

SINGLE; THUS, HOMELESS FOREVER?
INACCESSIBILITY AND PRECARITY OF HOUSING FOR SINGLE INDIGENOUS WOMEN LIVING IN
THE NORTHWEST TERRITORIES: A POLICY REVIEW OF THE LOCAL HOUSING ORGANIZATIONS
(LHOs) TENANT RELATIONS MANUAL – 204 – POINT RATING OF APPLICATIONS

By

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in
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ABSTRACT

In the Northwest Territories (NWT), a point-rate system is administered by the Northwest Territories Housing Corporation (NWT HC) to ensure that households in greatest need for public housing are given priority access. This priority is often given to families with children, persons with disabilities, or seniors. This often leaves non-prioritized populations like single individuals without children limited access to public housing units, and in a state of housing precarity. In the NWT, housing precarity is experienced inter-sectionally; as race, gender, and household composition play a large role in public housing eligibility. Among these at-risk populations, single Indigenous women (SIW) face disproportionate barriers to accessing public housing. This paper argues that barriers to housing access are in part due to colonial, patriarchal, and paternal ideologies that have historically become embedded within housing policy and contributed to the disenfranchisement of SIW in public housing. Through a policy review of the *LHO Tenant Relations Manual – Point Rating of Applications*, this paper will call for gender-specific and cultural-specific policies and programs in order to effectively acknowledge the lived experiences of SIW accessing public housing policy in the NWT.

Key words: Housing Policy; Public Housing; Housing Precarity; Northwest Territories; Indigenous Peoples

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Context

In the Northwest Territories (NWT) public housing is administered by the Northwest Territories Housing Corporation (NWT HC). Currently, there are 2482 public housing units being provided across the territory for a total population of 44,826 (NWT Bureau of Statistics, 2019). The shortage of public housing units has become a growing concern in the six NWT regions (Beaufort Delta, Dehcho, Sahtu, South Slave, Tłı̨chǫ, and Yellowknife). Out of the 33 communities that exist within the territory, approximately 28 rural settlements within these regions are dominated by public housing; it is often the only housing options available in more remote communities in the NWT (Christensen, 2011, p. 92). Local Housing Organizations (LHOs) operate as agents of the NWT and are responsible for the “administration of Public and Affordable Housing” (Northwest Territories Housing Corporation, 2019) while following the policies and practices of the NWT HC. The Housing Corporation is responsible for the monitoring of LHO operations to ensure that the program is being delivered within their policies and procedures. The ‘delivery’ of public housing requires LHOs to allocate public housing units to an applicant based on their housing needs, and “households in the greatest core need” are selected to receive assistance first (Office of the Auditor General, 2006). Out of those populations experiencing the ‘greatest core need’, priority is often given to families with children, persons with disabilities, or seniors (Falvo, 2011, p. 11). This often leaves non-prioritized populations like single individuals without families with limited access to public housing units. As of 2019, it was reported that roughly 31% of units are being allocated to bachelor and one-bedroom units. However, both single women and men still struggle to achieve “independent living” in public housing or private housing (Guirguis-Younger, McNeil, & Hwang, 2014, p. 159). According to The Centre for Northern Families, single women without children in their care often face disproportionate impacts than men; “as only 10% of homeless women ever succeed in escaping homelessness permanently” (Northwest Territories Housing Corporation, 2005, p. 3). In the NWT, approximately 90% of homeless women identify as Indigenous (Christensen, 2011; Schmidt, Hrenchuk, Bopp, & Poole, 2015). Therefore, this data suggests that the scarcity of public units and the prioritization of these units for families with children, seniors, and persons with

disabilities is creating disproportionate impacts on single individuals, especially single Indigenous women.

Introduction

In the NWT, access to public housing is determined by a point-rating system. This point-rate system is operated and managed by the (NWTHC), which is responsible for ensuring “access to affordable, adequate, and suitable housing” by providing several rental programs and services within public housing (Northwest Territories Housing Corporation, n.d). The public housing program that is currently operating in the NWT provides “income-based assistance for residents” in 30 NWT communities, which equates to roughly 2,482 Public Housing units (Northwest Territories Housing Corporation, n.d). The point-rate assessment is administered by LHOs who are responsible for “rating the current accommodation of the applicant household for core-housing need” (Northwest Territories Housing Corporation, 2012, p. 1). Section 2.0 of the *LHO Tenant Relations Manual – 204 – Point Rating of Applications* states that “only the Point-Rating form in the Territorial Housing System (THS) of the NWT Housing Corporation (NWTHC) shall be used by the LHO’s (2012, p. 1) to determine who will receive available public housing units. The policy set forth in the *Tenant Relations Manual* is applicable to all Housing Authorities, Associations, and Divisions of the NWTHC.

The NWTHC provides both non-market (e.g. public housing) and market (e.g. non-subsidized) housing; for example, in the Whati community of the Tłıchǫ Region the Housing Corporation provides “all non-market housing, as well as some market units” (Northwest Territories Housing Corporation, 2020, p. 11). However, public housing is the primary source of housing across the NWT (Christensen, 2011, p. 245). In many small communities public housing is the only source of housing, this in part due to the uneven and remote development of the NWT’s more northern communities (Christensen, 2011, p. 57). However, it is also due to the complex administration of land in the NWT, as large portions of land are still administered by the Crown (federal ownership) and the Commissioner’s (territorial ownership). This often presents "challenges for land management and administration” in the NWT, leaving many communities unable to access standard banking practices to build homes (Government of the Northwest

Territories, n.d). There are 2,482 public housing units in the NWT, and a waitlist of 928 people (Northwest Territories Housing Corporation, 2019; Scott, 2019). Public housing units are in short supply and there are extensive waiting lists for units. The established NWTHC point-rate system decides whom receives those units, and the remaining population could be without homes for decades.

The purpose of the point-rate system is to assess if an ‘applicant household’ is in Core Housing Need – which the NWTHC defines as “households in need that cannot afford or cannot obtain adequate and suitable accommodation, and cannot afford to solve the problem themselves” (Northwest Territories Housing Corporation, 2012, pp. 1-2). As Canada’s main measure of housing insecurity, Core Housing Need has been critiqued for its shortcomings in assessing “the full dimensions” of housing need; such as, hidden homelessness – those who are temporarily living with friends or family, or those in overcrowded accommodations (Wellesley Institute, 2010, p. 16). The multiple complex factors that Core Housing Need fails to acknowledge, has been addressed in literature as ‘precarious housing’. Precarious housing aims to acknowledge and give attention to those who are under-represented and often ‘unseen’ in housing need assessments, such as those affected by; hidden homelessness, overcrowding, substandard housing, core housing need, inadequate housing, annual supply deficit, and unaffordable housing (Wellesley Institute, 2010, p. 4-5). This is not to discount the experiences of those who are visibly homeless, as their access to housing should be equally prioritized. In order for public housing policy to address the needs of SIW other forms of homelessness need to be considered; as women are more at-risk of hidden forms of homelessness (Klodawsky, 2006). By acknowledging housing precariousness in the NWT, public housing policy would have the opportunity to address the un-represented and under-represented populations who are facing housing issues below the surface.

Housing precarity is experienced inter-sectionally in the NWT; as race, gender, and household composition play a large role in public housing eligibility. In 2011 it was reported that roughly 90-95 percent of those visibly homeless were Indigenous (Christensen, 2011, p. 123). In addition, studies suggest that “women were at greater risk of hidden homelessness”, more specifically those who were “single adults” (Christensen, 2011, p.123; Falvo, 2011, p. 8). Single

adults or as discussed in this paper Single Indigenous Women (SIW) are defined as women who are unattached to family and are without children. According to the *Indigenous Housing Policy and Engagement Final Report* by the Native Women's Association of Canada (NWAC) (2019, p. 2), Indigenous women "face gender-specific challenges in securing a safe, stable housing situation for themselves and their families, both on and off reserve". In the same NWAC report, a questionnaire was conducted which asked participants to provide recommendations on how "shelter or transitional housing services" could be improved to meet the needs of Indigenous women, and one of the key themes that arose was that "there is a need for housing for single Indigenous women" (Native Women's Association of Canada, 2019, p. 21). There are dominant normative narratives embedded in historical and current public housing policy that are contributing to the inaccessibility of public housing by single Metis, Inuit, and First Nations women living in the NWT. The normative narratives that will be discussed are: 1) Normative Family; 2) Gender and Vulnerability. The 'normative family' is a narrative that assumes a family consists of two-parents, these parents being a male and a female – the male of the household being the breadwinner of the family (Stoloff, 2004, p. 4). In addition to the gender stereotypes embedded within the 'normative family', perceptions of family within public housing were often used as tools of segregation; prioritizing whites over people colour (Stoloff, 2004, p. 8; McCarty, 2014, p.4). The second narrative of 'gender and vulnerability' is a by-product of the 'family' narrative, as it assumes gendered colonial stereotypes of Indigenous women (Holmes & Hunt, 2017, p. 5). These narratives embedded in the *LHO Tenant Relations Manual – Point Rating of Applications* are characterised in the quote from Melissa Osborne's article *Who Gets "Housing First" Determining Eligibility in an Era of Housing First Homelessness*, as she describes how problematic narratives can create barriers for those accessing housing, as:

"The convergence of organizational factors and cultural expectations produces dual eligibility determination process that mandates applicants provide documented proof of a qualifying status but also that they embody and perform that status in a way that aligns with the staff's normative beliefs about vulnerability and legitimacy"

(Osborne, 2018, p. 404).

In the case of the NWT, requirement categories such as; suitability, adequacy, affordability, income-to-CNIT, and social factors (Victims of Family Violence, Disability, Health, Separated Family, Long-term Resident, Applicants without Arrears) unequally allocate more points to families than single-individuals. This is problematic because it places undue pressure on SIW to 'embody and perform' in order to be determined as eligible. This leaves the determination of 'vulnerability and legitimacy' to staff, who will assess an individual's eligibility based on their own normative beliefs (Osborne, 2018, p. 404). The embedded nature of these narratives of the 'normative family' and 'vulnerability and gender' in the point-rate assessment policy has created eligibility requirements for the people in the NWT that are of unequal design. There is a total of three policies (6.3, 6.26, and 6.27) in the *LHO Tenant Relations Manual – Point Rating of Applications* that are structured in a way that disproportionately allocates more points to families. For example, Section A allocates points to households that have an overcrowding problem. This is an example of the prioritization of the 'normative family', as a single individual who is living alone, unattached to family and without children, would be unable to receive points in this section. Instances of unequal design can also be observed in policy 6.3 and 6.25, where matters concerning lack of basic facilities (e.g. hot/cold running water, bathtub/shower, flush toilet) and health issues aggravated by accommodation are worth a very small number of points. The implications of this framework has a disproportionate impact on Indigenous women, as they are more likely to develop physical health issues due to "lower housing quality, poor physical environment, lower education levels, lower socioeconomic status, fewer employment opportunities, and weaker community infrastructure" (Society of Obstetricians and Gynecologists of Canada (SOGC), 2001, p. 2). By allocating a small number of points to areas that have higher impacts on women, this leads to significant consequences with respects to their physical health and well-being.

