



Investigating Homelessness Among First Nations Veterans

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The Assembly of First Nations (AFN) is a national advocacy organization that works to advance the collective aspirations of First Nations individuals and communities across Canada on matters of national or international nature and concern. The AFN hosts two Assemblies a year where mandates and directives for the organization are established through resolutions directed and supported by the First-Nations-in-Assembly (elected Chiefs or proxies from member First Nations).

In addition to the direction provided by Chiefs of each member First Nation, the AFN is guided by an Executive Committee consisting of an elected National Chief and Regional Chiefs from each province and territory. Representatives from five national councils (Knowledge Keepers, Youth, Veterans, 2SLGBTQIA+ and Women) support and guide the decisions of the Executive Committee.

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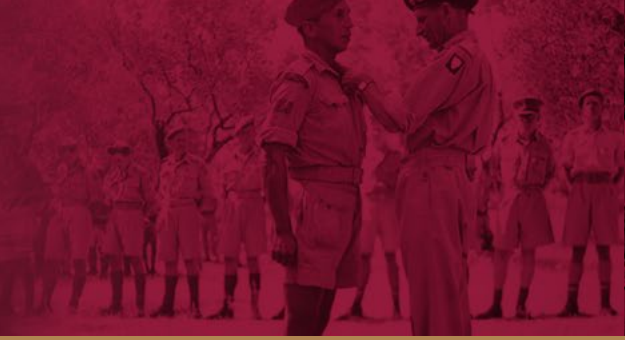


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Overview

The Assembly of First Nations (AFN) and the AFN First Nations Veterans Council commissioned Archipel to conduct research to identify and assess:

1. The unique needs and experiences of First Nations Veterans experiencing homelessness including historical and ongoing mistreatment;
2. The compounding and disproportionate issues that contribute to risk of homelessness for First Nations Veterans such as intergenerational trauma, substance use, disconnection from community and culture, etc.; and
3. Assess the effectiveness and availability of existing support services.

This report details the combined findings of a literature review, services review, and qualitative focus groups (Sharing Circles) and interviews that were conducted to deepen understanding of the unique challenges faced by First Nations Veterans in Canada. The combined approach helps to fill gaps in understanding from both streams of data collection. This report is structured to align with the key objectives of this project. It provides critical context for understanding the existing gaps in research and services, particularly regarding First Nations Veterans and offers a foundation for identifying these gaps and exploring the historical context of how First Nations Veterans have been treated. It also analyzes the factors contributing to their homelessness and evaluates the current services available to them. As such this report is organized in the corresponding three main sections: historical services, First Nations Veterans' homelessness, and current services. Each section first provides the findings from the literature review first with corresponding findings collected from conversations with First Nations Veterans, service providers, and First Nations Veterans Council members.

The purpose of this report is to provide a framework for stakeholders to improve distinctions-based policy and program planning. It aims to guide decision making in ways that reflect the unique needs, experiences, priorities, and rights of First Nations Veterans who have or who are experiencing homelessness.



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Executive Summary

From September 2024 to August 2025, Archipel Research and Consulting Inc. worked with the Assembly of First Nations (AFN) to develop a report aimed at deepening the understanding of the unique challenges faced by First Nations Veterans in Canada, both historically and presently. Throughout the project, Archipel investigated the compounding and disproportionate issues that contribute to the risk of homelessness for First Nations Veterans, such as intergenerational trauma, substance use, and disconnection from community and culture.

Thus far, the *Investigating Homelessness Among First Nations Veterans* project has included the following main phases:

1. A literature review that included 53 relevant articles and reports on historical and current services, and First Nations Veterans homelessness;
2. An environmental scan that identifies major organizations working at the intersection of homelessness, Veterans' services, and First Nations services and outlines their pertinent initiatives and programs; and
3. Interviews and sharing circles with 18 individuals who are First Nations Veterans that have experienced homelessness, service providers, and members of the AFN First Nations Veterans Council.

This report represents the final stage of the project, which entails the development of an accessible final report to analyze the historical treatment of First Nations Veterans by Veterans Affairs Canada (VAC), evaluate existing services available to them, and identify the characteristics contributing to their homelessness.

The report's findings highlight the significant barriers to accessing Veterans' services, such as complex eligibility requirements, lack of awareness of the services available, lack of coordination among service providers, difficulties identifying and reaching First Nations Veterans, and limited internet access in rural and remote areas.

While this report and research aimed to be as thorough as possible, researchers faced some challenges, most notably, the limited availability of research focusing on the intersection of First Nations Veterans who have experienced homelessness. Researchers discovered that much of the understandings of the unique experiences of the target demographic are derived from overlapping but ancillary research. Furthermore, due to the number of participants, there is limited generalizability of the findings.

From the conversations held during interviews and sharing circles, as well as drawing on the literature review and environmental scan, Archipel developed a series of recommendations for three groups of stakeholders: the AFN and First Nations governments; service providers and services; and VAC and the Canadian Armed Forces (CAF). The recommendations have been structured into these three groups to reflect the understanding that change requires collaboration across multiple levels to better support First Nations Veterans.

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First Nations Veterans Experiencing Homelessness: A Hard-to-Reach Population

Research on homelessness among Veterans in Canada is limited, especially for First Nations Veterans (Serrato et al. 2019). There is no academic research or government administrative data available to estimate the number of First Nations Veterans in Canada that have experienced homelessness. Without time consuming statistical analysis that is outside the scope of the present report, it is impossible to accurately estimate the population range for First Nations Veterans. For this process, one could draw upon statistics related to:

- a) the population of First Nations People,
- b) the population of First Nations Veterans, according to various definitions,
- c) the population of First Nations People who experience homelessness,
- d) the population of Veterans of all origins who experience homelessness.
- e) Finally, the population for First Nations Veterans that have experienced homelessness in Canada.

Despite the overrepresentation of both First Nations people and veterans in the homeless populations, it is possible to conclude that the population of First Nations Veterans that have experienced homelessness is a small target demographic for a research study. For example, approximately 0.97% of the total First Nation population are Veterans according to Veterans Affairs Canada (2024), or approximately 10,950 people. It is unknown how many of these First Nations Veterans have experienced homelessness, but it can be hypothesized that this demographic would be one part of the total population of First Nations Veterans.

This very small target population is compounded by challenges related to identifying and connecting with homeless populations or those that have experienced homelessness. This means that conducting research in this intersectional realm encounters significant barriers to identifying and building connections with First Nations Veterans that have experienced homelessness. More optimistically, given the small population size of First Nations Veterans that have experienced homelessness, there is greater potential to address the issues and improve conditions if outreach approaches can be honed and built upon.



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Methods

This report brings together three streams of research:



Literature Review

Search Strategy

Given the separate but connected objectives of the three main areas of this review, the search strategy was varied but consistently focused on the intersection of First Nations Veterans, homelessness, and services. 53 articles and reports were included in this review based on their relevancy to the three intersecting areas. The academic databases used included ProQuest, EBSCO, Gale, and public library databases. Other platforms such as Google Scholar and Research Rabbit were used to find additional academic articles. Grey literature was also sought through VAC, The Homeless Hub, and the US Department of Veterans Affairs, and other homelessness focused organizations publications. Additionally, a folder of articles was shared with the research team by the Assembly of First Nations to review. Where possible, we sought to prioritize including literature that is relatively recent (published within the last 10 years). Researchers encountered several limitations in the process, including the limited availability of Indigenous-specific studies, a general lack of research concerning First Nations Veterans, and a lack of resources specific to the Canadian context.

As part of the approach to gathering literature, Etuaptmumk, also known as Two-Eyed Seeing, was also incorporated. Two-Eyed Seeing is a transdisciplinary Mi'kmaq methodology and research guiding principle incorporating both Indigenous and Western knowledge in order to reconcile different ways of knowing and to improve well-being outcomes for Indigenous and non-Indigenous people (Bartlett, Marshall, and Marshall 2012). While sources from Indigenous authors were prioritized for this review, it was crucial to provide space for both Indigenous and non-Indigenous authors.

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Historical Services

The search parameters for historical service section focused on Veterans benefits following World War I and World War II as these military efforts had the largest instances of First Nations enlistment in the twentieth century. They also represent the beginning of the Government of Canada's efforts in providing benefits and services to military Veterans and have thus shaped the systems that still exist today. The search strategy included selected primary sources; academic publications including peer-reviewed monographs and journal articles; and grey literature. Sources were found by searching online databases using terms such as "First Nation," "Indigenous," "Veteran," "World War I," "World War II," "Korean War," "Veterans Affairs," "Veterans benefits," "Veterans services," and "enfranchisement"; combinations of these terms; as well as searching for specific Veterans benefits and programs including the Veterans Charter, Soldier Settlement Act, *Veterans Land Act*, Dependents' Allowance, and legions. In analyzing these sources, we considered both historical research based on archival and Government records as well as qualitative research, including oral testimony, of First Nations Veterans' experiences.

First Nations Veterans Homelessness

Sources for this section were collected using the terms "First Nations homelessness," "Indigenous homelessness," "Veterans' homelessness," "First Nation homelessness experiences," "Veterans homelessness experiences," "risk factors for homelessness," "risk factors for Veterans' homelessness."

Current Services

Sources for the Current Services section were found by using key terms such as "First Nation," "Indigenous," "homelessness," "Veteran," "housing support," and "housing support services." When these searches returned few results, the searches were expanded to include sources not directly related to First Nations Veterans. Sources for the Programs and Services review were identified through Google using similar search terms. Given the limited results from First Nations- or Indigenous-specific sources, it was necessary to expand the scope to include broader housing and homelessness systems.

Environmental Scan

The environmental scan identifies major organizations working at the intersection of homelessness, Veterans' services, and First Nations services and outlines their pertinent initiatives and programs. The scan is an accumulation of programs that were identified through desk research, through the outreach process to connect with service providers and First Nations Veterans, as well as programs that were identified in the interviews and sharing circles that were held. The programs and services identified in the environmental scan represent many of those that were contacted during the outreach process.

Interviews and Sharing Circles

The third phase of this project include interviews and sharing circles with First Nations Veterans that have experienced homelessness, service providers, and members of the First Nations Veterans Council created by the Assembly of First Nations. A total of 18 individuals shared their experiences and insights, this included four First Nations Veterans that had or were currently experiencing homelessness, three services providers,



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one family member that shared a relative's experiences, and ten members of the First Nations Veterans Council. Participants were offered an honorarium of \$175 CAD for their participation in an interview or sharing circle with the option to decline the honorarium if the interview falls within the scope of their professional role.

These conversations with participants were held in semi-structured one-on-one interviews and sharing circles using the Conversational Method (Kovach 2010, 40), which is "a method of gathering knowledge based on oral storytelling tradition congruent with an Indigenous paradigm. It involves a dialogic participation that holds a deep purpose of sharing story as a means to assist others." This approach was chosen because it prioritizes Indigenous research methodologies, which highlight the importance of a dialogic, reciprocal, and storied approaches to research. Margaret Kovach's (2021) insights on Indigenous methodologies were vital to this project because they encouraged researchers and participants to develop and co-create knowledge through collaboration and dialogue. This method is part of a larger Indigenous research paradigm that centres reciprocity, responsibility to community, and activism. In practice, employing the Conversation Method meant that Archipel facilitators used a set of questions to guide the interviews (see Appendix A), while also allowing participants to direct the conversation toward topics they found most important to discuss.

Demographics

A total of 18 individuals participated in this research. This group included four First Nations Veterans who had experienced or were currently experiencing homelessness, three service providers, one family member sharing a relative's experiences, and ten members of the First Nations Veterans Council. All participants were First Nations, except two service providers who were non-Indigenous but worked with First Nations clients. Amongst those not on Veterans Council, there was regional representation from British Columbia, Alberta, Manitoba, Ontario, Quebec, and Newfoundland and Labrador.

In alignment with Archipel's ethical and methodological protocols for engagement identifying demographic information has been left out of this report, so as to protect the identity of participants.

Data Analysis

The process of familiarization with the data was iterative, as the researchers met frequently as a team to debrief and discuss emerging themes during the development of the literature review and environmental scan and the facilitation of the interviews and sharing circles. This facilitated the initial open coding phase, where the Archipel team went through the data collected thus far to identify and distill themes that were emerging from the research and information shared by participants. Themes for the coding of the data from interviews and sharing circles were organized to reflect the information gathered from the literature review to develop a comparison or confirmation of what was found in existing literature.

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Limitation of this Research

While this report and research aimed to be as thorough as possible, the availability of research that focuses on the intersection of First Nations Veterans that have experienced homelessness remains limited. Much of the understandings of the unique experiences of the target demographic are derived from overlapping but ancillary research. For example, there is significant research on areas such as Indigenous homelessness, Indigenous veterans in various jurisdictions, homelessness and its structural causes, and the vulnerability of veterans to homelessness. However, there is a paucity of literature related the specific meeting point of First Nations veterans in Canada who have experienced homelessness.

Finally, due to the total number of participants, there is limited generalizability of the findings.



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Key Findings

Historical Services

First Nations Veterans have long contributed to Canada's military efforts. Early contributions came in the form of alliances between colonial military powers and First Nations (Paluszkiewicz-Misiaczek 2018, 115). By the late nineteenth century, First Nations began enlisting in the Canadian military as individuals, serving overseas first in the 1884 to 1885 Nile Expedition and the Boer War of 1899-1902 (Paluszkiewicz-Misiaczek 2018, 116).

First Nations enlistment in Canada's armed forces boomed in World War I. Despite the Government of Canada's official policy restricting those with status under the *Indian Act* from enlisting at the start of the War, a policy that was loosened as more servicemen were needed due to high casualties by the end of 1915, more than 4000 servicemen with status under the *Indian Act* enlisted. Additional First Nations who did not have status or whose status was not recorded served as well. This represented approximately 35% of the male population of military age who had status under the *Indian Act* in the entire country. Notably, First Nations participation in World War I was entirely voluntary as those with status under the *Indian Act* were exempted from conscription.

In World War II, 3,090 individuals with status under the *Indian Act* are listed in the records of what was then called Indian Affairs as serving in Canada's military (Lackenbauer and Mantle 2007, xix), with historian Scott Sheffield estimating this number was even higher at approximately 4,200, as some would not have recorded their status (Ellis 2019, 10). The majority of First Nations recruits in World War II served in the army, as the Royal Canadian Airforce and Royal Canadian Navy required volunteers to be "of pure European descent and of the white race" until 1942 and 1943, respectively (Sheffield 1996). Conscription exemptions for First Nations changed prior to World War II. Initially, status First Nations were not exempted from domestic service with the National Resources Mobilization Act (1940). In 1944, exemption from conscription was granted to First Nations covered by Treaties 3, 6, 8, and 11 (Moses 2000, 45-46).

