



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

# INDIGENOUS HOUSING: THE DIRECTION HOME

**Report of the Standing Committee on Human Resources,  
Skills and Social Development and the Status of Persons  
with Disabilities**

**Sean Casey, Chair**

**MAY 2021  
43<sup>rd</sup> PARLIAMENT, 2<sup>nd</sup> SESSION**

---

Published under the authority of the Speaker of the House of Commons

**SPEAKER'S PERMISSION**

The proceedings of the House of Commons and its Committees are hereby made available to provide greater public access. The parliamentary privilege of the House of Commons to control the publication and broadcast of the proceedings of the House of Commons and its Committees is nonetheless reserved. All copyrights therein are also reserved.

Reproduction of the proceedings of the House of Commons and its Committees, in whole or in part and in any medium, is hereby permitted provided that the reproduction is accurate and is not presented as official. This permission does not extend to reproduction, distribution or use for commercial purpose of financial gain. Reproduction or use outside this permission or without authorization may be treated as copyright infringement in accordance with the *Copyright Act*. Authorization may be obtained on written application to the Office of the Speaker of the House of Commons.

Reproduction in accordance with this permission does not constitute publication under the authority of the House of Commons. The absolute privilege that applies to the proceedings of the House of Commons does not extend to these permitted reproductions. Where a reproduction includes briefs to a Standing Committee of the House of Commons, authorization for reproduction may be required from the authors in accordance with the *Copyright Act*.

Nothing in this permission abrogates or derogates from the privileges, powers, immunities and rights of the House of Commons and its Committees. For greater certainty, this permission does not affect the prohibition against impeaching or questioning the proceedings of the House of Commons in courts or otherwise. The House of Commons retains the right and privilege to find users in contempt of Parliament if a reproduction or use is not in accordance with this permission.

Also available on the House of Commons website  
at the following address: [www.ourcommons.ca](http://www.ourcommons.ca)

# **INDIGENOUS HOUSING: THE DIRECTION HOME**

## **Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities**

**Sean Casey  
Chair**

**MAY 2021**

**43<sup>rd</sup> PARLIAMENT, 2<sup>nd</sup> SESSION**

## **NOTICE TO READER**

### **Reports from committee presented to the House of Commons**

Presenting a report to the House is the way a committee makes public its findings and recommendations on a particular topic. Substantive reports on a subject-matter study usually contain a synopsis of the testimony heard, the recommendations made by the committee, as well as the reasons for those recommendations.

# **STANDING COMMITTEE ON HUMAN RESOURCES, SKILLS AND SOCIAL DEVELOPMENT AND THE STATUS OF PERSONS WITH DISABILITIES**

## **CHAIR**

Sean Casey

## **VICE-CHAIRS**

Louise Chabot

Raquel Dancho

## **MEMBERS**

Han Dong

Rosemarie Falk

Leah Gazan

Wayne Long

Corey Tochor

Ryan Turnbull

Adam Vaughan

Brad Vis

Kate Young

## **OTHER MEMBERS OF PARLIAMENT WHO PARTICIPATED**

Michael Barrett

Rachel Blaney

Laurel Collins

Francis Drouin

Darren Fisher

Anthony Housefather

Gord Johns

Hon. Peter Kent

Irek Kusmierczyk

Stéphane Lauzon

Philip Lawrence  
Michael V. McLeod  
Eric Melillo  
Jamie Schmale  
Brenda Shanahan  
Denis Trudel  
Arnold Viersen

**CLERK OF THE COMMITTEE**

Danielle Widmer  
Andrew Wilson

**LIBRARY OF PARLIAMENT**

**Parliamentary Information, Education and Research Services**

Elizabeth Cahill, Analyst  
Brittany Collier, Analyst

**THE STANDING COMMITTEE ON  
HUMAN RESOURCES, SKILLS AND SOCIAL  
DEVELOPMENT AND THE STATUS OF PERSONS  
WITH DISABILITIES**

has the honour to present its

**FIFTH REPORT**

Pursuant to its mandate under Standing Order 108(2), the committee has studied Urban, Rural, and Northern Indigenous Housing and has agreed to report the following:





# TABLE OF CONTENTS

---

SUMMARY.....	1
LIST OF RECOMMENDATIONS .....	3
INDIGENOUS HOUSING: THE DIRECTION HOME .....	7
Introduction.....	7
Background.....	9
Overview of Indigenous Peoples Living Off Reserve .....	9
Roles and Responsibilities for Housing for Indigenous Peoples Living Off Reserve .....	13
Federal Housing Programs .....	15
The Shortage of Safe, Adequate, Affordable, and Culturally Appropriate Housing in Indigenous Communities.....	19
Factors that Contribute to the Housing Shortage .....	30
Historical Policies.....	30
Population Growth.....	31
The COVID-19 Pandemic .....	33
Impact of the Housing Shortage.....	35
Homelessness.....	35
Impact on Diverse Groups of Indigenous Peoples.....	38
Impacts on Indigenous Children and Youth.....	38
Impact on Indigenous Women .....	39
Impact on Indigenous Seniors.....	39
Impact on Indigenous Peoples with Disabilities .....	40
Factors in the Growth of Urban Indigenous Populations .....	40
Ways to Provide More Indigenous Peoples with a Home .....	43
Characteristics of Indigenous Housing Solutions .....	43
Indigenous-led Solutions.....	44

Data on Indigenous Housing.....	45
Wrap-around Services.....	48
Building Community .....	51
Best Practices.....	52
The Need for an Urban, Rural, and Northern Indigenous Housing Strategy .....	55
Visions for an Urban, Rural, and Northern Indigenous Housing Strategy .....	58
Adequate, Long-term, and Sustainable Funding .....	60
Estimating the Cost of Addressing Indigenous Off-Reserve Housing Needs.....	64
Short-term Funding.....	66
Barriers to Accessing Funding for Housing.....	67
Patchwork of Programming.....	67
The Federal Government’s Funding Approach.....	69
Proposal-Based Funding.....	71
Funding Delivery Mechanisms.....	73
How to Provide Adequate, Long-term and Sustainable Funding.....	74
Creating an Urban, Rural, and Northern Housing Centre .....	78
Ensuring Federal Government Programs Address the Housing Needs of Indigenous Peoples Living Off Reserve.....	80
The National Housing Strategy .....	80
Reaching Home: Canada’s Homelessness Strategy .....	81
Designated Communities.....	82
Recovering from the COVID-19 Pandemic.....	83
Conclusion .....	85
Recommendations.....	86
 APPENDIX A – OVERVIEW OF FEDERAL INDIGENOUS HOUSING PROGRAMS IN URBAN, RURAL, AND NORTHERN REGIONS .....	 89
 APPENDIX B LIST OF WITNESSES .....	 91

APPENDIX C LIST OF BRIEFS.....	95
REQUEST FOR GOVERNMENT RESPONSE .....	97
SUPPLEMENTARY OPINION OF THE CONSERVATIVE PARTY OF CANADA.....	99



## SUMMARY

---

Access to safe, adequate, affordable, and culturally appropriate housing is essential to the health and well-being of all Canadians. The federal government has recognized the right to adequate housing as a human right. However, Indigenous peoples in Canada are experiencing a well-known and long-lasting housing shortage. This report focuses on Indigenous peoples in Canada who live off reserve. Indigenous peoples living off reserve live in urban, rural, and northern areas and make up the majority of Indigenous peoples in Canada. Indigenous peoples living off reserve are a diverse group with different languages, cultures, and histories. Indigenous peoples all have a right to see their housing needs addressed systematically.

Like other Indigenous peoples in Canada, Indigenous peoples living off reserve face a shortage of safe, adequate, and affordable housing. They are more likely to be in core housing need than non-Indigenous people. Indigenous peoples are also overrepresented among those experiencing homelessness. This serious housing situation is rooted in colonial, racist and other policies such as residential schools, and has been made worse by the COVID-19 pandemic. As a result, the health and well-being of Indigenous peoples is at risk.

Indigenous peoples are best placed to address the housing needs and priorities of their people and communities. Effective housing initiatives are Indigenous-led and support wrap-around services in addition to housing. They also build communities in urban, rural, and northern areas. However, Indigenous service providers in urban, rural, and northern areas often struggle with a lack of adequate funding to implement their solutions.

This report provides recommendations to support Indigenous-led housing initiatives. Recommendations include developing a national housing strategy for Indigenous peoples living in urban, rural, and northern areas. This strategy would require adequate, long-term, and sustainable funding. Finally, this report suggests steps to ensure federal government programs align more closely with the needs of Indigenous peoples living off reserve. Together, the Committee hopes that its recommendations will help to provide more Indigenous peoples living off reserve with access to a safe, culturally appropriate, and adequate home.



# LIST OF RECOMMENDATIONS

---

*As a result of their deliberations committees may make recommendations which they include in their reports for the consideration of the House of Commons or the Government. Recommendations related to this study are listed below.*

## **Recommendation 1**

**That the Government of Canada and other orders of government (provincial, territorial and municipal) work with Indigenous peoples, governments, communities, and organizations to co-develop an Urban, Rural, and Northern Housing Centre founded on the “For Indigenous By Indigenous” principle and an urban, rural, and northern Indigenous housing strategy to realize the housing rights of Indigenous peoples living in urban, rural, remote, and northern areas, and that sustainable, sufficient, and long-term funding be allocated to support this centre. .... 84**

## **Recommendation 2**

**That the Canada Mortgage and Housing Corporation, Crown-Indigenous Relations and Northern Affairs Canada, and Indigenous Services Canada report back to the Committee on progress towards the development of a national housing strategy for Indigenous peoples living in urban, rural, remote, and northern areas with an interim report by June 2021 and a final report by December 2021. .... 84**

## **Recommendation 3**

**That the Canada Mortgage and Housing Corporation and Crown-Indigenous Relations and Northern Affairs Canada work with Indigenous communities and organizations to ensure that funding for Indigenous housing in urban, rural, and northern areas be delivered directly to Indigenous organizations and communities through the Urban, Rural, and Northern Housing Centre where possible and appropriate. .... 84**

**Recommendation 4**

**That the Canada Mortgage and Housing Corporation, Crown-Indigenous Relations and Northern Affairs Canada and Indigenous Services Canada work with Indigenous peoples, communities, governments, and service and housing providers to create an Urban, Rural, and Northern Housing Centre with a mandate, role, and responsibilities developed by Indigenous peoples, communities, and organizations. .... 84**

**Recommendation 5**

**That Employment and Social Development Canada work with Indigenous peoples, housing providers, and organizations to expand the number of Indigenous-led community entities within the Reaching Home program and when possible transfer the funding and the design of the program parameters to the new Urban, Rural, and Northern Housing Centre. .... 84**

**Recommendation 6**

**That Employment and Social Development Canada undertake a review in partnership with Indigenous peoples, communities, service providers, housing providers and organizations of how coordinated access systems are working in designated communities under the Reaching Home program, identify administrative bottlenecks, and report back to the Committee on the findings through an interim report by June 2021 and a final report by December 2021..... 85**

**Recommendation 7**

**That the Canada Mortgage and Housing Corporation work with Indigenous peoples, communities, organizations, and housing providers to ensure that all programs under the National Housing Strategy remain open to applications for housing providers from the Indigenous, urban, rural, and northern sector. .... 85**

**Recommendation 8**

**That any new housing program developed with and led by urban, rural, and northern Indigenous housing providers will ensure and include remuneration for capital requirements necessary for support services as part of the criteria for program funding. Supports that include but are not limited to traditional healing spaces, culturally led childcare capacity, medical facilities and ceremonial gathering environments and other wraparound services. .... 85**



**Recommendation 9**

**That the scale of any new program take into account the Parliamentary Budget Officer document referenced in this report and that the federal government and Statistics Canada commit to collect and publish better data on both existing programs and the populations of urban, rural, and northern Indigenous people and communities who are to be served by such a new**

**URN program. .... 85**





# INDIGENOUS HOUSING: THE DIRECTION HOME

---

## INTRODUCTION

Access to safe, affordable housing is essential to the health and well-being of all Canadians. Moreover, adequate housing is a fundamental human right that was recently recognized by the federal government and Parliament in the *National Housing Strategy Act*.<sup>1</sup> Housing is also referenced in the *United Nations Declaration on the Rights of Indigenous Peoples* and other United Nations human rights treaties and declarations to which Canada is a signatory. For example, article 21 of the *United Nations Declaration on the Rights of Indigenous Peoples* states that Indigenous peoples have the right to the improvement of their social and economic conditions including housing. The Minister of Justice recently introduced a bill in the House of Commons on the *United Nations Declaration on the Rights of Indigenous Peoples*.

