

Temiskaming District Community Land Trust Demonstration Project





Table of Contents

Acknowledgments..... 2

About the Project Team 6

Housing for Indigenous Women by Indigenous Women: An Indigenous Women-Led Community Land Trust Model..... 7

Overview of the Project..... 10

Introduction to the Region and Demographics 13

Realities of Housing in Northern Ontario 18

Underlying Factors Shaping the Choice of a Community Land Trust.....20

Housing and Homelessness for Indigenous Women and Two-Spirit People in Northeastern Ontario.....22

Traditional Indigenous Concepts of Land and Housing29

Key Themes Emerging from Research into Housing for Indigenous Women34

Implementation Process.....46

Knowledge Creation.....57

Land Acquisition Database & Municipal Relationship Building62

Legal Steps.....63

Temiskaming District Community Land Trust Framework & Road Map64

Temiskaming District Community Land Trust Vision & Future66

Limitations.....69

Next Steps and Lessons Learned71

Conclusion74

The author of this Case Study is Lisa Neil, Housing Researcher, Keepers of the Circle – lneil@keepersofthecircle.com





This case study was prepared by [Keepers of the Circle](#) and funded by the [Canada Mortgage and Housing Corporation](#) under Part IX of the *National Housing Strategy Act*. The views, analysis, interpretations and, recommendations expressed in this study are those of the authors and do not necessarily reflect the view of the Canadian Mortgage and Housing Corporation. The Canadian Mortgage and Housing Corporation's financial contribution to this report does not constitute an endorsement of its contents.

Acknowledgments

Chi miigwech (big thank you) to the advocates, researchers, contributors, community members, Elders, and colleagues who have provided critical expertise, guidance, and traditional knowledge throughout this project. Their knowledge and commitment to Indigenous women-led land reclamation and housing solutions were invaluable in shaping the framework of this project. We thank all those who participated in engagement sessions and steering committee meetings, a special chi miigwech to Keepers of the Circle's Land Trust Steering Committee members, offering wisdom that helped deepen our collective understanding of land and of housing within the Indigenous worldview. We thank the venues and communities that hosted our sessions and provided space for crucial knowledge sharing. Their generosity in welcoming us and fostering dialogue has been instrumental in the success of the project.

Chi miigwech to the [National Indigenous Women's Housing Network](#) (NIWHN) and to Marie McGregor Pitawanakwat, Trinity Fletcher, and Alina Perrault. An important partner in this project, NIWHN, a movement of First Nations, Inuit, and Métis women who are dedicated to improving the living situations of Indigenous women and girls, Two-Spirit, and gender-diverse persons across Turtle Island and ending incidents of becoming unsheltered, provided invaluable guidance and assistance and support. The project team partnered with NIWHN to attend engagements relating to NIWHN's *Alternative Builds Project* where valuable knowledge was gained for the land trust's future housing projects. The findings from this project have been invaluable and have provided direction and informed our project. NIWHN's staff generously and actively supported this project being involved in the engagement sessions, sharing research and resources, providing expertise and traditional knowledge and teachings. We are forever grateful to our beautiful and brilliant Indigenous colleagues at NIWHN. Marie provided mentorship and deep support and encouragement for this project. She generously shared her traditional knowledge and teachings and provided powerful ceremonial openings for our engagement sessions. Her leadership and strength helped to guide us and supported the creation of our matriarchal governance model and the design and creation of our future housing projects. Marie is the Chair of NIWHN. She is an Anishinaabe kwe, at Daawganing, on Manitoulin Island, Northeastern Ontario, Canada. She is a lived-expert and is a respected Indigenous Knowledge holder and she is an expert in the areas of land, housing, homelessness, and alternative housing materials and building. She is a generous and kind Elder and mentor and her guidance and traditional knowledge was invaluable to this project.

Chi miigwech to Trinity Fletcher, Lead, Research & Community Engagement at NIWHN and Lead of the Keepers of the Circle *Alternative Builds project*, she is a member of Caldwell First Nation, for her beautiful work on the graphic design of this case study. We are grateful for her support and assistance.



Chi miigwech to Becky Big Canoe and [M'no Aki](#). Becky provided invaluable mentorship, knowledge sharing, and guidance to us in this project. Becky is of the Chippewas of Georgina Island First Nation, has been a business owner, a sustainable house builder, a community energy planner, and an activist for water, the land, housing, and for Missing and Murdered Indigenous Women. In 2013, she co-produced a walk across Canada to bring attention to Missing and Murdered Indigenous Women. Becky has long been an advocate for natural building and, having built her own home using all-natural materials, she believes that Indigenous women can play a crucial role in tackling the enormous housing problem Indigenous people face. Becky currently sits as a board member and as an advisor for numerous organizations relating to natural building and supply chains, food security, conservation, housing, land trusts, and we are fortunate that she has consulted with and assisted Keepers of the Circle with numerous projects. Becky is the co-founder and Managing Director of the Mno Aki Land Trust which provides national opportunities for Indigenous access to land and land-based programming, and land back initiatives.

Chi miigwech to Charlotte Hunter Louttit-Kijekijik whose research paper *Cold and Dispersed: Housing and Homelessness for Indigenous Women and Two-Spirit People in Northeastern Ontario* which was prepared for this project was an important part of this case study. Charlotte is an autistic, trans, Métis, and disabled person, who has embarked on a remarkable journey, intertwining the fields of biochemistry, pharmacology, social research, and law. Their story exemplifies resilience, intellectual prowess, and an unwavering commitment to advocacy. Charlotte is a powerful housing and homelessness advocate and is an expert in the areas of Indigenous Women and Two-Spirit homelessness in Northern Ontario. It was an honour to have her expertise and research contributed to this case study.

Chi miigwech to the [Canadian Network of Community Land Trusts](#) (CNCLT) who provided important support and resources to assist with the development of the TDCLT. The Network's director Nat Pace was generous with her knowledge and time. The author participated in several Indigenous Land Trust Sharing Circles that were hosted by the CNCLT. The teachings, traditional knowledge, sharing of resources, contacts, and friendships made have been, and continue to be, invaluable to the development of the land trust project and the future housing projects.

Chi miigwech to the Chinatown Community Land Trust [TCLT Website](#) and in particular to its managing director, Chiyi Tam, her knowledge, passion, and generosity in sharing resources and contacts has been an invaluable support to the TDCLT and our project. Her work with the CNCLT in leading the Indigenous Land Trust Sharing Circles provided an important and powerful link in assisting our project.

Chi miigwech to the Canadian Mortgage and Housing Corporation and to the Government of Canada for their generous financial support. Their investment in this work has enabled us to engage meaningfully with communities, conduct essential research, and take important steps toward implementing localized, culturally appropriate housing solutions. This project was funded by the Canadian Mortgage and Housing Corporation under the National Housing Strategy Research and Planning Fund to fund projects under the National Housing Strategy Demonstrations Initiative. The Demonstrations Initiative funds the demonstration of solutions that support housing affordability in real environments.

Chi miigwech to Mother Earth (Shkaakimi Kwe), for showing us how it used to be, and how it can be again. We honour and acknowledge Mother Earth and all of our relatives, the lakes, the trees, the four-legged, the birds, the insects, the rocks, and all of the land. Mother Earth was a central consideration in our project with her health, well-being, and future being integral to our vision and goals.

The author and project team acknowledge and recognize that Canada is a settler colonial state on Turtle Island, which has been governed and inhabited by Indigenous people practicing traditional and cultural ways of being, doing, and knowing since time immemorial.

Our project is situated in the colonial districts of Temiskaming and Cochrane in Northern Ontario and within the Robinson-Huron Treaty, Treaty 9, and unceded territories and on the ancestral lands of Beaverhouse First Nation, Matachewan First Nation, Temagami, Temiskaming First Nation, Apitipi First Nations, Constance Lake First Nation, Flying Post First Nation, Moose Cree First Nation, Fort Albany First Nation, and Taykwa Tagamou Nation. These lands are home to the Algonquin, Anishinaabeg, Cree, Oji-Cree, and Metis Peoples, who are the historical and contemporary caretakers of the lands. We want to thank each generation of Indigenous people who have taken care of these lands and appreciate their deep connection to it, which continues to this day.

Our project recognizes that Indigenous people are disproportionately impacted by housing insecurity and homelessness, a direct consequence of historical and ongoing processes of colonization. Indigenous people have been dispossessed from their traditional lands and homes. The author would like to note further that this project emphasizes and is being guided by Jesse Thistle's seminal Definition of Indigenous Homelessness¹, which recognizes that Indigenous peoples' conceptualization of homelessness includes the isolation from relationships to land, water, family, animals, culture, languages and identities. In his ground-breaking work, Jesse outlines 12 dimensions of Indigenous Homelessness as articulated by Indigenous people across the country. The dimensions include:

- **Historic Displacement Homelessness** – Indigenous communities and Nations made historically homeless after being displaced from pre-colonial Indigenous lands.
- **Contemporary Geographic Separation Homelessness** – An Indigenous individual's or community's separation from Indigenous lands, after colonial control.
- **Spiritual Disconnection Homelessness** – An Indigenous individual's or community's separation from Indigenous worldviews or connection to the Creator or equivalent deity.
- **Mental Disruption and Imbalance Homelessness** – Mental homelessness, described as an imbalance of mental faculties, experienced by Indigenous individuals and communities caused by colonization's entrenched social and economic marginalization of Indigenous peoples.
- **Cultural Disintegration and Loss Homeless** – Homelessness that totally dislocates or alienates Indigenous individuals and communities from their culture and from the relationship web of Indigenous society known as "All My Relations".
- **Overcrowding Homelessness** – The number of people per dwelling in urban and rural Indigenous households that exceeds the national Canadian household average, thus contributing to and creating unsafe, unhealthy and overcrowded living spaces, in turn causing homelessness.

- **Relocation and Mobility Homelessness** – Mobile Indigenous homeless people travelling over geographic distances between urban and rural spaces for access to work, health, education, recreation, legal and childcare services, to attend spiritual events and ceremonies, have access to affordable housing, and to see family, friends, and community members.
- **Going Home Homelessness** – An Indigenous individual or family who has grown up or lived outside their home community for a period of time, and on returning “home”, are often seen as outsiders, making them unable to secure a physical structure in which to live, due to federal, provincial, territorial or municipal bureaucratic barriers, uncooperative band or community councils, hostile community and kin members, lateral violence, and cultural dislocation.
- **Nowhere to Go Homelessness** – A complete lack of access to stable shelter, housing, accommodation, shelter services or relationships; literally having nowhere to go.
- **Escaping or Evading Harm Homelessness** – Indigenous persons, fleeing, leaving or vacation unstable, unsafe, unhealthy or overcrowded households or homes to obtain a measure of safety or to survive. Young people, women, and LGBTQ2S people are particularly vulnerable.
- **Emergency Crisis Homelessness** – Natural disasters, large-scale environmental manipulation and acts of human mischief and destruction, along with bureaucratic red tape, combining to cause Indigenous people to lose their homes because the system is not ready or willing to cope with an immediate demand for housing.
- **Climate Refugee Homelessness** – Indigenous peoples whose lifestyle, subsistence patterns and food sources, relationship to animals, and connection to land and water have been greatly altered by drastic and cumulative weather shifts due to climate change. These shifts have made individuals and entire Indigenous communities homeless.

This work is dedicated to Indigenous women, girls, Two-Spirit, and gender-diverse people across Turtle Island who have experienced housing insecurity and homelessness. This project supports the Calls to Action from the Truth and Reconciliation Commission of Canada [Truth and Reconciliation Commission of Canada: Calls to Action - NCTR](#) and the Calls to Justice made in the [Reclaiming Power and Place: Final Report of the Missing Inquiry into Missing and Murdered Indigenous Women and Girls](#). It upholds the [United Nations Declaration on the Rights of Indigenous Peoples](#) and Canada’s Housing as a Human Right legislation, the *National Housing Strategy Act* [The National Housing Strategy Act | Canadian Human Rights Commission](#). We honour the resilience, strength, and leadership of Indigenous women, Two-Spirit, and gender-diverse people who continue to advocate for safe, culturally relevant, and self-determined housing solutions. Your voices are the foundation of this work, and we remain committed to ensuring they guide every step forward.

The author and project team extend our deepest gratitude to the many individuals and communities who have contributed their time, knowledge, and expertise to this project. This work would not have been possible without the guidance and insights of lived experiences shared by Indigenous women and Two-Spirit people whose expertise remain at the heart of this initiative. We are incredibly grateful to the community members who participated in engagement sessions, sharing their perspectives, stories, and aspirations for land reclamation and stewardship and affordable housing solutions that reflects their cultural values and needs. Your contributions have

shaped this work meaningfully, ensuring that lived realities inform localized housing solutions and land reclamation and stewardship.

About the Project Team

The project was led by **Keepers of the Circle**, an urban Indigenous Hub operated by the Temiskaming Native Women's Support Group. The Temiskaming Native Women's Support Group is a non-profit organization established in 1997. Keepers of the Circle is the Ontario representative of the Native Women's Association of Canada with various sites in New Liskeard and Kirkland Lake, Ontario.

Keepers of the Circle operates within the Robinson-Huron Treaty territory, an area rich in cultural heritage and history. The organization was founded to fill a critical services gap for Indigenous women and their families, providing a comprehensive range of support that spans social, economic, and cultural dimensions. Keepers of the Circle is governed by a dedicated board of directors; all of whom are Indigenous women from the communities it serves. This governance structure ensures that leadership is reflective of and responsive to the needs and aspirations of Indigenous women. Additionally, Keepers of the Circle is guided by a Council of Wisdom Keepers.

Keepers of the Circle supports the cultural, social, and economic equity for Indigenous women and the wellness of their families and communities. Indigenous women and gender-diverse people as well as their family members are supported through a variety of culturally informed programs and services offered across the lifecycle. Keepers of the Circle is guided by the Seven Sacred Teachings and Indigenous Knowledge as shared through the Council of Wisdom Keepers and other cultural teachers. The Truth and Reconciliation Commission Calls to Action and the Murdered and Missing Indigenous Women and Girls' Calls to Justice lays the foundation for Keepers of the Circle's strength-based, family-focused, and community-oriented approach in moving individuals and families toward Mino-Bimaadiziwin (the Good Life).

The **Temiskaming Native Women's Support Group** under the Keepers of the Circle also operates an Indigenous health clinic, Mino M'shkiki; four culturally-focussed daycare centres, it runs training programs and provides economic opportunities designed to provide Indigenous women and Two-Spirit people with the information, skills, and supports needed to achieve economic stability and career advancement, and it is currently constructing a multi-million dollar modular panel factory which will provide training, employment, red seal certifications, and enable Indigenous women and Two-Spirit people to participate in the manufacturing of the panels and future housing builds creating a truly 'For Indigenous Women, By Indigenous Women' housing stream and addressing the dire housing crisis.

Housing for Indigenous Women by Indigenous Women: An Indigenous Women-Led Community Land Trust Model

The Temiskaming District Community Land Trust (TDCLT) sets a precedent for Indigenous-designed, Indigenous-led, and Indigenous-owned/stewarded community land trusts in Canada, aiming to catalyze systemic change far beyond Northern Ontario.

The objective of this demonstration project is to pilot the development of an Indigenous women-led land trust within the districts of Temiskaming and Cochrane that will support and enable Indigenous women-led housing. Through the insights and outcomes gathered from this project, we have begun to create a roadmap and framework for Indigenous women-led and Indigenous women governed land trusts to be scaled across Canada and which will build capacity among Indigenous women and Two-Spirit people in the region to own and manage land trusts with the purpose of building affordable and community led- housing projects, to reclaim and steward traditional lands, and to develop food sovereignty and relearn cultural knowledge and teachings.

Research gathered through Keepers of the Circle has consistently shown that land governance, access to land, and land protection are central to building and expanding safe and affordable housing for Indigenous women. Land acquisition is the first question to consider when thinking of housing projects. Innovation in off-reserve housing that is led by Indigenous women and Two-Spirit people is only possible if well-resourced land is made available.

The Community Land Trust (CLT) solution allows us to do exactly that. Keepers of the Circle, located in Northeastern Ontario, is well situated to lead this solution as an Indigenous women's group and urban hub that has been serving the region for over 15 years. Keepers of the Circle currently provides emergency housing support and is in the process of planning and implementing capital projects in the region that are constructed by Indigenous women and provide pathways for Indigenous women to build and own their own housing. Capital projects for Indigenous by Indigenous are currently being met with a significant challenge in the region: the question of land acquisition. The TDCLT will allow Keepers of the Circle to work towards building an independent, Indigenous governed structure that can hold land in the region for the purposes of the creation of Indigenous-designed, Indigenous-built, and Indigenous owned affordable housing.

There is a need to establish an Indigenous governed land trust that will allow for Indigenous women to own, design, and build their own housing models. The land trust model will further allow for Indigenous ways to be incorporated in the very governance and processes of the TDCLT.

Due to the systemic barriers, marginalization, racism, and extreme gendered and lateral violence that Indigenous women face, this Indigenous women-led solution is being developed to introduce alternative pathways towards safe, affordable, and holistic housing for Indigenous women.

The project's innovative model of Indigenous land governance within off-reserve settings will have impacts in Northern Ontario and across Canada. It will help build capacity for owning and managing land trusts among the region's Indigenous women and Two-Spirit people. This will ultimately help build affordable and community-led housing projects in communities across Northern Ontario and throughout the entire county.

Affordable housing is a key need for Indigenous families in the districts of Temiskaming and Cochrane. Many regularly face poverty and homelessness, and Indigenous women and Two-Spirit people experience disproportionate rates of gendered violence. The region's Elders and matriarchs have consistently expressed a desire for Indigenous women-led and women-involved housing. These models will help support vulnerable populations, as well as promote land reclamation and independence of Indigenous women and Two-Spirit people in the region and beyond.

The TDCLT is a local, grassroots solution for creating affordable housing for Indigenous women and Two-Spirit people and their families in Northern Ontario. The land held and the affordable housing created will be Indigenous-led, Indigenous-owned and Indigenous-designed. It will also be safe, secure and culturally appropriate.

3 Key Innovations:

- ✓ The TDCLT's membership will primarily consist of First Nations, Inuit and Métis women and gender-diverse people in the region.
- ✓ The TDCLT will hold and collectively govern land for Indigenous women-led housing solutions within the Districts of Temiskaming and Cochrane.
- ✓ The TDCLT will be a tool to support land reclamation and Indigenous women ownership, and to address homelessness in Northern Ontario.

The project is funded through the National Housing Strategy Demonstrations Initiative ("NHSDI") which funds the demonstration of solutions that support housing affordability in real environments. The NHSDI highlights solutions that support the National Housing Strategy priority areas and populations groups. These solutions aim to spur awareness, knowledge and scaling of promising practices, strategies, programs, policies, and technologies.

"Every Canadian deserves a safe and affordable place to call home. Increasing the supply of land for affordable housing requires innovative and disruptive thinking. The Demonstrations Initiative showcases the best new ideas ensuring that these can be repeated and scaled from coast to coast to coast. This is the National Housing Strategy at work for Canadians." – The Honourable Ahmed Hussen, Minister of Housing and Diversity and Inclusion in 2021.

Indigenous communities across Canada face extreme housing challenges and systemic barriers to adequate, appropriate, and affordable housing that negatively impact their health, well-being, and livelihoods. Currently, there is a limited supply of both on and off-reserve housing that Indigenous women and Two-Spirit people can access due to unstable and disruptive supply chains along with unaffordable housing prices and maintenance costs. In addition, colonization has marginalized Indigenous people and created systemic barriers that impact their ability to obtain stable, affordable, and sustainable housing. With a large percentage of Indigenous people residing in Northern regions across Canada, these housing challenges are currently facing geographic, infrastructure, and seasonal barriers. A report from the Advocacy Centre for Tenants



Ontario (ACTO) found that most of the housing stock in Northern Ontario is over 40 years old, which has important implications for housing conditions and the need for repairs.ⁱⁱ

“Added to this is the historical knowledge that once upon a time before settlers arrived in what is now known as Canada, that Indigenous Peoples, including Indigenous women, were able to provide housing, shelter, and protection from the elements for themselves. In many societies, it was the women who were responsible for home-building, home care, and moving the home when it became necessary. The impact of colonization on Indigenous Peoples meant that knowledge, skills, capacities, and use of traditional technologies were disparaged, discouraged, and very nearly disappeared.” - Marie McGregor Pitawanakwat, Anishinaabe Kwe.ⁱⁱⁱ

The housing shortage is not just a challenge, but a pressing issue that urgently needs to be addressed. The available housing supply is not only inadequate but also fails to meet the lived realities and cultural needs of Indigenous community members. Existing housing options are also not designed to meet the cultural needs of Indigenous women and Two-Spirit^{iv} people and their families and often are overcrowded and do not account for intergenerational living. To adequately decolonize housing, there is a clear need to explore culturally appropriate housing for Indigenous people designed to support community and alternative housing ownership and construction models that embrace traditional knowledge systems.

Several dynamics challenge housing availability for Indigenous women and Two-Spirit people. These dynamics affect all Canadians but are experienced with greater severity due to Indigenous women and Two-Spirit people’s unique experiences. They experience a far greater prevalence of poverty, trauma, abuse, and systemic racism, which leads to key risk factors for homelessness, such as mental health issues and addiction.

Canada has experienced a large-scale shift toward the commodification and financialization of housing that differentially affects racialized and precarious groups. Most of Canada’s single-family housing is mass-produced by large-scale developers on suburban and exurban sites and sold for profit. Canada’s rental properties and single-family homes are increasingly owned by financialized landlords and are operated for profit. For example, financial landlords own 1 in 8 Montreal rental properties and purchased 90% of Toronto rentals that came up for sale in 2020.^v

In Northern Ontario, economic leakage from construction is typical; retail profits are all off-reserve or outside the local community. Canada leaves housing primarily to the free market and lags behind peer G7 countries in community housing. The commodification of housing, along with other factors, has contributed to an overall rise in the cost of housing in comparison to income and has resulted in systemic homelessness where 1 in 10 Canadians are in core housing need, adversely affecting productivity and the economy. This housing need disproportionately affects vulnerable populations, including those experiencing low incomes, mental illness, addictions, and racism.^{vi}



This project is focused on developing a governance structure and model to establish an Indigenous women led community land trust entity that will facilitate affordable and sustainable housing projects for Indigenous women by Indigenous women. Affordable and accessible housing is a key need impacting Indigenous families in the Temiskaming and Cochrane districts. Our goal is to eliminate barriers to building affordable housing in the region through introducing an Indigenous-led solution to support land reclamation, housing security, and Indigenous self-determination. Due to colonization, Indigenous people have been displaced and marginalized, leading to a disproportionate rate of Indigenous people that are experiencing poverty and homelessness.

Through research from the lived experiences of Indigenous women and Two-Spirit people around housing and homelessness, Indigenous communities have identified the need for an Indigenous-driven and Indigenous-led solution that supports sovereignty and land reclamation to support the complex needs of these populations. With a land trust, we will facilitate land acquisition through a single entity, but have a diversity of Indigenous voices and leadership sit on the Board that will make collective decisions. The purpose and focus of the land held within the land trust is to develop affordable housing units that will serve the Indigenous community and be designed, built, and operated by Indigenous people with a focus on Indigenous-women and Two-Spirit people.

Keepers of the Circle is currently in the planning and designing phases of Indigenous women-led housing projects, and have recently been funded through a multi-year, multi-million grant to provide trades and construction training to women to build their own housing and to build a large-scale modular panel factory in the town of Kirkland Lake, Ontario. The land trust will play a critical role in these projects through acquiring land for the purposes of building affordable housing. This will introduce alternative affordable housing options, such as Indigenous women-led housing communities, that can be developed on the land held collectively through the TDCLT.

Overview of the Project

The TDCLT is a transformative, Indigenous-led community land trust initiative in the districts of Temiskaming and Cochrane in Northern Ontario. Designed to address the urgent housing insecurity faced by Indigenous women and Two-Spirit people, the project responds to pronounced disparities in housing access and experiences of violence linked to colonial policies and systemic marginalization. This project has created a roadmap for establishing a land trust governed by and for Indigenous women and Two-Spirit people, creating a sustainable, culturally grounded solution to provide affordable, supportive, and community-driven housing, using the land trust model as a tool for land reclamation, sovereignty, and empowerment.

Project Objectives

- **Land Reclamation and Stewardship:** Enable Indigenous women to reclaim and steward local lands.
- **Affordable Housing:** Develop, own, and maintain permanent affordable housing for Indigenous women, Two-Spirit people and their families.
- **Cultural Revitalization:** Integrate traditional knowledge and matrilineal governance into all policies and practices.

- **Community Empowerment:** Prioritize Indigenous women and Two-Spirit people in all facets of governance, decision-making, and economic opportunities.

The TDCLT will enable Indigenous women and Two-Spirit people to own, design and build their own housing. This will make it easier to use traditional, culturally appropriate ways of creating safe and affordable housing for those groups. It will also make it possible to build Indigenous ways into the governance of the land trust.

