



# KEEPER OF MY HOME

Teaching Children and Young People About Caring for a Home

**GRADE 12  
TEACHER'S  
OUTLINE**



## Foreword

Keeper of My Home (KMH) is a digital educational resource for Indigenous peoples that works toward improving awareness of Indigenous housing, health and safety. KMH has been designed for First Nation Kindergarten to Grade 12 students attending schools on-reserve. The project was initiated by Canada Mortgage and Housing Corporation (CMHC), the Government of Canada's national housing agency, and co-developed with Indigenous educators, artists and community members across Canada.

KMH is based on and evolved from My Home is My Tipi, a housing resource kit for Saskatchewan First Nation schools. Built on the philosophy that youth can be champions for change, the kit was designed to teach children and young people how to care for a home and make it a safe and healthy place to live.

CMHC led the project development in 2007, and since its launch in 2012 national interest in the project grew, motivating the renewal and expansion of the curriculum for national use.

The renewal of the learning objectives and resources for KMH has aligned learning content to curriculums for each province and territory in Canada. This outcome was realized through collaboration with Indigenous educators and community members and complemented by aligning design elements with the First Nation Holistic Lifelong Learning Model, as defined by the Canadian Council on Learning (CCL, 2009). Gamified e-learning content compliments the curriculum and was inspired by narratives (stories) created by past winners of Historica Canada's Indigenous Arts and Stories competition.

The alignment of source materials to national curriculums ensures that KMH will engage all students with the appropriate tone and presentation style for the level of educational development necessary. Classroom materials, as well as the e-learning are designed to present the curriculum's four themes:

1. Traditional Teaching of the Community
2. First Nation Housing Topics
3. Home Maintenance
4. Home Safety

This resource, Grade 12 Teacher's Outline, contains a housing topic chart, an overview resource chart and a more in-depth housing topic overview. The overview resource chart includes inquiry questions and corresponding KWL charts, housing concepts and main activities organized by curriculum themes. Main activities reference the use of CMHC training materials, but more heavily rely on local community knowledge, requesting support from Elders, housing staff and other community members. Teachers can use activities for additional learning and deliver the curriculum face-to-face, via e-learning or with a blended approach.

If you would like more information on how to use this tool in your classroom, obtain additional CMHC training materials or learn more about our initiatives visit us at [www.cmhc.ca](http://www.cmhc.ca).

You can also reach us by phone at 1-800-668-2642 or visit [www.keeperofmyhome.ca](http://www.keeperofmyhome.ca).







# Acknowledgements

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# Table of Contents

Foreword .....	ii
Acknowledgements .....	iii
 <b>Grade 12 Overview</b> .....	1
Housing Topic Chart .....	2
Overview Resource Chart .....	3
Housing Topic Overview .....	5
Reference List .....	6
 <b>THEME: Traditional Teaching of the Community</b> .....	7
<b>HOUSING TOPIC 1</b> .....	8
Lesson 12.1 .....	12
KWL Chart .....	15
 <b>THEME: First Nation Housing Topics</b> .....	16
<b>HOUSING TOPIC 2</b> .....	17
Lesson 12.2 .....	21
KWL Chart .....	25
Homeownership: Pros and Cons .....	26
Activity: Factors to Consider When Purchasing a Home .....	27
Purchasing a House: On- and Off-Reserve .....	28
 <b>THEME: Home Maintenance</b> .....	29
<b>HOUSING TOPIC 3</b> .....	30
Lesson 12.3 .....	34
KWL Chart .....	38
Renting: Pros and Cons .....	39
Tenant and Landlord Rights and Responsibilities .....	40
Budget Considerations: On-Reserve .....	41
Budget Considerations: Off-Reserve .....	42
Rental Accommodations: Compare and Contrast .....	43

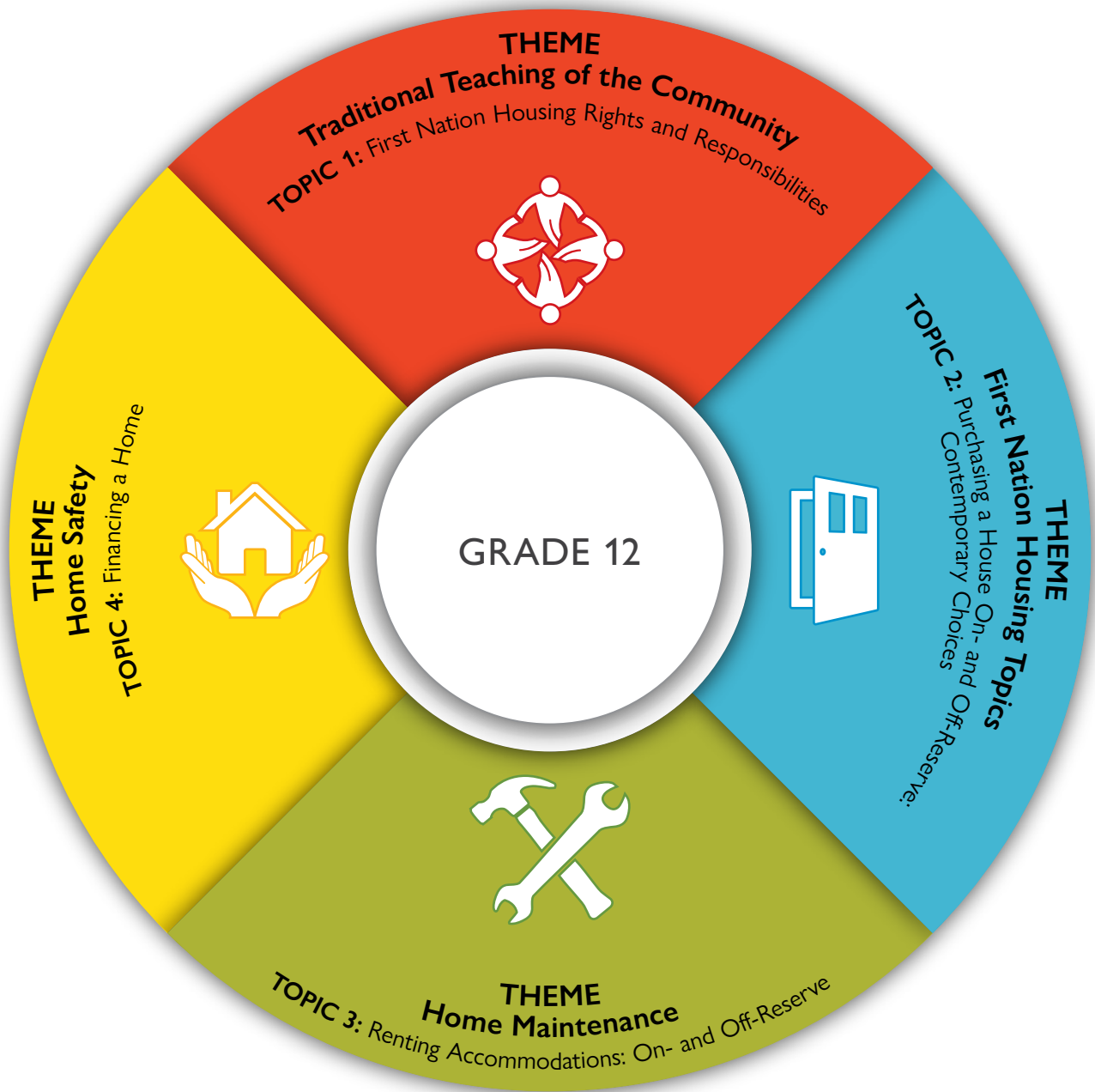
 <b>THEME: Home Safety</b> .....	44
<b>HOUSING TOPIC 4</b> .....	45
Lesson 12.4 .....	49
KWL Chart .....	53
Student Sheet: Questions to Ask Housing Coordinator .....	54
Student Sheet: Research Graphic Organizer .....	55