Other policies (6.11 and 6.17) are associated with income and rental assessments that have had a history of imposing disproportionate impacts on casual, temporary, and or part-time workers. Concerns regarding inaccurate rental assessments can place an unwarranted burden on SIW, as they are more likely to be unemployed or earn lower incomes (Peters, 2006, p. 319) This

drives narratives of 'gender and vulnerability', as is it forces women to become dependent on income assistance (Arriagada, 2016). This can also be perceived in the language used to describe how points will be distributed among applicants, as the *LHO Tenant Relations Manual – Point Rating of Applications* states that applicants will be “awarded” a certain number of points. This type of language reinforces paternalistic housing policy that underpins Indigenous peoples as subordinates. In the context of SIW, this language not only reinforces their subordination but it maintains a narrative of 'gender and vulnerability' and continues to disenfranchise Indigenous women in housing policy (Native Women's Association of Canada, 2019, p. 12). This narrative becomes apparent again in policy 6.22, which allocates 12.5% of points to issues of family violence. While one must consider the importance of taking into account victims of family violence, allocating a large number of points in this section reinforces stereotypes in Western societies of Indigenous peoples as a “culture of violence” (Kwan, 2015, p. 4). A similar issue of overvaluing points is apparent in policies 6.28 and 6.30, where approximately 27% of the entire point allocations is dedicated to those who do not have previous rental damages/arrears. This is concerning as it downplays barriers that have disproportionate impacts on the physical health and wellbeing of SIWs; as only 2.5% of the point-rate system is dedicated to matters concerning health. This paper will explore these biases and inconsistencies further in its policy review.

Through analysis of the literature that acknowledges the disproportionate pressures faced by single Indigenous women (SIW), it was clear that there was a dearth of literature and policy analysis of on-the-ground practices of public housing eligibility and placement processes in the NWT, Canada. The central question of this research paper responds to this need and asks: What is the relationship between the inaccessibility of northern public housing and the housing precarity experienced by single Indigenous women without children living in the Northwest Territories? The policy review of the *LHO Tenant Relations Manual – Point Rating of Applications* of the NWTHC will identify dominant normative narratives that are embedded in historical and current public housing policy, and will be expanded to include how these normative narratives are contributing to the inaccessibility of public housing by single Metis, Inuit, and First Nations women living in the NWT. This paper explores how these narratives within on-the-ground policy can be damaging, and indirectly perpetuate housing precarity for SIW. It is critical to acknowledge

that the current point-rate system operating in the NWT affects all-women, not just Indigenous women as the system holds generalized “normative beliefs about gender and vulnerability” (Osborne, 2018, p. 404). The point-rate system that is in place will be assessed, and indications of how these structures have disproportionate impacts on SIW will be based on population and housing statistics, and existing literature. Similar to Osborne’s article, the purpose of this paper is to emphasize the importance of considering on-the-ground practices of the housing eligibility and point-rate systems. As well as draw attention to the intersectional experiences faced by SIW seeking housing eligibility. This paper argues that these problematic normative narrative foundations of Canadian public housing are ingrained within current public housing policy of the NWT ,and is evident in its point-rate system. Throughout the policy review of the *LHO Tenant Relations Manua – Point Rating of Applications*, attention will be focused on how these narratives have shaped the point-rate system process, and how they have created disproportionate barriers to public housing for SIW, as they do not “embody and perform” these normative narratives (Osborne, 2018, p. 404).

Throughout the course of this paper, critical feminist theory, intersectional theory, and decolonial theory will be applied to conduct a policy review of the *LHO Tenant Relations Manual - Point Rating of Applications*. These theories will help address the “complex social, historical, economic and legislative issues” that have contributed to the disenfranchisement of Indigenous women in Canadian housing policy (Native Women's Association of Canada, 2019, p. 2). The objective behind critical feminist theory is to eradicate “social and economic inequalities” by using sex and gender to support its analyses (Martin, 2002, p. 3). Intersectional theory will be applied to analyze the inequalities between “social categorizations” of race, gender, sexual orientation, and class. The objective of this theory is to recognize that depending on the race, gender, and class of an individual, they will face a “complexity of prejudices” based on these social categorizations (YW Boston, 2017). Both a critical feminist and intersectional approach will be taken to emphasize the gender and racially specific disadvantages faced by Indigenous women accessing housing in the NWT. In an effort to identify why Indigenous women face these challenges, decolonial theory will be applied identify colonial structures and their oppression of Indigenous women, and to assess the deep inequalities within Eurocentric governance structures

that have contributed to their ongoing disenfranchisement (Noxolo, 2017, p. 342). Understanding and awareness of these three theories is necessary as they are the foundations of this paper.

This paper aims to support the Canadian Institute of Planner's (CIPs) *Policy Statement on Planning Practice and Reconciliation* by co-advocating for "planning policy and legislation that ensures that the rights, knowledge, protocols, and planning methods for Indigenous peoples are respected" (The Canadian Institute of Planners, 2018, p. 5). While also recognizing the importance of "co-creating meaningful planning processes among Indigenous communities and municipalities, regions, provinces, and territories" (The Canadian Institute of Planners, 2018, p. 5). Furthermore, this paper supports the *Indigenous Housing: Policy and Engagement Report* by the Native Women's Association of Canada (NWAC) by addressing the "urgent need for empirical evidence" regarding the over-representation of Indigenous women and girls facing housing insecurity in Canada (Native Women's Association of Canada, 2019, p.13). A review of territorial housing policy supports both objectives set forth by CIPs and NWAC, by ensuring that First Nations, Metis, and Inuit women are made visible across all levels of government, and that their identities are legitimized through their recognition in policy.

History of Public Housing and the "Normative Family" Narrative

All publicly assisted housing is often referenced under the blanket term 'public housing', which specifically refers to housing programs that are funded by the federal government, and in the case of the NWT a large portion of federal funding flows through the NWTHC. In the Canadian context, due to budget cuts, public housing became the responsibility of provincial, municipal, and local jurisdictions (McCarty, 2014, p. 1; Statistics Canada, 2016). In the NWT this created a unique territorial-local relationship because territorial policy regulates programming at the local level. The purpose of public housing programs was to subsidize the "construction and later the ongoing operation and maintenance, of multi-family rental housing properties for low-income families" (McCarty, 2014, p. 1). Public housing was originally created for families, and overtime this created a problematic 'normative family' narrative that became deeply embedded within public housing policy and programming (McCarty, 2014, p. 3). Although McCarty was writing in

the American context, this narrative became a fundamental focal point in Canadian public housing (Prince, 1995, p. 732; Suttor, 2014, p. 152). Notwithstanding the importance of providing housing for low-income families, the emphasis of this narrative in policy and programming becomes problematic; as it is “rooted in an idealistic and paternalistic view of housing the working class” (Stoloff, 2004, p. 4). This means that the criteria to enter public housing was, and still remains grounded in normative beliefs that “families have two-parents” and “the head of household holds a job” (Stoloff, 2004, p. 4). Historically, public housing has been used as a tool for racial segregation; therefore, conceptions of the Canadian ‘family’ were often skewed, prioritizing whites over people of the colour (Stoloff, 2004, p. 8; McCarty, 2014, p.4).

The literature that directly discusses the correlation between the ‘normative family’ narrative of public housing policy in Canada is limited, especially literature that examines the possible implications this has on SIW looking to access housing. The literature discusses the notions of Canadian public housing policies prioritizing “family self-sufficiency and advancement”, but there are very few that acknowledge the on-the-ground implications this has on those looking to access public housing (Prince, 1995, p. 742). Julia Christensen in *Homeless in a Homeland*, interviews Indigenous women in Yellowknife and Inuvik in the Northwest Territories about their housing insecurity and homelessness. One of the women she interviewed, who was single and was seeking access to public housing in the NWT, shared that she “felt doubly judged – for being homeless in the first place, and for not having her children in her care” (Christensen, 2011, p. 249). This response suggests that a normative narrative of ‘family’ still exists within public housing policy and programming. For SIW, being single and/or not having children within your care is the opposite of the normative conception of the ‘all Canadian family’. Carol Bacchi and Joan Eveline (2010, p. 112) assert that “the ideas that policies are productive or constitutive also means attending to the ways in which policies, through their representations of ‘problems’, produce and reinforce categories of people, including ‘women’ and ‘men’”. In the context of this paper, the deeply patriarchal and paternalistic structures embedded within the Northwest Territories public housing policy, attempts to “reinforce categories” of women as mothers and wives (Bacchi & Eveline, 2010, p. 112). For women who do not embody these identities these narratives can have two major impacts in their process of seeking a unit in public housing: first,

women may feel judged and in extreme circumstances may feel pressured to create family in order to access housing; second, this leaves single women unaccounted for in housing policy which results in extremely limited and potentially very negative housing options.

Nick Falvo (2011, p. 11) draws attention to this problematic family narrative at work in his paper *Homeless in Yellowknife: An Emerging Social Change*, that “no single, unattached person” looking for a bachelor or one-bedroom unit “will ever get into a public housing unit”. This statement was specifically directed to the Yellowknife Housing Authority; however, the point-rate system requirements and policies are standard throughout the NWT, as they all adhere to the *LHO Tenant Relations Manual -Point Rating System*. Christensen (2011, p. 249) furthers this discussion and asserts that public housing policy “prioritizes families”, and that combined with the other socio-economic factors (e.g. housing stock shortage, high construction costs) has resulted in “the continued exclusion of single adults”. The *LHO Tenant Relations Manual (204) – Point Rating of Applications* defines a ‘Nuclear Family Group’ as “a couple, with or without children; OR a single parent with one or more children; OR an adult who is at least age 19” (Northwest Territories Housing Corporation, 2012, p. 2). Despite efforts to acknowledge more ‘unconventional’ family compositions, the policy review undertaken in this paper highlights that the point-rate system disproportionately prioritizes families over single adults despite this more inclusive definition of a ‘Nuclear Family Group’. This policy review undertaken with the breadth of the definition of nuclear family as defined by the NWTHC is not to discredit or suggest that families with children should not be prioritized in public housing, but it is evident that the public housing policies and programs are still heavily focused on “providing assistance to low-income families”, and still emphasize how “families must meet certain income standards in order to be eligible” but fail to acknowledge single, gendered, and racialized identities (McCarty, 2014, p. 17). The NWAC (2019, pp. 3-4) assert that, “policies across the continuum of housing consistently fail Indigenous women, whose lived experiences have long been silenced in planning for housing solutions and policies in Canada”. With an aim to fill this gap in the literature, this paper focuses on how SIW are represented in policy elements and on-the-ground practices of public housing placement processes in the NWT, Canada. This paper aims to highlight how this prioritization of the ‘normative family’ has become embedded within the point-rate system and eligibility policy

in the Northwest Territories; in turn, creating barriers to access housing for all single women, and in doing so putting Metis, Inuit, and First Nations women that represent 25% of the population of women in the NWT at an even greater risk of housing precarity (Government of the Northwest Territories, 2016, p. 1).

Relationship Between Housing & Individual Well-Being

The implications of inaccessible housing for those who are housing precarious, those that experience homelessness, hidden homelessness, overcrowding, substandard housing, core housing need, inadequate housing, annual supply deficit, and unaffordable housing (Wellesley Institute, 2010, p. 4-5), can have serious impacts on physical and mental health. The literature strongly supports and has emphasized the importance of “living conditions, and specifically housing or ‘shelter’” as being a “fundamental requirement for health” (Bailie & Wayte, 2006, p. 178). The Commission on Social Determinants of Health acknowledges that housing should be a high priority on any government’s agenda, due to the fact that it is fundamental in improving the health and well-being of people (Marmot, Friel, Bell, Houweling, & Taylor, 2008, p. 1663). For single women seeking eligibility in public housing, it is critical to shed light on the implications insufficient policy and barriers to housing will have on their ongoing health. Marcia Gibson et al (2011) describes both external and internal housing conditions that have large impacts on individual health. In the Northwest Territories, housing effects on health are commonly caused by both internal and external factors. Internal factors are often caused by overcrowding and insecure housing tenure, which can cause mental health problems due to stress over lack of safe and secure housing. The most common external housing effects on health are often due to inadequate housing (e.g. poorly constructed) resulting in poorly heated and ventilated homes which can lead to mould (Christensen, 2011, p. 183) and can result in long term health issues including asthma (Lawrence & Martin, 2001). Both internal and external factors place significant burden and cost on the public health system in the NWT and may or may not require hospitalization, furthering these impacts (Taylor, 2018, p. 2).