In the Korean War, the final major war of the twentieth century that Canada participated in, there is incomplete data on First Nations participation. Sheffield estimates that First Nations soldiers "probably would number in the hundreds" (Ellis 2019, 10). VAC likewise indicates that "several hundred" Indigenous people served in the Korean War (Veterans Affairs Canada 2025). VAC does not indicate why there is incomplete data pertaining to the involvement of First Nations Veterans in the Korean War; this represents a significant gap in the historical service records for First Nations Veterans.

While First Nations' historic contributions to Canada's military have been exemplary, so too were their losses. Over 300 First Nations were killed during World War I, and others died of infectious diseases, especially tuberculosis, and injuries upon return to Canada, though there are no official records (Paluszkiewicz-Misiaczek 2018, 118-119). Additionally, 200 First Nations died during World War II (Department of National Defence 2023). Information about the number of First Nations soldiers killed during the Korean War is not available (Veterans Affairs Canada 2021).

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Many First Nations Veterans carried with them physical, mental, and spiritual wounds when they returned or retired from service, in addition to having given years of their lives in service to the federal government and country. It is for these harms and contributions that the federal government has long offered benefits and services to Veterans, including compensation for injury, resources for education, support in career transitions, and other resources to aid Veterans and their families with life during and after service.

But despite their extensive and valuable contributions as members of the military, the Canadian government has often treated First Nations Veterans unfairly when it comes to Veterans' benefits. First Nations Veterans themselves have led the way in revealing these inequities, with recent research and reports substantiating their claims.

This section of the literature review outlines existing findings in this research to analyze three key dimensions of the government's historical mistreatment of First Nations Veterans: 1) First Nations Veterans' ineligibility for Veterans benefits and services; 2) enfranchisement; and 3) unequal access to Veterans benefits and services, including due to failures in administration. These dimensions are examined below in the provision and administration of Veterans benefits and services in the interwar period between World War I and World War II and after World War II.

Interwar Period Between World War I and World War II

The mistreatment and unequal treatment of First Nations Veterans is evident as early as World War I. While First Nations Veterans served, fought, and died alongside non-Indigenous soldiers, their legal, social, and economic status did not improve after the war. As Paluszkiwicz-Misiaczek summarizes, "[Status] Indians remained the wards of the crown, deprived of the basic privileges of other citizens, especially the right to vote, even though First Nation soldiers could vote while they were serving overseas" (2018, 119).

In addition to not receiving the privileges afforded to many other Canadians, First Nations did not have equal access to Veterans' benefits after World War I (Dickason 2006, 222). For instance, the Government initially barred First Nations Veterans and their families from accessing benefits through the Canadian Patriotic Fund, despite First Nations communities' contributions to this fund (Paluszkiwicz-Misiaczek 2018, 120). The Government of Canada's argument behind this stipulation was that it already supported individuals with status under the *Indian Act* and they did not need additional support (Paluszkiwicz-Misiaczek 2018, 120; Ellis 2019, 9). The Government granted First Nations eligibility in response to protests in 1917 but transferred responsibility to what was then the Indian Affairs Branch to control the payment of these pensions and benefits. In many cases, the Indian Affairs Branch never transferred the money to First Nations servicemen's families or only transferred a small sum, accumulating the majority in special accounts that have never been subjected to Government investigation (Paluszkiwicz-Misiaczek 2018, 120).

First Nations Veterans were eligible for disability pensions, but these pensions were small, and there was a strict qualification system that made it difficult for soldiers to prove definitively that their injuries were sustained during the War. Additionally, First Nations Veterans who lived on reserve had "less opportunity for the Board of Pensions Commissioners to examine their medical condition if health problems surfaced after demobilisation," which made it harder for them to access disability benefits (Paluszkiwicz-Misiaczek 2018, 120-121).



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The administration of First Nations post-World War I benefits through the Indian Affairs Branch resulted in unequal applications of other benefits First Nations Veterans were eligible for. For example, First Nations who wanted to obtain pensions or vocational courses through the Pension Act had to apply through their Indian Agents, who then used their own discretion to decide whether or not they would forward the application (Brownlie 2003, ix).

One of the most impactful Veterans benefits that First Nations Veterans effectively could not access was the farmland made available under An Act to assist Returned Soldiers in Settling upon the Land (Soldier Settlement Act). Under this Act, Veterans who were given parcels of land as part of a re-establishment program that granted farmland. First Nations Veterans' applications to this program were mostly rejected, with only 224 applications approved in total, with 184 of these applications in Ontario (Sheffield 2001, 5-6). It was even harder for First Nations' applications to be approved in the Prairies region, where only about one in ten applications were accepted (Sheffield 2001, 5-6). When they were successful, First Nations Veterans received loans that were only half the median loan given to non-Indigenous Veterans (Brownlie 1998, 184-186; Paluszkiewicz-Misiaczek 2018, 122), resulting in smaller plots of land that were lower quality and less funds for equipment and livestock.

One of the factors that made it more difficult for First Nations Veterans to access this program was that they had to apply through the Indian Affairs Branch and their local Indian Agents. In addition to verifying (or not) First Nations Veterans' applications, the Indian Agent would submit a "Confidential Report" where they made recommendations for or against the granting of the loan that were decisive (Paluszkiewicz-Misiaczek 2018, 121-122). For example, renowned Anishinaabe sharpshooter Francis Pegahmagabow of Parry Island was denied his application in 1919 when his Indian Agent wrote: "I am sure he will never make a farmer and to encourage him to take out a loan for that purpose is only making trouble for himself and the department in the future" (Hayes 2009 in Paluszkiewicz-Misiaczek 2018, 121-122).

Not only were First Nations Veterans frequently denied applications to this land allotment program, but 35,000 to 75,000 hectares of First Nations reserve land was expropriated by the Canadian government between World War I and World War II to give to other Veterans (Ellis 2019, 9-10; Sheffield 2001, 5-6). First Nations reserve land was also leased to non-Indigenous farmers for up to five years to promote agricultural production for the war effort (Indigenous Corporate Training Inc. 2021)

World War II Veterans Benefits

To stave off the economic and social despair that followed World War I, during World War II, the Canadian government proactively created a system called the Veterans Charter, which was intended to provide comprehensive care to Veterans. This included personal development and social advancement after service to rehabilitate Veterans to civilian life and provide care for dependents of soldiers who died. The *Veterans Charter* included a "comprehensive medical plan (treatment, rehabilitation), pensions for the disabled, grants to cover the cost of education (vocational or university level), subsidies for starting a business, preferential loans for land purchase, unemployment benefits, re-establishment credits, and even clothing allowances" (Paluszkiewicz-Misiaczek 2018, 126; see *Back to Civil Life* 1946, 240-290).

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First Nations Veterans were technically entitled to all the benefits in the Veterans Charter, with the exception of the *Veterans Land Act* (discussed below), which had differential provisions for settlement on First Nations reserve land. In practice, however, First Nations faced significant barriers to accessing benefits under the *Veterans Charter* due to systemic inequities and failures.

The 2001 report of the National Roundtable on First Nations Veterans' Issues—formed by First Nations' Veterans' associations; the Assembly of First Nations; and the Departments of Indian and Northern Affairs, Veterans Affairs, and National Defence—draws out how First Nations Veterans faced differential treatment in applying for veterans benefits in three cases: the appropriation of the Dependents' Allowance by "Indian agents" and denial of eligibility of dependents; limited access to information about benefits and services First Nations Veterans may have been eligible for; and inequities in grants and loans distributed for the development of agricultural land through the *Veterans Land Act*.

Dependants' Allowance

The Dependents' Allowance provided support to servicemen's families while they were overseas, including spouses, children, and dependent parents. While the Department of Veterans Affairs administered this benefit for non-Indigenous servicemen, what was then called the Indian Affairs Branch was responsible for administering First Nations Veterans' benefits. The report of the National Roundtable on First Nations Veterans' issues explains that the administration of First Nations Veterans' benefits through the Indian Affairs Branch and through Indian agents "created an extra layer of bureaucracy between the Veteran and their re-establishment benefits" that caused delays and frustration that sometimes even led First Nations Veterans to withdraw their applications (Sheffield 2001, vii). In other cases, the Indian Affairs Branch and Indian agents mismanaged and misappropriated First Nations Veterans benefits in ways that harmed First Nations Veterans and their prospects for re-establishment after the War.

One case of this discriminatory application of benefits was in the administration of the Dependents' Allowance, through which allowances were sometimes paid to Indian agents rather than directly to the family members of First Nations servicemen on active duty. Indian agents who administered this allowance used their own discretion to decide how much money dependents would be given, and records show Indian agents often chose to reduce or withhold the funds families were entitled to (Ellis 2019, 12; Paluszkiwicz-Misiaczek 2018, 126). Children of enlisted servicemen who were attending residential schools were not allowed to receive allowances at all (Paluszkiwicz-Misiaczek 2018, 126).

Access to Information and Benefits for Veterans

First Nations Veterans faced significant challenges in obtaining information about the benefits available to them. The administration of benefits for First Nations Veterans by the Indian Affairs Branch severely inhibited "the ability of First Nations Veterans to obtain adequate, timely and accurate information as well as unbiased counselling about the complex array of benefits for which they might apply" (Sheffield 2001, iv).



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After World War II, First Nations Veterans initially, up to the point of discharge, went through the same demobilisation process as all other Veterans, where they reported receiving largely equal treatment to non-Indigenous Veterans (Sheffield 2001). This initial phase involved the administration of benefits including medical and dental exams, discharge papers, clothing allowance, rehabilitation grant that supplies one month's wages and dependents' allowance, transportation to place of enlistment or location of equivalent cost, and a war service gratuity (Sheffield 2001, v).

After discharge, while most Veterans' benefits were administered to the Department of Veterans Affairs, First Nations Veterans were turned over to the Indian Affairs Branch and Veterans were told to return to their reserves and talk to their Indian agents about available programs. Sheffield (2001) indicates that after this point, First Nations Veterans faced systemic disadvantages.

A primary disadvantage was that First Nations Veterans did not have access to adequate information, counselling, and applications for the benefits and programs they were entitled to. One of the reasons for this is that Veterans Affairs predominantly shared information about Veterans' benefits in Legion halls and advertisements in newspapers and on radio. First Nations Veterans, however, were not able to attend Legion branches when the *Indian Act* prohibited First Nations, including Veterans, from visiting places that served alcohol such as Legion halls (Sheffield 2001, vii). Through this Act, the Government took away a significant opportunity for First Nations Veterans to access to information about *Veterans Charter* benefits that was shared at Legions, as well as to build camaraderie and community with other Veterans. Sheffield indicates that radios and newspapers were rare on reserves, where some First Nations Veterans lived, and coupled with lower levels of education and higher levels of illiteracy among First Nations Veterans, this made it harder for them to access printed and radio advertisements (2001, vii).

First Nations Veterans were thus left to rely on Indian agents and the Indian Affairs Branch. Information about services from these sources, however, was more likely to be inaccurate, biased, and not timely. Sheffield summarizes:

To begin with, the IAB [Indian Affairs Branch] infrastructure was not well adapted to circulate detailed and rapidly changing information to a widely scattered population, partly due to the limitations in communications technology available. More problematic, is evidence that many Indian Agents did not fully understand the complex array of programs contained in the Veterans' Charter. This is not surprising as Veterans Affairs counsellors received a 3-week course to prepare them to help returning service men and women navigate the confusing reestablishment options available to them. Even assuming the Indian Agents were knowledgeable, there is evidence that many did not tell First Nations veterans under their jurisdiction of all available options, but rather what the Agent thought they should receive. Indian Agents had almost total control over a First Nations veteran's re-establishment and an enormous scope for independent action, or inaction as the case may be. (2001, ix)

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Despite these barriers in accessing information, Sheffield found that there is tentative research showing that First Nations' Veterans had adequate access to some benefits available after discharge (Sheffield 2001, viii). Some First Nations obtained jobs in civil service and were referred to the National Employment Service for job placement. Others accessed benefits including Awaiting Returns and Out-of-Work allowances. Sheffield notes this is an area in need of further research.

Veterans Land Act

Inequities within the *Veterans Land Act* had severe financial repercussions for First Nations Veterans as farm property development grants and loans provided under this Act differed for land that was on or off reserve. Under this program, Veterans were entitled to loans of up to \$6000, to be repaid over 25 years, to develop farms. \$2,320 of this loan would be forgiven as a grant by the Government if the loan was repaid on time. In theory, First Nations Veterans could have accessed this program to develop land off reserve, but in practice, Sheffield indicates that First Nations Veterans likely would have faced prohibitive barriers to accessing loans, including lack of a credit rating and racist stereotypes (2019, viii-ix).

For First Nations living on reserve, individuals could only access the \$2,320 grant portion, but with specific stipulations: "the land would remain under the First Nation's control and equipment purchased with the grant would remain under the Indian agents' control for 10 years" (Ellis 2019, 14). This meant that First Nations Veterans who accessed this grant could not accrue the capital needed to develop profitable farms equivalent to those run by non-Indigenous loan recipients, nor could they pass on their land to descendants.

Those First Nations Veterans who successfully received grants through the *Veterans Land Act* faced additional obstacles to their prosperity. For one, the average size of farm First Nations Veterans could secure on reserves were significantly smaller than those off reserve. While grain farms in Alberta, for example, were typically around a full section of land (640 acres), First Nations farmers never received more than a quarter section (160 acres) with many receiving only half of this (Sheffield 2001, x). Additionally, Ellis (2019) explains that it was difficult for First Nations Veterans to access loans for agricultural operations on reserve land because lenders could not seize Crown land if a loan defaulted, further marginalizing First Nations farmers' ability to profit from this program. This included loans from banks, as well as Farm Improvement Loans, which were subsequently added to the *Veterans Land Act* (Sheffield 2001, x).

The inequitable distribution of grants and loans for the development of agricultural land severely limited First Nations Veterans' ability to develop and profit from farmland and farm property, with longstanding consequences for individual re-establishment after the war and the potential for First Nations Veterans to grow intergenerational wealth through farming.

Enfranchisement

Enfranchisement is intertwined with the history of First Nations Veterans and their treatment by the Government of Canada. As a tool of assimilation, enfranchisement was one of the Government's policies and practices intended to erase First Nations out of existence as distinct Nations with rights that had to be upheld and toward which the Government had obligations. Along with enfranchisement, the Government of Canada's post-Confederation policies of assimilation were also advanced through legislation, treaty-making, reserves, and paternalistic social policies (Taylor [2006] 2020) and institutionalized in the residential school system for Indigenous children (Truth and Reconciliation Commission 2015).



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Enfranchisement was “the process that resulted in a person no longer being considered an Indian under the federal legislation” of the *Indian Act* (Assembly of First Nations, n.d.). When a person was “enfranchised,” they were removed from their band lists and lost all benefits associated with being on a band list (before 1951) or being a status Indian (after 1951) (Assembly of First Nations, n.d.). Enfranchisement frequently resulted in separation of the enfranchised individual from their communities “physically, geographically, socially, spiritually, psychologically, and emotionally” (Indigenous Foundations 2009). Enfranchisement also resulted in the granting of full rights as a Canadian citizen, at the expense of status and rights under the *Indian Act*. In this way, enfranchisement policies have long served as a mechanism of assimilating status First Nations people into non-Indigenous Canadian society.