The project will use the Two-Eyed Seeing approach when establishing all policies, committees, boards and bylaws. This involves centering the work in Indigenous ways of knowing while respecting Western frameworks. A Council of Grandmothers is being created, and Elders from the Wisdom Keepers Council along with Youth from the Passing the Feather Youth Council will guide the TDCLT Board and all operations. This will enable them to provide knowledge and guidance, and to ensure processes use Indigenous ways of knowing, being and doing.

This project is focused on setting up a governance model that allows for land to be held in community through a land trust. The land will be collectively held for capital projects that are Indigenous women-led, affordable and explore housing models such as deeply affordable rental housing, deeply affordable rent to own housing, and other deeply affordable housing projects within the districts of Temiskaming and Cochrane through the development of this community land trust entity. The solution provides a unique model of Indigenous land governance within off-reserve contexts which poses unique sets of challenges, but also opens doors to innovative solution building and vast possibilities on scaling up and providing a model to other jurisdictions and regions across Canada.

The governance model has been built through extensive research of traditional Indigenous governance models, Indigenous concepts such as the Seven Grandfather Teachings, the Medicine Wheel, and Mino-Bimaadiziwin (the Good Life). The model is also being shaped by Indigenous Knowledge gathering and sharing with local Indigenous Elders and matriarchs, Indigenous knowledge keepers, and community engagement with our members in the Temiskaming and Cochrane Districts on the role land trust can play in collectively holding land and on ways in which the land trust can be developed to best benefit Indigenous women and families in the region. A steering committee, which we developed into the TDCLT Knowledge Sharing Steering Committee, has been formed with the members being Indigenous women and Two-Spirit people from local Indigenous communities with unique and important skillsets many having lived experience, all strong, passionate Indigenous kewag (Indigenous women) and Two-Spirit people.

Staff support and capacity to this committee was provided by administrative staff from Keepers of the Circle. The steering committee is tasked with engagements on governance model, identifying roles for each of the participating partners, and working towards building a board/circle of directors and other components to aid successful incorporation into non-profit status. A Council of Grandmothers is in the process of being created and the Wisdom Keepers Council and Passing the Feather Youth Council are also playing a central role in the creation of the CLT and the future affordable housing and other exciting projects which will be developed by the TDCLT.

Our governance model will be powerful and uniquely places Indigenous women and Two-Spirit people back into leadership roles. Matriarchal systems of leadership were common in the origins of First Nations communities across Canada. Prior to colonization, many Indigenous peoples lived within matrilineal governance systems. This approach was based on the central understanding and respect for the sacredness of women and the Earth Mother. Rooted in the deeper concept that women are direct reflections of the climate, land, and waters. It is no coincidence that the earth is commonly referred to as the “mother” based on her infinite abilities to provide life and longevity, which is a reciprocal process between humans, creatures, and the environment.

Matriarchs represent how interdependent ecosystems form the wholistic aspects of personal, community, and universal wellness. Women were once seen as the conduit for healthy and strong systems. Traditional models of matriarchal leadership uphold the values of relationality between one another, our surroundings, and our larger systems. Female and Indigenous-centred leadership practices are re-awakened through this model of governance. Mirroring the function of the organisms that come from the land, cyclical, reciprocal, and collaborative environments for leadership can create sweet and immediate outputs as well as sustain nourishment for generations to come.

Membership within the TDCLT will primarily consist of Indigenous women and Two-Spirit people in the region. The TDCLT will always focus on keeping Indigenous women and Two-Spirit people in key positions and in majority in the membership. This land trust will work as a gathering entity and will play a role in facilitating Indigenous women’s connection to the land and encouraging their leadership in land reclamation of their spaces. This innovative approach to establishing a community land trust will incorporate Indigenous governance models to ensure that our developed solution has the structure to address housing and homelessness among Indigenous people in a culturally appropriate manner that supports Indigenous leadership.

A financing model for the land trust is being developed that will mobilize donations, grants, lease agreements and land acquisitions made through private and governmental donations, below market rate acquisitions, and programs like federal and provincial and municipal lands and infrastructure programs and grants. A more comprehensive financing model is also being developed which would see the TDCLT becoming financially self-sufficient and self-sustaining through the development of and partnerships with social enterprises to fund the land trust and its projects in the future.

Once stable, the land trust will develop an economic development arm through providing training and workshops on land trust assembly and lessons learned. Other possibilities when exploring financial sustainability can involve leasing land held by the land trust to non-Indigenous-led affordable housing projects. Other exciting funding opportunities include the development of social enterprises such as commercial greenhouses, small scale farming operations, solar energy investments, and partnerships with the Keepers of the Circle modular panel factory. Financing models and sustainability will be governed by consultations and decisions made by the membership, the board, the Circle of Grandmothers, and Wisdom Keepers Council and the Passing the Feather Youth Council.

The TDCLT has had preliminary discussions with the City of Temiskaming Shores and the Town of Kirkland regarding the donation of land and serviced building lots and future collaborations and

partnerships. There is much excitement and support within the local municipal governments to work with Keepers of the Circle and the TDCLT to acquire lands for the purposes of affordable housing projects, land reclamation, and land stewardship. It is being seen as powerful step towards reconciliation while addressing a systemic and crisis level issue of housing insecurity.

Recently, the City of Temiskaming Shores made a historic move to return the Mill Creek Cultural Site to Indigenous stewardship and ownership. These lands, located in North Cobalt, Ontario, have immense cultural significance to the Indigenous communities in the region and are used by Keepers of the Circle for cultural purposes such as hosting the annual pow wow, land-based learning, ceremonies, and conservation of medicines and the land. It is the intention that these special and sacred lands will be transferred to the TDCLT once it is established.

The project team has also had preliminary discussions with a solar energy co-operative, Solar Share, [Invest in Solar Power in Ontario with Secure Returns | Solar Share](#) who own 130 acres of vacant lands near the Town of Kirkland Lake that they are interested in possibly developing in partnership with the TDCLT. The company also offers opportunities for ethical investing and for partnerships related to the supply of renewable solar energy to the future TDCLT housing projects.

The development of an established community land trust will kickstart innovative housing solutions and models that can be introduced to the region. This includes promoting alternative models and design to affordable housing for Indigenous communities and the Indigenization of housing designs and developments that can be built and operated on the land held through the land trust. This solution is a tool and mechanism to support land reclamation, Indigenous ownership, and address housing insecurity among Indigenous women and Two-Spirit people and their families across Northern Ontario.

Our project is not just about research, it's about empowerment. We aim to contribute to the self-determination and self-agency of Indigenous women and Two-Spirit people in the districts through meaningful engagement and partnerships with them. We believe that by working together, we can create a future where every Indigenous woman and Two-Spirit person in the region has the power to shape their own destiny and ability to lead and guide the TDCLT, and most importantly, *always have a safe and deeply affordable place to call home.*

Introduction to the Region and Demographics

The districts of Temiskaming and Cochrane are in Northeastern Ontario, encompassing remote rural, small-town, and urbanized environments, with a high concentration of Indigenous populations. The land holds tremendous cultural, ecological, and spiritual significance for its Indigenous people.

The districts are rural containing over 100,000 kilometers of forests, lakes, agricultural lands. Indigenous populations—including First Nations and Métis—constitute a significant portion of the region's demographic, with communities dispersed across reserves, towns, and urban centers. The local economy is shaped by resource extraction, agriculture, small business, and government services, but faces widespread economic precarity and displacement, especially among Indigenous populations.

Some of the serious housing challenges facing Indigenous people in the region include:

- Limited affordable housing options, frequent over-crowding, substandard living conditions, and discrimination in both urban and rural settings.
- Indigenous women and Two-Spirit people experience substantially higher rates of housing insecurity, poverty, intergenerational trauma, and gender-based violence.
- Unique needs for culturally appropriate housing, supporting intergenerational families, Elders, and those escaping violence.

District of Temiskaming

In 2021, the district's population was 31,424, with the population living in 14,132 of its 16,290 total private dwellings, a change of -2.6% from its 2016 population of 32,251. With a land area of 13,247.4 square kilometers, it had a population density of 2.4 square kilometers in 2021^{vii}.

The district's only city is Temiskaming Shores, Ontario. The district is made up of the towns of Cobalt, Englehart, Kirkland Lake, and Latchford. The Townships include Armstrong, Brethour, Casey and Bell Vallee, Chamberlain, Charlton and Dack, Coleman, Evanturel, Gauthier, Harley, Harris, Hilliard and Hilliardton, Hudson, James and Elk Lake, Kerns, Larder Lake, Matachewan, McGarry, Kearns and Virginiatown. It is also home to the Village of Thornloe and two unorganized districts in the east and the west which are managed by local services boards.



Geographical District of Temiskaming

District of Cochrane

In 2021, the district's population was 77,963, with the population living in 33,772 of its 37,667 total private dwellings, a change of -2.2% from its 2016 population of 79,682, it had a population density of 0.6 square kilometers in 2021 with a land area of 141,268.51 square kilometers making it the second largest district in Ontario after the Kenora District^{viii}.

The district's only city is Timmins, Ontario. The district also encompasses the towns of Cochrane, Hearst, Iroquois Falls, Kapuskasing, Moosonee, and Smooth Rock Falls. The Townships of Black River-Matheson, Fauquier-Strickland, Mattice-Val Cote, Moonbeam, Opasatika, and Val Rita-Harty also form part of the district. The district also includes numerous unorganized areas which are managed by local services boards.



Geographical District of Cochrane

Indigenous Communities & Traditional Territories in the District of Temiskaming

Matachewan First Nation^{ix}

Matachewan First Nation is a historic Ojibway community in northeastern Ontario, known for its rich heritage, treaty involvement, and recent developments in land claims and resource partnerships. Matachewan First Nation is located approximately 30 kilometers northeast of the town of Matachewan and about 60 kilometers west of Kirkland Lake, Ontario. The First Nations people of the Matachewan area signed onto Treaty 9 in 1905. As of August 2024, they had a total registered population of 1037 people, of which 50 people live on their own reserve.

Temiskaming First Nation^x

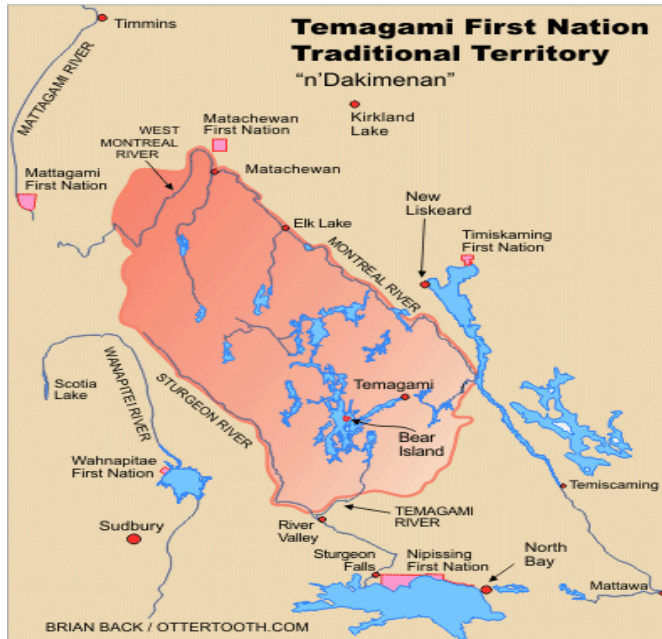
In the Algonquin language these ancient people are called the Saugeen Anishabeg which means “People of the River mouth.” This refers to the broad estuary formed by the Blanche and the Quinze Rivers on the northeast side of Lake Timiskaming. The traditional territory includes land on both the Ontario and Quebec side of the lake head. These are the sacred lands of the author’s ancestors.

The Temiskaming First Nation is located at the head of beautiful Lake Timiskaming adjacent to the municipality of Notre-Dame du Nord. The reserve was established under the *Act of 1851*. In 1854, the Timiskaming First Nation received an area of 110,000 acres near Lake Timiskaming. Some 40 lots of this territory were surrendered to companies and individuals, reducing the area of the reserve to a little more than 5,000 acres, many of these surrenders are now in dispute.

Temagami First Nation and the Teme-Augama Anishabai^{xi}

The Teme-Augama Anishnabai and Temagami First Nation represent the Original People of N’dakimenan (Our Land). N’dakimenan encompasses approximately 10,000 square kilometres of land adjacent to what is now known as the Quebec border. The boundary of N’dakimenan was accepted by the Supreme Court of Canada in *Ontario (Attorney General) v Bear Island*

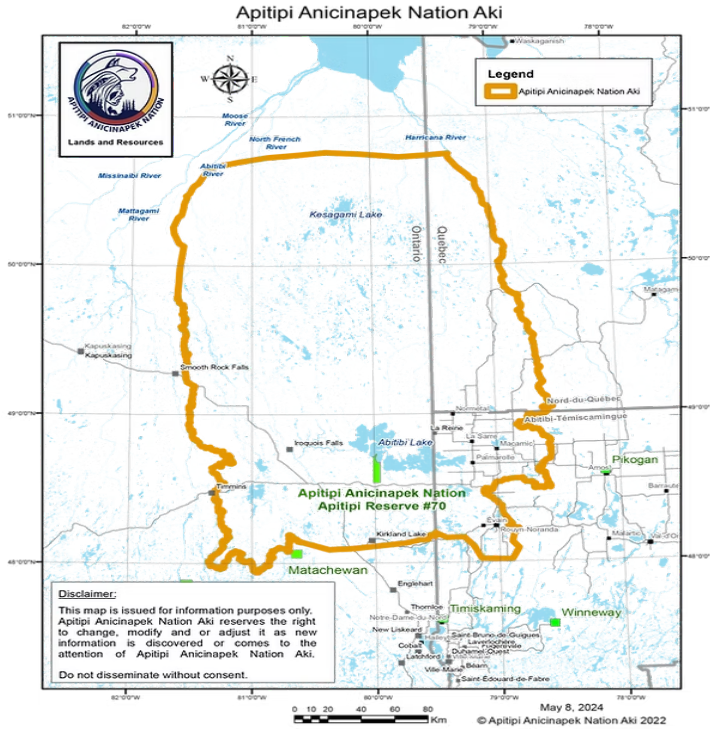
Foundation, [1991] 2 SCR 570. These ancient people have maintained a distinct territory, language, laws, governing authority, social organization, and culture since time immemorial.



Indigenous Communities in the District of Cochrane

Apitipi Anicinapek Nation^{xii}

Apitipi Anicinapek Nation is part of the Anicinape Nation. It is politically affiliated with the Algonquin Anishinabeg Nation Tribal Council in Quebec and the Political Territorial Organization, the Nishnawbe Aski Nation in Ontario. The Band is composed of a population of 234. Lake Abitibi was the site of an important Hudson Bay Company Trading Post in the 18th Century. The Abitibi Anicinapek historically one band, are now composed of two communities. Apitipi Anicinapek Nation (Ontario) and Pikogan (Quebec). The Hudson Bay Post mentioned above was located at a Point called Abitibi Matcité8eiak located on the Quebec side of the lake. AAN members speak Anicinapemo8in (Algonquin Anicinape), English (cakanacimo8in) and/or French (8emitikocimo8in). Historically, the AAN people were a nomadic group of hunter-gatherers.



Constance Lake First Nation

Constance Lake First Nation (Severn Ojibwa: ᑭᑦᑎᑦᑕᑦᑎ ᓴᑭᑦᑎᑦ) is an Oji-Cree First Nations community located on the shores of Constance Lake near Hearst, Ontario, Canada. It is directly north of the community of Calstock along a continuation of Ontario Highway 663. Constance Lake First Nation is home to close to 1605 members of Cree and Ojibway with approximately 820 living on reserve. The reserves, Constance Lake 92 and English River 66, total 7,686 acres in size.

Moose Cree First Nation^{xiii}

The Moose Cree First Nation (formerly known as Moose Factory Band of Indians) (Cree: ᑭᑦᑎᑦᑕᑦᑎ ᑭᑦᑎᑦᑕᑦᑎ, mōsoniyi iiliwak) is a Cree First Nation community in northern Ontario, Canada. Their traditional territory is on the west side of James Bay. The nation has two reserves: Factory Island 1 (the northern two-thirds of Moose Factory Island); and Moose Factory 68, a tract of land about 15 km upstream on the Moose River covering 168.82 square kilometres.

Flying Post First Nation^{xiv}

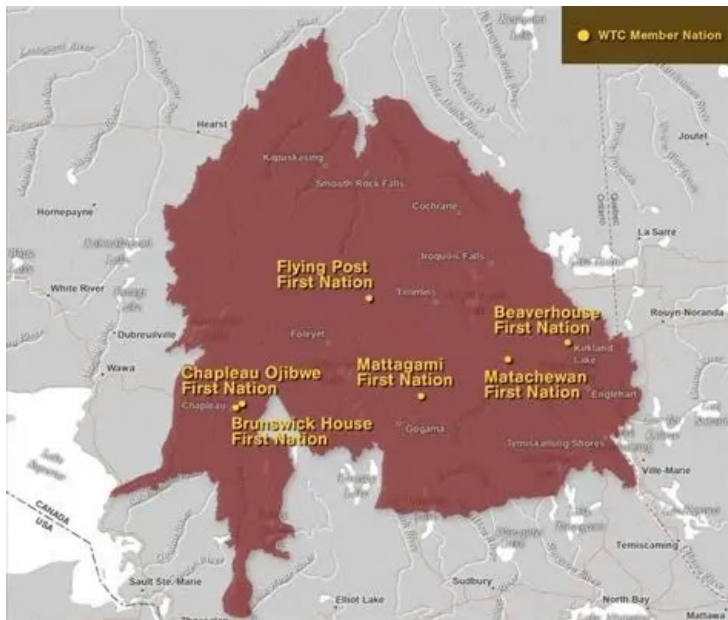
Flying Post First Nation is an Ojibway and Cree First Nation located north-west of Timmins along Ground Hog River. In 1906, the Flying Post First Nation lands were recognized in a ‘Schedule Of Reserves’ in the Treaty 9 document which established which lands belonged to which groups. When the Treaty 9 documents were signed, the original Chief of the Flying Point First Nation, Chief Black Ice, realized that they were given a poor location in the official signing, which caused members to relocate and join other communities. It wasn’t until the 1960s that Flying Post First Nation members began to organize themselves during the formation of First Nation political events.

Fort Albany First Nation^{xv}

Fort Albany First Nation (Cree: ᐱᐱᐱᐱᐱᐱ ᐱᐱᐱᐱᐱᐱ pīhtâpek ililiwak, “lagoon Cree”) is a Cree community located in Northeastern Ontario, Canada, within the territory covered by Treaty 9. Situated on the southern shore of the Albany River on the west coast of James Bay. Fort Albany First Nation is accessible only by air, water, or by winter road. It is roughly 129km away from Moose Factory, and 415km away from Timmins

Taykwa Tagamou Nation

Taykwa Tagamou Nation (Cree: ᐱᐱᐱᐱᐱᐱ ᐱᐱᐱᐱᐱᐱ tatkwa takamaw ininiwak), formerly known as New Post First Nation, is a Cree community located along the Abitibi River. As of March 2012, they had a total registered population of 440 people, of which 123 people lived on their own reserves.



Realities of Housing in Northern Ontario

Northern Ontario’s vast landscapes, low population density, and at times, severe weather conditions, can create challenges in building and preserving affordable housing stock in the region.

The following seven issues were identified as pressing concerns of the housing sector in the region:

- **Limited new supply**, with high construction costs and a short construction season placing constraints on development.
- **Lack of affordable rental housing**, with few choices for low- to moderate-income tenants and mismatches in the demand and supply of social housing.
- **The poor condition of the existing housing stock**, particularly in smaller communities where the cost and difficulty of maintenance and repairs are highest.

- **High energy costs** that affect homeowners as well as tenants and can lead to housing insecurity.
- **Lack of adequate housing for the growing senior population** who want to remain in their communities but need more supports.
- **Growing prevalence of homelessness**, particularly hidden homelessness.
- **Limited supportive housing**, with a growing population in need of support living in social housing and non-profit housing without adequate resources.^{xvi}

Northern Ontario Context:

- Population of 811,000 people (6% of the population of Ontario) spread over 80% of Ontario's landmass (an area larger than that of France and the U.K. combined)
- Population density of less than 1 person per square kilometre
- 37% of the population lives in rural communities
- 13% of the population is Indigenous, Kenora has the highest percentage of Indigenous population in the province (21%)
- Relatively high percentage of tenants living in subsidized housing (over 28% in Kenora, around 24% in Thunder Bay, 22% in Sault St Marie and 20% in Timmins, in comparison with the Ontario average of 15%)
- Majority of the housing stock built before 1980 (over 70% of housing in Elliot Lake, Sault St. Marie, Thunder Bay, Timmins and Kenora)
- All Northern census divisions are above the provincial average for the percentage of homes needing major repairs
- Urban centres in Northern Ontario have the lowest number of permits for residential development in the province (Elliot Lake 4, Kenora 29, Sault St Marie 66 in 2018)
- Although the average rents in the region are toward the lower end for the province, a comparable percentage of renters pay unaffordable rents (over 40% of households spend more than 30% of their income on shelter costs).^{xvii}

Inequity of Indigenous Homelessness

Indigenous people are disproportionately represented among Ontario's chronically homeless population, reflecting the enduring effects of colonialism, systemic inequities, and cultural disconnection across health, housing, and governance systems. While Indigenous people make up only 2.9% of Ontario's population, they account for a significant portion of those experiencing chronic homelessness. Data from service managers highlights notable regional disparities, with Indigenous representation among chronically homeless populations averaging 44.6% in northern regions and 13.8% in non-northern regions. These statistics are believed to be an underrepresentation, as Indigenous populations are often underserved and underrepresented in systems, reports, and data. Historical exploitation and harm caused by data-collection processes, combined with systemic racism and mistrust of institutional systems, further contribute to gaps in accurate representation.^{xviii}

Systemic barriers, such as exclusion from mainstream housing programs and the lack of culturally safe and Indigenous-led spaces, continue to leave Indigenous populations underserved. Structural definitions of homelessness, rooted in colonial frameworks, fail to reflect Indigenous realities of home, displacement, and community.^{xix} The Definition of Indigenous Homelessness underscores how drivers such as intergenerational trauma, systemic racism, and dispossession of land and culture have uniquely shaped Indigenous experiences of housing instability. These

factors highlight the need for holistic, culturally informed approaches that address not only physical shelter but also the restoration of cultural and community connections.

Any discussion about capacity, housing solutions, and funding must centre on addressing the profound housing inequities and chronic underfunding on reserves, alongside the lack of Indigenous-led supports and culturally safe services in both urban and rural areas. These inequities are further compounded by limited resources to enumerate the full extent of need, which restricts the ability to advocate effectively for appropriate funding and services. Additionally, barriers to data sharing and systemic gaps in collecting reliable, culturally informed data hinder Indigenous-led organizations from designing and delivering solutions that fully address the unique challenges faced by their communities.^{xx}

Encampments and unsheltered homelessness are not unique to urban or non-northern communities. They affect rural and urban areas across Ontario, with significant effects in both northern and non-northern contexts. However, Northern Ontario faces distinct challenges that require tailored considerations in this scenario. A lack of infrastructure and limited local service capacity often force people to migrate to urban centres in search of support, exacerbating pressures on urban systems while obscuring the full scale and complexity of homelessness in the north. In the context of this scenario, Northern Ontario's need for housing and support spaces could account for as much as 20% of the total projected requirement, considering the north's rapid homelessness growth rates and the greater needs of underserved Indigenous communities.^{xxi}

These spaces must be designed to address both the immediate crisis of encampments and the systemic barriers that perpetuate homelessness in these regions. While the actual number of people experiencing homelessness in Northern Ontario is lower than in urban or non-northern areas, these figures obscure the outsized effect that complex homelessness in the north has on communities across the province, including urban areas. For instance, homelessness in Northern Ontario has grown by 204% since 2016, far outpacing provincial averages. In addition to representing a significant proportion of service need, encampments in Northern Ontario are shaped by distinct local factors, including geographic isolation, higher construction costs, and limited shelter capacity. For example, northern construction costs average \$500 per square foot for a standard 700-square-foot unit, resulting in \$350,000 per unit. To ensure equitable funding, funding formulas must reflect these cost disparities, ensuring that resources are sufficient to address regional variations without placing undue strain on local systems.^{xxii}

Underlying Factors Shaping the Choice of a Community Land Trust

Core Issues Identified

- **Historic and Systemic Dispossession:** Colonial land policies, the legacy of residential schools, and the *Indian Act* have forcibly disconnected Indigenous women from land and community leadership, producing cycles of marginalization and homelessness.
- **Disproportionate Violence:** Indigenous women and Two-Spirit people are 3.5 times more likely than non-Indigenous counterparts to experience violence, with high rates of

intimate partner violence, discrimination, and child apprehension linked to housing precarity.

- **Failure of Mainstream Housing Models:** Private market and conventional social housing schemes have not delivered autonomy or security for Indigenous women, often reinforcing barriers to culture, community, and healing.

Why a Community Land Trust Land Assembly?

