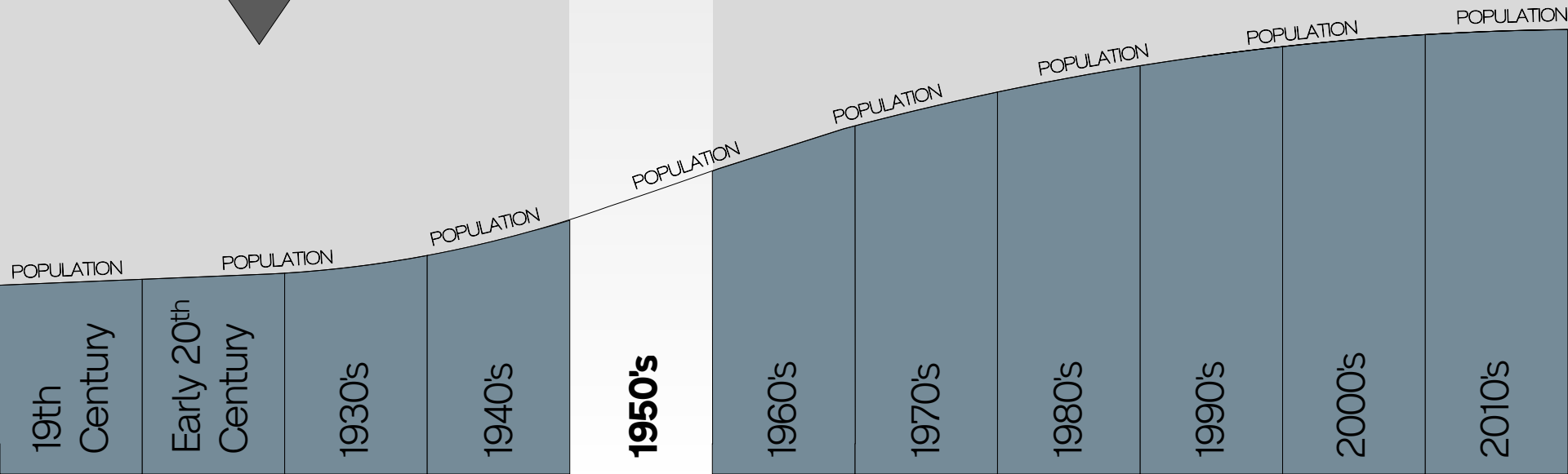
Although the Hawthorn Report described the poor housing living conditions on reserves, government remained indifferent. The Report did little to change the government's direction. Policy remained.

HOUSING MAKES RESERVES POOR



Reserve residents competed with each other for government funds by making a case for their poverty. The economically successful were denied housing assistance. Unable to borrow and without assistance the economically successful were challenged to build an adequate dwelling.

The lack of housing opportunities forced the economically successful to move off the reserve. As a result, housing selected out the most economically successful members and reserves became communities of the poorest band members.



First Nations on reserves were denied access to mainstream financial instruments + Denied opportunities to house themselves = Enforced dependency

Unsuitable housing programs and services + Insufficient funds = Vastly inadequate housing

Reserve residents competed with each other for government funds by making a case for their poverty.

The economically successful were denied housing assistance.

Unable to borrow and without assistance the economically successful were challenged to build an adequate dwelling.

The lack of housing opportunities forced the economically successful to move off the reserve.

As a result, housing selected out the most economically successful members and reserves became communities of the poorest band members.

FORCING RESERVES TO BECOME EXTREME POCKETS OF POVERTY

“by our houses you will know us

Far from the nurturing, safe haven housing was meant to be in the Canadian mainstream government housing on reserves had a devastating effect on many residents.

It is thought that one of the significant causes of the tuberculosis epidemic of this period was poor quality and crowded homes. People in First Nations were and are still 10Xs as likely to die in house fires as other Canadians. inadequate housing was a key reason given for residential school abductions. Poor housing conditions also resulted in poor health outcomes in general, family disruption and violence and poor education and employment outcomes.

Poor housing on reserves resulted in First Nations being forced into even poorer living conditions off the reserve.

DISPROPORTIONATE NUMBER OF FIRST NATIONS HAVE BEEN AND ARE HOUSED IN:

JAILS

RESIDENTIAL SCHOOLS

FOSTER CARE

STREETS

TB HOSPITALS

THE GREAT UNSETTLING

Adam Olsen

According to the 2021 Census 35% of homeless individuals in Canada identified as Indigenous, while making up only 5% of the Canadian population. Why? The historical answer must begin with land. Canadian Indigenous people have been dispossessed from their homelands. The settler imperative was to unsettle Indigenous people. At its core Indian policy in Canada and the provinces has been to dispossess Indigenous people from their territories - from the places they call home. And for years it has been successful.

We are a people who are recovering from mass dislocation and who are rebuilding our sense of home. In the meantime, many of us continue to be unsettled and houseless.

Indigenous homelessness and dislocation started with land policy in the 15th century when Europeans gave themselves the right to sovereign ownership of land they "discovered" (doctrine of discovery) where the lands had no Christians (terra nullius). European and colonial governments have been defending these arguments ever since.

In Canada, the continued dislocation of Indigenous peoples has been legislated
through the Indian Act. Our "homes" have been reduced to federal reserves. Even the place where my ancestors have lived, since long before Canada, does not belong to us.

A tiny postage-stamp section was set aside and “reserved” for us while the rest of our territory is off limits. Yet in spite of this history when I say I want to go home I am first referring to my village - to W_JOŁEŁP - to W_SÁNEĆ territory. To the Salish Sea. To the Saanich Inlet. To ŁÁU,WELṈEW_mountain. To the land of maples. That is my home.

In Canadian society, “homelessness” describes the lack of safe, adequate, and affordable housing. But for me “homelessness” also describes the dispossession of my people from our homeland and the illegal domination of the Crowns. Statistics continue to illustrate the legislated dysfunction. The extreme numbers of Indigenous people who are incarcerated and homeless is not a surprise. It should have been a foreseeable outcome of Crown’s intention to unsettle and displace Indigenous people.

This is a difficult history for Canadians to acknowledge because it counters the narrative we have of ourselves as friendly, overly-apologetic, peacekeepers. How could such a people produce generations of elected officials and bureaucrats who intentionally maintain a system of debilitating, race-based segregation in order to mask the illegal actions of our ancestors? It seems incongruent.

Yet understanding this history is important because its unravelling produces clues for solving both the visible and invisible Indigenous homelessness crisis across Canada.

> **Understanding this history is important because its unravelling produces clues for solving both the visible and invisible Indigenous homelessness crisis across Canada.**
>
> Adam Olsen

Perhaps we can be optimistic that change is coming. We now agree the lands were not “discovered.” We now acknowledge the land was not “empty” when Europeans arrived in North America. And, while Crown governments denied Indigenous people title of their territories, through a slowly advancing jurisprudence that evolved in the second half of the 20th century, in 2014, the judicial branch took a different position and finally acknowledged Indigenous title in the Tsilhqot’in. It’s a start.

As Indigenous people begin to take control of their own housing we are able to see Indigenous homelessness through a longer and wider lens. We are beginning to see Indigenous homefulness as more than roofs and kitchens but also including the home territories where we belong.

Indigenous people are leading the way towards a new, holistic, all-encompassing understanding of housing and homelessness. With Indigenous leaders, Canada can create laws and policy that reflects a new Indigenous-Crown relationship - one that settles old dysfunctions and fosters a new sense of belonging.