## GRADE 12 OVERVIEW



# Housing Topic Chart





# Overview Resource Chart

KWL Chart note: Lessons in grades 7 to 12 use a KWL chart to guide students' learning. This chart is a graphic organizer and is framed around an inquiry question.

The KWL chart helps consolidate students' learning by providing a place where they can document:

- K** = What do I **know**?
- W** = What do I **want** to know?
- L** = What have I **learned**?

Students begin by recording everything they **know** about the topic in the K column of the chart. Next, they produce a list of questions about what they **want** to know about the topic in the W column of the chart. During or after the lesson, students answer the questions that are in the W column and the new information that they have **learned** is recorded in the L column of the chart. Classes can develop and refer back to this chart throughout each lesson.

## TOPIC 1 THEME: Traditional Teaching of the Community

Inquiry Question*	Housing Topic	Main Activity
<i>What are the housing rights and responsibilities of contemporary First Nations?</i>	First Nation housing rights and responsibilities	Writing a reflective journal entry, following an Elder visit

## TOPIC 2 THEME: First Nation Housing Topics

Inquiry Question*	Housing Topic	Main Activity
<i>What are the housing rights and responsibilities of contemporary First Nations?</i>	Purchasing a house on- and off-reserve: contemporary choices	Creating an informational school poster about buying a home

\*An inquiry question is an overarching question that can be asked at the beginning and revisited throughout.





### TOPIC 3 THEME: Home Maintenance

Inquiry Question*	Housing Topic	Main Activity
<i>What are the housing rights and responsibilities of contemporary First Nations?</i>	Renting accommodations: on- and off-reserve	Housing personnel visit to discuss rental options in the community





### TOPIC 4 THEME: Home Safety

Inquiry Question*	Housing Topic	Main Activity
<i>What are the housing rights and responsibilities of contemporary First Nations?</i>	Financing a home	Creating a home finance plan for a future home

\*An inquiry question is an overarching question that can be asked at the beginning and revisited throughout.



# Housing Topic Overview

Housing Topic	Housing Topic Description	Lesson Outcome
 12.1 First Nation housing rights and responsibilities	<p>Indigenous people had different ways of understanding First Nation housing rights and responsibilities. Homeownership was not a traditional concept, but it is important for students to understand the responsibilities that are associated with taking care of a home.</p>	<p>Students will be able to explain the traditional housing responsibilities of their community by writing a reflective journal entry after listening to the teachings of an Elder or traditional knowledge keeper.</p>
 12.2 Purchasing a house on- and off-reserve: contemporary choices	<p>There are many factors that affect a person's decision when buying a home to meet the needs of their family. There are budget considerations as well as a variety of other important factors to consider. It is important for students to learn about what purchasing a house entails. Future homeowners need to be aware of and informed about their legal rights and responsibilities as homeowners.</p>	<p>Students will be able to show their understanding of the factors to consider when purchasing a house on- and off-reserve by creating an informational poster about buying a home.</p>
 12.3 Renting accommodations: on- and off-reserve	<p>There are many factors to consider when looking for a rental property: location, size, cost, available facility needs, family needs and others. These factors are important when choosing a place of residence on and off First Nation reserves. Additional factors that need to be addressed are the rights and responsibilities of both the tenant and the landlord. Prior research must be conducted to determine if renting is the best option for an individual.</p>	<p>Students will gain an understanding of their rights and responsibilities when renting accommodations by researching and listening to housing personnel speak about rental options in their community.</p>
 12.4 Financing a home	<p>There are many responsibilities and factors to consider when purchasing a home. A homebuyer should have a list of requirements and expectations for their new home. Homebuyers should perform extensive research on the available purchasing options and the requirements for each option.</p>	<p>Students will be able to demonstrate their learning about home financing by creating a home finance plan for a future dream home.</p>



