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## **Advancing Equitable Housing in Northern and Indigenous Communities: A Case Study of the Northern Village of Pinehouse**

Kelsey Murphy

Master's Thesis in Governance and Entrepreneurship in Northern and Indigenous Areas

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*“The Pinehouse Vision: Pinehouse is a holistic, healthy, self-sustaining community.”*



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## **Abstract**

Affordable housing has been a challenging policy issue since the entrance of colonial policy to the region that is now called Canada. Providing affordable and culturally appropriate housing in Northern Saskatchewan has complex and layered challenges, many of which urban regions and even other rural regions do not face. These challenges include a lack of infrastructure, extreme climates, a low capacity to build and maintain homes, and racist and paternalistic legislation. This research aims to explore the challenges and opportunities for equitable housing in Northern Saskatchewan. The methods used in this research consisted of two phases. The first was a broad scan of equitable housing in Northern Saskatchewan, focusing on energy efficiency, using semi-structured interviews. This initial phase revealed that, in many cases, energy efficiency was not seen as a priority by the first-phase interviewees involved in housing in Northern Saskatchewan due to the overwhelming housing needs. Based on feedback from phase one, the second phase was a case study of housing projects in the Northern Village of Pinehouse, a Metis community of over 1000 people approximately 500 km north of Saskatoon, the largest city in the Province of Saskatchewan. This community is home to many housing projects and developments directed by community members, and many of these projects have focused on energy efficiency and sustainability. This second-phase research consisted of semi-structured interviews with those involved in the housing projects in Pinehouse. The goal of the second phase was to explain the housing outcomes that Pinehouse has produced, learn about their processes for building and implementation, explore what makes these housing projects equitable, advance a deeper understanding of northern housing challenges, and investigate what hinders and enables equitable housing in the northern context. Via the interviews and community engagement, three drivers and three barriers of equitable housing in Pinehouse were revealed. The drivers were community cohesion, self-determination, and proactive planning, and the barriers were interjurisdictional governance, cost, and urgency. These insights led to policy recommendations from the research, as well as directly from the community.





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# 1 Introduction

*“Secure housing is both intrinsically and instrumentally important in the formation and protection of community, belonging, and place in the world. Those whose housing is inadequate, who are forced from their homes, and who are homeless suffer severe personal and social deprivation with both psychological and material impacts.”* (Hohmann, 2013, p. 5)

## 1.1 Overview

Housing is a fundamental human right and an important social determinant of health (Rolfe, et al., 2020). In many countries, the effects of past housing policies instituted by settler governments are felt today. As highlighted in a recent U.N. special report, “Housing conditions for Indigenous Peoples around the world are overwhelmingly abhorrent and too often violate the right to adequate housing, depriving them of their right to live in security and dignity” (U.N., 2019, p. 2.). Canada is no exception to the disastrous and discriminatory housing policies referred to in this report.

Canadian housing policy, both historical and current, has targeted Indigenous Peoples and has been used as a means of assimilation and genocide (McCartney et al., 2018, p. 107). Housing policy was used as a mechanism to displace Indigenous Peoples from their land and to assimilate each unique community’s housing and family structures into a Eurocentric format. “State housing policies,” Hohmann writes, “have consciously been employed, particularly by colonial or imperial state powers, to assimilate, and thus erase, the identities of Indigenous Peoples.” (Hohmann, 2013, p. 189)

In Northern Saskatchewan, many people face housing challenges, and Indigenous communities face disparities in housing quality and availability for several reasons, including climate, remoteness, capacity, lack of funding, costs, colonization, and racist policies enforced by the government of Canada (Finnegan & Coates, 2016). However, in the face of these barriers, many communities are working on their own housing projects. In two phases, this study will explore the factors that enable or hinder equitable housing in Northern Saskatchewan. It will specifically investigate the challenges and successes the Northern

Village of Pinehouse (referred to for the remainder of the thesis as Pinehouse) has encountered when moving forward on numerous housing projects.

## 1.2 Self-Recognition and Placement in the Research

As part of this research, it is important to note that I am a non-Indigenous researcher. My background is Irish and Ukrainian, and my great-grandparents settled in Canada in 1904. I have lived on Treaty Six territory, territories of the ᑭᓴᓴᓴᓴᓴᓴ / nēhiyawēwin (Cree), Niitsítpiis-stahkoiī ᓴᓴᓴᓴᓴᓴ (Blackfoot), ᐃᓴᓴᓴᓴᓴᓴ Nakón maᓴóce (Nakoda), Očhéthi Šakówiŋ (Dakota and Lakota), Dene Suline and the traditional homeland of the Michif Piyii (Metis) in Saskatoon, Saskatchewan my whole life. My father has also lived here his whole life, while my mother grew up and lived in Vancouver on the unceded traditional territories of the xʷməθkʷəy̓əm (Musqueam), Sk̓w̓x̓wú7mesh (Squamish), and səliwətał (Tsleil-Waututh) Nations, until she moved to Saskatoon with my father in 1994. My parents were not taught about the real history of Canada, and only in grades five and six did I start to learn about Treaties in school, and this education often included a whitewashed version of that history. Unlearning the mistaught history and learning the truth will be a lifelong journey. I am very grateful for this opportunity to work with community members from Pinehouse on this research project.

## 1.3 Background

Housing across Canada is in crisis (Sultan, 2023). In addition to the nationwide affordability crisis, there is a housing crisis in Indigenous communities, particularly in northern and Arctic regions (Government of Canada, 2019), due to the many years of colonial policies, like the Indian Act and residential schools, which targeted Indigenous Peoples. This has created a large gap in acceptable housing between Indigenous and non-Indigenous Canadians (Nellas, 2021). To put the housing crisis in Canada in broader perspective, in 2021 the Government of Canada put in place housing outcomes using four housing indicators: core housing need, affordability, adequacy, and suitability. A household is considered to have a core housing need if it spends more than 30% of its income on housing; if it has insufficient bedrooms for its composition or size; if its dwelling is in poor structural condition or lacks basic amenities; and if occupants live in overcrowded conditions (Statistics Canada, 2022). These four

indicators help to determine the extent of housing need in Canada and to identify which households may require housing assistance or interventions to enhance their living conditions.

Statistics Canada (2022) measures these indicators using four different statistical terms to depict tenure—Total tenure, Owner, Renter, and Dwelling—provided by the local government, First Nation, or Indian band. Total Tenure refers to the total number of housing units in an area, such as a city or region. Owner refers to owner-occupied housing units. Renter refers to housing units that are not occupied by the owner, and Dwelling refers to the type of housing unit in which people live: single-family homes, apartments, townhouses, mobile homes. These terms are used in housing and data analysis to understand the distribution of housing tenures and the features of housing units in a region.

However, neither the indicators nor the tenure measurements include farm households and on-reserve households. In 2021, Statistics Canada (2022) noted that, in considering its affordability indicator, 12.7% of homeowners and 27% of homeowners lived in unaffordable housing, yet large groups of people were excluded. Although, in 2021, 7.7% of the Canadian population was in core housing need, “only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need'” (Statistics Canada, 2022, para. 3). Thus, two of four indicators immediately eliminate on-reserve housing and farm households. This omission greatly affects the statistics and their ability to accurately capture the picture of Northern, Indigenous, and rural housing.

Housing is considered suitable if there is appropriate physical space available per person living in the household. The metric of suitability considers, for example, if there are enough bedrooms and the housing meets the National Occupancy Standards (NOS). In 2021, 5.9% of house owners lived in unsuitable housing, compared to 18.9% of renters. The number of people living in dwellings provided by the local government, First Nation, or Indian band considered unsuitable was approximately double that of renters at 37.5%.

The fourth indicator is adequacy. A home is considered adequate if it needs cosmetic or superficial improvements but is considered inadequate if critical and significant

improvements are required, including structural, electrical, and plumbing repairs. In 2021, 5.2% of homeowners lived in inadequate housing, compared to 8% of renters and 39.6% of those living in a dwelling provided by the local government, First Nation, or Indian band. People living in housing provided by local government, a First Nation or an Indian band were six times more likely to be living in inadequate housing compared to the rest of the population (Statistics Canada, 2022).

In 2021 in Saskatchewan, 111,880 people (10.1% of the population) were living in unsuitable housing (across all tenure measurements), and 93,610 people (8.5% of the population) were living in inadequate housing (across all Tenure measurements) (Statistics Canada, 2022). Moreover, in 2021 the number of people living in unsuitable housing and inadequate housing in the dwellings provided by the local government, First Nation, or Indian Band in Saskatchewan were even higher than the country averages, at 42.6% and 43%, respectively. Almost half of this group were in unsuitable or inadequate housing, and this is still not an accurate overall picture, as many people in rural and northern areas were not captured in the affordability and core housing needs categories (Statistics Canada, 2022).

### **1.3.1 Northern Saskatchewan**

Northern Saskatchewan is considered the Northern Saskatchewan Administrative District (NSAD). The NSAD spans about half of the landmass of the Province of Saskatchewan but includes only about 4% of the total provincial population. The 2021 census placed the population of the NSAD at 35,986 people (Planning for Growth North SK, 2021). The NSAD website states that the NSAD encompasses 25 incorporated municipalities, including two Towns, 11 Northern Villages, 11 Northern Hamlets, and the District. The District can be likened to a northern rural municipality (RM), and within the District, there are 11 Northern settlements, 14 resort subdivisions, nine cluster subdivisions, and more than 8,000 leases (Planning for Growth SK, 2022). Additionally, the NSAD includes three other jurisdictions: provincial parks, First Nations, and the Primrose Lake Air Weapons Range. The NSAD is a large land mass with many different communities and populations, making general regional governance an additional policy challenge. According to Finnegan and Coates (2016), approximately 80% of the population in the NSAD is Indigenous (p. 21), and they go on to assert that



Aboriginal communities in the Northern Saskatchewan region have to cope with the costs and consequences of remoteness. These small settlements often lack connectivity to major urban centres, remain resource dependent, lack access to public goods and services, have lower incomes and weak educational outcomes, and often suffer from poorer housing quality and expensive foodstuff. (Finnegan & Coates, 2016, p. 134)

While these challenges exist, there are important reasons that people remain in the North, including family and friends, culture, and connection to land.

