

# A FOR INDIGENOUS BY INDIGENOUS NATIONAL HOUSING STRATEGY

## *Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada*

Proposal to the Government of Canada by the Indigenous Housing Caucus  
Working Group, Canadian Housing and Renewal Association

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The views expressed herein are those of the Indigenous Housing Caucus  
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ABORIGINAL HOUSING  
MANAGEMENT ASSOCIATION



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## **A NOTE ON TERMINOLOGY**

### **1. “Urban Native” and “Rural and Native”**

Any references in this document to “urban native” or “rural and native” are references to the names of historical housing programs delivered by Canada Mortgage and Housing Corporation (CMHC) and/or the provinces/territories from 1974 to 1993. These names relate to programs initiated decades ago, not terms used by the Indigenous Housing Caucus today.

### **2. Urban**

The term “urban” in this document includes both the larger metropolitan areas in Canada (called Census Metropolitan Areas, as defined by Statistics Canada) and the smaller urban areas (called Census Agglomerations by Statistics Canada). In total, 497,385 or 64% of all Indigenous households in Canada dwell in these urban and metropolitan areas. (Source: Canada Mortgage and Housing Corporation, housing indicators and data, based on Census of Canada 2016.)

### **3. Rural**

In this document the term “rural” refers to small towns, rural and remote areas.

### **4. For Indigenous By Indigenous National Housing Strategy**

In this proposal, the For Indigenous By Indigenous National Housing Strategy is referred to as the FIBI Strategy or The Strategy.

## EXECUTIVE SUMMARY

*A true National Indigenous Housing Strategy includes Federal government acknowledgement and funding of a Fourth Strategy for Indigenous households in need of housing in urban, rural and northern areas.*

*The Indigenous Housing Caucus of the Canadian Housing and Renewal Association is the national and principal body for Urban, Rural and Northern Indigenous housing providers from across Canada. The Indigenous Housing Caucus Working Group calls upon the Government of Canada to recognize our leadership and engage with us as the lead entity for discussion and negotiations on the Fourth Strategy.*

The Government of Canada's distinctions-based Indigenous Housing Strategy creates a large service gap for the 87 per cent of Indigenous Peoples not living on First Nation reserve lands, but in the urban rural and northern parts of Canada.

For these Indigenous People, a national network of non-profit Indigenous housing organizations provides affordable and social housing taking a service-based rather than a distinctions-based approach. These Indigenous housing providers have a proud 45 year history and expertise delivering housing and support services to tens of thousands of Indigenous households, many of whom are female-led. Providers own housing assets valued in the billions of dollars and are uniquely positioned to work with the Federal Government to retain and greatly expand the stock of non-profit Indigenous housing.

This proposal calls upon the Government of Canada to eliminate the service gap. It asserts that a true National Indigenous Housing Strategy includes Federal government acknowledgement and funding of a Fourth Strategy for Indigenous households in need of housing in urban, rural and northern areas. Central to the Strategy is the establishment of a "For Indigenous By Indigenous National Housing Centre" focused on people and services. The Fourth Strategy is required over and above the National Housing Strategy already announced.

As the national body for Urban, Rural and Northern Indigenous housing providers from across Canada, the Indigenous Housing Caucus Working Group of the Canadian Housing and Renewal Association is submitting this proposal to the Government of Canada to initiate discussions and negotiations.

The proposal documents the rapidly urbanizing Indigenous population and the fact that Indigenous families and individuals who live in the urban, rural and

northern areas of Canada are disproportionately represented among the homeless and those in core housing need. It lists the elements of the Strategy and the functions of the “For Indigenous By Indigenous” National Housing Centre with the central aim of eliminating the gap in core housing need between Indigenous and Non-Indigenous households. It asserts the right of the Indigenous People in urban, rural and northern communities together with the housing providers that serve them to have standing and to have the recognized right to negotiate as a negotiating and delivery entity.

We are therefore calling on the Government of Canada in the next Federal Budget to acknowledge and include a Fourth Indigenous Housing Strategy alongside the three distinctions-based housing strategies already announced. This Fourth Strategy would include specific programs and investments for Indigenous households in housing need in urban, rural and northern parts of Canada. Investments would be at a scale commensurate with need. The cornerstone of the Strategy would be the creation of a For Indigenous By Indigenous (FIBI) National Housing Centre. Indigenous designed, owned and operated, the Centre would take a service-based approach to meeting affordable housing and service support needs of families and individuals living in urban, rural and northern parts of Canada. We are looking to the Government of Canada in the next Federal Budget to announce the creation of the FIBI National Housing Centre together with sufficient resources for its set-up and operation.

The Centre would be entrusted with the \$225M already approved for “non-reserve” Indigenous housing and would use these funds as a down payment in the creation of an Indigenous Housing Trust. The FIBI National Housing Centre would operate according to the principle that collaboration, coordination and partnerships with provinces, territories and municipalities are critical for the successful delivery of housing and support programs to Indigenous Peoples in urban, rural and northern areas. Similarly, collaboration, coordination and partnerships with First Nations, Inuit and Métis are equally important to ensure that all Indigenous people in housing need are served.

We are also seeking immediate financial support to conduct a nation-wide consultation with urban, rural and northern Indigenous housing and service providers in the fall of 2018 to finalize governance, administrative and functional aspects of the FIBI National Housing Centre.

The Indigenous Housing Caucus Working Group is advocating for dialogue with Federal decision-makers to begin at once. The 150 delegates at CHRA Indigenous Caucus Day held on April 24, 2018 strongly supported the proposal for a Fourth Strategy for urban, rural and northern Indigenous peoples that is people-centred and service-focused and complements the distinctions-based

Strategies. They expect the Federal government to acknowledge and respect our 45 year history of successful provision of urban native, and rural and native housing, and commit to negotiations with the CHRA Indigenous Caucus Working Group for specific programs and investments consistent with “For Indigenous By Indigenous” principles in program design and delivery. The goal is not only to protect current housing stock and tenants and ensure affordability, but also to transform our sector and aggressively build new units to close the gap in core housing need between Indigenous and non-Indigenous households.

