

**Northern Housing in Saskatchewan:  
A Discussion Paper  
April 2011**

**Prepared for the  
Northern Human Services Partnership's Housing Committee on behalf of  
northern residents**

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## Introduction

The primary purpose of this paper is to promote discussion and to encourage individual, organization, and community agency towards improving northern housing. The paper has been prepared for the Northern Human Services Partnership and New North. In 2010, the two groups identified housing as a shared concern and far-reaching social issue facing northern communities and agreed to work together to move the northern housing agenda forward.

Housing is an important determinant of individual health as well as acting as a powerful supportive base and pathway to many other determinants of health and social well-being. At the community level, affordable and decent housing promotes social cohesion, public safety, and maintenance of social capital and networks as well as supports local labour force participation and many other contributions to community life.

According to Canadian core housing indicators, Northern Saskatchewan (Census Division 18) has the poorest housing conditions in Canada.<sup>1</sup> 38% of houses in northern Saskatchewan are reported to be in need of major repair.<sup>2</sup> When northern and southern regions of the province are compared the disparity remains stark, as northern rates of houses in disrepair and overcrowding are significantly higher than the provincial rate.

This disparity remains severe whether considering on or off-reserve communities within Census Division 18. Among off-reserve communities, (27%) of homes (or approximately 1400) are in need of major repair. This is over two and half times higher than the provincial rate of (10.5%). 11 of 19 northern off-reserve communities report rates three times or higher the provincial average or the rate of southern municipalities such as Prince Albert, Saskatoon, Regina, and Moose Jaw. Nearly 1/3 of northern communities have rates above 50%.

## Health Effects of Housing

The majority of research on the health effects of housing focus on the risks related to a variety of biological, chemical, and physical exposures. This is due in part to the fact that certain biological and chemical exposures are more easily measured, and that there are well-established causal mechanisms.<sup>3</sup> These exposures include lead, radon, asbestos, allergens (house dust mites and cockroaches), molds and environmental tobacco smoke. A number of physical environmental factors such as home safety, smoke detectors and protection from extremes from cold and heat also have strong evidence base.

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<sup>1</sup> 'Here, the North' Conference Board of Canada Centre for the North. Bi-weekly Series, November 2010; Census Canada 2006, Census Division 18 includes both on-reserve and provincial (off-reserve) data.

<sup>2</sup> Statistics Canada definitions regarding dwelling conditions: **Regular maintenance** refers to painting, furnace cleaning, etc. **Minor repairs** refer to the repair of missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc. **Major repairs** refer to the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.

<sup>3</sup> Canadian Institute for Health Information. [Housing and Population Health: The State of Current Research Knowledge](#). Prepared by Brent Moloughney, June 2004.

In addition, researchers have looked at a number of housing characteristics that may influence physical and mental health. These factors include building type, overcrowding, in-secure housing tenure, rent and utilities higher than 30% of income, housing satisfaction and residential mobility. From a public health perspective, individuals living in crowded conditions will more easily spread infectious diseases. This continues to be of significant concern in many northern Aboriginal communities.

What has recently gained more attention in housing research and practice is in the area of population health. Here, research and innovative programs have highlighted how housing provides and enriches opportunities or pathways for individuals and families to access other important determinants of health and wellbeing such as childhood development, education, employment, social support networks, human services and greater control over everyday challenges and opportunities. The contribution of housing to health and social wellbeing is considerable. Recent Canadian research reported that people without secure and decent housing have shorter life span of 7 to 10 years as compared to the general population.<sup>4</sup>

Housing is central to everyday living and social reproduction as it provides personal space for sleep, relaxation, maintaining social networks, and raising a family. Housing and related social benefits are also influenced within the community it is situated by such factors as recreation opportunities, access to affordable food, safety and supportiveness.

From a population and public health perspective, perhaps early childhood development deserves greatest attention. During the first six years of life, 90% of brain development occurs which forms the foundation for life long learning, health and well-being. The exposure to multiple negative influences early in life is known to affect and disrupt early childhood development.

Recent provincial early child development outcome data reveal high rates of children not achieving important developmental milestones prior to entering school in several regions including the north. Family, home and community life are all key environments in which the young child grows, develops and progresses. Children's early experiences 'literally sculpts the way their brain develops'.