Despite these initiatives, many Indigenous peoples have lacked access to safe, affordable, and culturally appropriate housing for too long. Some witnesses referred to the housing situation for First Nations living on reserve, Inuit, and urban Indigenous peoples as a ‘crisis.’<sup>2</sup> The COVID-19 pandemic has made this urgent situation worse by exacerbating existing housing challenges. As explained by one witness, Indigenous peoples in urban, rural, and remote areas are “experiencing gross and systemic violations of the right to housing.”<sup>3</sup>

These housing challenges are well documented in major reports including the final reports of the [Truth and Reconciliation Commission of Canada](#) and the [National Inquiry into Missing and Murdered Indigenous Women and Girls](#). Some reports include recommendations related to housing. For example, Call for Justice 4.6 of the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls calls upon all governments to “immediately commence the construction of new housing

---

1 [National Housing Strategy Act](#), S.C. 2019, c. 29, s. 313, s. 4.

2 House of Commons, Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities [HUMA], [Evidence](#), 2<sup>nd</sup> Session, 43<sup>rd</sup> Parliament, 28 January 2021, 1530 (Madeleine Redfern, President, Ajungi Arctic Consulting); HUMA, [Evidence](#), 28 January 2021, 1635 (Heather Johnston, Executive Director, Projets Autochtones du Québec); HUMA, [Evidence](#), 19 November 2020, 1645, 1650 (Chief Lance Haymond, Kebaowek First Nation, Assembly of First Nations Quebec-Labrador).

3 HUMA, [Evidence](#), 3 December 2020, 1650 (Marcel Lawson-Swain, Chief Executive Officer, Lu’ma Native Housing Society).



and the provision of repairs for existing housing to meet the housing needs of Indigenous women, girls and 2SLGBTQIA people.”<sup>4</sup>

In light of the lack of safe, affordable and culturally appropriate housing for Indigenous peoples living-off reserve, the Committee adopted the following motion on 9 October 2020:

That, in recognition of the fact that nearly 80% of the Indigenous Peoples in Canada live in Urban, rural and northern communities; be it resolved that pursuant to Standing Order 108(2), the committee undertake a study to investigate and make recommendations on the challenges and systemic barriers facing Indigenous People and Indigenous housing providers in northern, urban and rural communities across Canada; that this study focus on urban, northern and rural providers and identify the gaps in the federal governments current policies in addressing homelessness and the precarious housing crisis facing Indigenous people in urban, rural and northern communities across Canada and that pursuant to Standing Order 109, the committee request that the government table a comprehensive response to the report.

Over the course of the study, the Committee held eight meetings between 17 November 2020 and 16 February 2021, hearing from more than 30 witnesses including representatives from Indigenous and non-Indigenous service-delivery organizations, First Nations communities, associations, and academics. The Committee also received seven briefs from interested organizations. The Committee would like to thank everyone who took the time to share their personal stories, insight, and advice based on many years of experience working on Indigenous housing.

As part of the study, the Committee adopted a motion requesting that the Office of the Parliamentary Budget Officer (PBO) prepare a costing report. The report was to include the unit cost of addressing Indigenous housing needs and homelessness through various policy options, and an assessment of provincial transfers and expenditures on urban, rural, and northern Indigenous housing, among other matters. The [PBO's report](#) was released on 11 February 2021.

This report focuses on Indigenous peoples in Canada living off reserve,<sup>5</sup> who make up the majority of Indigenous peoples in Canada. Indigenous peoples living off reserve are diverse and live in urban, rural, and northern areas of this country. Like First Nations living on reserve, Indigenous peoples living off reserve experience a shortage of safe, affordable, and culturally appropriate housing which impacts their health and well-

---

4 National Inquiry into Missing and Murdered Indigenous Women and Girls, *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls, Calls for Justice*, 3 June 2019, p. 182.

5 Indigenous peoples living off reserve refers to First Nations living off reserve, Métis, and Inuit.

being. Indigenous peoples living off reserve are more likely to experience core housing need<sup>6</sup> compared to non-Indigenous people and are also overrepresented among those experiencing homelessness. A young and growing Indigenous population puts pressure on existing housing needs.

First, this report provides background information on Indigenous peoples living off reserve to contextualize the challenges Indigenous peoples living off reserve face in accessing safe, affordable, and culturally appropriate housing. Finally, it provides recommendations to support Indigenous-led housing solutions, including developing a housing strategy for urban, rural, and northern Indigenous housing. We hope that this report and its recommendations will help to achieve the vision described by one witness: “that one day, urban, rural and remote Indigenous peoples will experience the same access to housing and services afforded to all other Canadians and distinction-based nations [First Nations, Inuit and Métis].”<sup>7</sup>

## BACKGROUND

This section contains background information to help contextualize the housing challenges and solutions discussed in this report. First, it provides an overview of the Indigenous population living off-reserve. Finally, it describes the roles and responsibilities for housing for Indigenous peoples living off reserve.

## OVERVIEW OF INDIGENOUS PEOPLES LIVING OFF RESERVE

In 2016 about 1.7 million people identified as Indigenous, including 65,025 Inuit, 587,545 Métis and 977,230 First Nations. As shown in the below graph, Indigenous peoples live in communities across Canada including on reserve, off reserve and in urban centres.

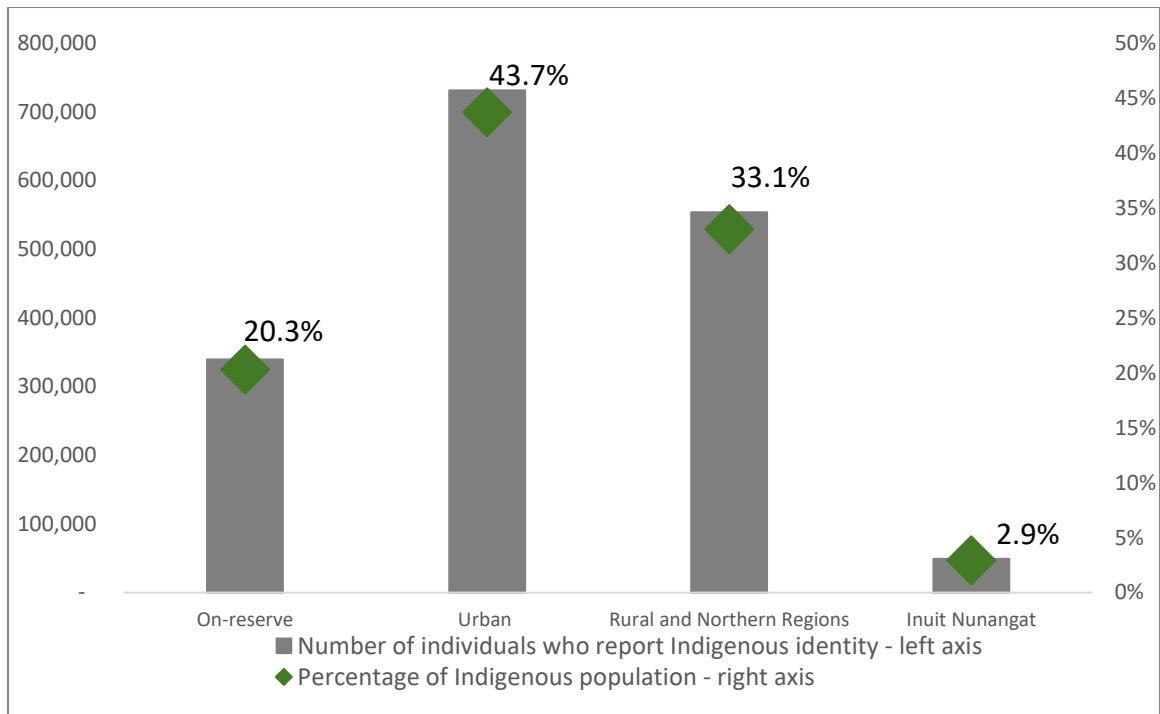
---

6 According to the Canada Mortgage and Housing Corporation, a household is in core housing need if “its housing is unacceptable (does not meet one or more the adequacies, suitability or affordability standards) and acceptable alternative housing in the community would cost more 30% of more of its before-tax income. Housing would not meet the adequacy criteria if its residents report the need for major repairs. The suitability criteria would not be met if the number of bedrooms is insufficient for the size and make up of the household according to the National Occupancy Standard (NOS). Housing is considered unaffordable if the total shelter costs are greater than 30% of the pre-tax income of the household. However, a household with housing that does not meet one or more criteria would only be considered in core housing need if alternative housing in the community would cost 30% or more of its before-tax income.” Office of the Parliamentary Budget Officer, *Urban, Rural and Northern Indigenous Housing*, 11 February 2021, p. 8.

7 HUMA, *Evidence*, 3 December 2020, 1655 (Marcel Lawson-Swain).



**Figure 1—Percentage and Total Numbers of Indigenous People Living On Reserve, and Off Reserve in Urban and Rural/Northern Areas and in Inuit Nunangat**



Source: Figure prepared by authors using data from Statistics Canada, 2016 Census.

Notes: The population figures for rural and northern regions do not include Inuit Nunangat. The population of Inuit Nunangat includes all individuals in Inuit Nunangat who report an Indigenous identity. Urban refers to individuals who live in Census Metropolitan Areas (CMA). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program.