This is a watershed moment, a once in a generation opportunity for an affordable housing strategy for the 87 per cent of Indigenous households not living on reserve lands. The FIBI Strategy is an important step in urban, rural and northern Indigenous Peoples’ recognition, self-determination and progress along the path to reconciliation.

*The Indigenous Housing Caucus Working Group looks forward to engaging and working with departmental staff, Federal Members of Parliament and Ministers in the resourcing and implementation of this important Strategy.*

## 1. OVERVIEW AND RATIONALE

### **“For Indigenous By Indigenous” – Time for Action**

This For Indigenous By Indigenous (FIBI) National Housing Strategy proposal has, as its foundation, a service-based approach to assisting Indigenous People who need housing. The Strategy calls for the Government of Canada to acknowledge and support the 45 year history of successful provision of urban native, and rural and native housing, and to financially support the proposed program elements and investments to continue to meet client needs in urban, rural and northern parts of Canada.

The Strategy recognizes the big differences in the housing circumstances of Indigenous households compared with non-Indigenous households in the urban, rural and northern parts of Canada, and requests the Government of Canada to invest at a scale commensurate with the need to “Eliminate the Gap”.

The FIBI Strategy also recommends a new structure for the delivery of housing programs to Indigenous Peoples in these parts of Canada - a structure that is “For Indigenous By Indigenous” reflecting a moment in our collective history, a once in a generation opportunity, to right the wrongs of the past and to respond to the realities of the 87 per cent of Indigenous households who now live in the urban, rural and northern parts of Canada. The Indigenous Caucus Working Group recognizes the changes to existing systems and relationships that will need to occur along the road to implementing the FIBI Strategy and structure. This Strategy seizes the opportunity for transformational change.

Specifically, the Indigenous Caucus Working Group calls on the Government of Canada in the next Federal Budget to acknowledge and include a Fourth Indigenous Housing Strategy - the FIBI Strategy - which would include specific programs and investments for Indigenous households in housing need in urban, rural and northern parts of Canada. Investments would be at a scale commensurate with need. The Working Group also calls on the Government of Canada in the next Federal Budget to announce the creation of a For Indigenous By Indigenous National Housing Centre together with sufficient resources for its set-up and operation.

### **A true National Indigenous Housing Strategy includes specific programs and investments for Indigenous Peoples in housing need in urban, rural, and northern parts of Canada**

The FIBI Strategy is the culmination of a two-year process involving the Indigenous Housing Caucus of the Canadian Housing and Renewal Association

(CHRA). Following discussions and deliberations at Indigenous Housing Caucus Day 2016 and 2017, the Caucus submitted a paper to the Federal government in June 2017 entitled “Recommendations for an Urban and Rural Indigenous Housing Strategy”.

Since June 2017, there have been several pertinent and promising developments.

In summer 2017, the Federal government released a set of ten principles “Respecting the Government of Canada’s Relationship with Indigenous Peoples” aimed at reconciliation with all Indigenous People in Canada. November of 2017 saw the announcement of the National Housing Strategy including a commitment to develop distinctions-based housing strategies for First Nations, Inuit and Métis Nation. In spring 2018, the Federal Budget gave effect to the three distinctions-based housing strategies with investments to “reduce overcrowding and housing in disrepair by investing in the repair and construction of housing units in First Nations, Inuit and Métis Nation communities” (page 128). For First Nations, the investments are to support housing on reserve lands.

In response to these developments, the Indigenous Housing Caucus Working Group held a special meeting in Vancouver in March, 2018 to review and deliberate on all aspects of the proposed FIBI Strategy. This work is reflected in this document. One month later, in April 2018, the Indigenous Housing Caucus held its annual Caucus Day in Ottawa. The 150 delegates analysed and discussed a draft version of the FIBI Strategy. This revised document reflects many of the Caucus delegates’ thoughtful insights, comments and suggestions.

This Strategy is in response to a lack of specific and sufficient Federal housing support for Indigenous households, not living on reserve lands, who need housing in the urban, rural and northern parts of Canada.

The \$225 million investment offered in Budget 2017 is simply not enough. Nor are the measures announced in the April 9, 2018 Housing Partnership Framework agreement between federal, provincial and territorial governments. While the agreement was clear on the need to repair the existing Urban Native Housing stock, maintain its affordability, and set forth a specific goal to increase rent-g geared-to-income (RGI) units overall (15% expansion), there were no explicit goals or objectives set to increase the stock of affordable Indigenous housing units in urban, rural and northern areas, despite the fact that the need is much greater. On this point, it does not acknowledge the disproportionately large percentage of Indigenous households in core housing need.

As a cost-shared agreement, much will depend on how each province and territory intends to implement the measures. While this may be quite positive for



some jurisdictions where Indigenous housing is recognized and resourced, it may do little for others.

Referred to as the Fourth Strategy, this For Indigenous By Indigenous Housing Strategy can be viewed as a complementary set of efforts to those of the First Nations, Inuit and Métis communities. As a Fourth Strategy, the FIBI Strategy recognizes the right of the Indigenous People in urban, rural and northern communities together with the housing and service providers that serve them to have standing and to have the recognized right to negotiate as a negotiating and delivery entity.

The FIBI Strategy requires Federal government funding for Indigenous households in need of housing in urban, rural and northern areas in line with the scale of need. Only when the Fourth Strategy is implemented will there be a true National Indigenous Housing Strategy.

### **The Indigenous Housing Caucus Encompasses Housing and Homeless Service Providers in Urban, Rural and Northern Areas**

Formed in 2013, the Indigenous Housing Caucus encompasses housing and homelessness service providers who provide housing and support services to Indigenous families and individuals who do not live on reserve lands but who live in the urban, rural and northern parts of Canada. In these areas, for over 40 years, “urban native” and “rural and native” housing providers have housed and supported Indigenous Peoples regardless of their ancestry, origin or nation. Urban native housing providers already serve households in need from First Nation, Métis and Inuit backgrounds. This rich tradition of serving Indigenous People in need of housing inclusive of all backgrounds is the foundation upon which this Strategy is built.