CANADA'S DISPOSABLE HOUSING

1962 O'CONNELL STUDY

57% of houses on reserves had 3 rooms or under compared to 11% of homes in the general population

Occupancy was in the range of 7-12 persons per house

Virtually all Indian housing below the standards of the National Housing Act. [8]

INDIAN AGENTS

'The houses supplied from public funds until recently have been shells only, with no partitions, as the demand for houses was greater than the funds obtainable..." West Coast Agency, 1959 [9]

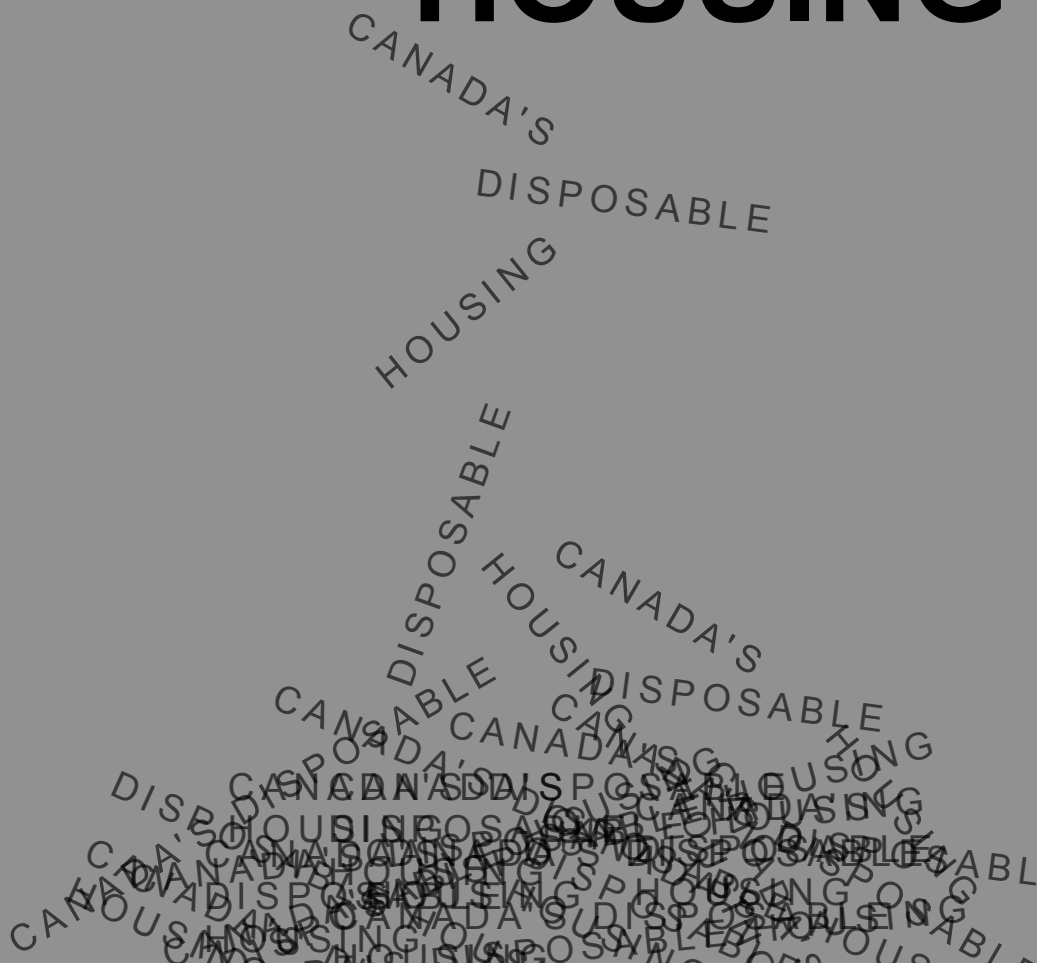
"While the desire is to reduce costs I believe we sometimes practice a false economy. If we are to build suitable houses let us use a good quality material and complete the dwelling. In this way we will not be building the same person another house in five years when his family has grown." A.C. Roach, Kwawkewlth Agency, 1962 [10]

Agents hauled houses and old mining and logging buildings to reserves that had been abandoned by mainstream.

On-reserve houses became objects of public as well as private humiliation

Yet agents believed the problem was a lack of pride and appreciation

"With very few exceptions Indians take little pride in these homes." [11]

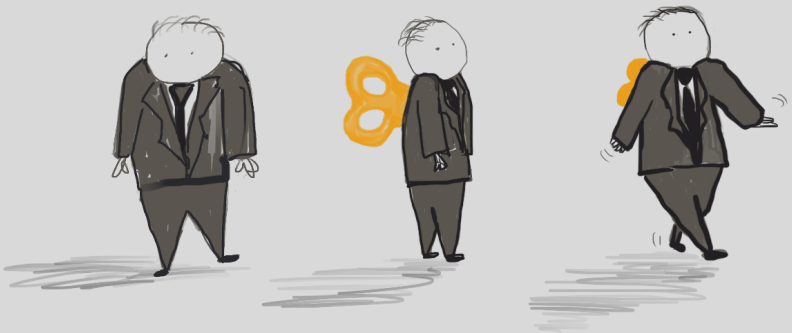


DOUBLE STANDARD

The Department provided whites who were working in Indian communities with comfortable mainstream-standard houses with running water, indoor plumbing and modern heating.

Indian agents who lived on or near a reserve had high quality housing to set an example to the Indians knowing full well the Indians had no way to achieve the same standard of dwelling. "...considerable sums of money will have to be spent on the set-up to make the agent's house a visible example of good housing to the Indians...fencing completed and grounds cleared [for] a garage... and the house made warm and comfortable." Vancouver Agency, 1954 [12]

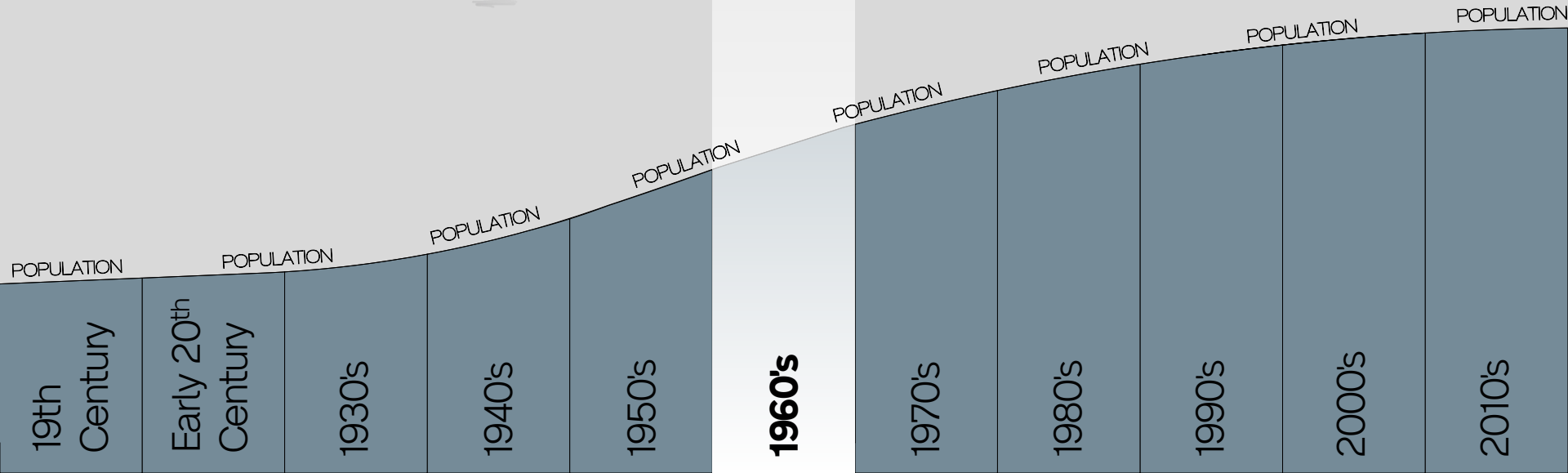
ANOTHER "NEW" PROGRAM



60's SUBSIDY PROGRAM

1950s Welfare Housing Program was a band-aid solution and it failed for two key reasons. 1. Building more for less meant lower quality houses that needed to be replaced quicker. 2. Without a system to determine how to disperse the funds, housing assistance was provided on a case-by-case basis. As a solution the Department implemented the 1960s Subsidy Program.

The Subsidy Program discontinued the use of the First Nations capital funds altogether and applied a fixed-rate-per-house subsidy across the country. The rate varied from First Nation to First Nation based on remoteness. The subsidy was intended to augment, not cover, the entire cost of building a house. The increased funds were meant to cover the cost of hiring a professional carpenter as a way to improve the quality of the houses. The Program did not include any building standards requirement or inspections regime, consequently, it did little to improve quality.



BAND MANAGERS REPLACE INDIAN AGENTS

Indian agents failed to improve the living conditions on Indian reserves.

"There is probably at present no greater source of misunderstanding between superintendents and Indians than the administration of this [housing] programme." A.C Roach, Kwawkewlth Agency, 1962 [13]

Band managers, now working for the Chief and Council, inherited the responsibility to deliver government programs and manage a portfolio of decaying houses without sufficient financial and human resources

They were given "token control on the administration of funding and no input in the budgeting process."[14]

WAITING LISTS

First Nations applied to the Department for funding.

