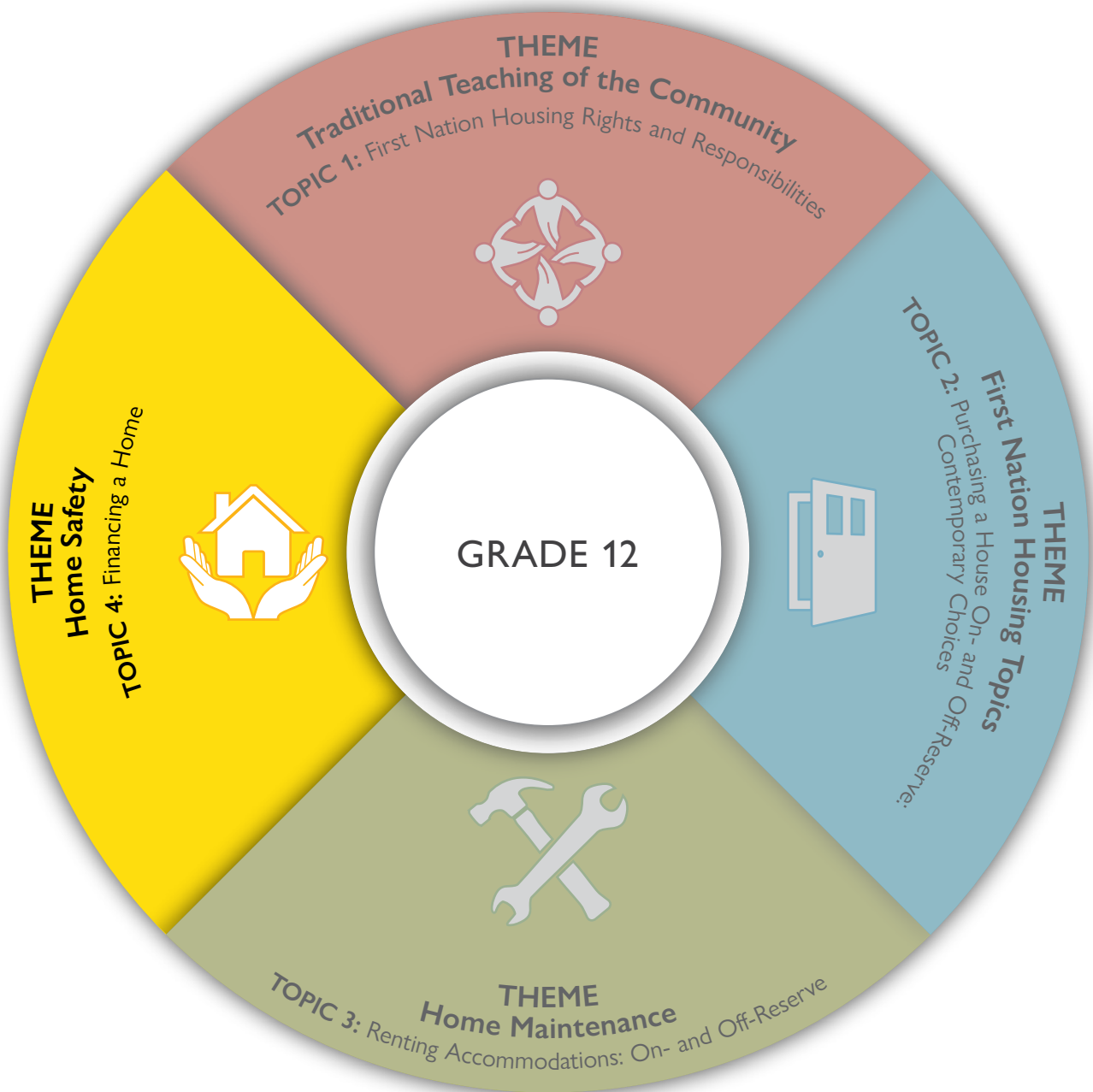




HOME SAFETY

# HOUSING TOPIC 4

Financing a home



## Inquiry question

- What are the housing rights and responsibilities of contemporary First Nations?



<b>WNCP and Provinces Curricular Outcomes by Province</b>	
Western and Northern Canadian Protocol	<p><b>English Language Arts</b> General outcome 3</p> <ul style="list-style-type: none"> <li>• Listen, speak, read, write, view and represent to manage ideas and information.</li> <li>• Identify and discuss diverse information sources relevant to particular inquiry or research needs.</li> </ul>
Yukon Territory	<i>*Follows British Columbia's curriculum.</i>
Northwest Territories	<i>*Follows Alberta's curriculum.</i>
Nunavut	<i>*Follows Alberta's curriculum.</i>
British Columbia	<p><b>Social Studies</b> Social justice 12</p> <p>Determine and assess the long- and short-term causes and consequences, and the intended and unintended consequences, of an event, legislative and judicial decision, development, policy and movement (cause and consequence).</p>
Alberta	<p><b>Social Studies</b> Social participation as a democratic practice</p> <p>S.6 Develop age-appropriate behaviour for social involvement as responsible citizens contributing to their community.</p> <p>Demonstrate leadership by engaging in actions that will enhance the well-being of self and others in the community.</p>
Saskatchewan	<p><b>Native Studies 30</b> Understand contemporary issues and their historical basis.</p> <p>Increase knowledge and understanding of Indigenous peoples.</p>
Manitoba	<p><b>First Nations, Métis and Inuit Studies</b> Essential questions</p> <p>Big question: How has colonialism affected the economies of First Nation, Métis and Inuit peoples?</p> <p>Focus questions</p> <ol style="list-style-type: none"> <li>1. How have the economic practices of First Nation, Métis and Inuit peoples changed over time?</li> <li>2. What are the traditional economies of First Nation, Métis and Inuit peoples?</li> <li>3. What are the economic issues affecting First Nation, Métis and Inuit peoples today and why have they arisen?</li> <li>4. How are First Nation, Métis and Inuit peoples attempting to meet current economic challenges?</li> </ol>



## WNCP and Provinces Curricular Outcomes by Province

Ontario

**Aboriginal Governance: Emerging Directions, Grade 12,  
University/College Preparation**  
Identity

Overall expectations

- Demonstrate an understanding that Aboriginal self-governance is grounded in Aboriginal peoples' beliefs and values.
- Describe the impact that governance has with respect to Aboriginal identity.