- **Permanent Affordability:** The CLT model prioritizes removing land and housing from the speculative market, using perpetual trust ownership with long-term land leases to ensure affordability and stability.
- **Community Control and Self-Determination:** Ownership and governance rest with the CLT’s membership—primarily local Indigenous women and Two-Spirit people. This contrasts with top-down, externally controlled housing models.
- **Restoration of Matrilineal Governance:** The CLT is structured to reinstate Indigenous matriarchal values—centering women in relational, reciprocal, and holistic decision-making, and providing healing from the harms of colonization.

Comparative Analysis

CLT vs. Other Options

Model	Typical Outcomes	Relevance/Shortcomings for Indigenous Women
Private Rental	Market-driven, vulnerable to eviction, no community control	High rates of housing insecurity, discrimination, limited autonomy
Social Housing	Variable affordability, often time-bound, government-controlled	Lack of cultural specificity, limits on self-determination
Individual Ownership	High-cost barriers, speculative	Access barriers, does not address communal needs, loss of Indigenous land
Community Land Trust	Permanently affordable, community-owned	Enables cultural continuity, community control, accountability

By selecting the CLT land assembly model, the TDCLT leverages collective ownership, governance autonomy, perpetual affordability, and land reclamation as a multi-pronged response to the complex root causes of housing insecurity for Indigenous women in the region.

An important foundational part of this project was to research and understand the reality and lived-experiences of Indigenous women and Two-Spirit people and their families dealing with housing insecurity and homelessness in Northeastern Ontario with a focus on the Districts of Temiskaming and Cochrane. We sought out the unique and powerful expertise of Charlotte Hunter Louttit-Kijekijik who prepared a research paper for this project entitled “Cold and Dispersed: Housing and Homelessness for Indigenous Women and Two-Spirit People in Northeastern Ontario^{xxiii}. Her important research has guided the development of the TDCLT and is detailed below.

Housing and Homelessness for Indigenous Women and Two-Spirit People in Northeastern Ontario

The housing and homelessness situation for Indigenous women and Two-Spirit people in Northeastern Ontario is characterized by profound systemic inequities, a severe lack of adequate and culturally appropriate housing, and significant barriers to accessing support services. While comprehensive, disaggregated statistical data specific to Indigenous women and Two-Spirit individuals in Northeastern Ontario remains limited, the available reports and personal testimonies reveal a crisis deeply rooted in colonialism, intergenerational trauma, and persistent discrimination.^{xxiv}

As of 2016, 18% of Indigenous households in urban, rural, and northern areas were in core housing need, significantly higher than the 12.4% for non-Indigenous households. By 2021, 16.4% of Indigenous people lived in dwellings needing major repairs, and 17.1% lived in crowded housing, nearly twice the rate of the non-Indigenous population. This crisis is exacerbated by the fact that approximately 87% of Indigenous Peoples do not live on First Nation reserve lands but in urban, rural, and northern parts of Canada, creating a service gap not adequately addressed by distinctions-based housing strategies focused solely on First Nations on-reserve, Inuit, and Métis Nation communities.^{xxv} Advocacy has long called for a "Fourth Strategy" specifically for urban, rural, and northern (URN) Indigenous housing, emphasizing an Indigenous-led, "For Indigenous By Indigenous" (FIBI) approach.

Disproportionate Housing Need and Homelessness of Indigenous People

Indigenous people across Canada, including those in urban, rural, and northern areas like Temiskaming, Cochrane, and Nipissing, are disproportionately affected by housing insecurity and homelessness.

- In 2018, **13.5% of Indigenous people in Canada were in core housing need**, compared to 8.8% of non-Indigenous people. Core housing need means housing is unaffordable, unsuitable, or inadequate, and the household cannot afford alternative acceptable housing in their community.
- **Northern Ontario has seen a dramatic increase in known homelessness**, rising by an estimated 204% since 2016, from 1,771 people to 5,377 people in 2024. In Northern regions, **Indigenous people represent a significantly higher proportion of the chronically homeless population**, averaging 44.6% in 2024, compared to 13.8% in non-northern regions. This is likely an underrepresentation due to systemic barriers to accurate data collection and a lack of culturally safe spaces. For example, studies in Northeastern

Ontario indicated that Indigenous people comprised 28% of the homeless population in the region, with 39% in Timmins.

- **Indigenous people are overrepresented in the homeless population nationally**, with proportions ranging from 10% to 78% in Point-in-Time counts across various cities. In Whitehorse, 82% of homeless people self-identified as Indigenous.^{xxvi}

Specific Challenges for Indigenous Women and Two-Spirits

Gendered Nature of Homelessness

Homelessness is a deeply gendered phenomenon, with women and gender-diverse people experiencing deeper poverty, greater core housing need, and less access to safe and adequate housing. Studies indicate that 57% of renter households in core housing need are female-led families or singles, and women-led, lone-parent family households are in core housing need at twice the rate of other households. This is particularly relevant given that 11.6% of the adult Indigenous population in Ontario are single women with children, compared to 2.7% single male parents. In 2021, single-mother-led households had one of the highest core housing needs (CHN) rates in Ontario, at 23.1%.^{xxvii}

Compounded Discrimination

Indigenous women, girls, and gender-diverse people face compounded vulnerabilities and discrimination. They are specifically highlighted in major reports like the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG), which mentioned "housing" over 200 times and made 10 Calls for Justice related to improving housing access for Indigenous women, girls, and 2SLGBTQIA+ people.

Violence and Trauma as Drivers of Homelessness

Experiences of violence and trauma are inextricably linked to housing insecurity for Indigenous women and gender-diverse people. This includes not only interpersonal violence, but also broader structural violence embedded within public systems. Lack of safe and affordable housing is a significant contributing cause of gender-based violence, forcing women and children to remain with abusive partners due to a lack of alternatives. Indigenous women in Canada are at a higher risk of experiencing domestic violence compared to non-Indigenous women.

The "Neha Submission" highlights how domestic abuse, often involving mental and emotional abuse, may not qualify individuals for priority housing lists, leaving them in precarious situations. Many Indigenous women, particularly in Northern Ontario, are at a higher risk of experiencing domestic violence from an intimate partner. The lack of safe and appropriate housing options often forces women to return to abusive situations or endure unsafe living conditions just to keep a roof over their heads. Shelters are often considered unsafe by women and gender-diverse people experiencing homelessness, leading many to hidden homelessness.^{xxviii}

Gender-Specific and Two-Spirit Barriers

Indigenous women and gender-diverse people face unique vulnerabilities in accessing housing and support services. They face higher rates of eviction, violence, and discrimination from landlords, roommates, or neighbors. Surveys indicate significant gaps in services for these groups, often leading to discrimination and negative experiences in public systems, including

healthcare. Some individuals, like Métis people, may face the additional barrier of not being considered "Indigenous enough" for First Nation-specific programs, leaving them without appropriate support.

Indigenous Women and Gender-Diverse People Face Unique Vulnerabilities in Accessing Housing and Support Services

The "Neha Submission" notes that individuals often struggle when they don't fit into rigid, predefined categories for assistance, leading to situations where they are deemed "not queer enough" or "not Indigenous enough" for specific programs. There is a severe lack of gender-specific emergency shelters and supports for women and gender-diverse individuals across Canada, including Northeastern Ontario. Many shelters are co-ed or designed for men, raising significant safety concerns for women and gender-diverse individuals, who often choose to avoid them. Policies within shelters, such as strict guest policies, can also force separation from partners or children, which is particularly harmful within Indigenous cultural frameworks that value community and kinship^{xxix}.

The concept of "home" for Indigenous peoples is broader than a physical structure; it encompasses familial, community, cultural, and spiritual ties, including connection to the land. The absence of culturally safe spaces and support services that align with Indigenous worldviews exacerbates housing precarity.

Two-Spirit, trans, non-binary, and other gender-diverse people are overrepresented in populations navigating housing precarity and are deeply underserved by shelters and housing services due to rigid gender divisions. The "Neha Submission" notes that individuals often struggle when they don't fit into rigid, predefined categories for assistance, leading to situations where they are deemed "not queer enough" or "not Indigenous enough" for specific programs. There is a severe lack of gender-specific emergency shelters and supports for women and gender-diverse individuals across Canada, including Northeastern Ontario. Many shelters are co-ed or designed for men, raising significant safety concerns for women and gender-diverse individuals, who often choose to avoid them. Policies within shelters, such as strict guest policies, can also force separation from partners or children, which is particularly harmful within Indigenous cultural frameworks that value community and kinship.^{xxx}

For Two-Spirit, trans, non-binary, and gender-diverse people, barriers are further heightened by pervasive discrimination and binaric-coded systems in shelters and housing. These groups are significantly more likely to be unable to access a shelter bed when needed (56%) compared to cisgender women (34%). The lack of culturally safe and gender-affirming spaces means that these individuals often face overt exclusion or experience discrimination and violence within services. Studies call for housing that provides privacy and eliminates binary gender practices in intake forms, sleeping, and bathroom arrangements, along with suitable space for transgender individuals during their transitions.

Data Gaps

The category 'gender-diverse' is frequently omitted from statistical estimates due to small sample sizes or confidentiality requirements, highlighting a significant data gap. There is a lack of research specifically addressing the housing needs of Two-Spirit, Métis, and neurodivergent

individuals, especially in Northern Ontario. There is an absolute need for housing and homelessness solutions for queer people in Temiskaming.

Systemic Disadvantages

- **Income Assistance:** Social assistance rates are often extremely low and insufficient to cover necessities, including rent. Claw backs on income earned through employment further trap individuals in poverty, leading to housing instability or loss.
- **Child Welfare System:** The intersection of housing insecurity and the child welfare system is profound. The shortage of affordable housing stock and deteriorating infrastructure contribute to women being stuck in cycles of navigating child welfare systems. Indigenous children are disproportionately represented in foster care, linked to the impacts of colonialism and the Sixties Scoop.
- **Discrimination:** Indigenous people face discrimination when seeking rental housing, limiting access to market rentals and increasing their risk of homelessness. Racialized and newcomer communities also experience compounded discrimination in the housing market.

Northeastern Ontario Specifics (Cochrane, Timiskaming, Nipissing Districts)

Northeastern Ontario faces unique challenges due to its vast geography, harsh climate, and dispersed population. Northern Ontario faces unique challenges including geographic isolation, limited social infrastructure, and declining affordability. Travel times to urban centers for social services are longer, and services are often uncoordinated and difficult to navigate due to narrow eligibility criteria, long wait times, and slow follow-up. While the region accounts for a smaller share of Ontario's population, it experiences a deepening housing and homelessness crisis.

- **Escalating Homelessness:** Known homelessness in Northern Ontario has risen by an estimated 204% since 2016, from 1,771 people to 5,377 people in 2024, far outpacing growth in non-northern areas. Projections suggest that known homelessness in the north could climb to between 10,674 and 26,633 people by 2035, depending on economic conditions. Indigenous Peoples are disproportionately affected, representing nearly 45% of people experiencing chronic homelessness in northern communities, a figure believed to be an underrepresentation due to systemic underreporting.
- **Hidden Homelessness:** Due to cold winters, absolute or street homelessness is less common in Northern Ontario. Instead, homelessness is more likely to be hidden, with individuals "couch surfing" with family and friends or finding temporary accommodations in motels. Studies indicate high rates of hidden homelessness in Sudbury, Timmins, North Bay, Cochrane, and Moosonee. Nearly half of those at risk of hidden homelessness in Northeastern Ontario were women.
- **Racialization and Discrimination:** Service providers in Northern Ontario noted that Indigenous people are particularly vulnerable to homelessness, with 67% of northern providers rating the risk as very high or high for Indigenous people, compared to 30% in the south. Racism and discrimination are pervasive barriers in the rental housing market and when accessing services, limiting options for Indigenous people seeking housing.
- **Lack of On-Reserve Housing:** Housing shortages in First Nations communities lead to "hypermobility" (frequent movement) of Indigenous people between their home communities and urban centers in Northern Ontario to access services and supports.
- **Lack of Necessary Services:** Mental health and addictions are significant co-occurring issues with homelessness in Northern Ontario, and services are often inadequate.

- **Exceptional Service Providers:** The Ojibway Women's Lodge in North Bay provides culturally appropriate shelter and support for Indigenous women and children fleeing domestic abuse. The Métis Nation of Ontario offers a 24-hour Mental Health and Addictions Crisis Line and an "Aging At Home Program" serving Indigenous seniors in various northern communities. Keepers of the Circle in Timiskaming also works on housing issues for women and gender-diverse people.^{xxxii}

There is a recognized lack of transitional and supportive housing facilities across Northern Ontario, which are crucial intermediate steps between emergency shelters and permanent housing, especially given the inadequate supply of affordable housing.

Housing Supply and Condition

Northern Ontario communities have a higher percentage of housing in need of major repairs than the rest of the province, particularly smaller communities. For some communities, figures for units needing major repairs reach as high as 70-80%.^{xxxii} There's an aging housing inventory across the North, with high energy costs and a lack of diverse options like supportive housing, youth, and elder facilities. Construction is more challenging and expensive in the Provincial North due to limited construction seasons, higher transportation costs, and few economies of scale. Funding formulas often do not recognize these disparities, putting Northern Indigenous families at a disadvantage. Rent-geared to income (RGI) assistance is provided by DTSSAB and Cochrane Temiskaming Native Housing in the Timiskaming District. However, RGI often consumes a high percentage of income (25-30%), impacting tenants' ability to afford other basic necessities.^{xxxiii}

Situation Worse for Indigenous People

Indigenous people are twice as likely to live in homes needing major repairs (13.6% Indigenous vs. 6.8% non-Indigenous in 2018). In 2021, 16.4% of Indigenous people lived in dwellings needing major repairs, compared to 5.7% of non-Indigenous people. This includes issues with plumbing, wiring, walls, floors, and ceilings. They are almost three times more likely to report mould or mildew (13.2% Indigenous vs. 5.1% non-Indigenous) and undrinkable water (8.7% Indigenous vs. 3.1% non-Indigenous). Overcrowding is a significant issue, with 13.7% of Indigenous people living in unsuitable housing in 2018, compared to 9.2% of non-Indigenous people. This impacts health and creates tension. Financial hardship is more pronounced among Indigenous people, with 34.2% reporting difficulty meeting financial needs in 2018, compared to 22.7% of non-Indigenous people. Three-fifths of Indigenous people in core housing need reported financial hardship. This can lead to skipping or delaying rent/mortgage payments or seeking financial help from friends, family, or charity.^{xxxiv}

Service Gaps and Geographic Disparities

There is a general lack of adequate supports for people experiencing homelessness across Northeastern Ontario. Difficulties in providing services across vast geographic areas with limited transportation options mean emergency shelters are often absent in communities outside main urban centers.

- **Nipissing District/North Bay:** North Bay, the district's largest population center, hosts most supportive housing services, including one of the two transitional housing services in Northern Ontario. Charlotte Hunter's affidavit details her struggles with housing in North Bay, highlighting the limitations even in larger centers. The Ojibway Women's Lodge in

North Bay provides culturally based, holistic healing approaches for Indigenous women fleeing domestic abuse.

- **Timiskaming District/Kirkland Lake/New Liskeard:** Interviewees AP, BB, and MC share experiences from Kirkland Lake, New Liskeard, and Swastika, detailing severe housing precarity, addiction, and domestic abuse. The District of Timiskaming has very limited shelter capacity, with only one women's shelter with 10 beds for victims of violence.
- **Cochrane District/Timmins:** The greatest diversity of services in Cochrane District is concentrated in Timmins, its largest urban hub, including independent living, long-term care, supportive housing, and aging-at-home programs. Despite this, hidden homelessness is prevalent in Cochrane and Moosonee.
- **Sudbury/Manitoulin-Sudbury District:** Sudbury also has a high rate of hidden homelessness. Greater Sudbury provides seven supportive housing services, including women's shelters, general shelters, a Friendship Centre, and the other transitional housing service in Northern Ontario.

Indigenous housing organizations play a "far more prominent role than in southern parts of the province" in Northern Ontario. Ontario Aboriginal Housing Services (OAHS) is active in locations like Sault Ste. Marie, Sudbury, and Cochrane, providing rural and urban housing at rent-gear-to-income rates. Indigenous non-profit housing providers have developed integrated models that include support services and culturally educational programs, but funding cuts have impacted their ability to offer these valuable services.^{xxxv}

Near Future Outlook: Persistent Challenges and Calls for Change

- **Continued Housing Crisis:** The current housing crisis for Indigenous peoples is described as a "chronic condition" rather than a temporary problem, indicating its entrenched nature. Demand for Indigenous housing and services continues to significantly outpace available resources.
- **Projections of Increasing Homelessness:** Projections for Northern Ontario indicate that known homelessness could climb to between and 26,633 people by 2035 under different economic scenarios. The overall number of people experiencing known homelessness annually in Ontario could reach up to 294,266 by 2035 if unaddressed.
- **Aging Housing Stock and Funding Risks:** The existing urban and rural Indigenous housing portfolio faces significant risk as operating agreements expire, potentially leading to the loss of deeply subsidized units and forcing providers to transition to market-rate housing. This shift would be detrimental to low-income Indigenous tenants who rely on subsidies.
- **Inadequate Funding and Policy Structures:** Federal contributions for urban, rural, and northern Indigenous housing have decreased, with expectations for provinces to fill the gap, often without accompanying funding. Funding is currently allocated through inefficient policy structures without adequate Indigenous input. Many Indigenous housing providers are struggling to keep their doors open due to limited funding for operations and capacity building.
- **Lack of Data:** There remains a significant lack of accurate, reliable, consistent, and disaggregated data on Indigenous housing needs, particularly for vulnerable groups like gender-diverse individuals and those living off-reserve. This impedes effective planning and service delivery.

- **Call for Indigenous-Led Solutions:** A consistent message is the necessity for "For Indigenous By Indigenous" (FIBI) approaches, meaning housing solutions are designed, owned, and operated by Indigenous people. This includes culturally based support services, wrap-around services for holistic well-being, and long-term success.

The federal government is co-developing an Urban, Rural, and Northern Indigenous Housing Strategy, a standalone companion to the National Housing Strategy, with a proposed investment of \$4 billion over seven years starting in 2024-2025. However, some witnesses express concern that proposed funding is insufficient and that the strategy should be Indigenous controlled rather than under CMHC.

There is a call for a National Indigenous Collaborative Housing Incorporated (NICHI) to distribute funding for urgent Indigenous housing projects in urban, rural, and northern areas through an Indigenous-led process. This proposed entity would advocate, fund, build capacity, and provide best practices and planning services.^{xxxvi}

The near future for Indigenous women and Two-Spirit people in Temiskaming, Cochrane, and Nipissing will likely see a continuation of the severe housing and homelessness challenges unless significant, sustained, and Indigenous-led changes are implemented to address systemic barriers, funding gaps, and the urgent need for culturally appropriate, safe, and secure housing.

Solutions and Recommendations^{xxxvii}

Addressing the housing and homelessness crisis for Indigenous women and Two-Spirit people in Northeastern Ontario requires bold, coordinated, and Indigenous-led action. Key recommendations and promising approaches include:

- **For Indigenous By Indigenous (FIBI) Approach:** Central to all proposed solutions is the recognition and funding of Indigenous-led entities, such as a "For Indigenous By Indigenous National Housing Centre," which would administer and deliver funding, focusing on people and services. This approach respects Indigenous self-determination and acknowledges the long history and expertise of Indigenous housing providers.
- **Increased and Sustainable Funding:** Significant, long-term investment is needed to build new units and refurbish existing stock. Funding must be commensurate with the scale of need, recognizing the disproportionate burden on Indigenous households. This includes addressing the \$225 million "non-reserve housing" funding from Budget 2017 and ensuring equitable funding formulas that account for higher construction and transportation costs in Northern Ontario.
- **Culturally Appropriate and Gender-Affirming Housing and Supports:** Housing options and design must be culturally appropriate, supporting the retention and revitalization of culture, multi-generational living, and aging in place. This includes spaces for ceremony, traditional foods, and language. Wrap-around support services are as crucial as housing itself, covering mental health, addiction, employment, education, childcare, and life skills. The Urban Indigenous Homeward Bound (UIHB) program in Ontario exemplifies a successful culture-based employment program with a significant housing component, emphasizing holistic, wrap-around support for single-parent Indigenous women.

- **Two-Spirit, Trans, Non-Binary and Gender Diverse Individuals:** Specific attention is needed for Two-Spirit, trans, non-binary, and gender-diverse individuals, ensuring safe, inclusive spaces that eliminate binary gender practices and protect against discrimination.
- **Rethinking Housing:** Housing should be viewed as a "vessel to wellness" and a "gateway to services," foundational for safety, health, and success.
- **Addressing Systemic Barriers:**
 - Advocate for legislative and policy changes to protect tenants, including rent caps and eviction protections.
 - Streamline complex application and reporting requirements for housing programs to reduce administrative burdens, especially for smaller providers.
 - Address inconsistent relationships and requirements from Service Managers and ensure dedicated funding contributions.
 - Legislative modifications to facilitate Indigenous community housing development more easily and quickly.
 - Improved Data Collection and Research: There is a significant lack of accurate, reliable, and consistent data on Indigenous peoples, particularly off-reserve, and specifically for Two-Spirit, Métis, and neurodivergent individuals in Northern Ontario. Indigenous-led research, data collection, and evaluation are crucial for evidence-based decision-making and accountability, moving beyond "known homelessness" figures to capture hidden populations and diverse experiences.
- **Enhanced Coordination and Partnerships:** Greater coordination is needed between federal, provincial, and municipal governments, as well as across sectors (housing, homelessness, VAW, health, justice, child welfare). This includes promoting collaboration between DSSABs, Local Health Integration Networks (LHINs), and Aboriginal organizations. An integrated services model that views the housing continuum as a "mosaic" rather than linear, allowing individuals to transition between programs as needed, is essential. This can foster partnerships like the one between Ontario Aboriginal Housing Services and the Kenora District Services Board for transitional housing in Sioux Lookout.

By implementing these Indigenous-led, gender-responsive, and regionally tailored strategies, Northern Ontario can make significant strides towards ensuring safe, stable, and culturally appropriate housing for Indigenous women and Two-Spirit people, fostering wellness and addressing the profound inequities they face.

Traditional Indigenous Concepts of Land and Housing

For Indigenous peoples, the land is sacred. It is seen as a living entity, connected to all living things—plants, animals, and humans. This belief is reflected in many Indigenous cultures where the land is often personified as a mother or a provider. The relationship between the land and Indigenous peoples is not just about survival; it's about respect and balance. Indigenous spirituality teaches that humans are only a small part of the larger natural world and must live in harmony with it. This belief is reflected in practices like taking only what is needed from the land and giving back through rituals, ceremonies, and sustainable use of resources. For example, before hunting or harvesting, many Indigenous communities will offer prayers or thanks to the animals or plants, recognizing their importance in the cycle of life.

In contrast, Western European views of land were shaped by ideas of ownership and control. Land was seen as something to be dominated and used for human purposes. This perspective was rooted in European history, where land ownership was a symbol of power and wealth. For settlers, owning land meant security and the ability to pass down property to future generations. This idea of land as property was not just practical—it was tied to the legal and social systems of European countries. Laws were created to protect individual ownership, and the right to own and use land became central to European settlement in Canada.

For Indigenous peoples, the land is much more than just a place to live—it's a living entity that provides everything they need, from food and water to spiritual connection. Unlike Western European views, Indigenous perspectives see the land as something that cannot be owned or divided. Instead, it is viewed as sacred, and people are seen as stewards or caretakers of the land.

Another key part of Indigenous views of land is the idea of communal ownership. Unlike Western ideas of individual property rights, Indigenous communities often see land as something shared by everyone. This means that no one person or group can claim ownership over a piece of land; instead, the land belongs to the community as a whole, and everyone has a responsibility to protect and care for it.

The concept of buying and selling land is foreign to Indigenous people who understand that the Mother Earth is our Mother and a part of us as we are a part of her and we have no rights to “own” her.

This view of land as sacred and communal has shaped the way Indigenous peoples have lived for thousands of years. However, this perspective was challenged by European settlers, who brought with them a very different view of land use and ownership. These contrasting views have had lasting impacts on Canada's history and continue to shape relationships between Indigenous peoples and the Canadian government today.

Cultural and Spiritual Differences in Views on Land

The spiritual connection to the land in Indigenous cultures also influenced their social and political structures. Many Indigenous communities developed governance systems that focused on the well-being of the land and future generations. Decisions about land use were often made collectively, with a focus on ensuring that the land would continue to provide for future generations. This concept, known today as sustainability, has been a part of Indigenous traditions for thousands of years.

Western European governance, on the other hand, was built around individual rights and property laws. Decisions about land use were often made by those who owned the land, with little consideration for the long-term impacts on the environment or on other people. The focus was on using the land for economic gain, whether through farming, mining, or development.

These cultural and spiritual differences have had a lasting impact on how land is viewed and used in Canada. Indigenous peoples continue to see the land as sacred and essential to their identity, while Western European perspectives have shaped the legal and economic systems that

dominate the country today. This clash of worldviews has led to conflicts over land rights and resource use, and it remains a key issue in efforts toward reconciliation and sustainability.