Sometimes enfranchisement occurred as an effect of military service itself. For instance, First Nations Veterans lost their status under the *Indian Act* after service in armed forces for World War I and because the Act specified that those absent from the reserve for four years no longer had status (Indigenous Foundations 2009). In World War II, when those with status under the *Indian Act* were barred from service in the Royal Canadian Airforce and the Royal Navy, some soldiers became enfranchised before signing up to serve, losing rights and benefits afforded to them and their descendants under this Act (Indigenous Corporate Training Inc. 2021).

Canadian Government officials hoped that First Nations’ experiences in military service would help lead them to voluntarily giving up their status under the *Indian Act* and rejection of First Nations traditions and culture. On the contrary, First Nations’ Veterans of World War II frequently recount experiencing feeling like equals to non-Indigenous Canadians during their time of service and they hoped that their military participation would help them “achieve greater autonomy, more control of their own affairs, and improved social and economic standing” upon their return to Canada (Paluszkiewicz-Misiaczek 2019, 123; see also oral testimony of First Nations Veterans in Sheffield 2001). First Nations Veterans led strong efforts to organize First Nations to fight for social and political rights, including forming the League of Indians in 1919, the first national First Nations political organization in Canada (Paluszkiewicz-Misiaczek 2019, 123).

Enfranchisement also potentially interfered with First Nations Veterans accessing benefits. In the oral testimonies of First Nations Veterans included in the 2001 report of the National Roundtable on First Nations Veterans’ Issues, Veterans repeatedly shared that they felt pressure to enfranchise either in order to enlist or to access Veterans benefits after World War II. Sheffield found that in the records of Indian Affairs, there is no evidence of “an organized effort to enfranchise First Nations veterans” (Sheffield 2001, 50). However, Sheffield notes that it would be likely that Indian Agents “[took] advantage of enlistment and veterans benefits to encourage First Nations veterans to [enfranchise]” as their role was “to get their charges to assimilate, enfranchise and cease being an ‘Indian’” (Sheffield 2001, 50). Further, Sheffield importantly points out that even if there was no official enfranchisement policy to access Veterans benefits, “the actions of some Agents [Indian Agents or Agents of the Indian Affairs Branch] who said there was combined with the perception among First Nations that such a policy existed proved damaging” (Sheffield 2001, 50). As Sheffield notes, it is not possible to know how many First Nations Veterans chose not to pursue Veterans benefits they were entitled to because of fear of enfranchisement (Sheffield 2001, 50). While First Nations Veterans may have been interested in accessing the Veterans benefits that they were entitled to, the long history of enfranchisement being used as a tool for the Government of Canada to advance policies of assimilation that removed First Nations from their cultures, land, and community represents a significant barrier to access.

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Legacies of Historical Marginalization

It is challenging to estimate the consequences of the historical marginalization and mistreatment of First Nations Veterans, and particularly how this wrongdoing impacts experiences of homelessness among First Nations Veterans today.

In 2001, First Nations Veterans requested from the Government of Canada “financial compensation in the amount of \$425,000 for each veteran, widow, spouse, dependant or estate” (Bellegarde in Senate, Subcommittee on Veterans Affairs of the Standing Senate Committee on National Security and Defence, 5 December 2001, 3:10). This sum was based on an “estimate of the average value of the farms [First Nations Veterans] could have developed had they had the same access to loans as other veterans, lost spousal allowances, and arrears for unclaimed financial benefits” (Ellis 2019, 14). The Government of Canada, however, estimated these losses much lower at \$125,000 (Tremblay in Senate, Subcommittee on Veterans Affairs of the Standing Senate Committee on National Security and Defence, 5 December 2001, 3:24). In 2002, the Government of Canada announced a compensation package of \$39 million total, equalling up to \$20,000 per eligible First Nations Veterans or their spouses who returned to the reserves after the wars (Ellis 2019, 15). 1,298 applicants were deemed eligible for compensation (Ellis 2019, 15). The discrepancy between these estimates and compensation for losses is significant (see Sheffield 2001, 43 for other estimates of losses).

Additionally, estimates of losses do not encompass the full cost of the Government of Canada’s wrongdoings against First Nations Veterans. Veterans’ benefits, especially the *Veterans Charter* post-World War II were enacted to assist Veterans in re-establishing themselves after the War, providing opportunities to improve the social and economic wellbeing of Veterans and their families that many would not otherwise have access to. Many non-Indigenous Veterans benefited immensely from these programs that gave them a jumpstart into life into a prosperous post-war period that was fueled by the Government’s massive injection of money into the national economy (Sheffield 2001, 21).

It is difficult to calculate the cost to First Nations Veterans and their dependents, descendants, and communities of the Government’s failure to ensure First Nations Veterans had adequate access to these resources. In a letter to Grand Chief Howard Anderson of the Saskatchewan First Nations Veterans Association in 2001 responding to an economic assessment of losses completed on behalf of the Government of Canada, Doug Kalesnikoff of Kalesnikoff, Kingdon & Associates Financial Investigators poignantly noted the immensity of disparities faced by First Nations Veterans ¹:

The economic analysis prepared by the Government is centred on the cost of the benefit adjusted for the time value of money. With all due respect, we believe that the Government’s approach misses the point. The First Nations Veterans didn’t lose a few thousand dollars in cash at the time of returning from war, rather they lost “the opportunity of a lifetime” or, phrased differently, “a lifetime of opportunities.” (Kalesnikoff 2001)

¹ Doug Kalesnikoff’s firm Kalesnikoff, Kingdon & Associates Financial Investigators completed an assessment of the disparity of benefits for First Nations and non-Indigenous Veterans for the Federation of Sovereign Indigenous Nations (then the Federation of Saskatchewan Indian Nations) in 2001.



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As Kalesnikoff draws out, while it may be possible to quantify the specific dollars and economic programs First Nations Veterans lost out on, such numbers cannot adequately capture the lost socio-economic opportunities and possibilities for intergenerational wealth building faced by Veterans and their families.

Most First Nations Veterans who faced discrimination in accessing benefits after the great wars of the twentieth century are no longer living, but the legacy of their mistreatment by the Canadian Government deserves further research and continued attention. In addressing issues of disproportionate rates of homelessness among First Nation Veterans today, it is imperative to recognize how this history contributes to mistrust of Government systems and thus serves as a barrier to First Nations Veterans accessing services and supports today. The Standing Committee on Veterans Affairs 2019 report *Indigenous Veterans: From Memories of Injustice to Lasting Recognition* submitted to Parliament in February 2019 urges the importance of understanding the truth of this past in order to better serve First Nations Veterans today:

If the wounds associated with these injustices are to be healed, both sides must take the crucial first step of acknowledging the objective truth of the past prejudice against Indigenous veterans and the broken promises that even today undermine Indigenous veterans' trust in the Government of Canada. (Ellis 2019, 7)

Historical Factors: Sharing Circle and Interview Findings

Interview participants echoed the findings of the literature review, explaining that First Nations Veterans experienced systemic discrimination both during and after their military service. One participant explained that their family member, who fought in Hong Kong and was held in a Japanese POW camp from December 30, 1941, until Liberation Day in 1945, had been promised that he would be given a house for his service. They explained, "there was supposed to be a house for him, but he never received such support, and was given years later, goats and a farm and farm animal to compensate him, but he never had a house."

Interview and Sharing Circle participants also spoke of how the Canadian government has systemically overlooked the contributions of First Nations Veterans:

"I hear a lot about [it] from veterans, they believe the general Canadian populace is unaware of the distinct history and the distinct sacrifices of First Nation veterans. And what I'm referring to is the discrepancy and benefits awarded to returning soldiers from World War I and World War II, where they were given access to favourable land leases and land grants. They were given those benefits to help them restart their lives. But First Nation veterans were excluded from that simply because they were First Nations."

This quotation highlights the findings in the literature. While non-Indigenous soldiers were given benefits like land grants and financial assistance to help them restart their lives, First Nation Veterans were excluded from these supports solely because of their identity:

"Veterans that participated in the early wars also likely had trauma through residential schools and the colonial system [...] And I think that's just the core, like step one is to go through the traumas [...]like the trauma provided war and on top of maybe what other trauma he experienced as a child, living in the reserve system and how colonialism kind of promoted this."

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Interview and Sharing Circle participants spoke of the multiple layers of trauma and systemic discrimination faced by First Nations Veterans, both during and after their military service. Many First Nations soldiers who served during WWI and WWII were already carrying the burden of trauma from residential schools and the colonial system. As one interview participant explained:

After returning from war, First Nations Veterans were often denied the same supports given to non-Indigenous soldiers, such as land or housing, as found in the literature. Participants noted that these failures were not isolated incidents. One participant explained: “apparently that’s a common theme a lot of vets went through. They didn’t get their services from the government because the Indian agent failed to defend them.” The legacy of the *Indian Act* and the colonial bureaucracy meant that First Nations Veterans were not only excluded from basic Veterans’ benefits but also left unsupported navigating systems that were supposed to serve Veterans.

Many participants also spoke of how intergenerational trauma deeply affected First Nations Veterans, as well as their family. This trauma stemmed from both colonial policies, like the Sixties Scoop and residential schools, and their military service. They noted how this has prevented them from accessing stable housing and support. One participant noted that “when you add in multi-generational trauma from either residential schools or the 60s scoop, you have a really complex case of trauma that oftentimes needs to be addressed first before we can set up these folks successfully in housing.” For example, the aforementioned participant that spoke of a family member who was a veteran who was a prisoner of war in Hong Kong, shared that when their family member returned in 1945, they “lived a very difficult life of alcoholism and violence that impacted my family’s relationship with him.”

Participants also spoke of how the lasting effects trauma led to educational and employment barriers. One participant explained how their Veteran family members carried trauma, which they connected to “the Indian day school legacy” and military experience. Another participant explained how their generation, now middle-aged Indigenous adults, is navigating these systems alone after losing Elders and traditional Knowledge Keepers: “we are all middle-aged adults now [...] still kind of left without any idea of how to go about these things.” Overall, the combination of colonial trauma, war experiences, and lack of systemic support left First Nations Veterans and their descendants to struggle without the resources needed to heal or thrive.

Other participants spoke of how some First Nations Veterans may not be included in conversations about homeless Veterans or have access to support services because they lacked First Nations status. Speaking of a family member, one participant explained: “they were fighting then lost [their] status, they had no idea who they were.” Participants further explained that “even though having a status does not define who we are, it does in the eyes of the government.” This illustrates how the loss of First Nations Status, because of forced enfranchisement based on military service, can leave Veterans disconnected from their communities and without the housing supports they may need.

Participants shared a deep sense of mistrust in the Canadian government, who one participant described as having a “hidden agenda” and not being willing to be “upfront and honest.” For some, their military service was not about serving Canada but about protecting their land. As one Veteran said, “we didn’t fight for Canada, we fought for the land, and we are supposed to be treaty partners.”



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First Nations Veterans Homelessness

There is little existing literature that focuses specifically on First Nations Veterans' homelessness. This gap in knowledge can impact the ability of policy makers, VAC, service providers, and First Nations governments to make educated decisions and supports for First Nations Veterans. In order to capture the experiences of First Nations Veterans experiencing homelessness this section collects and connects the findings of documents about the experiences of homelessness in general, experiences of Veterans that are homeless, and risk factors that may compound the likelihood of a First Nations Veteran to experience homelessness.

Understanding of Homelessness

There are articles that focus on Indigenous Homelessness, most notably the publication by Thistle (2017), where the author outlines 12 dimensions of Indigenous homelessness: historic displacement; contemporary geographic separation; spiritual disconnection; mental disruption and imbalance; culture disintegration and loss; overcrowding; going home; nowhere to go; escaping or evading harm; emergency crisis; and climate refugee. Thistle details how Indigenous understanding of homelessness is different from contemporary colonial understanding of homelessness as it includes a broader understanding of homelessness that is attuned to Indigenous world views, where factors such as family, community, kinship, spirituality, relationship to land, relationship to animals, culture and indigeneity can be considered. Thistle (2017) refers to the understanding of homelessness purely in relation to a physical home as "settler homelessness".

Gaetz et al. (2012) describe a typology of physical living situations, these include unsheltered, emergency sheltered, provisionally accommodated, and at risk of homelessness. The author follows suit with the aforementioned "settler homelessness" (Thistle 2017) but does note that "homelessness and housing exclusion is the outcome of our broken social contract; the failure of society to ensure that adequate systems, funding and supports are in place." (Gaetz et al., 2012, p. 1). Rumbolt (2022) works to carve out an understanding of First Nations homelessness that combines from Thistle's (2017) definition of Indigenous homelessness and Gaetz et al. (2012) definition of Canadian homelessness in a piece meal way. This description of First Nations homelessness considered the following characteristics of First Nations homelessness visible homelessness, hidden homelessness, mortality, gendered experiences of homelessness, on reserve experiences of homelessness, migration, and homelessness off-reserve, and urban experiences of homelessness. And furthermore, "those issues are compounded with the intersectionality of being a Veteran" (Interview 5) because "specifically to our Indigenous Veterans, I think where they're challenged with beyond the normal Veteran trauma is, you know, the discrimination, the racism within the ranks of Canadian Armed Forces is quite prevalent and it is still quite active today" (Interview 3, 3:59).

Understandings of Veterans Homelessness Experiences

A nuanced definition of Veteran's homelessness is yet to be developed. At the most basic understanding, Veterans' homelessness is defined as a Veteran (includes former member of the Canadian Armed Forces, Allied Forces, RCMP, Reservists, Veteran Civilian, and Canadian Ranger) that does not have "stable, permanent, appropriate house, of the immediate prospect means and ability of acquiring it" (Built for Zero, Canada 2024, Perl 2015). However, there are attempts to detail the specific experiences of Veterans that are homeless.