Substandard or compromised housing conditions most adversely affect children whether the influences and risks are physical, chemical, or social in origin. Young children are particularly sensitive to their social and physical environments as the brain and other biological systems are undergoing extensive and rapid development. Research has identified higher rates of injury, malnutrition, sleep deprivation, behavioral problems, and lower school performance among children who live in housing that is compromised.<sup>5</sup>

Social supports are affected when families move frequently. Without stable and secure housing, children can lose important connections with family, friends, school

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<sup>4</sup> Hwang, S. et al. (2009) Mortality among residents of shelters, rooming houses, and hotels in Canada: 11 year follow-up study. *BMJ* 2009; 339:b4036

<sup>5</sup> Canadian Institute of Child Health (2000). The Health of Canada's Children: A CICH profile (3rd ed.). Ottawa: Author;

and their community.

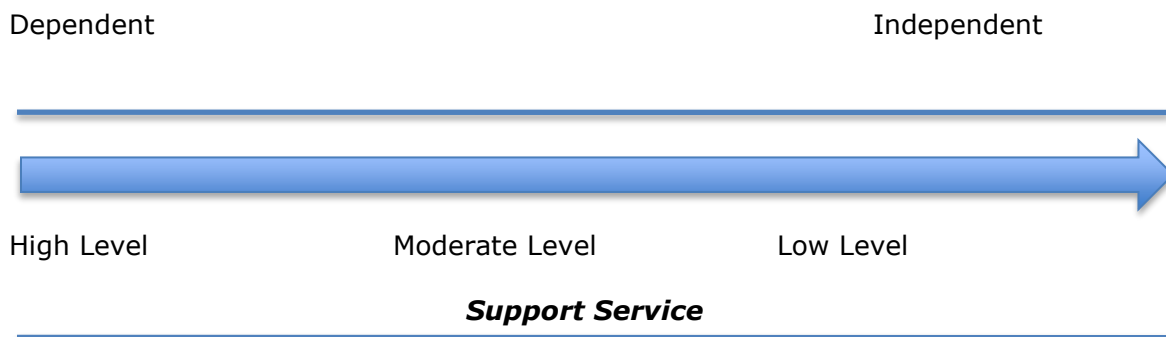
### **Housing and Public Policy**

Housing is involved in most areas of social policy. From a public administration perspective housing improvements may have a positive cascade effect over many areas of life that affect their "clientele" from bio-physical hazards, social support, school success, labour force attachment, and may include a reduction in complex case management and public expenditure. Conversely, poor housing may be a major barrier to many provincial departments achieving specific objectives /outcomes of mandated programs. At a regional level, housing is a key basic ingredient towards the achievement of any economic or social strategy.

Housing is central to everyone's lives and everyone needs a safe and healthy place to live. The type of housing needed may vary within and among communities and may include single persons, young families, persons with special needs, students and seniors.

The housing continuum model is a way to conceptualize, plan, and support a range of housing needs within sub-populations and across communities, from fully dependent support to fully independent owner.

**Figure 1. Housing Continuum**



Support services typically decline in intensity and cost as one moves towards independence along the housing continuum. These support services may include emergency services and shelters, assisted living, independent social housing, and rental assistance. Social housing and home visits provide valuable opportunity and place for integrated health and social service delivery.

Urban-based Canadian research (2009) made explicit the high costs of poor housing and homelessness. Costs are reported to be 4 to 10 times higher for intervention and emergency measures as opposed to the provision of stable housing options.<sup>6</sup> Other research has evaluated supportive housing options for single parents and found significant cost savings and health benefits. Clearly, the absence or lack of government involvement and investment in social housing as a public policy pursuit has its own set of fiscal costs and social consequences.

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<sup>6</sup> Walker, Ryan (2010) Housing and Health What is the link? What can be done?. University of Saskatchewan, Presentation to Saskatoon Community Clinic, November 17<sup>th</sup>, 2010.

It would be useful to identify the type of costs occurred by northerners and the provincial human service system related to northern housing circumstances and pressures. This information could help inform the creation of mechanisms to realize economies across Ministries and sectors and reduce fiscal and social costs to both individual and public.