### **1.3.2 Pinehouse**

Pinehouse is a primarily Metis community of over 1000 people approximately 500 km north of Saskatoon, the largest city in the Province of Saskatchewan. According to Metis Nation Saskatchewan, a Metis (sometimes written as Métis) person is “a person who self identifies as Metis, is of historic Metis Nation ancestry, is distinct from other Aboriginal peoples, and is accepted by the Metis Nation” (Metis Nation Saskatchewan, 2022, para. 1). The Metis Nation in Canada is a distinct Indigenous group with its own language, culture, shared history, governance, and homeland. Because of this unique history and the colonial history of Canada, Metis rights have often been overlooked and continue to be under-recognized. However, this is changing as Metis people continue to advocate for and reinstate self-government. While a large portion of Pinehouse is Metis, part of what makes Pinehouse a unique community is the mixed backgrounds and cultures in the community.

Unlike many Indigenous northern communities in the north, Pinehouse is not on a reserve. According to Smith et al. (2022, p. 4),

The Municipality of NVP [Pinehouse] is located on Crown Land and so is subject to provincial legislation and permission must be obtained through official channels for changes. However, there is an understanding that while the Saskatchewan government enforces the laws, the community has never extinguished their usufructuary rights.

The authors continue:

Because NVP lacks a legally recognized land-base or signed Treaty, which is a current Metis reality, grassroots diversification is used to support economic development and social programs. The community is working to demonstrate historical and current land use to obtain legal land bases. The connection to the land is foundational for the cultural wellness and economic prosperity of the community.

Because of this vision and community-led development, Pinehouse is home to many housing projects and developments directed by the community itself, and many of these projects have focused on energy efficiency and sustainability. In 2014, Pinehouse Housing Corp. was incorporated because of the importance community leaders perceived in local control of housing. According to the Pinehouse website (para. 1),

Local control of housing is a part of being a holistic family and Pinehouse strives to empower its citizens to own their own homes or have adequate housing so they can raise their children in a healthy environment that is not overcrowded.

The website (para. 4) also emphasizes that “housing is central to individual pride” and that “having adequate housing facilitates independence, accountability and responsibility.”

There is a network of stakeholders involved in housing at Pinehouse: The Northern Village of Pinehouse, Pinehouse Housing Corp, Pinehouse Business North (PBN) Construction, and Kineepik Metis Local #9. The community manages and owns these and other for-profit and non-profit organizations with the goal of providing the supports that the community needs. According to Smith et al. (2022, p. 1), “To successfully deliver these supports, NVP’s leadership recognizes the need to integrate Western business practices and Indigenous ways of knowing, being, and doing.” This effort by the community creates an environment that is a unique example of the successful provision of housing (and other programs and services) in Northern Saskatchewan.

## **1.4 Research Objectives**

Research objectives and outcomes were co-developed with members of the Pinehouse community. The objectives of this research were: 1) to explore equitable housing in Northern Saskatchewan and, more specifically, to explain the outcomes from the housing projects in Pinehouse; 2) to learn about the housing project process and how it is implemented; to advance a deeper understanding of community-specific northern housing challenges and enablers of equitable housing; and 3) to explore pathways to equitable housing in Indigenous communities. To accomplish these objectives, this research was completed in two phases. Phase one addressed the research question—What factors enable or hinder equitable housing in northern and Indigenous communities in Northern Saskatchewan? And Phase two

addressed the question—What explains the development of equitable housing projects in the Northern Village of Pinehouse?

### **1.5 Organization of the Thesis**

To address these research questions, the research examines the processes Pinehouse uses in providing housing for its community. This thesis is presented in six chapters. Chapter One is the introduction. Chapter Two presents a review of the published literature. Chapter Three outlines the methodology used in this research. Chapter Four presents the results from the case study, and Chapter Five discusses the results in the context of the literature. Chapter Six concludes the thesis.

## 2 Literature Review

*“There are unacceptable gaps in health and social development outcomes between Arctic and northern Indigenous peoples and most other Canadians. The poor health outcomes in the region are directly linked to both inadequate access to treatment options and to serious social problems, including a critical shortage of housing.” (Canada’s Arctic and Northern Policy Framework, 2019, p. 42)*

### 2.1 Overview of the Literature Review

The literature review chapter first explains the reasoning behind the literature review process, including why papers were included or excluded, and then defines what equitable housing means for the purpose of this research. Finally, it reviews the literature found and chosen and links it to the case study of Pinehouse.

This literature review looks broadly at the literature to date on housing in northern regions and Indigenous communities in Canada, specifically at what factors comprise equitable housing and what factors hinder and enable this type of housing. Relevant databases were queried. This literature review also includes the relevant papers that were used in the research to define equitable housing.

The inclusion criteria for this literature review comprise the following: articles about housing in a northern or Arctic region that explored Indigenous housing; articles that investigated one or more of the following factors—inclusive or social housing, sustainable housing, affordable housing, or self-determination; and any papers recommended to me by community members in Pinehouse. Articles and books were excluded from the literature review if they focused on housing equity in financial terms or if they were not centred in a northern or Indigenous context. However, a few exceptions were made for articles about housing in rural or Indigenous contexts outside Canada or the Arctic countries if they were deemed extremely relevant to the research, especially if they were focused on a remote or rural Indigenous context and encompassed equitable housing with parallels to Pinehouse.

## **2.2 Equitable Housing**

Because equitable housing is a complex multi-dimensional construct that can mean many different things, a review was completed to define aspects of equitable housing. The review was broken down into four key elements that were common and important themes throughout the literature: sustainability, social inclusion and inclusive developments, affordability, and self-determination. The first three themes are all common in the literature, but self-determination is referred to less frequently. However, in the case of housing within a northern and Indigenous context, this theme came through very clearly in the first phase of the research as an important overarching factor in providing equitable housing for northern and Indigenous communities. These four terms were selected in the first phase of the research to help define equitable housing and to refer to the many dimensions that contribute to the construct of equitable housing. When referencing equitable housing throughout the paper, these four factors comprise the definition of equitable housing that is used in this paper.

### **2.2.1 Sustainability**

Sustainability came through strongly in the literature on equitable housing. Pulselli et al. (2007, p. 620) define sustainable housing as buildings that

have the following features: they make the most of energy and material inflows, they supply a part of their energetic need through natural processes, they use renewable and local materials, they have minimal impact on natural cycles (i.e., water cycles), and they belong to their environmental context (resources, landscape, society, history).

Equitable housing is a complex and multi-dimensional construct, and we can see that even one dimension of it—sustainable housing—has many factors that contribute to it.

### **2.2.2 Social Inclusion and Inclusive Developments**

The definitions of social inclusion and inclusive developments are different but interconnected. Both are included in this literature review as they are symbiotic: It is hard to have one without the other, and they are both prevalent in the literature. The UN report titled *Leaving No One Behind* (2016, p. 1) defines social inclusion as “the process of improving the terms of participation in society for people who are disadvantaged on the basis of age, sex, disability, race, ethnicity, and economic and migration status.” As the UN report (p. 1) also

asserts, “Promoting social inclusion requires both removing barriers to people’s participation, including certain laws, policies and institutions as well as discriminatory attitudes and behaviours, and taking active steps to make such participation easier.” While social inclusion is a broader definition that can be applied to areas other than housing, the definition of inclusive development delves more specifically into housing. The term is defined simply by Mitlin (2001, p. 1) this way: “Inclusive developments are those that reach out and are relevant to a high percentage living in the settlement.”

### **2.2.3 Affordability**

There are many definitions of affordability, but in the context of housing, Mitlin (2001, p. 1) provides another simple and succinct definition: “Affordable means that even the poorest can participate in a substantive manner either through subsidy, immediate payments or credit.

### **2.2.4 Self-Determination**

And finally, although it was not as commonly discussed in the standard Eurocentric-housing literature, self-determination is an important concept and right for many Indigenous Peoples and is prevalent within literature related to Indigenous Peoples. Walker (2006, pp. 1, 2) offers this definition:

Self-determination encompasses cultural, economic, political, and legal content and refers to the inherent right of Indigenous peoples to continue governing their own affairs through the reform of relations within the settler state in which they are located. The Draft Declaration on the Rights of Indigenous Peoples, the most influential international covenant on Indigenous rights, firmly asserts the right of Indigenous self-determination in a general sense, but also within the housing and human-service sectors specifically.

## **2.3 Equitable Housing in a Northern Indigenous Context**

An extensive literature discusses one or more of the above definitions of equitable housing. However, few studies investigate equitable housing in an Indigenous context, and even fewer provide insights into Indigenous housing in Northern Saskatchewan. Most of the literature on equitable housing and Indigenous communities examines the Canadian Territories, and research on the northern regions of the provinces often focuses on BC, Quebec, Ontario, and Alberta, with limited research on the Manitoban and Saskatchewan North. In the next section,

I discuss the research that has been done in these northern regions, as well as other relevant regions.