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Canadian Definition of Homelessness (Gaetz et al. 2012)	Indigenous Definition of Homelessness (Thistle 2017)	First Nations Homelessness (Rumbolt 2022)
<ol style="list-style-type: none"> 1) Unsheltered 2) Emergency Sheltered 3) Provisionally accommodated 4) At Risk of Homelessness 	<ol style="list-style-type: none"> 1) Historic Displacement 2) Contemporary Geographic Separation 3) Spiritual Disconnection 4) Mental Disruption and Imbalance 5) Culture Disintegration and loss 6) Overcrowding 7) Relocation and Mobility homeless 8) Going Home Homeless 9) Nowhere to go Homeless 10) Escaping or Evading Harm 11) Emergency Crisis 12) Climate Refugee 	<ol style="list-style-type: none"> 1) Visible Homelessness 2) Hidden homelessness 3) Mortality 4) Gendered Experiences of Homelessness 5) On reserve experiences of homelessness 6) Migration and homelessness off-reserve 7) Urban Experiences of Homelessness

Ray et al. (2011) conducted a study to understand the experiences of homeless Veterans in Canada. Speaking with 54 Veterans across the country, researchers identified an overarching analytical interpretation of homeless Veterans' experiences and three subcategories as shown below:

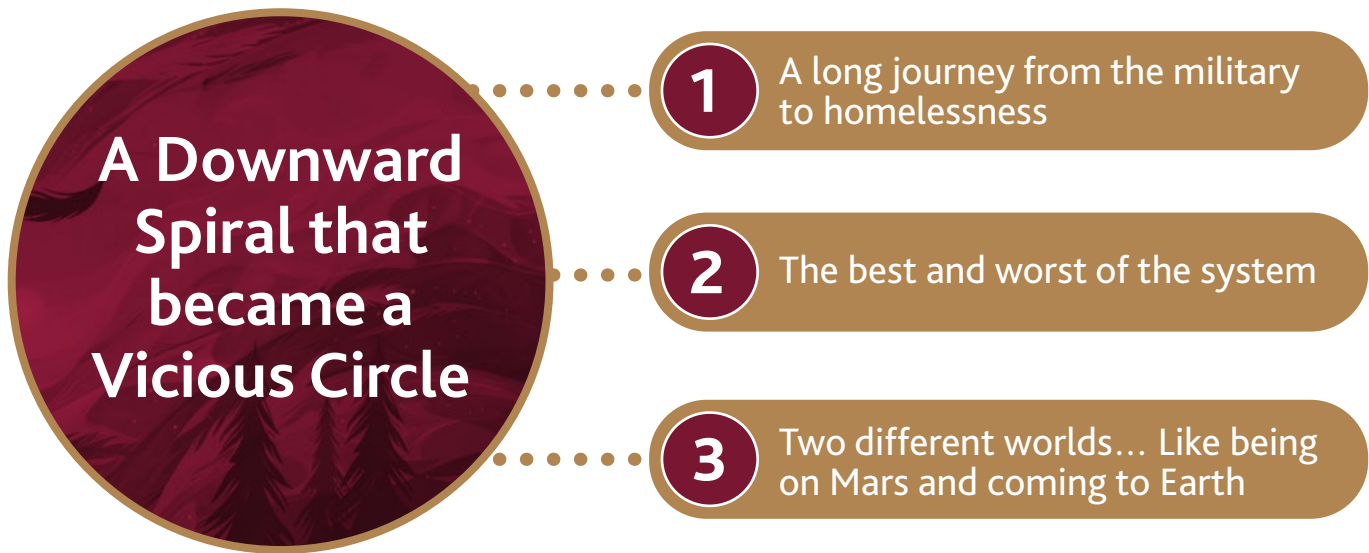
The subcategory “a long journey from the military to homelessness” points to the finding that for some Veterans, the instability that arose after returning to civilian life was a consistent factor contributing to their homelessness over time. The study shares that from the Veterans they spoke with, the average amount of time since they left their service was 27 years. During that time various aspects contributed to their instability, such as loss of structure, family challenges, substance misuse, PTSD etc. “The best and the worst of the system” details Veterans experiences with both VAC and shelter services. The majority of the Veterans were happy with the shelter services they had received and only 2 of the 54 Veterans had received benefits from VAC. A service provider shared in a sharing circle that “people don’t always self-disclose or self-identity [...] and you don’t know necessarily unless somebody tells you that they’re Veterans, because we don’t like do intake or statistics or anything like that. So, I don’t always know somebody’s background,” which means they may miss out on resources that are there to support them. Another service providers shared that Veterans often struggle to ask for help because self-sufficiency is a part of the military culture: “We’re trained to get the mission done, not to complain, overcome any kind of adversary or adversity, and that training is drilled into your brain. And it’s hard to differentiate from that when you become a civilian. And a lot of these men and women veterans that might be unhoused or just needing some kind of critical support might be very reluctant to ask for help for a number of reasons.” The final subcategory details the struggle that Veterans faced returning to civilian life.



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Figure 1 (Ray et al. 2011)



Similarly, Sipe (2021) conducted interviews with 29 Veterans in the United States of America (U.S.). Sipe (2021) developed five core themes of experiences these include i) living with substance misuse, ii) living with psychiatric disorders, iii) living with anger, iv) living with regret, and v) living with chronic illness. Each of these five main themes had subthemes that worked to detail different facets what contributed to Veterans being homeless, as detailed below:

Figure 2 Sipe 2021

Theme	Subtheme
Living with Substance Misuse	<ul style="list-style-type: none"> • Self-medicating with substances • Substance use tied to social belonging • Substance use tied to military culture • Living to use • Denial of substance misuse
Living with Psychiatric Disorders	<ul style="list-style-type: none"> • Reliving Trauma • Self-harming
Living with Anger Living with Regret	<ul style="list-style-type: none"> • Response to feeling powerless • Making decisions in the military • Family and friends paying the price

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Although little has been written about the experiences of First Nations Veterans experiencing homelessness, there has been work done to explore the experiences of non-Indigenous Veterans and homelessness. In their article, “The life course of homeless female Veterans: Qualitative study findings,” Stephanie Felder and Peter J. Delany explore homelessness among female Veterans in the U.S., who are four times more likely to experience homelessness than their male counterparts. Through a qualitative study of interviews with 14 female Veterans, the research identified five key themes that contributed to their pathways into homelessness: traumatic experiences throughout their life, military service as an escape from bad circumstances, racism, gender-related discrimination, and challenges in transitioning to Veteran status (Felder and Delany 2020, 31).

Of interest to the experiences of First Nations Veterans may be the study’s findings on traumatic experiences and racism. The experiences of childhood trauma among female Veterans may also shed light on the challenges faced by First Nations Veterans who have encountered trauma prior to their military service. Many Veterans also entered the military as an escape from difficult circumstances (Felder and Delany 2020, 34). Experiencing racism before or during their service also affected female Veterans’ pathways into homelessness (Felder and Delany 2020, 35).

Work to capture the specific experiences and characteristics of Veteran homeless is limited. However, there are commonalities that can be identified between Sipe (2021), Felder and Delany (2020) and Ray et al. (2011) such as the prevalence of substance misuse, disconnection between family and friends, the challenges of transitioning into civilian life, and attention given to the mental and physical health of Veterans that are homeless.

Risk Factors

When trying to understand the relationship between homelessness and Veteran status, it is crucial that the risk factors that contribute to homelessness are identified, so that effective intervention may be initiated. This is especially so for First Nations Veterans, whose complex generational histories give rise to risk factors that are unique, overlapping, and oftentimes overlooked by researchers and entities who seek to address the issue of Veterans’ homelessness across North America (Turtle Island). While First Nations Veterans have a set of unique risk factors, they are also subjected to the risk factors that apply to all Veterans. Therefore, the level of risk associated with First Nations Veterans’ homelessness is compounded by the intersection of these identities.

The combination of psychological, social, and structural risk factors are key contributors to the issue of Veteran homelessness. One significant risk factor is the prevalence of post-traumatic stress disorder (PTSD), which affects many Veterans and is in the top two medical conditions Veterans are receiving support for according to the 2022 VAC “Facts and Figures” (Veterans Affairs Canada 2022). Among Veterans who are younger, unmarried, and have been deployed multiple times there are increased rates of PTSD (Richardson, Naifeh, and Elhai (2007) in Abdulwasi, 2015, p. 25; Barrett et al, 2010). The mental health struggles associated with PTSD often compound existing vulnerabilities, including a history of child abuse, identity issues, negative relationships, and self-harm (Whelan (2013) in Abdulwasi, p. 26; Barrett et al, 2010). Often, post-service they return to these precarious environments, which further increases their risk of homelessness and may worsen PTSD symptoms (Barrett et al., 2010). Overall, the transition from civilian



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life can exacerbate these challenges as Veterans may struggle to adapt and reintegrate back into an often less structured environment (Barrett et al., 2010; Metraux, 2017).

To effectively address the risk factors facing First Nations Veterans, it is essential to recognize the unique identity-related challenges they encounter. For instance, women Veterans face specific challenges including a higher risk of homelessness compared to their non-Veteran counterparts (Barrett et al., 2010). As a result, these women often require targeted support to address specific issues such as eviction prevention and relationship dynamics (Barrett et al., 2010). Youth Veterans also face distinct challenges, as they are at a heightened risk of homelessness after military service due to various factors; often entering the military at a young age means that they have not yet had the opportunity to develop the life skills needed for independent living (Barrett et al., 2010). Additionally, a Veteran's risk of homelessness is further heightened for those who experienced challenges in their childhood, such as unstable housing or limited family support (Barrett et al., 2010). Often, post-service Veterans return to these precarious environments, which further increases their risk of homelessness and may worsen PTSD symptoms (Barrett et al., 2010).

Serrato (2019, 1) details multiple risk factors that contribute to homelessness amongst Indigenous Veterans these include mobility issues, substance misuse, intergenerational trauma, a previous history in the placement of child protective services. The child welfare system, for the most part, has not been kind or culturally competent to deal with First Nations children. Many of these children were placed out of their communities, away from their families and peers, placed into non-Indigenous homes, and forced to endure physical, sexual, and emotional abuse as children. This lack of connection and belonging to their culture and biological families was incredibly harmful to their well-being (2). Substance misuse can be a symptom of trauma that often replaces the development of healthy coping skills to manage the impacts of trauma. Unfortunately, First Nations Peoples in Canada, in the aftermath of historic wrongdoings, have suffered greatly with substance abuse. Alcoholism and other substance use (Ray et al., 2011) is a risk factor that has been identified in most of the existing literature on Veteran issues regardless of the demographic group they represent or the country which they served.

In addition, the definitions of First Nations Homelessness which are described above, and the risk factors that characterize it are oftentimes bidirectional (i.e., interchangeable). For example, being disconnected from one's culture is a form of homelessness that impacts one's state of mind and can lead to being in a physical state of homelessness (Thistle, 2017). Likewise, being in a state of physical homelessness can result in being disconnected from one's culture. First Nations cultural practices reinforce the importance of living life "in a good way," which promotes operating with a clear mind and a clear understanding of the individual gifts every person has and how to use them for the benefit of all (Thistle, 2017). Spiritual disconnection manifests as a result of being disconnected from traditional lands, family and kinship, identity, language, spiritual practice, and First Nations worldviews. This disconnection is further exacerbated by deeply rooted colonial policies of racism, exclusion, forced assimilation, and economic marginalization of Indigenous Peoples in Canada. All of these factors contribute to the potential to develop mental health conditions which place First Nations individuals at a very high risk for experiencing homelessness. Unfortunately, as First Nations individuals who have been away from their community seek to return, they can find themselves feeling like outcasts in the community and face hardships in their efforts to obtain housing (Thistle, 2017).

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Another compounding factor that could impact First Nations Veterans differently is the transition from military to civilian life: this could be especially difficult for First Nations Veterans who are survivors of residential “school” systems. The transition of leaving the institutionalized setting of military life, to civilian life that does not understand or acknowledge the First Nations worldview, nor the unique experience of being a First Nations Veteran puts the individual at immense risk of mental deterioration. (Ray et.al. 2011, p. 15).

Veterans face a heightened risk of homelessness, particularly following their deployment, with many experiencing this crisis more rapidly than their civilian counterparts (Barret et al., 2010). This increased vulnerability is intensified by structural factors such as a lack of affordable housing, employment instability and difficulties accessing benefits, all of which can create significant barriers to stability (Barrett et al., 2010). Additionally, individual risk factors include mental health disorders, substance use, and variations in risk based on gender and incarceration history (Barrett et al., 2010). Together, these factors create a complex landscape of challenges that make it imperative to develop targeted interventions to support Veterans at risk of homelessness.

Summary of Risk Factors

Health and Mental Health	Social	Structural	Demographic
<ul style="list-style-type: none"> • PTSD • Identity issues • Self-harm • Substance use • Mobility challenges • trauma 	<ul style="list-style-type: none"> • Childhood abuse • Negative relationships • Unstable home environments • Limited family supports • Previous placement in child protective services • Disconnection from community and culture 	<ul style="list-style-type: none"> • Transition to civilian life • Age at which they joined the service • Marginalization of Indigenous Peoples • History of incarceration 	<ul style="list-style-type: none"> • Gender • Intergenerational trauma

Experiences of First Nations Veterans: Sharing Circle and Interview Findings

Participants echoed elements of the findings from the literature review. One area that arose from the conversations included details about the complex mental and physical injuries that First Nations Veterans leave their service with. This suffering caused by service contributions its continued impacts is echoed by a participant sharing that “many Veterans, when they leave the service, are carrying some different service-related injuries, whether they be physical or mental, and those can impact them being successful in housing. Housing supports need to be reflective of the needs of the Veteran.”



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The interviewee went on to share that this can be a challenge for service providers to address, as when working to support First Nations Veterans there are often more than one factor that is hindering their ability to gain and maintain stable housing, often requiring layered services to address multiple intersecting challenges. The interviewee shared about trying to support a First Nations Veteran:

"He had tried to go to housing with the financial support that he already had in place, but he wasn't successful because his mental health needs weren't addressed in that environment. I think those issues are compounded additionally when you're accessing shelter services or emergency housing services, cause as those folks are doing really important work and doing the best that they can with the resources they got, many times they can be triggering and be detrimental to someone's mental health state, especially if that person that's seeking the emergency shelters are dealing with, you know, complex PTSD issues or intergenerational trauma from residential schools. I think it's really important that we look at those pieces of intersectionality when we think about why is there a large portion of unhoused Veterans that are First Nations."

Often the intersecting challenges such as physical and mental health needs are beyond what families and communities are able to address on their own. This can sometimes alienate First Nations Veterans from their families. One participant shared about the negative impacts that their grandfathers PTSD had on their family after returning from service:

"He was a prisoner of war, so he was tortured. And that is [...] another layer that I think really damaged [him], because he would have psychotic episodes where he would shoot the house and my mom and them would all have long hair and braids. [...] All the girls would have to hide because they would shoot at them with a gun because he would call them Japs. [...] And then, I think, they even had to like hide their hair after a while to like not look Japanese because it would trigger him."

The interviewee goes on to share how the knowledge gap between families and their Veteran loved one can also contribute to disconnection for returning Veterans. "It was only when the wife [later went] to Hong Kong and learned about what had been done to prisoners of war, [that] she forgave the Veteran for their alcohol abuse and violence" This quote signals to the need for greater understanding between families, communities, and Veterans in order to be able to support returning First Nations Veterans, where the experiences of Veterans while they are away are not understood by communities and families, which can create a fracture in relationships that a Veteran might need to be able to reintegrate back into community after service.

Another interviewee spoke to how this could impact the connection that a First Nations Veteran might have with their community and culture as a whole. Where their experiences are unknown or misunderstood by community, and they are also struggling to maintain a stable and safe living environment.

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The interviewee went on to highlight how the transition period between being active in the service and reintegrating into community and civilian society can be a key area where a First Nations Veteran can be lost or fail to connect with services that could support them. This is echoed by one participant noting that:

“People are homeless even though they have [a] roof over their heads, with a sense of loss of identity. How do you pick up a person off the streets even if the system is broken, and no one is fixing it? Off-reserve members are scattered across the world.”