## Reference List

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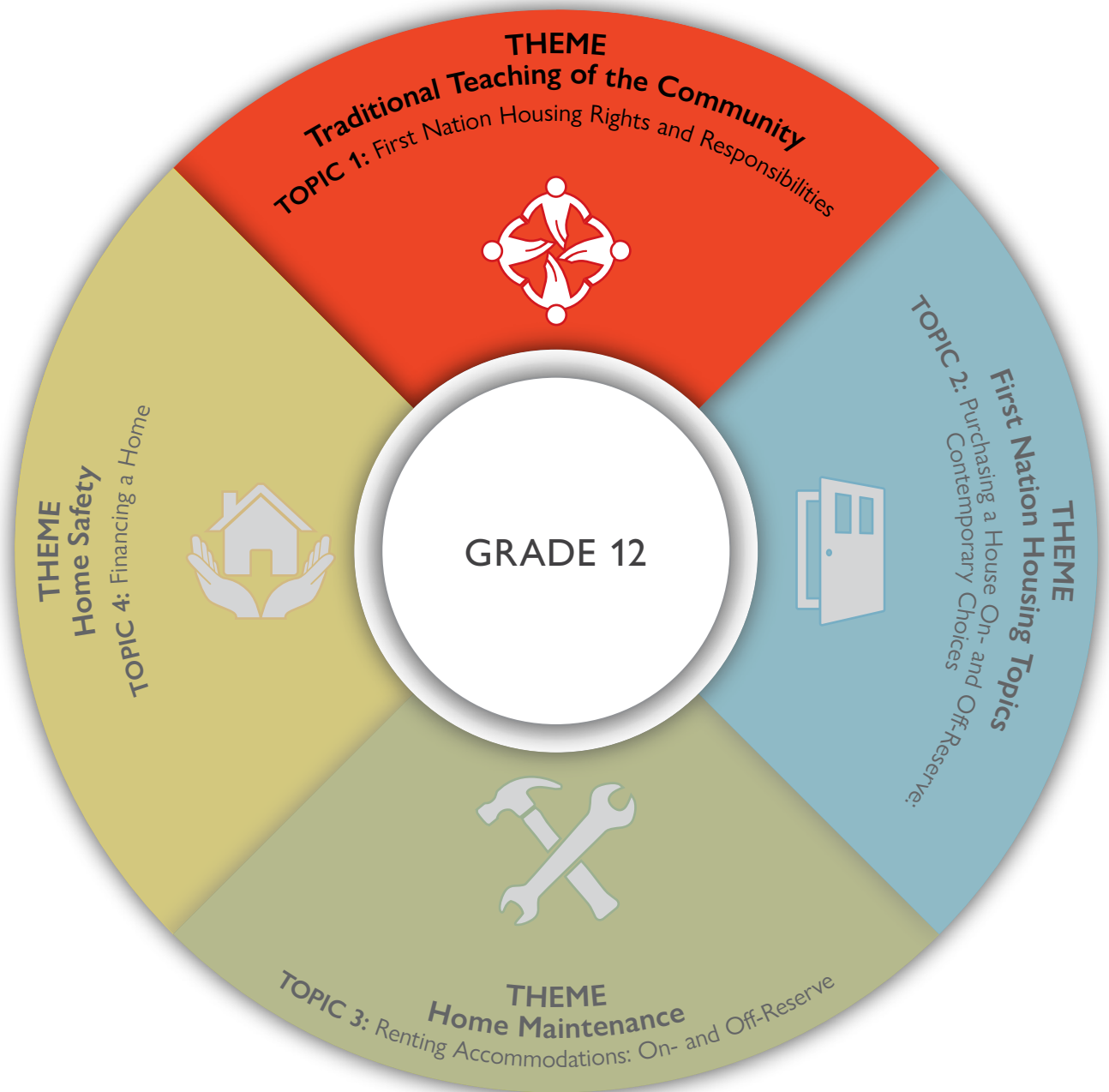


TRADITIONAL  
TEACHING OF  
THE COMMUNITY



# HOUSING TOPIC 1

First Nation housing rights and responsibilities



## 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>• Access information to accomplish a particular purpose within the topic parameters and time available.</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>Assess and compare the significance of people, places, events or developments at particular times and places, and determine what is revealed about issues of social justice in the past and present (significance).</p>
Alberta	<p><b>Social Studies</b> General outcome</p> <p>Explore the relationship between identity and ideology.</p> <p>Specific outcomes Values and attitudes</p> <p>1.1 Appreciate various perspectives regarding identity and ideology. (PADM, TCC, I)</p> <p>1.2 Appreciate various perspectives regarding the relationship between individualism and common good. (PADM, C, GC)</p>
Saskatchewan	<p><b>Native Studies 30</b></p> <ul style="list-style-type: none"> <li>• Understand contemporary issues and their historical basis.</li> <li>• Increase knowledge and understanding of Indigenous peoples.</li> </ul>
Manitoba	<p><b>First Nations, Métis and Inuit Studies</b> Learning experiences 1.1: The ghosts of history</p> <p>Enduring understandings</p> <p>Understanding of and respect for First Nation, Métis and Inuit peoples begin with knowledge of their pasts.</p>



## 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  
Aboriginal world view

- Identify traditional beliefs and values that are part of Aboriginal identity and that affect Aboriginal decision making and leadership.

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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.

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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.

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## 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.

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.

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.

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





## Lesson 12.1

### HOUSING TOPIC 12.1

First Nation housing rights and responsibilities

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#### INQUIRY QUESTION

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

#### HOUSING TOPIC DESCRIPTION

Indigenous people had different ways of understanding First Nation housing rights and responsibilities. Homeownership was not a traditional concept, but it is important for students to understand the responsibilities that are associated with taking care of a home.

#### LESSON OUTCOME

Students will be able to explain the traditional housing responsibilities of their community by writing a reflective journal entry after listening to the teachings of an Elder or traditional knowledge keeper.