Concepts of home and homelessness in Indigenous and settler cultures tend to be quite different, yet understandings and approaches to addressing homelessness in Canada often overlook this and draw solely on dominant settler definitions. As detailed in our acknowledgements above, Jesse Thistle, states that, “Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include “individuals, families and, communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities.” This means that responding to Indigenous homelessness strictly in terms of housing without addressing the need for cultural and spiritual connection is inadequate and may even reproduce colonial dynamics and harms.^{xxxviii}

Homelessness among Indigenous people can be traced back to historical trauma, oppression, racism, and discrimination. It should be considered a consequence of the European colonization of North America and all of the violence and exploitation that came with it.

Preventing homelessness among Indigenous people in Canada necessitates a holistic and culturally sensitive approach that recognizes the deep-rooted historical traumas, systemic inequities, and unique cultural perspectives that shape their experiences. Crucial to this effort is ensuring access to safe and affordable housing for Indigenous people. Additionally, it requires initiatives that empower Indigenous communities to develop culturally appropriate support systems, such as healing and wellness programs, to address the impacts of historical trauma and promote mental and emotional well-being. Equitable educational opportunities, job training, and employment support are vital in reducing the structural barriers that contribute to homelessness.^{xxxix}

Housing as a Human Right

For women, the relationship to land is deeply linked to their place and power in communities and thus reflects a critical aspect of their cultural rights and roles. In 2022, the National Indigenous Women’s Housing Network (NIWHN) and Keepers of the Circle’s filed a groundbreaking Human Right’s Claim with the Federal Housing Advocate under then newly enacted National Housing Strategy Act, entitled “Homeless on Homelands: Upholding Housing as a Human Right for Indigenous Women, Girls, Two-Spirit, and Gender-Diverse People [Indigenous-Housing-Claim-June-15-2022.pdf](#).” The Claim asserts that housing is a human right as defined in the Act and as outlined in UNDRIP. Among many recommendations, the Claim endorses that full protection of this human right to housing requires that Indigenous women and Two-Spirit people are directly involved in designing and leading their own housing policies and programs that ensure restoration and full enjoyment of their cultural rights.^{xl}

The Claim further advances that violations of the right to adequate housing are intertwined with the violations of the right to culture for Indigenous women and Two-Spirit people. These experiences of homelessness and housing insecurity are a direct result of historic and ongoing genocidal colonial practices that have focused on eliminating Indigenous culture and ways of doing, being, and knowing, including in the area of housing and land.



An important area in supporting and nurturing housing autonomy for Indigenous women, girls, Two Spirit, and gender-diverse people is home ownership and other models that promote culturally appropriate housing.

In the NIWHN Human Rights Claim, the co-chair of the NIWHN Working Group, Katlia Lafferty, noted that, *Current models of housing - private rental housing and social housing models are failing to nurture autonomy and self-determination for Indigenous women, particularly Indigenous women in urban, rural, and northern settings.*^{xli}

United Nations Declaration on the Rights of Indigenous People

The right to culture is inextricably bound up with the right to housing and Indigenous peoples' broader right to self-governance and self-determination.

As articulated by the United Nations Special Rapporteur on the Right to Housing, ***“the right to housing of Indigenous Peoples – properly understood – is an important but often neglected aspect of the right to self-determination and of the pursuit of economic, social and cultural development.***

The right to culture and Indigenous Peoples' relationship to land is distinctly recognized in United Nations Declaration on Rights of Indigenous Peoples article 8 that states:

“Indigenous Peoples and individuals have the right not to be subjected to forced assimilation or destruction of their culture [and] States shall provide effective mechanisms for prevention of, and redress for: (a) Any action which has the aim or effect of depriving them of their integrity as distinct Peoples, or of their cultural values or ethnic identities; (b) Any action which has the aim or effect of dispossessing them of their lands, territories or resources.”

Relationship to land is central to Indigenous Peoples' inherent and human rights, including their right to culture and housing.

The Truth and Reconciliation Commission Calls to Action

The Truth and Reconciliation Commission (TRC) Report documented the genocidal violence of the residential school systems and its intergenerational and traumatic legacies and impacts on our communities today. It included 94 Calls to Action to support reconciliation by establishing mutually respectful relationships between Indigenous and non-Indigenous people in Canada. The Report established that there must be awareness of the past, acknowledgement of the harm inflicted on Indigenous Peoples and actions to change.

For Indigenous women and Two-Spirit people, the legacies of residential schools manifest in their disproportionate experiences of violence, physical and mental health challenges and over-representation in homelessness and housing precarity compared to men. Indigenous women across Canada are experiencing disproportionate forms of homelessness, rooted in genocidal practices of Canadian governments. In the Metro Vancouver region, 45% of women experiencing homelessness are Indigenous. In Winnipeg, an overwhelming 80% of women experiencing



homelessness identify as Indigenous. The ongoing crisis of homelessness experienced by women, Two-Spirit, and gender-diverse people in our community in itself is an egregious violation of our inherent Indigenous and human rights and dishonours the work led by First Nations, Inuit and Métis communities in the truth and reconciliation process. Homelessness of our mothers, grandmothers, sisters, daughters, aunties, and cousins is in itself a legacy of the residential school systems that tears our families apart and prevents us from building and keeping our relationships with lands, waters, and kin.^{xiii}

The Missing & Murdered Indigenous Women & Girls National Inquiry Calls to Justice

The MMIWG Report has documented housing rights violations of Indigenous women extensively through the testimonies of family members of murdered and missing Indigenous women and gender diverse individuals. Testimonies speak to the lack of safe, culturally appropriate and adequate housing within the larger context of the colonial genocide that displaces Indigenous women, girls and gender diverse individuals from their homelands. This multi-layered oppression has created circumstances of extreme vulnerability to violence and marginalization for women, Two-Spirit, and gender-diverse people in our communities. The Calls for Justice articulated in the MMIWG National Inquiry Report have asserted the immediate need for repair and construction of houses that would serve the needs of Indigenous women, girls, Two Spirit, and gender-diverse peoples.

The Calls for Justice specifically mention that the “construction and provision of repairs must ensure that Indigenous women, girls, and 2SLGBTQQIA people have access to housing that is safe, appropriate to geographic and cultural needs, and available wherever they reside, whether in urban, rural, remote, or Indigenous communities”. Since the reports were published, advocates from First Nations, Métis and Inuit communities have taken up the task of keeping the federal government accountable to progress made on the Calls for Justice. Yet, communities have consistently been met with lack of action and failure to allocate adequate resources to substantively realize the Calls for Justice within the MMIWG National Inquiry Report.^{xiii}

Indigenous women are more likely than non- Indigenous women to be experiencing housing insecurity or homelessness, especially hidden homelessness. Indigenous women are 3.5 times more likely than non-Indigenous women to experience violence, with rates of intimate partner violence three times higher than non-Aboriginal women. An NWAC survey found that 43.8% of participants experienced discrimination from a landlord when trying to rent while 26.7% experienced discrimination when trying to access shelter or transition services. Housing issues are unique to Indigenous groups and the regions where they live within Canada (for example 50% of Inuit survey respondents from the Atlantic region of Nunatsiavut owned their homes while non-status First Nations and Métis from the Prairies had homeownership rates of less than 25%).^{xiv}

Precariously housed women with limited options are especially vulnerable as they may remain in unsafe housing or abusive household situations to avoid losing their children to child protection services. For women in remote communities the choice is often between remaining with their abuser or being forced to relocate to shelter supports away from their communities – leading to loss of family and other supports.

For women in urban centres, affordable housing options are often located in unsafe neighbourhoods that expose Indigenous women and their children to prostitution, illegal drug use, and other criminal activity. Additionally, this lack of affordable housing can push women into drug addictions and sex work.^{xlv}

Social determinants of housing and homelessness

The lack of affordable, appropriate, and well-maintained housing has significant implications for Indigenous peoples including higher rates of infectious disease and chronic illnesses, increased safety issues (e.g. house fires), poorer education outcomes, increased mental health issues, and higher incidence of violence. Lack of housing choices and access to services within communities can serve as an obstacle to retaining qualified professionals and advancing economic development. Most importantly, the lack of options can force Indigenous peoples to leave their homelands with a resulting disconnection to family, community, culture, language, spirituality, and land.^{xlvi}

Institutionalized discrimination

Indigenous women face additional layers of entrenched misogyny and racism when seeking housing options across the continuum - both within their communities and beyond. The *Indian Act* replaced historical Indigenous governance models with the European patriarchal version that barred women from holding leadership positions and stripped them and their children of status based on marriage. Even with revisions to the *Act* to address gender-based discrimination, many families did not regain their status nor any housing rights that come with it, leading to significant continued generational outmigration and loss of identity.

From an urban perspective, Indigenous women face discriminatory practices such as eviction without notice, unreasonable rent increases, and outright rental refusal based on their ancestry. Many Indigenous women experienced gender or race-based discrimination while trying to access shelters or transitional housing services.^{xlvii}

Safety

Precariously housed women with limited options are especially vulnerable as they may remain in unsafe housing or abusive household situations to avoid losing their children to child protection services. For women in remote communities the choice is often between remaining with their abuser or being forced to relocate to shelter supports away from their communities – leading to loss of family and other supports.

For women in urban centres, affordable housing options are often located in unsafe neighbourhoods that expose Indigenous women and their children to prostitution, illegal drug use, and other criminal activity. Additionally, this lack of affordable housing can push women into drug addictions and sex work.

Key Themes Emerging from Research into Housing for Indigenous Women

The unique challenges faced by Indigenous women, girls, and gender diverse people must be considered when developing housing strategies and solutions. Moreover, their voices must be heard and reflected in the solutions developed. Key themes and solutions:

- Develop opportunities to advance Indigenous women in all aspects of the housing sector from construction and maintenance to housing governance is essential. There is opportunity to support Indigenous women in becoming experts in all aspects of housing from construction and maintenance to design and housing corporation governance.
- Pair housing supports and services with housing provision for Indigenous women who are responsible for dependents. Housing provision is closely linked with caretaking of dependents (children, adults, and homeless family members) and the implications of programming and funding should recognize this link as these are developed.
- Work to undo the historical disenfranchisement of Indigenous women in housing provision, policies, and programs. As work continues on the development of distinctions-based strategies it is important to ensure that this does not continue the historical disenfranchisement of Indigenous women in both Indigenous communities and Canadian society.^{xlviii}

Indigenous concepts of land fit best within the land trust ownership model. The communal ownership model will allow for Indigenous women and Two-Spirit people in the District of Temiskaming and Cochrane to maintain the care and control of the land in perpetuity which will ensure that deeply affordable, safe, culturally appropriate, intersectional housing projects are developed and that the land is stewarded in a Good Way forever. Communal ownership of the land will make rental units and home ownership much more affordable for Indigenous women and Two-Spirit people in our region taking it out of the commercial housing stream and addressing the serious issue of the financialization and unaffordability of housing.

Governance Model of the CLT

Wi-miikimomin gwayakochigemin akiikan - We will work at doing right by the land.

Gizoongidehemin ezhi-winaakonigemin. Wi-mikwendamamin akina weshkat gaa bimaadiziwog shij wii gaadaadiniziwog. - We will be of strong heart when we make decisions. We will remember all long ago who lived and who will be born.

In developing the governance model. We explored five different models to determine which model fit best with the aims and goals of the TDCLT, these included:

- (1) **A Policy Board** – a traditional hierarchical model in which the board delegates work to committees.
- (2) **Policy/Governance Board** – a model in which the board works as a whole, focuses on policy development and operates with committees;

- (3) **Administrative Or Operational Board** – a model in which the board provides direction and develops policy and individual board members also perform administrative functions and help with direct service;
- (4) **A Collective** – a model in which board and staff work together, sharing responsibility for policy, management, and operational functions; and
- (5) **Matriarchal and Traditional Land Governance** – a model of governance based on Indigenous knowledge, traditions, and ways of doing and knowing, the model focuses on shared values, responsibility, identity, and contribution and a deep respect for Mother Nature. It also focused on consensus-based decision making led by the Matriarchs and other Elders for the benefit of the entire community and for Mother Earth and all of our relations collectively.

The TDCLT has adopted a matrilineal traditional Indigenous based governance model. This sacred, holistic, consensus-based, democratic, relational, respectful model of governance is a unique Indigenous-women led approach to governing in the modern-day world.

Indigenous Governance Concepts

It is said that Kaagoogiiwee-Enaakoonige (Sacred Law) was given to the Anishnaabe nation by Gzhe-Mnidoo (the Creator or Great Spirit) through our Bimaadiziwin (living in a good way, a good way of life), our language and concepts, philosophies, ceremonies, sacred medicines, cultural teachings, etc.

According to Anishnaabe teachings we are consistently relating to a larger community. As a physiological level, human beings need water, land and animals for basic survival. Not only is our survival as people dependent on the various elements of creation, but our personal growth as individuals as well. Nature then is not viewed as existing for the survival or aesthetic appreciation of humans for their use and disposal rather, nature is to be respected and consulted. Survival according to the Anishnaabeg is therefore not solely physiological, but spiritual as well. If we are to recognize the sky world, the plant world, the mineral world, the animal world and the spirit world as continually interrelating to both one another and human beings, then our survival is also defined by recognizing these many levels of interconnectedness.^{xlix}

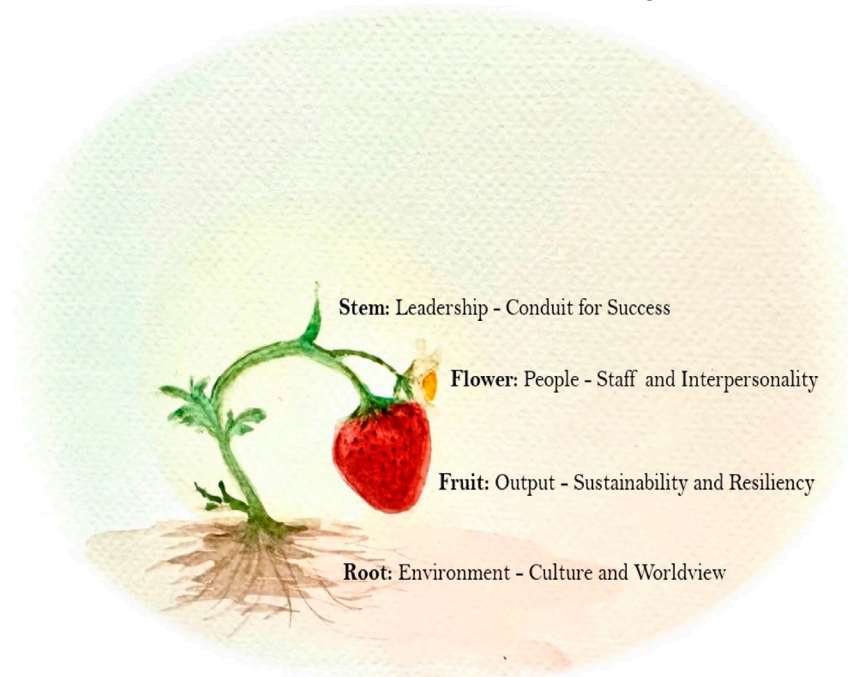
Indigenous Matrilineal Governance Models

The TDCLT will follow a matrilineal governance model. Matriarchal systems of leadership were common in the origins of First Nations communities across Canada. Prior to colonization, many Indigenous people lived within matrilineal governance systems. This approach was based on the central understanding and respect for the sacredness of Women and the Earth Mother. Indigenous societies, such as the Haudenosaunee, were traditionally matriarchal, with women holding central roles in political, social, and economic spheres. Colonization imposed European patriarchal norms, diminishing women's influence and devaluing their contributions. This shift not only altered gender roles but also introduced capitalist systems that commodified labor and land, further marginalizing women. Rooted in the deeper concept that women are direct reflections of the climate, land, and waters. It is no coincidence that the earth is commonly referred to as the "mother" based on her infinite abilities to provide life and longevity, which is a reciprocal process between humans, creatures, and the environment. Matriarchs represent how interdependent

ecosystems form the wholistic aspects of personal, community, and universal wellness. Women were once seen as the conduit for healthy and strong systems.

Land Based Analogy to Matriarchal Values in Governance – Heart Berry Plant

Similar to matriarchal leadership principles, the stem acts as a conduit for the nutrients of the land to make their way to the flowers that are developing above. The flowers represent the people that benefit from the nutrients fostered through the stem. The strength of the roots and the stem will determine the interpersonality of the developing plant, which can then cross-pollinate with other plants in its environment. The fruits represent the sustainable and resilient work environments that are natural outputs from strong foundations, supportive leaders, and healthy people within an organization. Plants with healthy foundations and strong stems as conduits for interactive flowers will create sweet and sustainable outputs, bearing seeds to inform sustainability of more plants¹.



Traditional models of matriarchal leadership uphold the values of relationality between one another, our surroundings, and our larger systems. Feminist and Indigenous-centred leadership practices are re-awakened.

The TDCLT received guidance and traditional knowledge sharing from Becky Big Canoe, the chair of M'NO AKI Land Trust and an expert in Indigenous sustainable housing, conservation, and land trusts. Her powerful words and her invaluable knowledge are helping to guide and inform the creation of the TDCLT matriarchal governance model. M'NO AKI is a conservation land trust charity who are governed by a council of Indigenous Grandmothers who share wisdom of the past and present. With a strong base of land knowledge, and in the spirit of love and kindness, Mno Aki is dedicated to securing a healthy future for all life on Turtle Island.ⁱⁱ

The Directors are Indigenous grandmothers who are vested with the responsibility of being caretakers of Mama Aki whom we they call Beautiful Good Earth, Mno Aki and they include all lands and waters in their vast territories. As part of its mission, they are offering an avenue for

reparation and reconciliation with Indigenous peoples and Canada. They are mandated to assist landless Indigenous people reconnect with the land through ceremonies, seed planting and other cultural activities. Their corporate responsibilities include an efficient process for land transfers and tax deductions. Their vision is to hold and steward a vast portfolio of land and watersheds for all to have access to, learn with and benefit from. Their mission is to provide access to lands for indigenous peoples to conserve, steward, learn and revitalize cultural practices.

Matriarchies are not just a reversal of patriarchies, with women ruling over men – as the usual misinterpretation would have it. Matriarchies are mother-centered values: care-taking, nurturing, mothering. This holds for everybody: for mothers and those who are not mothers, for women and men alike.

Matriarchal societies are consciously built upon maternal values and mother work, and this is why they are much more realistic than patriarchies. They are, on principle, need-oriented. They aim to meet everyone's needs with the greatest benefit to all. So, in matriarchies, mothering – which originates as a biological fact – is transformed into a cultural model. Within matriarchal cultures, equality means more than just a levelling of differences. Natural differences between the genders and the generations are respected and honoured, but they never serve to create hierarchies, as is common in patriarchy. The different genders and generations each have their own dignity, and through complimentary areas of activity, they function in concert with one another. More precisely, matriarchies are societies with cooperative equality, where great care is taken to provide a balance. This applies to the balance between genders, among generations, and between humans and nature. Maternal values as ethical principles pervades all areas of a matriarchal society. This creates peacemaking.^{lii}

At the society level, matriarchal societies are based on the clan, and on the symbolic order of the mother. Maternal values are spiritual principles and derive from nature. Mother Nature cares for all beings, however different they may be. The same applies to human mothers; a good mother cares for all her children, embracing their diversity.

This holds true for men as well. If a man in a matriarchal society desires to acquire status among his peers, or even become a representative of the claim to the outside world then he must be like a “good mother”

In matriarchies, you do not have to be a biological mother in order to be acknowledged as a woman, because matriarchies practice the common motherhood of a group of sisters. Each individual sister does not necessarily have children, but together they are all “mothers” of any children that any of them have. This motherhood is founded on the freedom of women to decide on their own about whether to have children^{liii}.

Matriarchal governance systems are socially egalitarian, economically balanced, and politically based on consensus decision making.

The TDCLT has adopted many of these principles and we are developing the land trust governance model to include all of these concepts and are being guided by Becky Big Canoe to help on this exciting path.



Traditional Anishinaabe Governance Model

The TDCLT will be governed by policies and principles based on the Sacred Law – Kaagoogiiwe-Ennakoonige which represents the Anishnaabe governance system. The roles and responsibilities of the Board/Circle of Directors of the TDCLT will also be guided by the Seven Grandfather Teachings – Anishnaabe Gchi-Twaawendamowinan and the Medicine Wheel. The roles and responsibilities that we carry as individual Anishnaabeg are imbedded in the relationships we have with respect to our family, clan, community, and nation. It is within this dynamic that relational accountability is maintained and thus our purpose in Anishnaabe governance systems lies. The Kaagoogiiwe-Enaakoonige of the Anishbaabeg includes four Levels of interrelations and governance: the Individual, the Family and Clan, the Community, and the Nation.^{iv} These teachings and roles will form the foundational structure for the TDCLT governance model.

Bimaadiziwin

The Anishnaabe governance system is based on responsibilities, relations, reciprocity, respect, and interconnectedness. It is a system that embodies a consensus decision making system guided by a central concept of Mino Bimaadiziwin which is the Anishnaabe teaching of living a good life in a good way taking into consideration the seven previous generations and the seven future generations and all of our relatives and our sacred Mother Nature.^{iv} This sacred and profound way of doing, knowing, and being is a central pillar of the TDCLT governance model and is informing our creation and everything that comes ahead.

Seven Grandfather Teachings

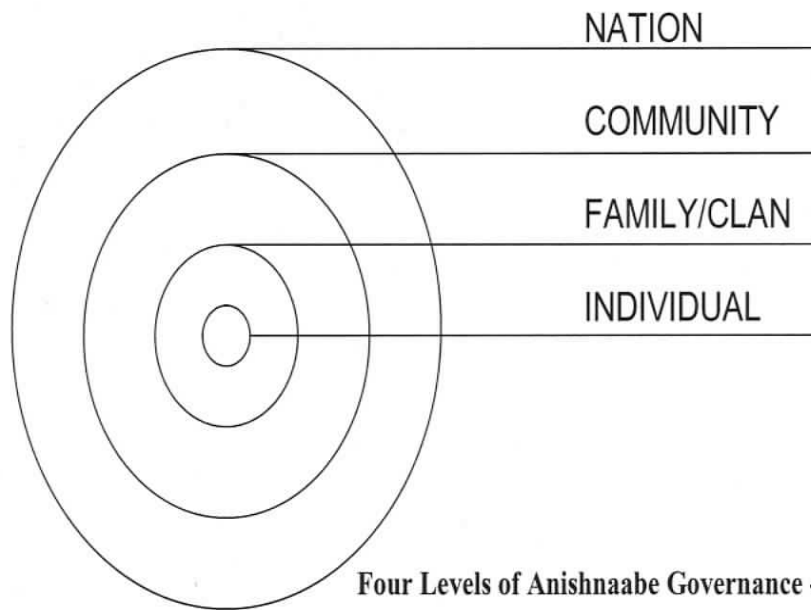
The Sacred law also includes anishnaage gchi-twaawendamowiinan- the seven grandfather teachings. These seven gifts are teachings that describe how we grow and relate to creation and to each other. They are principles that we strive to keep in balance and incorporate into all that we do. It is said that this teaching is a life-long process as one strives to maintain balance with all of these gifts. The seven teachings are far-reaching in their meaning. The Seven Grandfather Teachings are: Aakde'win (Bravery), Dbadendizwin (Humility), Debwewin (Truth), Gwekwaadsiwin (Honesty), Mnaadendiwin (Respect), Nbwaakaawin (Wisdom), and Zaagidewin (Love).

The Medicine Wheel

The Medicine Wheel is a framework, a guide to a balanced way of being “Bimaadiziwin”, mutual reciprocity with all of our relations including humans, animals, plants, spirits, all of creation. The Medicine Wheel is not only a symbol of balance and harmony but also a tool for governance and community engagement. It fosters communal connection and emphasizes collective well-being.

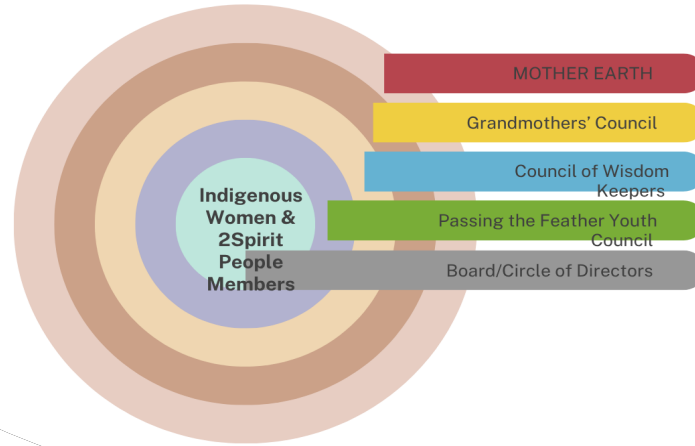
Four Levels of Anishnaabe Governance

The Four Levels of Anishnaabe Governance is a visual depiction of how Anishnaabeg relate to one another and outlines the interrelationships between the individual, family/clan, community, and nation. This Anishnaabe teaching is fundamental in terms of understanding each of these relationships and how each role supports the well-being of self and the community and the world.