With Federal and provincial/territorial government financial support over this 45 year period, many thousands of homes for Indigenous People have been created in the urban, rural and northern parts of Canada. Federal and provincial/territorial governments have been active partners in this service-based approach to meeting the housing needs of Indigenous families and individuals. Canada Mortgage and Housing Corporation (CMHC), in particular, has been over the years a staunch ally and supporter of Indigenous housing providers and their service-based approach.

The resulting portfolio of homes, located in every province and territory, represents an important legacy which needs to be preserved, improved and increased.

Since the cancellation of the Urban Native and Rural and Native Housing programs in 1993, and despite resource constraints, Indigenous housing providers in urban, rural and northern areas have continued to build and/or renovate, adding new units to their Indigenous housing portfolios. Some others have enhanced their operations through expansion into social enterprises.

### **Caucus Delegates Have Spoken**

At their April 2018 Indigenous Caucus Day, Caucus delegates expressed concern and frustration with the status quo. Many felt they are not part of the decision-making process. Delegates explained that they have been ignored and their front-line efforts are not understood or appreciated. And the National Housing Strategy has not helped. Delegates noted that they do not feel recognized or empowered with the three distinction-based strategies; nor in the mainstream National Housing Strategy where Indigenous housing providers appear to be considered part of legacy social housing and as just one among a number of “priority applicants” for new program funds. There is a sense of abandonment and betrayal similar to 1993.

The three distinction-based strategies are seen by some as another attempt by the Government of Canada to “divide and conquer”. As one delegate noted: “do not divide us! - whether First Nation, Métis, Inuit, we are all one!”.

Others observed that other agencies and groups have not been successful in independently advocating for change and many agree that the time is now right for a Fourth Strategy with a FIBI National Housing Centre at its core. Delegates acknowledged the “vacuum” at the national level and urged the Working Group to be assertive, seize the opportunity and take a concrete proposal to Government.

Moving forward, Caucus delegates want to be assured that the new FIBI National Housing Centre represents “value added” in terms of service and that it does not represent another layer of bureaucracy taking scarce dollars away from front line service. As one delegate noted: “add value not additional administration”. Concerning client service, Caucus delegates repeatedly emphasized the “desperate need for support services”.

### **CHRA Members Have Spoken**

At the Annual General Meeting of the Canadian Housing and Renewal Association on April 26, 2018, members present considered a resolution supporting the Indigenous Housing Strategy. The resolution noted: “A robust Indigenous housing strategy should include recognition of the growing need for

culturally connected and adequate housing for metropolitan, urban, rural and northern Indigenous Peoples, with a view of housing as an integral part of reconciliation. Housing forms the foundation for vibrant Indigenous communities and remains a positive determinant of health and mental wellbeing, education, early child development, and employment”.

Non-Indigenous and Indigenous CHRA members present voted unanimously in favour of the resolution calling “on the Government of Canada to develop a fourth Indigenous Housing Strategy to acknowledge, respect and address the housing needs of Indigenous households living in the urban, rural, and northern areas of Canada”.

### **A Watershed Moment**

This is a Watershed moment for an affordable housing strategy for the 87 per cent of Indigenous households not living on reserve lands, who now live in the urban, rural and northern parts of Canada.

This document outlines the main elements of the Fourth Strategy - the FIBI Strategy - to recognize and respond to their needs.

## **2. THE FACTS ON HOUSING NEED**

### **Most Indigenous Families and Individuals Live in Urban and Rural Areas**

According to the 2016 Census, there were 773,000 Indigenous households living in Canada. 12.6 per cent lived in First Nation communities (on reserve lands). The overwhelming majority of Indigenous families and individuals not living on reserve lands, lived in the urban and rural areas of Canada - 62 per cent are located in urban areas and another 25 per cent live in small towns, rural, remote and northern areas - a total of 87 per cent.

The focus of this Strategy is to assist those Indigenous households in need of affordable housing living in the urban, rural and northern parts of Canada, representing up to 87 per cent of all Indigenous households in Canada.

At the same time, the Indigenous Housing Caucus of the Canadian Housing and Renewal Association (CHRA) views the extremely poor housing and living conditions in many First Nation, Inuit and Métis communities across Canada as completely unacceptable. The Caucus stands ready to work with its First Nation, Inuit and Métis partners to alleviate and eliminate these sub-standard living conditions. The FIBI Strategy represents a complementary set of efforts.

## **A Disproportionate Number of Indigenous Families and Individuals Are in Core Housing Need**

CMHC's core housing need indicator is an accepted measure of those households who are experiencing at least one housing problem such as overcrowding, poor dwelling conditions and/or lack of affordability. The measure then checks to see if those households are able to solve these housing problems by moving to more adequate, suitable and affordable accommodations. Based on this measure, and using data from the 2016 Census, CMHC estimates there are 118,500 Indigenous households (18.3 per cent) in core housing need in the urban, rural and northern areas of Canada. (Figures do not include First Nation communities).

The incidence of core housing need among Indigenous households is much higher than among non-Indigenous households. Compare the 18.3 per cent with 12.4 per cent for non-Indigenous households. The disparity between incidences of core housing need vary greatly by province and territory and is most pronounced in Manitoba and Saskatchewan and throughout the three Territories. Appendix B provides a breakdown by province and territory.

### **Eliminating the Gap**

What would it take to "Eliminate the Gap" on the incidence of core housing need between Indigenous and non-Indigenous populations? In order to reduce the incidence of core housing need of Indigenous households from 18.3 per cent to the 12.4 per cent for the non-Indigenous households, over 38,000 Indigenous households in urban, rural and northern areas would need assistance to help them out of core housing need.