Another participant described how a sense of disconnection from community has resulted in the loss of cultural guidance following the death of her parents and other baby boom generation Elders. Without these supports, they are left to face complex and oppressive systems alone, captured in one participant recalling their transition home.

“Transition [is] where a lot of resources are dropped, especially for Indigenous Peoples, you get pulled into an area where you lose your culture and not surrounded by family, not being around language and culture. Getting back into culture is difficult but what about those who don’t have the resources?”

Lastly one participant shared that there is need for services for Veterans to be more inclusive of different demographics of First Nations Veterans, where supports, such as legions, typically alienate younger generations, minorities, and women in their activities and resources.

“We’re challenged sometimes, trying to get in touch with those young Veterans. Like I’m 37, when I was released, I was 29, [and] there was nothing really for me. There was no groups for me that were really targeted towards me. If you did want to try and tough it out at the Legion, the activities there are geared towards an older population. They’re all bingo nights and things like that, which is fine, but you’re not really going to attract a young crowd with that. And there’s nothing really for a young crowd to do there.”



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Current Services

Programs and Services Review

The current landscape of housing and homelessness services for First Nations Veterans is extremely limited, reflecting a broader systemic failure to adequately address the unique needs and experiences of First Nations Veterans. To inform the later stages of this project, Archipel conducted a programs and services review to identify existing support programs for Veterans, as well as First Nations housing support programs. Early on in the research, it was identified that, while there are numerous programs that support either Veterans or First Nations people dealing with housing insecurity, there are very few that address the needs of First Nations Veterans specifically. The review identified 47 programs working in these areas. 27 were Veterans specific, four were First Nations specific, 20 were Indigenous specific, and 23 were neither. The following summary provides an overview of the findings of the programs and services review, focusing on access to culturally-relevant programming, gaps in service, and regional reach. A non-exhaustive selection of resources and programs relevant to First Nations Veterans has been provided in Appendix B of this report.

The regional breakdown of these programs reveals some areas in Canada where services for First Nations Veterans experiencing homelessness are lacking. Of the 47 programs and services identified, 13 provided services across Canada. However, while these services may technically be available to all First Nations Veterans in Canada, this does not take into account that some Veterans may not be able to access services due to factors explored elsewhere in this report. Of the remaining programs and services, 10 were in Ontario, nine in British Columbia, and six in Alberta. Several regions appear only once, including Quebec, Victoria, BC, Prince Edward Island, Nova Scotia, and Newfoundland and Labrador. Notably, New Brunswick, the Northwest Territories, Nunavut, and Yukon are not represented at all, suggesting geographic gaps in the distribution of services for First Nations Veterans.

Access methods for programs and services differed significantly. Many programs provide direct contact information, including phone numbers or emails, on their websites; some require in-person appointments or filling out an online form to access support. Some programs require referrals through case managers, coordinated access agencies, or veteran service networks like CAF/VAC. Several programs also require applicants to provide specific information, like proof of residency or income or specific veteran eligibility forms. A large number of programs did not provide any information online on how their services could be accessed. This lack of standardized, transparent access processes could pose a barrier, particularly for veterans facing housing instability, limited internet access, or administrative challenges.

The eligibility criteria for First Nations Veterans-related programs and supports were very inconsistent. Many programs restrict access to former members of the Canadian Armed Forces (CAF) or the Royal Canadian Mounted Police (RCMP). Some included conditions such as an honourable discharge, completion of basic training, or current risk of homelessness. Some programs specifically designed for Indigenous Veterans require applicants to demonstrate proof of Indigenous ancestry. However, a large number of entries are marked "N/A," "unclear," or "not listed online," leaving the criteria unclear. This lack of standardization and transparency could exclude eligible veterans, particularly those in marginalized or rural communities, who may not know whether they are eligible for certain programs.

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The funding sources for First Nations Veterans–related programs and housing supports show a heavy reliance on federal government funding, especially through Veterans Affairs Canada (VAC) programs such as the Veteran and Family Well-Being Fund (VFWF) and the Veteran Homelessness Program (VHP). Several initiatives are also supported by other federal streams and by Indigenous Services Canada. The review also showed that provincial and municipal governments play a significant role in funding these services, with contributions from the governments of Ontario, Alberta, and British Columbia, and cities like Vancouver, Calgary, London, and Toronto. Non-governmental funding included Legion branches and auxiliaries, charitable foundations, including the Chamandy Foundation and the Community Foundation of Greater Peterborough, private sector partnerships, and donations. Overall, this funding landscape reveals a patchwork of government programs, philanthropic contributions, and community-based resources rather than a single coordinated funding mechanism.

Across Canada, there are dozens of organizations that work to support Veterans experiencing or at risk of homelessness (Veterans Affairs Canada 2024). However, very few of these programs are First Nations-led or work to specifically support First Nations Veterans. The Programs and Services Review found only one program in Canada, administered by VAC, specifically designed to support Indigenous Veterans experiencing homelessness. The VAC’s Veteran Homelessness Program aims to prevent and reduce Veteran homelessness. The program has two streams. The Services and Supports Stream offers rent supplements and essential services to Veterans at risk of homelessness, and the Capacity Building Stream focuses on research, data collection, and enhancing the capabilities of organizations to meet the specific needs of Veterans.

While the VAC’s program is not itself exclusive to Indigenous Veterans, the initiative partners with Indigenous organizations, including the AFN First Nation’s Veterans Council, to promote culturally appropriate activities and housing, provide professional services from Indigenous Elders and traditional healers, and support ceremonies and events designed to strengthen cultural ties and community belonging. The program also assists Indigenous Veterans in urban areas by providing navigation services, language classes, and gatherings. Additionally, it engages Indigenous Language Communities to deliver services in Indigenous languages, effectively addressing local needs. The program is available to all Indigenous Veterans, not just First Nations Veterans (Veterans Affairs Canada 2024). First Nations governments and community organizations are eligible for funding if they provide culturally appropriate support for Indigenous Veterans (Veterans Affairs Canada 2024).

The lack of programs specifically designed to support First Nations Veterans experiencing homelessness does not negate the important work being done to support First Nations Veterans. Many organizations and groups have undertaken significant efforts to address the unique challenges faced by First Nations Veterans in other areas, including mental health, employment, and cultural support. Current federal and community-based programs lack publicly available metrics to measure success. Emphasizing the need for program evaluations, including tracking outcomes like housing stability, satisfaction, and mental health improvements, could help ensure these initiatives are effective and transparent.

The Southern Chiefs Organization Inc. (SCO), a group that represents more than 87,000 citizens of 33 Anishnaabe and Dakota Nations in southern Manitoba, works to address the unique needs of First Nation Veterans in Manitoba by offering various services, including assistance with Veterans Affairs claims, traditional healing support, and opportunities for Veterans to connect with one another through monthly gatherings (South Chiefs Organization Inc. n.d.). The Burns Way connects Indigenous Veterans with



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resources through the Talking Stick and TetherAll apps, which offer services in ten Indigenous languages and facilitate connections between health practitioners and Veterans (The Burns Way 2023). Many other groups, notably Indigenous Veterans Manitoba, Canadian Aboriginal Veterans and Serving Members Association (CAV), Atlas Institute for Veterans and Families, and Aboriginal Veterans Autochtones, also work to support First Nations Veterans. Several groups, including the Last Post Fund, have worked to commemorate and honour Indigenous Veterans, including First Nations Veterans, through actions like providing grave markers for Indigenous Veterans who have been deceased for over five years and buried in unmarked graves, as well as to add their traditional names to existing military grave markers (Last Post Fund n.d.). While these initiatives work to acknowledge and honour the contributions of Indigenous Veterans, helping to address the historical mistreatment they have endured (explored in the previous section), they do not address the current challenges that many First Nations Veterans continue to face regarding housing and homelessness.

Overall, the review revealed significant systemic funding gaps and service delivery fragmentation that create barriers for First Nations Veterans seeking support. The findings demonstrate how existing programs operate in silos, with limited coordination between federal departments and inadequate integration of culturally relevant approaches. This fragmentation could undermine the effectiveness of available supports and highlights the urgent need for distinctions-based programming that aligns with First Nations governance structures and cultural practices, as outlined in frameworks such as NFNHAP, the Reaching Home First Nations stream, and First Nations-led service models.

A potential barrier to accessing services that emerged during the review was administrative burden. This is evident through complex application processes, redundant documentation requirements, regional gaps in service, and bureaucratic obstacles that disproportionately impact First Nations Veterans. There seems to be little coordination between programs, application processes are unknown or unclear and may be inaccessible to those in remote areas or with limited internet access or technological capabilities. This could lead to First Nations Veterans not knowing supports exist, falling through the cracks due to administrative barriers, or not seeking out services because very few are targeted to their demographic as First Nations Veterans and may not offer culturally-relevant programming or understand their needs as Veterans. This systemic issue not only limits access to critical supports but also perpetuates colonial approaches that create additional barriers for Indigenous peoples accessing services they are entitled to receive. Addressing these gaps will require comprehensive reform of VAC and CAF access models to prioritize streamlined, culturally responsive service delivery.

This summary of the programs and services review highlights a significant lack of culturally-specific housing and homelessness support services for First Nations Veterans. Additionally, a more comprehensive overview of the current support services and programs available to First Nations Veterans can be found in the Programs and Services Review.

Limitations in Current Services

A key observation made during the compilation of the Programs and Services Review was the difficulty in finding eligibility and application requirements for many programs. This lack of clarity can pose substantial difficulties for individuals experiencing housing insecurity, who may already be facing overwhelming stress and uncertainty. Navigating complex program guidelines and requirements could be an added burden,

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making it more difficult to access the support. Without straightforward information and guidance, those in vulnerable situations may not be able to access critical resources. This observation is echoed by Leah Robinson in the article “Navigating A Patchwork Maze: Individuals’ Experience of Administrative Burden When Accessing Homeless Assistance Services,” that states that “the administrative burdens embedded within homeless assistance services may lead to individuals’ underutilization of services and experience of homelessness being prolonged. Further, these costs may reinforce existing inequities within society, as they tend to disproportionately impact those in greatest need” (Robinson 2022, 1).

A review of literature related to administrative burdens in accessing services did not find any examples of simplified and streamlined access systems for First Nations or Indigenous Veterans. However, some regions in the U.S. have introduced online resources that consolidate “hundreds of organizations and services into a single portal, providing Veterans with streamlined access to disability benefits, job opportunities, medical and legal services, education and training, and peer support” (Schmidt 2024). These models could be examined for the context of First Nations Veterans to uncover the potential benefit of consolidating various services into a single, user-friendly platform that simplifies access to a broad range of Veteran services.

Furthermore, additional factors should be considered when discussing access to services and housing in rural or remote areas, such as transportation availability, internet connectivity, housing shortages, and geographic isolation. To access services from VAC, a Veteran must visit a VAC office, a Transition Center, or a Service Canada Center, phone VAC’s National Client Contact Centre, or access services through the online “My VAC Account” (Veterans Affairs Canada 2019). Limited internet access is a major barrier in many First Nations communities, particularly those in rural and remote areas. Only 43 percent of households on First Nations reserves have access to the internet that meets the federal government guidelines for minimum speed, 50 megabits per second for downloading and 10 megabits per second for uploading (Schwientek 2023). Accessing the internet can also be more difficult for people experiencing homelessness (Supan 2021). While most people experiencing homelessness do have access to a cell phone (Woolley 2014), many face difficulties keeping their cell phone charged and may face disruptions in their access (Hunter, Ramchand, and Henwood 2020). While services from VAC are available to First Nations Veterans across Canada, attention should be paid to who may not be able to access these services based on geographic location, internet access, phone access, and ability to navigate complicated application processes. In their 2023 report, “Closing the Infrastructure Gap by 2030,” the AFN noted that an investment of \$349.2 billion from the federal government is required to fulfill its mandate to close the First Nation infrastructure gap by 2030 (AFN 2023, 4). This comes as a result of decades of underinvestment, a failure to uphold fiduciary responsibilities, and the unjust allocation of Canada’s wealth (4). This underfunding has directly impacted the stock and quality of housing in First Nations and points to the need of building infrastructure and capacity in remote areas to ensure equal access to services specifically for First Nations Veterans.

Increased Coordination

Nonetheless, despite the lack of programming specifically tailored to the needs of First Nations Veterans, there is still much to be learned from successful programming that has been undertaken to address the housing needs of non-First Nations Veterans. The Royal Canadian Legion’s report “Leave the Streets Behind: Action Plan to Prevent and Eradicate Veterans’ Homelessness” explores the Legion’s “Operation: Leave the Streets Behind” program, which began in Ontario after a Korean War Veteran requested the first Homeless Veterans’ Remembrance Service in 2009 (Royal Canadian Legion n.d., 2). The report highlights the need for a



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coordinated system that ensures all Veterans can access essential services to avoid living on the streets and transition to permanent housing (7). However, this source makes no mention of the unique needs and experiences of First Nations Veterans.

The Action Plan works to identify and assist at-risk veterans, intervene to prevent housing loss, address immediate needs through shelters, and connect Veterans with tailored housing assistance to maintain stable housing (2). Objectives of the plan include increasing access to stable housing and better supporting Veterans in contact with the criminal justice system (3). Key initiatives include improving outreach and identification of homeless Veterans, enhancing crisis response, and increasing access to stable and affordable housing (4).

The 2010 report “A review of homelessness among Veterans: Policy and practice implications for prevention and intervention efforts” included key policy recommendations for current services, including increasing coordination across care systems, including health, housing, and social services for holistic Veteran assistance. The report also recommended the development of diversion programs for justice-involved Veterans, as well as reentry services for incarcerated Veterans to reduce their risk of homelessness (Barrett et al, 2010). For homeless Veterans, health and social services were seen as their primary source of direct aid and benefits. However, they found the service system to be an insensitive and confusing network of policies, programs, and procedures. For Veterans, there were three types of barriers they experienced with regard to service use: insensitive service providers, unfavorable policies, and inefficient service delivery systems (Applewhite 1997).

Housing First

The study conducted by Felder and Delany (2020) explains that service practitioners should consider both internal factors, such as mental health, and external forces, such as institutional discrimination, that contribute to homelessness among Veterans (36). Services for Veterans experiencing homelessness should be trauma-informed and person-centered and include tailored re-integration processes that address their unique challenges, including access to health care, mental health support, and job opportunities (37). Understanding the potential similarities between female and First Nations Veterans could inform more effective and culturally sensitive support for First Nations Veterans. These findings underscore the need for current programming to support First Nations people with housing to work to understand the unique needs of Veterans, as well as for programs that support Veterans experiencing homelessness to understand the needs of First Nations Peoples. Currently, Canada’s National Housing Strategy (NHS) and the Veterans Housing Program (VHP) provide important frameworks but fall short in directly addressing the housing needs of First Nations Veterans. While the NHS emphasizes Housing First and includes an Indigenous Housing Strategy, it does not specifically target Veterans, particularly those in rural, remote, or Northern First Nations communities.