### **2.3.1 The Canadian Territories**

A common thread in the literature on equitable housing in the Territories is the link between dimensions of equitable housing and mental health. The literature demonstrates that housing policies that fail to consider self-determination, social inclusion and inclusive developments, affordability, and sustainability can exacerbate poor mental health outcomes. In a paper investigating housing, health, and cultural safety in northern Canada, Christensen (2016) concludes that housing and health are inextricably linked and that in the communities she examines in the Northwest Territories, policymakers are ignoring the unbreakable bond between people and place. She asserts that policymakers do not recognize and even “actively discourage Indigenous home making and cultural safety” when crafting housing policies. Similarly, in a Statistics Canada (2015) Kohen et al., report on Inuit children’s health and housing, the mental health of Inuit children and youth is directly linked to the quality of their housing. The report maintains that factors like overcrowding or their parents’ dissatisfaction with their housing is directly connected to mental and physical health of Inuit youth. Both these factors reflect the importance of self-determination and inclusive developments in equitable housing and the mental health impacts of their presence or absence.

Two other papers echo the importance of self-determination and inclusive developments in examining the experience of people who have been a part of a rehousing intervention and contrasts this experience with that of people who have been placed on a wait list for housing. One of these articles (Perreault et al., 2022) studies rehousing in Nunavut and investigates how it influences the mental well-being of adults. The other (Riva et al., 2021) explores social housing construction and housing outcomes in Nunavut and Nunavik. Both studies note increased satisfaction from the rehoused participants, including mental health, cultural safety, and physical space improvements. However, both articles also point out that other barriers remain even after rehousing and emphasize that policy needs to consider and even include or be based on Inuit knowledge.

Two final papers discuss the barriers that remain even when people in the Territories are rehoused into more appropriate dwellings. They focus on the mismatch between colonial housing policy and Inuit families. Both Dawson (2006) and Stern (2005) argue that Inuit culture needs to be central in northern housing policy. Contending that colonial or western style housing does not work and leads to poor outcomes for Inuit families, these authors emphasize the need to build specifically for Inuit families and ways of living. All the papers discussed above send a message that cements the importance of self-determination in equitable housing in an Indigenous and Northern context and draw attention to the key role that housing plays in mental health.

One paper addressed barriers to sustainable and affordable housing in the Territories. This paper is a report by the Inuit Tapiriit Kanatami, an organization that aims to represent the 60,000 Inuit that live in Canada. The barriers identified mirror those discussed in the studies above (Christensen, 2016; Kohen et al, 2015; Perreault et al., 2022; Riva et al., 2021; Dawson, 2006; Stern, 2005), including the failure to match funding with the needs of different groups/demographics, the lack of cooperation between government levels, the high cost of home ownership, and the high upfront costs of sustainable/energy efficient buildings. The recommendations made in this report (International Institute for Sustainable Development, 2016) generally were in line with other studies. A final recommendation that stands out from this paper was the suggestion to “document and disseminate best practices in Northern sustainable housing” (International Institute for Sustainable Development, 2016, p. 11). This recommendation stands out for its simplicity and for its compatibility with the goal of the community partners in Pinehouse, who would like to share policy recommendations from this research with the rest of the Province of Saskatchewan.

### **2.3.2 Alaska**

Several papers on housing policy in Alaska and other Indigenous areas of the US (and associated topics) have been published in the last 20 years. A paper published in the US (Empey et al., 2021) studies Indigenous health and poverty across the country and includes insights from Alaska. This study looks broadly at poverty rates across the US, delving into housing and linking it to poverty generally. While housing is not its focus, this paper is important for my research because it speaks to housing affordability and social inclusion in a



way that makes it relevant to housing in Northern Saskatchewan. A second article, a report from the Department of Housing and Urban Development Office of Policy Development and Research (Pindus et al., 2017), broadly assesses the housing needs of Indigenous Peoples in the US, including Alaskans and speaks to the importance of self-determination in an Indigenous housing context. The report asserts that since the *Native American Housing Assistance and Self-Determination Act* (1996) was put into place, improvements have been made because tribes can follow their own direction, and rules that used to confine them have been eased. The authors of this report acknowledge that housing still has a long way to go for Native Americans across the US and that certain regions are in better and worse positions on housing than others. These papers highlight the importance of self-determination and social inclusion within equitable housing in this context.

### **2.3.3 The Northern Regions of Canada's Provinces**

Several studies have published in the last 20 years on the northern regions of Canada's provinces regarding northern housing challenges. They link these challenges to health, wellness, and self-determination based on housing situations.

One study that pertains to Pinehouse's housing interest is focused on equity through design (Larcombe et al., 2020). In this article, students and organizations, both Indigenous and non-Indigenous, come together to propose designs and considerations that must be made to lead to "Dene healthy housing" in preparation for future housing projects and funding applications (p. 4 & 5). The report concludes with topics and questions to consider in housing: (1) Material identity—does the actual physical material the housing is made of connect with the land or is it cold and disconnected? (2) Cultural design integrations—for example, is there space to allow for larger family gatherings and traditional food preparation? (3) Energy independence—Is there suitable access to energy? (4) Food security—Is there room for butchering a whole caribou and is the ventilation able to adequately deal with that or will families be forced to purchase expensive and processed food from the south? (5) Long-term maintenance—How can community members be better included in maintenance processes? The researchers point to long-term maintenance as the primary concern of community members. All five of these considerations have strong links to self-determination,

sustainability, and inclusive developments, as well as to affordability, so the paper is very relevant to the case study of Pinehouse and equitable housing.

The themes of affordability and self-determination are tied together in two articles by Dockstator et al. (2022) and Clatworthy (2009), which both look broadly at poverty, social determinants of health, and community health and wellness. Although housing is not the focus, the topic is woven throughout the article, and most of the recommendations are extremely relevant to the community of Pinehouse and its housing projects. The authors recommend that First Nations and all Indigenous people across Canada should be the ones setting the direction and process for their own community programs. They also note the strong ties to the land and how they need to be incorporated into government funding considerations. As well, they strongly recommend that more funding in general be made available and, at the same time, that strict or narrow requirements for applications need to be eliminated. They conclude that Indigenous Peoples across Canada know what their communities need and how to meet these needs, and narrow funding greatly restricts their efforts and ties them to colonial processes. In the second article, Clatworth (2009) similarly argues that the lack of funding and the current offerings are not nearly enough to solve the challenges faced. He contends that the needs of First Nations housing have been unaddressed for years and that little research has investigated what funding needs to be in place to rectify the housing crisis. Based on 2001 census data and his own research, Clatworth estimates that \$2.8 to 3 billion (CAD) is needed to address First Nations housing issues and that the amount provided is well short of that. Looking at a later timeframe (2000-2004), the author claims that the housing needs in First Nations communities are four to six times greater than the funding/investment provided.

A paper by Optis et al. (2012) also investigates funding challenges but does so by looking at the problem of mould growth in on-reserve homes in Canada, which the authors contend can be attributed to inequitable housing and chronically low funding. The paper links mould growth in on-reserve homes to the housing crisis in Indigenous communities and the veracity of mould in on-reserve homes to the disenfranchisement of Indigenous peoples in Canada, which has led to government dependency. In addition to pointing out funding deficiencies, the authors maintain that these mould issues are also linked to housing that is not appropriate for

the climate and the numerous barriers to homeownership. This argues that there is a lack of research on equitable housing in an Indigenous context and that there are many important and specific aspects of this topic still to explore.

Several papers on housing in northern regions of the provinces explore self-determination. Babajide et al. (2023) published a recent study on the impact of an Indigenous homebuilder's program on youth in northern Manitoba. The Mino Bimaadiziwin Homebuilders postsecondary education pilot project built Indigenous houses in two remote First Nations communities. The authors conclude that community-led programming like this one is the ideal way to improve health and housing. Funding and capacity are again cited as two challenges that need to be addressed for community-led education and housing projects to move forward with maximum success. Another article that discusses the importance of self-determination and funding inadequacies (McCartney et al., 2018), exposes the use of western market-driven metrics to continue to justify western style housing policy implementation for Indigenous communities. The authors stipulate that housing evaluation is used to keep colonial and assimilationist housing policies in place, going so far to even call this strategy a weaponization of housing evaluation used as a means of "direct intervention to assimilate, and tokenism to marginalization" (McCartney et al. 2018, p.117). They conclude with three recommendations: (1) The Canadian Federal government and CMHC must recognize their history and complicity in past assimilation and tokenizing policy; (2) housing evaluation must be based on lived experience of the occupants, including not just physical but also mental, psychological, and social needs and experiences; (3) the Federal government needs to recognize each community's unique housing needs and goals and fund them accordingly.

One final paper written about the northern regions of Canada's provinces explores the issue of housing design and sustainability among the Haila First Nation in B.C. (MacTavish et al., 2012). The authors partnered with the Haila to develop "a culturally appropriate, environmentally responsive and energy-efficient housing type that the Haisla could implement in the future" (MacTavish et al., p. 207). First, the authors explore the housing crisis and then explain the process they used in working with the First Nation and their outcome. The outcome of the paper is a design solution that is intended to be used for future housing funding applications and to produce housing for the First Nation based on community

members' priorities. The problems that the community prioritize include affordability, lack of available housing, durability, housing not made for the region's weather (in this case heavy rain in Kitamaat BC), accessibility for community members with an emphasis on Elders, mould, lack of energy efficiency, lack of large flexible spaces, no cultural aesthetics, not enough space for food preparation, and insufficient outdoor living space. The community also emphasized that energy efficiency and sustainability, social inclusion, and self-determination were all important.

### **2.3.4 Other Rural and Remote Regions of the World**

When I looked at housing for Indigenous communities in other countries, self-determination as a factor in equitable housing came through strongly. One of these papers, (Swenson, 2014) focuses on housing design and also provides insights into rural, affordable, holistic, and Indigenous housing across the US. The authors follow design students that have received an Enterprise Rose Architectural Fellowship. This fellowship is meant to help build relationships between designers and communities, interest designers in affordable housing, and notably teach design students about building housing that does not always follow traditional western architectural rules but rather addresses what the community wants and needs.