In addition to taking a housing continuum / market approach, public housing policy needs to be flexible and adaptable to respond to varied needs expressed across different settlement and spatial patterns whether the location be inner-city based, urban, rural or northern in order to be inclusive, applicable, and sustainable. A description and mapping of resources that help to sustain and connect together a housing continuum strategy would make this evident and assist in developing a provincial and regional strategic response(s).

It is also important to note that public policies by themselves create patterns of resort and influence the help seeking behaviors of individuals for example through type, coordination, mix and level of human service provision and housing options. These factors may have important repercussions for regional service delivery, families and individuals. Travel and temporary relocation for human services is part of the northern residential costs and mobility equations. In many instances, unintended costs are also occurred by recipient communities.

To date, for the most part both Canadian and provincial public policy and research have left out northern housing from their consideration or focus on social and affordable housing.<sup>7 8</sup> Northern-based housing research is sparse. A notable exception at the national level is the recent Conference Board of Canada (2010) report that highlights northern Saskatchewan as having the poorest housing conditions in Canada.

While Saskatchewan has not had a recent focus specifically on northern Saskatchewan, it should be noted that the Northern Housing Funding Pool (1997) supported the establishment of a number programs that are unique to northern Saskatchewan such as the Remote Homeownership Program, commonly referred to as the Remote Program and the Rental Purchase Option program. While these programs are currently under review, and may not be fully meeting northern needs today, there has been a focus and consideration of some of the unique challenges faced by northern residents. These programs are described below.

Three provinces, Alberta, Manitoba and Ontario have recently focused attention on northern housing, expressed either in discussion papers and/or strategies.<sup>9</sup> Lessons

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<sup>7</sup> Art Eggleton and Wilbert Keon. Poverty, Housing and Homelessness: Issues and Options First Report of the Subcommittee on Cities of the Standing Senate Committee on Social Affairs, Science and Technology. June 2008.

<sup>8</sup> Government of Saskatchewan Task Force Report on Housing Affordability. Affordable Housing An Investment, 2008; Saskatchewan Housing Forum Final Report (2008). Provided by Saskatchewan Chamber of Commerce Association of Saskatchewan REALTORS®, Saskatchewan Economic Development Association and Canadian Home Builders' Association – Saskatchewan, 2008.

<sup>9</sup> Carter, Tom et al. Housing for Manitobans: A Long Term Plan February 2009; Northern Alberta Development Council. Housing Issues in Northern Alberta. June 1, 2007; Northern Ontario Service Deliverers Association. Improving the Housing System in Northern Ontario. A Discussion Paper, February 2009.

from this work and literature include:

- Building a strategy takes considerable time.
- It's a long-term process that requires continuous attention, adjustment and action.
- Needs to be community based – local input / responses.
- Requires a bottom-up approach to policy development ensuring programs work for communities.

In Saskatchewan, the Ministry of Social Services has the primary responsibility for social housing exercised through the Saskatchewan Housing Corporation (SHC). The SHC "promotes self-sufficiency and independence by providing housing and housing services for families, seniors, persons with disabilities and others who could not otherwise afford safe, secure shelter."<sup>10</sup> Of note, significant northern housing needs exist outside of the mandate of SHC and cannot be met within the current type and amount of available housing stock.

Historically in northern Saskatchewan, private investment in the housing market has been minimal. Home ownership differs significantly between northern and southern communities as provincial homeownership is at 72% compared with northern homeownership rate of 52%. The rate drops to 40% when the market communities of Denare Beach, Creighton, Air Ronge and La Ronge are excluded. The difference in the private / public mix of housing between the northern region and southern regions are substantial and highly significant.

The SHC has developed a number of tailored programs aimed at increasing homeownership and property management in the north. The Remote (Homeownership) Assistance Program (commonly referred to as the Remote Program) assists northern families build their own homes. The program "provides grants to assist low-to-moderate income families in the North to build their own homes. All communities in northern Saskatchewan are eligible, with the exception of those with a housing market (La Ronge, Air Ronge, Creighton, and Denare Beach). Forgivable grants equal to 75 per cent of the basic unit construction costs, to a specified maximum of \$50,000 are available to approved families."<sup>11</sup>

Since its inception in 1995, over two hundred families have participated in the Remote Program, a contribution of 8% to overall homeownership. In 2009, SHC received 13 applications and nine met eligibility criteria but were unable to secure mortgage financing needed. One unit was constructed in La Loche, thanks to the financial contribution of the village towards the project. Two "full mortgage" units were also delivered, where applicants did not meet eligibility criteria (i.e. income too high), but were able to secure 100% of the financing they needed to construct their homes. Expressed interest in the Remote Program has declined recently, influenced in part by increased construction costs and by the success of the program reducing the overall number of potential applicants. Northern municipalities report that the high costs of lot development also deter housing developments.