Each First Nation received enough funding for a set number of subsidies - not based on need, based on funding limits set by government.

Individuals applied to the Band for a subsidy

Names were put on a list. Theoretically a person would receive the subsidy based on when they applied…first come first served. In reality many other factors affected who got assistance - people in the highest need, people with land, people with persuasion, people with the most children.

Waiting lists were so long often it would take years to get a subsidy.

ONLY SUBSIDY

Subsidy levels were generally enough to build about 1/3 of a modest house.

Individuals were expected to contribute sweat equity and enough cash to make up the difference.

Some bands provided small loans to some people.

Otherwise, reserve residents had no opportunity to borrow money to augment the subsidy.

Most houses were built with the subsidy alone and were left unfinished

RESPONSES TO THE HOUSING PROGRAMS

RESISTANCE
VANDALISM
GIVING UP
DESPAIR
DEPENDANCY
RESENTMENT
NON-COOPERATION

Anger over poor housing now directed at the Chiefs and Council and band staff.

“People are very angry. Some people come to the band office almost every day to see if they are getting a house. Sometimes they are very upset and we get the blame. [15]

60s SCOOP

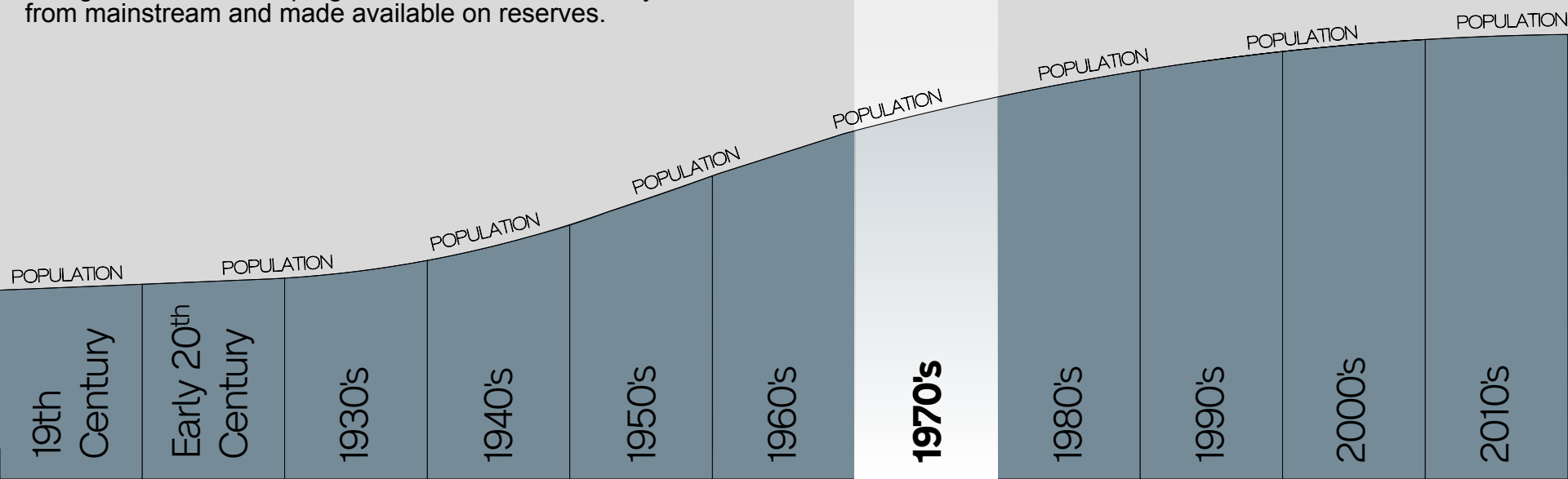
It is estimated that more than 20,000 Indigenous children were affected by the 60s Scoop. Social workers, by the authority of newly formed provincial child welfare services, often cited poor housing conditions as a key reason to remove children from their homes and place them in foster care or adopt them out to homes scattered across the country and further afield.

"I was wondering if there was any chance for me to get a house. As I want to get my children and Mr. Young said the way I can get them back is to have a house." [16]

CMHC SOCIAL HOUSING PROGRAM

The practice of providing, often substandard, building materials and expecting untrained and unsupervised builders to produce adequate houses failed. Inexperienced Band Managers with little funding also often failed to disperse the funds and deliver the programs effectively. While First Nations appeared to be delivering housing services the Indian Department was still in charge.

Without consulting with First Nations, Indian Affairs collaborated with CMHC to implement several new housing programs including Section 56.1 Social Housing Program (later called Section 95) and Section 10-Insured Loan Program. Section 95, a rent-geared-to-income program, was borrowed directly from mainstream and made available on reserves.



MORTGAGES

Once thought impossible now, without changing the law, made possible for First Nations to borrow.

Federal government provided Ministerial Guarantees which gave First Nations access to mortgages to build multi-unit social housing projects.

CMHC

Section 56.1
(Section 95)

An off-reserve housing program implemented on reserves without adaptations to make it work in the on-reserve environment.

First Nation's take on massive mortgages without any amendment in the *Indian Act.*

Section 95 created sub-prime mortgages, where the house value was below the loaned mortgage value.

Where there was once no debt on reserves the Social Housing Programs buried First Nations under enormous debt.

the result is tJurisdiction and ownership are unclear. Who owns the housing? The band that pays the mortgage? The occupant? Responsibility is unclear. Who maintains the housing? Is the band the Landlord? Is it responsible for maintenance with the meagre rent-geared-to-income revenues?

Government housing not of the First Nations making

+

the absence of other choices

=

ECONOMIC OPPRESSION

"First Nations staff became landlords without proper training behind them. To start there was little support for the administration or even ensuring that our Chiefs and Councils understood the agreements that they were signing with the federal government...staff are often not qualified to manage millions of dollars' worth of real estate. They often have no accreditation, no experience. There is a general shortage of staff resources. [17]

"Rental housing is a new concept to reserves..... We must be flexible and tolerant in expecting these changes to occur. There is a period of time that should be considered as "orientation" to this concept. The Chiefs and Councils are grappling with this problem at the reserve level." [17]

NATIONAL INDIAN BROTHERHOOD WARNS AGAINST PRIVATE LOANS

Section 10
Insured Loan Program

Formalized the 1960s attempt by INAC to implement a loans programs for individuals wishing to build their own home.

Many saw housing as a bad investment, making reserve residents reluctant to borrow.

Without a system to collect repayment or deal with defaults bands often saw individual loans as a risk.

Most reserve residents did not qualify.

Section 10 had limited appeal.

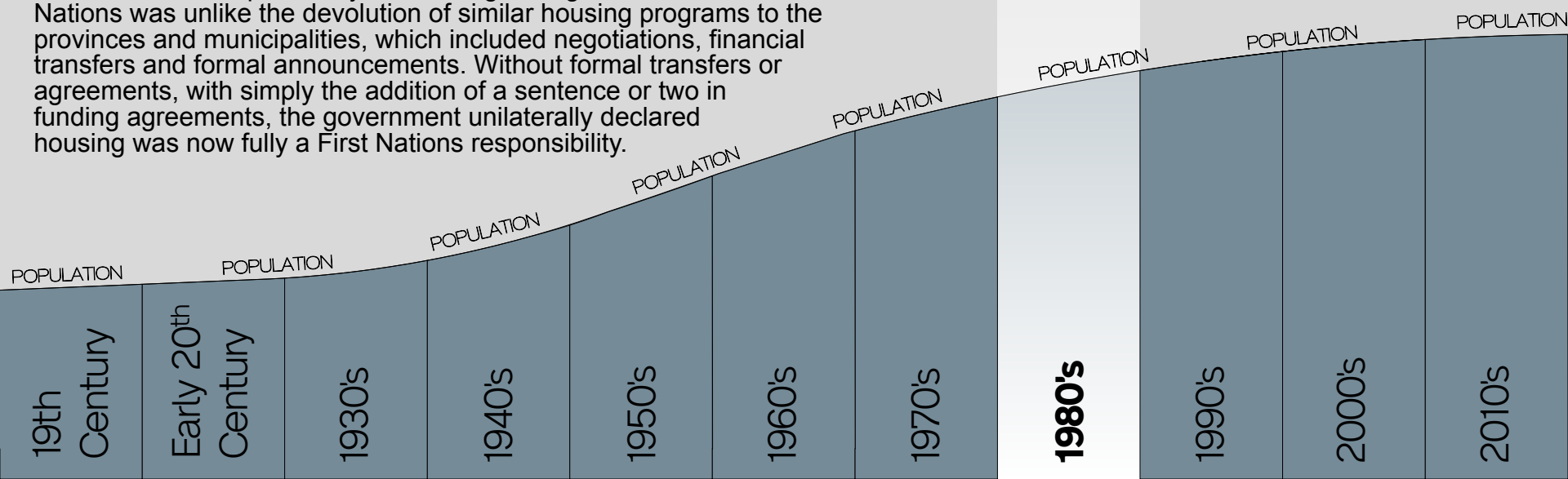
"When an Indian person 'defaults' on a loan, the Band is put into the ludicrous bind of having not only to evict the family, but at the same time, be responsible for finding alternate accommodations that meet basic standards of health and decency; unless, of course, the Government expects Indian people who are poor and unable to meet loan repayments to be punished by assignment to a hovel." [19]