## **A Disproportionate Number of Indigenous People Are Homeless**

Recent Point in Time (PIT) homeless counts clearly indicate that Indigenous People are over-represented in the homeless population. In recent PIT counts in Montreal, Toronto, Calgary and Vancouver in 2015 - 2016, the proportion of Indigenous People among those experiencing homelessness ranged from 10 per cent to 38 per cent. In Thunder Bay, Winnipeg, Regina and Whitehorse, the proportion rises to over 70 per cent.

## **The Indigenous Housing Stock is At Risk**

The Urban Native housing portfolio is at great risk of becoming non-viable as operating agreements expire. With all units in the portfolio targeted to low-income Indigenous families and individuals at rents-geared-to-income, revenues from rents do not cover the costs of operations. These properties are therefore more at risk than mainstream social housing properties in other housing programs that assist families and individuals with a mix of incomes. In addition, many of the units in the Urban Native housing program are in need of major repair. This is especially the case for individual homes that are part of scattered unit portfolios. The majority of Urban Native housing agreements expire after 2018/2019.

In a 2017 survey conducted for the Indigenous Housing Caucus of CHRA, half of the respondents said that expiration of operating agreements and associated subsidy has had a negative impact. “Some organizations have had to sell units to pay for repairs or as equity for new projects. Eighteen providers report that the expiration of subsidies has affected their ability to provide rent-geared-to-income housing, with the number of units with full RGI assistance declining by 1,100 units. Providers are having to establish new minimum rents beyond the reach of households that are not able to obtain shelter allowances to cover the increases, especially single people.”

The Indigenous Housing Caucus of CHRA welcomes the commitment of the Government of Canada “to ensuring that Canada’s existing community housing stock remains affordable and in good repair well into the future” (page 13). The Caucus also welcomes the agreed upon words under the FPT Housing Partnership Framework that “provinces and territories will also ensure no net loss of Urban Native Units and will improve the condition of the retained units through repairs and/or capital replacement. All units will have adequate affordability support”.

To meet this commitment, it is essential that CMHC in concert with provincial and territorial governments move to immediately verify the number and location of all housing units created under the Urban Native Housing Program and the Rural and Native Housing Program. Furthermore this information must be shared with the CHRA Indigenous Caucus Working Group to enable implementation monitoring.

What appears to be lacking in the FPT Housing Partnership Framework is any commitment to reduce the incidence of core housing need between Indigenous households and non-Indigenous households, nor any specific commitment to expand the Indigenous housing stock. Also missing is any commitment to allocate approved funding based on the proportionate share of housing need between Indigenous and non-Indigenous households.

There is also no national database on the Urban Native and Rural and Native Housing portfolio against which any changes can be measured.

### **3. PRINCIPLES**

The Indigenous Housing Caucus of CHRA welcomes the ten principles set out in 2017 by the Federal government “Respecting the Government of Canada’s Relationship with Indigenous Peoples” and the commitments that support them. On page three of the Principles Document, the Government notes “these principles are rooted in section 35, guided by the UN Declaration, and informed by the Report of the Royal Commission on Aboriginal Peoples (RCAP) and the Truth and Reconciliation Commission (TRC)’s Calls to Action. In addition, they reflect a commitment to good faith, the rule of law, democracy, equality, non-discrimination, and respect for human rights”.

The Government notes that “These Principles are a starting point to support efforts to end the denial of Indigenous rights that led to disempowerment and assimilationist policies and practices. They seek to turn the page in an often troubled relationship by advancing fundamental change whereby Indigenous peoples increasingly live in strong and healthy communities with thriving cultures. To achieve this change, it is recognized that Indigenous nations are self-determining, self governing, increasingly self-sufficient and rightfully aspire to no longer be marginalized, regulated and administered under the Indian Act and similar instruments” (page 4).

Of great importance to this Strategy, the Government notes “As part of this rebuilding, the diverse needs and experiences of Indigenous women and girls must be considered as part of this work, to ensure a future where non-discrimination, equality and justice are achieved” (page 4). This is highly relevant to Indigenous housing providers, all of whom disproportionately serve women and single mothers.

Borrowing from the words, spirit and intent of the Government’s “Principles Document”, this Strategy uses the following guiding principles:

- Indigenous Peoples have diverse interests and aspirations and reconciliation can be achieved in different ways with different nations, groups, and communities;
- Indigenous Peoples determine and develop their own priorities and strategies for organization and advancement;

- Indigenous self-government is part of Canada's evolving system of cooperative federalism and distinct orders of government;
- Safe, secure and affordable housing for Indigenous Peoples in housing need in urban, rural and northern areas which is designed, developed, delivered and managed by Indigenous Peoples is a cornerstone of the path to reconciliation and self-determination; and
- The Federal Government has a fiduciary responsibility to provide critical investments in housing and support services in a flexible manner to Indigenous Peoples in housing need or who are homeless in urban, rural and northern areas.

In this Strategy, delivery of housing and support services to Indigenous families and individuals in housing need and those who are homeless in urban, rural, and northern areas are governed by the following principles:

- Housing and support services are provided on an inclusive basis to all Indigenous Peoples regardless of their Indigenous origin, ancestry or nation;
- Housing and support services are provided with respect, without judgement and without discrimination;
- Wrap-around support services to the Indigenous household are often as important as the provision of the home itself;
- Collaboration, coordination and partnerships with First Nations, Inuit and Métis are important to Strategy success;
- Collaboration, coordination and partnerships with provinces, territories and municipalities are critical for the successful delivery of housing and support programs to Indigenous Peoples in urban, rural and northern areas;
- Indigenous housing and support service delivery promotes sustainable development as well as sound efficient management; and
- There is equity between the housing circumstances of Indigenous households and non-Indigenous households.

#### **4. NORTHERN HOUSING: AN INTEGRAL COMPONENT**

The provision of housing in the Provincial North and the three Territories is challenging and more expensive, particularly in isolated communities where there is limited or no road access. Add the weather and the impacts of permafrost and this leads to shorter construction seasons, higher construction and transportation costs and very few economies of scale.