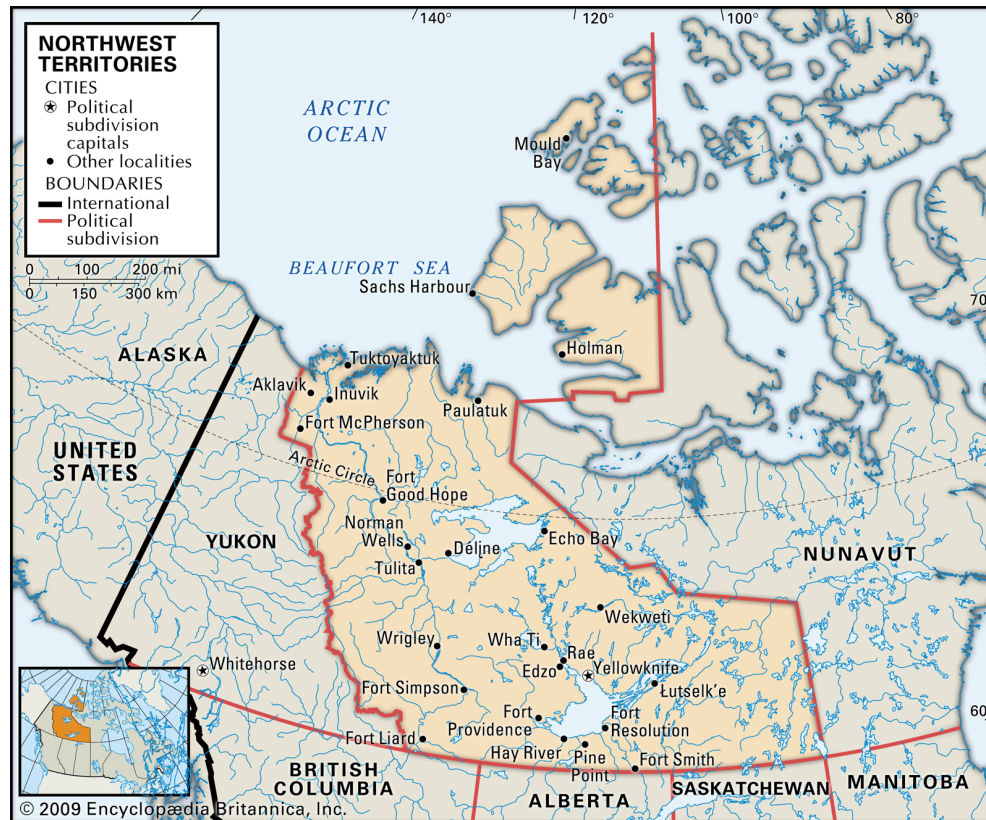
In the Northwest Territories, Indigenous communities are more susceptible to becoming housing precarious, as securing safe, sustainable, and accessible housing is underpinned by marginalization stemming from colonialism (Native Women's Association of Canada, 2019, p. 2). Historic dispossession of Indigenous lands and territories have led to housing conditions that are poorly affecting Indigenous health and well-being (Reading & Wien, 2009, p. 12). Colonialist structures have imposed 'pervasive outcomes' that have disproportionately impacted Indigenous communities: such as, housing shortages, lack of affordable housing, overcrowding, poor quality of existing homes (resulting in excessive mould), food insecurity due to living in remote rural communities, and poor sanitation and waste management (Reading & Wien, 2009, p. 12). There are significant links between housing policy and Indigenous health and home, but most policy clashes with Indigenous homemaking practices (Christensen, 2016, p. 84). Indigenous conceptions of the home extend beyond just the physical structure of a house, and are "closely linked to positive, healthy relationships with family and friends, physical and mental health and well-being, strong cultural ties, and self-determination" (Christensen, 2016, p. 87). The importance of conducting a policy review of the *LHO Tenant Relations Manual – Point Rating of Applications* is grounded in the assertion that "policies regulate and shape social, economic, and cultural components" of society (Oelke, Thurston, & Turner, 2016). Voids within a policy would seem to indicate that the relationship between housing and an individual's well-being becomes precarious. Therefore, if Indigenous peoples are unable to gain equitable access to public housing, then they are unable to achieve their own conception of a 'home', putting their physical and mental health and well-being at risk.

In Canada, Indigenous women are overrepresented in populations of homeless women (Bingham, et al., 2019, p. 2). The point-rate system operating within the NWT is affecting both single non-Indigenous and Indigenous women, although it fails to address the "unique challenges based on ethnicity and systematic racism" that disproportionately affects Indigenous women (Graham, Wallace, Selway, Howe, & Kelly, 2014, p. 1). When SIW are unable to gain equitable access to public housing, they are at greater risk of not only homelessness, but "violence, harassment, and sexual assault" (United Nations, 2019, p. 11; Graham, Wallace, Selway, Howe, & Kelly, 2014; Yerichuk, Johnson, Felix-Mah, & Hanson, 2016). It is evident that relationships

between housing and individual well-being is deeply linked for Indigenous women, as they face disproportionate outcomes to their mental and physical health when they are facing housing precariousness. In the case of the NWT, the deeply embedded 'normative family' narrative within the eligibility process is extremely problematic because it produces a second narrative of 'gender and vulnerability'. These narratives go hand-in-hand as embedded narratives of the normative family, eventually shape the understandings of staff when determining who is truly eligible and vulnerable. According to Osborne (2018, p. 404) although these narratives are "cultural imaginaries, they become concretized when providers desire to see them embodied". Single women may feel pressured to embody and perform a particular identity in order to gain access to public housing, Fran Klodawsky (2006, p. 368) refers to this as employing "informal strategies" such as "staying with friends or engaging with housed men, in order to avoid being on the street or in a shelter". These narratives reinforce assumptions of 'gender and vulnerability' by placing women in these helpless situations, making them more at risk of homelessness. For SIW in the NWT, these narratives can have disproportionate impacts as they are more likely to "experience hidden homelessness" and are often in more "precarious, temporary, transitional or overcrowded housing situations" (Native Women's Association of Canada, 2019, p. 13). For SIW, the *LHO Tenant Relations Manual – Point Rating of Applications* further exacerbates their housing precarity rather than providing a solution to this problem. The policy review of the point-rate system policy in the NWT in this paper aims to identify these problematic areas that either create barriers to housing, or indirectly enforce a dominant narrative on SIW. Additionally, the paper aims to recognize the on-the-ground impacts of the NWT point-rate system, and how the narratives embedded within this framework have created disproportionate impacts on SIW seeking access to public housing.

Demographic Breakdown

Figure 1: Map of the Northwest Territories



(Encyclopedia Britannica, 2009)

In order to effectively understand how the *LHO Tenant Relations Manual – Point Rating of Applications* affects single women and more specifically, how it may affect SIW disproportionately, a contextual understanding of demographics is necessary before diving into the present state of housing in NWT. As of July 2019, it was reported that the NWT population was roughly at 44,826 with Indigenous peoples making up 49.93% of the total population (NWT Bureau of Statistics, 2019). However, if you look closely at the population breakdown between each of the six NWT regions, Indigenous populations are significantly higher than non-Indigenous. For example, in Tłı̄chǫ Indigenous peoples make up roughly 92.62% of the regional population. Within the six identified regions of the NWT (Beaufort Delta, Dehcho, Sahtu, South Slave, Tłı̄chǫ, and Yellowknife), approximately 28 rural settlements within these regions are dominated by public housing (Christensen, 2011, p. 92). This indicates that higher percentages of Indigenous

peoples than non-Indigenous peoples are looking to access public housing in all of these regions excluding the Region of Yellowknife. The Yellowknife Region is the only population that has a higher percentage of non-Indigenous than Indigenous peoples due to Yellowknife being a “cultural, economic, and government services hub” and therefore, many workers within these industries are drawn from outside of the territory (City of Yellowknife, n.d.).

Regional Population Estimates by Sex (refer to Table 2), indicate that females made up 48.62% of the overall NWT population in 2019, with this same dynamic occurring across all six regions of the NWT. The NWT Bureau of Statistics and Statistics Canada do not provide detailed numbers based on the gender makeup of the Indigenous population in and across the NWT. This detailed demographic data is necessary in planning, through housing policy, and allocations to communities of capital, services and program provision. The non-collection and unavailability of data that isolates Indigenous peoples from the general population is extremely problematic, as then Indigenous peoples and non-Indigenous peoples are grouped under a homogenous category. By not acknowledging the gender makeup of Indigenous populations in the NWT this contributes to the absence of women’s accounted for in housing policy (McClain, Doyle, Crawford, & Brigitta, 1984).

Table 1: Regional Population Estimates by Ethnicity (2019) (NWT Bureau of Statistics, 2019)			
Region	Total	Indigenous	Non-Indigenous
Northwest Territories	44,826	22,382	22,444
Beaufort Delta Region	6,783	5,299	1,484
Detcho Region	3,332	2,817	515
Sahtu Region	2,645	1,939	706
South Slave Region	7,370	4,064	3,306
Tłı̨ch̨ Region	2,983	2,763	220
Yellowknife Region	21,713	5,500	16,213

Table 2: Regional Population Estimates by Sex (2019) (NWT Bureau of Statistics, 2019)			
Region	Total	Males	Females
Northwest Territories	44,826	22,301	21,795
Beaufort Delta Region	6,783	3,442	3,341
Detcho Region	3,333	1,826	1,506
Sahtu Region	2,645	1,411	1,234
South Slave Region	7,370	3,835	3,535
Tłı̨chǫ Region	2,983	1,543	1,440
Yellowknife Region	21,713	10,974	10,739

Present State of Housing

In the NWT, roughly 48 percent of residents live in private or public rental housing. In 2009, it was reported that roughly 48% of the population lived in rental housing, 33% of which were public housing (Christensen, 2011, p. 91). In 2018 it was reported that 38% of the NWT was living in social and affordable housing, which is more than double the Canadian average of 13.8% (Statistics Canada, 2019). This indicates that a larger percentage of housing stock is subsidized by the territorial and federal government. Across the NWT, 2,482 public housing units are administered (Northwest Territories Housing Corporation, 2020). Access to public housing in the NWT is limited mainly due to an annual supply deficit, high construction costs, and a lack of adequate funding (Wellesley Institute, 2010, pp. 4-5). Much of the concern surrounding housing access and affordability has greatly revolved around issues of land, labour, and capital. In terms of “land”, there are high construction costs when building and retrofitting housing in the north. Building material needs to be climate-specific to withstand cold temperatures. The high cost of “labour” has prevented new construction of houses and the retrofitting of existing housing. Lastly, support (“capital”) from the federal government to increase housing stock has been in a steady decline (Christensen, 2011, p. 246); this coupled with the lack of individuals wishing to live with Indigenous communities to access credit and other typical Canadian capital arrangements

available through financial institutions. The high demand of housing along with its limited supply has led to increases in government regulation and intervention when determining who has access to public housing. This has created a large demand for public housing resulting in large waitlists, and the implementation of rigid point-rate systems in an attempt to regulate its high demand (Christensen, 2011, p. 247).