Four Levels of Anishnaabe Governance - Figure 1.1

Temiskaming District Community Land Trust Governance Model



Governance Model

- **Non-profit Membership Corporation:** Core membership comprises Indigenous women, Two-Spirit, and gender-diverse people, with voting and leadership rights.
- **Dual Ownership:** Land is held by the trust; buildings may be owned/leased by members, with resale controls to preserve affordability.
- **Mother Earth as Honoured Board Member:** Governance accords equal weight to ecological and spiritual stewardship.
- **Two-Eyed Seeing Framework:** Integrates Indigenous and Western legal-governance, maintaining compliance but centering Indigenous and matrilineal governance models.
- **Matriarchal and Collective Decision-Making:** Emphasizes relational governance mirroring ecological systems and rooted in the Seven Grandfather Teachings and the Medicine Wheel Teachings.
- **Council/Circle of Grandmothers:** Guides all strategic and cultural operations.
- **Governance Participation:** Includes a Circle/Council of Grandmothers, Wisdom Keepers Council/Elders, Youth Council, and diverse regionally representative Indigenous women and Two-Spirit people members.
- **Flexible Approaches Explored:** Policy boards, collectives, clan/traditional models were explored to find optimal fit for TDCLT goals and a traditional Indigenous matrilineal governance model was selected.

The Circle of Grandmothers, Council of Wisdom Keepers together with the Passing the Feather Youth Council will work in collaboration to provide guidance, direction, and cultural and traditional knowledge to the Board/Circle of Directors. All major decision making about land acquisition and projects will be guided and overseen by this sacred collective with the Circle of Grandmothers and Mother Earth leading the way.

Shkaakaamikwe - Mother Earth as Honourary Board Member of the TDCLT^{vi}

Shkaakaamikwe (Mother Earth) will sit as the first and Honourary Chair of the TDCLT. She will have the most important seat on the Board/Circle of Directors. All decisions-making of the TDCLT will hold Shkaakaamikwe front and centre and consider her first and foremost.

Circle of Grandmothers

Based on the concepts of matrilineal governance, traditional clan mothers and, Indigenous women as healers, teachers, food-gatherers, culture keepers, and land guardians and stewards of their communities, we will have a Circle of Grandmother to guide and care for the TDCLT. The idea and concepts for the Circle of Grandmothers also originates from the unique and progressive matrilineal governance model of the M'NO AKI land trust. The Circle of Grandmother membership recruitment is underway, and we envision a powerful group of strong, knowledge carrying, passionate Elder Matriarchs from all corners of the Districts of Temiskaming and Cochrane who will share their deep traditional knowledge and teachings and guide the TDCLT and all future land acquisition and housing projects.

Council of Wisdom Keepers

As part of its operational structure, Keepers of the Circle is guided by a circle of Elders known as the Council of Wisdom Keepers. This Council of Wisdom Keepers is comprised of the following Elders who hold sacred and precious Indigenous knowledge about their respective traditional territories: Sally Martel – Elder & Knowledge Keeper, Beaverhouse First Nation, Liliane Ethier – Elder & Knowledge Keeper, Metis Nation, Mario Batisse – Elder & Knowledge Keeper, Matachewan First Nation, Vina Hendrix-Landry – Elder & Knowledge Keeper from Matachewan First Nation, Jeannette Gilbert – Elder and Knowledge Keeper from Matachewan First nation, Marilyn Chevrier-Wills – Elder and Knowledge Keeper from Temiskaming First Nation, Tom Wabie - Elder & Knowledge Keeper from Beaverhouse First Nation.

Passing the Feather Youth Council

The Keepers of the Circle Passing the Feather Youth Council is a group of Indigenous and Two-Spirit youth who support cultural, social, and education initiatives among Indigenous youth. The council engages in activities that involve learning cultural teachings and language from Elders and learning on the land. The Council participates actively in the programs and initiatives offered by Keepers of the Circle. In the TDCLT project, they will act as the bridge to the future and the seven generations ahead.

Circle/Board of Directors

We have created a strong internal steering committee. Due to the great difficulties in getting Indigenous communities and other local municipalities onboard, the attempts to recruit members from communities and organizations with vastly different interests to join the steering committee proved to be unsuccessful and stalled project progress and impeded the initial development and growth of the land trust. The pivot to the creation and an internal steering committee comprised of Keepers of the Circle staff and partners has been very successful.

Despite the difficulties in recruiting members from the community, the proposed first Board/Circle of Directors will be a strong and diverse membership of Indigenous women and Two-Spirit people who will guide the creation of the land trust and ensure its growth and success. The current internal steering committee and proposed first Board/Circle of Directors include the following

Indigenous women and Two-Spirit people, the steering committee's current member is 100% Indigenous.

Indigenous Women and Two-Spirit People Members of the TDCLT Knowledge Sharing Steering Committee^{lvii}

- **BC** – is the Executive Director of Keepers of the Circle, she is a member of Matachewan First Nation, currently resides at Matachewan First Nation, she has extensive experience in government relations and partnership building, she is a respected and knowledgeable leader
- **TN** – is a Metis woman from the Temiskaming – Abitibi region, she is a Knowledge Keeper of the Mill Creek Cultural Lands and developed the Mill Creek Cultural Grounds – Seeding the Lands Initiative, she is the NORDIK Entrepreneurship Intermediate Program Co-Facilitator and Food Forest Project Lead at Keepers of the Circle, she resides in North Cobalt, Ontario
- **SM** – is the Outreach, Recruitment, and Promotion Lead of the Keepers of the Circle Indigenous women's trade and training programs, she is a member of Rama First Nation and resides in Orillia, Ontario.
- **TF** - Lead, Research & Community Engagement - National Indigenous Women's Housing Network and Lead of the Keepers of the Circle Alternative Builds project, she is a member of Caldwell First Nation.
- **MMP** – is the Chair of the National Indigenous Women's Housing Network and Co-Chair of the Women's National Housing and Homeless Network, she is a respected Elder and Knowledge Keeper who resides on Manitoulin Island. She is a homelessness lived-expert having been forced from her community due to Indian Act laws preventing her a right to on-reserve housing in her own community, she is an expert and Knowledge Keeper in the area of the inherent right to housing and housing as a human right especially as it relates to traditional Indigenous rights and allodial title, she is an experienced builder and carpenter having built her own home from repurposed, sustainable and, local materials, she resides on Manitoulin Island. She is a contributing author of the Keepers of the Circle and National Indigenous Women's Housing Network's Human Rights Claim – Homeless on Homelands, submitted to the Federal Housing Advocate in 2022.
- **CHLK** – they are Two-Spirit and Metis, an Indigenous legal knowledge holder with experience in representing Indigenous women in family law and Indigenous NGOs, she is a former professor, previously facilitated the Culture, Confidence, and Competence Program at Keepers of the Circle, they are a homelessness lived-expert, and an advocate for those with disabilities, they reside in Kenogami, Ontario
- **CC** – is a Cree woman from the Far North who is building her skills, knowledge and strength as she lives off grid, on the land in Lorraine Valley with her Elders. Colleen has been instrumental in guiding and establishing training programs for herself and other Indigenous women, while working towards building her own modular passive off-grid home. As a Construction Coordinator/Trainer at Keepers of the Circle, she brings her lived experience to the table within the housing and homelessness sector to provide her perspectives that informs the development of culturally relevant and led programs and solutions.
- **SP** – Cultural Coordinator/On the Land Coordinator and a Native Early Childhood Educator with Keepers of the Circle and is also the lead of the Land Based Education

Curriculum project at Keepers, she is a member of Timiskaming First Nation and resides in Haileybury, Ontario.

- **AB** – is an Oji-Cree woman from Matagami First Nation, she is project lead of the Empowering Voices project at Keepers of the Circle which is funded by the Impact Assessment Agency of Canada and aims to give Indigenous women a voice in development projects on their lands, she is the president of a charitable environmental cooperative – Northern Ontario Centre for Sustainable Development Inc., she sits on the boards of a number of organizations across Turtle Island

Collaborators and Partnerships

Developing relationships and partnerships will be essential to the success of the TDCLT. We currently have strong collaborators in NIWHN & Marie Pitawanakwat, Becky Big Canoe, M'no Aki Land Trust & Global Indigenous Development Trust, the Toronto Chinatown Community Land Trust, and the Canadian Network of Community Land Trusts and we continue to lean into these mentors and helpers for their guidance, support, and assistance. Their respective contributions to our project are documented throughout the case study.

Keepers of the Circle Program Partners

The TDCLT is uniquely poised to take leverage the innovative, culturally focussed, Indigenous women led programs and projects run by Keepers of the Circle which greatly compliment, support and, expand the TDCLT's capabilities and goals.

TDCLT will partner with Keepers of the Circle's programs and ongoing projects to ensure its success and to provide **Blanket of Care Wrap Around Services** to residents of the future affordable housing projects.

Partnerships with the following projects and programs are being planned: the Anishnawbe G'Zhiitoonegamic" Indigenous Place of Building – Keepers of the Circle Panel Production Factory, Keepers of the Circle's programs Culture, Confidence, and Competence (CCC), Indigenous Skill & Employment Training Strategy (ISETS) Skilled Trades training, Read Seal Trades Training and Apprenticeships, Intro and Intermediate Entrepreneurship Training, and Mino M'shkiki Health Centre^{lviii}. Keepers of the Circle also offers training in food and agriculture, green construction, hospitality, mining, renewable energy, welding, security, union & non-union apprenticeships, and low carbon construction. Childcare through one of the Keepers of the Circle four culturally focussed childcare centres.

Anishnawbe G'Zhiitoonegamic" Indigenous Place of Building – Keepers of the Circle Panel Production Factory

Keepers of the Circle is currently in the process of constructing an Indigenous women-led modular construction factory in Kirkland Lake that will construct prefabricated panels for homes and community buildings across Northern Ontario. This facility will also be a year-round training centre for local community members, with a focus on recruiting Indigenous women and 2SLGBTQQIA+ individuals.

The Anishnawbe G'zhiitoonegamic initiative is a transformative project. The Anishnawbe G'zhiitoonegamic initiative leverages KOTC's extensive experience and deep community ties to create a sustainable model for housing. This initiative not only addresses the immediate housing

needs of Indigenous communities but also empowers women and Two Spirited people through targeted training programs in carpentry and construction. By fostering a skilled labor force, the factory enhances economic independence and self-sufficiency within these communities. The training programs integrate traditional knowledge and cultural values, ensuring that they resonate deeply with participants and promote long-term sustainability.

By prioritizing local suppliers and sustainable building practices, the Anishnawbe G'zhiitonegamic initiative contributes to economic development and social equity. Keepers of the Circle is establishing an Indigenous women-led modular construction facility and social enterprise for Northern Ontario that will support Indigenous communities, with a focus on Indigenous women, to have a stake and voice within the construction, maintenance, and ownership of homes, thereby shifting the landscape of housing in the region.

This new construction facility in Kirkland Lake will construct single, multiplex, and community buildings that will be built with sustainable non-toxic materials and designed to include solar, wind, and geothermal technologies to support energy independence and efficiency. With the goal to support the success of Indigenous communities, this will be a year-round training facility and will provide hands-on training and work placements to community members, with a particular focus on Indigenous women, to support the skills development of local workers across all trades related to housing.

The goal with this facility is to address the existing housing challenges experiences across Northern Ontario. Modular panels can be assembled and stored year-round which will allow us to shift the seasonal nature of construction in the North. The hope is to provide high quality, sustainable, and affordable housing for Indigenous and northern communities while also creating more opportunities for Indigenous Peoples to create meaningful careers in the housing sector.

Energy Efficiency and Renewables Skills

Keepers of the Circle delivers training rooted in culturally based practices that are designed to prepare and empower Indigenous women, girls, and gender-diverse peoples for jobs in the renewable energy and energy conservation sector.

Solar PV Installation and Maintenance Training

Keepers of the Circle offers culturally inclusive training for Indigenous women and gender-diverse peoples to learn how to install and maintain solar panels. The solar PV installation and training course teaches participants about the fundamentals of solar energy systems. The course introduces participants to the basics of electricity and solar energy, provide hands-on opportunity to install solar panels on a demo roof at a Keepers of the Circle site, and train on how to maintain solar panels on an ongoing basis.

Registered Energy Advisor Training

Keepers of the Circle offers Indigenous women and gender-diverse individuals in Northern Ontario the chance to become Certified Energy Advisors. They provide wrap-around support for accessibility and post-certificate assistance.

Skilled Trades

Keepers of the Circle approach offers pathways to employment through a blend of personal and professional development, skills training, and cultural support. The wraparound services lead directly into meaningful work placements, allowing participants to gain valuable hands-on experience while building confidence in real-world environments.

Within the skilled trades, Keepers of the Circle supports Indigenous women, girls, and gender-diverse peoples across a diversity of emerging and established sectors—from construction and carpentry to electrical and environmental technologies—ensuring that every participant has the tools, opportunities, and encouragement needed to pursue their desired career path. By centering Indigenous knowledge and community care, Keepers of the Circle fosters an inclusive space where long-term success and self-determination are not only possible but expected.

Municipal Partners

Partnerships with the City of Temiskaming Shores and the Town of Kirkland Lake for future donations of surplus lands and other strategic partnership to construct housing for Indigenous women and Two-Spirit People. It is intended that all municipalities within the districts of Temiskaming and Cochrane will be contacted to schedule discussions about the TDCLT and to develop relationships and negotiate land acquisitions and partnerships.

Indigenous Organization and Non-Profit Partners

- APANO^{lix}
- Ontario Aboriginal Housing Services^{lx}
- Indigenous architect and designers – Smoke Architecture & Oshkaabewis Engineering & Consulting^{lxi}
- One Bowl First Nations Housing^{lxii}
- Rural Development Network^{lxiii}
- Solar Share Community-Based Solar Energy Cooperative^{lxiv}

Implementation Process

We learned, we listened, and we are looking ahead

As part of the implementation process for the TDCLT demonstration project, we undertook a three-circle phase approach that has turned into a circular learning model where we are continuously evolving within the three phases in our development resulting in exponential growth and learning for the TDCLT. The three circle implementation phases are:

- **Knowledge Gathering**
- **Knowledge Sharing**
- **Knowledge Creation**

In the Knowledge Gathering circle phase, we undertook extensive research and learning in the areas of land trusts, Indigenous land knowledge, Indigenous governance models, matriarchal governance models, and housing needs of Indigenous women and Two-Spirit people in the

Districts of Temiskaming and Cochrane among many other issues and topics that arose as we moved through this project. In the Knowledge Sharing circle phase, we undertook extensive organizational, community, and partner engagement and discussions. In the Knowledge Creation circle phase, we undertook the creation, planning, development, consultations, training, and organization of the TDCLT.

Knowledge Gathering

Two-Eyed Seeing Approach

The Two-eyed seeing approach was a fundamental guiding principle of the project. A participatory-based research methodology was utilized throughout this project to ensure it remained inclusive, evidence-based, and actionable. The methodology is deeply rooted in Indigenous knowledge, guiding study design, data collection, and analysis. It incorporated First Nations, Inuit, and Métis ways of knowing in land, governance, and housing research, focusing on language, relationship to land, and traditional knowledge.

Within this methodology, the engagement sessions were designed as knowledge-sharing circles, teachings, and learnings from knowledge keepers, with the community playing a central role. The project was guided by Marie McGregor Pitawanakwat who brings a unique perspective with her lived experience of homelessness and a deep understanding of Traditional Indigenous Knowledge. She oversaw the data collection development process, providing direction throughout the project. Keepers of the Circle and the National Indigenous Women's Housing Network coordinated outreach and engagement, incorporating traditional protocols in community knowledge-sharing circles and engaging with local Elders who opened and closed in-person engagement sessions.

As outlined in the OCAP Principles, we took every step necessary to respect the ownership, control, access, and possession of the information provided by Indigenous people within this project. The intellectual property of Indigenous people and communities participating remains the property of the people. OCAP Principles are utilized throughout the project to ensure that Indigenous people have full control over their information. Indigenous people govern the information and research presented to ensure protocols, practices, and processes are respectful and beneficial to communities.

OCAP refers to:

- **Ownership:** Refers to the relationships between a community and its cultural knowledge, ensuring that a community owns information collectively in the same way individuals own their personal information.
- **Control:** Ensures that First Nations control how information about them is collected, used, and disclosed.
- **Access:** The statement asserts that First Nations must have access to information and data concerning themselves and their communities and that they control who can access their information.
- **Possession:** Refers to the mechanism by which data ownership can be controlled and protected.

Research

The research included a review and analysis of research findings from census, government data collection reports, research reports, academic journals, grey literature, and peer-reviewed research focused specifically on land trusts, Indigenous concepts of land and housing and governance, the financialization of housing, Indigenous housing design and alternative traditional building materials, the housing needs of Indigenous women, girls, and Two-Spirit people and the experiences of homelessness of Indigenous women and Two-Spirit people in the Districts of Temiskaming and Cochrane.

It consisted of a detailed review of existing research on historical and contemporary Indigenous housing across Turtle Island, traditional construction methods, and sustainable building practices. It also focused on gathering case studies of existing Indigenous and community and conversation land trusts to determine what worked and what did not. It focused on the voices of Indigenous women and Two-Spirit people to hear what they need and want in future Indigenous land reclamation strategies, land acquisition and stewardship and conservation, affordable housing, sharing of traditional housing knowledge, sharing of traditional land knowledge.

It undertook a deep review of Indigenous concepts of land, governance, and housing being guided in this by the wise Elders, subject-experts, and lived-experts Marie McGregor Pitawanakwat and Becky Big Canoe. Research of the legal requirements and technical requirements of the creation of a land trust and implementation steps taken by other community and conservation land trusts was gathered. The legislation governing land trusts and the human right to housing was extensively reviewed to inform the development of the TCDLT. Housing as a human right as outlined in the United Nations Declaration on the Rights of Indigenous People, the Truth and Reconciliation Commission's Calls to Action, the Calls to Justice from the Murdered and Missing Indigenous Women and Girls Commission, and the *National Housing Strategy Act*. All of which was undertaken to inform the project's direction.

The research team sought resources and literature that emphasized a human rights-based approach to housing and outlined the importance of developing culturally appropriate housing by, for, and with Indigenous women and Two-Spirit people. In the initial stages of the review, the author sought to capture literature that discussed Indigenous homelessness, particularly for Indigenous women and Two-Spirit people. Once identified, the literature was meticulously reviewed based on key themes and identified connections between housing needs and culturally informed housing.

The research aimed to better understand the barriers and opportunities for Indigenous women and Two-Spirit people across Turtle Island to design, build, and own sustainable housing that meets their safety, security, and cultural needs. The research further provides an overview of the state of Indigenous women and Two-Spirit persons' housing needs and realities of homelessness in the districts. Additionally, a scan of other community, conservation and Indigenous land trusts was undertaken to determine best practices and common limitations and pitfalls which is informing the development of the TDCLT. The research team also undertook a deep assessment of Indigenous concepts of land, housing, governance, and stewardship and conservation to help inform the direction and vision of the TDCLT.

Knowledge Sharing

Creation of a TDCLT PowerPoint Presentation

Using the knowledge gathered in the first circle phase of the implementation process, we created and refined a detailed PowerPoint presentation which was used to conduct in-person and virtual engagements with Keepers of the Circle board of directors, the Council of Wisdom Keepers, the Passing the Feather Youth Council, Keepers of the Circle management and staff, Keepers of the Circle members, community members, and municipal partners.

Community-Based Dialogue with Indigenous Women and Two-Spirit People, Community Members, and Municipal Governments

This project involved in-depth learning by conducting interviews and engagement sessions with a wide range of stakeholders, including Indigenous community members, housing providers, advocates, researchers, and construction professionals across various regions of Turtle Island, taking place between 2021 and 2025. Outreach via email and social media was conducted with the Keepers of the Circle members, communities and, organizations in the Districts of Temiskaming and Cochrane.

Indigenous community protocols were observed, which included opening ceremonies, sharing of food, making sure that individuals were included and welcomed, and that their voices and opinions were heard and listened to.

Knowledge Sharing Sessions were held in-person and virtually in Matachewan, Ontario and Kirkland Lake, Ontario. Several virtual Knowledge Sharing Sessions were also held. Initial consultations and relationship building exchanges were held with municipal officials at the City of Temiskaming Shores and with the Town of Kirkland Lake. A Knowledge Sharing Survey was conducted among Keepers of the Circle members and members of the community through social media and an email campaign. These presentations and workshops were designed to encourage collaboration, gather feedback, and ensure cultural relevance and alignment with community priorities.

During September 2024, a series of virtual key informant interviews were conducted. Two interviews were conducted with Indigenous women who had lived-experience with homelessness and housing precarity, experience with land tenure and inherent Indigenous land rights, traditional and alternative building and designing housing. Another interview was conducted with an Indigenous woman who has lived experience of homelessness, and another was with a Two-Spirit person who is a lived-expert and knowledge holder about housing and homelessness in the Districts of Temiskaming and Cochrane. The purpose of these initial interviews was to supplement our research and gain a deeper understanding of: (1) land trusts and inherent title and Indigenous concepts of land and homelessness, (2) the lived realities and core housing needs of Indigenous women and Two-Spirit people; (3) types of housing that can reflect the needs of Indigenous Peoples; and (4) considerations when it comes to designing and building your own home.

On June 22, 2022, the research team held a knowledge sharing and gathering engagement session with the Council of Wisdom Keepers in Kirkland Lake, Ontario. The session was held to introduce the land trust project to the Elders of the Council and to seek their guidance and

teachings and Indigenous knowledge on the topics of land, governance, housing, homelessness, and land trusts. Elders from First Nations community in the region - Keepers of the Circle, Temiskaming Métis Community Council, Matachewan First Nation, Beaverhouse First Nation, Timiskaming First Nation attended the session.

On March 4, 2023, a community dinner was held in Kirkland Lake. The purpose of the gathering and community meal was to introduce the land trust concept to Indigenous women and community members. The urban setting was chosen to have broad conversation and to include both on-reserve and urban Indigenous women and Two-Spirit community members. 52 community members, Keepers of the Circle staff, and Elders attended the community dinner.

In June 2023, a community dinner was held at the Matachewan First Nation. A detailed land trust presentation was made to the Chief and Council and to the community members - The purpose of this session was to gather insights and feedback from community members to guide the design and development of culturally relevant and sustainable housing solutions and land trust models. This engagement session ran from 4:00 PM to 7:00 PM, primarily held in-person, with the option to join via Zoom. Community members who attended the engagement session were located mainly in Ontario, while others joined from Quebec, Alberta, Saskatchewan, and British Columbia.

On October 5-6, 2023, two research team members presented at the Secure Indigenous Land Tenure Association (SILTA) Conference on Manitoulin Island. The presentation included an overview of the land trust project and the plans to construct affordable housing and the use of traditional building materials and involved an online and in-person discussion portion that asked two fundamental questions: (1) What are your community's housing needs, and (2) what is your number one priority for housing? Approximately 25 knowledge sharers participated in the discussion. Findings from this engagement session indicated the following areas for housing needs and priorities: (1) accessibility, affordability, safety, and security; (2) social and transitional housing; (3) living close to community and family; (4) housing as a human right; (5) housing that accounts for multi-generational family compositions; (6) preventative measures in place before people get evicted; and (7) skills for building homes. This session provided the research team with a better understanding of the community's housing needs and priorities for housing.

From October 2023 to November 2024 virtual meetings with the Alternative Builds Project Team were held. The research team attended several meetings of the Alternative Builds Project Team who included National Indigenous Housing Network Co-Leads and Housing Advocate, Local Elders, Keepers of the Circle Housing Researcher, Housing Researcher from the Women's National Housing and Homelessness Network, Keepers Executive Director, staff of Smoke Architecture & Oshkaabewis, and Becky Big Canoe. Discussions were had about the possibility of constructing and/or using an Indigenous housing design created through the Alternative Builds Project to build a uniquely Indigenous designed and built home on lands held by the TDCLT. The home could be built using either fully alternative designs and materials and/or could be combined with a panel-built home from the Keepers of the Circle's panel factory - could be a first build that could be an example for Indigenous led designs, builds, and could grow it into an affordable housing project for Indigenous women and Two-Spirit people that could be replicated throughout the country and also on-reserve.



On October 2024 the research team attended the Apitipi First Nation to co-facilitate the Alternative Builds Project Engagement Session. The author co-facilitated a half day engagement session at Apitipi First Nation along with NIWHN. The knowledge sharing and data gathered about the housing needs and gaps from the community members during this session has been integral to the development of the TDCLT's housing initiatives.