In their article “Qualitative findings from a Housing First evaluation project for homeless Veterans in Canada,” Cheryl Forchuk et al. conducted a two-year study which evaluated a Housing First approach to homelessness services for Veterans in four Canadian cities (Victoria, Calgary, London, and Toronto) (Forchuk et al. 2022a, 27). Their work highlighted the importance of harm reduction and peer support to reduce homelessness and improve homelessness services (27). They recommended that housing services for Veterans should include improved mental health supports, prioritize permanent housing over temporary

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housing, and be shaped by input from those with military backgrounds (34). This work demonstrates the importance of prioritizing the voices of those with lived experience in the creation of housing support for First Nations Veterans.

Another article by Forchuk et al. (2022b), “A Housing First Evaluation Project for Homeless Veterans in Canada,” outlines the impact that Housing First strategies can have on four key aspects of homeless veterans’ experiences. These include quality of life, use of social, medical, and justice services, housing stability, and demographics. The authors’ main argument is that a Housing First approach provides a good foundation to allow homeless Veterans to begin to address other challenges they may be experiencing, such as mental health or addiction. The authors also detail the cost savings that arise from a Housing First approach as it relates to the social, medical, and justice services, noting that the program costs CAD 1670.92 per Veteran over a 6-month period, compared to shelter beds over the same period, which would cost CAD 2826.67 per Veteran. Although the pervasiveness of Housing First models for homeless Veterans is not yet known, the article points to this model as a cost-effective path to reduce housing insecurity for homeless Veterans.

The article (2) demonstrated that when the U.S. Department of Veterans Affairs (VA) adopted a Housing First approach that prioritized immediate access to permanent supportive housing without requirements like sobriety or employment, through their Ending Veteran Homelessness initiative, there was a reduction in homelessness amongst Veterans (O’Toole et al. 2024, 1). Components of the programs included housing, wrap-around clinical, case management, and supportive services (1). The program dedicated significant resources to case management, substance use treatment, mental health services, general medical care for Veterans, and comprehensive support after housing (7). These measures were especially helpful to Veterans experiencing homelessness, as demonstrated by a 55.3% reduction in homelessness among Veterans (compared with only an 8.6% reduction in the general population) (6). Note that although this study was not Indigenous-specific, 3.1% of respondents identified as American Indian or Alaska Native (4). What this study demonstrates is the need for a coordinated care model, which includes Veterans’ services, that takes a Housing First approach.

Health and Culturally Specific Programs

In their article “Correlates of Veteran Status in a Canadian Sample of Homeless People with Mental Illness,” Jimmy Bourque et al. examined the relationship between Veteran status and various housing, mental health, and service use factors among a Canadian sample of homeless individuals with mental illness (Bourque et al. 2014, 142). The study aimed to identify housing, mental health, and service use factors among homeless individuals with severe mental illness in Canada (142). The study found that Veterans experienced similar challenges to non-Veterans, including poor physical health and high rates of PTSD (150). The findings suggest that both groups require similar services, including case management, affordable housing, and employment opportunities (156). Importantly, Veterans expressed a desire for specialized support that acknowledges their unique experiences (156). This indicates the need for specifically tailored transitional housing and mental health services for Veterans, particularly for those living with PTSD and substance use issues.



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In the article "Homeless Indigenous Veterans and the Current Gaps in Knowledge: The State of the Literature," Serrato, Hassan, and Forchuk make a number of recommendations regarding best practices in services and programs to support Indigenous Veterans experiencing homelessness. As Indigenous peoples represent a disproportionately high percentage of the homeless population, they argue for targeted research and services that consider the unique historical and socio-economic factors affecting Indigenous Peoples, including the impacts of residential schools and the 'Sixties Scoop' (Serrato, Hassan, and Forchuk 2019, 102). They argue that these factors are further compounded for Indigenous Veterans because of issues including substance use, mental health, and difficulties transitioning from military to civilian life (102). They emphasize the need for culturally specific preventative treatment services aimed at homeless Indigenous Veterans and post-discharge services to meet the unique needs of Indigenous Veterans, as well as additional research, to help mitigate and reduce homelessness amongst Indigenous Veterans (107).

The need for culturally specific and tailored programming for First Nations Veterans was addressed in a report from the Standing Committee on Veterans Affairs titled "Indigenous Veterans: From Memories of Injustice to Lasting Recognition," which explains that tailored programming is crucial (Ellis 2019). The report highlights challenges, including "loss of identity within their [Indigenous Veterans] community when they return after a career in the CAF" (Ellis 2019). Tailored services, including Elders and access to ceremony, play a key role in helping Veterans reconnect with their heritage and healing through spiritual practices. Services that combine mental health care with culturally relevant practices like ceremonies and land-based healing are critical. VAC is currently working to improve access to these services by working with a network of Indigenous spiritual leaders across Canada (Ellis 2019).

Ultimately, the Programs and Services review has made it clear that there is a critical lack of support for First Nations Veterans experiencing homelessness or housing insecurity. The review demonstrated that, while there are several groups working to support First Nations Veterans, very few have programming that specifically addresses their housing needs. Nonetheless, these groups undertake important work to provide culturally relevant support to First Nations Veterans and honour their historic legacy. Further, the programs that do exist to support Veterans in accessing housing support do not take the unique needs and cultural contexts of First Nations Veterans into account. In addition to the lack of First Nations-specific support, gaps in service highlighted by the review include: a lack of support for rural, remote, or Northern Veterans; potential difficulties accessing services for Veterans who lack reliable internet access or phone service; and challenges for those who may struggle to navigate complicated care systems. Additional literature reviewed in this section has revealed the need for current services for homeless First Nations Veterans to prioritize a Housing First model; not require sobriety or employment to access housing services; provide culturally relevant care and case management; improve crisis response; and take past trauma and racism into account.

Current Services: Sharing Circle and Interview Findings

Challenges Identifying First Nations Veterans

The number of services and supports currently available for First Nations Veterans are minimal and are not being accessed by a significant portion of First Nations Veterans for several reasons, one being that there are many factors that make it challenging to identify First Nations Veterans. A recurring theme that arose during engagements with both service providers as well as First Nations Veterans is that there is no consistent

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process across service providing agencies that ensures First Nations Veterans are being identified. Not all service providing agencies are tracking such information, and there are many factors which deter First Nations Veterans from self-identifying when they access services.

For instance, one service provider noted that in most grassroots settings, there is no formal intake process that collects demographic information about service users, and they rely instead on self-disclosure when making further referrals:

"It's a drop-in center, and we don't do any intake for people [...] So, unless you're kind of working one-on-one with somebody, or doing a referral [...] it's not something that would come up [...] if you're doing like a housing referral, we do use [...] the CAA or VAC form. So that might be something that comes up there. But also at the same agency, there's a lot of shelters, and they use the HIFIS system [...] It's like a really, really big database, so it does cover all the different statistics. But then in my more informal, grassroots work, we don't do that [...] There's no intake. So, I'm working in encampments, and it's really just people self-disclosing."

On the other hand, some service providers funded by VAC have intake systems that collect demographic information, but the accuracy of this data depends on whether their service users are willing to self-identify.

Younger generations of First Nations Veterans are even more difficult to identify and locate. One participant noted that younger generations, minorities, and women are difficult to locate because they are not socializing in traditional Veteran spaces like their local Legion:

"We're challenged sometimes, trying to get in touch with those young Veterans. Like [...] when I was released [...] there was nothing really for me. There was [sic] no groups for me that were really targeted towards me. If you did want to try and tough it out at the Legion, the activities there are geared towards an older population. They're all bingo nights and things like that, which is fine, but you're not really going to attract a young crowd with that. And there's nothing really for a young crowd to do there."

Instead, younger Veterans are opting to socialize in safer, more inclusive spaces that offer alternative healing methods, such as cannabis dispensaries that offer lounging spaces and more inviting events like barbeques, UFC nights, and video game tournaments. One participant noted, "Those are things that younger Veterans want to attend, and I find that I'm able to connect with them more in those spaces."

One service provider noted that their successful outreach efforts are often due to word of mouth through other Veterans they have established connections with. When those referrals are scarce, they take an "on the ground" approach, going to tent encampments to find First Nations Veterans to support:

"I'm supposed to be going this week to the hospital because there's an unhoused Veteran that is supposed to be staying there. I only got informed about that because another Veteran



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was informed about it. So, we're trying to help this individual, but just trying to get connected with them is so difficult. I go through the tent encampments and stuff and just ask folks if they're Veterans. Sometimes I get responses that way. Most of the time I don't. But you've got to try."

Engaging with First Nations Veterans is not an easy task. When attempting to contact First Nations Veterans, all methods of outreach need to be utilized, including email, telephone, postal, and on the ground methods.

Barriers to Accessing Services

While services and supports are available for Canadian Veterans, First Nations specific services are few and far between, and there are numerous challenges faced by service users when trying to access these services. The challenges include being in remote and Northern communities, technological barriers, a lack of effective outreach, and the burden placed on service users to access these services.

Modern ways of communicating in Western society are not always practical, realistic, or utilized by First Nations Veterans who are in rural, remote, and Northern communities. These communities often lack accessibility to resources, especially when the nearest urban location is tens and hundreds of kilometers away. Often, these communities have limited access to connectivity, including satellite, broadband, and wireless connections, or they have limited access to a cell phone or computer. Even when they do have access to connectivity and technology, they may not have the capacity or skill to navigate through the online resources available to them. This reality is clearly stated by one participant:

"If you were to go on the Veterans Affairs website as a Veteran, you would probably give up in the first 30 seconds trying to navigate their website [...] We know how to navigate it. But if you're a person that's never been on the website before, potentially you're living rougher, homeless. Maybe your education level is junior high, grade seven, [or] grade 8 education. And you go on their website. You will literally give up in the first 30 seconds and say it's not worth my time."

This is especially true for First Nations Veterans experiencing homelessness. Reaching them through postal mail is not possible, and many are not utilizing wireless methods of communication: "When people are experiencing homelessness, it's really, really hard to communicate. Like, people don't have phones, they don't have internet, they don't have, like, chargers, [...] battery banks, [...] it's a huge barrier for people."

Perhaps the biggest barrier to First Nations Veterans accessing services is the onus being on them to maintain communication, apply for services, ensure that they have all of the necessary documentation to access these services, and consistently access these services. As this service provider explained:

"The vet has to come or be someone on their side advocating for them to get access to these programs. That's the challenge. There's a gap once that Veteran is gone out of their control."

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If they're on the streets, or they haven't made that connection, it's over. Veteran Affairs is not going to chase you around the country trying to help you, right?"

Unsuccessful outreach and insufficient communications between First Nations Veterans and the agencies available to support them can have devastating consequences, as these Veterans are actively missing out on resources that could be making their life easier. One service provider described a scenario they see all too often, which highlights the gravity of this issue:

"So, they've been living on the streets for 10 years [...] We make a couple phone calls [...] They have \$200,000 sitting in their Veterans Affairs account that they never knew about. No one ever told them they had a lump sum payout for injuries or mental health, or PTSD. They have a \$5000 a month pension for the, you know, coming to them for life and they didn't know this. No one ever told them."

Fragmented Relationships

A significant theme running through the data collected during engagements is that the relationship between First Nations Veterans, the government, VAC, and the agencies that serve the homeless population is fragmented and built upon a weak foundation of trust. The reason for this is multi-fold, but particularly for First Nations, who have endured too much historical wrongdoing by these entities and have witnessed too many failings of the system that claim to prioritize and care about their best interests. This is especially apparent in one participant's comment:

"I know everyone experiences that kind of frustration when federal or provincial government systems don't work the way that they're supposed to or in a timely fashion. But those frustrations are multiplied significantly for First Nation folks just in regards to their relationship with Indigenous Services Canada and how federal government systems interfere a lot with our day-to-day lives and interfere with the benefits and healthcare systems that we need to be healthy and happy[...] It can make First Nation Veterans more reluctant to seek help from an additional federal or provincial system, government system, especially when they haven't had success in accessing those in the past."

As noted by one of the service providers, government bureaucracy is often to blame for these systemic failings: "It's not with malice, it's not through lack of effort, but our government [...] they're so wrapped up in bureaucracy more often than not that they very rarely find time to have meaningful dialogue about impactful changes that could be made." Participants rejected the idea that struggling with housing insecurity reflected personal failings, and pointed to these issues of bureaucracy, including systemic barriers and institutional mismanagement, as a cause of homelessness.



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Fragmented Services

Participants noted that while services may be available, there are often barriers or inefficiencies in the process that reduce their effectiveness. They expressed a desire for more streamlined services that go beyond theoretical application, that are successful in practice and consistent in their application across Canada. As one service provider who is also a Veteran stated:

"We tend to get it [help] fragmented [...] We would love (obviously) training support around the Indigenous Veteran population [...] and [...] more of a [...] unified Indigenous community where it's-- I don't want to say it's a one stop shop, but kind of like that because it varies from region to region, city to city, and it's very fragmented. So, it's very difficult to build a program when you don't have consistency."

One participant noted that every time there is a federal election, the application process and operations of available programs change, and the service providers are required to re-educate themselves and their service users on how to successfully access services. They described this as a vicious cycle.

Another challenge noted by participants as being a significant gap in Veterans services is the separate processes that Veterans who also served in the U.S. must follow in order to access support services. They are required to leave the country to access the services available to them, and due to jurisdictional barriers, the Canadian government will not sponsor First Nations Veterans to go to another country to receive the help they require. Without the support of the Canadian government, these Veterans cannot afford to travel to and from the U.S. to access services. As stated by one participant, "It's not about the money, it's about helping your people."

While Canadian First Nations Veterans do not face the same barriers as their U.S. counterparts, significant gaps in Canadian services result in fragmented and inconsistent support. For example, many First Nations Veterans encounter serious challenges obtaining a government-issued photo I.D. One service provider described the following scenario that they often come across in their line of work:

"So, if you can imagine this: so, you've served your country. Veterans Affairs Canada, the federal agency that recognizes you as a Veteran, that you served your country, they recognize you by name. They have an actual I.D. number for you. They will send you a check for disability or a pension, and so forth. But because there's no way of getting a photo I.D., you now have to take that cheque to payday loan place and pay exorbitant fees to cash it and can't get a bank account. And so, it's ironic that our federal government recognizes our Veterans, that they serve their country— sometimes in time of war — but don't have a process to get them a photo government issued I.D. so that they can get a bank account. Like, there's literally no way to do it."

In addition to this specific example of how the current system appears to almost intentionally present insurmountable hurdles to the population it intends to serve, First Nations Veterans often struggle to complete Disability Claims with VAC, which can be exhausting and demoralizing, as outlined below:

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"When I first left the forces [...] I did my first Veteran Affairs claim— disability claim— and I received a pretty poor outcome. That was due to the fact that I wasn't prepared. I had no idea what the process entailed, what exactly the questions were asking and how I was supposed to respond to them in an accurate way. And you know, those processes take a long time. They take anywhere from 6 to 12 months. So, it's a big time investment. I carry that experience with me because I know how frustrating it is and how difficult it was for me to submit that first claim and then to see that negative outcome after the 12 months of waiting. It was really disheartening. I know a lot of Veterans are going through that process alone."