##### **The Territories**

Much of the three territories of Nunavut, Northwest Territories and the Yukon is not reserve land and is therefore an integral component of this Strategy. While the north did not figure prominently in CHRA's 2017 Urban and Rural Indigenous Housing Strategy document, it is both traditional territory and home to many Indigenous Peoples who must be recognized and supported to meet their housing needs.

The FIBI Strategy shares the position of the National Housing Strategy that there should be a "focus on northern housing" (page 17). This Strategy also shares the position that the three territories - Nunavut, Northwest Territories and the Yukon - are a distinct entity for funding and investment purposes as outlined in the National Housing Strategy and are referred to as "the North" in this Strategy.

The challenges of the North and northern housing and those who are homeless are the greatest in Canada:

- For non-Indigenous households, the incidence of core housing need in the three territories is below the national average of 12.4 per cent.
- For Indigenous households, core housing need is the highest in the country (NWT at 22.3 per cent, in the Yukon at 24.1 per cent and in Nunavut at 44.3 per cent).
- An Indigenous household in the North is between two and six times as likely as a non-Indigenous household to be in core housing need.
- Indigenous peoples are also over-represented in the homeless population, e.g. Whitehorse, where 78 per cent of all those experiencing homelessness identified as being Indigenous.

"Eliminating the Gap" in the North will require extra efforts and extra investments compared to the rest of the country.



In terms of housing, there is ageing infrastructure, high energy costs and a lack of options such as supportive housing, youth and elder facilities. Equally important is the lack of services to support Indigenous households in their homes. The gaps in the housing and support service continuum mean that families and individuals are not able to age in their own communities. And a shortage of housing generally leads to overcrowding.

The provision of housing in the North is also challenging and more expensive, particularly in isolated communities where there is limited or no road access. Add the weather and the impacts of permafrost and this leads to shorter construction seasons, higher construction and transportation costs and very few economies of scale. The National Housing Strategy has recognized these challenges with a targeted investment of \$300M over ten years “to help offset the higher need and cost of housing in the North” (page 17). The allocation is broken down at \$240M to Nunavut, \$36M to NWT and \$24M to Yukon. This funding is general funding and not specific to Indigenous Peoples. In fact it is important to note that the National Housing Strategy clearly indicates that this targeted investment is “in addition to Indigenous-specific housing investments that will be made as part of funding to improve infrastructure in Indigenous communities” (page 17).

In addition to the Northern Housing Fund, Budget 2018 committed specific funding to support an Inuit-led housing plan in the Inuit regions of Nunavik, Nunatsiavut and Inuvialuit (\$400M over 10 years).

### **Self-Governing First Nations in Yukon**

A total of 11 out of 14 Yukon First Nations have modern day treaties (self-governing agreements). Self-Governing Yukon First Nations have entered into financial transfer agreements (FTA) with the Government of Canada. While Self-Governing First Nations do receive funding for housing, the funding allocation is based on factors such as population, and previous funding levels that a Yukon First Nation received prior to the effective date of their Self-Government Agreement. The funding levels are not sufficient to keep up with the demand or provide the supports necessary to address the housing needs of Yukon First Nations.

The Government of Canada indicates that they are currently negotiating new funding agreements that take a different approach than the current FTAs. The results of these negotiations could result in changes to the levels of funding that some Self-Governing First Nations currently receive. For example, all 11 Self-Governing First Nations are able to apply for additional funding through Federal

housing programs; however not all programs are available to them as some of the Federal programs are only available to First Nations “south of 60” or to First Nations with reserve lands.

As the National Housing Strategy program announcements contain no provisions for Self-Governing First Nations, the FIBI Strategy therefore urges the Government of Canada to directly negotiate with and invest in the eleven Self-Governing First Nations in the Yukon, in a nation-to-nation arrangement, with funds for housing commensurate with need.

### **The Provincial North**

While this Strategy respects the “North” as being the three territories, there is also recognition that the northern parts of seven provinces have similar challenges. The northern parts of Newfoundland and Labrador, Quebec, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia cover vast areas and have many communities not on reserve lands with seasonal or limited road access, as well as “fly-in” communities. It is worth repeating that shorter construction seasons, higher construction and transportation costs and very few economies of scale make the provision of affordable housing in the northern communities in these seven provinces challenging and expensive.

In the communities themselves, there is aging infrastructure, high energy costs and a lack of housing options together with a lack of support services making it very difficult for people to age in place. Lack of housing leads to overcrowding.

Housing programs to date have not recognized the large disparities in construction costs between the northern and southern parts of the seven provinces. For example, building affordable homes in communities near James Bay is expensive and challenging for the reasons noted. But, from a housing assistance perspective, recent Federal and Provincial programs have treated the James Bay location the same as the rest of Ontario, making it very difficult to make “the numbers work” for affordable housing in this location. Indigenous families and individuals in housing need in northern areas of the seven provinces are therefore at a relative disadvantage compared to families and individuals in the south.

This Strategy therefore recommends that the Federal government include added costs for the “Provincial North” where higher construction and transportation costs warrant. The Indigenous Caucus Working Group stands ready to work with the Federal government to identify those communities and areas not on reserve lands in the “Provincial North” where added financial support is necessary.

## **5. PROGRAM ELEMENTS TO MEET CLIENT NEEDS**

Most non-profit Indigenous Housing providers operating today received their first unit allocations during the 1970's to 1990's under CMHC's Urban Native Housing Program and Rural and Native Housing Program. Over the decades they have provided safe, affordable, appropriate housing to tens of thousands of tenant families and individuals.

The Canadian Housing and Renewal Association in 2017 estimated there are over 100 non-profit Indigenous organizations providing housing. As longstanding housing organizations with an estimated combined asset base in the billions of dollars, these Indigenous providers have a depth of experience, a solid track record and broad credibility. They are valued as an essential part of the service system and many have well-established relationships at the federal, provincial and municipal levels. Further, these relationships extend across the full spectrum of Indigenous communities and organizations throughout Canada.