On October 10 & 11, 2024 the research team attend the Secure Indigenous Land Tenure Association (SILTA) Conference. A presentation was developed and delivered to an audience of Indigenous community members from throughout Northern Ontario, Land Trust knowledge keepers such as Becky Big Canoe - MNO AKI Land Trust, Indigenous Elders, Indigenous Youth, Chief and Council of the local Indigenous communities as well as their community members, other experts in the area of Indigenous land rights, Indigenous land tenure, and Indigenous Housing and Homelessness. The Presentation highlighted the details of the TDCLT. It was a beautiful opportunity to share our knowledge and also to gain very valuable knowledge from other organizations and people working in the land trust area and to make important connections with other organizations and people relating to the land trusts.

2024 and ongoing - Relationship Building and initial discussions with the City of Temiskaming Shores, the Town of Kirkland Lake, and Solar Share solar energy-cooperative are being held.

On July 3, 2025, the research team organized and hosted a Knowledge Sharing Session and Luncheon in Kirkland Lake, Ontario. The research team held another engagement session in Kirkland Lake, Ontario at the Keepers of the Circle Training Centre. The session, which ran from 10:00 AM to 1:00 PM, and was focused on knowledge sharing and gathering regarding the TDCLT. Members of the Keepers of the Circle Board of Directors, members of the Temiskaming Metis Council, Keepers of the Circle staff and the Executive Director attended the session. Marie McGregor Pitawanakwat from NIWHN attended from Manitoulin Island to provide a special opening ceremony for the session and she shared her deep and vast traditional knowledge with the group.

On October 10, 2025, the research team will do a one(1) hour presentation and Q&A at the 2025 Secure Indigenous Land Tenure Association (SILTA) to present on the TDCLT and community land trusts and to share knowledge with the attendees.

On November 20, 2025, the research team will attend and sit on a panel at the Rural Housing Network – National Housing Day Land Trust Conference [National Housing Day: Innovate Housing Solutions 2025 - Rural Development Network - Rural Development Network](#) We will attend the Rural Development Network's National Housing Day Conference where we will present as part of a panel discussion on Indigenous land trusts in Canada to a large audience of Community Land Trusts, various NGOs, various government agencies, other experts in the area of Indigenous land rights, Indigenous land tenure, and Indigenous housing and homelessness.

The project research team attended various trainings, meetings, events, and sharing circles relating to land trusts to gather knowledge and to establish relationships and connections with other land trust organizations, and gain access to resources and teachings from the land trust community.



2024 to the present – Indigenous Sharing Circles hosted by the Canadian Network of Community Land Trusts. We participated in several Indigenous Sharing Circles hosted by the Canadian Network of Community Land Trusts. The one-hour meetings held virtually were an excellent venue and teaching resource for those of us working in the Indigenous land trust area. The knowledge exchange and the sharing of experiences and resources have been invaluable to the development and growth of the TDCLT. Among the participants in these Indigenous Sharing Circles were the Chinatown Community Land Trust, the Calgary Indigenous Land Trust, Becky Big Canoe, the Downtown Vancouver Lower East Side Community Land Trust, Frog Hollow Neighbourhood House and Indigenous development experts from Vancouver, Lu'ma Native Housing Society. Relationships were built and connections made that have resulted in connections to legal resources, investment opportunities, land acquisition strategies, best practices development, and ongoing support and knowledge building.

On October 18 – 20, 2024 the research team attended the Canadian Network of Community Land Trusts' Annual Conference – attended the two-day conference virtually 100+ people involved in Community Land Trusts throughout Canada, NGO's, and Government departments.

In May 2025, we took part in the Muskoka Community Land Trust Workshop on Indigenous land trusts and partnerships in Gravenhurst, Ontario. The workshop featured presentations, exhibits, activities, and a day of learning on the topic of Indigenous land trusts and Indigenous partnerships.

In 2025, the research team participated in two interviews and provided knowledge sharing with researchers from the University of Toronto and the University of Washington who are researching and studying community, conservation, and Indigenous land trusts in Canada and North America.

Knowledge Sharing Survey on Local Housing Experiences

An electronic survey was conducted among the membership of Keepers of the Circle. It was circulated via email to our membership and circulated via Keepers of the Circle Facebook and LinkedIn social media pages. The survey received many responses with 50 people providing valuable information and insight into their experiences with housing in the two districts.

Key Findings

- Over 80% of respondents rented versus owned a home
- 40% of the respondents reported experiencing difficulties finding housing within the districts
- 18% of the respondents reported having lived experience of homelessness in the districts
- 38% of respondents reported living in rental units that were overcrowded
- The average cost of a two-bedroom rental unit in the districts is \$1,200 plus utilities
- 100% of respondents were interested in affordable housing opportunities
- 100% of respondents valued and would make use of wrap around services, which would be offered within the Blanket of Care resources, in a housing community
- 50% of respondents used public transportation to travel within the districts

Personal Experiences Shared

- “Yes, I’ve struggled to find housing. I’ve stayed in a Women’s shelter for almost a year. I’m currently staying in a 2 bedroom with my 3 kids and adult daughter because housing is expensive and a huge shortage”. An Indigenous mother living in Kirkland Lake, Ontario.
- “there are not much places that are affordable, and for some reason, i feel discriminated against due to being native”. My credit is decent and always had a job. An Indigenous man living in Temiskaming Shores, Ontario.
- “Yes, took me 5 years to get my own apartment through indigenous housing”. An Indigenous woman living in Cochrane, Ontario
- “Yes, either rent is too high or no available rent units that are affordable”. An Indigenous woman from Notre-Dame-Du-Nord, Quebec and member of the Temiskaming First Nation living off reserve.
- “Yes, I currently live with my elderly mother and could not afford market-rate rent in Kirkland Lake if I had to move there, as I currently only receive ODSP benefits (\$1100/mo) as income. I have excellent credit and do contract/gig work to supplement my income. Yet I can neither rent nor invest to purchase a home. I would rather be mortgaging and caring for my own home, even if it was tiny house or pre-fabricated, and even if it was on communal or co-op land of some type than paying rent to my mother (which she doesn't need anyway). The social housing list in Kirkland Lake is many years long and I may not qualify as I hold a valuable RDSP savings for my retirement or if I become further disabled. So I have no backup plan. If my mother was no longer able to care for this home or hurt herself and had to move into long-term care, I would be homeless (again), unless I am able to find lucrative employment soon which could accommodate my disabilities”. 2Spirit Member of the Metis Nation living in Kenogami, Ontario.
- “I have not struggled but I know many people who do, they have mentioned that housing is unaffordable and what they can afford is not clean”. A woman living in Englehart, Ontario.
- “yes!! I am a single parent and it took me a long time to be approved for a mortgage”. A Metis woman living in Haileybury, Ontario.
- “Yes, I am unable to afford housing or apartments due to rent costs”. An Indigenous woman living in Kirkland Lake, Ontario.
- “Yes. In 2022 it took me over 6 months to find an apartment”. An Indigenous woman living in Kirkland Lake, Ontario.
- “My son and his family have had difficulty finding affordable housing”. An Indigenous woman living in North Cobalt, Ontario.
- “struggled to find affordable housing that was also safe for my children”. An Indigenous man living in Kirkland Lake, Ontario.
- “I faced long waitlists and very few rental options that met my basic needs”. An Indigenous woman from Temiskaming Shores, Ontario.
- “My home has 3 bedrooms, but we use one as storage because it's not well insulated”. A woman from Temiskaming Shores, Ontario.
- “I had to move in with family because there was nothing suitable or available when I was searching”. A woman from Cobalt, Ontario.
- “Most of the housing I found was in poor condition or already taken”. A woman from Englehart, Ontario.

- “I live in a shared home with 4 bedrooms, but only rent 1 and I experienced discrimination when applying for rental units, which made the process harder. We pay \$950 per month and still struggle to keep up” Indigenous woman living in Iroquois Falls, Ontario.
- “Rent was too high for what was being offered, and I was turned away from several places. Our apartment has 3 bedrooms, but we have to double up due to overcrowding. My rent is \$1,300 and takes up most of my income.” Indigenous man living in Cochrane, Ontario.
- “I found it difficult to secure housing that respected my cultural and family needs. My 5 family members live in a two-bedroom apartment”. Indigenous woman living in Matheson, Ontario.
- “Yes, you basically have to have Facebook to find anything to rent and you basically have to have lived in Cochrane your whole life to move there because the Facebook groups are exclusive as the town’s people.” Individual living outside Cochrane, Ontario.
- “Yes. Had to move to Quebec”. Indigenous woman living in Notre-Dame-Du-Nord, Quebec.
- “Yes, I’ve literally applied to every housing and low-income and gear to income places in the area. And they all say ten year wait. My mom’s eighty-five and i’m her primary care provider. All I want is a safe place to take care of my mom”. Woman living in Temiskaming Shores, Ontario.
- “Yes, for years now.” Indigenous woman living in Temiskaming Shores, Ontario.

Keepers of the Circle Community Land Trust Survey

The Temiskaming District Community Land Trust project will create an Indigenous women-led land trust within the districts of Temiskaming and Cochrane. This community land trust (CLT) will be a local, grassroots solution for creating affordable housing for Indigenous Peoples in Northern Ontario. The affordable housing created will be Indigenous-led, Indigenous-owned and Indigenous-designed. It will also be safe, secure and culturally-appropriate.

3 Key Goals:

- ✓ The CLT’s membership will primarily consist of First Nations, Inuit and Métis women and gender-diverse people in the region.
- ✓ The CLT will hold and collectively govern land for Indigenous women-led housing solutions within the Districts of Temiskaming and Cochrane.
- ✓ The CLT will be a tool to support land reclamation and Indigenous ownership, and to address homelessness in Northern Ontario.

Supporting and enabling Indigenous women-led and women-built community land trust solutions for affordable housing.

Survey

1. Email Address:
2. City/Town where you reside:
3. Have you experienced difficulties finding housing in the Districts of Temiskaming or Cochrane?
 - a. If yes, please provide details:
4. Do you own or rent your home/apartment?

5. How many people live in your household?
6. How many bedrooms are in your home?
7. How much is your monthly rent or mortgage payment.
8. How much do you feel is an affordable amount to pay for rent/mortgage monthly in the Districts of Temiskaming and Cochrane:
 - a. \$500
 - b. \$750
 - c. \$1000
 - d. \$1500
 - e. \$2000
 - f. Other amount
9. What type of housing do you believe is most important and urgently needed for Indigenous women and their families in the Districts of Temiskaming and Cochrane?
 - a. Affordable Rental Housing Project for Indigenous women and their families
 - b. Affordable Rental Housing Traditional Village Build Project for Indigenous women and their families
 - c. Affordable Rental Housing Multi-Generational Build Project for the Urban Indigenous families
 - d. Affordable Housing Home Ownership Community Project for Indigenous Women and their families
 - e. Affordable Elders/Seniors housing complex
 - f. All of the above
 - g. Other
10. Would any of the following wrap-around services be helpful or important to you to be a part of your housing:
 - a. Traditional mental health care
 - b. Employment services
 - c. Training programs
 - d. Traditional family counselling/teachings
 - e. Traditional health care
 - f. Traditional addictions support
 - g. All of the above
 - h. Other
11. Would you wish to have any of the following cultural elements near or within your housing community:
 - a. Food forest/community garden
 - b. Traditional medicines
 - c. Sweat lodge
 - d. Area for a fire
 - e. Outdoor spaces for ceremony and gathering
 - f. Land-based learning areas
 - g. Traditional community lodge
 - h. All of the above
 - i. Other
12. What resources and services would be important to be near your home:
 - a. Public transit
 - b. Food stores

- c. Daycare
 - d. Schools
 - e. Nature/Forest/Water
 - f. All of the above
 - g. Other
13. Do you own or lease a vehicle.
14. Do you use public transit?
15. Would you be interested in joining the Keepers of the Circle Land Trust Board of Directors to help grow and guide the Land Trust? If yes, please email Lisa Neil @ l.neil@keepersofthecircle.com

Knowledge Gathered

The research and community engagement processes highlighted several key findings, emphasizing the pivotal role of the community in finding opportunities and addressing challenges in implementing alternative housing solutions. Community members pointed to the importance of building homes that account for safe, culturally informed, deeply affordable, multigenerational family compositions and communal spaces for celebrations and feasts and access to gardens and food forests and wrap-around services.

Community members shared the urgent need for safe and secure housing, particularly for Indigenous women and their families who have been victims of intimate partner violence or domestic abuse. Some Indigenous women had shared their stories, highlighting the critical importance of privacy in housing to ensure their safety and security. Coupled with this is the concern about social problems that can arise when houses are too close to one another, emphasizing the need to spread them out. Other community members mentioned the intersections between homelessness and mental illness and addictions. The matters of safety and security in housings speaks to a far greater concern surrounding the victimization of Indigenous women and Two-Spirit people and their families. Nonetheless, it reflects the need for housing that addresses cultural healing mechanisms that support mental illness and substance abuse.

“Safety and security were important elements in many discussions, particularly for women who had experienced intimate partner violence or domestic abuse.” - Marie McGregor Pitawanakwat, Anishinaabe Kwe^{lxv}

A significant issue that community members highlighted is the need for innovative and creative housing solutions, shifting from modern to traditional housing that reflects the cultural needs of communities. This urgent call for culturally appropriate housing representing direct community needs and values is a key issue. Many noted that most contemporary houses being built look similar, and there is little room for creativity. Many community members emphasized the need for homes with communal spaces where you can throw feasts. Others articulated that communities are sustainable by helping one another, enhancing community well-being and physical and mental health. It was further noted that while having your own space is essential, living together means being able to look after and teach one another, offering various benefits. Furthermore, community members emphasized that housing is not merely a physical structure, but a representation of our



identity, our knowledge, and our history. These insights underscore the importance of ensuring housing designs reflect traditional and cultural needs.

“Culturally appropriate design and biophilic design were also seen as important, particularly for Indigenous people who are re-discovering their roots, their place in the cosmos, and their connection to their ancestors.” - Marie McGregor Pitawanakwat, Anishinaabe Kwe^{lxvi}

Community members emphasized the importance of food security in housing, such as rooms or areas specific to harvesting and processing foods. Community members recognized that this is an essential part of traditional living. Contemporary and modern housing designs, particularly tiny homes, do not account for designated areas to hang meat, dry medicine, or store food. Community members often emphasized the need for larger kitchens for practical reasons and as a space to foster social connections and accommodate feasts and gatherings, highlighting the importance of social spaces in housing models.

“For some participants, food security was important in the discussion of housing and in creating space for food storage in the housing.” - Marie McGregor Pitawanakwat, Anishinaabe Kwe^{lxvii}

Overall, these engagement sessions, our TDCLT knowledge sharing survey, and key informant interviews provided invaluable insights into the housing needs, priorities, and experiences of Indigenous women and Two-Spirit people. These conversations offered a deeper understanding of the cultural, social, and economic factors influencing housing challenges, as well as the historical and systemic barriers that continue to impact access to safe, affordable, and culturally appropriate homes. Community members highlighted the importance of safe, deeply-affordable, and accessible housing, the need for housing models that accommodate multigenerational living and food security, and the significance of incorporating culturally appropriate housing. These insights were instrumental in guiding the development of the land trust and of our future housing models that are deeply rooted in Indigenous cultural identity and community well-being.

Knowledge Creation

TDCLT Steering Committee Knowledge Sharing Circles – 13 Grandmother Moon Knowledge Sharing Circles

A steering committee was formed to help guide and inform the creation of the TDCLT. A detailed teaching and training agenda is under development for the TDCLT Steering Committee training which will be adapted for the future TDCLT Board/Circle of Directors training and development.

We have developed the TDCLT’s initial Steering Committee Knowledge Sharing Circles based on the 13 Grandmother Moons and their teachings. Knowledge was also gathered from the Canadian



Network of Community Land Trust resources and incorporated with traditional knowledge, teachings, and structured around the 13 Grandmother Moons.

The TDCLT Steering Committee Knowledge Sharing Circles agenda is still in progress. It was determined during initial meetings that the depth and breadth of the topics that we were scheduled to cover during each one-hour Circle required more time and only a fraction of the topics were covered and discussed. It is intended that monthly full moon meetings will now be increased to bi-weekly meetings which will be held near the full moon and the new moon to cover more topics and move the TDCLT's growth and organization ahead more quickly.

The Thirteen Grandmother Moon Teachings are spiritual teachings from Indigenous cultures, particularly the Anishinaabe, that align with the lunar cycles, offering guidance on personal growth and connection to nature. The Anishinaabe calendar follows the moon cycles. There are Thirteen Moons within the year, and each moon reflects changes in the environment. Traditional teachings are attached to each of the moon's phases, providing guidance on how to establish *mino bamaadaziwin* (the good life). The names differ by region and often from community to community.^{lxviii}

The Thirteen Grandmother Moon Teachings are deeply rooted in the natural world and reflect the cycles of the moon, which are significant in many Indigenous cultures. Each moon corresponds to specific teachings and lessons that guide individuals in their spiritual and personal development.

Manidoo Giizis (Spirit Moon)

This moon encourages silence and reflection on our place within the universe, symbolizing new beginnings and the Northern Lights.

- Explore the teachings of Manidoo Giizis in relation to the land trust
- Introduction
- What is a Land Trust? How does it work. How can we use it.
- Examples of Indigenous and Housing Land Trusts
- TDCLT Knowledge Sharing Session - PowerPoint Presentation

Makwa Giizis (Bear Moon)

Associated with vision quests, this moon teaches us to see beyond the ordinary and communicate through energy rather than words

- Explore the teachings of Makwa Giizis in relation to the land trust
- *Becky Big Canoe presentation and training session*
- Special Guest Speaker Becky Big Canoe
- Becky is an Indigenous Land Trust and Alternative Builds Expert. She is a leading expert in the area of land trusts in Canada and is the founder and chair of the Indigenous Land Trust Mno Aki. <https://mnoaki.org/>
- She will share her knowledge and experience in creating and growing a land trust.

Namebin Giizis (Sucker Moon)

The Namebin Giizis moon phase is the coldest and most difficult for people. This moon illustrates the journey of the sucker fish to the Spirit World, teaching purification and cleansing techniques.

- Explore the teachings of the Namebin Giizis in relation to the land trust
- Indigenous concepts of land holding vs. colonial concepts of land ownership

- Teachings about Indigenous concepts of land
- Teachings about Mother Earth and creation stories
- Teachings about all of our relations in nature and connection to them
- How will Mother Earth guide and inform the land trust?
- What role will she play?
- Utilizing the land trust model to create affordable housing for Indigenous woman and Two-Spirit people
- Overview of possible housing projects and partnerships Other possible land trust projects
- Q&A - What types of housing needs can we identify, what types of projects are most urgently needed, identify potential partners for construction (Keepers future trades graduates and trainees), materials (panel factory), property management, property maintenance, land acquisition

Ziisbaakdoke Giizis (Sugaring Moon)

Coinciding with the running of maple sap, this moon emphasizes balance in our lives.

- Explore the teachings of Ziisbaakdoke Giizis in relation to the land trust
- Establishing a core working group (Working Group Skills Matrix; Network Mapping Exercise)
- Teachings about Indigenous governance models
- Teachings about Mino Bimaadiziwin
- Teachings about the Seven Grandfather Teachings
- Teachings about the Medicine Wheel
- Defining a purpose, vision, and guiding values (Vision Development Worksheet)
- Community (housing) needs assessment (Housing Needs Assessment Worksheet)
- Gap analysis (what already exists vs. what is needed)
- Summarizing organizational scope and priorities (in response to needs assessment and gap analysis)

Webinars

- Developing Guiding Principles for Community Land Trusts (recording and slides)
- Community Research for Early-Stage CLTs (recording and slides)
- Defining a purpose, vision, and guiding values
- Discussion of a new name for the land trust in Anishnaabemowin Discussing organization form - not-for-profit corporation, discussing incorporation

Waabgonii Giizis (Blooming Moon)

Celebrating the blooming of plants, this moon encourages exploration of our spiritual essence and healing energy.

Incorporation and Governance

- Explore the teachings of Waabgoni Giizis in relation to the land trust
- Determining membership and governance structure, organizational geography Q&A - Name for the land trust, define a purpose, vision, and guiding values and principles, define a scope and focus and mandate
- Choosing organizational form (independent non-profit or subsidiary, etc.)
- Creating a start-up budget (Startup Budget Template)
- Initial business planning
- Accessing startup funding (CLT Funding Sources)

Webinars

- Organizational Form for Early-Stage CLTs ([recording](#) and [slides](#))
- Determining membership and governance structure, organizational geography
- Creating organizational by-laws (see [Parkdale Neighbourhood Land Trust](#), [Kensington Market Community Land Trust](#))
- Incorporation
- Developing Guiding Principles for Community Land Trusts ([recording](#) and [slides](#))
- Community Research for Early-Stage CLTs ([recording](#) and [slides](#))
- Organizational Form for Early-Stage CLTs ([recording](#) and [slides](#))

O'demini Giizis (Strawberry Moon)

This moon symbolizes the heart and teaches about reconciliation and letting go of past hurts.

- Explore the teachings of O'demini Giizis
- Developing a land acquisition approach and strategy to deal with governmental and private landowners
- How can we encourage municipalities, provincial governments, and private landowners to donate land and funds as part of a reconciliation approach
- How can we deeply incorporate reconciliation, reclamation, and healing into our land trust policies and strategies
- Incorporation
- Considering charitable status or other alternatives

Webinars

- CLT Board & Membership Structures ([webinar](#) and [slides](#))
- CLTs and Charitable Status ([webinar](#) and [slides](#))
- CLT Incorporation and Bylaws ([webinar](#) and [slides](#))

Msikomini Giizis (Raspberry Moon)

Associated with storms and renewal, this moon teaches about the power of nature and the importance of resilience.

Building Internal Capacity

- Explore the teachings of the Msikomini Giizis as they relate to the land trust
- Board of Director and Membership Recruitment, Strategic Planning & Funding
- Discussions about recruiting and training board of directors - Who do we want to include? Community representatives? Organizational representatives?
- Indigenous community representatives? Discuss limiting membership to Keepers staff, Board members, and general members at the outset?
- Discussions about recruiting and engaging membership

Manoominii Giizis (Ricing Moon)

This moon signifies abundance and gratitude for the harvest, encouraging sharing and community. It represents balance, harmony and the future

- Explore the teachings of the Manoominii Giizis as they relate to the land trust
- Recruiting and training board of directors
- Recruiting and engaging membership
- Developing a strategic plan and budget
- Seeking funding to hire staff ([CLT Funding Sources](#))
- [Build an Investment Strategy](#)
- [Business Plan Development](#)



Webinars

- Strategic Planning for Early-Stage CLTs ([webinar](#) and [slides](#))
- Board and Membership Development ([webinar](#) and [slides](#))

Waabaabagaa Giizis (Changing Colours Moon)

A time for gathering and reflection, this moon teaches the importance of preparation and gratitude for the fruits of our labor.

Acquisitions and Early Development Planning

- Explore the teachings of the Waabaabagaa Giizis in relation to the land trust
- Discussions about developing a strategic plan and budget
- Discussion about funders, funding opportunities, and potential financing models
- Determining priorities for acquiring or developing
- Creating relevant policies and processes to guide your capital projects
- Conducting financial modelling to understand costs and source funding
- Carrying out acquisition or development project – see below for further steps
- Housing Projects Development
- [Property Acquisitions Tool from HART](#) – learn about funding programs supporting acquisition of existing residential properties
- [Social Purpose Real Estate resource library from the Infrastructure Institute](#) – lots of resources that help with development and acquisition of housing and other land-based assets
- Acquisition for CLTs: Key Considerations ([webinar](#) and [slides](#))
- Acquisition for CLTs: Ask an Expert panel ([webinar](#) and [slides](#))

Bnaakwii Giizis (Falling Leaves Moon)

This moon signifies the onset of winter and teaches about the cycles of life and death, encouraging acceptance of change.

Stewardship and Operations

- Explore the teachings of Bnaakwii Giizis in relation to the land trust
- Deciding on an appropriate operating model for CLT-owned land
- Creating relevant policies and processes to guide capital repair works
- Creating a capital plan to identify and fund future capital renewal projects
- Building capacity among your board and membership to ensure your stewardship practices are in line with your CLT's values and reflective of community needs

Baashkaakodin Giizis (Freezing Moon)

Associated with introspection and rest, this moon encourages self-care and reflection during the colder months.

- Explore the teachings of the Baashkaakodin Giizis in relation to the land trust
- Creating a plan for sustainable operating revenues
- Leveraging existing assets to expand your CLT's impact
- Creating an economic development department/arm that could create various social enterprises or invest in other social enterprises including exploring investment in the Keepers of the Circle modular panel factory, the creation of agri-food businesses such as small scale farming, food forests, year-round greenhouses, to provide ongoing revenue



streams for the land trust and employment opportunities for Indigenous women and Two-Spirit people

Manidoo Giizoons (Little Spirit Moon)

This is a time for healing and focusing on good health, so that we may achieve mino bamaadaziwin. It is a time to spread positive energy to our friends and family.