Six-month residency requirements and priority lists for vulnerable members of the population (e.g. those with disabilities, seniors, and normative families) are some examples of the regulations currently in place. Six-month residency requirements only deem applicants eligible to apply when they have lived in a community for “at least six months” (Christensen, 2011, p. 247). This means that an applicant cannot put their name on a waitlist until they have completed this requirement. The purpose of this requirement was to ensure that housing was available for those who were in greater need. However, it creates an additional barrier to housing access for those who “are most at-risk of homelessness” (Christensen, 2011, p. 247). According to Christensen (2011, p. 247) this disproportionately impacts women who are victims of family violence, as it prevents women fleeing their current community. For applicants who do not fall under a ‘prioritized’ population, the chances of accessing public housing is extremely slim. For those ‘waiting’ for access, housing becomes more precarious as people are forced to find temporary shelter in the interim and are placed on a waitlist. The waitlists are organized based on need, current housing situation, and qualifying household income (FSC Architects and Engineers, 2009, p. 25). In addition to being placed on the waitlist, applicants are forced to re-apply every six months in order to maintain their position on the list. It was reported in the *2019 Northern Policy Hackathon* that 738 households were on the waiting list for public housing in the Northwest Territories, which is the second largest waitlist after Nunavut (The Gordon Foundation, 2019, p. 6). We would estimate that this number is being grossly under reported, as applicants are forced to reapply every six months and after years of waiting, they simply stop reapplying and remain precariously housed.

Damage arrears are another major factor that plays a role in accessing housing. According to the *LHO Tenant Relations Manual – Point Rating of Applications*, “in order for an applicant with rental/tenant arrears to be placed on a waiting list, and be point-rated, the applicant must

have a valid repayment plan” (Northwest Territories Housing Corporation, 2012, p. 1). An applicant will also be removed from the waitlist and/or will not be allocated a unit until they can “demonstrate a payment history of not less than six months with the LHO/NWTHC” (Northwest Territories Housing Corporation, 2012, p. 1). This issue of arrears present major barriers to accessing public housing in the NWT and will be explored further in this paper’s review of the *LHO Tenant Relations Manual – Point Rating of Applications*.

Access to public housing for single women in the NWT is unavailable yet as, Rose Schmidt et al (2015, p. 6) reports, through her interviews with 61 women who were experiencing homelessness in the NWT, there remains a major need to increase units for single women. In the NWT, there are currently 2,482 public housing units provided across the territory (see Table 3). Roughly 31% percent of these public housing units are dedicated to bachelor and single units, while the other 69% is dedicated to units with 2+ bedrooms (Northwest Territories Housing Corporation, 2019). As mentioned previously, there is an overall lack of housing stock in the NWT, which has resulted in the scarcity of public housing units. In the Beaufort Delta Region, there were roughly 865 units provided in 2009 to serve a population of 6,783 in this region. Over a 10-year period there was only an increase of 29 units, despite a population decrease of 6,953. This small increase in public housing units is due to the -0.7% population decrease between 2009-2019 (NWT Bureau of Statistics, 2019). We could estimate that an out-migration could also be occurring due to the lack of housing stock in the region. Of the 894 public housing units provided in the Beaufort Delta Region in 2019, only 279 units are dedicated to single individuals. In addition, the Beaufort Delta population is approximately 78% Indigenous (see Table 2); therefore, it can be assumed that the lack of bachelor and single-bedroom units would disproportionately affect single Indigenous individuals (NWT Bureau of Statistics, 2019).

Table 3: Public Housing Bedroom Unit Mix by Region

(Northwest Territories Housing Corporation, 2019)

Region	Bachelor	1	2	3	4	5	Total
Northwest Territories	138	638	955	562	163	26	2482
Beaufort	39	240	359	158	77	21	894
Delta							
Nahendeh	7	52	50	26	5		140
North Slave	16	161	266	195	54	2	694
Sahtu		75	106	60	12		253
South Slave	76	110	174	123	15	3	501
*this does not include the NWT HC surplus units							

In the case of women's experiences in accessing housing in the NWT, the women interviewed by Rose Schmidt et al (2015, p. 6) reported that the quality of services provided was "dependent on the compassion of individual staff members", as well as "service provider attitudes that stigmatize and punish rather than support, and the lack of capacity to respond to individual needs rather than simply follow policies" (Schmidt, Hrenchuk, Bopp, & Poole, 2015, p. 7). In this article, problems surrounding a common 'normative narrative' arise in discussions of access to housing and services. As women felt that they had certain "expectations" to achieve that were beyond their "current resources" (Schmidt, Hrenchuk, Bopp, & Poole, 2015, p. 7). This reinforces narratives of 'gender and vulnerability', as women feel that they need to "embody and perform" a status that aligns with the normative beliefs of staff in order to be perceived as eligible (Osborne, 2018, p. 404). It is important to acknowledge that these statements are based on individual experiences with specific housing providers however, this concept of feeling 'judged' as a woman without children when accessing housing services and programs is problematic and a reoccurring theme in existing literature. This feeling of judgement could create disproportionate effects on SIW, as their access ultimately depends on the staff member that is

managing the criteria of the *LHO Tenant Relations Manual – Point Rating of Applications* and are required to assess the vulnerability and overall eligibility of the SIW (Osborne, 2018, p. 404). While women are ‘waiting’ to enter public housing, there is only one option for transitional housing in the NWT, located in Yellowknife, composed of 18 suites and known as Lynn Brook’s Safe Place or Hoti Etsanda Ko (Young Women’s Christian Association, 2020). The other options available are family violence shelters; which are located in Yellowknife, Hay River, Inuvik, Fort Smith, and Tuktoyaktuk (refer to Figure 1). As it can be seen in Figure 1, these locations are incredibly dispersed within the NWT which makes accessing ‘interim’ housing options incredibly difficult. For women who do not have access to a car or have money for public transportation this dispersion of shelter options can put them in greater risk of homelessness. Despite efforts to provide emergency housing, women do not have a sufficient number of options to access transitional and “second-stage” housing (Government of Canada, 2018, p. 25). Definitions of these various types of housing options are discussed in Table 4.

Table 4: Interim Housing Options for Women Waiting for Public Housing in the NWT (Ontario Non-Profit Housing Association, 2015; Government of the Northwest Territories, 2019)	
Emergency Housing	Provides shelter and accommodation for short periods of time and serves people who are homeless, displaced, or who are fleeing violence or abuse.
Family Violence Shelter	An emergency shelter specifically dedicated to women and children experiencing violence at home and are looking for help. It provides a safe and anonymous place to stay, and offers other services such as; safety planning, counselling, and referral services.
Transitional Housing	Offers a bridge between emergency and permanent housing, often for a specified time period. Transitional housing may serve people leaving homelessness, people leaving the corrections system, or families receiving specialized supports.

There is only one emergency housing option that is solely dedicated for single women in the NWT. Other transitional and emergency shelter options are for ‘women and family’, which further limits alternative housing options for single women while they wait for public housing and would need to access other (Government of the Northwest Territories, n.d.), temporary shelter options that are “overcrowded, understaffed, and not always gender-specific” (Schmidt, Hrenchuk, Bopp, & Poole, 2015, p. 1). While waiting for secure housing, single women are exposed to risks of gender-based violence, affecting their mental health, and in extreme cases women have turned to substance abuse to cope with their precarious living conditions (Reading & Wien, 2009, p. 9). Housing precarity manifests differently across race and gender bounds. With approximately 90% of homeless women identifying as Indigenous in the NWT, it is evident that SIW disproportionately face issues of housing precarity (Christensen, 2011; Schmidt, Hrenchuk, Bopp, & Poole, 2015). According to the NWT Bureau of Statistics, in 2019 approximately 19.8% of the total population of the territory were experiencing core housing need (refer to Table 5); which is the second highest report of Core Housing Need (CHN) following Nunavut (Statistics Canada, 2016). A policy review of the *LHO Tenant Relations Manual- Point Rating of Applications* is important, because it will identify voids and acknowledge areas that require review, this will encourage solutions and revisions to these gaps. As mentioned previously, CHN is not an effective measure of assessing housing precarity as it does not take into account hidden homelessness. Moving forward, this paper will only use the term ‘housing precarity’ to describe the housing status of SIW. As housing precarity encapsulates the intersectional experiences of SIW who often face issues beyond just visible homelessness (e.g. hidden homelessness, overcrowding, substandard housing) (Wellesley Institute, 2010, p. 4-5). If policy continues to assess housing issues based on CHN measures that continue to ignore hidden homelessness, then it will continue to produce disproportionate housing outcomes for SIW and silence their lived experiences within housing (McCartney, Herskovits, & Hintelmann, 2018).

Table 5: Housing Problems and Core Need by Region (NWT Bureau of Statistics, 2019)						
Region	Total Households	Not Affordable	Not Adequate	Not Suitable	In Core Need Total	Percent
Northwest Territories	14,729	2,321	2,019	1,167	2,919	19.8
Beaufort Delta Region	2,376	224	332	250	475	20.0
Detcho Region	1,149	129	258	101	310	27.0
Sahtu Region	838	72	195	88	195	23.3
South Slave Region	2,667	298	375	114	365	13.7
Tłıchǫ Region	689	90	282	188	303	44.0
Yellowknife Region	7,009	1,607	577	426	1,270	18.1

Pathways to Housing in Practice

Design and Methods

A mixed method design was (Morse, 2010) conducted over nine months, by gathering both quantitative and qualitative data in order to understand the current state of housing in the Northwest Territories, and to identify the policy responsible for the evaluation methods of who receives public housing in the NWT, *LHO Tenant Relations Manual*) – *Point Rating of Applications*. Quantitative data was collected from Statistics Canada, the Northwest Territories Bureau of Statistics, the Northwest Territories Housing Corporation (NWT HC), and Local Housing Organizations (LHOs). Qualitative data was retrieved online from academic libraries, news articles, and government websites, and by contacting outward facing professionals (OFP) at the NWT HC. Open ended interviews were carried out with OFP from NWT HC and LHOs to understand the current state of housing in the Northwest Territories and gain a more in depth understanding of how the *LHO Tenant Relations Manual – Point Rating of Applications* operates in practice.

These interviews occurred over email, phone, and in-person; field visits to Yellowknife, Northwest Territories took place on October 15th – October 18th, 2019 and February 16th to February 23rd, 2020. The interviews with the OFP established the gaps between NWT HC policy and on-the-ground implementation. There were clear disconnects and a general unawareness from OFP regarding how these on-the ground policies were interacting with public housing applicants; more specifically, the ways this policy was disproportionately impacting SIW. Questions asked to OFPs were based on public information that could be answered within their professional capacity, and their identities were protected throughout the study and paper. This research study followed Ryerson University's Research and Ethics Board (REB) and was exempt from REB review, as it only used publicly available data.

LHO Manual Tenant Relations Manual (Section 204) – Point Rating of Applications

Background

The guidelines and procedures laid out in the *LHO Tenant Relations Manual – Point Rating of Applications* applies to all Housing Authorities, and LHOs are responsible for assessing and calculating each application's points within the point-rate system. This application then places the applicant within the priority ranking for who will receive public housing in the NWT. The applicant needs to complete an application every six months to remain on the wait list. Along with the criteria set forth by the policy, the manual follows the National Occupancy Standard (NOS) set out by the Canada Mortgage and Housing Corporation (CMHC) which "determines the number of bedrooms a household requires given its size and composition" (Northwest Territories Housing Corporation, 2012, p. 2). This criterion sets the on-the-ground policy framework, which assists LHOs in determining the inadequacy of a current applicant's accommodations; these criteria are:

- Minimum of 1 person and a maximum of two persons per bedroom
- Spouses and couples share a bedroom
- Parents do not share a bedroom with children
- Dependents aged 18 or more do not share a bedroom unless living as a couple
- Dependents aged 5 or more of the opposite gender do not share a bedroom

Prior to completing a point-rate application, applicants have to meet 'eligibility criteria'. This means anyone whose current living situation does not meet the NOS, as well as those identified as experiencing 'Core Housing Need' (CHN) are eligible to complete an application of the *LHO Tenant Relations Manual– Point Rating of Applications*. The manual states that it identifies two classifications of CHN, the first being a household that occupies "a crowded or inadequate unit and those who currently pay less than 30% of their gross income for shelter but for whom basic shelter costs for an adequate and suitable unit available in their market would consume 30% or more of their gross income" (Northwest Territories Housing Corporation, 2012, p. 2). The second, is a household that pays "30% or more of their income for shelter costs and for whom an inadequate and suitable unit available in their market area would consume 30% or more of their gross income" (Northwest Territories Housing Corporation, 2012, p. 2). Therefore, any household who is having to pay 30% or more of their gross income either on basic shelter costs (e.g. water, maintenance, electricity), or on the overall cost of a unit qualifies for the public housing point-rate system. The criterion set forth by the NOS overlooks single individuals, as it places significant emphasis on the overcrowding of units. This emphasis reinforces the 'normative family' as it assumes that all applicants will be living with a partner, or with children. This criterion does not address the inadequacy of not having a 'current' accommodation. So, if a SIW who is homeless, unattached to family, and without children the NOS criteria does not explicitly state that her living conditions are inadequate.