Further work is needed and should be built on the successes and lessons learned through the Remote Program. One important area to be further pursued is engaging

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<sup>10</sup> Government of Saskatchewan webpage: <http://www.socialservices.gov.sk.ca/programs-services/housing/>

<sup>11</sup> Government of Saskatchewan webpage: <http://www.socialservices.gov.sk.ca/remote>

the private sector to finance private homeownership in northern communities. There are many northern individuals and families who have the financial means to qualify for a mortgage but cannot obtain one due to the northern location of the property.

The Rental Purchase Option (RPO) is another SHC program geared to increased northern homeownership. The RPO program is "available in communities where there is a limited housing market and where eligible social housing clients wish to purchase the unit in which they have resided for at least six continuous years".<sup>12</sup> SHC also encourages and assists third parties to develop affordable rental housing in northern Saskatchewan, including financial institutions and local municipalities.

Northern residents may also apply to the provincial-wide Residential Repair Assistance Program (RRAP). The program provides financial assistance in the form of forgivable loans to low-income households (up to a maximum of \$19,000 for northern residents) to complete repairs required to bring their homes up to a minimum health and safety standards. Eligible repairs include structural, major plumbing, major electrical, heating or fire and safety.

The northern SHC social housing stock are managed by a network of local and regional housing authorities. The local housing authorities have acted as valuable catalysts for community input, innovation, and capacity building.

SHC provides support to the local authorities in the area of operations planning, budgeting and accounting. Over the years, in conjunction with the local housing authorities, SHC has delivered a number of innovative supports to increase community and individual capacity in northern homeownership and property management.

The SHC acknowledges that the needs of their clients have "grown increasingly complex". Some clients have multiple and complex challenges, including physical and developmental disabilities, age-related issues, poverty, and abuse. SHC works to develop partnerships to assist in the coordination of health and social services in addition to providing affordable housing.

Provincially, Community Living, a Division of the Ministry of Social Services, works "to ensure physical, emotional, and social needs are met and that people with intellectual disabilities live and function as independently as possible within their own communities." Community Living funds approximately 100 community based organizations which provide residential services to the public in the areas of group homes, supported independent living, group living homes and approved private-service homes.

The potential application and actual delivery of the Community Living Division (CLD) provincial mandate in northern communities is limited. In the north, CLD faces challenges specific to the region such as the spatial distribution of communities, smaller community sizes and substantially less formal and informal local supports available to assist those in need. For example, the respite program for parents and guardians of children with intellectual disabilities is difficult to deliver due to the lack of regional or community based organizations, respite providers and other related factors such as the ability of low-income families to pay for professional staff.

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<sup>12</sup> Ibid.

Assisted living services are an important component but for the most part a missing piece of the present northern housing continuum. Supportive northern housing needs includes the elderly, helping individuals gain basic life skills, assisting those who require support in mental health and addiction recovery and shelters. This is an area of public policy that requires cross-jurisdictional cooperation, increased public investments and collaborative partnerships, particularly within and between the provincial and federal governments.

The Government of Saskatchewan has recently announced that a comprehensive plan for social housing will be available by June 2011. A complementary announcement of \$34 million for more affordable housing was also recently made, though details of the regional distribution and the potential application of the investment to northern municipalities are not available at this time.

Experience has demonstrated that public policy designed and applicable in the southern part of the province, often will not work in northern communities due to significant different historical, social and economic circumstances and factors.<sup>13</sup> These social and economic conditions contribute to a unique and challenging foundation from which to build healthy and sustainable northern social housing policy as well as economic development. Capacity building must be part of a northern housing policy. This includes building individual and community knowledge and skill in regular house maintenance and minor repair. Innovative programs have used house construction as an opportunity to build local trade skills.