Although non-Arctic countries were an exclusion criterion in this research, two pertinent Australian papers were included. Habibis's (2019) article on housing policy in remote Indigenous communities in Australia was extremely relevant. The author emphasizes that remote Indigenous housing is a complex, wicked problem, not easily addressed, arguing that one must look at back at the last 50 years of policy to understand the housing challenges that remote Indigenous communities face today in Australia. Many of these challenges align with those faced by remote Indigenous communities in Canada: the lack of accountability for Indigenous housing by different levels of government, bureaucracy slowing down funding, and a tendency to push homeownership while ignoring the fact that homeownership is not as viable in remote areas as it is in urban areas. This statement in particular mirrored many of the Canadian papers discussed above:

The evidence suggests that services work best when they are adapted to the geographical and cultural context and maximize opportunities for local partnerships and employment of Indigenous people. Our research found a strong preference for

Indigenous management with satisfaction highest when Indigenous people were involved in service delivery (Habisis, 2019, p.19).

A second relevant paper from the Australian context included in this review investigates the relationship between housing, childhood illness, and racism in remote Indigenous communities (Priest et al., 2010). This paper appeared to be one of the few to directly link racism to housing and health and is included because it does so, contending that we cannot address social inclusion and therefore equitable housing without naming racism and addressing it. Other papers allude to the impact of racism but in a more subtle way, citing colonial housing policies. In contrast, Priest et al. (2010) argue that racism has been identified as a key determinant of health for Australian Indigenous Peoples and for minority groups around the world. Much like in the Australian context, racism plays a large part in housing and health disparities in Canada between Indigenous and non-Indigenous peoples (Ahmed et al., 2023).

### **2.3.5 Southern/Urban Indigenous Housing in Canada**

One study was included that does not explore the northern or Arctic context. However, it makes important contributions in housing literature and is connected very deeply to the housing in Pinehouse. As well, it recognizes the need for northern research as a research gap. Gloux (2021) argues that to understand and address the housing crisis fully, the current state of housing conditions in communities must be assessed properly. In this research, housing conditions were determined through in-home assessments, mould inspections, air quality monitoring, and surveying people living in homes in Southern Manitoba in the Roseau River Anishinabe First Nation. The author notes that one study limitation is that only one community was investigated and that this was not in the North, so some barriers that northern communities face are not addressed in the study. This study identifies 72 deficiencies, but more may be identified by northern communities, and the impacts of these deficiencies, for example, defective vapour barrier or exterior doors not sealing/closing, could conceivably have larger negative impacts on houses in northern regions.

Another paper (Monk, 2013) lists similar community problems and priority outcomes, highlighting affordability, sustainability, and social inclusion. The communities this paper addresses are not necessarily northern, but some of them are rural and remote. Still, this paper

is relevant to my research because, like other studies, it argues that a substantial barrier to developing positive housing policy for Indigenous communities is the prevalence of western/colonial housing—the only real option for most Indigenous communities. The author highlights the main priorities of communities that direct their own housing: affordability, places for preparing meals and for gathering, the inclusion of cultural aesthetics, ensuring the building materials are appropriate for the environment, and ensuring the locus of authority remains in the community” (Monk, 2013). The author also notes that far from being unreasonable, these requests are modest and doable.

### **2.3.6 Metis in Northern Saskatchewan**

Overall, this review revealed that there is a lack of Metis specific and off-reserve Indigenous housing research within the published equitable housing research. However, there are two papers from the 1980s and 1990s that did specifically speak to Metis housing in Northern Saskatchewan. A study by Beatch (1995) looked at a 10-year time span (1981-1991) and compared First Nation housing on reserve and Metis housing off reserve. The author found that off-reserve Metis housing is in poorer condition than on-reserve First Nations housing and points to different funding sources from the Provincial and Federal governments as one of the reasons why. The author adds that provincial social housing funding was being cut at the time and that federal funding was not yet widely available in the 1990s, creating gaps in housing quality. While this paper provides good background information, it needs to be updated and may no longer apply to the current situation. Undertaking a similar study today could be helpful. But while it is from some time ago, the paper is still relevant to this research and the context of Metis housing, specifically to understanding the research gap between Metis housing and Inuit and First Nations housing.

The second paper, also several decades old, specifically discusses housing in Metis communities in northern Saskatchewan. Bone and Green (1983) concluded that Metis housing in the early eighties was in poor condition and should not be left in that condition (socially or politically); however, they added that when the government provides housing, the homeowner becomes house poor as they now have a large and complicated home which they are not able to fully care for, as they do not have the income or tools to do so. Their answer is a subsidized maintenance program that would be publicly funded and help northern Metis homeowners to

maintain their homes in the long run. While they note it would be costly in the short term, it would cost taxpayers less in the long term, as homes would last longer with proper maintenance. Although this study is 40 years old, it is still in touch with present-day northern Saskatchewan. It points to the importance of the equitable housing dimensions of affordability and social inclusion/inclusive developments.

In sum, a substantial literature addresses First Nations on reserve and Inuit housing in Canada, which are helpful contexts. However, a gap in the research exists in Northern, Metis, and off-reserve housing across the country, including in Saskatchewan. This lack of research on northern and Metis housing in Saskatchewan extends beyond academia to government. The remaining sections of this thesis will aim to address this gap through an in-depth exploration of the community of Pinehouse and their successes and challenges providing equitable housing. This thesis will provide insights into the gap that currently exists within the northern and Indigenous housing literature.

## 3 Methodology

*“Strengths-based approaches are increasingly recognised as a way to intervene in the powerful operations of deficit discourse. They promote a set of values and practices that foregrounds Indigenous self-determination and celebrates and attends to the resources and capacities of Indigenous people, seeking to support and build on these resources...By focusing on the ‘good stories’, they reframe the expectations and opportunities presented in institutional policies, programmes and interventions ... rendering visible the capability, humanity and diversity of Indigenous peoples.”* (Bryant et al., 2021, p. 1406)

### 3.1 Strengths-Based Research Approach

This research adopts a strengths-based research perspective and framework. The goal was to work as partners with Pinehouse and to accurately represent what the partners would like academic researchers, policymakers, and the public to know about them and their work in providing housing to their community. A strengths-based framework in an Indigenous context “recognizes the capabilities and capacities of Indigenous Peoples.” (Bryant et al., 2021, p. 1405). Bryant et al. (2021) argue that it is essential to avoid a deficits-based approach for several reasons. First, much of the health research about Indigenous Peoples comes from a deficit perspective, framing Indigenous People and their health as a problem to be solved and, notably, a problem that can only be solved by western ideology. Second, deficit-based research often frames Indigenous Peoples as if these deficits are their own doing or as if they are naturally prone to poor health and ignores generations of colonial policy that actively created these deficits. As the authors further point out,

These deficit approaches are often deeply racialised, being produced through ongoing settler-colonial relations that position Whiteness as the norm, and which privilege Western forms of knowledge and ways of living as superior to Indigenous ways of knowing and being. (p. 1406)

Third, this deficit framework and its focus on Western ideology and medicine “serves to hide Indigenous ways of knowing and Indigenous concepts of health and wellness” (Bryant et al., p. 1406). Although the focus of the current study is not on health specifically, we know that housing is a social determinant of health, and that the deficit-based framework has been used



by western researchers to stigmatize Indigenous Peoples in many different research settings, including health and housing.

### **3.2 Methodology**

This research is a case study of the northern community of Pinehouse. A community-engaged research methodology was used. This entailed the researcher building relationships, visiting the community, co-develop questions and outputs, and doing all of that with a strengths-based framework. To build a relationship the researcher was connected to a community member that is key in housing in Pinehouse. After meeting for the first time, the researcher and the community member mutually agreed that this was a research path that both were interested in going down together. They met many times over almost two years to give each other updates and ask questions. A visit to Pinehouse was an important part of the community engaged process. Being able to attend the 11<sup>th</sup> Annual Elders Gathering in Pinehouse enabled the researcher to get to know the community a little more, to connect in person, and, ultimately, to interview community members, all of which contributed to the relationship building. And finally, throughout the process, the community partner provided feedback and direction on the research. This included providing recommendations on who to interview, reviewing and approving the interview questions, and co-developing the outputs. Additionally, the community partner reached out to other community members for feedback when he deemed it necessary or useful. It was very important from the community's perspective that policy recommendations were an output of this thesis. The policy recommendations are in the conclusion, and they come directly from the community.

Using a combination of exploratory qualitative research methodology and community-engagement via semi-structured interviews, the study was broken down into two phases of research. The semi-structured interviews involved a set of prepared questions but allowed flexibility for the interviewer and interviewee to add questions and information as the interviews flowed. This approach allows for the researcher to be prepared, ask additional questions, and explore anything that emerges from the interviewees' answers that was not set out in the question list; additionally, unstructured interviews have been shown to produce the densest data (Corbin, 2008). Thus, in this case, the benefits of a semi-structured interview were to make sure that the questions needed were asked and that there was room for

additional information and a natural flow of conversation. This approach allows the person being interviewed to give a lot of detail and add what they think is important. It keeps the interview moving forward and importantly allows the interview to be more of a conversation than just a checklist of yes or no questions that do not produce as detailed or vivid data.