Both Indigenous and non-Indigenous people in Canada are increasingly moving to cities. In 2016, 83% of the total Canadian population of about 35 million lived in a city.<sup>8</sup> This trend is also seen in the Indigenous population; more than half (51.8%) of the total Indigenous population of approximately 1.7 million people were living in a metropolitan

8 This includes people living in a census metropolitan area or census agglomeration. Statistics Canada, [2016 Census: 150 years of urbanization in Canada](#), Video, Catalogue No. 11-629-x, Issue No. 2017003, 8 February 2017. "A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a population centre." Statistics Canada, "[Census metropolitan area \(CMA\) and census agglomeration \(CA\)](#)," *Dictionary, Census of Population, 2016*, 16 November 2016.

area in 2016.<sup>9</sup> The urban Indigenous population continues to grow: between 2006 and 2016, the number of Indigenous people living in metropolitan areas increased by nearly 60%.<sup>10</sup> Based on data from the 2016 census, the following map shows the total population that identifies as Indigenous in selected census subdivisions across the country and as a percentage of the overall population in each subdivision.

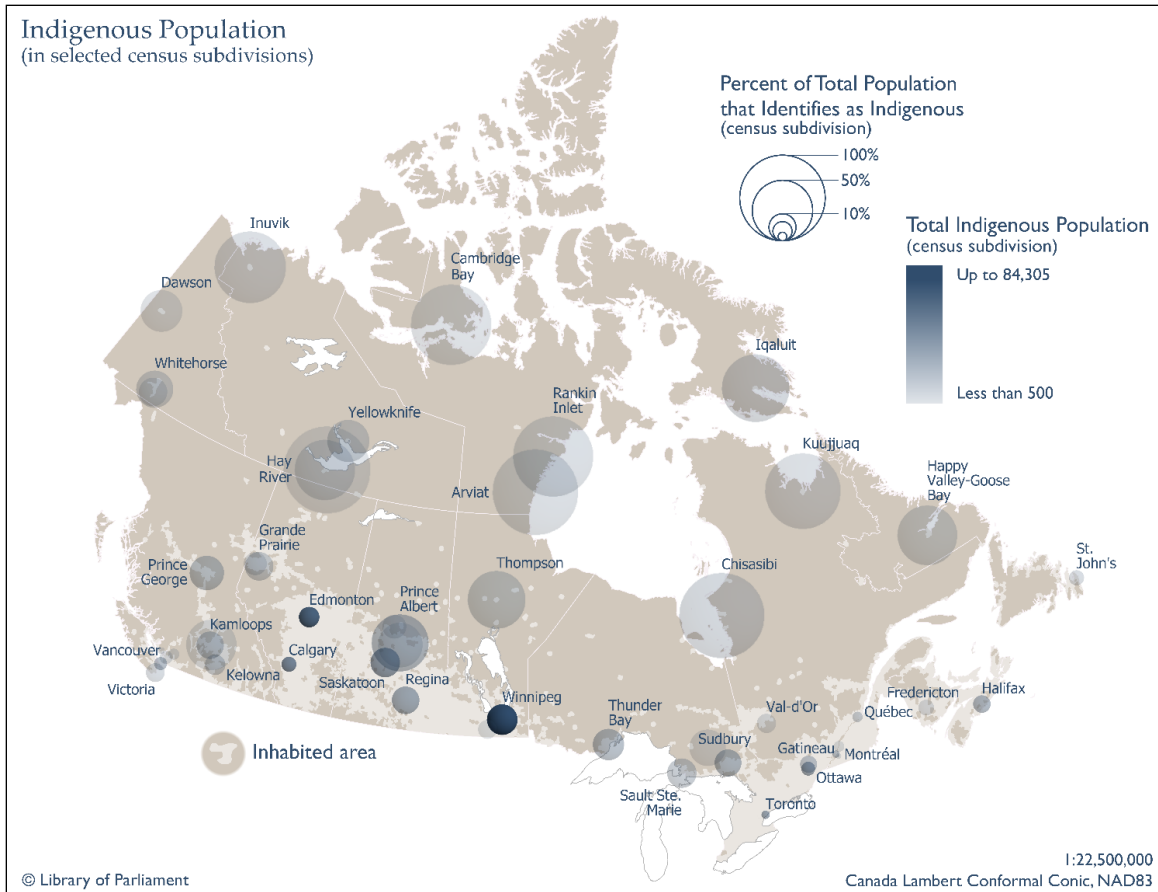
---

9 Statistics Canada, "[Aboriginal peoples in Canada: Key results from the 2016 Census](#)," *The Daily*, 25 October 2017. Statistics Canada considers a "metropolitan area" to have a population of at least 30,000 people. It is important to note that these figures do not indicate whether Indigenous peoples intend to live temporarily or permanently in the area.

10 *Ibid.* It is important to note that this growth is not a result of a mass departure of Indigenous peoples from their home communities; in fact, the First Nations population continues to grow both on and off reserve. However, there are numerous factors that could explain this increase, such as growth in the number of people self-identifying as Métis and changes to the registration provisions for status Indians under the *Indian Act*.



**Figure 2—Indigenous Population of Selected Census Subdivisions in Canada**



Source: Map prepared by Library of Parliament, Ottawa, 2020, using data from Statistics Canada, “Census Profile Tables,” *Census of Population, 2016*, accessed February 2020 through CHASS; Statistics Canada, [2016 Census – Boundary files](#); Natural Resources Canada [NRCan], “Administrative features,” *Administrative boundaries in Canada – CanVec Series*, 2018; and NRCan, “Hydrographic features,” *Lakes, rivers and glaciers in Canada – CanVec Series*, 2018. The following software was used: Esri, ArcGIS Pro, version 2.4.3. Contains information licensed under [Statistics Canada Open Licence Agreement](#) and [Open Government Licence – Canada](#); © 2020 Esri and its licensors.

Indigenous peoples living off reserve are a diverse group of people with different languages, histories, cultures, and experiences living in urban, rural, and northern communities across Canada. Indigenous peoples living off reserve have varying degrees of connection to their home communities. One witness described Indigenous peoples living off reserve as “the dispossessed, the disenfranchised, from our sense of belonging to the three distinctions-based groups, having founded our own sense of community and belonging in the urban, rural and northern environments. We are the non-status,



the status unknown, the migrating and the immigrant of the spectrums you refer to as distinctions-based groups.”<sup>11</sup> As explained in a brief by the Aboriginal Housing Management Association (AHMA), some urban Indigenous people do not have an Indigenous governing body to represent them, leaving them without a voice or “meaningful representation from elected officials at either the provincial or federal levels.”<sup>12</sup>

## **ROLES AND RESPONSIBILITIES FOR HOUSING FOR INDIGENOUS PEOPLES LIVING OFF RESERVE**

This section will explore the roles and responsibilities of different levels of government for housing for Indigenous peoples living off reserve. As context, the federal role in housing for First Nations on reserve is also discussed.

The federal government provides funding for housing on reserve through programs such as the First Nation On-Reserve Housing Program. In recent years, the federal government has also proposed to provide funding for the development of housing strategies for First Nations, Inuit, and Métis. This is the first time that the federal government will provide targeted funding for Métis housing.

In some cases, federal funding is provided through targeted programs for Indigenous peoples living off reserve. The federal government provides funding to support housing built prior to 1993 under the Urban Native Housing Program and the Rural and Native Housing Program.<sup>13</sup> The federal government also provides support for housing through the National Housing Strategy and transfers, such as the Canada Social Transfer, to provincial and territorial governments that may support housing for Indigenous peoples living off reserve.<sup>14</sup>

The Committee heard that provincial and territorial governments are involved in the delivery of housing programs that may support Indigenous peoples living in urban, rural, and northern areas.<sup>15</sup> Some provinces, including British Columbia and Quebec, have

---

11 HUMA, *Evidence*, 26 January 2021, 1535 (Margaret Pfoh, Chief Executive Officer, Aboriginal Housing Management Association).

12 Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 2.

13 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 19.

14 *Ibid.*, p. 3, 16.

15 HUMA, *Evidence*, 17 November 2020, 1835 (Romy Bowers, Senior Vice-President, Client Solutions, Canada Mortgage and Housing Corporation).



specific targeted programs and initiatives for Indigenous housing.<sup>16</sup> Indigenous peoples may also be eligible for affordable housing programs open to all provincial and territorial residents.

Witnesses suggested that provinces and territories may take different approaches to supporting housing and homelessness initiatives for Indigenous peoples living off reserve.<sup>17</sup> For example, in British Columbia, following a series of negotiations, the provincial government transferred the administration of all federal and provincial Indigenous social housing programs to AHMA.<sup>18</sup> AHMA has over 40 Indigenous housing providers as members and is “Canada’s first Indigenous grassroots housing authority.”<sup>19</sup> In contrast, a brief submitted to the Committee by the Native Council of Prince Edward Island described the province’s approach in supporting off-reserve Indigenous housing as “dismal at best.”<sup>20</sup>

Some Indigenous groups have signed modern treaties and/or self-government agreements.<sup>21</sup> Self-government agreements provide Indigenous communities with control over their internal affairs including decisions about program and services, which in some cases may include housing. Therefore, Indigenous governments may also play a role in housing for Indigenous peoples living off reserve.

Indigenous organizations play a role in providing housing programs and services to Indigenous peoples living in urban, rural, and northern areas. Over the past several decades, Indigenous peoples established a number of organizations that deliver programming to First Nations, Inuit, or Métis specifically, or to Indigenous peoples more

---

16 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 43-44.

17 HUMA, [Evidence](#), 3 December 2020, 1800 (Marcel Lawson-Swain); HUMA, [Evidence](#), 1 December 2020, 1920, 1930 (Robert Byers, President and Chief Executive Officer, Namerind Housing Corporation); HUMA, [Evidence](#), 16 February 2021, 1715 (Yves Giroux, Parliamentary Budget Officer, Office of the Parliamentary Budget Officer).

18 Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 3.

19 Ibid.; HUMA, [Evidence](#), 26 January 2021, 1535 (Margaret Pfoh).

20 The Native Council of Prince Edward Island, [Canada’s housing policies, off-reserve Indigenous people, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 3.

21 Modern treaties are signed where pre-1975 treaties or other legal mechanisms have not addressed Indigenous peoples’ land rights. Modern treaties are negotiated, constitutionally protected agreements between the federal, provincial/territorial governments, and Indigenous groups. Modern treaties cover matters such as jurisdiction over lands and resources, rights to harvest plants, fish and animals, subsurface rights, resource revenue sharing, land and resource management and, more recently, harvesting rights in offshore areas. Since 1995, self-government arrangements can form part of modern treaty negotiations or be negotiated separately in specific areas such as education.

generally. For example, Friendship Centres arose out of the migration of Indigenous people from reserves to urban centres, especially following the world wars.<sup>22</sup> They were established to support this migration and provide a place to come together for referrals for community services.<sup>23</sup> Today, Friendship Centres across Canada are identified as service hubs offering programs in a number of areas including employment, education, health, addictions, violence prevention, and emergency shelters among others.<sup>24</sup> Friendship Centres were also central to the creation of some small Indigenous housing delivery organizations which emerged between the 1970s and the 1990s to address the lack of adequate housing and discrimination from prospective landlords.<sup>25</sup>

Indigenous peoples developed their own organizations in urban centres to address Indigenous housing needs. These organizations often have decades of experience delivering housing programs and services to Indigenous peoples. For example, the Lu'ma Native Housing Society in Vancouver, British Columbia was established in 1980 with the "simple dream of providing affordable housing to Indigenous peoples."<sup>26</sup> Since then, the Lu'ma Native Housing Society has developed into an organization that provides a range of services including social, affordable and modular housing, youth programs, medical services, and homelessness services.<sup>27</sup>

## FEDERAL HOUSING PROGRAMS

Several federal departments including Employment and Social Development Canada (ESDC) and a Crown Corporation, the Canada Mortgage and Housing Corporation (CMHC) offer programming and funding that can be accessed by Indigenous peoples living off reserve. This section provides examples of programs and initiatives that are discussed later in this report. Additional information on federal housing programs is included in appendix A.