Table 5: LHO Tenant Relations Manual – Total Point Value by Section (Northwest Territories Housing Corporation, 2012)	
Section Title	Total Point Value
Section A – Suitability	25 Points
Section B – Adequacy	25 Points
Section C – Affordability	10 Points
Section D – Income	15 Points
Section E – Social Factors	75 Points
Section F – Applicants Without Arrears	50 Points
Grand Total: 200 Points	

Policy Review

In this policy review, the *LHO Tenant Relations Manual – Point Rating of Applications* is divided into six sections (see Table 5). The organizational structure of the document is based upon the categories of the CHN. Each section is allocated a specific number of points: *Section A- Suitability* (6.1-6.4) is worth a maximum of 25 points; *Section B- Adequacy* (6.5-6.10) is worth a maximum of 25 points; *Section C – Affordability* (6.11-6.16) is worth a maximum of 10 points; *Section D – Income* is worth a maximum of 15 points; *Section E – Social Factors* (6.21 – 6.29) is worth a maximum of 75 points; and, *Section F – Applicants Without Arrears* (6.30-6.32) is worth 0 points or 50 points depending on an applicant’s status of arrears. There is a total maximum of 200 points that can be allocated in point-rate system. The manual begins at policy 6 as it is a subsection (section 204) of the greater *LHO Tenant Relations Manual* which provides policies and procedures for LHO staff administering the NWT HC public housing program. The document contains *Appendix A – Applicant Point Rating Form* which provides a breakdown of the allocation of points in each of the six sections. My analysis divides the *LHO Tenant Relations Manual – Point Rating of Applications* into each of its six sections, and focuses primarily on Section A (6.3), Section B (6.8), Section C (6.11), Section D (6.17), Section E (6.21, 6.22, 6.26, 6.27, and 6.28). The purpose behind this decision was to eliminate any policies that do not have points allocated to

them. Under each section I state the policy of focus in a box, and below each box I discuss the purpose of each section and the implications on-the-ground policy has on SIW.

In an attempt to capture potential outcomes for SIW going through the point rate system with differing lived experiences, I created four hypothetical cases of women with different socio-economic limitations. These cases will be referred to as Female One, Two, Three, and Four, refer to Table 6 for their descriptions. The purpose of including these cases was to show the unequal distribution of points for SIW. For Section E, only the maximum amount of points will be allocated to these cases, as an in-depth breakdown of allocation of points is not provide in the *LHO Tenant Relations Manual – Point Rating of Applications*. In addition, all cases will be allocated the same number of points from *Section B* to *Section D* to show the unequal weightage of the point-rate system and the disproportionate outcomes for SIW facing the same adequacy and income barriers. These cases of females and their allocation of points will be discussed after the analysis in each policy section, and I will later elaborate on their outcomes in my conclusion.

Table 6: SIW Case Descriptions	
Name	Description
Female One	<ul style="list-style-type: none"> • No kids • Not Overcrowded • Not experiencing social factors/limitations • Model renter (no arrears)
Female Two	<ul style="list-style-type: none"> • Three Children • Not Overcrowded • Experiencing all social factors • On a repayment plan (has arrears)
Female Three	<ul style="list-style-type: none"> • No kids • Overcrowded • Experiencing social factors/limitations • On a repayment plan (has arrears)
Female Four	<ul style="list-style-type: none"> • No kids • Not Overcrowded • Not experiencing all social factors/limitations • On a repayment plan (has arrears)

Section A – Suitability

25 points =12.5% of available points

6.3 Check the number of bedrooms the applicant household is short of the requirement to the National Occupancy Standard (NOS). An applicant's household has a suitability (overcrowding) problem if they are short one or more bedrooms. The maximum number of points available is 25 points.

The purpose of “Section E- Suitability” is to address issues of overcrowding. As defined in the NOS, any applicant household that is short one or more bedrooms has a suitability problem. Depending on the shortage of bedrooms, an applicant can be allocated up to 25 points. For a single individual this means that they will earn zero points in this section and are unqualified for 12.5% of the points that determine their overall eligibility. The normative ‘family’ narrative that places SIW at a detriment to other families that have children becomes apparent in this section because it suggests that in order for a single individual to be allocated points, they would need to be associated with a nuclear family. Single Indigenous Women (SIW), who often experience higher cases of hidden homelessness (Native Women's Association of Canada, 2019, p. 13) these family-oriented policies insinuate that women would be able to receive points if they engaged in “informal” housing strategies (Klodawsky, 2006). This can place pressure on women to put themselves in dangerous situations, as some women in desperate times, may engage in relationships with housed men in order to gain access to housing (Klodawsky, 2006, p. 368), not because it is a positive situation or relationship for the women to be in. *Section A – Suitability* not only creates disproportionate barriers to housing access for single individuals, but it also places SIW, who are already an at risk population, at even greater risk of homelessness (Native Women's Association of Canada, 2019, p. 2).

Particularly for SIW it is interesting that only suitability is determined by the number of bedrooms in their current accommodation. This is a cultural group who has their own perceptions and standards of suitable housing. The measures of ‘suitability’ presented in Section A are defined by policy that have “largely remained unchanged for over seventy years” in Canada (McCartney, Herskovits, & Hintelmann, 2018, p. 12). Indigenous cultures have varied meanings of ‘home’ that are often implemented through ‘homemaking’ practices defined by physical,

cultural, spiritual characteristics, such as; “positive, healthy relationships with family and friends, physical and mental health and well-being, strong cultural ties, and self-determination” (Christensen, 2016, p. 87). Measures of ‘suitability’ in *Section A* are largely reflective of out-dated policies that overlook Indigenous homemaking practices, which not only detracts SIW but all Indigenous peoples. This is a culturally inappropriate measure.

For policy 6.3, Female Two would be the only applicant who could earn points in this section because she is experiencing overcrowding in her current unit with her three children. She would earn a total of 25 points in this section or 12.5% of the total points in the point-rate system. As for Female One, Female, Three, and Female Four they would earn zero points in this section as they are all unattached to family and without children. The issue ‘normative family’ of the narrative starts to surface in *Section A*, and it will continue to become more apparent throughout the rest of the *LHO Tenant Relations Manual – Point Rating of Applications*. For SIW, who embody this narrative of the ‘family’ progress rapidly in their point accumulation compared to those who are unattached to family, and without children.

Section B – Adequacy

25 points = 12.5% of available points

6.7 If, on Part “A” of the Condition Rating Report, the percentage shown in the box marked “Condition Rating” is less than 60%, award the following points:

50% to 59% (6 points)

40% to 49% (11 points)

39% or less (16 points)

The purpose of “Section B – Adequacy” in the point-rate system, is to determine if the current state of an applicant’s household meets necessary conditions. The *LHO Tenant Relations – Point Rating of Applications* fails to provide a definition of how it defines adequacy. However, *The Right to Adequate Housing Toolkit* (2006) by the United Nations defines elements of adequate housing as “legal security of tenure, affordability, habitability, availability of services, materials, facilities and infrastructure, accessibility, location, and cultural adequacy” (Office of

the United Nations, 2006, p. 4). Under policy 6.7, If an applicant household receives a condition rating less than 60%, they are “awarded” the following points: a rating from 50% to 59% receives 6 points, 40% to 49% receives 11 points, and 39% or less is 16 points. Once condition ratings are collected for every community, these are published in the NWT HC’s Annual Report. Due to the scope of this paper, the Condition Rating Report will not be explored further as it is a separate document/checklist that requires LHO maintenance staff to conduct a walkthrough inspection of applicant’s homes. For policy 6.7 in *Section B – Adequacy*, the cases of Female One, Two, Three, and Four will remain a fixed variable and will receive the highest possible points (16 points or 8% of total). This is to demonstrate that SIW with the same condition ratings are disproportionately affected by the unequal weightage of points in *Section A -Suitability and Section E – Social Factors, and Section F -Applicants Without Arrears – “Good Standing”* (discussed in Section E policy 6.28).

6.8 If the unit Rating Report shows the unit is lacking basic facilities, award the following additional points:

Not hot and cold running water (3 points)

No bathtub or shower (3 points)

No flush toilet (3 points)

Policy 6.8, attributes points to applicant homes if their unit is lacking basic facilities such as; “not having hot and cold running water, no bathtub or shower, and no flush toilet” (Northwest Territories Housing Corporation, 2012, p. 4). For any household who is missing one of these three ‘basic facilities’ they are given 3 points. This rating is insufficient for the level of impact that not having these services has on personal hygiene and overall health and well-being, especially for women. As mentioned previously, existing literature suggests that housing affects health both indirectly and directly (Bailie & Wayte, 2006, p. 178). In the case of women, inadequate housing not only impacts their mental health, but it can also have significant disproportionate impacts on their physical health (Duchesne, 2015). For example, if a unit is lacking all or some of these ‘basic facilities’ outlined by the *LHO Tenant Relations Manual – Point Rating of Applications*, this can create “challenges related to cleanliness and menstruation” for women (Christensen, 2011, p. 177; Duchesne, 2015). These challenges can place women at physical risk as they would have to leave their dwelling to seek these required hygiene facilities at all times of the day. Carolyn

Whitzman (2006, p. 388) asserts that “homeless women are canaries in the coal mine of gendered health concerns”, meaning that homeless women are more susceptible to diseases than non-homeless females, and their male counterparts.

The Society of Obstetricians and Gynecologists of Canada argues that populations of First Nations, Metis, and Inuit women, are more at risk of physical and mental health concerns due to several factors, such as: lower housing quality, poor physical environment, lower education levels, lower socioeconomic status, fewer employment opportunities, and weaker community infrastructure” (Society of Obstetricians and Gynecologists of Canada (SOGC), 2001, p. 2). The lack of basic facilities can have disproportionate impacts on women, and these facilities should have a greater number of points allocated to them in the point-rating system. In 2019 the NWAC conducted a survey women reported that “inadequate sanitation” was a concern in their current housing arrangements (Native Women's Association of Canada, 2019, pp. 20-21). Therefore, it is critical that the *LHO Tenant Relations Manual – Point Rating of Applications* revises policy 6.8 to reflect the importance these facilities have, the significant impacts their absence can have on women’s physical health and recognize the disproportionate impact their absence places on SIW who are housing precarious. For policy 6.8 in *Section B – Adequacy*, the cases of Female One, Two, Three, and Four will remain a fixed variable and will all receive the highest possible points (9 points or 4.5% of the total points). This is to demonstrate that SIW lacking all basic facilities are disproportionately affected by the unequal weightage in *Section A -Suitability*, *Section E – Social Factors* and *Section F -Applicants Without Arrears – “Good Standing”* (discussed in Section E policy 6.28).