Additionally, a responsive interviewing style was used. Responsive interviewing

emphasizes the importance of building a relationship of trust between the interviewer and the interviewee that leads to more give-and-take in the conversation. This style of interview is built upon three main elements, the relationship, a friendly and supportive tone, and flexible question and design. (Rubin & Rubin, 2012, p. 172)

There are many approaches to case study research. In this case, the best fit was an exploratory casual case study (Gerring, 2017, pp. 63, 64). Gerring outlines many different types and approaches to a case study. The general definition of a case study is “an intensive study of a single case or small number of cases which draws on observational data and promises to shed light on a larger population of cases” (Gerring, p. 28). Case studies are specifically focused and dig deeply into the subject matter at hand. They are used to provide insight from a small scale to a larger scale. This does not mean that the information from a case study can automatically be applied elsewhere, but rather a case study provides an example that could be applied to similar situations or in similar settings. The value is not to paint a broad brushstroke of a whole population but to shed light on a population that may be useful to other communities.

### **3.2.1 Phase One Research**

The first phase of research completed in August 2021 focused broadly on housing in northern Saskatchewan. It looked at the intersection between sustainable and affordable housing and how the advancement of equitable housing in Northern Saskatchewan can be better supported. This research was done via interviews with participants who were selected based on their positions as provincial government representatives (e.g., housing managers, planners) or First Nations bands or local Metis government representatives (e.g., housing program managers, planners), and/or a part of a building company based in NSAD (company owners or managers). The first phase of research was done in consultation with a community partner from NSAD. Five interviews were completed in phase one of the research. Interviews were

recorded, transcribed using Temi software, and reviewed for accuracy. Manual coding and thematic analysis were used to organize and understand the interview data (Saldana, 2016).

### **3.2.2 Phase Two Research**

The results from phase one were used to inform phase two. A community member shared his time advising the researcher and provided connection points and direction from the beginning of this research stage. People were identified for inclusion by this community member based on their involvement in housing in Pinehouse and the perspectives they would be able to share. Five interviews were completed in the second phase of the research in person and on Zoom. The sample size was in keeping with the size of the community and the number of people directly involved in funding, planning, and implementing housing in Pinehouse. The sample was sufficient to create meaningful data. Following the interviews, they were transcribed using Temi and then the data were analyzed using Excel for qualitative thematic analysis. While reviewing the transcripts, I pre-coded passages that stood out as important and that were heard in other interviews. Then the transcripts were manually coded in detail, line by line.

Once codes were drawn out, manual thematic analysis was used to pull out themes and group the codes. It began with sorting the themes into two categories: drivers and barriers. These two categories were chosen because of their relation to a strengths-based framework. Barriers and drivers were chosen to fit with the strengths-based framework because the framework is intended to recognize the barriers that are in place, so that they can be addressed, and, importantly, to recognize that the drivers that motivate the community forward are equally or even more important. Barriers and drivers were used as two main buckets to sort the second phase interview data. Following that breakdown, themes were selected from the interviews, and each theme was sorted into the barrier or driver section and assigned any relevant theme tags, such as energy efficiency, affordability, capacity. Any theme that was mentioned by more than two interviewees was considered statistically significant in the case of this study. It is notable that almost all themes extrapolated from the data were mentioned by all the interviewees. As mentioned prior, phase one was very similar in methodology to phase two. Phase one was comprised of semi-structured interviews with folks involved in housing in Northern Saskatchewan. Phase two was different because of there was more community

involvement (although there was some community involvement in phase one), and phase two was specifically the case study of Pinehouse. Another notable difference was that the questions were broadened in phase two, from being more sustainability and energy efficiency focused to being focused more broadly on equitable housing. Again the importance of this will be noted in the phase one and two chapters below.

## 4 Results and Discussion

*“I think for me, the big thing with them [Pinehouse] is it's a community driven approach. It's a community, the need in the community is dictating what they're building. A lot of other builders get really stuck. They have a model, they have the framing, or they have the schematics, and then they just build that a hundred times over. And there's not a lot of adaptation there. And so, I think that I think they're [Pinehouse is] willing to take some risks that are needed, which is good. Not a lot of housing providers are willing to do that.”* –

Interviewee #3 (phase two)

### 4.1 Results Overview

The results section will explain and explore the outcomes from the interviews, including limitations and opportunities, as indicated by the interviewees. It is important to note that both phases of the interviews were distinct yet interconnected. As mentioned, phase one of the research is devoted to a general overview of housing in northern Saskatchewan, and, initially, it was expected to have a sustainability and energy efficiency focus. Phase two is the specific case study of the Northern Village of Pinehouse. In the first phase, I interviewed managers from building companies in NSAD, representatives of First Nations, and local Metis government representatives. Everyone interviewed in this phase was involved in northern housing in one way or another. In the second phase, I interviewed individuals who were involved with housing in Pinehouse—in funding, planning, or implementation. The themes that emerged from phase one of the research are discussed only briefly in this section, as they are building blocks to the themes discussed in phase two. Since the phase two results are the focus of the study, they have been given more attention.

### 4.2 Phase One Themes

Although the focus in phase one was intended to be energy and sustainability, as the interviews progressed it became clear that the participants considered that energy efficiency and sustainability are more of a “nice to have” than a “must have.” Many of the interviewees indicated that focusing on energy efficiency in northern housing hinders efforts to house people quickly. The main themes that emerged from the phase one interviews were capacity,

funding, remoteness, overcrowding, and quality versus urgent need. These themes are explored below.

### **4.2.1 Capacity**

Capacity within communities was mentioned as a main consideration across all interviews in phase one, both as a barrier and as an opportunity to do better. The participants said that lack of capacity to build and maintain housing within northern communities is hindering houses from being built. The participants discussed many aspects of capacity—and the lack of it: for example, capacity of builders, capacity of residents to maintain their homes, and capacity of people in charge of housing to lead projects and apply for funding. Some communities have excellent capacity, but others do not have the expertise or skills needed to build and maintain homes. Several participants said that if a community does not have a workforce that can build houses, costs soared because workers had to be brought in from other communities.

### **4.2.2 Funding**

A second theme that emerged from phase one of the interviews was funding, specifically a lack of flexible funding for building construction and maintenance. Several participants mentioned that when the terms for funding programs are too strict and specific, communities have a hard time qualifying for funding and then are restricted in how they can use the money. These limitations mean communities cannot always build affordable housing that is a good fit for their community. Capacity and funding are linked. For example, if the community has nobody who can fill out the funding application, then the application goes nowhere. More flexible funding and the stacking of funding programs were called for by the interviewees.

### **4.2.3 Remoteness**

Remoteness is another challenge that was mentioned multiple times by interviewees as a factor that hinders the building and maintenance of housing. Many participants referred to the limitations of northern communities' remote and isolated location, including short build seasons, restricted road access in the winter, and high heating costs because of the long, cold months of winter. When the participants addressed the topic of energy, they discussed it as a barrier to building affordable housing because the remote location of northern communities means high costs, and there is limited access to renewable energy sources and infrastructure.

#### **4.2.4 Overcrowding**

Overcrowding was another theme that emerged from the interviews. Most of the phase one interviewees discussed this problem, linking it to the presumption of policy makers that the best kind of housing for communities is single-family dwellings suitable only for a nuclear family. According to several participants, policy makers ignore the intergenerational living that can be common in northern communities, where members of an extended family live in one house: grandparents, parents, children, and even aunts and uncles. The participants connected overcrowding to colonial views and methods of housing, and, more specifically, to the Eurocentric perspective on the nuclear family model. They emphasized that in Indigenous and Metis communities, housing needs to be flexible enough to accommodate different types of family structures. They also stressed that ultimately each community is different and has different wants and needs. Finally, most participants said that, in addressing overcrowding, there are opportunities for communities to make housing that fits their specific needs and wants instead of using the pre-set colonial type of “standard” housing.

#### **4.2.5 Quality versus Urgent Needs**

A final theme relates to the tension between durability and sustainability on the one hand and the urgency of housing needs on the other. Although all the participants said they recognize the need to build more sustainably, so buildings will last longer and not harm the environment, they also drew attention to the reality gap: People in the north need housing now. Thus, they viewed the need to build sustainably with quality materials as a deterrent to getting people housed. One interviewee provided an example: If this individual had to choose between building 10 slightly less sustainable and durable homes or six more sustainable and durable homes, they would choose 10 houses every time because the housing need is so great in their community. This interviewee added that there is a long waiting list for affordable housing, and the pressure to house people outweighs the extra cost and time involved with purchasing high quality, durable materials that are environmentally friendly.

### **4.3 Phase Two: Drivers of Housing Success in Pinehouse**

In the methodology section, drivers and barriers were discussed as the first step in thematic analysis. Once data were broken down into drivers and barriers and codes were pulled from these two categories, three themes emerged from the analysis under both drivers and barriers.

Under drivers, the three themes are community cohesion, self-determination, and proactive planning. See Figure 1 for a diagram of the main themes and subthemes under drivers.