THE QUIET DEVOLUTION

By the 1980s Section 95 became widely used across the country. The program provided larger homes resulting in a slight reduction in crowding. However, they were constructed using the lowest budgets possible and without enforced building standards, resulting in deficient buildings, many of which needed renovations almost immediately. Mold became a widespread problem in many First Nations.

Section 95 provided insufficient management and maintenance fees, no wrap around tenant services and no educational component that would equip tenants to know their rights and responsibilities. Few First Nations had enforceable policies making the program difficult to manage and rents hard to collect. First Nations debt soared as the NIB predicted, leaving many First Nations in third-party management (government appointed and controlled management). In the early 1980s the Department inserted wording into the comprehensive funding agreements between First Nations and the federal government putting the onus for housing fully on the First Nations.

The transfer of responsibility for housing from government to First Nations was unlike the devolution of similar housing programs to the provinces and municipalities, which included negotiations, financial transfers and formal announcements. Without formal transfers or agreements, with simply the addition of a sentence or two in funding agreements, the government unilaterally declared housing was now fully a First Nations responsibility.



WHO IS IN CHARGE ?

AUTHORITY HAVING JURISDICTION

CREATING CONFUSION

The 2003 Auditor General's report states that the power of band councils to regulate on-reserve housing are not clear.

Bands have the optics of control but with no decision making authority

> "We are still being blamed for being poor and for the living environment, which we could never have created
>
> Deputy Chief Roger Bull Lac Seul First Nation [20]

The federal government, still unconvinced that First Nations people could manage themselves, held onto the policy and financial control of the on-reserve housing programs.

> **At the time, and even today, it has never been clear through policy or legislation how First Nations became the Authority Having Jurisdiction**
>
> John Kierdrowski [21]

John Kierdrowski, manager of the First Nations National Building Officers Association (FNNBOA) described the shifting relationship: There has been an effort to transpose this concept [Authority Having Jurisdiction over housing] to First Nations. It started back in 1983 when the comprehensive agreements between First Nations and the federal government changed and it put the onus back on the First Nations to be responsible for the construction of their capital projects. It forced everything through a comprehensive agreement. At the time, and even today, it has never been clear through policy or legislation how First Nations became the Authority Having Jurisdiction. [21]

The Penner report was prepared by the Special Committee of the House of Commons on Indian Self-Government in 1983
From the report:

Contribution agreements are not agreements as such but are unilaterally imposed under the threat of withdrawal of funds.

They call for repayment of surplus funds and deficits. They are entirely conditional, carrying with them no obligation on the part of the government to provide adequate and efficient services.

“Devolving responsibility to Indian bands for the delivery of services, while retaining departmental control of policy through control of funding, has frustrated the declared purpose of devolution-namely, strengthening the capacity of Indian peoples to run their own affairs.” [22]

PENNER REPORT

"We are more truly a branch office of the Indian Affairs department than we are a tribal government...

They inflict upon us reporting requirements far greater than they would wish for themselves."

-Blackfoot Band [22]

“Adopting and enforcing building codes is an issue the First Nations must address.”
CMHC Programs Description

Section 95 program mandated that houses be built using the National Building Code

yet

First Nations had no legal structure in place to enforce building codes

Funding and approvals for mortgages were not contingent on code compliance

therefore

CMHC was aware that most First Nations homes did not meet code compliance

> “Alain Croteau of CMHC in Ottawa makes the agency’s position clear. He states, “We finance. We don’t guarantee the quality of construction… Funding is not tied to building code compliance.” [23]

WOMEN'S ACCESS TO HOUSING ON RESERVES

In 1985 Bill C-31 amended the Indian Act.

Women who previously lost their Indian Status could apply to regain their status, as well as their children's status.

174,500 people became eligible for band membership.

The federal government did not provide Bands with enough funds to provide services for their new members.

While women could now return home most were still unable to be housed

An Aboriginal woman committed suicide earlier this year after the authorities apprehended her children. The woman, who had five children, was forced to leave her reserve due to a chronic housing shortage. However, she could not find affordable housing off reserve. Due to her financial situation she was forced to live in a rundown boarding house with five children. She sought assistance from the authorities to seek affordable housing for her and her children. The authorities responded by apprehending her children. At that point, the woman, sadly, lost all hope and took her life."

Mavis Erickson [24]

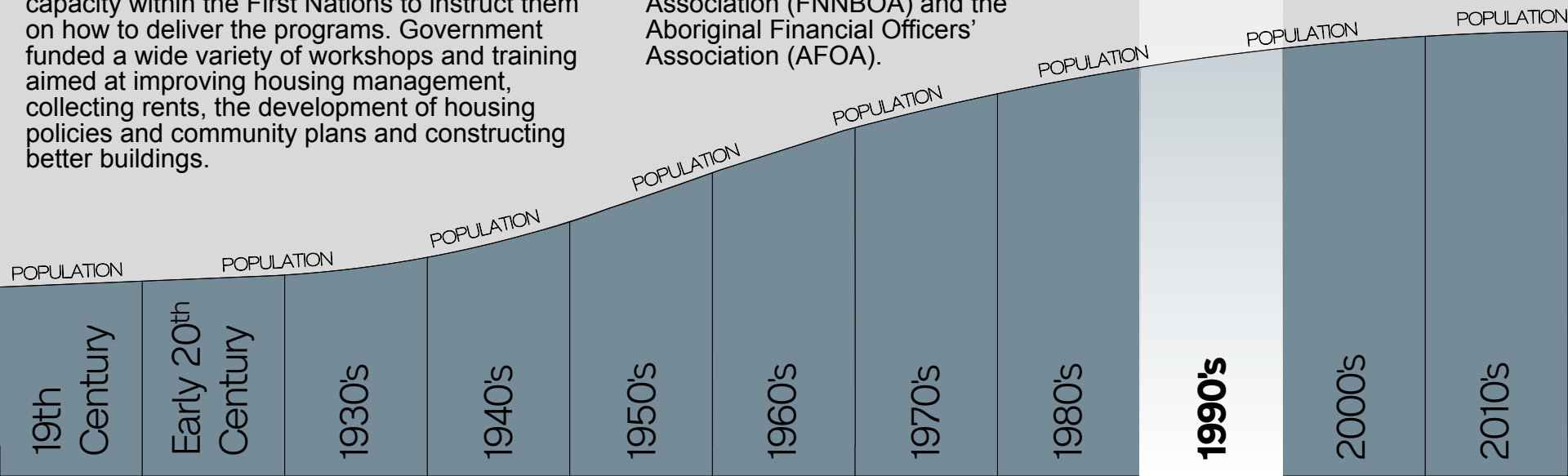
ANOTHER "NEW" PROGRAM

Devolution relieved government of the optics of responsibility for the failed housing programs, but it did little to significantly improve living conditions on reserves. Band administrations were unable to successfully deliver the Social Housing programs that had not been designed, nor were they appropriate, for the reserve environment.

The Department realized that First Nations were becoming crippled with debt and that the housing programs were almost entirely the cause. As a fix government rolled out the 1996 On-Reserve Housing Policy that modified the programs to create better access to financing and lift some of the restrictive aspects of the programs.

Yet still believing that the Indians were the actual cause of the previous housing failures, rather than the programs, the 1996 policy focused on building capacity within the First Nations to instruct them on how to deliver the programs. Government funded a wide variety of workshops and training aimed at improving housing management, collecting rents, the development of housing policies and community plans and constructing better buildings.