Section C – Affordability & Section D – Income-to-CNIT

(10 points + 15 points) 25 points = 12.5% of available points

6.11 An applicant has an affordability problem if they pay 30% or more of their grow household income for shelter costs. Points are given for the severity of the affordability problem (maximum of 10 points).

6.17 The lower the household income, the fewer the options available to applicant households for adequate and suitable housing. Section D gives preference to lower income applicant households by awarding points based on their income (maximum of 15 points).

Both “Section C – Affordability” and “Section D – Income-to-CNIT” for the purposes this paper will be reviewed together, as both Section C & D assess points based on household income. The purpose of *Section C* in the *LHO Tenant Relations Manual – Pont Rating of Applications* is to determine if an applicant has an affordability problem. If an applicant pays 30% or more of their gross household income for shelter costs, they can earn up to a maximum of 10 points; the higher the severity, the higher the points. As for “Section D – Income-to-CNIT”, this section gives preference to lower income applicant households because there are fewer low-income options available in the current housing market. Income-to-CNIT is calculated by comparing an applicant’s household income to the Rental CNIT, a household can earn up to 15 points in this section.

In 2012 the NWTHC announced that they were implementing a new public housing rent scale. The motivation behind this new system was to address concerns of residents and Members of the Legislative Assembly (MLA). The concerns were surrounding the rent scale, and how it needed to be more stable, predictable, and fair so households can budget accordingly and feel secure that public housing tenants were paying similar rates to each other (Government of the Northwest Territories , 2012). Another major concern for residents was that they wanted the “public housing rent scale to address the disincentive to work” (Government of the Northwest Territories , 2012). The disincentive to work manifested due to a bias against employment income that was embedded in the previous rent-scale framework. Residents who earned extra income were being charged significant rent increases, which deterred people from wanting to take promotions, or enter jobs that paid higher salaries. These elements of extra income may not have been consistent and thus the tenant was put into a precarious situation as their rent would have gone up but their income did not remain at the higher level, or in some cases they would be removed from the public housing unit, and there were no other housing options available either in their community or region that they wished to remain in. The NWTHC’s efforts to combat these

issues by implementing a new rent-scale was a good effort, but several years later it seems that issues regarding unequal rental assessments have not improved.

In February 2020, a MLA in the NWT voiced their concerns to Northern News Services over the current public housing rental assessments, as LHO's have been calculating tenant rental rates based on their tax returns (T4's) from the previous year. They argued that this current system disproportionately affects residents who are temporarily, seasonally, and or casually employed (Pearce, 2020). Similarly, in August 2019 the Mayor of Ulukhaktok, Laverna Klengenberg, voiced her disapproval of the NWT HC's current rental assessments as she felt that they created a "barrier to stable housing in her community" (Pearce, 2020). She wrote to a local news source that "in a small community where work is scarce and (jobs are) few and far between, or not full-or part-time permanent, and yet they are charged a monthly amount as if they have a full time permanent job" (Pearce, 2020). For single individuals who do not have another source of income, and who may be experiencing various levels of part-time or temporary employment, rental assessments can increase housing precariousness.

For First Nations, Metis, and Inuit women living in the NWT, issues surrounding housing and employment often have disproportionate impacts (Native Women's Association of Canada, 2019). According to Evelyn Peters (2006, p. 319), Indigenous women are "more likely to be unemployed or to earn lower incomes" than men. Although representations of Indigenous women in management positions have been increasing, they still have higher rates of working in sales and service occupations (Peters, 2006, p. 319) than their male counterparts. In the NWT, roughly 78.3% of non-Indigenous women are employed versus 52.6% of Indigenous women (NWT Bureau of Statistics, 2018). Although the *LHO Tenant Relations Manual – Point Rating of Applications* is making an effort to give preference to lower income households as well as address issues of affordability, the current rent system operating within public housing creates a viscous cycle that makes SIW dependent on public housing and income assistance (Arriagada, 2016). If SIW are receiving unequal rental assessments than higher amounts of their income will be allocated for rent, assuming their remaining income will be for basic necessities (e.g. food, clothing). This leaves minimal income to allocate to their savings, which leaves SIW unable to save for market-housing. This leaves them with no choice but to stay in public housing and rely

on income assistance to make ends meet (Aboriginal Affairs and Northern Development Canada, 2006, p. 23). Although this is beyond the scope of this paper, the rent system created 'disincentives to work' for many public housing tenants; as earning an extra income meant that more money would be charged extra for rent. For SIW, the 'disincentives to work' creates a viscous cycle that systematically oppresses them to remain in low-income positions or to remain unemployed to be able to get the most points to secure public housing. In addition, issues regarding inaccurate rental assessments can place an unwarranted burden on SIW who work temporary or part-time positions. Single Indigenous Women (SIW) are placed in positions of dependence, as they do not have the income support from a partner and/or roommate to assist in monthly payments. According to the Aboriginal Affairs and Northern Development Canada, statistically Indigenous women are more dependent on revenue from government transfers (Arriagada, 2016). This issue of 'dependency' can also manifest itself in personal relationships, where women feel the need to stay in violent relationships because they are dependent on their partner for income and housing (Native Women's Association of Canada, 2019, p. 33).

This dependency is a result of a historically paternalistic housing structure, that has systematically subordinated women and restricted their independence within the housing market. It also reinforces a normative narrative that women need to rely on a man as the sole breadwinner for their survival (Novac, 1990, p. 53). Therefore, for the *LHO Tenant Relations Manual – Point Rating of Applications* to suggest that they will allocate points to affordability issues and to lower income households is contradictory, as the NWTHCs previous rent scale and its current rental assessment perpetuates issues of affordability. *Section C* has good intentions, but local resident and MLA critiques of the current rental assessment suggests that on-the-ground practices of public housing policy need to be reviewed. Moving forward, consideration needs to be given to how inaccurate rental assessments creates disproportionate impacts on SIW and encourages a viscous cycle that oppresses an Indigenous women's ability to live independently within housing. For policy 6.11 in *Section C – Affordability* and policy 6.17 in *Section D - Income to-CNIT*, the cases of Female One, Two, Three, and Four will remain a fixed variable and will all receive the highest possible points (25 points or 12.5% of total). This is to demonstrate that SIW with the same affordability and income barriers are disproportionately

affected by the unequal weightage in *Section A -Suitability, Section E – Social Factors, and Section F -Applicants Without Arrears – “Good Standing”* (discussed in Section E policy 6.28).

Section E – Social Factors

75 points = 37.5% of available points

6.22 To receive points under this criterion, the applicant household must provide written documentation from one of the following: Emergency Shelter, the Department of Health and Social Services, Hospital, Medical Center or the RCMP. Proof of having obtained an Emergency Protection Order within the previous 12 months would also be sufficient documentation (maximum is 75 points).

The purpose of “Section E – Social Factors” is to address more qualitative considerations in the *LHO Tenant Relations Manual – Point Rating of Applications* such as; age of application/time on waiting list, victims of family violence, disability, health, separated family, two or more nuclear family groups in a unit, and long term resident in good standing. In total applicants can earn up to 75 points in *Section E*, with “Victims of Family Violence” (section 6.22) and “Disability” (section 6.23) worth 25 points each. This particular section of the *LHO Tenant Relations Manual – Point Rating of Applications* raised concerns, as the allocation of points appears disproportionate. The manual does not provide a definition of ‘family violence’ but according to the Royal Commission on Aboriginal Peoples it “relates to the abuse of power within the family dynamic including those relationships which are dependent and built upon trust” (Kwan, 2015, p. 1). In Canada, Indigenous women are three times more likely to experience violence than non-Indigenous women (Kwan, 2015). Roughly 12.1% to 91.1% of all Indigenous women in Canada experience some level of domestic violence (Brownridge, 2003). More specifically, other research suggests “by the age of 16, 51% of Indigenous women will experience some form of sexual assault, and 27% will experience some form of physical assault” (Royal Commission on Aboriginal Peoples, 1996). It is understandable why the *LHO Tenant Relation Manual – Point Rating of Applications* would allocate a high number of points to this particular section, as it is evident that family violence is a serious issue faced by both Indigenous and non-Indigenous women. In comparison to policy 6.25 “Health – Aggravated by Accommodation”

section, which is worth 5 points (2.5% of the total), the ‘family violence’ section is worth 25 points (12.5%). This is not to suggest that this category is not important, but the significant allocation of points to ‘family violence’ is problematic. It can be interpreted as assuming violence as a ‘sociological characteristic’ of Indigenous communities, and it perpetuates stereotypes in Western societies of Indigenous peoples as a “culture of violence” (Kwan, 2015, p. 4). This large percentage of 12.5% on ‘family violence’ creates a particular narrative within public housing policy that “reproduces gendered colonial stereotypes about Indigenous peoples, especially about Indigenous women”, reproducing a normative narrative (Holmes & Hunt, 2017, p. 5).

The *LHO Tenant Relations Manual – Point Rating of Applications* does not provide a criterion that identifies how LHO staff will allocate points to someone who experiences family violence, it is just determined as a maximum amount of points with no breakdown. Osborne (2018, p. 411) states that for many of the people who are looking to access housing, meeting the requirements of the eligibility form is one concern, but meeting the “cultural expectations of the providers” was another concern; as staff ultimately have “to believe in a person’s vulnerability to support their eligibility. Housing policy is embedded with patriarchal and racialized narratives that still manifest in recent policy and programming. In the case of assessing eligibility, many Indigenous peoples face hesitation as non-Indigenous peoples are often those operating the point-rate system. Williams and Ellison (1996) discuss how it is critical for non-Indigenous service providers to be educated in Indigenous beliefs, traditions, history, and customs (Williams & Ellison, 1996). Without properly educating staff, on-the-ground policy has the potential of perpetuating narratives of ‘vulnerability and gender’ (Osborne, 2018, p. 404). The uncertainty of fitting this normative narrative can be troublesome, especially for SIW who face gender-specific challenges that often make them more at risk of housing precarity and homelessness.

For policy 6.22, the points allocated to each case of SIW will differ largely for Female One and Female Four as they both are not experiencing any form of social limitations. Therefore, they are unqualified in this section and will receive zero points. For Female Two, she will be allocated 25 points each or 12.5% of total points as she is experiencing all social limitations. Despite the fact that all females are experiencing the same adequacy, affordability, and income limitations their total accumulation of points will start to differ dramatically. Thus far, the point

accumulation for each female is: Female One – 50 points, Female Two – 105 points, Female Three – 80 points, and Female Four – 50 points. It is evident that points allocated for family violence have significantly increased the numbers for Female Two and Female Three. It is evident that women who are able to embody and perform the ‘gender and vulnerability’ narrative in this section, are successfully advancing in the *LHO Tenant Relations Manual – Point Rating of Applications*.

6.24 To receive points under this criterion, the applicant household must provide written documentation by medical and/or medical health professionals of physical, sensory, cognitive, intellectual or Learning disability. (maximum 25 points).

- a. *Physical Disability* – Involves a significant loss of mobility, agility, strength, flexibility or coordination
- b. *Sensory Disability* – Involves the senses, and includes blindness or significant vision loss, the inability to speak, and a lack of balance from disorders Vertigo or Meniere’s Disease.
- c. *Cognitive Disability* – A degenerative condition that affects the brain’s ability to process information. It is not present from birth and may include senility.
- d. *Intellectual Disability* – Impacts the rate at which a person develops, learns and or/ remembers. This disability is usually present from birth and may include fetal alcohol syndrome.
- e. *Learning Disability* – affects the way people with average or above average intelligence take in, process and express information

The purpose of policy 6.24 is to identify persons with disabilities. The *LHO Tenant Relations Manual – Point Rating of Applications* defines ‘disability’ by the description outlined by the NWT Council for Persons with Disabilities (NWT CPD), which acknowledges anyone with a physical, sensory, cognitive, intellectual, and learning disability (refer to the box above for descriptions). It is important that the NWT HC acknowledges persons with disabilities as everyone should have equitable access to public housing. However, a void exists within the NWT Council for Persons with Disabilities criteria of ‘disability’, as it fails to acknowledge mental health

disorders (e.g. anxiety, depression). In Canada mental health-related disorders were ranked fourth as the most common ‘disability type’ among First Nations, Metis, and Inuit peoples; women were reported to be “more likely to have pain-and mental health-related disabilities (Hahmann, Badets, & Hughes, 2019).