As explained by officials, CMHC offers funding and financing options that support Indigenous and northern housing needs through the National Housing Strategy launched

---

22 HUMA, *Evidence*, 19 November 2020, 1545 (Juliette Nicolet, Policy Director, Ontario Federation of Indigenous Friendship Centres).

23 HUMA, *Evidence*, 19 November 2020, 1530 (Carol Camille, Executive Director, Lillooet Friendship Centre Society).

24 Ibid.

25 HUMA, *Evidence*, 19 November 2020, 1545 (Juliette Nicolet).

26 HUMA, *Evidence*, 3 December 2020, 1650 (Marcel Lawson-Swain).

27 Ibid.



in 2017.<sup>28</sup> One initiative under the Strategy known as the National Housing Co-Investment Fund supports the construction of new or the revitalization of existing mixed-income, mixed-tenure, and mixed-use affordable housing. Within the Fund, \$25 million was dedicated to Indigenous housing projects.<sup>29</sup> Eligible projects include those focussed on Indigenous housing in urban centres, shelters, and transition housing. Over the past two years, CMHC provided more than \$121 million through this Fund to support 577 units to address Indigenous and northern housing needs. The Fund also includes a \$125 million set aside for specific needs such as repairs to urban Indigenous housing and projects in northern Canada.<sup>30</sup> Further, in response to the COVID-19 pandemic, the Committee heard that CMHC is delivering a new shelter initiative to fund the construction of 12 shelters for Indigenous women and children across the country over the next five years.<sup>31</sup> In terms of northern housing, CMHC noted that \$447 million provided to the Territories through bilateral agreements, although not Indigenous-specific, will also support housing Indigenous people living in the North.<sup>32</sup>

Another CMHC program is the Rapid Housing Initiative which proposes to provide \$1 billion to address urgent housing needs by quickly building affordable housing. The fund includes \$500 million for cities selected based on severity of housing need.<sup>33</sup> Cities must provide an investment plan as part of their application and CMHC looks for at least 15% of the projects to be prioritized for Indigenous peoples.<sup>34</sup> The Rapid Housing Initiative also includes \$500 million for projects allocated through an application process open to non-profits and other organizations across Canada, among others.<sup>35</sup> While CMHC has a prioritization process for projects under the initiative, there is no dedicated funding for the North.<sup>36</sup> The Committee heard from several witnesses who were in the process of developing or had already filed applications under the Rapid Housing

---

28 HUMA, [Evidence](#), 17 November 2020, 1835 (Romy Bowers).

29 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 21.

30 HUMA, [Evidence](#), 17 November 2020, 1835 (Romy Bowers).

31 *Ibid.*; In response to COVID-19, the federal government announced \$44.8 million over five years for the construction of twelve shelters to support Indigenous women and girls experiencing and fleeing violence. Ten of these shelters will be built on First Nations reserves through the Canada Mortgage and Housing Corporation's [CMHC] Shelter Enhancement Program and two will be built in the Territories under the National Housing Co-Investment Fund. CMHC, [Shelters initiative for Indigenous women and children](#).

32 HUMA, [Evidence](#), 17 November 2020, 1835 (Romy Bowers).

33 *Ibid.*, 1935.

34 *Ibid.*, 1950.

35 *Ibid.*, 1920.

36 *Ibid.*, 1900.

Initiative.<sup>37</sup> The Committee is seized with the Rapid Housing Initiative and is currently working on a separate parallel examination of this issue with witnesses.

Further, in Budgets 2017 and 2018, the federal government proposed to allocate funding for the development of housing strategies for First Nations, Inuit, and Métis as follows:

- \$600 million over three years for a First Nations housing strategy and the repair and construction of housing units on First Nations reserves;
- \$400 million over 10 years to support the Inuit Nunangat Housing Strategy<sup>38</sup> and the repair/construction of housing units in Nunavik, Nunatsiavut and the Inuvialuit Settlement Region; and
- \$500 million over 10 years to support a Métis Nation Housing Strategy.

CMHC, Indigenous Services Canada and Crown-Indigenous Relations and Northern Affairs Canada are working with First Nations, Inuit, and Metis organizations people in developing the distinctions-based housing strategies.<sup>39</sup> The Inuit Nunangat Housing Strategy was released in 2019, and the Métis Nation and the Minister of Crown-Indigenous Relations signed the Métis Nation Housing Sub-Accord in July 2018. It is unclear when the First Nations housing strategy will be released.

As mentioned above, ESDC also provides support for housing related programming for Indigenous peoples living off reserve. The department manages Reaching Home: Canada's Homelessness Strategy (Reaching Home), a community-based program that supports the goals of the National Housing Strategy by aiming to prevent and reduce homelessness. In all provinces except Quebec, community entities, which in some cases are Indigenous organizations, are provided with direct funding through a contribution agreement and can select, approve and manage projects in their area based on the local

---

37 HUMA, [Evidence](#), 1 December 2020, 1830 (Robert Byers); HUMA, [Evidence](#), 3 December 2020, 1655 (Susan McGee, Chief Executive Officer, Homeward Trust Edmonton); HUMA, [Evidence](#), 3 December 2020, 1700 (Marcel Lawson-Swain).

38 For more information, please see: Crown-Indigenous Relations and Northern Affairs Canada, [2019 Inuit Nunangat Housing Strategy](#).

39 HUMA, [Evidence](#), 17 November 2020, 1840 (Romy Bowers).



community homelessness plan and priorities.<sup>40</sup> In Quebec, the program is delivered through an agreement between the province and the federal government.<sup>41</sup>

Reaching Home has four regional funding streams dedicated to addressing local homelessness in the Territories as well as in urban, Indigenous, rural, and remote communities. Indigenous organizations providing homelessness related supports and services to Indigenous peoples are eligible to apply for funding under the Designated Communities, Rural and Remote Homelessness and Indigenous Homelessness funding streams.<sup>42</sup> The Territorial Homelessness funding stream provides funding for homelessness-related services and supports in the territories. Even though it is not specific to Indigenous peoples, it does include Indigenous homelessness given the proportion of Indigenous peoples living in the Territories.<sup>43</sup> Through the program, the federal government proposes to provide \$413 million over nine years for Indigenous homelessness, including:

- \$261 million through the Indigenous homelessness stream to “maintain the community-based approach and help organizations provide culturally appropriate services to Indigenous people;”<sup>44</sup> and
- \$152 million for the development and implementation of “distinctions-based approaches to homelessness.”<sup>45</sup>

With respect to funding for distinctions-based approaches to homelessness, ESDC officials told the Committee that the department is working with national Indigenous organizations to identify homelessness priorities and sign funding agreements. The department indicated that it is also exploring the possibility of providing funding for

---

40 HUMA, *Evidence*, 17 November 2020, 1850 (Janet Goulding, Associate Assistant Deputy Minister, Income Security and Social Development Branch, Department of Employment and Social Development); Employment and Social Development Canada, [Funding: Expansion of Reaching Home: Canada’s Homelessness Strategy – Designated Communities Stream – Overview](#).

41 HUMA, *Evidence*, 17 November 2020, 2010 (Janet Goulding); Employment and Social Development Canada, [Funding: Expansion of Reaching Home: Canada’s Homelessness Strategy – Designated Communities Stream – Overview](#).

42 Employment and Social Development Canada, Follow-up Responses from the Appearance of ESDC Officials Before the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, Urban, Rural and Northern Indigenous Housing and Homelessness, 17 November 2020, p. 2.

43 Ibid.

44 HUMA, *Evidence*, 17 November 2020, 1850 (Janet Goulding).

45 Ibid.

modern treaty holders.<sup>46</sup> Indigenous communities in the territories may also benefit from the proposed \$42.5 million over nine years allocated to the territorial homelessness stream.<sup>47</sup>

Several departments are also involved in the Indigenous Homes Innovation Initiative which aims to “support Indigenous-led, community driven projects, that could serve as blueprints for new approaches.”<sup>48</sup> Launched in April 2019, the five-year initiative is a partnership between Indigenous Services Canada, Infrastructure Canada, and the Impact and Innovation Unit of the Privy Council Office.<sup>49</sup> The initiative is guided by an Indigenous Steering Committee and selected innovators could receive funding for the development of their ideas and implementation of their projects. In January 2020, the administration of the initiative was transferred to the Council for the Advancement of Native Development Officers. Indigenous Services Canada provides policy, technical and other support if required.<sup>50</sup> The department plans to spend over \$40 million on this Initiative between 2018-2019 and 2022-2023.<sup>51</sup>

## THE SHORTAGE OF SAFE, ADEQUATE, AFFORDABLE, AND CULTURALLY APPROPRIATE HOUSING IN INDIGENOUS COMMUNITIES

Indigenous peoples, including those living off reserve, are experiencing a shortage of safe, adequate, affordable, and culturally appropriate housing. It is important to note that Indigenous understandings of home and homelessness may be different from non-Indigenous perspectives.<sup>52</sup> As explained in a reference document submitted to the Committee, this means that adequate and appropriate housing for urban Indigenous

---

46 Ibid.

47 Employment and Social Development Canada, Follow-up Responses from the Appearance of ESDC Officials, 17 November 2020, p. 3.

48 Indigenous Services Canada, Follow-ups from HUMA (November 17, 2020), Urban Regional and Northern Indigenous Housing and Homelessness, Written response to questions, p. 3.

49 Indigenous Services Canada, [\*Indigenous Homes Innovation Initiative brings together Indigenous innovators and mentors to further develop Indigenous-led housing ideas\*](#), News release, 20 January 2020.

50 Indigenous Services Canada, Follow-ups from HUMA (November 17, 2020), Urban Regional and Northern Indigenous Housing and Homelessness, Written response to questions, p. 3.