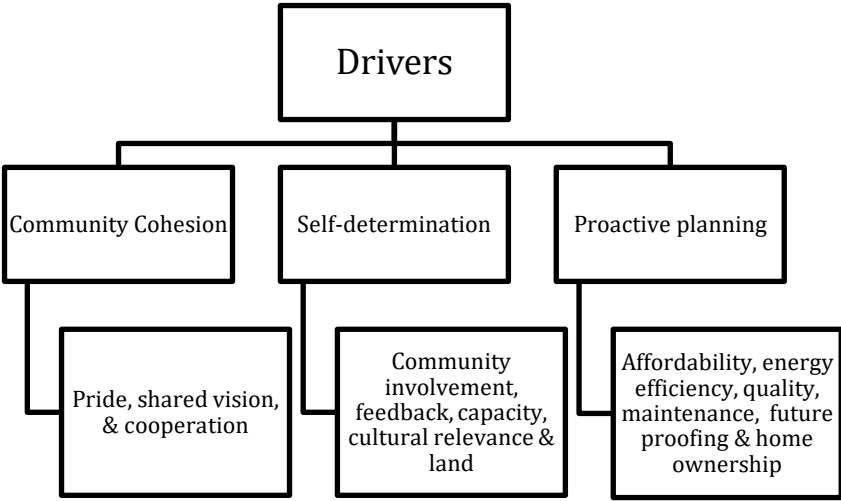


Figure 1: Themes and Subthemes: Drivers of Housing Success in Pinehouse

**4.3.1 Community Cohesion**

According to phase two participants, community cohesion is one of the main drivers of housing success in Pinehouse, along with the associated subthemes of pride, vision, and cooperation. Almost all interviewees talked about how important community pride is, as well as pride in home ownership, for the community. They contended that if people have pride in the place where they live—both in the community itself and in their own home— they will be motivated to take better care of it. Said one interviewee, “I want people to take pride in their homes... so they take care of them.” The same interviewee noted that education is an important part of community pride:

So that'll be some of my work that I'll be doing with some of the tenants as part of like, even the education piece. I'm all about community pride. And I think it just goes a long way when, when you do the little things like that [educating people on home and landscaping maintenance].

This quotation shows the link between community pride and its contribution to community cohesion, both of which are important drivers for many of the people providing housing in Pinehouse.



Other subthemes associated with community cohesion are cooperation and shared vision. Many organizations cooperate in providing housing for the Pinehouse community, and they have a common vision for a robust, self-directed community that makes its own decisions and acts on these decisions, with the aim of keeping its people safe and housed. As one interviewer emphasized, the community's wellbeing is at the core of everything that that these organizations do: "A lot of build[ers] are more focused on making sure they can maximize the profits." This individual also said that those involved in building in Pinehouse "are not as concerned [about] that. They're really focused on improving lives of people in Pinehouse." "So," he added, "it is just a different mentality."

### **4.3.2 Self-Determination**

Another central driver or theme is self-determination—people's entitlement to pursue their own social, economic, and cultural progress and to derive benefits from their wealth and assets. Incorporated into this theme are the subthemes of community participation, buy in, community involvement, feedback, capacity, cultural relevance, and the importance of land to culture. Without the community's involvement and commitment, Pinehouse would not be able to determine its own housing direction. The community's involvement with housing was mentioned in every single interview as a driver of Pinehouse's success. When comparing Pinehouse community members with others in the North, one interviewee said,

They have more voices, they're much more collaborative. They have like multiple voices at the table. Other communities, it's kind of like, this is the direction we're going. One person decides it and then they go off. They [Pinehouse community members] seem to be a bit more, collaborative and work together.

Community involvement came through not only on the planning side of things but also in the day-to-day communication and involvement of tenants in the housing provisions in Pinehouse. As one interviewee indicated, "We have very good communication with the tenants. They can come to me and say, this is, this is happening, this is what could be changed. We get their input as well."

Within the larger theme of self-determination, community involvement overlaps with comments about feedback, but feedback was specific and distinct enough to be included as its own subtheme. The interviewers' comments demonstrate that Pinehouse not only includes the

community in the planning stages, but also that it has ongoing goals for improvement and actively seeks out feedback to be able to implement these goals. Community members have the opportunity to give feedback in multiple stages of the housing projects: at the feasibility stages, planning stages, and after completion. One interviewee provided an example of feedback: “We're doing a big feasibility study right now of 60 homes... We're doing two types of inspections for each home. So, I contact all the homeowners.”

Another subtheme that falls under the broader theme of self-determination is capacity. I have included capacity under this theme because without capacity, a community would not be free to determine its own economic and social future. Unlike the phase one interviewees who mainly spoke about northern communities' lack of capacity as a barrier, the phase 2 interviewees primarily spoke about Pinehouse's strong capacity for economic development and housing. Like the phase one interviewees, these participants discussed the different types of capacity: the capacity of builders and labourers in the community, the capacity of those who manage projects or apply for funding for projects, and the capacity of those living in homes to maintain them. One interviewee stressed the importance of capacity building in housing in Pinehouse, stating “I think if before we even get into the discussion of housing is that, make sure people are ready for the housing that they're going to get into whatever that model might be.” This quotation and the next one illustrate the capacity building that is going on currently: “Me and my assistant are working on a training package where it's going to be mandatory for these potential or new tenants to take in order to qualify for housing. Basic stuff like, changing light bulbs, furnace filters, smoke alarms, you know, taking care of their unit is the key.”

Although most interviewees in phase two spoke about Pinehouse's strong capacity for securing funding for housing, building homes, and maintaining existing homes, some talked about capacity that is still missing in the community. See Section 4.4 on barriers.

Another subtheme that I have categorized under the main theme of self-determination is the cultural relevance of housing as a driver. The interviewees considered housing as a means for people in Pinehouse to connect with their culture, with many emphasizing how essential land is to their culture. Interviewees also pointed out that culturally inappropriate housing can

disconnect people. Additionally, when cultural relevance was spoke about in regards to housing it was also often brought up in connection to land use and ties to the land. This notion is reflected by a participant who said: “The north is beautiful. There's lots of space sometimes, and all of these, citizens, most of them are used to living off the land and having their own space and independence and, and to put a bunch of people in some multi-town home or multi-dwelling units ... that's kind of sad, you know? The participant went on to reflect on the success of Pinehouse’s tiny homes and to discuss how they, as an alternative housing model, allow people to connect to their culture and land:

So, I think the tiny homes kind of give that, gives that back a little bit, because, a lot of them when you talk to them [the people who live in tiny homes], they don't need a lot of space. They don't want a lot of space. They just want their own space. And I that I think that's a good model and that's probably why it's gaining so much traction for that reason.

The importance of land to culture was communicated in several ways by the interviewees. It was often brought up in discussions of equitable housing. One interviewee expressed its importance this way: “The only way the north is gonna be okay with the negative environment that’s around us now is that we need to get back to the land as a blended use. So we’re never gonna be solely on the land, we’re always gonna be urban dwellers. But how can you get to the land?” This quotation is just one of several that illustrates the importance of land to community. Without connection to the land, the broader theme of self-determination will not be realized.

#### **4.3.4 Proactive Planning**

The theme of proactive planning includes affordability, quality, maintenance, future proofing, energy efficiency, and homeownership. Affordability, and its role in the planning process, was mentioned by all participants, and in particular the importance of long-term affordability as an important driver for the tenants. One interviewee talked about just how much money they were helping people save on energy bills in the long term “So right now, Pinehouse Housing Corp is developing energy efficient homes. So we have, three triplexes over here. They're energy efficient, and their power bills are between \$100 to \$200 a month. So it's very reasonable.” That is compared to \$500 to \$800 a month for a regular home, as mentioned by the participant.

Energy efficiency was mentioned by all the participants, often in tandem with affordability, as the above quote illustrates. However, it was also discussed at the same time as future proofing. One interviewee stated: “I wish I could duplicate Pinehouse across the north for how they able to respond to community need, but that's not possible...although they have issues, they're much more proactive at dealing with it. I think it's future proofing.” This idea of future proofing and Pinehouse’s ability to carry out proactive planning was also emphasized by others, as reflected in this quotation:

Compared to a lot of other communities, you actually do see a lot of new development in Pine House. And they seem to be doing a pretty good job with creating group homes for elders, taking advantage of like energy efficiency models such as tiny homes, increased insulation, and solar. You don't see that a lot [in other places] actually. They (Pinehouse) still have their challenges same as everywhere else in the north, but they seem to be a little bit more active in trying to find solutions.

A third subtheme that I have categorized under the main theme of proactive planning is quality. One interviewee who is not a community member of Pinehouse but who was interviewed in phase two is heavily involved in funding and housing in the community. This person reflected on Pinehouse’s commitment to quality, as many interviewees did:

I think they [Pinehouse] push the pace a bit. I think in terms of their builds and what people think are possible....And it's a priority issue, when you have, high homelessness population percentage wise, you want to get new doors in, they're a bit more diligent about it than other communities, which are just slapping up doors, but they're not the best builds.

Although there are important trade-offs to consider, as the interviewees were quick to point out, all considered that a key factor in equitable housing in Pinehouse is the community’s commitment to quality.

A fourth subtheme under proactive planning is home ownership, and although I believe it fits best within proactive planning, home ownership was also mentioned in connection to pride and capacity. Home ownership fits best within proactive planning because the interviewees referred to it most of the time when discussing the community’s goal to move away from social housing models to homeownership. As this interviewee emphasized, the community

members see the value of social housing, but although the “social programs” are “supportive,”... “I don't ever want to get rid of them, [they] can never be [a] standalone now.” Another interviewee said, “We can't build a community based on social models. We need to have pride in our community, pride in our homes, pride in only ownership can give that you can't have it any other way.” A different interviewee indicated that the community of Pinehouse considers homeownership to be a more proactive housing model than just social housing alone: “Social housing is not the key here... Works for a bit, but it's only a bandaid ... My focus is home ownership.” This directive does not just come from community leaders but from the community, as demonstrated by the next quotation from a member of the leadership: “Basically we asked the community as well, what do you, what do you guys want to see? And people want to own their own home” And finally, it is important to emphasize that the interviewees did not believe that all the homes in the communities should be owned by the people who live in them.