As the Government of Canada develops three distinctions-based Indigenous strategies as part of the broader National Housing Strategy, it is critical to include a Fourth Strategy - the FIBI Strategy - recognizing the 45 year history of successful provision of urban native, and rural and native housing. The Strategy calls for the Government of Canada to financially support the proposed program elements and investments – to continue to meet client needs in the urban, rural and northern parts of Canada and to “Eliminate the Gap” in core housing need between Indigenous and non-Indigenous households.

A properly resourced For Indigenous By Indigenous Housing Strategy will include the following elements.

### **Protection of tenants and current Indigenous social housing units and refurbishment of the existing stock**

In the context of Expiry of Operating Agreements, measures and funds to protect existing tenants, ensure no net loss in rent-g geared-to-income units, refurbish existing stock, allow greater flexibility in remaining operating agreements, and stabilize portfolios and operations.

### **Increased supply of stable, safe, affordable housing to “Eliminate the Gap” in core housing need for 38,000 Indigenous households – many of which are female-led**

Capital funds, other financial instruments, and access to tools and programs to greatly increase the supply of new sustainable housing and maintain and expand

affordability through rent supplements and housing benefits. Inclusion of other affordable housing options to meet the needs of Indigenous families and individuals such as supportive housing, transitional housing, elder housing and safe housing.

### **Support for tenants' well-being and long-term success with wraparound Indigenous services**

Funding for partnerships between Indigenous service organizations and housing providers to deliver culturally based support services for a holistic range of services.

### **Accelerated action on Indigenous homelessness**

Measures and increased funds to reduce and ultimately prevent and eliminate Indigenous homelessness. Measures and resources to help Indigenous households at risk of homelessness.

### **Special attention on Northern Housing**

Special program attention and significantly enhanced funding to eliminate the very large gap in core housing need, to house the high percentage of Indigenous people who are homeless, and for ongoing Federal commitment to provide Self-Governing First Nations with much-needed housing funds, as noted earlier.

### **Increased focus on data, information, research and evaluation**

There are many data and information gaps which impede good service planning and delivery of housing and support services for Indigenous families and individuals. The lack of a national database on Indigenous housing units in urban, rural and northern areas is a good example. An increased and Indigenous-led focus will allow for enhanced evidence-based decision making on program design, service planning and the provision of housing and services.

### **A federally recognized “For Indigenous By Indigenous” National Housing Centre**

A Federally acknowledged and resourced “For Indigenous By Indigenous” National Housing Centre which is Indigenous designed, owned and operated, focussing on people and service for Indigenous households in core housing need in urban, rural and northern areas of Canada. As the one voice for Indigenous housing providers in the urban, rural and northern parts of Canada, the FIBI Centre would have a permanent seat on the new National Housing Council. Section 7 of this proposal describes the key functions and governance structure.

## **6. FUNDING ACCORDING TO PROPORTIONATE SHARE OF NEED**

Reference was made earlier to the fact that the recently signed Housing Partnership Framework agreement between federal, provincial and territorial governments makes no reference to the proportionate share of need between Indigenous and non-Indigenous households.

This Strategy asserts that the allocation of any approved funds between Indigenous and non-Indigenous households in need should be explicit and should be based on an accepted need measure such as CMHC's core housing need indicator. At the very least, application of such need measures would establish the "order of magnitude" funding that should be devoted to Indigenous households from approved funding levels. This approach would go some way to help fund the program elements of the FIBI Strategy outlined in the previous section.

As mentioned earlier and using data from the 2016 Census, CMHC estimates there are 118,500 Indigenous households in core housing need in the urban, rural and northern areas of Canada. (Figures do not include First Nation communities.) In Canada as a whole there are 1,693,780 households in core housing need. This means that 7 per cent of all households in need are Indigenous households not living on reserve lands. By extension, this Strategy asserts that, at the very least, 7 per cent of all available funds should be devoted to resolving the housing needs of Indigenous households not living on reserve lands.

Taking figures from the National Housing Strategy, to illustrate the "order of magnitude" funding that should rightly go to Indigenous households in need, the National Housing Co-Investment Fund has a budget of \$15.9B, split between \$4.7B for financial contributions and \$11.2B for low interest loans (page 10). Applying the relative need figure of 7 per cent would mean that \$1.13B in financial contributions and low interest loans should be devoted to Indigenous housing solutions. For the Canada Housing Benefit with a \$4B budget (page 15), \$280M should be devoted to Indigenous households in core housing need. For the research budget of \$241M (page 20) in the National Housing Strategy, 7 per cent or \$16.9M should be devoted to Indigenous-led housing research, data and demonstrations.

The same approach applies for the allocation of funding to alleviate and end homelessness. Statistics mentioned earlier note that a disproportionate number of Indigenous People are homeless and that in recent PIT counts the proportion of Indigenous People among those experiencing homelessness ranged from 10

per cent to 78 per cent. These figures should be used to allocate homelessness funding between Indigenous households who are homeless and non-Indigenous households who are homeless.

As discussed in the following section, the primary goal of the FIBI National Housing Centre would be to advocate for additional program investments, starting with negotiated Indigenous targets based on proportionate share of need, in the National Housing Strategy and National homeless funding programs, together with priority access to the full range of federal programs and tools for housing and services.

## **7. PROPOSED NEW STRUCTURE TO SUPPORT PROGRAMS AND INVESTMENTS: A FOR INDIGENOUS BY INDIGENOUS NATIONAL HOUSING CENTRE**

Central to the FIBI Strategy is the creation of a “For Indigenous By Indigenous National Housing Centre”. People centred and service focussed, the Centre would serve those Indigenous households in need of housing in the urban, rural and northern parts of Canada.