51 Ibid.

52 Cleo Breton, *Summary Report: Urban Indigenous Housing in BC: Municipal response through housing policies and plans*, Reference document submitted to the Committee, 2020, p. 10.



peoples requires an understanding of the housing needs and experiences of urban Indigenous peoples.<sup>53</sup>

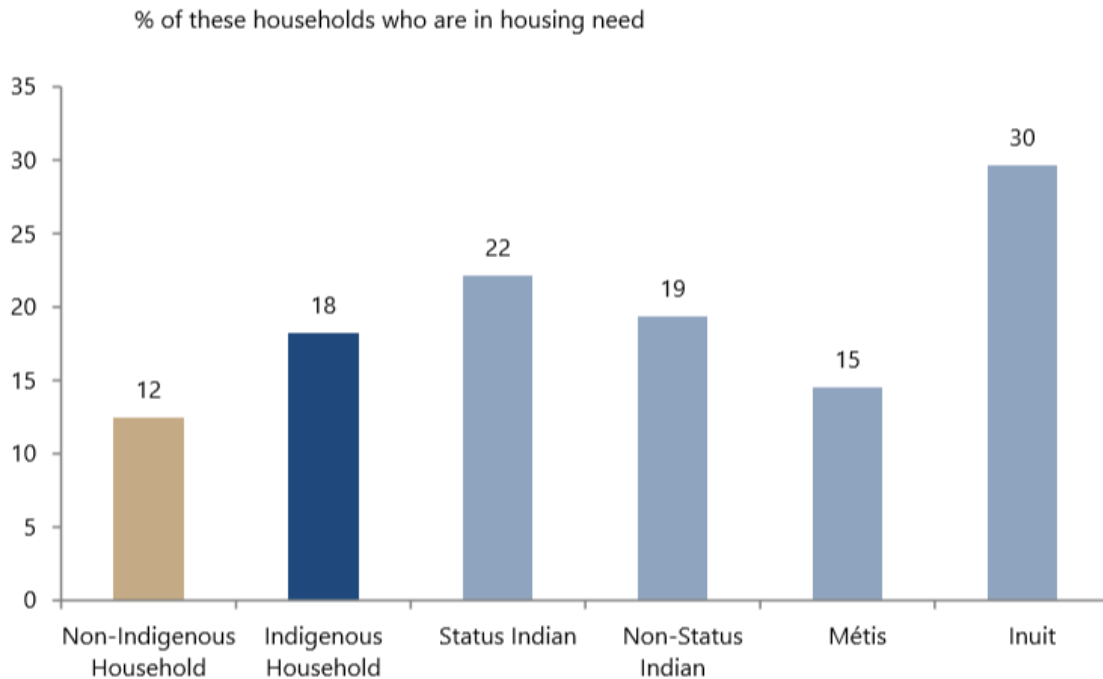
While there may be differences between local contexts, specific types of housing needed and housing priorities between Indigenous groups and communities, there are many common themes that underlie their housing challenges. The following section will discuss the housing shortage experienced by Indigenous peoples living off reserve including rates of core housing need and affordability challenges in urban, rural, and northern areas.

As shown in figure 3, Indigenous off-reserve households are more likely to be in core housing need than non-Indigenous households.

---

53      *Ibid.*



**Figure 3–Incidence of Housing Need in Canada**

Source: Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 7.

Notes: An Indigenous household has at least one spouse, common law partner, or lone parent who self-identified as an Indigenous person; or at least 50 per cent of household members self-identified as an Indigenous person.

The PBO estimated that of 677,000 Indigenous off-reserve households in Canada, 124,000 (18%) were in housing need in 2020.<sup>54</sup> Indigenous off-reserve households comprise less than 5% of all households in Canada yet Indigenous off-reserve households account for 7% of all households in core housing need.<sup>55</sup> Inuit are more likely to be in core housing need; the probability of being in housing need for Inuit households is 2.4 times greater than for non-Indigenous households.<sup>56</sup>

While there are regional differences in the level of core housing need, Indigenous households are more likely than non-Indigenous households to be in core housing need

<sup>54</sup> Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 3, 6.

<sup>55</sup> Ibid., p. 8.

<sup>56</sup> Ibid.



in all provinces and territories. The Territories have the highest incidence of housing need, yet only 5% of all Indigenous households in housing need live in the Territories.<sup>57</sup> Across Canada, 57% of Indigenous households in housing need live in a census metropolitan area. Winnipeg has the highest number of Indigenous off-reserve households in housing need (about 9,000), while Vancouver has the second highest (about 8,000).<sup>58</sup>

There are a number of components to core housing need including housing adequacy, suitability, and affordability. Indigenous households may be in core housing need for different reasons. For instance, half of Indigenous households live in suitable and adequate housing but are in core housing need because their housing is not affordable. In 2020, it was estimated that 31,000 of 124,000 Indigenous households in housing need lived in subsidized housing.<sup>59</sup> Indigenous peoples in housing need are 1.2 times more likely to live in inadequate and/or unsuitable housing than non-Indigenous households in core housing need.<sup>60</sup> The figure below provides a breakdown of Indigenous households in core housing need by adequacy and suitability including information for those in subsidized housing.

---

57      *Ibid.*, p. 10.

58      *Ibid.*

59      *Ibid.*, p. 14.

60      *Ibid.*, p. 8.

**Figure 4–Indigenous Households in Housing Need by Adequacy, Suitability and Subsidization**

	Indigenous households in housing need in private dwellings not on reserves (thousands)
<b>Households in housing need</b>	124
<b>Households in unsuitable or inadequate housing</b>	61
unsuitable only (not enough bedrooms for the composition of the household)	26
inadequate only (dwelling needs major repairs)	24
unsuitable and inadequate	12
<b>Households in housing need in suitable and adequate housing</b>	63
<b>Households in subsidized housing</b>	67
Subsidized and in housing need	31
Subsidized and not in housing need	36

Source: Office of the Parliamentary Budget Officer, Supplementary information requested during the appearance of the Office of the Parliamentary Budget Officer at the proceedings of the Committee for its study of Urban, Rural and Northern Indigenous Housing, p. 4.

Note: The table is based on 2016 census data adjusted for population growth.

Housing affordability is a key issue facing many Indigenous peoples off-reserve and a factor contributing to the high number of Indigenous households in core housing need. Indigenous peoples struggle to find affordable housing in urban centres. For example, the Committee heard that in downtown Montreal, there’s a lack of affordable housing on the market.<sup>61</sup> In Vancouver for example, the high cost of housing contributes to the level of Indigenous housing need.<sup>62</sup> Even with comparable incomes, Indigenous households were more likely to be in housing need than income-equivalent non-Indigenous households.<sup>63</sup> The PBO estimated that there is a \$636 million annual gap<sup>64</sup>

61 HUMA, *Evidence*, 28 January 2021, 1600 (Heather Johnston).

62 HUMA, *Evidence*, 16 February 2021, 1720 (Yves Giroux).

63 Office of the Parliamentary Budget Officer, *Urban, Rural and Northern Indigenous Housing*, 11 February 2021, p. 11.

64 This estimated annual affordability gap includes a \$149 million annual affordability gap for Indigenous households in subsidized housing and a \$487 million affordability gap for Indigenous households not in subsidized housing. Office of the Parliamentary Budget Officer, Letter to the Committee, 1 March 2021.



between what Indigenous households in housing need pay for shelter and what CHMC defines as affordable housing (no greater than 30% of a household's pre-tax income).<sup>65</sup> Where Indigenous households pay more than 30% of their annual income on housing, they have limited income available for other matters that can improve their health and well-being such as nutritious food, involvement in recreation programs, and non-emergency health care or dental services.<sup>66</sup> The gap varies by city as for example, the PBO calculated that it amounted to \$58 million in Vancouver while only \$8 million in Hamilton, Ontario.<sup>67</sup> Market prices clearly play a significant role in housing affordability, as in areas where housing costs are traditionally lower, there are fewer Indigenous peoples living in inadequate or unaffordable housing.<sup>68</sup>

There are many factors contributing to housing affordability challenges. As noted by the PBO, Indigenous families are more likely to be larger than non-Indigenous families and face higher shelter costs due to the size of suitable housing.<sup>69</sup> Further, the Committee heard about the situation in the Lillooet area where many houses are sitting empty. Out of town homeowners are renting to contractors at "an overinflated price," since it is easier to rent to contractors for short stays.<sup>70</sup> However, this practice makes it difficult for locals to access housing rentals, leading to a "zero rental ability in the Lillooet area."<sup>71</sup> As explained by Bindu Bonneau, Senior Director, Operations for the Métis Urban Housing Corporation of Alberta Inc., "the need for subsidized housing and affordable housing is not going to deplete anytime soon—or ever."<sup>72</sup>

Affordability is also a pressing issue for Indigenous peoples in northern Canada. The Committee heard that in northern cities and towns, the public sector is generally the

- 
- 65 The Parliamentary Budget Officer calculated the affordability gap based on 2016 census data and CMHC data on prices for market rentals. The gap is the difference between annual shelter costs or costs of a suitable rental in their community and 30% of their household income.
- 66 Aboriginal Housing Management Association, *Understanding the Impact of British Columbia's Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association's Housing Assets*, Reference document submitted to the Committee, December 2020, p. 17, 30.
- 67 Office of the Parliamentary Budget Officer, Supplementary information requested during the appearance of the Office of the Parliamentary Budget Officer at the proceedings of the Committee for its study of Urban, Rural and Northern Indigenous Housing, p. 3.
- 68 HUMA, *Evidence*, 16 February 2021, 1720 (Yves Giroux).
- 69 Office of the Parliamentary Budget Officer, *Urban, Rural and Northern Indigenous Housing*, 11 February 2021, p. 11.
- 70 HUMA, *Evidence*, 19 November 2020, 1530 (Carol Camille).
- 71 Ibid.
- 72 HUMA, *Evidence*, 1 December 2020, 1910 (Bindu Bonneau, Senior Director, Operations, Métis Urban Housing Corporation of Alberta Inc.).

main and sometimes the only affordable housing provider. Many public housing units are provided to families and it is difficult for single adults to find appropriate housing without going to the private rental market.<sup>73</sup> However, the market is dominated by a small number of private rental companies.<sup>74</sup> Further, with rents among the highest in Canada, affordable private rental options are unattainable for many northerners.<sup>75</sup> The lack of affordable rental options in the north means that individuals who are evicted may find themselves homeless in one of the harshest climates in the world.<sup>76</sup>

**“[T]he YWCA transition house in Yellowknife that was burned to the ground one night, and overnight, 33 Indigenous families were homeless. All of those families were housed overnight in private market housing that sat empty, and they were able to get into private market housing through the use of a rental supplement. The reason they couldn't get into it before is that the landlord who holds a monopoly in the north actually has an illegally stated policy that they don't rent to people on welfare. The Government of the Northwest Territories, which is their primary tenant, refuses to challenge that policy under human rights legislation or in court.”<sup>77</sup>**

While Indigenous peoples experience housing affordability challenges, Indigenous peoples may also experience racism and discrimination in the private rental market. Between the 1960s and the 1990s, Indigenous housing delivery organizations were formed to address the lack of adequate housing for Indigenous peoples and racism and discrimination in the private rental market.<sup>78</sup> Some organizations, such as the Native

73 HUMA, *Evidence*, 1 December 2020, 1935 (Julia Christensen, Associate Professor and Canada Research Chair in Northern Governance and Public Policy, Memorial University, as an individual).

74 Ibid.; HUMA, *Evidence*, 19 November 2020, 1645 (Arlene Hache, Community Advocate).

75 HUMA, *Evidence*, 1 December 2020, 1935 (Julia Christensen).

76 HUMA, *Evidence*, 19 November 2020, 1640 (Arlene Hache).

77 Ibid., 1645.

78 HUMA, *Evidence*, 19 November 2020, 1545 (Juliette Nicolet).



Council of Prince Edward Island continue to address discrimination through current programming. For example, the Indigenous Tenant Support Initiative informs off-reserve Indigenous tenants of their rights and responsibilities to reduce the number of evictions.<sup>79</sup> Community advocate Arlene Hache also described the experience of an Indigenous woman from a northern community:

“an Indigenous woman from a small community in the north won the first UN [United Nations] judgment under CEDAW [Convention on the Elimination of All forms of Discrimination against Women] against Canada and against the NWT Housing Corporation for racism and discrimination after she lost her housing due to partner violence. The UN recommended that the Government of Canada hire and train Indigenous women to provide legal advice to other indigenous women around their rights and the right to housing. That United Nations recommendation has not been fulfilled to this day.”<sup>80</sup>

The Committee heard that in Ontario, racism in the housing market by landlords continues to be an issue making access to affordable housing difficult for Indigenous peoples.