#### 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.*
  - *The students 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.*
- 

#### MATERIALS

1. KWL Chart
2. Chair and water/tea available for the Elder
3. Protocol material for inviting Elders into the classroom
4. Small gift for the Elder



## PROCEDURE

### Prior to the lesson

- Invite an Elder or traditional knowledge keeper from the community to the classroom to talk about the traditional housing responsibilities of their community. Be sure to follow the correct protocol on how to approach an Elder to come to the classroom. Use the local community protocol. If you do not know the protocol, ask a co-worker who is a community member. Co-construct a rubric for listening to Elder's teachings.
1. **Activate prior knowledge.** Ask the inquiry question to the class: What are the housing rights and responsibilities of contemporary First Nations? Begin the KWL Chart.
  2. Have students generate questions about traditional housing rights and responsibilities of adults once they have their own homes.
  3. Review the Elder protocol with the students.
  4. Introduce the Elder or traditional knowledge keeper, following protocol.
  5. Ask the Elder or traditional knowledge keeper to share teachings about what home responsibilities meant in their traditional ways. (Note that homeownership did not exist pre-contact and that the Elder should be prepared to speak about the responsibilities that were attached to running a home.)
  6. Take notes for future reference and review with students.
  7. Have students ask questions, using class-generated questions, if needed.
  8. Thank the Elder or traditional knowledge keeper for coming in.
  9. Ask students to write a journal entry on the following topic: How do we keep our traditional teachings and values within today's reality of having and running a home?
  10. **Consolidation:** Add to the KWL Chart, focusing on the "What have I learned" section.



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



## STUDENT ASSESSMENT

1. Completion of journal entry
2. Observation
3. Participation

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## SUGGESTED STUDENT ACTIVITY, FOR ADDITIONAL LEARNING

Ask students to interview members at home to learn about First Nation rights and responsibilities from their perspective. Ask them to share their learning with the class.

## KWL Chart

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

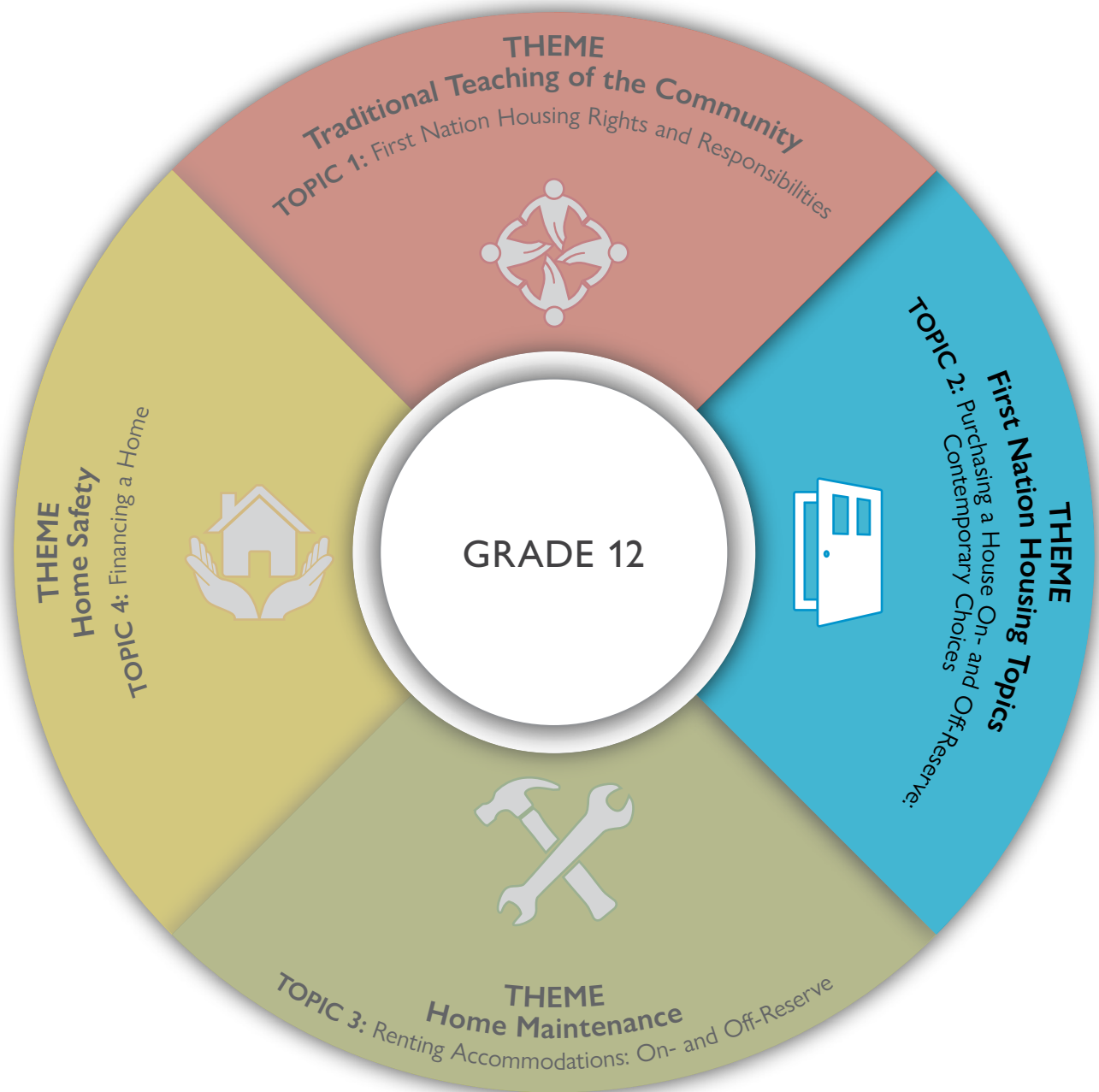
K	W	L
What do I <b>know</b> ?	What do I <b>want</b> to know?	What have I <b>learned</b> ?



# FIRST NATION HOUSING TOPICS

# HOUSING TOPIC 2

Purchasing a house on- and off-reserve: contemporary choices



### 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></p> <ul style="list-style-type: none"> <li>• Understand contemporary issues and their historical basis.</li> <li>• Increase knowledge and understanding of Indigenous peoples.</li> </ul>
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.

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.

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.