### **Indigenous Designed, Owned and Operated, Focussing on People and Service**

Indigenous designed, owned and operated, the Centre would take a service-based approach to meeting the affordable housing and service support needs of Indigenous families and individuals living in the urban, rural and northern areas of Canada. This service-based approach is consistent with the majority of existing urban-based Indigenous housing, homeless and other service providers which do not take a distinctions-based approach to Indigenous client service delivery.

The FIBI National Housing Centre would be the cornerstone of the Strategy, the goal of which is to eliminate the gap between the housing circumstances of Indigenous households and non-Indigenous households.

The Strategy recognizes that the establishment of a FIBI National Housing Centre will disrupt existing federal and provincial/territorial governance structures and ways of doing things. In particular, provinces and territories and CMHC, among others, will be asked to relinquish power and control over Indigenous housing providers and resources destined for households in need in urban, rural and northern areas, while entering into new relationships of collaboration and support. The Strategy acknowledges this disruption but believes that it will serve the higher purpose of Indigenous self-determination and progress along the path

towards reconciliation. It is simply the right thing to do at this point in time. As one Caucus delegate commented: “self-determination is necessary no matter how hard it is.”

### **In Support of Community**

The purpose of the FIBI Centre is to serve the communities of housing and support service providers across the country and to empower and assist them in their important work of helping Indigenous families and individuals in need of housing. And, in so doing, helping them to build sustainable communities.

At Caucus Day, one delegate noted that “one solution for all never works”. This is good advice. It is important to acknowledge the regional and local variations in housing needs and priorities across the country. While the governance structure for the FIBI Centre will be determined after consultation with housing and service providers from across Canada, any governance structure for the FIBI Centre will reflect and respect these regional and local differences.

The Centre would collaborate and work in partnership with important regional service delivery organizations such as the Aboriginal Housing Management Association (AHMA) in British Columbia and the Ontario Aboriginal Housing Services Corporation. The Centre would benefit from their experience and expertise and build on their strengths.

### **One Voice**

The FIBI National Housing Centre would represent, at the very least, the interests of more than one hundred Indigenous and Indigenous-serving non-profit housing providers in urban, rural and northern areas as well as the interests of Indigenous homeless- serving agencies. The Centre would provide “one voice” in discussions and negotiations with the Government of Canada.

Its primary goal would be to advocate for additional program investments, starting with negotiated Indigenous targets in the National Housing Strategy and National homeless funding programs, together with priority access to the full range of federal programs and tools for housing and services.

The Centre would have a permanent seat on the new National Housing Council established under the National Housing Strategy.

## **Delivering Programs**

The Centre would be the recipient of and would administer and manage the \$225 million yet unallocated “non-reserve housing” funding announced in Budget 2017, the negotiated Indigenous housing targets in the National Housing Strategy, the allocation of funds for the Indigenous component of the Homeless Partnering Strategy, and related investments devoted to preserving the existing Indigenous social housing stock, maintaining affordability and creating new Indigenous housing units.

Using the Budget 2017 commitment of \$225 million as a down payment, the Centre would manage a permanent Indigenous Housing Trust to provide low-interest loans and grants. The Centre would also administer and manage funding for any new housing and support service initiatives for Indigenous peoples such as homeless prevention.

## **Collaboration in Service Delivery**

In terms of service delivery, the Centre would collaborate with existing Indigenous serving agencies including shelter and transition home providers, friendship centres, outreach and mental health and addiction agencies to ensure efficient and effective delivery of housing and wrap-around services to Indigenous families and individuals.

## **A Centre of Innovation, Research and Social Enterprise**

The FIBI National Housing Centre would serve as a resource to the Indigenous non-profit housing agencies and service providers in several ways. It would serve as a clearing house for information such as best practices and conduct research to fill data and knowledge gaps for evidence-based decision making and accountability. It would provide education, technical and other supports to strengthen the capacity and network of Indigenous housing providers to transition to sustainable portfolios and facilitate sector transformation and growth. Other lines of business would include leadership development - with particular emphasis on women leaders - and public education.

The Centre would capitalize on the innate creativity and ability of Indigenous people who had survived, and indeed flourished, on this land for millennia prior to European contact. That capacity stored in the collective institutional memory of Indigenous People could find release through social enterprise and related initiatives in the safety and solidarity of a For Indigenous By Indigenous National Housing Centre.



## **Engaging Other Systems**

The Centre would engage with other systems important for the health and well being of Indigenous People including the health care, employment, child-welfare and justice systems. The Centre would work towards “across system” solutions, for example, improved housing opportunities and employment programs for those leaving the child welfare and justice systems.

## **Respecting Partnerships**

The FIBI National Housing Centre would operate according to the previously stated principles that “collaboration, coordination and partnerships with provinces, territories and municipalities are critical for the successful delivery of housing and support programs to Indigenous Peoples in urban, rural and northern areas” and “collaboration, coordination and partnerships with First Nations, Inuit and Métis are important to Strategy success”.

The FIBI Centre would be respectful of existing partners such as the provinces and territories and municipalities and would work hard to ensure that all parties are aligned to deliver the best possible services to Indigenous clients. The Centre would also respect existing nation-to-nation agreements for the First Nations, Inuit and Métis Nation and would offer services to assist in providing homes should such services be requested.

## **Gender-Based Analysis Plus (GBA+)**

The Centre would support the Government’s independent National Inquiry into Missing and Murdered Indigenous Women and Girls. Many of those missing and murdered were from urban and rural areas. Going forward, the Centre would work to be part of the solution and would look to assist in implementing Inquiry recommendations, especially those related to housing and homelessness.

The Centre would conduct itself and deliver its programs in a way that supports the “Government’s commitment to GBA+ to ensure that programs will not negatively impact Canadians on the basis of gender and other identity factors” (page 24). Since many Indigenous households in core housing need are female-led, a primary focus of all programming will be on alleviating the housing needs of female-led Indigenous households, including those who are homeless, those fleeing family violence and those with disabilities.

Leadership development in the sector would focus on the development of women leaders from within the Indigenous community.

## **People Centred**

At its core, the Centre would be people-centred, focussed on alleviating the very real needs of Indigenous families and individuals living in the urban, rural and northern areas of Canada.