**“[T]he Ontario Native Women's Association, did a little experiment a couple of years ago in Thunder Bay. They sent a visibly Indigenous woman to ask a landlord if something that was advertised was indeed for rent, and then got the answer “no”. Then a white woman asked 30 minutes later and was told to come to see it.”<sup>81</sup>**

The shortage of affordable housing contributes to high levels of housing need among Indigenous peoples living off reserve, as reflected in witness estimates for the number of housing units needed to address the shortfall. The Canadian Housing and Renewal Association recommended that 73,000 units should be built for Indigenous peoples living in urban, rural and northern areas.<sup>82</sup> David Eddy, Chief Executive Officer of the Vancouver Native Housing Society estimated that 60,000 to 70,000 units will be required

---

79 The Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous People, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 1.

80 HUMA, [Evidence](#), 19 November 2020, 1645 (Arlene Hache).

81 HUMA, [Evidence](#), 19 November 2020, 1545 (Juliette Nicolet).

82 Canadian Housing and Renewal Association, [An Urban, Rural, and Northern Indigenous Housing Strategy for Canada](#), Brief Submitted to the Committee, November 2020, p. 4.

in the next 10 years to make housing more available and affordable for Indigenous peoples.<sup>83</sup> The Ontario Non-profit Housing Association suggested that Ontario needs to build at least 22,000 subsidized Indigenous-owned and operated units over the next 10 years to meet growing housing needs for Indigenous peoples living off reserve.<sup>84</sup> Given that the shortage of affordable housing affects diverse groups of Indigenous people differently, some witnesses identified specific types of housing that would be needed. Witnesses highlighted the following shortages: homes with more than three bedrooms,<sup>85</sup> social and deep subsidy housing,<sup>86</sup> and housing with wrap-around supports.<sup>87</sup> When asked about the importance of low-barrier safe spaces,<sup>88</sup> a few witnesses agreed that these are essential and needed.<sup>89</sup> Other witnesses and documents received by the Committee identified housing needs or shortages for specific groups of Indigenous peoples including single adults,<sup>90</sup> seniors and Elders,<sup>91</sup> young families,<sup>92</sup> lone

- 
- 83 HUMA, [Evidence](#), 28 January 2021, 1700 (David Eddy, Chief Executive Officer, Vancouver Native Housing Society).
- 84 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 4.
- 85 HUMA, [Evidence](#), 1 December 2020, 1850 (Bindu Bonneau).
- 86 HUMA, [Evidence](#), 3 December 2020, 1655 (Susan McGee).
- 87 Wrap-around supports are services provided alongside or in addition to housing. These services could cover a number of areas including health supports. HUMA, [Evidence](#), 28 January 2021, 1600 (Heather Johnston).
- 88 Low-barrier safe spaces are places that have few requirements for entry.
- 89 HUMA, [Evidence](#), 26 January 2021, 1620 (Margaret Pfoh); HUMA, [Evidence](#), 1 December 2020, 2010 (Damon Johnston, President, Aboriginal Council of Winnipeg).
- 90 HUMA, [Evidence](#), 1 December 2020, 1935 (Julia Christensen); Aboriginal Housing Management Association, *Understanding the Impact of British Columbia's Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association's Housing Assets*, Reference document submitted to the Committee, December 2020, p. 14.
- 91 HUMA, [Evidence](#), 1 December 2020, 1855 (Bindu Bonneau); HUMA, [Evidence](#), 26 January 2021, 1705 (Tina Stevens, President, Co-operative Housing Federation of Canada); The Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous People, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 2; Aboriginal Housing Management Association, *Understanding the Impact of British Columbia's Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association's Housing Assets*, Reference document submitted to the Committee, December 2020, p. 14.
- 92 The Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous People, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 2.



parent or caregiver families,<sup>93</sup> and those leaving state institutions such as the criminal justice system.<sup>94</sup>

Ultimately, the shortage of affordable housing has left growing numbers of Indigenous peoples waiting years for a safe, affordable, and culturally appropriate home. In Regina, the Namerind Housing Corporation had a waitlist of approximately 350 families.<sup>95</sup> In Vancouver, the Lu'ma Native Housing Society had 6,000 applicants on their waitlist. To ensure that everyone currently on the waitlist can access housing, it was estimated that the Society would have to build 600 units every year for the next 10 years.<sup>96</sup> Some might lose hope "that they will ever experience the comfort of living in a house or a safe house."<sup>97</sup>

As explained in a brief received by the Committee, while affordability is the biggest driver for core housing need, the number of homes in need of repair is also a key challenge for Indigenous peoples.<sup>98</sup> Some housing providers have aging housing stock that requires significant renovations and repairs. For example, the Métis Urban Housing Corporation of Alberta Inc.'s housing stock is aged between 45 and 70 years old with many units requiring refurbishment or demolition and rebuilding.<sup>99</sup> A Métis-specific senior facility owned by the Métis Capital Housing Corporation is almost 50 years old, and requires refurbishment to meet the needs of the Indigenous residents.<sup>100</sup>

While the study focussed on Indigenous peoples living off reserve, the Committee heard about the housing challenges faced by a few First Nations communities. First Nations on reserve are also experiencing a shortage of housing including lengthy waitlists for housing. Chief Lance Haymond of the Kebaowek First Nation estimated that 10,000 more units are needed, 8,000 units need renovation and infrastructure is needed at over 9,000 sites to meet the needs of First Nations living on reserve in Quebec.<sup>101</sup> In

---

93 Aboriginal Housing Management Association, *Understanding the Impact of British Columbia's Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association's Housing Assets*, Reference document submitted to the Committee, December 2020, p. 14.

94 The Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous People, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 2.

95 HUMA, [Evidence](#), 1 December 2020, 1915 (Robert Byers).

96 HUMA, [Evidence](#), 3 December 2020, 1655 (Marcel Lawson-Swain).

97 HUMA, [Evidence](#), 1 December 2020, 1845 (Bindu Bonneau).

98 Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 1.

99 HUMA, [Evidence](#), 1 December 2020, 1845 (Bindu Bonneau).

100 Ibid., 1850.

101 HUMA, [Evidence](#), 19 November 2020, 1645 (Chief Lance Haymond).



British Columbia, the Sts'ailes First Nation has 1,200 registered members but only 198 houses.<sup>102</sup> The housing stock in First Nations communities varies. Some communities in Quebec located in remote or isolated areas primarily have social housing units whereas others located closer to urban centres may have more homeowners.<sup>103</sup> However, as explained by Chief Lance Haymond, "Housing is not just social housing. We need to have a spectrum of housing that meets the various realities of communities."<sup>104</sup>

The housing shortage on reserve is exacerbated by the absence of a necessary land base to pursue new housing development in some First Nations communities.<sup>105</sup> Further, aging housing stock and the large number of homes in need of major repairs add to existing housing challenges.<sup>106</sup> Chief Ralph Leon Jr. of the Sts'ailes First Nation suggested that past approaches to building housing in his community contributed to the number of homes in need of repairs today. As he told the committee:

"A lot of our homes were built in the eighties by CMHC and Indian Affairs. The contractors would come in to build a house and take as many shortcuts as they could in order to make a quick buck in our communities. That is a problem today. We're applying for funds for renovations. Why? Because we have mould in our attics. We have mould in our homes because of poor ventilation, or we're having to restore the outside of our homes because the slope of our homes and our yards isn't very well done."<sup>107</sup>

The extent of the housing challenges facing First Nations on reserve is well known.<sup>108</sup> The Committee heard one example of a First Nations community that drew attention to its housing issues by reaching out to political leaders. Chief Ralph Leon Jr. explained that his community has communicated with Indigenous Services Canada, and their local Member of Parliament for years, and had also written letters to the Prime Minister of Canada.<sup>109</sup>

---

102 HUMA, [Evidence](#), 3 December 2020, 1710 (Chief Ralph Leon Jr., Sts'ailes First Nation).

103 HUMA, [Evidence](#), 19 November 2020, 1650, 1715 (Chief Lance Haymond).

104 Ibid., 1715 (Chief Lance Haymond, Kebaowek).

105 Ibid., 1650.

106 Ibid., 1645; HUMA, [Evidence](#), 3 December 2020, 1645 (Chief Ralph Leon Jr.).

107 HUMA, [Evidence](#), 3 December 2020, 1645 (Chief Ralph Leon Jr.).

108 HUMA, [Evidence](#), 19 November 2020, 1645 (Chief Lance Haymond).

109 HUMA, [Evidence](#), 3 December 2020, 1725 (Chief Ralph Leon Jr.).



## FACTORS THAT CONTRIBUTE TO THE HOUSING SHORTAGE

The housing challenges experienced by many Indigenous peoples are rooted in several factors, including historical policies, population growth and more recently, the COVID-19 pandemic.

### Historical Policies

For Indigenous peoples the land is deeply connected to their culture, languages, and ceremonies.<sup>110</sup> Elizabeth Sam described the link between Indigenous peoples and the land:

“I want to talk a bit about the earth, the land and the connection that Indigenous peoples have with the earth. The earth is our home, so it is a reciprocal. If you think about sharks, whales and the small fish that eat the plankton and bacteria off the whales, that is like humans and the earth. We take care of the earth and the earth takes care of us.”<sup>111</sup>

The Committee heard that homelessness is related to history and must be “situated within a colonial context.”<sup>112</sup> Federal government policies such as residential schools, the sixties scoop, and First Nations “segregation on reserve,”<sup>113</sup> as well as the “general consequences of colonization,”<sup>114</sup> impacted Indigenous peoples and communities. This history has “displaced Indigenous peoples from the land and from our communities.”<sup>115</sup> Today, these policies have led to intergenerational trauma, which as explained by Elizabeth Sam, continues to affect Indigenous peoples, families, and communities:

“Intergenerational trauma and colonization—being disconnected from the land and having your identity taken away, being removed from your land and told to live somewhere else—this is where you get mental health issues, depression and anxiety. If you're away from home you lose your culture, your ceremonies and your pride in being an Indigenous person.”<sup>116</sup>

---

110 HUMA, *Evidence*, 28 January 2021, 1645 (Elizabeth Sam, as an individual).

111 Ibid.

112 HUMA, *Evidence*, 1 December 2020, 1955 (Julia Christensen).

113 HUMA, *Evidence*, 1 December 2020, 2020 (Damon Johnston).

114 HUMA, *Evidence*, 26 January 2021, 1535 (Margaret Pfoh).

115 HUMA, *Evidence*, 26 January 2021, 1720 (Andrea Jibb, Director, Community Planning, Atlohsa Family Healing Services).