First Nations that could, created Housing Manager positions to manage what were becoming huge portfolios of rental housing. Because the programs generated little income and were largely bankrupt only First Nations with independent streams of revenue could afford to pay for housing management. Some First Nations developed highly sophisticated housing delivery systems while most others continued to struggle under the weight of the programs. The 1990s also saw the emergence of First Nations organizations aimed at supporting the First Nations housing sector, such as Tribal Councils, the First Nations National Building Officers Association (FNNBOA) and the Aboriginal Financial Officers' Association (AFOA).



OWNERSHIP UNRESOLVED

Under Section 95, every new house became Band property. Occupants became tenants, often on their own land. Without appropriate policies or rental agreements there was widespread uncertainty about housing ownership and rights and responsibilities. “Many band members still refer to their homes as a “band house,” “band capital house,” or “CMHC house” and are unsure of their proprietorship, while many councils maintain that houses belong to families and attempt to establish responsibilities towards homes and good home husbandry.”

- Mary Subedar [25]

Although government was the problem, and indifferent to the devastation that resulted from their housing programs, they continued to think they were the answer.

With each government program failure, government decided that First Nations needed another government program.

ABSENCE OF GOVERNANCE

In the mainstream elected municipal officials did not govern the Social Housing Programs. CMHC required the programs to have independent governing structures with elected Boards, regular meetings, AGMs to ensure financial transparency and accountability.

On—reserve, CMHC assigned elected Chiefs and Councils the Social Housing Programs' de facto governing structure. Elected every two years, most with little or no knowledge of how the programs worked most First Nations leadership had no time or capacity to deal with housing alongside their other leadership responsibilities.

LACK OF REVENUE

In poverty stricken communities Rent—Geared—to—Income Social Housing programs could not produce enough revenue to sustain the housing portfolio. Housing programs could not deal with the legacy of decades of poor housing—dilapidated housing stock and dispirited home occupants.

Housing programs required Band generated income from business and investment therefore, if Band income was available and used for housing, it stunted the First Nation's economic development and prevented it from building wealth through other means.

FIRST NATIONS THAT COULD...DID

Without provincial landlord tenancy acts.

Without national and provincial building codes.

Without access to sufficient funds.

HOUSING MANAGERS - OFTEN SINGLE HANDEDLY

Faced down the chaos and found ways to make housing work
Educated and counseled home occupants on the need to pay rent
Developed building maintenance programs.

CREATED FAIR POLICY

Turned rentals into rent-to-owns
Disentangled ownership disputes and established tenancy
Implemented better building practices.

ONE FIRST NATION AT A TIME

The majority of First Nations that built the home said to the members, 'You can occupy that home,' but they did not necessarily create a policy that transferred any responsibility to the occupant for things like maintenance, repairs and insurance.

"There was tremendous resistance to the change. People were angry because it hadn't been done on the reserve before."
-Roxanne Harper [26]

"How has teaching us to be good tenants worked? Not at all. We were never tenants culturally."
-Chris Maracle [27]

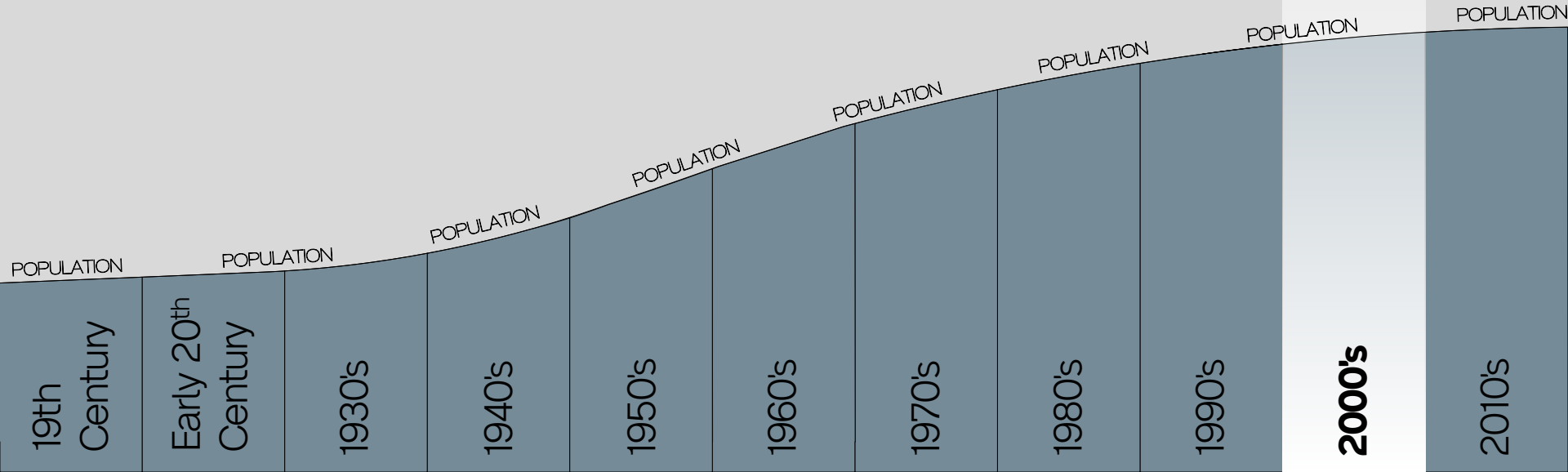
HOME OWNERSHIP

> We are now no more than sage advisors

Still deeply in control of First Nations housing through funding decisions, government now describes itself, “We are now no more than sage advisors.” [28]

Twenty-five years after implementing the Social Housing Programs government realized the programs’ failures were not caused by poor management. The programs themselves had not been designed for the reserves’ environments - tiny populations, lack of, or seasonal, employment, high levels of poverty, insufficient funding, uncertainty over tenure, ambiguity about jurisdiction, absence of the opportunity for citizens to house themselves. The ill-conceived experiment of turning the entire First Nations housing stock into a rental program without ensuring adequate management and oversight had failed.

Government turns its sights to promote another policy directive-home-ownership.



In 2006 First Nations Fiscal Management Act (FMA) came into effect and from it came the First Nations Financial Management Board (FMB) with a focus on developing and implementing good governance and finance practices in First Nations administration and leadership.

In 2007 CMHC established the First Nations Market Housing Fund (FNMHF) to provide opportunities for individual First Nations' residents to finance their own homes.

First Nations built new relationships with banks to facilitate the availability of individual mortgages.

Many First Nations continued to create rental regimes and develop housing delivery systems that suited their communities. Others resisted paying rent and promoted the idea that they had a treaty right to housing—to date, this assertion has never been tested in court.

First Nations guarantee bank loans for qualified band members without holding reserve land for security

Paradigm shift

First Nations residents have the opportunity to house themselves

Within limits

First Nations must put a ceiling on the number and amount of mortgages they will approve based on their financial capacity

Resale of First Nations homes is restricted to Band members

The overall goal is to promote a system in which First Nations residents have the same housing opportunities on communally held lands – reserve, settlement, or lands set aside – as mainstream Canadians have in their communities.

The First Nations Market Housing Fund ("the Fund") is dedicated to empowering First Nations communities across Canada by providing the tools needed to secure homeownership on reserve lands. We believe that homeownership can significantly improve housing challenges in on-reserve communities.

Many First Nations leaders want to make homeownership attainable to expand options beyond social housing. However, the complex preparations needed to establish a successful homeownership program are often a major obstacle. This is where the Fund comes in – we provide crucial support in overcoming these obstacles.

OUTCOMES

More children are in care today than at the height of residential schools and housing is a major contributor to the problem.
Housing remains a key determinant in whether or not children are apprehended and placed in care.

Poor housing → children in care
Limited access to essential infrastructure including housing has resulted in long-standing intergenerational inequality.

"**Lack of safe and affordable housing** affects everyone, especially our most vulnerable community members. In 2021, 53.8% of foster children in Canada were Indigenous." [29]

Poor housing → Indigenous homelessness
The Prairie regions report that 68% of shelter users are Indigenous. Inadequate housing, poor community infrastructure, and limited education and economic opportunities in First Nations communities, especially on reserves, contribute to the high numbers.