For SIW, this factor of ‘disability’ is critical to consider because Indigenous women often have higher reports of disabilities than their male counterparts (Hahmann, Badets, & Hughes, 2019). It is notable that the *LHO Tenant Relations Manual – Point Rating of Applications* seeks to prioritize and accommodate differently-abled populations. Despite efforts to acknowledge those within the NWT Council for Persons with Disabilities, the definitions of ‘disability’ differs culturally. According to the *Accessibility and Disability for Indigenous Women, Girls, and Gender Diverse People* (2018) published by the NWAC, Indigenous peoples’ “understanding of wellness is much more expansive than Western conceptions which include physical, emotional, intellectual, and spiritual dimensions” (Quinlan, 2018, p. 5). Therefore, the criteria used to identify disabilities in policy 6.3 is not culturally appropriate, as it does not acknowledge Indigenous “cultural perceptions of disabilities” (Quinlan, 2018, p. 4). The omission of these cultural beliefs is problematic, as it continues to enforce Western normative beliefs on Indigenous peoples.

Local Housing Organizations (LHOs) staff are accustomed to this Western criterion and are responsible for assessing Indigenous applicants with culturally inappropriate standards. These normative beliefs in policy can reinforce ‘gender and vulnerability’ narratives on applicants, making them feel that they have to embody and perform Western beliefs of ‘disability’ (Osborne, 2018, p. 404). So, if a SIW is experiencing a culturally perceived ‘disability’ staff may disregard her lived experiences, leaving her unqualified to earn points in this section. This means that 50% of the population in the NWT are being overlooked in this policy (NWT Bureau of Statistics, 2017, p. 1). As for First Nations and Metis women, rates of disability were roughly 10.5%-8.2% higher than non-Indigenous women (Hahmann, Badets, & Hughes, 2019). Therefore, by not acknowledging traditional definitions of ‘disability’ policy is unable to acknowledge the lived-experiences of Indigenous women, and is unable to provide culturally specific support for these at-risk women (Quinlan, 2018, p. 4). Moving forward, it is critical that

public housing policy acknowledges Indigenous perceptions of ‘disability’, as “regaining one’s connection to Indigenous culture can lead to healing when dealing with mental health and addictions” (Elman, Etter, Fairman, & Chatwood, 2019, p. 2).

For an SIW who is ‘differently-abled’, they could earn a maximum of 25 points in this section or 12.5% of the total points. Despite the large allocation of points, the omission of cultural perceptions of ‘disability’ and support can put them at an even greater risk of homelessness, as there are large gaps between service delivery and social supports in the North. According to the Canadian Research Institute of Women (n.d, p. 2), in many Northern communities “women may need to leave their home communities and travel to a regional hub community” to receive services and supports for their disability. Limited access to services and supports puts SIW at even greater health risks and makes them vulnerable to homelessness, as the location of their public housing application may be in a different community than the supports and services they require for their disability. Due to six-month residency requirements, they would also be unable to place an application in a different community that is in closer proximity to these supports and services. For SIW who are unattached to family and without children, limited access to transportation to take them to and from these services may place them at even greater risks of homelessness. In the case of SIW without a disability, they would be unqualified for this section and would receive zero points in this section.

For policy 6.24, out of the four female cases outlined in Table 6, Female Two and Female Three would be allocated a total of 25 points in this section or a 12.5% of the total points in the point-rate system. Female Two who is single, disabled, with three children, now has a total of 130 points or 65% of the total available points. Female three who is disabled, unattached to family and without children has 105 points or 52.5% of total points. For Females One and Four, their points remain unchanged at 50 points or 25% of total points. This data suggests that females who fall under the normative ‘gender and vulnerability’ narrative throughout *Section E – Social Factors* are accumulating points much more rapidly within the *LHO Tenant Relations Manual – Point Rating of Applications*.

6.26 To receive points under this criterion, family members must be living in separate accommodations because of the lack of accommodation. The same family members must agree that if a unit becomes available, they are able and willing to move and live together (maximum 5 points).

6.27 To receive points under this criterion, it must be confirmed that two or more nuclear family groups occupy a unit **because of a shortage of housing**. The LHO should confirm that each nuclear family group wants separate accommodations. In many situations, where more than one nuclear family group is sharing a unit, the unit is one of the larger units. When one of the nuclear family groups is allocated their own unit, the remaining nuclear family group may be over-accommodated and subject to being transferred to a smaller unit. This should be addressed with all household members (maximum 5 points).

The ‘normative family’ narrative that has been common throughout the *LHO Tenant Relations Manual – Point Rating of Applications*, also arises in policy 6.26 and 6.27 in *Section E*. Both policy 6.26 – *Separated Family – Through Lack of Accommodation*, and policy 6.27 *Two or More Nuclear Family Groups in Unit Out of Necessity*, prioritize normative conceptions of the ‘family’. In policy 6.26, if a family is forced to live separately due to the lack of accommodation then a maximum of 5 points can be allocated to the applicant. For a SIW who is unattached to family and without children, they are unqualified to earn any points in both policy 6.26 and policy 6.27. In policy 6.27, if an applicant is part of a nuclear family and is living with another nuclear family because of a shortage of housing they can earn a maximum of 5 points. This section specifies that if one of the nuclear families has a single adult who is living with them and they do not have their own bedroom, the single adult can receive points if they are seeking out their own unit. Therefore, a SIW would have the ability to earn points in this section but she would have to be living with a nuclear family group in order to be allocated points. The ‘normative family’ narrative arises again in this section because it suggests that in order for a single individual to be allocated points, they need to be associated with a family. Hypothetically, for a woman who does not have a relationship with her family and is looking for a second unit, it is guaranteed that she will not earn 10 points or 5% of the total number of points in policy 6.26 and 6.27. As discussed in previous sections, this prioritization of points for the ‘normative family’ disadvantages SIW in the point-rate system and further perpetuates the inaccessibility of public housing for this

population. In addition, the issue of ‘overcrowding’ is highly over weighted in the point-rate system. *Section A – Suitability* solely allocates a maximum of 25 points or 12.5% of total available points to applicants experiencing issues of overcrowding. Policy 6.26 and 6.27 allocate an additional 10 points to overcrowding. This means that 35 points or 17.5% of total points are dedicated to those who are attached to a nuclear family and are experiencing overcrowding. Moving forward, the *LHO Tenant Relations Manual – Point Rating of Applications* needs to reweight these points as it disadvantages SIW who are unattached to family and do not have children.

For policy 6.26 and policy 6.27, the prioritization of ‘family’ becomes evident in the points accumulated by each of the four female cases. For Female Two, who has an overcrowded unit and has three children, she has the ability to earn an additional 5 points or 2.5% of total available points in this section. In total, Female Four has earned 130 points or 62.5% of total points thus far. For the other females, their points remain the same: Female One – 50 points, Female Three – 105 points, and Female Four – 50 points. Although this increase in points is not significant increase in points for Female Two who is experiencing overcrowding, the point-rate system continues to perpetuate narratives of ‘family’ which is advancing her points much more rapidly than the other three cases of SIW.

6.21 Points are awarded to eligible applicants who have been on the waiting list for an extended and continuous period of time. It is assumed that the residency requirement has already been met (maximum 5 points).

6.28 To be considered a “long term resident in good standing” and receive points under this criterion, the applicant must meet all of the following criteria (maximum 5 points).

In policy sections 6.21 *Age of Application/Time on Waiting List* and policy 6.28 *Long Term Resident in Good Standing*, these criteria are relatively standard. Policy 6.21 specifically allocates points to applicants who have been on the waiting list for an extended period of time; the longer an applicant has been on the waiting list the more points will be allocated to them. The *LHO Tenant Relations Manual – Point Rating of Applications* allocates points based on an increment

of three months. For example, if an applicant has been on the waitlist for three months, they will receive one point. If they were on the waitlist for six months, they would receive two points. In order to earn a maximum of five points in this section, an applicant would have to be on the waitlist for 24 months. Although this is a standard approach to housing, the public housing waitlist requires people to re-apply every six months to guarantee their spot. This is beyond the scope of this paper, but it is worth mentioning that waitlist re-application process is an added layer of complexity to the waitlist process. The NWT HC should consider extending the re-application to every year, or have the application become permanent after so many consistent months. For SIW who are housing precarious or experiencing homelessness, the re-application process can further disadvantage applicants as some people “have no mailbox to receive information about their application status, or to renew their driver’s license, health care etc.” (Northwest Territories Housing Corporation, 2017, p. 24). Single Indigenous Women (SIW), are more likely to experience hidden homelessness and will most likely face greater barriers to accessing information in the public housing application and re-application process. The current application process disproportionately impacts at-risk populations, as people may face barriers to basic public housing applications. Moving forward, the NWT HC should examine alternatives such as; assisting applicants by creating email accounts so they can access information and updates online at public libraries. Another alternative would be to allow mail to be sent and picked-up at community LHO offices, so that applicants whose accommodations are consistently changing, can avoid the hassle of constantly changing their address.

The purpose of policy 6.28 is to allocate points to a resident in “good standing” which means: “someone who has resided in the community for a minimum of ten years prior to their application, with no history of tenant damage or rental arrears and pays rent on a timely basis, no history of upkeep or damage to present/previous accommodations, and their personal habits do not adversely affect the right to ‘quiet enjoyment’ by neighbours” (Northwest Territories Housing Corporation, 2012, p. 9). A ‘community’ in this quote is defined as a place that an applicant has resided in for at least six months. A common theme raised in the *LHO Tenant Relations Manual – Point Rating of Applications* is the issue of rental arrears, policy 6.28 alone makes two references to damage arrears and it is mentioned again in *Section F – Applicants*

Without Arrears – “Good Standing” which alone is worth 50 points or 25% of the application. This inclusion of arrears is understandable, but it is over weighted within the point-rate system. In policy 6.3 of *Section F*, it states that “there are no partial points awarded in this category” and that an applicant will receive “the maximum 50 or 0 points” (Northwest Territories Housing Corporation, 2012, p. 9). Therefore, if an applicant has ever left damage to a unit without the amount of damage being taken into account or rental arrears again without any indication of the level of arrears, they will receive zero points. In addition, policy 6.31 in *Section F* states that “if an applicant has a valid repayment plan they will still earn 0 points” (Northwest Territories Housing Corporation, 2012, p. 9). Rental arrears and evictions have become a growing concern within the NWT, as they have been an influence in pathways to homelessness (Christensen, 2011, p. 212).