Another key recognition is the 'moose in the room', a complex set of multi-jurisdictional responsibilities exist for northern housing and involve First Nation, federal, provincial and municipal stakeholders which cannot be ignored by any level of government or service delivery agency. The northern (Census Division 18) population is evenly split between on and off-reserve communities. Moreover, significant social and familial relationships exist between northern communities, irrespective of their classification as on or off-reserve communities. Understanding the amount of mobility and the dynamics of migration between adjacent communities due to housing pressures would help inform joint responsibilities and potential opportunities and partnerships among important stakeholders.<sup>14</sup>

### **Taking Stock of Housing Needs in Northern Saskatchewan**

The majority of information available about northern housing in Saskatchewan is from Census Canada 2006 database. The data used in this paper is taken from Division 18 of the 2006 Census, with on-reserve data removed. The national census tracks core housing indicators such as the age, condition, suitability, affordability and tenure of existing housing stock in communities. The census long-form based data makes a valuable contribution to community analysis and can be used for evidence-based comparison, outcome-based evaluation and public policy.

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<sup>13</sup> Quennell, Michael. A Review of Social Policy in Northern Saskatchewan. Prepared for the Northern Human Services Partnership, January 2005.

<sup>14</sup> Peters, E. and V. Robillard. "Everything You Want is There" The Place of the Reserve in First Nations' Homeless Mobility. No date. Unpublished paper.

Assembly of First Nations. First Nations Housing Action Plan. (Draft), October 25, 2005.

SHC collects some data related to social housing within their mandated purview through local housing authorities.<sup>15</sup> SHC acknowledges the usefulness the census data at the regional level, adding that further research and consultation at the community level are required for planning purposes. Local municipalities also collect and maintain local housing information. Public health units within health regions also collect valuable information through public health inspections. A current and comprehensive northern housing database would greatly aid federal, provincial, regional and local awareness, decision-making, service delivery and overall northern development.

The overall northern housing stock is approximately the same age as that of the rest of the province, with 75% and 80% of houses older than twenty-five years, respectively.

Home tenure (ownership vs. rental) differs significantly between northern and southern communities. Overall provincial home ownership is at 72%; northern homeownership rates are substantially less at 52%. The rate drops to 40% if the markets of La Ronge, Air Ronge, Denare Beach and Creighton are excluded. Private investment in the northern rental market is minimal, with the Saskatchewan Housing Corporation being the largest rental body in the north. The historical and present differences in the private / public mix of housing between the northern region and the rest of the province are substantial and highly significant.

As noted above, there is a substantial disparity between northern and southern communities with regards to the '% of homes in need of major repair'. (27%) of homes in off-reserve communities are in need of major repair. The northern rate is over two and half times higher than the provincial rate of (10.5%). Disparity is spread throughout the north as 11 of 19 northern off-reserve communities experience rates three times or higher the provincial average or those of southern municipalities such as Prince Albert, Saskatoon, Regina, and Moose Jaw. 6 of these northern communities have rates of disrepair that exceed 50%.