"There's no housing [on-reserve] so there was always a bunch of families living together. So we moved to Maine, then we moved to New Hampshire, but we had a family breakdown. So we went back to the reserve with my mom, and back to my grandmother's house, then we went to another reserve and stayed with family. Then moved to Elsipogtog and stayed with my mother's father. There were three families in there with my grandparents. So my whole life until I was 18 we were always living with other people."

A young participant in Nitap Wiguaq Homelessness Study, New Brunswick [30]

We moved around a lot when I was young. We never had our own house. We were always renting. But the place that I grew up was Prince Rupert—Tsimshian territory. My territory, that's home in the rain forest. Being on the coast...being in the same area that our people have been for millennia that's where I feel most comfortable... For example, we went out to one of the old village sites. The feeling of being on the land of my ancestors that felt so familiar. Even though I've never been to that place it was home...home is a feeling not a building.

I'm still looking for a place to call my own. I moved back home to Prince Rupert after I got my degree. I really wanted to come back and help my people. But there's under 1% vacancy right now and if you want to buy a home the prices have gone out of control...so young people like myself who don't make huge wages...it's a struggle. It's stressful to be at the mercy of the landlords...

Housing is such a key piece to being healthy and happy...I would love to move home but there aren't many options on the reserve. Ultimately, I'd love to live on my territory on my reserve and be in community.

Brayden Etzerza, Tsimshian Nation [31]

ON-RESERVE HOUSING OUTCOMES

FIFTEEN STEPS TO POVERTY

1 Indian Act prevented Status Indians from borrowing money for housing on reserves resulting in the absence of opportunity to house yourself and dependency on funding for housing.

2 Until the 1960s housing funds came largely from band capital accounts through the sale of lands and resources and controlled by the Indian Department (later funds came from government welfare). Many band accounts were bled dry.

3 Indian agents used the funds to distribute allotments of building materials - only enough to construct tiny rudimentary shacks.

4 Limited housing assistance determined who could live on the reserve.

- Struggle over limited funds meant priority was given to the poorest of the poor
- To qualify you needed to prove your poverty
- The process had the effect of selecting out the more prosperous members leaving reserves communities of the poorest.

5 Most builders on reserves had limited access to tools and only developed basic construction skills.

> “Tarps became roofing
>
> Tar paper became siding

“

10Xs as many First Nations people on reserves die in house fires as elsewhere in Canada

6

Government control of housing decisions from leasing to renting to creating the housing designs meant reserve management suffered from extreme housing illiteracy.

7

Mainstream Canadians became dependent on the system that had been developed for them—mortgages and the housing market. On-reserve citizens became dependent on the system that had been developed for them—government-controlled welfare funding and housing programs. Government bureaucracy became dependent on the First Nations housing industry.

8

Poor living conditions resulted in desperate physical and mental health disorders such as depression, tuberculosis, asthma, etc.

9

No adequate place to bath, prepare food, or wash clothes and overcrowded houses affected children’s ability to do their schoolwork and adult’s ability to be prepared for work.

10

The housing problem became a child welfare problem—church and Indian agents and, later, social workers removed children from houses that were toxic and dangerous places.

11 In the 60s, the Indian Department downloaded housing program delivery to the bands. Elected leadership had the optics of authority, but little real decision-making power causing extreme conflict over housing issues. Some leadership used housing funding as a political tool.

12 The 1970s social housing programs required bands to take on large mortgages (previously thought to be prohibited). These were the country's most extraordinary examples of subprime mortgages. Bands were burdened with housing debt they could not repay.

13 Houses became constant reminders of government oppression and objects of contempt. Hostility was turned to the houses themselves.

14 Media used on-reserve housing conditions as the posterchild of the "Indian problem," reinforcing stereotypes without educating Canadians on the reasons for the fiasco.

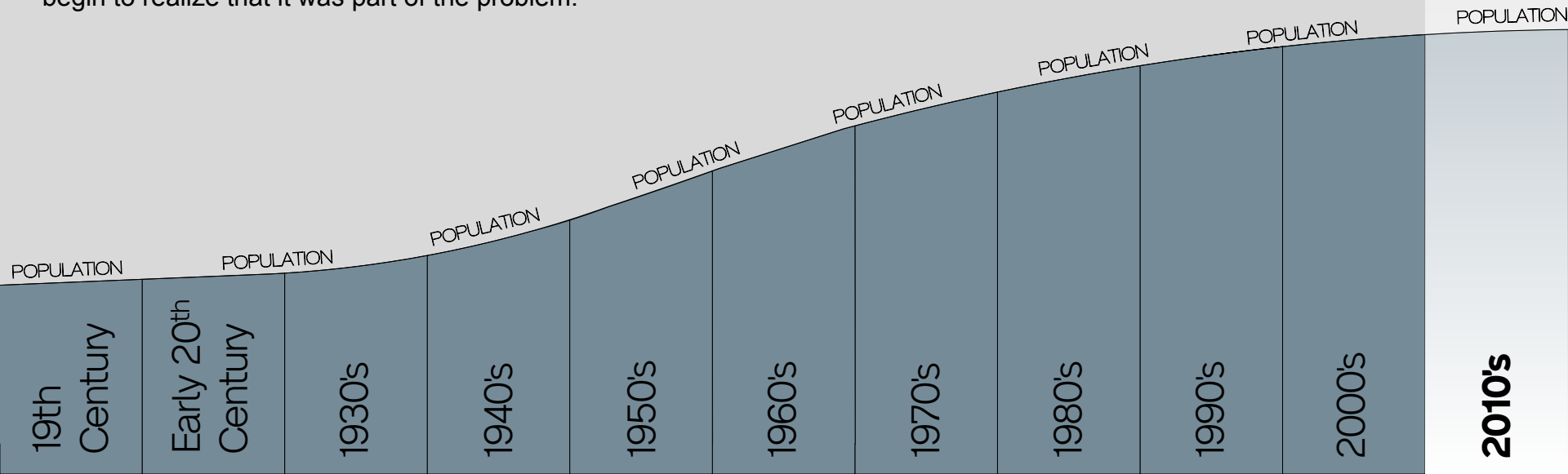
15 Lack of housing and substandard housing conditions on reserves drove First Nations people to cities and into homelessness—alienated from their home lands and cultures.

> "Places that were supposed to provide safety and pleasure became places of despair and discomfort - toxic places of shame

PROMISE OF CHANGE

By the 2010s some First Nations were operating highly sophisticated housing programs: yet, even with the range of new housing tools, most First Nations were still struggling to create a system that worked for their communities. Housing programs struggled to address the root problems of the colonial nature of the First Nations housing system.

Housing conditions on reserves still failed to come close to conditions in the Canadian mainstream. While government had already handed over much of the responsibility for housing delivery to First Nations and First Nations organizations funding still determined to whom and how First Nations housing on reserved would be delivered. As 2020 approached government appeared to finally begin to realize that it was part of the problem.



The government knew very well that their approach to housing would never work.

In 2016, Minister Carolyn Bennett announced to the Assembly of First Nations (AFN) Chiefs' Committee on Housing and Infrastructure that the government was steering clear of delivering services to First Nations. She encouraged First Nations to build their own institutions to replace CMHC and other government programs.

In 2019, Indigenous Services Canada (ISC), a new ministry created to manage the transfer of services from government to First Nations, was formed.

Subsequently, First Nations organizations are now being created in every province to find ways to take back control over housing and oversee the transfer of all government service delivery.

FIRST NATIONS URBAN HOUSING

"We used to operate in complete separate cells—on and off reserves. That doesn't work. We are now focused on all our people, no matter where they live. It's hard because funding is so jurisdictional, but we are starting to make the change."

Vancouver Island University Housing Manager student

ONE HOUSING STORY

Adam Olsen

People are surprised when I tell them that I live on the same property in WJOŁEŁP that my parents brought me home to in 1976. My dad also lives in the exact location where he was born in 1948 - just a few short distance from me. So it should come as no surprise that I have chosen to live in the place I belong to.

Western society is transient. Most people do not live in a place where they feel they belong but where they need to be for their work. If you are younger than I am it is likely that you live wherever you can find a place.

With the monetizing of housing on the other side of the reserve boundary "the market" drives housing availability, security, and affordability. On this side of the line, the federal Crown specifically did not create a market for housing, which resulted in a whole array of other conditions - some good, but mostly bad.