116 HUMA, *Evidence*, 28 January 2021, 1645 (Elizabeth Sam).

Together, intergenerational trauma “has had adverse affects on access to and sustainability of northern housing options.”<sup>117</sup>

The housing challenges facing some Indigenous peoples also have historical roots. In northern Canada, the Committee heard that the housing crisis has persisted since the first northern housing programs were established in the mid-20th century. From its beginning, northern housing was defined by inadequacy and unaffordability, issues that continue to underlie northern housing challenges today.<sup>118</sup> The Committee also heard that homelessness conditions worsened following 1983 when “the federal government ended the social housing program under the National Housing Act.”<sup>119</sup>

## Population Growth

On average, the Indigenous population is a decade younger than the Canadian population.<sup>120</sup> In 2016, one in four Indigenous people were under the age of 15, and 33% of Inuit, 29.2% of First Nations, and 22.3% of Métis populations were children.<sup>121</sup> By way of comparison, 16% of the total Canadian population are children. The figure below explains this population growth.

---

117 HUMA, *Evidence*, 1 December 2020, 1935 (Julia Christensen).

118 Ibid.

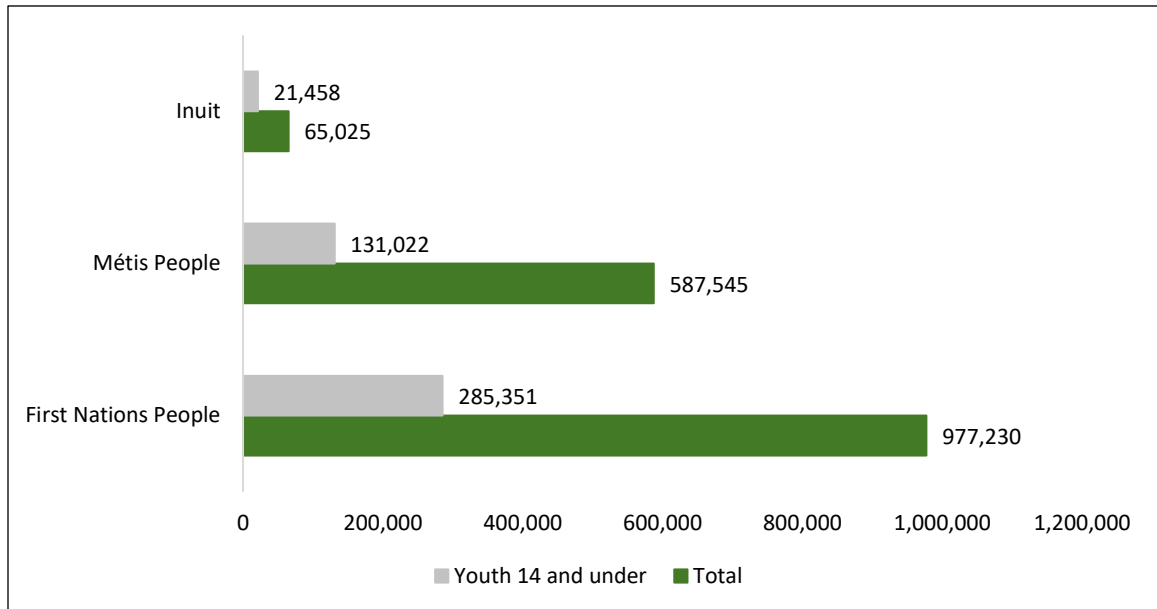
119 HUMA, *Evidence*, 3 December 2020, 1650 (Marcel Lawson-Swain).

120 Statistics Canada, *First Nations People, Métis and Inuit in Canada: Diverse and Growing Populations*, 26 March 2018.

121 Statistics Canada, *National Indigenous Peoples Day...by the numbers*, 2018.

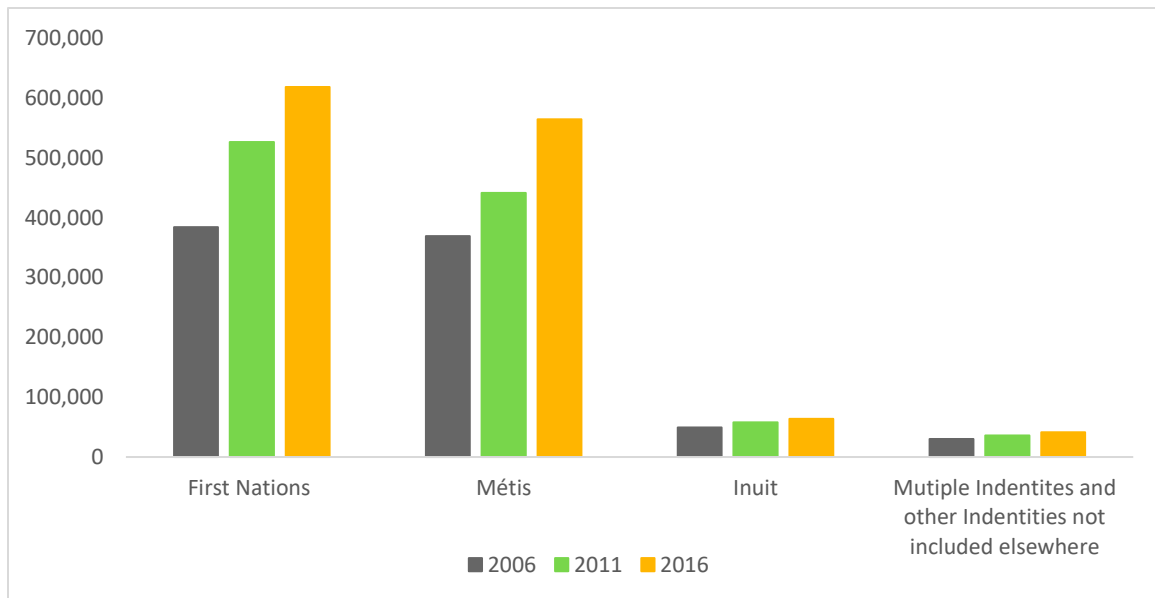


**Figure 5–Inuit, Métis, and First Nations Total and Youth Population**



Source: Figure prepared using data obtained from Statistics Canada, *First Nations People, Métis and Inuit in Canada: Diverse and Growing Populations*, 26 March 2018; and Statistics Canada, *“Aboriginal peoples in Canada: Key results from the 2016 Census,” The Daily*, 25 October 2017.

As shown in figure 6, the Indigenous population is also growing at a faster rate than the Canadian population.

**Figure 6–Indigenous Population Growth Off Reserve Between 2006 and 2016**

Source: Figure prepared using data obtained from Statistics Canada, Table: 39-10-0048-01, Population in core housing need, by economic family structure and sex, accessed 19 February 2021.

The significant demographic growth in the Indigenous population between 2006 and 2016 may be explained by factors including “natural growth” where life expectancy rates improved, with relatively higher than average fertility rates. Additionally, there has been an increase in the number of people self-identifying as Indigenous on the census.<sup>122</sup> Ultimately, a young and growing Indigenous population puts pressure on the existing housing stock and increases the need for housing.<sup>123</sup>

## The COVID-19 Pandemic

The COVID-19 pandemic impacted the housing challenges faced by Indigenous peoples. Witnesses suggested that the COVID-19 pandemic exacerbated existing housing

122 Statistics Canada, *First Nations People, Métis and Inuit in Canada: Diverse and Growing Populations*, 26 March 2018.

123 HUMA, *Evidence*, 19 November 2020, 1645 (Chief Lance Haymond); HUMA, *Evidence*, 16 February 2021, 1715 (Yves Giroux); HUMA, *Evidence*, 26 January 2021, 1615 (Margaret Pfoh).



challenges<sup>124</sup> and led more Indigenous peoples to experience homelessness.<sup>125</sup> Although they were housing between 120 and 140 people per month since the start of the pandemic, Homeward Trust Edmonton explained that the number of people experiencing homelessness in the community had increased from about 1,500 in 2019 to nearly 2,000 currently.<sup>126</sup> During the pandemic, some people experienced poverty and homelessness for the first time.<sup>127</sup> One witness explained that more individuals were experiencing homelessness due to the pandemic which displaced them from their communities and the correctional, health care, and child welfare systems.<sup>128</sup> In some cases, housing stability was impacted by the pandemic. Some individuals living in co-housing or precarious housing lost their housing stability when their cohorts needed a place to isolate during the pandemic.<sup>129</sup>

Service providers experienced an increase in demand for programming as a result of the pandemic. Carol Camille, Executive Director of the Lillooet Friendship Centre Society, identified an increase in demand for mental health and addictions services, as clients unable to access services reached out to the Friendship Centre for help.<sup>130</sup> Public health measures put in place during the pandemic led on-reserve programming to shut down or become difficult to access as employees began to work from home.<sup>131</sup> The Committee heard that Friendship Centres across Canada kept their doors open, working hard to fill the gap and respond to the growing demand for services during the pandemic, often with limited resources.<sup>132</sup>

As demand for affordable housing continues to grow, Chief Haymond noted an increase in construction costs due to the pandemic, a situation that left him worried that fewer housing units would be built on reserve for First Nations in Quebec.<sup>133</sup> Currently, the number of housing units built cannot meet the demand for housing in many Indigenous

---

124 HUMA, [Evidence](#), 28 January 2021, 1535 (Jeff Morrison, Executive Director, Canadian Housing and Renewal Association); HUMA, [Evidence](#), 26 January 2021, 1615 (Margaret Pfoh).

125 HUMA, [Evidence](#), 26 January 2021, 1540 (Henry Wall, Chief Administrative Officer, Kenora District Services Board).

126 HUMA, [Evidence](#), 3 December 2020, 1710 (Susan McGee).

127 Ibid., 1715.

128 HUMA, [Evidence](#), 26 January 2021, 1540 (Henry Wall).

129 HUMA, [Evidence](#), 3 December 2020, 1740 (Susan McGee).

130 HUMA, [Evidence](#), 19 November 2020, 1545 (Carol Camille).

131 Ibid.

132 Ibid.

133 HUMA, [Evidence](#), 19 November 2020, 1645 (Chief Lance Haymond).

communities. If construction costs increase, the Committee is particularly concerned about the potential effect on housing affordability in urban, northern, and rural communities.

## IMPACT OF THE HOUSING SHORTAGE

The shortage of safe, adequate, affordable, and culturally appropriate housing is an urgent situation that affects the health, safety, and well-being of Indigenous peoples. The following section will explore these health and safety impacts by discussing homelessness, the impact of the housing shortage on Indigenous youth, women, seniors, and 2SLGBTQQIA people and the migration of Indigenous peoples to urban centres.