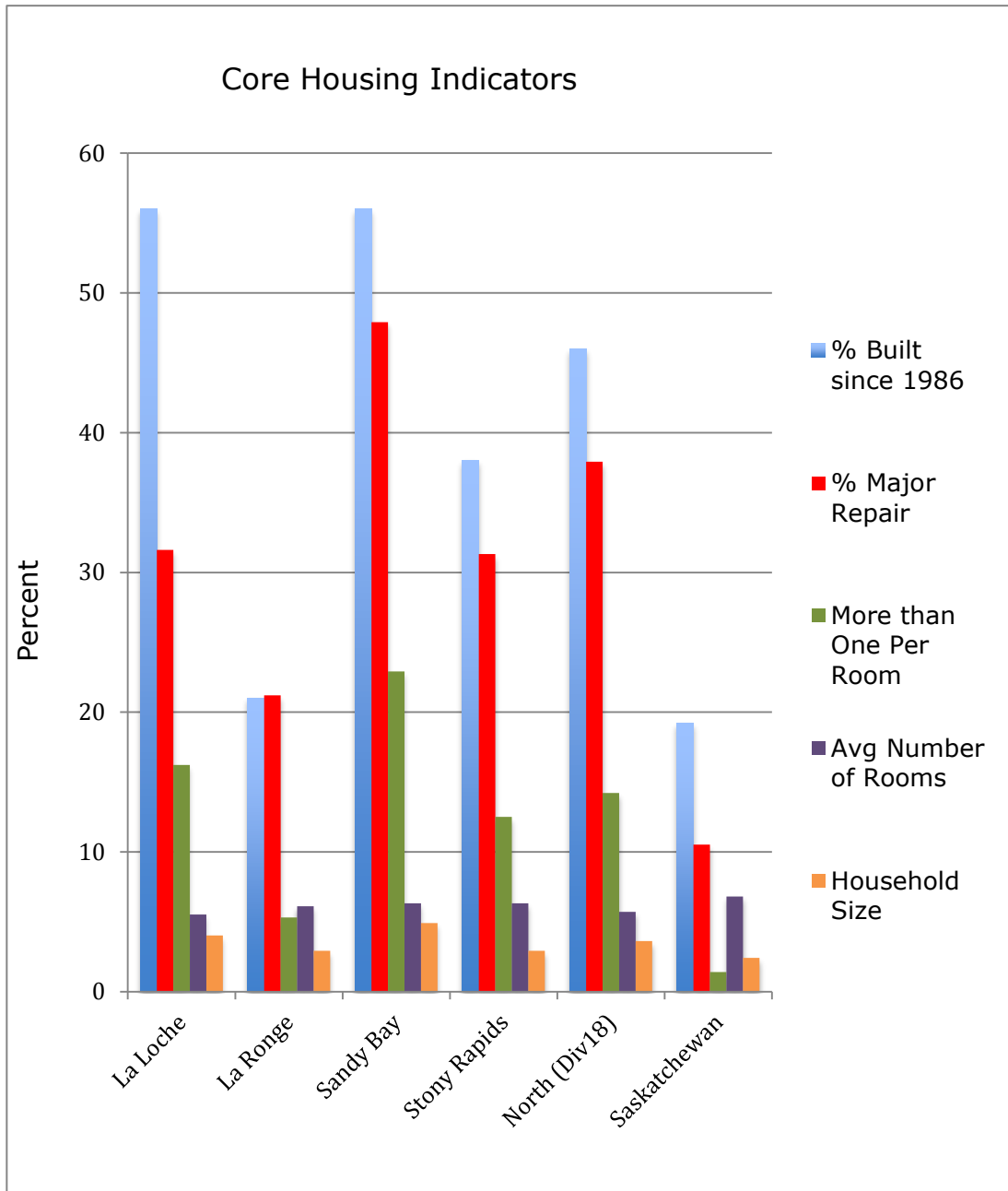
Overcrowding and house surfing in northern homes are other significant issues, especially for those who do not fit within current mandated programs but yet are in need of housing assistance. Crowded conditions increase the risk for a host of inter-related social and health problems. Another cascade effect of the lack of northern housing is a depletion of resources felt throughout the small and geographically isolated communities. Northern leaders have noted the lack of a range of housing types and options in policy and practice that would reflect and meet the housing needs of residents.

Figure 2 clearly illustrates the disparity between a number of northern communities and the rest of the province. For reference and comparison purposes, Table A1 in Appendix A contains a range of housing information by northern community, northern census division and province.

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<sup>15</sup> The community of Beauval for example has completed a local project to assess housing needs.

**Figure 2: Northern Core Housing Indicators by Selected Communities**



## Summary and Potential Next Steps

The contributions of housing to individual and community health and social wellbeing are considerable. The individual and community consequences and related costs of inadequate housing are also known to be substantial and far-reaching.

According to Census Canada data, 27% of the northern housing stock is in need of major repair. The northern rate of major home disrepair is two and half times higher than the provincial average, or the rate of southern communities such as Prince Albert, Saskatoon, Regina and Moose Jaw. Rates of overcrowding are also significantly higher in northern communities.

Improving the housing stock in northern Saskatchewan will require action on a number of strategic fronts. A comprehensive northern-based strategy is needed due to northern social and economic circumstances and challenges. It must involve and reflect the needs and context of local northern communities. It must involve private, financial, and public sectors.

Good housing outcomes are a shared responsibility, evident in best practice by a clear set of goals, objectives, and targets, supported by collaborative and accountable partners, including individual residents. The design, development and resourcing of a northern housing continuum will require human service integration and federal, First Nation, provincial and regional participation.