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



## Lesson 12.2

### HOUSING TOPIC 12.2

Purchasing a house on- and off-reserve: contemporary choices

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#### INQUIRY QUESTION

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

#### HOUSING TOPIC DESCRIPTION

There are many factors that affect a person's decision when buying a home to meet the needs of their family. There are budget considerations as well as a variety of other important factors to consider. It is important for students to learn about what purchasing a house entails. Future homeowners need to be aware of and informed about their legal rights and responsibilities as homeowners.

#### LESSON OUTCOME

Students will be able to show their understanding of the factors to consider when purchasing a house on- and off-reserve by creating an informational poster about buying a home.

#### 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](#).*
- *The students 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.*



## MATERIALS

1. KWL Chart
2. Homeownership: Pros and Cons student handout
3. Factors to Consider When Purchasing a Home worksheet
4. Poster materials or computers to make digital posters
5. Purchasing A House: On- and Off-Reserve assignment rubric

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## PROCEDURE

1. **Activate prior knowledge.** Ask the inquiry question to the class: What are the housing rights and responsibilities of contemporary First Nations? Continue to add to the KWL Chart.  
  
Brainstorm with students the pros and cons of owning a home. Have students use the Homeownership: Pros and Cons student handout. After students have completed the handout, discuss their reasons for choosing each pro and con. Students will begin to learn that there are many factors to owning a home, including maintenance, insurance and taxes.
2. Have students work in groups to create a list of factors that they think should be considered before purchasing a home, such as price range, outstanding debts or savings, choice of new or older home, resale value, down payment required (teacher-guided activity).
3. Use the Factors to Consider When Purchasing a Home worksheet and have the students document their lists in large groups.
4. Allow students to access the CMHC site “Homebuying Step by Step” for additional information: <https://www.cmhc-schl.gc.ca/en/buying/homebuying-in-canada-a-step-by-step-guide>.
5. Allow students to work in groups, to research the different types of homes/properties that are for sale within their community and document their findings.
6. Discuss with students how to obtain information and what sources are used, such as the Internet, newspaper and telephone.
7. Explain to students that purchasing a home on the reserve may not be an option depending on their First Nations housing policies. However, some First Nation bands do offer the option of purchasing housing on the reserve.
8. Invite the Housing Coordinator to come in and discuss the different forms of homeownership available on the reserve.
9. If available, have students review their band’s Housing Authority Manual.



10. Allow time for students to access websites that pertain specifically to First Nation homeownership for both on- and off-reserve purchases. Students may work in groups of three and share their findings.
11. If purchasing a home is not possible on the students' First Nation reserve, allow students to research the surrounding communities. This activity will prepare students for their final activity. Provide students with copies of newspapers from local towns and urban centres, outlining the houses for sale.
12. Upon completion of the charts, give students a scenario (created by the teacher or the students) or use the family scenario given below, including gross income and all other requirements that the family may need. This activity may be assigned as group work to accommodate class size.
13. Have students put together a budget and determine what type of housing unit is best for the family to purchase. Be sure to include the cost of home maintenance.
14. List all the necessary costs that pertain to the purchasing of the house and monthly expenses, including taxes and maintenance (do not include living expenses). Record on the board associated costs to consider before purchasing a home. Debrief with students their budget and scenario.
15. Have students realistically consider their basic housing costs. At this time you can remind students of living expenses; this should be evident when budgets have been completed and students see the bottom line of what is left after their basic needs.
  - a. **Example scenario**

**Family of five:** mother, father and three children (all school-aged). The mother is the housing coordinator on the reserve and the father is a teacher at the reserve school. This family would like to purchase a home on the reserve, if possible.
16. Have students research the family unit income and complete the Factors to Consider When Purchasing a Home worksheet with the information gathered from their research.
17. Have students brainstorm the different occupations available on the reserve and research the occupation and salaries of these positions.
18. When students have completed their research, have them choose a specific house and create a poster using pictures from newspaper ads, magazines or Internet sources that display examples for each of the group's choices for home purchasing. Encourage students to be realistic when choosing their homes. Discuss the advantages and disadvantages of the various types of housing.
19. **Consolidation:** Add to the KWL Chart, focusing on the "What have I learned" section.



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



## STUDENT ASSESSMENT

1. Completion of student activities
2. Completion of informational poster about buying a home.

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## SUGGESTED STUDENT ACTIVITY, FOR ADDITIONAL LEARNING

Students can research house buying options in communities and cities where they wish to live in the future.

# KWL Chart

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

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



# Activity: Factors to Consider When Purchasing a Home

## FACTORS

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Price range

---

Outstanding debt or savings

---

Choice of new or older home

---

Resale value

---

Down payment required

---

Insurance

---

Maintenance

---

Miscellaneous

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## Purchasing a House: On- and Off-Reserve

Teacher name: \_\_\_\_\_

Student name: \_\_\_\_\_

Category	4	3	2	1
Pros and cons	Student completed Pros and Cons worksheet using all data given in class brainstorming session.	Student completed Pros and Cons worksheet using most of the data given in class brainstorming session.	Student completed Pros and Cons worksheet using little/some of the data given in class brainstorming session.	Student did not complete Pros and Cons worksheet using any of the data given in class brainstorming session.
Factors to consider when purchasing a home	Student completed the Factors to Consider When Purchasing a Home worksheet.	Student completed most of the Factors to Consider When Purchasing a Home worksheet.	Student completed little/some of the Factors to Consider When Purchasing a Home worksheet.	Student did not complete the Factors to Consider When Purchasing a Home worksheet.
Quality of work	Student provides work of the highest quality.	Student provides high quality work.	Student provides work that occasionally needs to be checked or redone by other group members to ensure quality.	Student provides work that usually needs to be checked or redone by others to ensure quality.
Preparedness	Student brings needed materials to class and is always ready to work.	Student almost always brings needed materials to class and is ready to work.	Student almost always brings needed materials but sometimes needs to settle down and get to work.	Student often forgets needed materials or is rarely ready to get to work.
Contribution	Student routinely provides useful ideas when participating in the group and in classroom discussion; a definite leader who makes a lot of effort.	Student usually provides useful ideas when participating in the group and in classroom discussion; a strong group member who tries hard!	Student sometimes provides useful ideas when participating in the group and in classroom discussion; a satisfactory group member who does what is required.	Student rarely provides useful ideas when participating in the group and in classroom discussion; may refuse to participate.
Focus on the task	Student consistently stays focused on the task and what needs to be done. Very self-directed.	Student focuses on the task and what needs to be done most of the time.	Student focuses on the task and what needs to be done some of the time.	Student rarely focuses on the task and what needs to be done.