Arrears as establishing a pathway to homelessness can be best understood through Christensen’s (2011) interview with Mona, who was in a violent relationship with her husband. Her husband was eventually arrested, and her children were taken away by Social Services. She was told she could no longer stay in her family-sized rental unit in Yellowknife because she no longer qualified in that unit as a single individual. When she was officially evicted, she found out she had debts to pay to the Housing Authority as her unit had been damaged amidst the violence in her home. Although the damage in her home was beyond her control, she would not be allowed to access a public housing unit until her arrears were paid off. Christensen (2011) refers to this as ‘blacklisting’, which means that a certain individual is to be excluded in the eligibility process (Christensen, 2011, p. 257), due to no fault of her own. The issue of rental arrears is standard in all housing, as providers want damages to be fixed, and want to ensure that new residents are able to pay their current rent without any outstanding debts. For women with similar stories as Mona, the high allocation of points to residents with paid off rental arrears creates disproportionate impacts for women as it prevents women from getting back on their feet independently. These restrictions put women at risk of homelessness and/or precariously housed, preventing mothers from gaining custody of their children as Social Services will not allow children to be returned to their parents if they are homeless. So, a woman that experiences violence in her home, has her children taken away due to the violence, is then removed from her

unit as she has no children and then cannot get her children back as she has no home. This is a significant human price that the children and woman are paying due to domestic violence where the male partner is charged and at fault. Single women are then left with the decision to employ informal strategies (e.g. couch surfing) or in extreme cases take their violent partner back (Dej, 2018; Klodawsky, 2006) in order to pay down the arrears debt and/or secure housing.

The NWT HC needs to consider the human impacts of these rigid policies, and how they disproportionately impact applicants based on their family composition and gender identity and reallocate the points within them. Completely excluding people who have arrears, has disproportionately impacted SIW, as they are not only overrepresented in populations of homeless women in the NWT, but they are also more at-risk of gender-based violence which is a contributor to rental arrears (Brownridge, 2003; Bingham, et al., 2019). The NWT HC should give special considerations to SIW as well as others who have experienced these complex social relationships that have led them to incur these damages and debts to their unit. In order for an applicant with rental/tenant arrears to be placed on a waiting list, and be point-rated, the applicant must have a valid repayment plan” (Northwest Territories Housing Corporation, 2012, p. 1). Moving forward, more varied repayment plans should be offered for applicants. Awareness around programs that assist applicants navigate employment plans, employment opportunities, and counselling services should be created. This would enhance financial literacy in communities, and help applicants get back on their feet.

For policy 6.21 and policy 6.28, the impact of damage arrears is evident in the allocation of points to each of the four cases of SIW. For Female One who is described as a “model renter”, she earns 10 points in this section or 5% of total points because she has been on the waitlist for an extended period of time and is in ‘good standing’. Due to the fact that she does not have any damage/rental arrears she also earns an additional 50 points or 25% of total points in *Section F – Applicants Without Arrears – “Good Standing”*. As for the other three women who are not in good standing and do have repayment plans, they earn zero points in this section. This leaves Female One with 110 points, Female Two with 135 points, Female Three with 105 points, and Female Four with 50 points. Female One went from having 50 points entering this section to accumulating an additional 60 points due to her ‘good standing’, this is an overall increase of 30%

for Female One. For the other three cases, although they are all on repayment plans, they are still unqualified to earn points in both of these sections. This allocation of points shows how heavily weighted arrears are within the *LHO Tenant Relations Manual – Point Rating of Applications*, and how rigid policies are regarding repayment plans. Moving forward, the NWTCHC should reweight this particular section and allocate points to applicants who are working towards their repayment plans.

Conclusion

Table 7: Number of Points Allocated to the Four Female Cases				
Policy Sections	Female One	Female Two	Female Three	Female Four
Section A – Suitability (Maximum of 25 points)	0	25	0	0
Section B – Adequacy (Maximum of 25 points)	25	25	25	25
Section C – Affordability (Maximum of 10 points)	10	10	10	10
Section D – Income to- CNIT (Maximum of 15 points)	15	15	15	15
Section E – Social Factors (Maximum of 75 points)	10	60	55	0
Section F – Applicants Without Arrears (50 or 0 points)	50	0	0	0
Grand Total:	110	135	105	50

The *LHO Tenant Relations Manual – Point Rating of Applications* is successful at placing individuals who embody narratives of the ‘normative family’ and ‘gender and vulnerability’. However, it is evident that there is an unequal allocation of points occurring within the point-

rate system which has perpetuated the inaccessibility of public housing for SIW who are unattached to family, and without children. Throughout the analysis of the four female cases, it became evident that family, damage/rental arrears, family violence, and disability were among the most highly weighted sections (refer to Table 7). For Female Two, who had an overcrowded accommodation with three children and was experiencing all of the social factors in *Section E*, she had the highest total of 135 points (67.5%). The reason why her points were not significantly closer to the 200-point total was because she had a repayment plan which earned her zero points in *Section F – Applicants Without Arrears*. Both Female One and Female Three earned almost the same number of points, with Female One earning 110 points or 55% of total points and Female Three earning 105 points or 52.5% of total points. This is an interesting comparison, as Female One is a ‘model renter’ without arrears, without a repayment plan, and without any social limitations. Before being allocated points in *Section F*, Female One only had 60 points; however, the rental arrear points increased her total number of points by 25% at 110 points (refer to Table 7). Unlike Female One, Female Three qualified for each social factor in *Section E*, but ultimately received 105 points because she had a repayment plan and received zero points in *Section F*. Lastly, Female Four had the lowest score of 50 points or 25% of total points because she was not overcrowded, had no social limitations, and had no repayment plan. In the context of this analysis, although all women struggled equally in terms of adequacy, affordability, and income to-CNIT their totals varied greatly, especially between Female Two and Female Four.

The unequal weightage of points is evident when comparing the totals between Female Three and Female One. Female Three is in a highly at-risk situation as she is a victim of family violence and disabled, but she still earns the same number of points as Female One (‘model renter’) who does not have any social factors affecting her. Another example of this unequal allocation of points, is evident with Female Four who is facing severe adequacy, affordability, and income barriers but was only allocated 50 points or 25% of the total points. Therefore, the likelihood of Female Four being granted access to public housing is incredibly slim. Despite the fact that these are hypothetical cases of women, the purpose of these cases is to acknowledge how disproportionate outcomes can make housing even more precarious for SIW. Due to the complexity of outcomes the *LHO Tenant Relations Manual – Point Rating of Applications*

produces it is difficult to provide a definite solution. Moving forward, it is critical that the NWT HC addresses assumptions of the 'normative family' and 'gender and vulnerability' by integrating Indigenous perspectives into all six policy sections. Enforcing Western criteria and social norms on SIW is culturally inappropriate and perpetuates a paternalistic housing structure that contributes to their disenfranchisement in policy. In addition, for SIW who do not embody these identities these narratives can have two major impacts in their process of seeking a unit in public housing: first, women may feel judged and in extreme circumstances may feel pressured to create family in order to access housing; second, this leaves single women unaccounted for in housing policy which results in extremely limited and potentially very negative housing options.

Acknowledging that this revision of policy requires time and effort, this paper recommends that the NWT HC prioritises addressing the following sections: *Section A – Suitability* (Policy 6.3), *Section B – Adequacy* (Policy 6.8), *Section E – Social Factors* (Policy 6.22, 6.26, 6.27, 6.28), and *Section F – Applicants Without Arrears – “Good Standing”* as these particular sections are the most heavily weighted and were responsible for the disproportionate weightage of points in the four case analysis (refer to Table 7). Issues concerning overcrowding in both *Section A – Suitability* (policy 6.3) and *Section E – Social Factors* (6.26 and 6.27) were double counted, and over weighted throughout the *LHO Tenant Relations Manual – Point Rating of Applications*. Overcrowding should only be addressed in one section, and the other remaining sections should be changed to include specific policies that allocate points to single individuals who are unattached to family, as they may not have the ability to temporarily room with family or friends. *Section B – Adequacy* (6.8) and *Section E – Social Factors* (6.24) should include Indigenous perceptions of adequacy and disability, as enforcing Western criteria is culturally inappropriate and not only affects SIW but all Indigenous peoples. An overall re-weightage of points needs to occur within the point-rate system that is more equally distributed among all policies. For example, rental arrears are addressed in both *Section E* and *Section F*. In *Section E*, 50 or 25% of total available points are allocated to rental arrears and excludes peoples who have repayment plans which is unfair, as these people are actively repaying their debts. Moving forward, future research on this topic should explore best-practices in the reweighting of public housing point-rate systems, as this topic area is largely under researched.

Through this policy review it has become apparent that the current structure of the *LHO Tenant Relations Manual – Point Rating of Applications* disproportionately impacts SIW. For Indigenous women and girls, the issue of housing precarity has become a growing concern as women are often overrepresented in these at-risk populations (Native Women's Association of Canada, 2019, p. 2). Recent literature acknowledges that there is an increasing need for housing units for single women in the NWT (Schmidt, Hrenchuk, Bopp, & Poole, 2015, p. 6). In order to address these increasing housing needs for single women, it is vital that their lived experiences be integrated within policy. Failure to do so not only puts women at risk, but it also creates disproportionate impacts for SIW who are more susceptible to homelessness. In the case of SIW, failure to acknowledge their needs in public housing policy reinforces colonial and patriarchal structures, and continues to silence their lived-experiences within housing policy (Native Women's Association of Canada, 2019, p. 3).

Limitations & Recommendations

Due to the time and scope of this paper, I was unable to conduct interviews with Indigenous women in different NWT communities. This is a limitation because “Indigenous women are experts of their own lived experiences and are best suited to deliver recommendations on the housing policies that will impact them” (Native Women's Association of Canada, 2019, p. 2). While acknowledging that this paper was written by a non-Indigenous woman, this policy review seeks to highlight areas of concern in the *LHO Tenant Relations Manual Point Rating of Applications*. This paper identified significant critiques, such as: notions of suitability cause disproportionate barriers to some individuals and limitations actually place SIW at greater risk by forcing them into ‘traditional family forms’ that may not be safe or healthy; eligibility criteria such as ‘disincentive to work’ contribute to reliance on public subsidy and makes it difficult for SIW to save earnings without a partner to contribute to costs; and, ‘good standing’ criteria fail to recognize arrears and damage that may have been caused in a past violent relationship. In order to improve on these inconsistencies within the *LHO Tenant Relations Manual – Point Rating of Applications*, the NWTHC should consider these recommendations moving forward:

- Designating units or increasing units specifically for women, as they often face disproportionate risks of homelessness.
- Re-evaluating rental assessments to accurately reflect the incomes of part-time and temporary workers, as unequal assessments perpetuate dependence on government assistance.
- Create programs that help applicants navigate repayment plans, employment opportunities, and counselling services. This would enhance financial literacy in communities, and help applicants get back on their feet.
- The waitlist reapplication process should be extended to every year, or have the application become permanent after so many consistent months.
- Updates on the status of public housing applications should be accommodated for applicants who do not have access to a mailbox. LHOs should assist applicants in creating email accounts so they can access information and updates online at public libraries. Another alternative would be to allow mail to be sent to and picked-up at community LHO offices so that applicants whose accommodations are consistently changing can avoid the hassle of constantly changing their address.
- Eligibility assessments should investigate other methods of assessing housing issues, as Core Housing Need (CHN) fails to adequately address hidden homelessness. Failing to address hidden homelessness will continue to produce disproportionate housing outcomes for SIW and silence their lived experiences within housing (McCartney, Herskovits, & Hintelmann, 2018).
- Non-Indigenous policy makers and service providers should be educated in Indigenous beliefs, traditions, history, and customs (Williams & Ellison, 1996). Additionally, Indigenous knowledge keepers should be integrated and included in the creation of housing policies and programs in order to provide services that are culturally appropriate for their communities.

By identifying areas that are in need of improvement, the hope is to not only inform the NWT HC but to also guide Indigenous organizations to policies that require their revision. This will ensure the voices of First Nations, Inuit, and Metis women are adequately reflected and

represented in housing policy discussions that affect their communities and individual livelihoods. Moving forward, future research on this topic should include an “intersectoral” and “gender-based approach” that includes the voices of SIW living in different communities in the NWT (Native Women's Association of Canada, 2019, p. 2). Acknowledging the identities of First Nations, Metis, and Inuit women in housing policy is a critical first step. Moving forward, it is essential that their identities are legitimized and made visible through their recognition in policy across all levels of government.

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