The need for human service integration is perhaps most evident in the area of assisted living. Key to fully reaping individual and community benefits from social housing investments is to consider and serve the whole person. Social housing provides a positive base and opportunity to collaboratively address complicated problems that cannot be addressed by one agency or sector.

Capacity building and a strength-based approach must be part of the overall housing strategy. This may involve increasing homeownership, small business development, property management skills and opportunities, basic life skills and providing training and experience in the trades. Both need and opportunity are great.

While the development of an overall strategy takes time, action can begin on a number of strategic fronts:

### Research

- Apply to HRSDC and CMHC for research funds.
- Recommend federal homelessness strategy research and address issues facing northern and non-urban communities.
- Connect northern research with the research and activities of adjacent southern communities such as Prince Albert to better understand and respond to housing and mobility.
- Define, identify, and map resources to support and sustain a northern housing continuum.
- Evaluate Provincial Remote Assistance Program
- Conduct a housing audit based on standards
- Identify housing needs specific to region and each community.

### Communication / Advocacy

- Develop a communication strategy
- Write letters to Premier and HSIF Ministers.

- Request formal consultation in northern communities (other than La Ronge) regarding 2011 provincial comprehensive strategy.
- Request provincial funds for the development of a northern-led housing strategy.
- Present at upcoming Provincial Housing Conference in April.
- Meet with Chair and co-chair of the Community Board of Saskatchewan Housing Corporation to build awareness of northern circumstances and challenges and to discuss potential opportunities.

#### Policy

- Work with provincial, federal and First Nation governments to identify and act on opportunities and partnerships.
- Work with provincial government to tailor public policy to fit with northern housing opportunities and challenges.
- Align northern housing strategy with northern development strategy.

#### Legislation / Regulatory changes (housing standards)

- Examine current housing standards, regulations and enforcement / aid.

#### Community awareness & capacity

- Raise awareness regarding northern housing conditions and provincial disparities.
- Build individual and community knowledge and skill building in regular home maintenance and minor repair.

#### Direct provision

- Increase construction of new houses in the north and ensure the building materials used are sustainable in northern climate and that homes are energy efficient. Use as opportunities to build trade skills.
- Encourage financial institutions to finance mortgages in northern communities.
- Improve the quality of the housing stock in northern Saskatchewan.
- Encourage small business development related to housing market such as hardware stores and other building and repair supply outlets.

## Appendix A

**Table A1: Northern Housing Indicators for Off-reserve Communities within Census Division 18, Census Canada 2006.**

Community	Population	Total Private Dwellings	Number Owned	# Built since 1986	% Major Repair	More than 1 Per Room
Air Ronge	1032	355	255	130	19.7	2.8
Beauval	806	245	115	100	63.3	8.2
Buffalo Narrows NV	1081	375	235	70	16	*
Cole Bay	156	40	25	15	100	25
Creighton	1502	585	455	105	11.1	1.7
Cumberland House NV	810	258	155	70	25	5.8
Denare Beach	785	294	230	80	10.2	3.4
Dore Lake	30	17	*	*	*	*
Green Lake	361	139	70	15	32.1	0
Jans Bay	181	48	15	40	30	0
La Loche	2,348	586	180	56	31.6	16.2
La Ronge	2,725	945	515	21	21.2	5.3
Michel Village	79	26	20	10	*	*
Missinipe	5	4	*	*	*	*
Patuanak	84	27	10	0	60	*
Pelican Narrows NV	599	108	15	40	52.4	42.9
Pinehouse	1,076	242	85	150	68.8	20.8
Sandy Bay	1175	241	45	135	47.9	22.9

St. George	19	4	*	*	*	*
Stony Rapids	255	81	20	38	31.3	12.5
Timber Bay	139	41	*	*	*	*
Turnor Lake	115	25	10	20	80	40
Weyakwin	99	26	*	*	*	*
Ile-a-la-Crosse NV	1341	408	195	155	16	8.6
North (Div 18 off-reserve)	15,771	5116	2650	1250	27	
North (Div18)	33,919	9,248	3,385	4235	37.9	14.2
Saskatchewan	968,157	387,160	277860	74680	10.5	1.4

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