## **8. RECAP OF PROPOSALS AND THE WAY FORWARD**

This Strategy asserts that a true National Indigenous Housing Strategy includes Federal government acknowledgement and funding of a Fourth Strategy - the FIBI Strategy – for Indigenous households in need of housing in urban, rural and northern areas. Central to the Strategy is the establishment of a “For Indigenous By Indigenous National Housing Centre” focused on people and services. The Fourth Strategy is required over and above the National Housing Strategy already announced.

To this end, the Indigenous Caucus Working Group has detailed the following proposals in this Strategy and requests the Government of Canada:

1. in the next Federal Budget to acknowledge and include a Fourth Indigenous Housing Strategy - the FIBI Strategy - which would include specific programs and investments for Indigenous households in housing need living in urban, rural and northern parts of Canada.
2. to invest in the Fourth Indigenous Housing Strategy at a scale commensurate with the need to “Eliminate the Gap” in the incidence of core housing need between Indigenous and non-Indigenous households in urban, rural and northern parts of Canada.
3. to recognize that “Eliminating the Gap” in the North will require extra efforts and extra investments compared to the rest of the country.
4. in the next Federal Budget to announce the creation of a For Indigenous By Indigenous National Housing Centre together with sufficient resources for its set-up and operation.
5. to allocate one permanent seat to the FIBI National Housing Centre on the new National Housing Council.
6. in the next Federal Budget to allocate the \$225M “unallocated non-reserve” housing funding to the FIBI Housing Centre for use in a permanent Indigenous Housing Trust or similar vehicle managed by the Centre.

7. to directly negotiate with and invest in the eleven Self-Governing First Nations in the Yukon, in a nation-to-nation arrangement, with funds for housing commensurate with need.
8. to acknowledge the inclusion of at least the following program elements in the FIBI Housing Strategy and provide sufficient resources to give effect to them:
  - protection of tenants and current Indigenous social housing units and refurbishment of the existing stock
  - increased supply of stable, safe and affordable housing of different forms
  - support for tenant well-being with wrap-around services
  - accelerated action on Indigenous homelessness
  - special attention on northern housing
  - increased focus on Indigenous-led data and information collection, research and evaluation
9. to include as a component of the FIBI Strategy added costs for the “Provincial North” where higher construction and transportation costs warrant.
10. to allocate already approved funding from the National Housing Strategy to Indigenous households in need in urban, rural and northern areas based on their proportionate share of core housing need.
11. to work with all provinces and territories to immediately provide to the Indigenous Housing Caucus of the Canadian Housing and Renewal Association comprehensive data on all Urban Native and Rural and Native Housing and related program units and providers under their respective administrations so that an Indigenous-led national database on Indigenous housing units and clients can be created.
12. provide immediate funding of \$760,000 to the Indigenous Housing Caucus Working Group of the Canadian Housing and Renewal Association which is the anticipated cost to i) undertake a nationwide consultation with Indigenous housing and homeless and other service providers in the Fall of 2018 on housing needs, regional priorities and on the design, governance and accountability of the FIBI National Housing Centre, and ii) prepare a costing of the set-up and annual operating costs of the FIBI National Housing Centre, and iii) enter into negotiations with the

Government of Canada on the eleven proposals listed above, on Strategy principles and on program cost estimates.

The Indigenous Housing Caucus Working Group looks forward to engaging and working with departmental staff, Federal Members of Parliament and Ministers in the resourcing and implementation of this important Strategy.

## APPENDIX A

### LIST OF CHRA INDIGENOUS HOUSING CAUCUS WORKING GROUP MEMBERS

Robert Byers, Chair, Indigenous Caucus: Indigenous Communities Director, CHRA Board of Directors; CEO, Namerind Housing Corporation, Regina

Stéphan Corriveau, President of the Board, CHRA; Director General, Réseau québécois des OSBL d'habitation, Montréal

Pamela Hine, President, Yukon Housing Corporation, Whitehorse

Richard George, President of the Board, Vancouver Native Housing Society, Vancouver

Margaret Pfoh, CEO, Aboriginal Housing Management Association, Vancouver

David Eddy, CEO Vancouver Native Housing Society, Vancouver

Susan McGee, CEO, Homeward Trust, Edmonton

Justin Marchand, Executive Director, Ontario Aboriginal Housing Services, Sault Ste. Marie

Marc Wm. Maracle, Executive Director, Gignul Non Profit Housing Corporation, Ottawa

Christin Swim, General Manager, Skigin Elnoog Housing Corporation, Fredericton

Phil Brown, Member, CHRA

Louise Atkins, Member, CHRA

Jeff Morrison, Executive Director, CHRA

Stéfanie-Madeline Leduc, Manager of Policy and Research, CHRA



## APPENDIX B

### INCIDENCE OF CORE HOUSING NEED: INDIGENOUS VS. NON-INDIGENOUS HOUSEHOLDS BY PROVINCE AND TERRITORY, 2016

	All Households	Indigenous Households	Non-Indigenous Households	Ratio
Canada	12.7	18.3	12.4	1.48
Newfoundland and Labrador	10.5	10.6	10.5	1.01
PEI	8.6	14.2	8.4	1.69
NS	12.9	14.0	12.8	1.09
NB	9.0	13.1	8.8	1.49
Que	9.0	12.4	8.9	1.39
Ont	15.3	19.0	15.1	1.26
Man	11.4	19.2	9.9	1.94
Sask	13.4	24.2	11.8	2.05
Alta	11.4	16.8	11.0	1.53
BC	14.9	20.4	14.6	1.40
Yukon	15.2	24.1	12.2	1.98
NWT	15.4	22.3	8.3	2.69
Nunavut	36.5	44.3	7.5	5.91

Note: Includes all private non-farm, non-band, non-reserve households with incomes greater than zero and shelter-to-income ratios less than 100 per cent.

Source: CMHC (Census-based housing indicators and data)