- Explore the teachings of the Manidoo Giizoons in relation to the land trust
- Utilizing the land trust model to create affordable housing for Indigenous woman and Two-Spirit people
- Overview of possible housing projects and partnerships Other possible land trust projects
- Q&A - What types of housing needs can we identify, what types of projects are most urgently needed, identify potential partners for construction (Keepers future trades graduates and trainees), materials (panel factory), property management, property maintenance, land acquisition

Manidoo Giizis (Big Spirit Moon)

The thirteenth moon serves as a time for purification and healing. The Big Spirit Moon's purpose is to purify us and to heal all of Creation.

Strategic Growth and Innovation

- Explore the teachings of Manidoo Giizis in relation to the land trust
- Identifying further acquisition, development, and funding opportunities to grow your CLT's portfolio
- Using your CLT's success to support Indigenous sovereignty and Land Back
- Strategically advocating for policies that will enable further CLT growth

Land Acquisition Database & Municipal and Private & Non-Profit Landowner Relationship Building

We are currently undertaking the creation of a land acquisition database. The database will give the TDCTL an overview and inventory of possible future land acquisitions for affordable housing projects and other future projects. It will also lay the groundwork for future possible partnerships with these municipalities and private and non-profit landowners. The database will be digitized and updated and will contain all available lands including surplus municipal properties, crown land, private land, unused municipal properties and buildings, and vacant and underutilized commercial and residential properties. To begin this process, we began relationship building with the two local municipalities, the City of Temiskaming Shores and the Town of Kirkland Lake and a solar energy cooperative, Solar Share.

The land trust concept, the TDCLT project, and the land trust's future deeply-affordable housing plans were introduced to the municipalities. Both municipalities expressed a deep interest and willingness to form relationships and possible future partnerships with the TDCLT. Discussions were had about possible land donations and grants of municipal services and such other contributions such as low or no municipal taxation for the lands.

The City of Temiskaming Shores has recently entered into a historic agreement to transfer the lands known as the Mill Creek Cultural Lands to Keepers of the Circle through a land donation for

\$1. It is intended that these culturally important and sacred lands will be transferred to the TDCLT at a future date and become part of the TDCLT's land holdings.

The Town of Kirkland Lake has expressed a sincere interest and desire to work with Keepers of the Circle. The Town recently donated lands upon which the Keepers of the Circle modular panel factory Anishnawbe G'Zhiitonegamic - Indigenous Place of Building is being built. The Town has advised that they have several serviced smaller than average building lots that they are interested in using for affordable housing development and these may be a potential first building site for a TDCLT affordable housing project.

The initial discussions with the City of Temiskamingj Shores and the Town of Kirkland Lake demonstrate a sincere willingness and interest towards approaching reconciliation and also tackling the serious local housing emergency that requires new unique and fast-paced solutions for affordable housing rentals and ownership models by working with the TDCLT and providing support and in-kind donations and grants.

The TDCLT recently met with staff and a board member from Solar Share - [Invest in Solar Power in Ontario with Secure Returns | Solar Share](#) – Solar Share is a non-profit community-based solar-energy cooperative in Ontario. The company allows for ethical investment by community members which supports renewable energy initiatives. The company has expressed an interest in a potential partnership with the land trust in the development of 130 acres of nearly vacant property which it owns near the Town of Kirkland Lake. Other collaborations such as solar energy training and community engagements and exploring the use of solar energy in our future housing projects and also as a potential ethical investment vehicle as a possible source of future financing for the land trust are being discussed.

Legal Steps

Incorporating the not-for-profit corporation and obtaining charitable status are key components of the TDCLT becoming a registered charity and able to offer tax benefits to donors of land and money and a separate legal entity by incorporating as a not-for-profit.

The Ramsay Law Office has been retained and paid to provide the legal services to incorporate the non-profit and to obtain charitable status for the land trust once ready for that step. The research team has obtained initial legal advice and assistance from the firm and will continue to work with them towards this process. We are in the first stages of creating the initial drafts of the land trust's guiding documents and principles. We are currently developing the terms of reference and governance model which will provide direction and organization for the committee and first board/circle of directors. The outlines and descriptions of positions, the decision-making processes and policies, and the functions and duties of the various positions will be furthered developed as part of the planning process currently being undertaken.

Members from the steering committee will establish the best path forward on setting up the board/circle of directors and subsequently building by-laws, voting parameters and defining membership structures for larger community participation in the land trust. Indigenous women and gender-diverse people representing communities in the two districts will be prioritized to sit on the board. The board will establish the parameters and policies, under guidance from the membership and the Wisdom Keeper's Council that will guide the TDCLT's operating actions and

activities. Leveraging our collaboration with Becky Big Canoe, and M'no Aki, who has experience developing land trust projects, including the development of Indigenous-led land trusts, we will gain guidance to facilitate this governance process. We will also be continuing our work with Becky to further develop the criteria regarding land acquisition, land use, land development, etc.

Consultants will be brought on board particularly to aid the process of by-law set-up, incorporation of land trust and to address other legal questions around insurance and liabilities and building capacity to set up processes of land transfers, acquisitions and title. We will be hiring an accountant to provide us with an opinion on the financial and taxation aspects of the land trust and the future housing projects. We will be consulting with an insurance broker regarding the necessary corporate, directors and officers liability insurance, and general liability insurance for the land trust and also for our future housing projects. In addition to the Ramsay Law Office, we will be working with the firm, Blumbergs Professional Corporation, to assist us in developing a land acquisition policy and to assist with the incorporation of the not-for-profit corporation and the application to obtain charitable status. Blumbergs also provides customized presentations and educational seminars on the topics of legal compliance, risk management, and the legal and practical issues that affect non-profits and charities.

We will be working with the Canadian Network of Community Land Trusts, the Global Indigenous Development Trust, and Conservation through Reconciliation Partnership to assist us in securing leadership development and training specifically geared to Indigenous land trusts. We are preparing leadership development and training activities suited to Indigenous concepts and to suit our organization. We are relying on training materials, webinars, and resources available through the Global Indigenous Development Trust, Ontario Land Trust Alliance, Canadian Network of Community Land Trusts, and the Alliance of Canadian Land Trusts.

We will also be following the concepts and best practices outlined by the Indigenous Circle of Experts in The Indigenous Circle of Experts' Report and Recommendations titled "We Rise Together – the creation of Indigenous Protected and Conserved Areas (IPACs) in the spirit and practice of reconciliation."

Temiskaming District Community Land Trust Framework & Road Map

An initial framework and strategic plan which remains in progress has been created for the creation, implementation, and development of the TDCTL.

Keepers of the Circle is structured as a membership-based non-profit corporation. Core governance features include:

- Membership composed of Indigenous women, girls, and gender-diverse members the from Temiskaming and Cochrane districts
- An elected Board of Directors that maintains a majority of women and Two-Spirit members
- Oversight by a Circle of Grandmothers, Wisdom Keepers Council of Elders, and Passing the Feather Youth Council to guide policies, bylaws, and Two-Eyed Seeing integration
- Dual-ownership leases splitting land ownership (TDCLT) from building ownership

The TDCLT Board/Circle will hold fiduciary responsibility but defers to cultural protocols for decision-making, land allocation, and dispute resolution. Committees for land acquisition, housing design, and service coordination will include representatives from:

- Member households and leaseholders
- Local Indigenous organizations
- Municipal and provincial partners

Community control is further embedded through annual general meetings, where voting members shape strategic priorities, approve budgets, and elect Board/Circle members. Outcomes include:

- Perpetual land stewardship that cannot be sold to private interests
- Culturally anchored housing guidelines reflecting the Seven Grandfather Teachings and Indigenous Knowledge
- Transparent decision-making with regular community reporting

Roadmap to Reclamation, Rematriation, and Reconciliation: A Framework for the Creation of Indigenous-Women Led Community Land Trusts in Canada

Phase 1: Knowledge Acquisition & Sharing

Education, Establishment & Community Mobilization

- **Education and Understanding are Key:** Development of a comprehensive understanding of community land trusts, Indigenous concepts of land, housing, and governance and implementing extensive training and knowledge sharing sessions to provide a deep and sound foundation for the creation of the CLT. Strong guidance on corporate non-profit laws, charitable laws, land acquisition laws, zoning and building regulations, management of trust assets, trust law, Indigenous governance models, financing strategies, accounting and finance and tax basics.
- **Community Engagement:** Ongoing knowledge-sharing, consultation, and visioning sessions with Elders, Matriarchs, and local Indigenous and Two-Spirit members.
- **Steering Committee/Knowledge Sharing Circles:** Formation of a diverse, regionally representative guiding group to draft mandate, mission, and governance bylaws. Funding of key leadership roles in the land trust to ensure continuation and growth
- **Governance Development:** Early setting of vision and mission and using the Two-Eyed Seeing approach, create policies blending Indigenous and Western legal standards. Board nominations and definitions of voting and non-voting membership.

Phase 2: Knowledge Creation

Legal, Technical & Financial Foundations

- **Feasibility Needs Assessment:** In-depth study to identify housing needs, potential partners, and the pros and cons of ownership, rental, and stewardship models; evaluate costs and sustainability.
- **Legal Incorporation:** Registration of the CLT as a non-profit and application for charitable status; engage legal, accounting, and insurance experts.
- **Land Acquisition Database:** Mapping traditional territories, and potential new lands for affordable housing and stewardship.
- **Fundraising and Grant Applications:** Secure new funding streams, initiate planning for long-term financial sustainability, stewardship, and project development.

- **Early & Strong Partnerships:** Guidance on how to deal with municipalities and the province and the federal government on land acquisition.

Phase 3: Knowledge Building & Partnerships

Project Planning, Training, Consultation, Land Acquisition, and Construction

- **Collaborative Housing Design:** Indigenous-led design of affordable rental and ownership housing, including traditional village and multigenerational formats, using sustainable and green building methods (e.g. Anishnawbe G'Zhiitoonegamic modular building panels, solar, passive heating and cooling systems).
- **Workforce Development:** Integrate training, apprenticeships, and employment opportunities for women and gender-diverse people into each project.
- **Partnerships:** Collaborate with Anishnawbe G'Zhiitoonegamic, social services, mental health services, cultural organizations, and local governments.

Phase 4: Knowledge Growth & Development

Operations & Expansion

- **Wrap-Around Services:** Residents receive medical, cultural, mental health, employment, life skills, childcare, and social supports from Keepers of the Circle and Mino M'shki-Ki Indigenous Health Team.
- **Monitoring and Evaluation:** Board and membership-driven outcome assessment and adaptation.
- **Scaling Up:** Development of additional projects in healing, cultural preservation, food sovereignty, land stewardship, and land-based education. Provide strong guidance and support for independent funding models for the CLT such as the creation of social enterprises and businesses to help fund the land trust and housing projects.

Temiskaming District Community Land Trust Vision & Future

Keepers of the Circle has big dreams for the land trust model. In researching the various land trust models and examples throughout Canada and the world, we have recognized three main areas that we believe the land trust model could be very beneficial for Indigenous women and communities in the area which will also have a significant positive impact and benefit on the entire region. The solutions created and proposed within this project can be applied across other land trust models and can begin to make an impact in these other various serious areas of need.

Indigenous Women as Caretakers and Matriarchs of the People and Guardians of the Inherent Human Right to Housing

Historically, in many Indigenous communities, women played the main and integral role in the location, design, construction, maintenance, and spiritual care of the dwelling in which their families lived. Creation of Indigenous women led housing solutions for the Temiskaming District and beyond. Focus on affordable and low-income housing for Indigenous women led households. Focus on housing designs and models that incorporate Indigenous ways of being, knowing, and living and take into account the ideals of living with Mother Earth in a “Good Way”. The TDCLT will incorporate Indigenous women designed housing models and all lands that are acquired by the land trust to be built on will be given the respect and honour that Indigenous women give to

the land. We will treat Mother Earth as our sacred relative and she will have an honorary seat on our first Board of Directors.

We hope to create various housing models to address the dire need for affordable and culturally safe and supportive housing in our community. We will partner with the future Keepers of the Circle modular panel factory – which will further empower the concept of Indigenous women led housing because the homes will be designed by, built by, and installed/constructed by Indigenous women for Indigenous women.

We foresee partnerships with APANO and DTSAAB and the cities of Temiskaming Shores and Kirkland Lake and the surrounding Indigenous communities to assist in the construction and operation of the future housing solutions which will include a mix of affordable rental housing, geared to income rental housing, affordable smaller modular homes in various sizes, Elder senior housing, accessible rental and housing units, only to name a few of the many future housing build solutions. Existing structures will also be surveyed and evaluated for retrofitting, renovations, and conversion to housing.

We wish to include the **Blanket of Care Programs and Services** leveraging existing Keepers of the Circle programs and services into the affordable housing projects of the TDCLT which could include medical care, mental health supports, addiction care, financial literacy programs, employment and life skills programs, training, trades, and certification programs and can also include the following:

- Culturally Informed and Focussed Housing
- Communal spaces for ceremonies and gatherings
- Solar-powered utilities and rainwater harvesting systems
- Traditional healing support for residents
- Trauma-informed housing assistance for Indigenous women survivors
- Parenting and eldercare support circles
- Healing gardens and traditional medicine workshops and food forests
- Economic empowerment and financial literacy programs
- On-site childcare to support working mothers and on-the-land learning
- Artists-in-residence programs for Indigenous craft revival and healing
- Kookum-in-residence programs for the housing community to provide the love and knowledge of Elder matriarchs to the community through support, guidance, cultural teachings, language school, beading teachings, on the land healing, medicine teachings, traditional story telling, etc.

Indigenous Women as Protectors of the Land and Land Stewards – Indigenous Conservation Land Trust

We envision a future land trust or branch of the TDCLT whose aim is preserving culturally and ecologically important lands and traditional lands that are sacred and hold invaluable Indigenous knowledge. Currently, one area in the district of Temiskaming stands out for potential land acquisition by the TDCLT. The Mill Creek Cultural Lands located in Temiskaming Shores, Ontario on the banks of Lake Temiskaming are being explored as a project of land acquisition and stewardship for the land trust. It would be an impactful and spiritual and sacred way to move the land trust model ahead in a “good way” in our district and could be used as a model for future

land donations and landowner partners. It will lay the groundwork for a beautiful collaboration and all future relationships between the local Indigenous communities, the non-Indigenous residents, and the City of Temiskaming Shores. Keepers of the Circle has recently completed an agreement with the City of Temiskaming Shores for the transfer of these lands to them. Keepers of the Circle has been utilizing these lands under a land lease with the city for many years. They have been holding ceremonies, an annual pow wow, on the land learning events, traditional teachings, and many other cultural events at the Mill Creek Cultural Site. The site holds great cultural significance and is a site where the local Indigenous communities gathered since time immemorial. The site holds rich and valuable historical memory and artifacts from the Algonquin, Ojibway, and Metis people as well as the French, British, and European settlers who arrived and shared these lands. It is anticipated that these important lands will be transferred to the TDCLT in the future or that a partnership with Keepers of the Circle will be established for their perpetual and Indigenous women led stewardship and preservation.

Indigenous Women as Healers and Teachers on the Land – Indigenous Healing, Knowledge Sharing, and Education Land Trust

We envision a future land trust or branch of the TDCLT that will incorporate the importance of “Land as a Healer and Land as Teacher”. A forest school/land-based learning school will be run on lands within this land trust. The land trust model could be utilized to encourage local food forests and a return to food sovereignty. Keepers of the Circle has active projects ongoing in both areas of Indigenous-focused food forests and land-based learning curriculums and partnerships could be fostered to grow these important areas. We also foresee possibly constructing and operating an Indigenous women’s shelter on land trust lands together with the future construction of a Healing Lodge as part of using Mother Earth as a healer and teacher. Land as healing for Indigenous women suffering from gender-based violence, intimate partner violence, colonial violence and abuse, addiction, and mental health issues can take part in culturally focused programming that will provide powerful land-based healing and care within a holistic, intersectional, trauma-informed blanket of services.



Loretta Gould painting: Guided by Our Teachings

Limitations

Despite strong cultural foundations and community buy-in, the TDCLT faces some constraints:

- **Land Acquisition Costs:** Limited budgets delay purchases of strategic parcels.
- **Regulatory Barriers:** Complex zoning bylaws and lengthy approvals for modular builds add time and expense.
- **Funding Sustainability:** Reliance on one-time grants necessitates development of diverse revenue streams.
- **Capacity and Expertise:** Emerging non-profit boards require ongoing training in trust law, financial management, and property stewardship. Reliance on volunteer labor and the emotional labor of leadership results in burnout and slowed progress.
- **Interjurisdictional Complexity:** Navigating federal, provincial, municipal, and Indigenous legal regimes can lead to duplication and delays.
- **Public Awareness:** The CLT concept remains unfamiliar to many potential allies, requiring sustained outreach and education. A lack of trust and willingness for Indigenous women and Two-Spirit people and Indigenous communities to work with colonial governments on all levels and colonial institutions such as the CMHC remains a significant barrier.
- **Indigenous Knowledge:** Need for a better understanding of Indigenous ways of knowing, doing, and understanding the concepts of land and housing and community and finding better ways to blend and use the two-eyed seeing approach when dealing with land trusts and housing.
- **Complexity and Scope of the Project:** The scope of the project is complex and initially overwhelming and daunting requiring an early need for expertise and support in the areas of land acquisition, corporate law, real estate, building codes, taxation, insurance, environmental laws, property laws, municipal government and crown relation building and policy, land management, financing and fundraising.
- **Diverging Interests:** Issues surrounding the divergent interests of each individual First Nation community, the deep distrust of government involvement in land matters, the concepts of land & trust at odds, ongoing disputes between the Metis Nation of Ontario and the First Nations communities.
- **Legal Barriers:** Navigating land tenure systems that do not recognize Indigenous sovereignty or communal ownership.
- **Funding:** Limited access to traditional financing and grant restrictions around “nontraditional” housing.
- **Zoning and Code Compliance:** Resistance from local governments to alternative building styles.
- **Reluctance of Indigenous Communities to Engage with Colonial Governments and Organizations when it Comes to Land:** The colonization of Indigenous lands and the displacement of Indigenous people remain at the core of the traumas suffered by Indigenous people and historical treatment of Indigenous people by the government as it relates to land results in a suspicion and an unwillingness to consider colonial land holding models and to work with colonial governments and organization. It was expressed by community members that the words “Land” and “Trust” do not go fit together when speaking of how the government has treated Indigenous people and their land for hundreds of years.

Participation of Indigenous Communities

We have learned that the concept both generally and in its legal context of a “land trust” is difficult for most stakeholders and Indigenous communities and organizations to grasp. Indigenous communities have a particular distrust and a long history of trauma when dealing with settler legal concepts and governmental and colonial agencies.

It has been difficult to bring individual Indigenous communities to this project in a collaborative way due primarily to three significant ongoing issues:

1. **Current hostile climate between regional First Nations Communities and the Metis Nation of Ontario** which has been fueled by Bill C-53 and the occupation and claims to lands within existing First Nations communities of Temagami First Nation, Temiskaming First Nation, Beaverhouse First Nation, and Matachewan First Nation. As a result, these communities have expressed an unwillingness to sit together in this project because they do not feel that their interests and rights are aligned at this time.
2. **Ongoing land claims negotiations and other competing priorities within the local First Nations communities** have made it difficult and challenging over the past several years to engage with local First Nations communities due to their priorities being focused on intense land claims negotiations ongoing in each of the local communities, these negotiations are taking up a significant amount of the time and resources of the Chiefs, Council, and band management and staff members which makes any other project a lesser concern and we are experiencing that these First Nation communities simply do not feel that they have the capacity to enter into large scale complex projects such as the TDCLT at this time. Additionally, there have been leadership changes over the past year in several of these communities including a new Chief being elected in Matachewan First Nation due to the sudden tragic passing of their young Chief Jason Batisse, and a change of Chief and Council in Temiskaming First Nation. These changes have delayed our ability to connect and meaningfully engage with these communities.
3. **Distrust of the government and suspicions of the “land trust” concept and model** and a lack of a clear vision and understanding of how CLTs can benefit Indigenous peoples and their communities. The land trust is a very novel model of land holding and stewardship in the region, and many Indigenous communities are concerned about the impact it might have on their land claims and land titles. Working through those questions and concerns and building the critical relationships to get Indigenous communities sign on to building a collective land trust is a significant hurdle. We have learned that the concept both generally and in its legal context of a “land trust” is difficult for most stakeholders and Indigenous communities and organizations to grasp.

Indigenous communities have a particular distrust and historical trauma when dealing with settler legal concepts and governmental and colonial agencies especially as they relate to lands. As we discussed above, the Indigenous way of thinking does not include the concepts of “lands + trust” as being connected and, in fact, their experiences with land and settlers have been anything but trusting and positive and much more associated with trauma, expulsion from homelands and traditional territories, and living under colonial legislation which restricted even the uses of the reserve lands.

It has been extremely valuable and important to provide a broader more culturally based approach to teaching and explaining land trust concepts to the local Indigenous communities and to all

potential partners which specifically addresses these concerns and highlights case studies of successful Indigenous land trusts such as M'no Aki Conversation Land Trust and community land trusts such as the Muskoka Community Land Trust, the Chinatown Community Land Trust, and the Northwest Community Land Trust Coalition.

We have successfully navigated these issues by focusing the membership of the TDCLT's steering committee and future board/circle of directors on Indigenous women and Two-Spirit people from within the community rather than requiring specific membership representation from each Indigenous community. This allowed for the TDCLT to be guided and developed free of special interests and divergent purposes.

Next Steps and Lessons Learned

The TDCLT has laid a strong foundation for Indigenous women led housing innovation. The findings and outcomes of this project were possible due to community members' feedback, knowledge, and insights. While challenges remain, the progress made in design and community engagement provides a roadmap for future implementation. Continued commitment, investment, advocacy, and collaboration with community members, land trust experts and knowledge keepers, and partners will ensure these culturally appropriate housing models become viable, sustainable solutions for Indigenous communities across Northern Ontario.

Next Steps

- **Secure New Funding:** Pursue a mixture of government grants, philanthropic funds, private donations, and social finance to sustain and grow land holdings and housing projects.
- **Expand Outreach & Engagement:** Conduct studies and undertake deeper consultations with potential members, broader community education, and local industry, small business, municipality, governmental, and NGO partnership-building.
- **Continue Governance Development:** Finalize and ratify board composition, membership criteria, and bylaws, ensuring robust participation of Indigenous women and gender-diverse people.
- **Legal and Organizational Readiness:** Complete all required legal, accounting, and insurance formalities; acquire charity status.
- **Land Acquisition & Mapping:** Scale up traditional lands mapping and acquisitions for both housing and other land stewardship/cultural projects.
- **Project Rollout:** Initiate the first round of affordable housing construction using Indigenous-led designs, ensure sustainable building practices, and implement wrap-around support programs.

Lessons Learned

- **Community-Centered Design Works:** Structuring ownership, governance, and services to directly reflect and respond to the realities and aspirations of Indigenous women and their families results in stronger community buy-in and more effective, culturally aligned solutions.
- **Matrilineal Models Restore Balance:** Reviving matriarchal governance and land stewardship traditions is not only restorative for those most impacted by colonization but also strengthens communities as a whole.

- **Collaborative, Flexible, and Integrative Approaches Are Key:** The success of the TDCLT model hinges on adaptability, deep collaboration, focus on traditional knowledge and the power and strength of Indigenous women and, the Two-Eyed Seeing framework.
- **Sustainable Funding and Partnerships Remain Critical:** The financial and operational sustainability of the CLT depends on clear strategy for ongoing revenue and public/private partnerships.
- **Education, Advocacy, and Storytelling:** To overcome entrenched resistance and misunderstanding about Indigenous and community land trusts, continued advocacy, public education, and storytelling about successes and challenges are essential.

Specific Next Steps for the Land Trust

- Research, identify, and apply for new funding.
- Continue Steering Committee Meetings and further develop the 13 Grandmother Moon knowledge sharing circles training and development materials.
- Continue to develop the TDCLT's mandate, goals, mission statement, development plan, and select an Indigenous name for TDCLT with knowledge from all stakeholders.
- Finalize recruiting and the nomination of the Board/Circle of Directors.
- Hire staff for the TDCLT.
- Conduct a feasibility and needs and gaps study engaging directly with Indigenous women and Two-Spirit people to direct the housing projects and identifying partners and the pros and cons of various ownership/lease/rental/social housing building models, and to determine building, maintenance, and stewardship costs for the various models.
- Obtain accounting and insurance advice regarding the organization and set-up and insurance coverage requirements of the TDCLT.
- Finalize the incorporation of the TDCLT and create all corporate documents, by-laws, operational, and policy documents with the assistance of legal counsel and ensuring to incorporate our matrilineal and traditional governance model by guidance and oversight by our Circle of Grandmothers, the Council of Wisdom Keepers, the Passing the Feather Youth Council, and the steering committee.
- Creation of a lands acquisition database.
- Undertake traditional lands mapping in the Districts of Temiskaming and Cochrane to identify potential new community sites and important cultural and ecological area.
- Continuation of relationship building with the City of Temiskaming Shores and the Town of Kirkland regarding land donations, grants, provisions of services and tax incentives and waivers, partnerships on housing projects, and future collaborations and to expand these discussions and relationships to all municipalities, townships, and Indigenous communities throughout the districts of Temiskaming and Cochrane.
- Development of relationships with businesses and commercial enterprises and large-scale industry employers including agricultural, mining, forestry, and oil & gas companies to explore land donations & acquisitions, stewardship partnerships, joint land back/reconciliation initiatives, monetary donations and ongoing support, ethical investment opportunities for funding the land trust.
- Research funding models to support the long-term stewardship of the TDCLT and fund projects and maintain the low-cost, deeply affordable, well below market rents and home prices. Explore unique and innovative funding models such as partnering with the panel factory as an investor, the creation of agri businesses such as year-round greenhouses and small-scale farming operations and food forests, and solar energy investment

opportunities with Solar Share for energy provision for the housing developments and for investment and income producing opportunities with a green ethical company.