Lack of Services Specific to First Nations Veterans

The services available to First Nations Veterans, especially those experiencing or at risk of homelessness, are very limited and those providing it lack sufficient capacity and resources to serve them. One service provider envisioned a process for Veterans that was more streamlined, where upon the completion of their service, Veterans were guided to one main "hub" or resource that gave them immediate access to the other services they need that would normally involve referrals, applications, waitlists, and time spent tracking down said support services. One participant phrased this as the need for wraparound support:

"I think the resources and capacity is a big one [...] if Veterans knew that they could just go to one place [...] they would provide all that wraparound support and refer them or support them to go or access different resources, that would be helpful [...] I would say in the frontline work that I do, even with an agency or otherwise, like a lot of people don't know all the referrals."

The capacity issue is magnified in rural and isolated areas where the number of local service providers is minimal. One service provider noted that they were the only resource in their region providing support services to First Nations. Veterans noted that the support services and spaces reserved for Veterans in their community have declined over time:

"There is the Veterans Committee [...] I guess we'd be considered a support. They built the Veterans Lodge across from LDC and that is open to all Veterans that go hang out. But a lot of the senior Vietnamese Vets that were using it have passed on, and now it's just kind of being rented out [...] There are Veterans in the community still, but they're not [...] using it [...] So I think people are just renting it. But if you go in there, it's like a nice build and that's got pictures and flags. It's got memorabilia."

Moreover, many service providers are not aware of the resources that do exist that specifically serve First Nations Veterans. With resources and services being dispersed and divided among numerous and various service providers, Veterans struggle to keep up with the many referrals, applications, and service locations. It is impractical and discouraging to this demographic who are often deeply struggling to transition to civilian life and oftentimes their mental health.



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Lack of Community Supports and Access to Traditional Healing Methods

A frustrating element of accessing support services for First Nations Veterans, is that traditional healing methods that would be the most beneficial to their recovery and would benefit their physical, mental, and spiritual health, are not services which can be funded and arranged by VAC for their service-related injuries as this participant shared:

"At the agency level [...] like drop-in centers, shelters, drop-in programs and housing. I'm not aware [...] that there is any specific program. And I would suspect [...] a lot of people would know about all of these services, and again, because it's not something necessarily that's disclosed, there's no formal program or anything like that." First Nations Veterans must pay out of pocket for culturally relevant care because VAC does not recognize traditional healers as registered providers. For some Veterans, this may prove to be cost prohibitive as this participant shared:

"Let's say [...] they go to the hospital downtown for treatment: those costs are all covered by their Veteran affairs services because it's a service-related injury and they're seeking treatment for that injury. But now if that same Veteran wants to go to their First Nation and seek a traditional healer and access healing ceremony to deal with that service-related injury, the costs are burdened by the Veteran. They have to pay for it out of pocket ... And that's solely because Veteran Affairs Canada does not recognize traditional healers as registered service providers."

This reflects a colonial bias that continues to undervalue Indigenous knowledge systems and limits access to holistic, culturally appropriate healing that would be beneficial for First Nations Veterans.

Best Practices and Recommendations from Current Services

When interviewing participants, many shared their thoughts on current services, including best practices and recommendations for improvements. Many of these fell within the category of ensuring that programs and services are accessible for First Nations Veterans: "It's not a matter of just that the services are available or the benefits are available, but they have to be accessible. You have to have the wherewithal and the intelligence to be able to answer what they're looking for."

Special emphasis was placed by several participants on the lack of accessibility to programs and services in rural and remote communities, as participants shared: "Virtual access to VAC services, supports, and services representatives [...] doesn't accommodate those in Northern and remote communities who are lacking access to technology and limited internet services and connectivity." Another participant shared:

"When we think about remote Veterans, like First Nation Veterans living in the north of Manitoba, there's only one Veteran Affairs office for this entire province and it's in the South. So, if you're a northern Veteran and you don't have reliable Internet access, how do you even

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submit a claim? Your hands are tied behind your back? I think that's really being missed, the access to services for rural Veterans that may not be the most tech savvy."

This demonstrates that there is a need for service providers, especially VAC, to work to offer supports in rural and remote areas that are not entirely dependent on internet access or access to technology. Alternative methods, such as service providers going into communities or holding events to support First Nations Veterans to access the services provided to them.

Participants expressed a desire to see a change in the referrals process when accessing programs and services to address the siloed nature of service referrals: "It would be great if [...] you refer people to one place, or people went to one place, and then once they identified that they're a Veteran, it just triggers everything else. And then all [...] the other services kind of coordinated somehow." Another participant that services can feel siloed, and it can be difficult to understand how support services interact with each other: "You're maybe directing people to like mental health services or substance use, or just Indigenous or cultural [programs] or something like that [...], it's not all connected." This illustrates the need for a more targeted and streamlined approach where services work more in conjunction with one another.

Additionally, when it comes to identifying First Nations Veterans, a participant pointed out that it is important to use the proper language when asking them to self-identify. Not all Veterans have been deployed overseas, and therefore, may not consider themselves Veterans. They explained that to reach Veterans who may not initially self-identify, they had to reword how reach out: "We really had to think about that language. And we asked, 'have you ever worn a uniform, a military uniform?' and then that kind of opened the door, and they'd be open to sharing a little bit more."

Similarly, with the aim of increasing accessibility and the potential of success in accessing programs and services, another participant shared: "It's really better if you can see the whole process through, so you can make sure, like, if you arrange for someone to go into recovery, and then there's a ride like, you know, just being able to be there and to make sure that they connect."

Additionally, several participants had specific ideas on how to improve programs and services. One suggested hosting regular meetings or groups for First Nations veterans, as this allows Veterans to refer other Veterans they know to services: "Oftentimes, Veterans will know other Veterans and start bringing them so that allows you to gain referrals and get a broader idea of what the Veteran community looks like in your area." This participant also shared that it allows First Nations Veterans to be connected with culturally relevant services: "And it also provides a way of providing that cultural connection, if you include a cultural component to your group, meetings or events."

Another participant suggested that programs and services provide access to medical transportation to and from appointments for First Nations Veterans: "There's such a range of medical issues and people who need a lot of specialist support and hospital support, and sometimes it's just like transportation to hospitals to appointments and making sure people get to those appointments."

Another common theme in participants' feedback was access to traditional healing services. Participants emphasized during the engagement sessions that Veterans want VAC to cover the costs associated with



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traditional healing services for their service-related injuries, and that doing so could help address the life-expectancy gap between First Nations and the general population:

"If you have a Veteran with PTSD and he goes down to the Health Services Center downtown, all this treatment is covered by that. That same Veteran that goes to his reserve and wants to see a traditional healer and the cost of sacred medicines, honorarium, transport – it's all out of his own pocket, where it would have been covered if it was a Western hospital. So that's a big discrepancy that needs to be addressed."

Additionally, participants highlighted that there are two main barriers to addressing the gap in traditional healing services:

"How do we get traditional healers recognized as service providers in a Western lens, because to be a recognized service provider by VAC, you have to have certain credentials from Western academia, and as we know, traditional healers don't fall under that. So, how do we get them recognized so they can be put on there? And the second piece is, how do we get a cost analysis of what traditional healing costs are?"

To best support First Nations Veterans experiencing homelessness, it is crucial to ensure that they have access to traditional healers that are covered by VAC funding.

Other best practices and recommendations that did not fall under the two umbrellas of accessibility of programs and services and traditional healing services includes, first, being willing to learn from First Nations Veterans. One participant shared: "If they're willing to educate me, then I allow that to happen and just don't go in with any misconceptions or preconceptions or assumptions because it's just, it's just so difficult." Second, better messaging about the distinct needs of First Nations Veterans for the general Canadian public is needed. "Just broadly, more messaging regarding the general Canadian public about the distinct needs of First Nations Veterans, their history of service, and how that factors into their marginalization today."

Finally, and most importantly, more funding is always needed for housing needs:

"Any funding always helps with, like, any of our programs [...] when it comes to like, helping people get reset up financially [...], when it comes to help with security deposits or first month's rent, their furniture and stuff like that. So, first and foremost, is always any funds or grants that are available that we could apply to would be a big help."

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Conclusion

First Nations have been involved in Canada's military efforts since the late 19th century and have faced unfair treatment as Veterans by the Canadian government since World War I. Actions that have had long-term intergenerational impacts, such as enfranchisement, the ostracization of First Nations Veterans from benefits afforded to their non-First Nations counterparts, and ongoing barriers, have contributed to disparities in accessing benefits for Veterans, as well as lost opportunities. These issues are compounded by current gaps in services available or accessible to First Veterans, experiencing homelessness, such as a lack of culturally relevant care. There is a pressing and continued need for fair treatment for First Nations Veterans and recognition of their contributions.

The purpose of this report was to analyze the historical treatment of First Nations Veterans by VAC, evaluate existing services available to them, and identify the characteristics contributing to their homelessness. Our findings highlight the significant barriers to accessing Veterans' services, such as complex eligibility requirements, lack of awareness of the services available, lack of coordination among service providers, difficulties identifying and reaching First Nations Veterans, and limited internet access in rural and remote areas. Furthermore, there is a need to offer coordinated programs and services that are tailored to First Nations Veterans experiencing homelessness. Lastly, services that meaningfully consider past trauma and experiences of racism can be essential improvements to improve the well-being of First Nations Veterans.

The major structural and systemic barriers identified throughout this report, including jurisdictional gaps, cultural disconnection, and inadequate service coordination, require comprehensive solutions such as Housing First models adapted for First Nations contexts, improved access to traditional healing practices, and coordinated service delivery systems. A key priority should be to centralize these future resources to ensure that their access is as clear and transparent as possible. These actions strongly align with the Assembly of First Nations Housing and Infrastructure sector's mandate to champion First Nations access to safe, secure, adequate, and affordable housing and to address homelessness impacting their citizens no matter where they live

Future research and program development should align with distinctions-based principles and frameworks, including the National First Nations Housing and Infrastructure Policy (NFNHAP), the Reaching Home First Nations stream, and First Nations-led service models that prioritize community governance and cultural integration in addressing homelessness among First Nations Veterans. This work identified key areas for future research:

- **Intersectional experiences:** No studies examine homelessness among First Nations Veterans specifically, despite research on Veterans, Indigenous Peoples, and homelessness as separate topics
- **Community displacement:** How risk factors like PTSD, substance use, and systemic racism drive First Nations Veterans away from their communities and impact cultural connections
- **Residential school impacts:** Effects on First Nations Veterans who served in active duty or war
- **Community reintegration:** How First Nations Veterans are received by their communities upon return from service



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- **Service effectiveness:** Evaluation of housing programs and homelessness services to address ongoing issues facing First Nations Veterans

This report has demonstrated that there is a critical need to better support First Nations Veterans. These efforts should underscore developing culturally specific Housing First programs and encouraging collaboration between VAC, the Canadian Armed Forces, and First Nations organizations and communities to create distinction-based programming.

Recommendations for Addressing First Nations Veterans Homelessness

This section provides concrete recommendations for moving forward. The recommendations are structured by thematic priority areas that emerged from the literature, interviews, and program review and are grounded in AFN's advocacy position for distinctions-based, culturally relevant, First Nations-led approaches. While the recommendations are primarily directed at federal departments (e.g., VAC, ISC, HICC, CAF), service systems, or joint intergovernmental processes, they also include those directed at the AFN when they were specifically mentioned by participants. The final section outlines Archipel's suggestions for how to approach future research with First Nations Veterans experiencing or have experienced homelessness.

Outreach & Identification

- 1) **Create a National First Nations Veterans Navigator Program**
Establish a Navigator Pilot Program with community-based staff to assist First Nations Veterans across urban, rural, and remote on and off community regions in navigating housing and service systems.
- 2) **Expand Veteran Identification in Intake Processes**
Encourage service providers to ask culturally appropriate self-identification questions (e.g., "Have you ever worn a uniform?") to support more accurate data and better connect First Nations Veterans to targeted services.
- 3) **Develop Culturally Safe Communication Channels**
Support mobile-first, low-barrier, multilingual outreach mechanisms that use Indigenous-run communication networks to disseminate information about available Veterans services.
- 4) **Connect with Veterans through First Nations VAC representatives**
Deploy First Nations VAC representatives to connect with communities bi-annually and clearly communicate the full range of available services using plain language.

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Navigation & Case Management

- 1) Assign Dedicated Case Managers for First Nations Veterans**
Ensure First Nations Veterans are connected to trauma-informed, culturally competent navigators or liaisons within service systems who serve as consistent points of contact.
- 2) Develop Transition Supports with First Nations Communities**
Work in partnership with First Nations to co-design culturally grounded reintegration supports post-discharge, including wellness planning, community reconnection, and cultural healing.
- 3) Prevent Gaps in Support and Eliminate Barriers**
Connect Veterans with services six months before discharge and eliminate ID barriers by using existing government verification systems.
- 4) Update Service Providers on Changes**
Regularly update service providers on program changes and streamline application processes.

Service Access & Design

- 1) Recognize Traditional Healing Under VAC Health Benefits**
Amend VAC policies to allow full coverage for traditional healers, land-based ceremonies, and Indigenous therapeutic practices when supporting service-related trauma.
- 2) Streamline Access Without Government-Issued Photo ID**
Develop alternative identity verification processes for Veterans lacking standard ID, including the use of military service records, ISC-supported reissuance pathways, and community-based referrals.
- 3) Create Centralized Access Hubs**
Develop one-stop service hubs—both in-person and online—that provide coordinated access to housing, mental health, benefits, and navigation supports for First Nations Veterans. These hubs should be culturally safe, easy to navigate, and designed with accessibility in mind, using plain language and clear direction to ensure all Veterans can connect with the services they need.
- 4) Expand Rapid Housing Options for Veterans**
Provide capital and operational support for First Nations-led housing responses, including modular emergency units, Elder-led transitional spaces, and culturally safe supportive housing—in both urban and on-reserve contexts.

Systems Reform & Policy Levers

- 1) Increase Investment in Distinctions-Based Veteran Services**
Expand tailored Veterans programming through the distinctions-based streams of Housing Infrastructure and Communities Canada (HICC) and Indigenous Services Canada (ISC), with targeted investments for both urban and on-reserve First Nations Veterans.