Specific expectations

Renewal and reconciliation

- Demonstrate an understanding of strategies used to strengthen Aboriginal identity that restore and revitalize Aboriginal communities (for example, strategies that withstand incursions on Aboriginal lands or that demand respect for Aboriginal autonomy).

Quebec

**History of Quebec and Canada: Secondary IV**  
Content area: 1840-1896 The formation of the Canadian federal system

Knowledge to be acquired

- Indian Affairs
  - Creation of Indian reserves in Lower Canada
  - *Indian Act*
- Indigenous rights
  - *Constitution Act, 1982*
  - Agreements and conventions
  - Truth and Reconciliation Commission of Canada

Competency 2: Interprets a social phenomenon.

- Analyzes a social phenomenon.
- Establishes changes and continuities.
- Identifies causes and consequences.

Newfoundland  
and Labrador

**English 3202**  
Writing and representing

10. Use a range of strategies to develop effective writing and representing and to enhance their clarity, precision and effectiveness.



## WNCP and Provinces Curricular Outcomes by Province

Prince Edward Island

### Geography 531A

General curriculum outcomes for social studies: Culture and diversity

Demonstrate an understanding of culture, diversity and world view, recognizing the similarities and differences reflected in various personal, cultural, racial and ethnic perspectives.

#### Unit 3: Cultural patterns of the world

3.1 Define “culture,” “cultural regions” and “cultural diffusion.”

3.3 Describe factors that influence human movement, settlement patterns and development of a selected area.

3.5 Conduct a geographic inquiry into a selected region to learn more about its current challenges and opportunities.

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Nova Scotia

### Social Studies

Foundational document

Foundation for the Atlantic Canada Social Studies Curriculum

#### General outcomes for culture and diversity

Analyze the factors that contribute to the perceptions of self and the development of worldview.

#### Interdependence

Evaluate and propose possible solutions to issues resulting from interactions among individuals, groups and societies.

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New Brunswick

### Social Studies

Foundational document

Foundation for the Atlantic Canada Social Studies Curriculum

#### General outcomes for culture and diversity

Analyze the factors that contribute to the perceptions of self and the development of worldview.

#### Interdependence

Evaluate and propose possible solutions to issues resulting from interactions among individuals, groups and societies.

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Note: All outcomes address the KMH housing topic. The list of provincial curricular outcomes and relevant indicators is provided.



## Lesson 12.4

### HOUSING TOPIC 12.4

Financing a home

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#### INQUIRY QUESTION

What are the housing rights and responsibilities of contemporary First Nations?

#### HOUSING TOPIC DESCRIPTION

There are many responsibilities and factors to consider when purchasing a home. Homebuyers should identify their requirements and expectations, and conduct thorough research on the available purchasing options and their specific requirements.

#### LESSON OUTCOME

By the end of this lesson, learners will understand the steps involved in purchasing a home on or off reserve, be familiar with available First Nations home-buying programs, and develop questions to guide conversations with housing coordinators.

#### CURRICULAR TIE

*Attach curricular tie by province, see chart.*

##### Note

- *The inquiry question is an overarching question that can be asked at the beginning and revisited throughout; use the [KWL Chart](#).*
- *Learners need to connect Keeper of My Home content to the nation/community and to themselves. The traditional teachings and values related to housing must be sought out locally, brought into the school and used as a lens for approaching the remaining topics.*

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#### MATERIALS

1. KWL Chart
2. Access to a computer
3. Questions to Ask Housing Coordinator activity
4. Home-Purchasing Programs activity



## PROCEDURE

1. Print and distribute the **Questions to Ask a Housing Coordinator and Research Graphic Organizer** handouts.
2. Activate prior knowledge by leading a discussion about the housing rights and responsibilities of contemporary First Nations.
3. Ask learners to reflect on the steps required to purchase a home on or off reserve (e.g., mortgage pre-approval, home inspections, contacting housing personnel).
4. Direct them to the following site: “Homebuying Step by Step”  
<https://www.cmhc-schl.gc.ca/en/buying/homebuying-in-canada-a-step-by-step-guide>.
5. Have them review the steps to gain a better understanding of the home-buying process.
6. Brainstorm with learners the factors to consider as prospective homebuyers (e.g., location, price range, neighbourhood).
7. Have learners complete the **Questions to Ask a Housing Coordinator** handout by writing potential questions (e.g., “How much money do I need for a down payment?”).
8. Ask learners to research home-purchasing programs available to First Nations and complete the **Home-Purchasing Programs** handout.

### KWL Chart

1. Have learners complete a KWL chart by identifying what they already know, what they already know, what they want to know, and what they have learned throughout the lesson.



**KMH e-learning option:** Have learners explore and complete e-learning activities. These activities can be used as a stand-alone activity or to reinforce learning from lessons.



# KWL Chart

Inquiry question: What are the housing rights and responsibilities of contemporary First Nations?

K What do I <b>know</b> ?	W What do I <b>want</b> to know?	L What have I <b>learned</b> ?