It is interesting to note the different perspectives on themes in this category between the phase one and two interviewees. First, they differed in their views on building energy efficient homes. As mentioned, phase-one interviewees were not enthusiastic about energy efficient homes for northern residents, arguing that they were too time-consuming and expensive to build. The phase two interviewees, on the other hand, were invested in energy efficient homes because long-term they could save homeowners and tenants money on heating bills. Second, they also differed in their views on future proofing, as nobody in phase one raised the topic, whereas it came up several times in the phase two interviews. Third, the interviewees in the two phases also disagreed about the importance of quality, with those in phase one emphasizing urgency and the need to rapidly house homeless people at the expense of quality, and those in phase two supporting quality housing. Fourth, like the theme of capacity, when affordability, quality, and maintenance were brought up in the phase one interviews, they were presented as barriers rather than drivers. However, the phase two interviewees considered them to be key drivers of Pinehouse's success with housing.

### 4.4 Phase Two: Barriers to Housing Success in Pinehouse

Within the barriers in the way of Pinehouse’s success are three themes: interjurisdictional governance, cost, and urgency. See Figure 2 for a diagram of the main themes and subthemes under barriers.

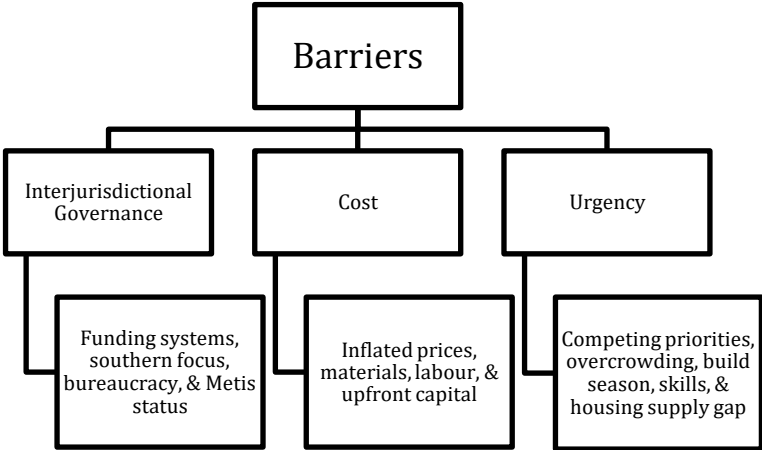


Figure 2: Themes and Subthemes: Barriers to Housing Success in Pinehouse

#### 4.4.1 Interjurisdictional Governance

Within the themes (barriers) of interjurisdictional governance include the subthemes of funding systems, “southern” focused funding, jurisdiction issues, multi-level governance, bureaucracy, and Metis status. When it came to funding, interviewees talked about how narrow funding and southern-focused funding does not fit the unique context and needs of Pinehouse. One interviewee who said their job was to find funding spoke about the many steps and red tape involved: “Once we do [get] funding we have to jump through so many hoops in order to qualify for it. And so, my job is to do lots of research and see where we fit.” Statements about funding often went hand-in-hand with discussions of bureaucracy, as this quotation illustrates: “Even with the provincial housing, even they, there's so much, uh, red tape for them in order to do something before the policy changes and everything.”

Much like funding systems and bureaucracy, each of the subthemes within the broad theme of interjurisdictional governance are linked, and the southern focus on both funding and policy is no different. Like participants in phase one, those in phase two expressed frustrations with strict and restrictive funding policies that do not reflect or serve the needs of northern

communities with quotes such as this one: “[Housing organization] is really bad for this. They're really good at coming up with a model that doesn't fit and then it's our fault. And so we have to feel bad and go home without a house. And it's repetitive.”

All of these subthemes are complex; however, the role of Metis status in funding and policy barriers is perhaps the most complicated. But the interviewees stressed that being Metis per se is not the barrier; it is government and policy that does not do a good job of recognizing and supporting Metis people. One interviewee put it this way:

[Pinehouse] it's unique in that it's, down south I think people are like, oh, First Nations is, is this on reserve? ...but that community's [Pinehouse is] very mixed, both First Nations, Metis and non-status. And you know, having solutions for housing for folks who are in mixed community is difficult because then the funding gets kind of muggy on who pays.

As the interviewees emphasized, jurisdiction issues and multi-level governance combine with bureaucracy to hinder their ability to apply for and receive funding, especially in a timely manner. They also stressed that being a majority Metis community and off reserve has specific housing implications. That is not to say that being Metis or off reserve is in and of itself a hinderance or barrier, but rather that funding, government, and policy often ignore or do not recognize the unique make up of Pinehouse, and that can affect Pinehouse's access to funding for housing.

#### **4.4.2 Costs**

The subtheme of costs is central to interjurisdictional governance. All the interviewees talked about the expenses faced by northern communities when buying the numerous components that are needed to provide and build housing. This subtheme includes factors like upfront capital, inflated prices, materials, and labour.

Upfront capital was identified by participants as an important barrier, when they were speaking about all aspects of the builds but especially in tandem with the effort that Pinehouse is putting into energy efficient and high-quality builds. As one participant said,

There's kind of like a, a balancing act of like, you want to invest in the homes so that they're energy efficient and they can reduce those utility bills, but by investing in those homes and doing all that extra stuff... you're increasing the cost of the, the capital build as well.

Inflated prices and the cost of remoteness, also emphasized by the participants in phase one, were mentioned by all the participants in phase two. This next quote emphasizes the huge impact that these inflated costs can have on people in the North and the impossible positions it puts people in when it forces them to make hard decisions:

People are wondering whether to feed their families, pay their power bills, or pay their rent. Like of course you're going to have arrears over here because they're not able to balance the day-today things, you know, our power bills being \$500 \$800, who can afford that every month in the winter months?

It was not surprising to see that all interviewees in phase two raised the cost of materials and labour. One participant summed up these issues this way:

So the big one [challenge regarding building] is the labor shortage and then getting materials up there in a cost effective way... up there, you don't have that ability. There's no real local supplier, and so they're having to eat the profit from the south and then the shipping cost to get it to the north.

#### **4.4.3 Urgency**

Like the participants in phase one, those in phase two also drew attention to the urgency of the need to house people. The subtheme of urgency includes factors like competing priorities, overcrowding, the short build season, skills, and the housing supply gap. Interviewees talked about the intensity and urgency of housing needs in Pinehouse and how these needs are intertwined with other urgent supports required in the community. When participants talked about competing priorities, they raised issues of homelessness, couch surfing, addictions, mental health, and other priorities that often take focus away from housing. As one participant said, "I think ... the biggest issue is that housing can't be in the forefront even though it has to be in the forefront." They also spoke about how some of these other urgent issues like addiction, mental illness, and homelessness, for example, can be at least partially eased by supplying housing to people who are suffering. But despite knowing that in the long-term,



housing can help with these challenges, the interviewees said that the challenges are so urgent it can be difficult to manage and confront those trade-offs that the community faces every day.

When it comes to overcrowding, the participants said that it is common across the North, and they noted that it is severe in Pinehouse: One interviewee put it this way: “It's been high in the north for years. Pinehouse, I believe about six or seven years ago hit the plateau of highest population per household in Canada.” This theme of overcrowding in the North was also mentioned by phase one participants.

Another subtheme under the main theme of urgency is the short build season in northern Saskatchewan, also discussed by phase one participants. One phase two participant expressed the problem very clearly: “You have a really short window in terms of build season.” The harsh climate also has an impact, as supplies can be held up when the weather closes roads. Pinehouse does not have to deal with seasonal ice roads like some other northern communities, but it does have to contend with miles of unpaved road that become barriers in the winter and rainy seasons.

Also under the theme of urgency are skills, which were mentioned by participants as something that is needed right now, so that housing can continue to move forward in a positive way. Without skilled people to keep applications moving and housing going up, it is hard to move ahead with projects and to keep people in the community. It was described almost as a catch-22: “Without people who have the skills required to move housing projects from start to end, you cannot build houses, and without housing it is difficult to keep skilled people within the community.”

#### **4.5 Summary of Results Section**

In summary, five themes emerged from phase one of the research: capacity, funding, remoteness, overcrowding, and quality versus urgent needs. The interviewees from phase one spoke of these issues as barriers for building and maintaining houses in the north. In phase two of the research, six themes emerged, and they were categorized under either drivers or barriers. Under drivers, the three themes are community cohesion, self-determination, and

proactive planning. Under barriers, the themes are interjurisdictional governance, cost, and urgency. Interestingly, some of the barriers that the phase one researchers consider to be barriers, such as capacity, were perceived by the phase two researchers as a positive for their community. These findings are placed in the context of the literature and recommendations are provided in the remaining chapters.

## **4.6 Discussion**

The discussion section reviews the findings, with a closer look at the research questions, and outlines differences and interesting findings in the first and second phases of research. The goal of the research was to explore what explains the development of equitable housing projects in the Northern Village of Pinehouse, when the community is facing general barriers like those faced by northern and Indigenous communities in Saskatchewan and across Canada. The discussion compares the literature with the findings of the research, explores what is novel and new from the interviews, and discusses the pathways towards equitable housing demonstrated by Pinehouse that are not prevalent in the literature. These pathways to equitable housing that Pinehouse is taking are fostering home ownership, investing in people, confronting trade-offs, and creating community networks. Compared to other communities in the north, Pinehouse is unique in its approach to equitable housing and the pathways it is taking to get there. Additionally, it is addressed that from the interviews it should be noted that Pinehouse encompasses the four defined dimensions of equitable housing within their housing processes.

### **4.6.1 Foster Homeownership**

Fostering homeownership is a pathway to equitable housing that many key people in Pinehouse are passionate about. While homeownership could be seen as a colonial practice, in the case of Pinehouse, it is seen as a path towards self-determination and improving maintenance outcomes. The research in Pinehouse emphasizes that if people have pride in their homes they will take care of them, and if they own their own home, they are more likely to take pride in it. Homeownership as a path to equitable housing should have been mentioned more strongly in the literature. In fact, in one article, the author mentioned that they considered homeownership a hindrance to equitable housing (Habisis, 2019). However, this is where different legislation and contexts geographically can create differences in housing that

communities desire and find appropriate. This contrast further reinforces the notion that self-determination is a vital part of equitable housing and that equitable housing will mean something different to each community and even each person.