- Develop and train an economic development team within the land trust team to explore the commercial and business potentials that can fund the land trust.
- Create a marketing campaign based on land back principles combined with reconciliation and housing creation targeting municipalities, and provincial and federal governments and also local landowners and other non-profit organizations.
- Creation of a website for the TDCLT.

Future Housing Projects for the Land Trust Being Explored

- Deeply Affordable Rental Housing Community for Indigenous women and their families. Planned features and resources to be included in the TDCLT housing projects:
 - 13 to 26 Units
 - Studio, One bedroom, Two-Bedroom, and Three-bedroom units
 - Below Market Rents, Deeply Affordable Rents, Low-income housing
 - Sustainable materials, green build, high energy efficiency, modular builds, traditional & alternative materials, alternative heating & cooling systems, solar panels, passive designs, and use of renewable energy solutions
 - Culturally focussed housing and community design
 - Indigenous-led architect, designer, and builders
 - Use of locally sourced building materials and partnerships with Indigenous businesses
 - Inclusion of traditional community design including natural, medicinal and, ceremonial elements – gathering centre/lodge, food forest & community gardens, outdoor spaces for ceremony and gathering, sweat lodge and fire pit, project design and building lots placement to encourage gathering, interaction, and outdoor movement and activities.
 - Collaboration with Keepers of the Circle training programs to supply skilled trades and to provide training, apprenticeships, and employment for Indigenous women and Two-Spirit people to complete the builds.
 - Partnership with Anishnawbe G’Zhiitoonegamic” Indigenous Place of Building – Keepers of the Circle Panel Production Factory
 - Blanket of Care Wrap Around Services provided to residents through Keepers of the Circle and Mino M’shkiki.
- Deeply Affordable Traditional Indigenous Village Community Housing Project for Indigenous women and their families
- Deeply Affordable Multi-Generational Village Community Housing Project for Indigenous women and their families
- Deeply Affordable Housing Home Ownership Community Project for Indigenous Women
- Deeply Affordable Housing Project for Urban Indigenous community members utilizing vacant and underutilized residential homes, commercial buildings, vacant schools and churches etc. in the districts of Temiskaming and Cochrane.

Future TDCLT Projects Being Explored

- **Healing** – Building of a Healing Lodge, an Indigenous Women’s Shelter and Second Stage and Transitional Housing, and a Land-Based Healing Centre.

- **Cultural** – Mill Creek, cultural conservation, education, stewardship, preservation, - The vision of our steering committee member Tina Nichol, of a Cultural & Interpretive Centre, Indigenous Food Market, Ceremonial Space at this sacred location.
- **Food Sovereignty** – Food Forests, Community Gardens, Traditional plant and medicine teachings, traditional cooking classes, foraging classes, Agri-Businesses, small farming operations, commercial greenhouses.
- **Land Stewardship** – Conservation and land protection initiatives and partnerships with local municipalities, businesses, mining, forestry, and oil & gas companies to acquire lands, remediate lands, and steward and protect lands with cultural and environmental importance
- **Education** – Traditional and cultural Land-based Learning School and outdoor classrooms
- **Renewable Energy** – Investment, partnerships, and development of renewable energy projects on TDCLT lands and supply of energy products to TDCLT housing projects. Potential partnerships and land acquisition from Solar Share [Invest in Solar Power in Ontario with Secure Returns | Solar Share](#) are being explored.

The project reinforced the importance of developing housing models by, for, and with Indigenous community members. This is complemented by the importance of fostering strong and meaningful relationships with communities and their members. Notably, this project underscored the notion that housing is much more than a physical structure—it requires integrating Indigenous values, priorities, needs, and ways of knowing, being, and doing into every stage of the process.

One of the most significant insights from the project is the pivotal role of trust and respect in any housing initiative involving Indigenous people and communities. These projects necessitate long-term relationship-building efforts that consistently uphold and maintain mutual respect. This includes ensuring community members feel heard, valued, and integral to the project and respected throughout.

By addressing historic injustices and building new, Indigenous-led solutions, the TDCLT project demonstrates a way forward for land reclamation, permanent affordability, and cultural healing—led by the voices and leadership of Indigenous women.

Conclusion

TDCLT's journey encapsulates both the persistent obstacles and immense promise of Indigenous women-led CLTs as engines of land-back, affordable housing, and community healing. By rooting the project in matrilineal traditions, the Two-Eyed Seeing approach, and authentic engagement with the voices of those most affected, this demonstration charts a path to transformative, generational change. The insights, mechanisms, and community practices seeded here provide a foundational roadmap for replicable, scalable, and resilient housing solutions across Canada and beyond.

Indigenous women have been leaders, conservationists, dwelling builders, gatherers, gardeners, healers and teachers since time immemorial. They are knowledge carriers and sharers and wise teachers. They are the original stewards of the land and caretakers of Mother Earth. Indigenous women had powerful roles in traditional governance models and are expertly poised to take on

the modern roles of the directors of land trusts and to become the leaders in new and innovative, deeply affordable, sustainable, environmentally respectful housing and building using traditional ways of knowing and doing.

The project highlighted that housing should not be developed in isolation but rather as part of a broader strategy that considers aspects surrounding the safety and security of Indigenous women and Two-Spirit people, food security, secure land tenure, community wellness, climate resilience, and cultural values and traditions. In this sense, future projects should explore how these integral aspects of housing can be further incorporated into community- and Indigenous-led projects.

Through the project we have shown that the CLT model is a powerful way for the private sector, NGOs, municipalities, provinces, and the federal government to take real and impactful steps towards reconciliation while addressing one of the most pressing issues in the nation, the housing crisis. Land trusts can be a vehicle for fundamental and generational change.

The seeds that have been planted during this demonstration project have already started to form deep and far-reaching roots. Although there is much work ahead, a strong framework akin to the wigwam frame and a detailed roadmap for the creation steps of the land trust have been born. We feel that the demonstration project has been a great success in laying a beautiful foundation and a Good Way forward for all Indigenous women-led land trusts in Canada. The project has enabled Keepers of the Circle to create a roadmap to land reclamation and land stewardship and for the creation of deeply affordable housing for Indigenous women and their families in the districts of Temiskaming and Cochrane. The project has also given creation to a unique approach to land trust governance with the first steps being taken to include an Indigenous based matrilineal governance model and the inclusion of Indigenous knowledge about the land and housing into all policies and procedures.

The impacts and outcomes of this project are profound and stand as a beacon for community-driven, culturally grounded housing solutions by Indigenous women for Indigenous women. By anchoring land back principles in the TDCLT model, this project pioneers a pathway toward reclamation, reconciliation, self-determination, and enduring generational healing and well-being for Indigenous women, Two-Spirit people, and their families in the districts of Temiskaming and Cochrane.

ⁱ Thistle, Jesse. (2017) “Definitions of Indigenous Homelessness in Canada” Canadian Observatory on Homeless Pgs. 10 -12, Definition-of-Indigenous-Homelessness-Jesse-Thistle.pdf

ⁱⁱ National Indigenous Women’s Housing Network and Keepers of the Circle. (2025) “The Alternative Builds Project: Final Report. How an Indigenous Lens and Local Materials Can Improve Housing for Indigenous Girls, Two-Spirit and Gender-Diverse People in Ontario’s North”. Prepared for the Canadian Mortgage and Housing Corporation.

ⁱⁱⁱ NIWHN & KOC, “The Alternative Builds Project: Final Report”.

^{iv} The term “Two-Spirit” will be used in this report and is meant to honour, respect, and represent all gender-diverse and LGBTQ2S+ people within the Indigenous community

^v NIWHN & KOC, “The Alternative Builds Project: Final Report”.

^{vi} NIWHN & KOC, “The Alternative Builds Project: Final Report”.

^{vii} “Timiskaming, District (DIS) Census Profile, 2021 Census of Population”. www.12.statcan.gc.ca. Government of Canada – Statistics Canada. Retrieved 17 December 2024.

^{viii} Cochrane, District (DIS) Census Profile, 2021 Census of Population”. www.12.statcan.gc.ca. Government of Canada – Statistics Canada Retrieved December 2024.

^{ix} Matachewan First Nation

^x HOME | Timiskaming First Nation

^{xi} Temagami First Nation – BEAR ISLAND, LAKE TEMAGAMI, ONTARIO

^{xii} About Us – Apitipi Anicinapek Nation

^{xiii} Moose Cree First Nation

^{xiv} About | Flying Post First Nation

^{xv} Fort Albany First Nation – Home

^{xvi} Research Insight – North at Home: Understanding housing conditions in Northern Ontario

^{xvii} Research Insight – North at Home: Understanding housing conditions in Northern Ontario

^{xviii} Donaldson J., Wang, D., Escamilla, C. & Turner, A, 109.

^{xix} Donaldson J., Wang, D., Escamilla, C. & Turner, A, 113.

^{xx} Donaldson J., Wang, D., Escamilla, C. & Turner, A, 113

^{xxi} Donaldson J., Wang, D., Escamilla, C. & Turner, A, 111.

^{xxii} Donaldson J., Wang, D., Escamilla, C. & Turner, A, 111.

^{xxiii} Hunter Louttit-Kijekijik, Charlotte, (2025), “Cold and Dispersed: Housing and Homelessness for Indigenous Women and Two-Spirit People in Northeastern Ontario”, Prepared for Keepers of the Circle for the Temiskaming District Land Trust Project.

^{xxiv} Hunter Louttit-Kijekijik, Charlotte citing - Charlotte Hunter Louttit-Kijekijik, “Neha Review Panel Submission”, March 2025.; Donaldson, J., Wang, D., Escamilla, C., & Turner, A. (2025). Municipalities under pressure: The human and financial cost of Ontario’s homelessness crisis. HelpSeeker.; Sarah Law, “Homelessness in northern Ontario has grown 4 times faster than in rest of province: AMO report,” CBC News Thunder Bay: January 14, 2025.

^{xxv} Hunter Louttit-Kijekijik, Charlotte citing - Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, “A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada,” May 2018.; Daniel J. Brant & Catherine Irwin-Gibson, “Urban and Rural Indigenous Housing Plan for Ontario”, Ontario Non-Profit Housing Association: May 2020.; Statistics Canada, “Housing conditions among First Nations people, Métis and Inuit in Canada from the 2021 Census,” online: September 21, 2022.; CMHC, “Urban Rural and Northern Indigenous Housing Strategy: What We Heard Report”, 2023; Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, “A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada,” May 2018.; Daniel J. Brant, Catherine Irwin-Gibson, and Brad Greyeyes, “Urban and Rural Indigenous Housing Plan for Ontario”, Ontario Non-Profit Housing Association: 2022.

^{xxvi} Hunter Louttit-Kijekijik, Charlotte citing - Daniel J. Brant & Catherine Irwin-Gibson, “Urban, Rural, & Northern Indigenous Housing: The Next Step”, Canadian Housing and Renewal Association: April 2019; CMHC, “Urban Rural and Northern Indigenous Housing Strategy: What We Heard Report”, 2023.; Tara Hahmann and Huda Masoud,

“Housing experiences and measures of health and well-being among First Nations people living off reserve, Métis and Inuit: findings from the 2018 Canadian Housing Survey,” Statistics Canada, April 4, 2023.; Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, “A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada,” May 2018.; Daniel J. Brant & Catherin Irwin-Gibson, “Urban and Rural Indigenous Housing Plan for Ontario”, Ontario Non-Profit Housing Association: May 2020.; Marc Garneau, “The Effects of the Housing Shortage on Indigenous Peoples in Canada,” Standing Committee on Indigenous and Northern Affairs, June 2022.; Donaldson, J., Wang, D., Escamilla, C., & Turner, A. (2025). Municipalities under pressure: The human and financial cost of Ontario’s homelessness crisis. HelpSeeker.

^{xxvii} Hunter Louttit-Kijekijik, Charlotte citing Khulud Baig, Kaitlin Schwan, Alex Nelson, RaeChelle-Faith Hamilton, & Stefania Seccia, “Women and Gender-Diverse Peoples’ Housing in Canada – A Regional Portrait of Systemic Issues & Opportunities for Equity”, Pan-Canadian Voice on Women’s Housing: 23 February, 2023.

^{xxviii} Hunter Louttit-Kijekijik, Charlotte, 16.

^{xxix} Hunter Louttit-Kijekijik, Charlotte, 18.

^{xxx} Hunter Louttit-Kijekijik, Charlotte citing - Jayne Malenfant, Alex Nelson, Charlotte Hunter Louttit-Kijekijik, “Everyday Resistance of Gender-Diverse People in Canadian Housing Justice Work”, Journal of Resistance Studies, in-press.; Charlotte Hunter Louttit-Kijekijik, “Neha Review Panel Submission”, March 2025.; Donaldson, J., Wang, D., Escamilla, C., & Turner, A. (2025). Municipalities under pressure: The human and financial cost of Ontario’s homelessness crisis. HelpSeeker74 Khulud Baig, Kaitlin Schwan, Alex Nelson, RaeChelle-Faith Hamilton, & Stefania Seccia, “Women and Gender-Diverse Peoples’ Housing in Canada – A Regional Portrait of Systemic Issues & Opportunities for Equity”, Pan-Canadian Voice on Women’s Housing: 23 February, 2023.; Hivon, O. (2022). Summary Report: Supportive Housing Services in Northern Ontario. Montréal: McGill University.

^{xxxi} Hunter Louttit-Kijekijik, Charlotte, 19.

^{xxxii} Hunter Louttit-Kijekijik, Charlotte citing The Advocacy Centre for Tenants Ontario and Advocacy North, “North At Home”, March 2021.130 Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, “A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada,” May 2018.

^{xxxiii} Hunter Louttit-Kijekijik, Charlotte citing - Northern Policy Institute, “More than Core: Does Northern Ontario Need its own Housing Strategy? Part Two”, online.; Donaldson, J., Wang, D., Escamilla, C., & Turner, A. (2025). Municipalities under pressure: The human and financial cost of Ontario’s homelessness crisis. HelpSeeker; CMHC, “Urban Rural and Northern Indigenous Housing Strategy: What We Heard Report”, 2023.; Temiskaming Hospital, “Resources: Indigenous”, online.; Temiskaming Hospital, “Resources: Basic Needs”, online.; Daniel J. Brant & Catherine Irwin-Gibson, “Urban, Rural, & Northern Indigenous Housing: The Next Step”, Canadian Housing and Renewal Association: April 2019.

^{xxxiv} Hunter Louttit-Kijekijik, Charlotte, 21.

^{xxxv} Hunter Louttit-Kijekijik, Charlotte, 19.

^{xxxvi} Hunter Louttit-Kijekijik, Charlotte, 22.

^{xxxvii} Hunter Louttit-Kijekijik, Charlotte, 23.

^{xxxviii} Thistle, Jesse, 13.

^{xxxix} Homeless on Homelands: Upholding Housing as a Human Right for Indigenous Women, Girls, Two-Spirit, and Gender-Diverse People, Submission to the Federal Housing Advocate on behalf of the National Indigenous Feminist Housing Working Group and Keepers of the Circle, (June 2022) Indigenous-Housing-Claim-June-15-2022.pdf.

^{xl} NIWHN, Homeless on Homelands.

^{xli} NIWHN, Homeless on Homelands.

^{xlii} Final Report | MMIWG.

^{xliii} Calls-Web-Version-EN.docx.

^{xliv} Native Women’s Association of Canada (NWAC), Indigenous Housing: Policy and Engagement Final Report to Indigenous Services Canada (2020) (indigenous-housing-policy-and-engagement--final-report-to-indigenous-services-canada_cover.pdf.

^{xliv} NWAC, 14.

^{xlvi} NWAC, 17.



^{xlvii} NWAC, 18.

^{xlviii} NWAC, 19.

^{xliv} Watts, Vanessa A. B.A. (2006) "Towards Anishnaabe governance and accountability: reawakening our relationships with sacred Bimmadziwin", Trent University, Thesis Master of Arts University of Victoria, 2006. Item – Theses Canada

ⁱ Reawakening of Indigenous matriarchal systems: A feminist approach to organizational leadership - Courtney Defriend, Celeta M. Cook, 2024, Matrilineal Approach | Clan Mothers Healing Village

ⁱⁱ HOME - Mno Aki Land Trust

ⁱⁱⁱ Goettner-Abendroth, Heidi, Matriarchies Are Not Just a Reversal of Patriarchies: A Structured Analysis - Heide Goettner-Abendroth: Matriarchy, 2022, online.

ⁱⁱⁱⁱ Goettner-Abendroth, Heidi, 2022, online.

^{lv} Watts, Vanessa A. B.A., 39

^{lv} Watts, Vanessa A. B.A., 24

^{lvi} This beautiful and powerful idea comes from **Norman Leech**, a renowned and respected Indigenous advocate and the Executive Director of the Frog Hollow Neighbourhood House in East Vancouver Norm-Leech-Bio.pdf. These teachings were shared during several Indigenous Sharing Circles hosted by the Canadian Network of Community Land Trusts.

^{lvii} For privacy and confidentiality, the full names of the members are not disclosed. Consent and permission for the sharing of their names could not be obtained from all members prior to the submission of this case study.

^{lviii} Mino M'shki-hi Indigenous Health Team

^{lix} Home - Aboriginal Peoples Alliance Northern Ontario

^{lx} Ontario Aboriginal Housing Services (OAHS)

^{lxi} smoke architecture, Oshkaabewis Engineering & Consulting

^{lxii} ONE BOWL | First Nations Housing Boréal Homes Northern Ontario

^{lxiii} Home - Rural Development Network - Rural Development Network

^{lxiv} Leading Clean Energy Company in Canada | Solar Share

^{lxv} Keepers of the Circle and the National Indigenous Women's Housing Network (2025) "*The Alternative Builds Project: Final Report*."

^{lxvi} Keepers of the Circle and the National Indigenous Women's Housing Network (2025), "*The Alternative Builds Project: Final Report*".

^{lxvii} Keepers of the Circle and the National Indigenous Women's Housing Network (2025), "*The Alternative Builds Project: Final Report*".

^{lxviii} Resource Centre - Canadian Network of Community Land Trusts, Thirteen Grandmother Moons – Our Stories, The Thirteen Moons Teaching Cycle - Durham College, online.



References

1. Thistle, Jesse. (2017) "*Definitions of Indigenous Homelessness in Canada*" Canadian Observatory on Homeless, Definition-of-Indigenous-Homelessness-Jesse-Thistle.pdf.
2. National Indigenous Women's Housing Network and Keepers of the Circle. (2025) "*The Alternative Builds Project: Final Report. How an Indigenous Lens and Local Materials Can Improve Housing for Indigenous Girls, Two-Spirit and Gender-Diverse People in Ontario's North*". Prepared for the Canadian Mortgage and Housing Corporation.
3. "Timiskaming, District (DIS) Census Profile, 2021 Census of Population".
4. Cochrane, District (DIS) Census Profile, 2021 Census of Population".
5. Donaldson J., Wang. D., Escamilla, C. & Turner, A (2025). "*Municipalities Under Pressure: The Human and Financial Cost of Ontario's Homeless Crisis*", The Association of Municipalities of Ontario (AMO). HelpSeeker. Documents | HubSpot.
6. Hunter Louttit-Kijekijik, Charlotte, (2025), "*Cold and Dispersed: Housing and Homelessness for Indigenous Women and Two-Spirit People in Northeastern Ontario*", Prepared for Keepers of the Circle for the Temiskaming District Land Trust Project.
7. Charlotte Hunter Louttit-Kijekijik, "Neha Review Panel Submission", March 2025.
8. Sarah Law, "Homelessness in northern Ontario has grown 4 times faster than in rest of province: AMO report," CBC News Thunder Bay: January 14, 2025.
9. Hivon, O. (2022). Summary Report: Supportive Housing Services in Northern Ontario. Montréal: McGill University
10. Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, "*A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada*," May 2018.
11. Daniel J. Brant, Catherine Irwin-Gibson, and Brad Greyeyes, "*Urban and Rural Indigenous Housing Plan for Ontario*", Ontario Non-Profit Housing Association: 2022.
12. CMHC, "*Urban Rural and Northern Indigenous Housing Strategy: What We Heard Report*", 2023.
13. Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, "*A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada*," May 2018.
14. Daniel J. Brant & Catherin Irwin-Gibson, "*Urban and Rural Indigenous Housing Plan for Ontario*", Ontario Non-Profit Housing Association: May 2020.
15. Statistics Canada, "*Housing conditions among First Nations people, Métis and Inuit in Canada from the 2021 Census*," online: September 21, 2022.
16. CMHC, "*Urban Rural and Northern Indigenous Housing Strategy: What We Heard Report*", 2023
17. Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, "*A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada*," May 2018.
18. Daniel J. Brant, Catherine Irwin-Gibson, and Brad Greyeyes, "*Urban and Rural Indigenous Housing Plan for Ontario*", Ontario Non-Profit Housing Association: 2022.
19. Daniel J. Brant & Catherine Irwin-Gibson, "*Urban, Rural, & Northern Indigenous Housing: The Next Step*", Canadian Housing and Renewal Association: April 2019



20. CMHC, “*Urban Rural and Northern Indigenous Housing Strategy: What We Heard Report*”, 2023.
21. Tara Hahmann and Huda Masoud, “*Housing experiences and measures of health and well-being among First Nations people living off reserve, Métis and Inuit: findings from the 2018 Canadian Housing Survey*,” Statistics Canada, April 4, 2023.
22. Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association, “*A For Indigenous by Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada*,” May 2018.
23. Daniel J. Brant & Catherin Irwin-Gibson, “*Urban and Rural Indigenous Housing Plan for Ontario*”, Ontario Non-Profit Housing Association: May 2020.
24. Marc Garneau, “*The Effects of the Housing Shortage on Indigenous Peoples in Canada*,” Standing Committee on Indigenous and Northern Affairs, June 2022.
25. Khulud Baig, Kaitlin Schwan, Alex Nelson, RaeChelle-Faith Hamilton, & Stefania Seccia, “*Women and Gender-Diverse Peoples’ Housing in Canada – A Regional Portrait of Systemic Issues & Opportunities for Equity*”, Pan-Canadian Voice on Women’s Housing: 23 February, 2023.
26. Jayne Malenfant, Alex Nelson, Charlotte Hunter Louttit-Kijekijik, “*Everyday Resistance of Gender-Diverse People in Canadian Housing Justice Work*”, Journal of Resistance Studies, in-press.
27. Khulud Baig, Kaitlin Schwan, Alex Nelson, RaeChelle-Faith Hamilton, & Stefania Seccia, “*Women and Gender-Diverse Peoples’ Housing in Canada – A Regional Portrait of Systemic Issues & Opportunities for Equity*”, Pan-Canadian Voice on Women’s Housing: 23 February, 2023.
28. The Advocacy Centre for Tenants Ontario and Advocacy North, “*North At Home*”, March 2021.130 Indigenous Housing Caucus Working Group, Canadian Housing and Renewal Association.
29. Northern Policy Institute, “*More than Core: Does Northern Ontario Need its own Housing Strategy? Part Two*”, online.
30. Temiskaming Hospital, “*Resources: Indigenous*”, online; Temiskaming Hospital, “*Resources: Basic Needs*”, online.
31. *Homeless on Homelands: Upholding Housing as a Human Right for Indigenous Women, Girls, Two-Spirit, and Gender-Diverse People*, Submission to the Federal Housing Advocate on behalf of the National Indigenous Feminist Housing Working Group and Keepers of the Circle, (June 2022) Indigenous-Housing-Claim-June-15-2022.pdf, online.
32. Native Women’s Association of Canada (NWAC), *Indigenous Housing: Policy and Engagement Final Report to Indigenous Services Canada (2020)* (indigenous-housing-policy-and-engagement--final-report-to-indigenous-services-canada_cover.pdf).
33. Watts, Vanessa A. B.A. (2006) “*Towards Anishnaabe governance and accountability: reawakening our relationships with sacred Bimmadiziwin*”, Trent University, Thesis - Master of Arts University of Victoria, 2006. Item – Theses Canada.
34. Resource Centre - Canadian Network of Community Land Trusts, online.
35. Thirteen Grandmother Moons – Our Stories, online.
36. The Thirteen Moons Teaching Cycle - Durham College, online.
37. Goettner-Abendroth, Heidi, *Matriarchies Are Not Just a Reversal of Patriarchies: A Structured Analysis* - Heide Goettner-Abendroth: Matriarchy, 2022, online.