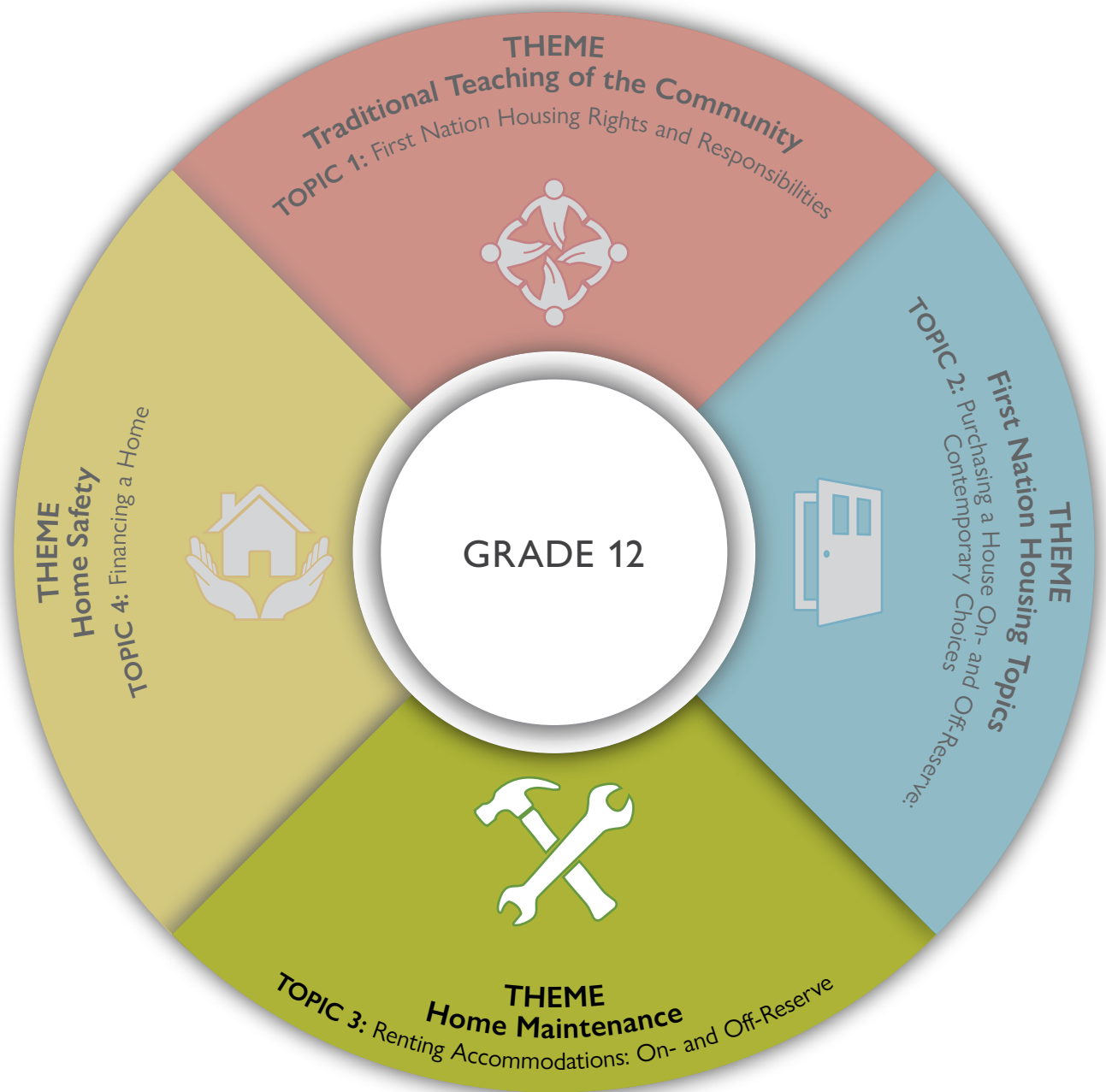


# HOME MAINTENANCE



# HOUSING TOPIC 3

Renting accommodations: on- and off-reserve



### 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.

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.

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.

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



## Lesson 12.3

### HOUSING TOPIC 12.3

Renting accommodations: on- and off-reserve

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#### INQUIRY QUESTION

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

#### HOUSING TOPIC DESCRIPTION

There are many factors to consider when looking for a rental property: location, size, cost, available facility needs, family needs and others. These factors are important when choosing a place of residence on and off First Nation reserves. Additional factors that need to be addressed are the rights and responsibilities of both the tenant and the landlord. Prior research must be conducted to determine if renting is the best option for an individual.

#### LESSON OUTCOME

Students will gain an understanding of their rights and responsibilities when renting accommodations by researching and listening to housing personnel speak about renting options in their community.

#### 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](#).*
- *The students 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.*



## MATERIALS

1. KWL Chart
2. Renting: Pros and Cons student handout
3. Tenant and Landlord Rights and Responsibilities student handout
4. Budget Considerations: On-Reserve student handout
5. Budget Considerations: Off-Reserve student handout
6. Rental Accommodations: Compare and Contrast student handout

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## PROCEDURE

1. **Activate prior knowledge.** Ask the inquiry question to the class: What are the housing rights and responsibilities of contemporary First Nations? Continue to add to the KWL Chart.
2. Discuss with students the pros and cons of renting accommodations.
3. Outline the factors to be considered when renting a home. Students will realize that income, housing availability, location, job mobility, family size, credit rating and references are all important factors when considering renting a home.
4. Have students create a list of the pros and cons of renting a home and provide the student handout Renting: Pros and Cons as a discussion guide. Adapt the handout as needed.
5. Discuss with students the rights and responsibilities of the tenant and the landlord.
6. Allow students to view their band's Housing Authority Policy (if available).
7. Invite a member of the reserve's housing personnel to discuss with students the rights and responsibilities of tenants and landlords.
8. Have students record the information they have obtained on the student handout Tenant and Landlord Rights and Responsibilities.
9. Inform students that there may be specific factors that will determine if they should rent an apartment or a home.
10. Have students create a list of factors for determining rental needs. Ideas such as cost, budgeting for regular home maintenance costs, location, access to public transportation, lease, type of accommodation and space required depending on the size of the family.
11. Have students brainstorm as a large group the costs associated with rental accommodations. List costs and record on the board items such as rental payments, utilities, parking, luxury features, regular home maintenance, minor/major repairs and remodelling, insurance, laundry and damage deposit.