#### **4.6.2 Invest in People**

Pinehouse invests in people in many ways. The community invests in training its leadership team, youth, and people living in their housing. For example, the Pinehouse Housing Corporation's completion of an energy-efficient sixplex in Pinehouse addresses homelessness and overcrowding and offers a model for incorporating youth training opportunities in northern and Indigenous communities. The project equips local youth with valuable skills in sustainable building practices by involving local youth in constructing and maintaining these energy-efficient homes. This approach solves immediate housing needs and invests in the community's future by empowering its younger members with practical, in-demand expertise for long-term self-reliance and development. This approach to building capacity by investing in the people of the community is supported by research by Habisis (2019), Larcombe et. al., (2020), and Babajide et al. (2023).

#### **4.6.3 Create Community Network**

Pinehouse spends considerable time and resources seeking and gaining community feedback and input before, after, and during housing projects. The community members gain this feedback and input through several different channels, including surveys, home inspections, and conversations with community members. They have several organizations, including the The Northern Village of Pinehouse, Pinehouse Housing Corporation and Pinehouse Business North (PBN) Construction, Kineepik Metis Local #9, among others, that are helping them to build capacity in the community and to involving many people in the community in housing. Additionally, they are creating a network that will not collapse if one person leaves because they have built these organizations to rely on a network of people instead of just one or two people.

#### **4.6.4 Confront Trade-Offs**

Like other communities, Pinehouse confronts many trade-offs when its community members make decisions about housing. The difference between housing in Pinehouse and in other communities is that Pinehouse often chooses the more expensive trade-off that may take

longer. Looking at the success that Pinehouse has demonstrated with housing, other communities could consider the long-term and proactive approach to housing that Pinehouse takes. It can be very hard mentally, politically, and financially to make a decision that may take time to solve problems, as noted in the first phase interviews, and the interviews in Pinehouse. It can be especially difficult when these decisions dictate whether someone will have a home. But in the long term, these tough decisions can have positive outcomes, saving money and time for people and the community. Equitable housing, as part of this research's purpose, provides a critical lens for addressing the trade-offs between urgent housing needs and adopting energy-efficient solutions in Northern and Indigenous communities. It helps balance the immediate requirement for accessible housing against the long-term benefits of sustainable, cost-effective, and community-engaged energy practices. An equitable housing lens ensures that efforts toward energy efficiency do not exacerbate existing inequalities, enabling a more holistic and fair approach to tackling these complex challenges.

#### **4.6.5 Four Dimensions of Equitable Housing**

It appears that Pinehouse is unique in its approach to housing for many reasons, one of which appears to be because they address all four dimensions of equitable housing that were discussed in the literature. These four dimensions are sustainability, social inclusion and inclusive developments, affordability, and self-determination. Through active attention to energy efficiency, training, and quality builds, Pinehouse is addressing sustainability. Through its mix of social and ownership housing, feedback processes, and local control of housing, the community is addressing social inclusion and inclusive developments. Through its proactive planning, focus on reducing energy costs, and dedication to passing cost savings onto the tenants and community members that live in their housing, the community is addressing affordability in the long term and short term. Finally, by prioritizing cultural relevance, land use, community members inclusion in the housing process, and capacity building, Pinehouse is asserting self-determination.

#### **4.7 Limitations**

This study does have limitations. First, although this case study of one community allowed the research to obtain intensive data on the community and its housing approaches, the

limitation is that Pinehouse is only one community. While it is in-depth research on this single community, it is limited in its generalizability to other communities. Thus, research in other communities will have to consider their context and situation rather than using the strategies that Pinehouse has successfully implemented as a blueprint. Pinehouse is unique because of its Metis culture, history, and housing and community development approach. This mixed and off-reserve community has many different characteristics than other northern and Indigenous communities on housing. Other case studies could be completed on communities in the North to study their particular strengths and challenges when it comes to housing.

A second limitation was the interviews. While the people interviewed shared rich insights and were key representatives of housing in Pinehouse, the sample size was small. Being from outside the community, the researcher was directed to key people to interview. Still, with a significant physical distance between the researcher and the community (a six-hour drive), the number of interviews that could be completed in person was limited. A more in-depth study within the community with more stakeholders would be useful.

And, finally, a third limitation of the research was the researcher's worldview. As a non-Indigenous researcher, it is almost impossible not to bring at least some of the Eurocentric views I was raised with into the research. Efforts were made to use a strengths-based framework and to involve the community as much as possible. Research in northern housing by Indigenous researchers would be a helpful contribution to the literature. Additionally, it must be remembered that the research was completed at a university—a colonial institution—which may shape the results.

#### **4.8 Next Steps**

Now that research in phases one and two and the literature review have been completed, many next steps are recommended to build upon this research, including more analysis of comparative case studies in other communities to determine relevance and potential generalizability. Because this study was focused specifically on one community, it would be beneficial for similar studies to be done elsewhere.

Another next step is to emphasize the importance of northern provincial research. The NSAD is a large portion of land mass in Saskatchewan, and although it has a small population, it holds a lot of resources, a lot of industry, and provides many benefits to people in the south that they may be unaware of. Keeping that in mind when researching or thinking about northern Saskatchewan, researchers should know the impact the northern portion of the province has on the whole province and do a better job of determining how southern regions of the province can be more knowledgeable and engaged in the northern context and the impacts it has on the whole province. This knowledge would lead to more understanding of economic development and housing in Northern Saskatchewan.

And finally, knowledge mobilization of non-Indigenous people in Saskatchewan must be moved forward. Unless non-Indigenous Canadians make better efforts to understand the history of Canada and Saskatchewan, discover why housing in northern and Indigenous communities is in a poor state, and learn about the housing barriers that these communities face, it will be hard to move forward with equitable housing. The public and policy makers need to understand that Indigenous Peoples are not a monolith. Policy must recognize the varying circumstances, needs, and cultures of Indigenous communities across Canada. Additionally, more understanding of off- reserve, on-reserve, and Northern housing is needed and how it differs from urban residential housing.

## 5 Conclusion

*“They [policy makers] need to give an umbrella direction but allow the discretion of management. Because management is on the ground in the community. And management is going to say, yes, well in Jan's Bay, here's what they're facing, but in Pelican Narrows, here's what they're facing. Policy can't do a broad brush when you're painting a policy delivery. Policy delivery has to be at the discretion of people on the ground.” – Interviewee #2 (phase 2)*

This section reviews the research questions posed and the outcomes presented in the research and provides policy recommendations, as requested by the community partner. The research question was, what explains the development of equitable housing projects in the Northern Village of Pinehouse? Factors that hinder equitable housing in Pinehouse were broken down into three broad themes that had subthemes within them. These were 1) interjurisdictional governance, including narrow funding, jurisdiction, multi-level governance, "southern" focused funding, bureaucracy, and lack of proper understanding of Metis status; 2) costs, including upfront capital, affordability, materials, labour; and 3) urgency, speed, competing priorities, overcrowding, build season, skills. What we saw in the second phase of the research was that three broad factors (or drivers) enable the community to provide equitable housing, and these also had a number of narrower drivers within them: 1) community cohesion, including pride, vision, land use, and cooperation; 2) self-determination, including community participation/involvement and buy in, community feedback, capacity, and cultural relevance; and 3) proactive planning including affordability, quality, maintenance, future proofing, and energy efficiency.

### 5.1 Policy Recommendations

As part of the community engaged methodology, one of the early intentions of Pinehouse was that policy recommendations directly from the community would emerge from this thesis. Key representatives of Pinehouse were enthusiastic about putting forward these specific policy recommendations regarding housing in Northern Saskatchewan.

Recommendation #1. Move away from social housing towards home ownership. There is a strong feeling that home ownership is a more long-term sustainable method of housing compared to social housing. Additionally, key people involved in housing in Pinehouse believe that homeownership is directly linked to pride in a home and making it a safe healthy family home. It is acknowledged that social housing is still needed and cannot be avoided fully at this point and that it still needs government support, but the community belief is that a move towards self-determination will be via home ownership.

Recommendation #2. Listen to and involve people from the North when making policy. This extends beyond housing, but, in this case, people in the south do not fully understand the many complexities of providing housing in the north. It is imperative that people directly on the ground in communities are included in a meaningful way in policy research, creation, and implementation for housing to be successful.

Recommendation #3. Increase funding for housing and funding for capacity building and maintenance training. Refrain from investing only in building houses but also in people's ability to build, maintain, and own housing, and run a housing project. If someone is put into a home that they do not know how to take care, they are not being set up for success. Additionally building in community capacity and skills will lower costs in the long run for communities and government and increase community health, wellness, and the ability to keep moving towards self-determination.



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## THE PINEHOUSE VISION

PINEHOUSE IS A HOLISTIC, HEALTHY, SELF-SUSTAINING COMMUNITY.

### MISSION

WE WILL CONTINUE TO WORK IN UNITY TO RECLAIM OUR COMMUNITY THROUGH POSITIVE VALUES AND INDIGENOUS IDENTITY.

### STRATEGIC GOALS

- 1- EDUCATED CITIZENS
- 2- IMPROVE OVERALL HEALTH OF EVERY INDIVIDUAL
- 3- STRENGTHEN FAMILIES
- 4- RETAIN, PRACTICE AND HONOUR TRADITIONAL VALUES
- 5- ECONOMIC GROWTH
- 6- SAFE COMMUNITIES
- 7- PREVENTION, NOT REACTION
- 8- ADDRESS AND REDUCE ALCOHOL AND DRUGS.