My father secured a Certificate of Possession (CP) for the three-quarter acre parcel where my house sits. He has since passed the CP (as close to land ownership as you can get on an Indian reserve) on to my two sisters and me. The housing on that small piece of land has evolved over the years. It started with a double-wide trailer that my parents were able to get by way of a private mortgage from my great Uncle Charlie. Now, there are seven housing units in four buildings on the property.

My sister built a four-unit, three-story structure to replace the trailer in 2022. My brother's cottage started as a garden shed that we affectionately referred to as Eddie's Shack for the old man that first turned it into a living space, it housed a

dozen people over the years before its latest incarnation. My niece's cabin started out as the home of Mt. Newton Indian Sweaters. I built my house in 2015 on the footprint of a large greenhouse that was home of the other family business, Mt. Newton Gardening.

Around 2008, the federal Crown changed the rules. Banks were now able to provide mortgages to individual members of First Nations that qualified and approved (effectively the First Nation backs the mortgages). These new rules are changing the game.

There was still no housing market, but there was finally a pathway to secure financing from a bank instead of a benefactor. Each of the buildings on our little piece of WJOŁEŁP have evolved over the years with renovations, additions, and/or total re-development. The ability to get a mortgage made the most recent and significant changes possible. What has remained the same, however, is that the people who live here, now 11 adults and four kids, are all family, or friends of family.

When my wife and I decided to settle and create a home for our family, the decision was simple. If we could find a spot on the property, we would build our home in my community, WJOŁEŁP.

The decision to build on an Indian reserve was also a conscious decision to stay out of the real estate market. Our goal was to build a home, not a financial tool. When we moved into the space in 2015, our kids were under ten. They did not understand the housing market. Nor did they know that they and their peers, who lived across the

> **The decision to build on an Indian reserve was also a conscious decision to stay out of the real estate market**
>
> Adam Olsen

street, were inheriting two dramatically different housing systems.

We sat them on the couch, and with a tear in my eye, I told them that this new house was theirs. I impressed upon them that the rooms were theirs, forever. There would be no circumstance, at any point in their lives, whether they lived alone or had a family, that they would be homeless. I told them that they could leave anytime but that they could always come back to their home.

Since then, we put on an addition, which is about a third of the square footage of the original building, making it easier to duplex in the future.

We decided to trade real estate as a financial tool and investment for WJOŁEŁP. It was our forever community, and we built a home for our family, and when we finished building it, we gave it to our kids. They are a decade older now and have a much deeper understanding of our decision. From what I understand they have already discussed how they might divide the house up once we have decided to move on.

Unfortunately, this is not the on-reserve housing story for many First Nations people in Canada. Many, if not most, First Nations still do not qualify for bank mortgages. However, my story does offer some insight into how the on-reserve housing system can work if First Nations people are given the opportunity to access the necessary financing tools so they can house themselves.

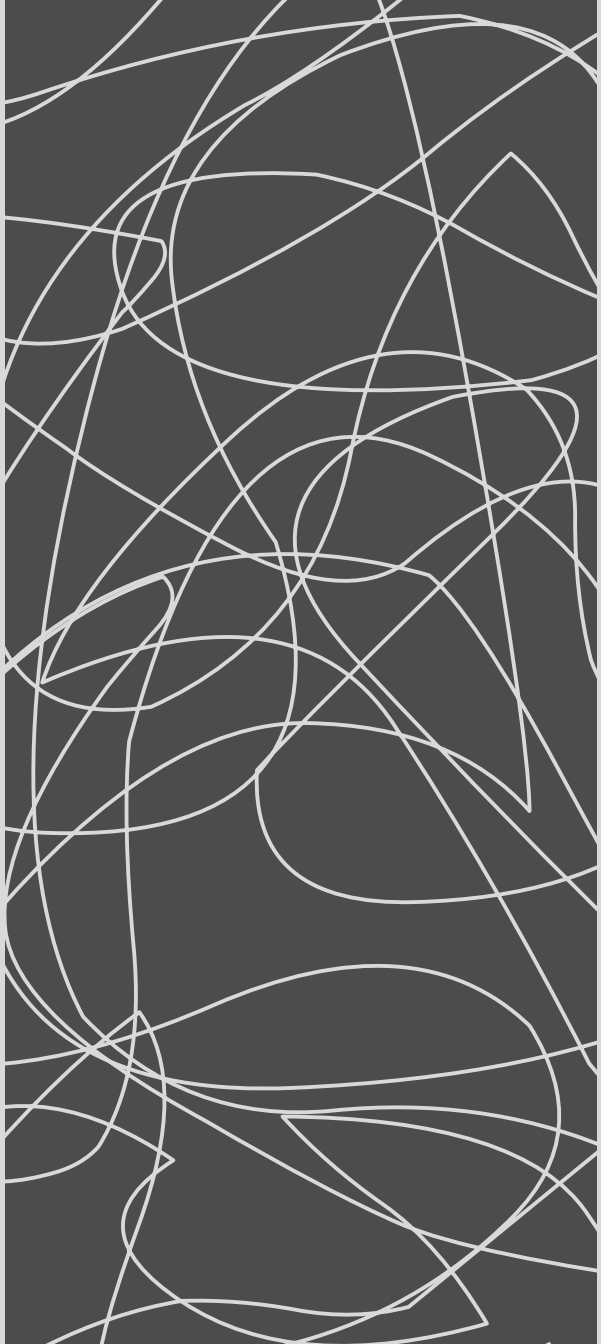
SELF DETERMI-NATION

First Nations across the country are moving towards self-government.

The move towards self-government requires the creation of an efficient and effective First Nations public service - housing administrators are taking their rightful place in that movement.

While the politicians offer up support for First Nations assuming responsibility for housing, the federal bureaucrats still place many obstacles in the way.

Recognition and compensation for the past has yet to be put on the table and the cost of the current and past programs still cripples many First Nations.



BETTER HOUSING FOR THE FUTURE

By First Nations for First Nations movements are being formed in all regions across the country to build a new housing system that serves the needs of First Nations citizens

Provinces increasingly involved in on-reserve housing

Increased banking opportunities (access to mortgages) - without changing the Indian Act

Increased use of the Indian Land Code and taxation.

CANADA'S HOUSING LEGACY

Policy and legal implications of the Federal Housing Programs on Reserves in Canada

Canada's Breach of Fiduciary Duty

To date, no First Nation has challenged Canada on the Treaty right to Housing. Canada currently has no legal obligation to build housing and infrastructure on Indian Reserves.

Once Canada entered the on reserve housing arena, it assumed the legal obligation to do it right and the associated liabilities for doing it wrong.

Liability also arises out of Canada's systemic blocking and denial of First Nations authorities and control over their housing and infrastructure.

Discrimination

Post-war, Canada backstopped small mortgages for mainstream Canadians:

This generated wealth, taxes and a higher standard of living.

This was not extended to Indian Reserves - subsidies were only provided for the poorest of the poor.

Prior to the 1950s, Status Indians could not access mainstream opportunities unless they left the reserve and gave up their ethnic identity/status.

This is but one example of a housing policy that violates equal opportunity on the basis of race and amounts to discrimination.

Negligence

Generally, Canada was incompetent in its delivery of housing policies and programs, falling short of any reasonable standard.

Specifically, programs such as Section 95 when implemented on-reserves were not held to the same standards as when the program was delivered to the mainstream, for instance:

Reserves were not required to create functional governance structures to govern the programs.

Important wrap around services were not available on reserves.

The reserve programs were only partially subsidized, causing them to fall short and resulted in enormous debt.

On Dec 5, 2025, Justice Paul Favel affirmed that Canada has a legal duty grounded in fiduciary obligations, common-law duty of care and Charter rights to provide adequate housing on reserves.

afterword

Afterword
Adam Olsen

Housing is one of the primary mechanisms through which the federal Crown has impoverished First Nations communities from coast-to-coast-to-coast. Yet there has been no political dialogue in Canada about compensating First Nations people for the immense social and cultural injury caused by the deplorable housing fiasco orchestrated over decades by federal politicians and bureaucrats.

The federal government has funded First Nations organizations with the intention to transfer the authority for on-reserve housing from government to First Nations. However, recently it has backed away from the idea of transferring full care and control in favour of simply downloading program delivery, leaving the ultimate authority and funding decisions in the hands of federal bureaucrats.