12. Have students research the availability of rental properties in their community.
13. Once students have received the information needed for the types of rental accommodations available in their community, give them the handout Budget Considerations: On-Reserve and have them complete the first column and record the estimated costs. Then have the students ask family members or friends that may be renting property on their First Nation reserve to provide the information to complete the second column on the actual costs.
14. Allow time for students to complete the student handout Budget Considerations: Off-Reserve by first completing the estimated costs. Have students contact family members living off-reserve in rental properties and have them record the actual costs off-reserve; this may be done as a group activity. Share information as a group.
15. Provide students with copies of local and urban centre newspapers with ads for rentals near their First Nation reserve. Students may wish to have access to the Internet to research rental listings.
16. Provide each student with a copy of the student handout Rental Accommodations: Compare and Contrast and have them fill in the chart.
17. Have students complete the pros and cons activity and compare and contrast rental accommodations on the budget considerations sheets.
18. Consolidation: Add to the KWL Chart, focusing on the “What have I learned” section.



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



## STUDENT ASSESSMENT

1. Completion of activities
2. Observation
3. Participation

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## SUGGESTED STUDENT ACTIVITY, FOR ADDITIONAL LEARNING

1. Invite a member of the reserve housing personnel to discuss the availability of rental properties with students.
2. Have students create a list of questions prior to the visit from housing personnel. Have the students create questions specific to rental properties on their First Nation reserve. Ask students to question the types of rental properties available in their community and have the students role-play scenarios as though they were seeking rental properties on their First Nation reserve.
3. Using this information, assign the students to groups of two or three depending on class size; this may also be completed as a large class activity. Provide an example of a scenario (created by the teacher or with student input). Have students determine what type of accommodations they are able to rent based on their family income. As a group work activity, the teacher may assign various income levels to compare as groups.
  - a. **Example scenario**
    - i. **Family of five:** mother, father and three children (all school-aged). The father is the housing coordinator on the reserve and the mother is a classroom assistant at the reserve school. The family's combined income is \$40,000 a year. Use the budget considerations student handouts as a guide to determine the cost of living for 12 months. After the students have completed this section of the activity, have them look at the student handout Rental Accommodations: Compare and Contrast to determine which rental property best suits this family.



## KWL Chart

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

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

# Renting: Pros and Cons

Pros	Cons



## Budget Considerations: On-Reserve

	Estimated Cost	Actual Cost
Rental payment		
Utilities		
Maintenance		
Laundry		
Parking		
Insurance		
Damage deposit		
Miscellaneous		



## Budget Considerations: Off-Reserve

	Estimated Cost	Actual Cost
Rental payment		
Utilities		
Maintenance		
Laundry		
Parking		
Insurance		
Damage deposit		
Miscellaneous		

## Rental Accommodations: Compare and Contrast

Types of accommodations available in your community and rental prices. ON THE RESERVE	Types of accommodations available in and surrounding your community, and rental prices. URBAN CENTRE