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- 2) **Address Jurisdictional Gaps for U.S.-Service Veterans**
Amend eligibility rules to ensure equitable access to federal supports for First Nations Veterans who served in the U.S. armed forces but reside in Canada.
- 3) **Build a Central First Nations Veterans Service Registry**
Coordinate VAC, CAF, and Indigenous governance partners to develop a secure, opt-in service registry that improves continuity of care and reduces the risk of Veterans “falling through the cracks.”
- 4) **Establish First Nations-controlled Data and Evaluation Frameworks**
Ensure all programs serving First Nations Veterans are supported by distinctions-based data strategies, First Nations-led evaluation models, and adherence to OCAP® principles. These frameworks should be co-developed with First Nations partners to guide performance tracking, funding accountability, and program design.
- 5) **Advocate on Behalf of First Nations Veterans**
The AFN should advocate on behalf of First Nations Veterans for increased funding for community-based Veteran support or provide guidance/education to VAC and service providers.

Culturally Rooted Healing & Inclusion

- 1) **Fund First Nations-led Retreat and Recovery Programs**
Support seasonal, land-based healing, PTSD recovery, and cultural reintegration programs operated by Indigenous practitioners for Veterans experiencing complex trauma or disconnection.
- 2) **Make Programs Inclusive for Women, Youth, and 2SLGBTQ+ Veterans**
Design culturally safe spaces and programs that are inclusive of all First Nations Veterans, especially women, 2SLGBTQ+ individuals, and younger Veterans, whose identities and needs have historically been underrepresented in mainstream Veterans services.

Suggestions When Engaging this Demographic in the Future

- 1) Conduct on the ground outreach to connect First Nations Veterans with the healing and preventative supports and services they require.
- 2) Develop strong and consistent efforts to identify First Nations Veterans.
- 3) Identify the popular spaces where First Nations Veterans gather, such as cannabis lounges, as one respondent suggested.
- 4) Conduct engagements in collaboration with First Nations Veterans, especially those that might be younger and well-informed about the service providers available to them.
- 5) Be mindful of language and approach. All engagements should be conducted by individuals who demonstrate strong cultural competency and trauma-informed skills.

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Appendix A: Discussion Questions

Discussion Questions for First Nations Veterans:

To foster a meaningful conversation and honor the veterans' stories, we have intentionally included fewer questions in the discussion guide. This approach allows participants the space to fully share their experiences and enables facilitators to ask follow-up questions as needed.

Number	Question	Purpose
1	<p>Can you please introduce yourself in whatever way you feel comfortable?</p> <p><i>Prompts: Your name, where you're from, something you hope to learn today, why you're here</i></p>	Opening question to help to ease into the discussion, also covers distinct experiences.
2	<p>What has your experience been like in securing housing?</p> <p>Follow-up question: How has being a First Nations person and a veteran affected your experience securing housing?</p> <p><i>Prompts: specific challenges, opportunities</i></p>	Understand participants' experiences accessing housing or being homeless, as well as how their identity may have impacted this experience.
3	<p>Are there specific ways you feel First Nations veterans' needs differ from others' when it comes to housing?</p>	This question solicits responses that align themselves with a distinctions-based approach to First Nations veterans homelessness.
4	<p>a. What has your experience been accessing veterans' services/supports?</p> <p>b. Where any of these services/supports specific for First Nations?</p> <p><i>Prompts: Were there barriers in accessing these services? Were there logistical challenges? Were you comfortable?</i></p>	Understand the services that have been accessed, including the potential positive or negative aspects of this process as well as understanding the culturally specific services that might exist.
5	<p>a. What kinds of housing services/supports have you accessed, if any?</p> <p>a. Were any of these services/supports specific to First Nations or to veterans?</p>	Same as above but housing specific.

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Number	Question	Purpose
6	Are there services you believe should be available but aren't?	This question gives space for veterans to tell us what the gaps in services are that they have experienced. If needed, we can use this question to prompt participants on cultural or community-based supports in the event that they do not bring it up organically.
7	If you could share a message with service providers or the government about the experiences of First Nations veterans facing homelessness, what would you want them to know?	This question gives space to veterans to speak directly to policymakers and puts them in position to directly advocate for themselves.
8	Before we close, is there anything you'd like to say more about, or anything you'd like to add that you didn't get to say?	Open-ended closing question to allow participants to share additional insights.

Discussion Questions for Service Providers:

These questions are for service providers who assist First Nations veterans experiencing homelessness.

** Please note: Archipel recognizes that some service providers may not be aware of whether or not they serve First Nations veterans specifically, including because some First Nations veterans may not disclose to their service providers that they are veterans. We have thus incorporated inclusive language in the questions below to allow service providers to share their experiences with First Nations (in general) and First Nations veterans (specifically).*

Number	Question	Purpose
1	Can you please introduce yourself? <i>Include: Name, where you work, what your role is, what your organizations' mandate is</i>	Understand the organization and the participant's role.
2	a. Could you share a bit about your experience working with First Nations veterans [First Nations and/or veterans] who are experiencing homelessness? b. Can you describe any specific needs they might have?	Understand participants' experiences working with First Nations veterans, and build understanding of First Nations veterans' unique needs.



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Number	Question	Purpose
3	Do you keep track of how many First Nations veterans [First Nations and/or veterans] you serve? Is this information available to you?	Understand how services identify and keep track of First Nations veterans.
4	How well does your organization address the specific needs of First Nations veterans [First Nations and/or veterans]? a. Do you have specific services or programs for this group?	Identify strengths and weaknesses of existing services.
5	What resources do you need to better serve these communities?	Identify how participants' organizations can better serve First Nations veterans.
6	Are there any services or resources that you believe should be available for First Nations veterans [First Nations and/or veterans]?	Understand what the existing gaps in services are and what should be prioritized.
7	Do you connect First Nations veterans [First Nations and/or veterans] to other services that might help them?	Understand how service providers connect First Nations veterans to other services (e.g., Veterans Affairs Canada, First Nations-specific services).
8	If you could share key insights with other service providers and policymakers about the unique needs of First Nations veterans [First Nations and/or veterans] experiencing homelessness, what would be most important for them to know?	This question gives space to service providers to speak directly to their peers and policymakers and puts them in position to advocate for themselves.
9	Before we close, is there anything we have spoken about that you would like to elaborate on, or anything on this topic you would like to address that you didn't get to say?	Open-ended closing question to allow participants to share additional insights.

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Appendix B: Non-exhaustive list of Services & Programs for First Nations Veterans

Canada-Wide

Indigenous Services Canada (ISC): Veteran Homelessness Program

Program Description

ISC program aiming to prevent and reduce Veteran homelessness. Program has two streams: The Services and Supports Stream offers rent supplements and essential services to Veterans at risk of homelessness, while the Capacity Building Stream focuses on research, data collection, and enhancing the capabilities of organizations to meet the specific needs of Veterans. Capacity Building Stream supports programs from groups like the Assembly of First Nations and the Canadian Alliance to End Homelessness.

Eligibility

Under the Services and Supports Stream, eligible participants include former members of the Canadian Armed Forces and the Royal Canadian Mounted Police who are experiencing or at risk of homelessness, receiving support from organizations funded by the Veteran Homelessness Program. In the Capacity Building Stream, participants will reflect the objectives of each project.

Access Method

Email: veterans@infc.gc.ca

Phone: 1-866-522-2122

Or request an in-person appointment

<https://housing-infrastructure.canada.ca/homelessness-sans-abri/veterans/contact-eng.html>

Aboriginal Veterans Autochtones - Aboriginal Veterans Scholarship Trust

Program Description

In 1996-1997, the federal government awarded Indspire \$1.15 million to establish the Aboriginal Veterans Trust Scholarship. This funding allows Indspire to provide scholarships and bursaries to Indigenous post-secondary students across Canada. Since the creation of the Aboriginal Veterans Scholarship Trust (AVST), the initial investment has grown to \$1.2 million in reserves, and over the past 20 years, more than \$1 million in scholarships has been awarded to support 416 Indigenous students.



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Eligibility

Not listed online.

Access Method

<https://indspire.ca/aboriginal-veterans-scholarship-trust/>.

Atlas Institute for Veterans and Families

Program Description

The Institute for Veterans and Families aims to collaborate with Indigenous individuals, organizations, and communities to create and share information that supports the health and well-being of Indigenous Veterans and their families, while also raising awareness of Indigenous Peoples' contributions to the Canadian Armed Forces and RCMP. The project team includes advisors from both First Nations and Métis backgrounds, focusing on engaging Indigenous Veterans and their families to gather insights on collaborative efforts, their unique experiences, and valuable mental health resources for First Nations, Inuit, and Métis Veterans and families.

<https://atlasveterans.ca/knowledge-hub/first-nations-inuit-and-metis-veterans-and-their-families/#rr>

National Association of Friendship Centres - Bridging Across Canada

5 in Atlantic region, 1 in Saskatchewan, 1 in Alberta, 1 in British Columbia

Program Description

Database application form which asks members to self-identify. Centralizes information on infrastructure, partnerships, membership, etc.

<https://nafc.ca/departments/data/bridging-across-canada-database.>

Manitoba

Indigenous Veterans Manitoba Inc.

Program Description

Non-profit organization that recognizes and raises awareness of Manitoba Indigenous Veterans while providing support through information and resources.

<https://www.facebook.com/IndigenousVeteransManitoba/>.

Investigating Homelessness Among First Nations Veterans



Southern Chiefs Organization Inc. (SCO) - First Nations Veterans Program

Program Description

The First Nations Veterans Program is a new initiative aimed at addressing the unique needs of First Nation Veterans in Manitoba. The program offers various services, including assistance with Veterans Affairs claims, traditional healing support, and opportunities for Veterans to connect with one another through monthly gatherings. It also helps with applications for military headstones and service records, and promotes ongoing recognition of Veterans through initiatives like the Wall of Honour.

Eligibility

For “First Nations Veterans in Manitoba.” No other eligibility criteria provided.

Access Method

Contact Veterans Program Coordinator

<https://scoinc.mb.ca/veterans-program/>

British Columbia

Aboriginal Front Door Society - Emergency Shelter and Drop-In Centre

Program Description

The Aboriginal Front Door Society provides culturally grounded support services to Indigenous, including emergency shelter, food services, and drop-in programs. The organization focuses on building long-term housing solutions while maintaining respect for traditional values and fostering community healing and resilience.

Access Method

Contact by phone.

<https://www.abfrontdoor.org>

BC First Nations Housing and Infrastructure Council

Program Description

The First Nations Housing and Infrastructure Council works to improve housing and infrastructure for First Nations communities in British Columbia. Guided by resolutions from key Indigenous organizations, the Council aims to ensure all First Nations people have access to secure, culturally appropriate housing that promotes well-being, community resilience, and the health of future generations.

<https://www.fnhic.ca>



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Lu'ma Native Housing Society

Program Description

Develops, owns, and manages more than 550 affordable housing units for Indigenous individuals and families.

Eligibility

Applicants with at least fifty percent (50%) Aboriginal ancestry. This includes First Nations, Aboriginal, Inuit and Metis persons who may be status or non-status.

Access Method

Apply through online form

<https://www.lnhs.ca/luma-native-housing-society#faq>.

Aboriginal Coalition to End Homelessness (ACEHS) - Culturally Supportive Housing, Vancouver, BC

Program Description

The ACEHS developed the Dual Model of Housing Care to strengthen Indigenous self-identity, support healing, and create pathways to recovery through Culturally Supportive Housing and Decolonized Harm Reduction. Program participants have access to Elders, cultural mentors, traditional foods, medicine gardens, and land-based healing programs that promote wellness and connection.

Access Method

Contact by phone, email, or paper/online referral form.

<https://acehsociety.com/culturally-supportive-housing/>.

Kilala Lelum Mobile Outreach Program (MOP) Vancouver, B.C.

Program Description

Indigenous-led medical van providing primary care services and traditional healing care to individuals with unmet health needs.

Access Method

Contact through email or phone

<https://kilalalelum.ca/services/mobile-outreach-program/>

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Ontario

Nijkiwendidaa Anishnaabekwewag Services Circle - NASC Housing Support Program Peterborough, ON

Program Description

NASC provides culturally-based healing services for Indigenous women and their families who have experienced or are at risk of violence, with traditional Anishnaabe practices and community-centered and client-centered therapeutic approaches.

<http://www.nijki.com>

Atlohsa Family Healing Services - Wiiigwaminaan Lodge London, ON

Program Description

Wiiigwaminaan supports Indigenous people aged 16 and up through land-based, wrap-around services, offering culturally grounded care in both outdoor and indoor settings. While its long-term spaces are reserved for Indigenous clients, it also provides meals, showers, laundry, and rest to the broader London community as part of the Whole of Community Response.

https://atlohsa.com/pages/wiiigwaminaan-hub?srsId=AfmBOorf-HaDxS5Cepj8dAFkFdjH3VEouqK6kpznBXy_W-t1VwUUI9Y

Nishnawbe Homes Toronto, ON

Program Description

Program to provide safe and secure housing for the Native homeless and underhoused in Toronto.

<https://live.indigenousto.ca/listing/nishnawbe-homes/>

Na-Me-Res Toronto, ON

Program Description

Na-Me-Res (Native Men's Residence) provides culture-based outreach services and permanent housing to Indigenous men experiencing homelessness in Toronto through a holistic approach, while also offering outreach and support services to the broader population.

<https://www.nameres.org>



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Ontario Aboriginal Housing Services - Mkaana-wii-giiwe'aad Program Sault Ste Marie, Sudbury, and Timmins, ON

Program Description

The Mkaana-wii-giiwe'aad Program helps people find housing through an Indigenous cultural approach. The program uses teachings like the medicine wheel, supports goal setting, and connects people to healing services, local Indigenous agencies, and cultural events to guide them on their housing journey.

Access Method

Contact through phone or email.

<https://www.ontarioaboriginalhousing.ca/programs/mkaana-gii-we-add-program>

Alberta

NiGiNan Housing Ventures Edmonton, AB

Program Description

NiGiNan Housing Ventures is an Indigenous-led charity that supports people with complex medical and social needs who are often the hardest to house. It provides caring support in all areas of life and ensures residents have access to Indigenous ceremonies and cultural supports.

<https://www.niginan.ca>.

Bent Arrow - Nikihk Housing First Edmonton, AB

Program Description

The Housing First initiative aims to help individuals and families secure and maintain safe, affordable, permanent housing while they continue their journey, with staff providing harm reduction-based, client-centered support that allows participants to identify their own goals and determine how to achieve them.

Access Method

Coordinated access by a referral agency.

<https://bentarrow.ca/programs-and-services/nikihk-housing-first/>

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Saskatchewan

*Saskatchewan Tribal Council Inc. - Cress Housing Corporation
Saskatoon, SK*

Program Description

Cress Housing is an affordable housing organization in Saskatoon that offers both subsidized and non-subsidized housing to First Nation families and individuals. It provides 222 owned units and 163 more subsidized by the federal government to low- and moderate-income households.

Access Method

Online application to be placed on waitlist.

<https://sktc.sk.ca/cress-housing/>

Nova Scotia

NCNS Rural Aboriginal Homelessness Program - Housing First Coordinator

Program Description

Program to assist rural off-reserve Aboriginal Peoples who are homeless or at risk for homelessness that currently reside in rural areas of Nova Scotia.

<https://www.ncns.ca/program-services/ncns-rural-aboriginal-homelessness-program/>



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