As we have read, early federal Crown policy determined that there would be no housing market, no financing opportunities and no mandatory building standards on Indian reserves. But rather than establishing an alternative system, one that met the needs of people living in First Nations, First Nations people on reserves were forced to depend on government-controlled funding and government designed housing programs.

There are two key features in the story of on-reserve housing in Canada - the cruel intentionality and the total bureaucratic failure. Decades ago, assimilation was the underlying imperative of Indian policy. The on-reserve housing system was designed to produce and maintain poverty as one way to make reserves undesirable places to live - to get Indians off the reserves. Government Indian policy intentionally undermined and attempted to destroy First Nations communities.

They failed. The Indian Department underestimated how much I love my community. It underestimated how much most First Nations people love their communities. And although I might be able to live somewhere

else, like many others, I have no desire to do so. This is the place I belong to. The Crown bureaucracies inefficiently and ineffectively managed the housing system. They utterly failed to develop a housing model that could produce housing security and affordability for First Nations people on Indian reserves. But that wasn't their intention.

As Duncan Campbell Scott, a civil servant and treaty negotiator (1913-1932) and poster boy for Canada's assimilation mandate, said, "I want to get rid of the Indian problem...Our objective is to continue until there is not a single Indian in Canada that has not been absorbed into the body politic and there is no Indian question, and no Indian Department, that is the whole object of this Bill."

But contrary to the predictions of the late 19th and early 20th century, we did not die out. The opposite is true. First Nations populations on Indian reserves across the country continue to grow, making the need for a coherent housing system, ever more pressing.

What the history, laid out in this book, makes perfectly clear is that First Nations housing solutions never could and never will be achieved by way of bureaucrats in offices in Ottawa or Vancouver or Toronto. First Nations leaders need the financial resources and opportunities, and the administrative structures and policies to deliver the housing products they deem appropriate and that meets their people's needs.

Some who read this will roll their eyes and complain about the amount of money that Ottawa has sent to First Nations communities. I understand and share the concern. However, my concern is more about how the money is being and has been spent. First Nations' funding has been controlled, almost exclusively, by the federal government (of all political persuasions). But, you ask, what about the First Nations responsibility? First Nations don't, and have never made the spending decisions. Should funds be mismanaged at the First Nations' level it is still the bureaucrats' responsibility to ensure the necessary safeguards are in place and implemented. We all want to know what the

> **Unusual as it may sound, the Canadian housing sector can learn from First Nations housing**
>
> **Adam Olsen**

country has to show for the expenditures. The answer is simple: What hasn't been retained in the bureaucratic system has been spent creating the socioeconomic catastrophe on reserves, which is highlighted by inadequate and frankly, dangerous, housing.

The housing system on reserves has produced extreme poverty and dependency. Housing funds, like government welfare, were doled out by Indian agents or through program proposals. In 2008 a few First Nations were able to provide the opportunity for their residents to acquire their own financing and house themselves. Although the number is growing, most First Nations are still unable to provide access to individual mortgages.

Yet I am optimistic. First Nations have the opportunity to build a non-market housing system based on the Indigenous beliefs and values of home that are shared by many First Nations across the country - family, community, identity, safe spaces, shared responsibilities, land, shelter, sacred spaces and belonging. They have learned how not to deliver non-market housing. They know what services are essential and they can draw on some of the innovative housing practices that are currently taking place in many First Nations. It is within the reach of First Nations in Canada to build a new housing system that is intentionally designed to succeed.

On the other side of the road, since the WWII the housing market has created tremendous wealth for many baby boomers and their Gen X offspring. Yet currently, the extreme monetization of housing is having the opposite effect. Homes have become economic units - units that young people can't and might never be able to afford. The high price of paying for a home is impoverishing the next generation.

As the country comes face-to-face with the outcomes of a market system that has gotten out of control and no long fills the needs of the population Canadians should take note. Our country has

experimented with housing poverty on Indian reserves for decades. We have seen the social devastation that is caused when people's housing needs are ignored.

Unusual as it may sound, the Canadian housing sector can learn from First Nations housing. For instance: There is a need for market and permanent, affordable, non-market housing. Society needs a wide range of housing options from shared spaces to luxury dwellings, and a wide range of tenures from assisted living to rental to private ownership. Individuals need access to financing. Housing should be designed locally to fit the needs of individual communities. Housing skills are not innate they must be taught. Social supports are needed for people without housing experience. Every community needs housing oversight that is focused on housing security. Government must truly be simply funders, responding to local needs. Housing must be by people not for people.

And perhaps the most important lesson: All Canadians, along with First Nations, would benefit from a return to the idea that houses are not primarily economic units, but first and foremost they are homes for families to grow, find safety and feel they belong.

> **The Indian Department underestimated how much I love my community. It underestimated how much most First Nations people love their communities. And although I might be able to live somewhere else, like many others, I have no desire to do so. This is the place I belong to.**
>
> Adam Olsen

“by our houses you will know us

Afterword
Sylvia Olsen

Since first moving onto the reserve in the early 1970s and throughout my career in the on-reserve housing field, my sense has been that while many Canadians are interested in on-reserve housing most people have their minds made up about the cause of the fiasco. Opinions often start with something like: “What is wrong with First Nations people?” And their solutions often start with something like: “If First Nations just…”

What’s wrong with the public’s opinion is that on-reserve housing has not been First Nations housing, it has been government housing for First Nations people. Seen in that light the solution then must start with something like: “If the government just…”

This is not a call for more from government. It is a call for the government to “…just get out of the way” so that housing on reserves is First Nations housing. By First Nations. For First Nations. The successes and failures will be First Nations successes and failures.

The purpose of this work has been to shed a light on the history of on-reserve housing as a way to clarify how the housing became such a fiasco. This work is a blow-by-blow illustration of how the Indian Act, Indian Department and Indian agents worked together to create one of Canada’s most egregious and long-term examples of mismanagement of funds and one of the most debilitating assaults on First Nations people, communities and culture.

While many Canadians may not be interested in, yet another painful story of the Indian Act in action I am excited and encouraged by it. My sense is that a full understanding of the problem is essential if we are to achieve meaningful and long-lasting solutions.

Canada has work to do removing itself from the business of on-reserve housing. It has a heavy responsibility to shoulder for the devastation its involvement has created. First Nations work is just as daunting. They are unpacking the colonial structures that have dominated the housing field. They are redefining housing to align with Indigenous values. They are finding ways to call their people home. They are building their own housing systems as part of the larger movement towards self-determination.

I am no longer a teenager looking out my window at the reserve and wondering how my country could allow such desperate living conditions to occur. I'm an old grandmother thinking "It's time, Canada, to grow ourselves up." I believe that means coming out from behind our mask of always being the good guy. Growing up means facing the truths about ourselves. It means acknowledging and embracing the good and bad and then getting on with being the best we can be going forward.

Canada has work to do removing itself from the business of on-reserve housing

Sylvia Olsen

Afterword
Kerry Black

This work began, for me, not as a book, but as a discussion with an old friend, as a response to a lack of progress, as a call to action, as a responsibility. It morphed into our collective desire to tell a story in a different way. The housing conditions faced by First Nations across Canada are not the result of neglect alone, they are the outcome of deliberate policy choices, systemic underfunding, and a long-standing pattern of colonial governance that has prioritized control over care, and bureaucracy over basic human dignity.

What this book has laid out in detail is something many already know: the housing crisis in First Nations communities is not a mystery. It is not the result of mismanagement or misfortune. It is the product of decades of underfunding, policy failure, and colonial systems that continue to dictate the terms of Indigenous life. The evidence is overwhelming. The consequences are visible. And the harm is ongoing.

We know this. And because we know, we can no longer pretend that inaction is neutral. But this book is not just a catalogue of failure. It is also a vision for something better.

We also made a deliberate choice in how we told this story. Through multiple iterations, in different spaces and places, we refined this work, not to prescribe a single solution, but to emphasize the key truths and allow readers to draw their own conclusions. Throughout the last few years, this vision crystallized: that the book should not only inform but invite. Invite reflection, dialogue, and ultimately, action.

Because while the problems are systemic, the solutions must be collective. They must be rooted in partnership, in respect, and in a willingness to do the hard work of change. This book ends here, but the work does not. The responsibility does not. We must answer what it means to be accountable: to the truth, to communities, and to the future we hope to build.

We all have a role to play, in our professions, our institutions, our communities, and our conversations. Let this be a starting point. Let it be a reminder that knowing is not enough. We must act.

And we must act now.

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