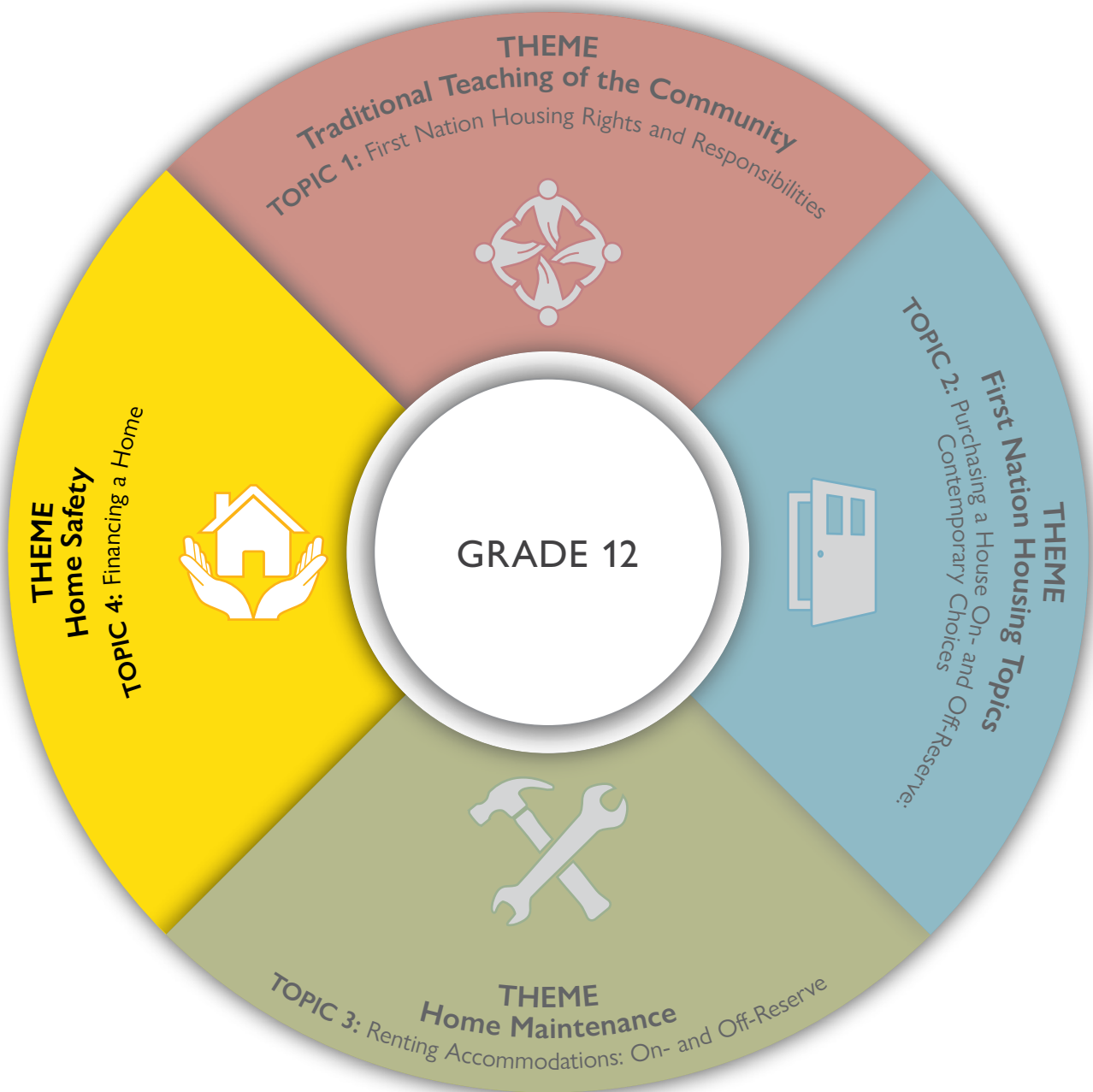




HOME SAFETY

# 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>How have the economic practices of First Nation, Métis and Inuit peoples changed over time?</li> <li>What are the traditional economies of First Nation, Métis and Inuit peoples?</li> <li>What are the economic issues affecting First Nation, Métis and Inuit peoples today and why have they arisen?</li> <li>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. A homebuyer should have a list of requirements and expectations for their new home. Homebuyers should perform extensive research on the available purchasing options and the requirements for each option.

#### LESSON OUTCOME

Students will be able to demonstrate their learning about home financing by creating a home finance plan for a future dream home.

#### 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.*
- *Students 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. “Homebuying Step by Step” website  
<https://www.cmhc-schl.gc.ca/en/buying/homebuying-in-canada-a-step-by-step-guide>
3. Student Sheet: Questions to Ask Housing Coordinator
4. Student Sheet: Research Graphic Organizer



## PROCEDURE

1. **Activate prior knowledge.** Ask the inquiry question to the class: What are the housing rights and responsibilities of contemporary First Nations? Continue to add to the KWL Chart.
2. Have students brainstorm and list the various steps required when purchasing a home on or off the reserve. The following will help the teacher guide students through this part of the activity:
  - Pre-approval of a mortgage (based on gross debt standard per total debt standard)
  - Contacting housing personnel / selecting a realtor
  - Viewing homes on the market
  - Home inspections
  - Offer/counter-offer sales
  - Agreement of sale
  - Making a deposit
  - Setting or removing conditions (mortgage approval, home inspection, surveyor's certificate, furnace inspection, gas line inspection, etc.)
  - Obtaining financing before the agreement of sale
  - Hiring a lawyer
  - Making a down payment
  - Doing a title search
  - Securing a mortgage before the agreement of sale
  - Closing the deal
  - Registering the property
  - Paying taxes
  - Home possession date
3. 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>.
4. Once students have accessed the website, put them in pairs. Assign each student one of the nine steps to buying a home. Have the students summarize their findings on the assigned step to share as a large group.
5. Depending on class size, the teacher may want to review some of these steps with the whole class, as several are very detailed.
6. Brainstorm with students the items that they would look for as prospective homebuyers.



7. Begin with a few examples, then put students in groups to create an evaluation list.
8. Use the following points to guide the students:
  - Price range
  - Outstanding debt
  - Savings
  - Choice of new or older home
  - Resale value
  - Location
  - Zoning taxes and assessments / land codes on the reserve
  - Improvements needed
  - Surrounding neighbourhood
9. Brainstorm with students what they would need to do to get the finances to purchase a home. Have the students create a plan that would include purchasing a home.
10. Invite the Housing Coordinator to assist you with the activity. Prior to the Housing Coordinator's visit, allow the students to work as a group to develop questions to ask them. Have students complete the Student Sheet: Questions to Ask Housing Coordinator.
  - a. **Sample questions**
    - i. How much money do I need for a down payment?
    - ii. If I do not have the money for a down payment, what can I do?
    - iii. What is my responsibility as a homeowner?
11. Place students into groups of two and assign each group a website to explore and research. Allow students to access the following Canada Mortgage and Housing Corporation website, which offers information about specific home purchasing programs available to First Nation people.
12. Have students document all information using the Student Sheet: Research Graphic Organizer for their research online.
13. Have students look either online or in the newspaper to find a home that they would like to buy in the future.





14. Co-construct the factors to consider and add to a home finance plan both in the initial stages of purchasing a home and after homeownership is achieved.
15. Have students create their own home finance plan and present their plan to the class.
16. Consolidation: Add to the KWL Chart, focusing on the “What have I learned” section.



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

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## STUDENT ASSESSMENT

1. Completion of student home financing plan
2. Completion of housing personnel question and answer guide

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## SUGGESTED STUDENT ACTIVITY, FOR ADDITIONAL LEARNING

Students can research and present their findings about the programs available to First Nation people. For example, they could research the First Nations Market Housing Fund and the Indigenous Services Canada website. Encourage students to present in a manner that actually promotes the program they researched. Students may want to create visual representations, such as posters or pamphlets to promote their housing program.



# 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> ?



## Student Sheet: Questions to Ask Housing Coordinator

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1.

Answer:

---

2.

Answer:

---

3.

Answer:

---

4.

Answer:

---

5.

Answer:

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6.

Answer:

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# Student Sheet: Research Graphic Organizer

Name of Program	Description of Program	Eligibility