### Homelessness

Indigenous peoples may understand homelessness more broadly than lacking a home. As explained by one witness, “For indigenous people, homelessness is not just being without a home; it's being without a community.”<sup>134</sup> Without access to safe and affordable housing, Indigenous peoples living off reserve are overrepresented among the homeless population. Point-in-time counts enumerate and/or survey individuals experiencing homelessness at a specific moment in time. Over 19,500 people experiencing homelessness completed a survey during a 2018 national Point-in-time Count. 30% of respondents identified as Indigenous, with a majority identifying as First Nation.<sup>135</sup> Some witnesses referenced data from their specific regions. For example, in London, Ontario, 2% of the population is Indigenous, but Indigenous peoples represented 29% of those experiencing homelessness in 2018.<sup>136</sup> These statistics represent more than just numbers: they represent “the members of our communities, our nations, and in many instances our families.”<sup>137</sup>

Being without a home in harsh, northern climates can be a life-threatening situation that puts the health, safety, and well-being of Indigenous peoples at risk. The Committee was saddened to hear the heartbreaking stories of individuals experiencing homelessness

---

134 HUMA, *Evidence*, 26 January 2021, 1720 (Andrea Jibb).

135 ESDC, *Everyone Counts 2018: Highlights – Report*; HUMA, *Evidence*, 17 November 2020, 1850 (Janet Goulding).

136 HUMA, *Evidence*, 26 January 2021, 1655 (Andrea Jibb).

137 HUMA, *Evidence*, 3 December 2020, 1650 (Marcel Lawson-Swain).



who lost their lives. Heather Johnston, executive director of Projets Autochtones du Québec shared the story of Raphael ‘Napa’ Andre:

“My comments today are made in memory Raphael ‘Napa’ Andre. Raphael Andre was found dead earlier this month in a porta-potty in downtown Montreal. Raphael was a tall, quiet Innu man. He was loved by his family and friends, and he was well known in the street communities of Montreal. He was a member of my organization. He used our shelters frequently over for the past seven years. He was at our shelter the night before he died. We have seen a lot written about Raphael, and the cause of his death - the curfew, lack of shelter spaces and public indifference. There is perhaps some truth in all of these explanations, yet they don't tell the whole story. Raphael Andre died because he was homeless.”<sup>138</sup>

Homelessness is a pressing issue facing urban, rural, remote, and northern communities in Canada.<sup>139</sup> A brief submitted to the Committee noted that there is evidence that homelessness is equal to or more prevalent in rural communities over urban centres.<sup>140</sup> In rural and remote areas, homelessness is often more hidden due to a lack of available services and supports. In small communities, the lack of anonymity could mean that homeless individuals are forced off the streets and into spaces such as parks, wooded areas, and RVs. As a result, many homeless people rely on “couch surfing” which is a form of hidden homelessness.<sup>141</sup> Individuals experiencing hidden homelessness live temporarily with family, friends or elsewhere because they have nowhere else to go. Many Indigenous families are reluctant to turn away Indigenous people experiencing homelessness, instead inviting them to stay in their homes.<sup>142</sup> In some northern communities there are few shelters and it is expensive to travel to an urban centre to access services.<sup>143</sup> A number of family homes have become de facto shelters, taking in

---

138 HUMA, *Evidence*, 28 January 2021, 1540 (Heather Johnston).

139 HUMA, *Evidence*, 28 January 2021, 1555 (Jeff Morrison); HUMA, *Evidence*, 1 December 2020, 1935 (Julia Christensen).

140 National Alliance to End Rural and Remote Homelessness, *Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada*, Brief submitted to the Committee, January 2021, p. 2.

141 Ibid.

142 HUMA, *Evidence*, 3 December 2020, 1730 (Marcel Lawson-Swain).

143 HUMA, *Evidence*, 28 January 2021, 1555 (Madeleine Redfern).



people who would otherwise be left out in the cold.<sup>144</sup> Hidden homelessness may contribute to overcrowding as large numbers of people stay in the same housing unit.<sup>145</sup>

The number of people experiencing hidden homelessness is difficult to determine because they are often missed in point in time counts.<sup>146</sup> Also, Indigenous families living in social or affordable housing might not share information about additional people living in their home for fear of eviction.<sup>147</sup> Hidden homelessness is an issue for all Indigenous peoples, but Indigenous women, children, and youth aging out of care are particularly affected.<sup>148</sup>

**“[T]here is a lot of undetected homelessness in our communities, especially in the north where you can't live out on the streets. You would simply perish.”<sup>149</sup>**

There are a number of factors that contribute to the overrepresentation of Indigenous peoples among those experiencing homelessness. Indigenous peoples are overrepresented in state systems such as the criminal justice system which may be a path to homelessness. A 2018 homeless enumeration study found that of 393 homeless individuals in the district of Kenora,<sup>150</sup> 18% were in jail at the time of the survey.<sup>151</sup> One witness explained that when Indigenous men are released from a correctional facility, they are often provided with little support and may find themselves back in the criminal justice system.<sup>152</sup> The housing situation for Indigenous and non-Indigenous people in the district of Kenora led Henry Wall, Chief Administrative Officer of the Kenora District

144 HUMA, [Evidence](#), 1 December 2020, 1935 (Julia Christensen).

145 HUMA, [Evidence](#), 17 November 2020, 1855 (Chad Westmacott, Director General, Community Infrastructure Branch, Department of Indigenous Services); HUMA, [Evidence](#), 28 January 2021, 1555 (Madeleine Redfern); HUMA, [Evidence](#), 19 November 2020, 1520 (Chief Lance Haymond).

146 HUMA, [Evidence](#), 3 December 2020, 1730 (Marcel Lawson-Swain).

147 Ibid.

148 Ibid.

149 HUMA, [Evidence](#), 28 January 2021, 1555 (Madeleine Redfern).

150 The Kenora District comprises a large portion of northern Ontario ranging from the Manitoba border to the east of Ignace, south to the Rainy River district and north to the 14<sup>th</sup> baseline. It also encompasses 40 First Nation communities.

151 HUMA, [Evidence](#), 26 January 2021, 1540 (Henry Wall); Kenora District Services Board, [Fifth Annual Report: 2018 Progress 10 Year Housing & Homelessness Plan](#), p. 5.

152 HUMA, [Evidence](#), 26 January 2021, 1630 (Henry Wall).



Services Board to suggest that the housing continuum<sup>153</sup> “has expanded to include the jails, the child welfare system, our health care system and our streets. That is not just inappropriate, but as a country we shouldn't stand for it.”<sup>154</sup>

## Impact on Diverse Groups of Indigenous Peoples

The housing shortage may impact diverse groups of Indigenous peoples in different ways. Indigenous women, youth, seniors, 2SLGBTQQIA people, and Indigenous peoples with disabilities are more likely to need housing to escape violence, and face challenges accessing existing supports and programs.<sup>155</sup> For example, 2SLGBTQQIA people may also end up in urban centres when fleeing violence. However, at shelters, 2SLGBTQQIA people are at increased risk for violence and may choose not to identify themselves as a member of the 2SLGBTQQIA community.<sup>156</sup> Indigenous women, youth, seniors, 2SLGBTQQIA people, and Indigenous peoples with disabilities are more likely to need targeted supports “that are culturally relevant to intersectional issues they are facing.”<sup>157</sup> The following section provides an overview of witness testimony about the impact of the housing shortage on diverse groups of Indigenous peoples.

## Impacts on Indigenous Children and Youth

Indigenous children and youth are overrepresented in the child welfare system. In 2019-2020, AHMA, an Indigenous housing authority located in British Columbia, conducted a survey and about half of its member organizations completed it. Surveyed organizations reported that 46% or 2,232 of their tenants were 18 years old or younger with 134 reported to be aging out of care in 2019-2020.<sup>158</sup> When Indigenous youth age out of care, they may face challenges accessing housing. In London, Ontario, high rent costs may prevent youth aging out of care from getting their own apartment in a safe location. Indigenous youth might not feel safe in a rooming house or in specific locations in the

---

153 The housing continuum is a means of depicting different types of housing from homelessness to market home ownership.

154 HUMA, *Evidence*, 26 January 2021, 1540 (Henry Wall).

155 Congress of Aboriginal peoples, *Urban Indigenous Housing Issues*, Brief submitted to the Committee, 23 April 2020, p. 2.

156 HUMA, *Evidence*, 3 December 2020, 1730 (Marcel Lawson-Swain).

157 Congress of Aboriginal peoples, *Urban Indigenous Housing Issues*, Brief submitted to the Committee, 23 April 2020, p. 2.

158 Aboriginal Housing Management Association, *Understanding the Impact of British Columbia's Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association's Housing Assets*, Reference document submitted to the Committee, December 2020, p. 5, 14.

city where Indigenous youth can afford to have an apartment.<sup>159</sup> Together, Indigenous youth aging out of care may be more likely to end up homeless. In Vancouver, it was estimated that 50% of the 700 Indigenous youth that age out of foster care each year will end up on the streets as part of the city’s homeless population.<sup>160</sup>

**“The child welfare system is probably the number one producer of Indigenous homelessness.”<sup>161</sup>**

### Impact on Indigenous Women

The factors leading Indigenous women to experience homelessness are different than for Indigenous men.<sup>162</sup> For example, some rural, remote, and northern communities lack safe or transition housing for Indigenous women and girls fleeing violence. To escape family violence and access safe housing, Indigenous families in rural and remote communities are usually taken out of their community into another regional or urban centre.<sup>163</sup> However, when moved out of their communities, Indigenous women “often end up losing their children to child welfare. They often end up on the street and in a different kind of violence because they're not able to navigate cities or regional centres as much as they are the communities.”<sup>164</sup> The Committee heard that if Indigenous parents were able to secure social or affordable housing in the city, losing their children often means eviction. However, to regain custody of their children, Indigenous parent(s) must have housing. This difficult cycle prevents some Indigenous parent(s) from maintaining meaningful and long-term connections with their children.<sup>165</sup>

### Impact on Indigenous Seniors

Indigenous seniors are also particularly impacted by the housing shortage and may have difficulty finding culturally appropriate, barrier-free housing.<sup>166</sup> In the north, where services for Indigenous seniors may be unavailable, Elders and seniors are sent to other

159 HUMA, [Evidence](#), 26 January 2021, 1715 (Andrea Jibb).

160 HUMA, [Evidence](#), 3 December 2020, 1655 (Marcel Lawson-Swain).

161 HUMA, [Evidence](#), 26 January 2021, 1715 (Andrea Jibb).

162 HUMA, [Evidence](#), 19 November 2020, 1640 (Arlene Hache).

163 HUMA, [Evidence](#), 19 November 2020, 1610 (Carol Camille).

164 HUMA, [Evidence](#), 19 November 2020, 1700 (Arlene Hache).

165 HUMA, [Evidence](#), 1 December 2020, 1955 (Julia Christensen).

166 HUMA, [Evidence](#), 1 December 2020, 1850 (Bindu Bonneau).



parts of Canada to access services.<sup>167</sup> As Indigenous peoples age, there will be a need for additional seniors housing that is affordable, accessible and culturally appropriate to meet their needs while enabling them to age in place.<sup>168</sup>

## Impact on Indigenous Peoples with Disabilities

The housing shortage also impacts Indigenous peoples with disabilities. According to Statistics Canada, in 2017, rates of disability among Métis (30%) and First Nations people living off reserve (32%) aged 15 years or older were higher than for non-Indigenous people (22%).<sup>169</sup> In 2017, rates of disability among Inuit aged 15 or older (19%) were lower than for non-Indigenous people (22%) since Inuit are a young population and research has shown that disability often increases with age.<sup>170</sup> Individuals experiencing homelessness may be living with a disability without a formal diagnosis. Individuals who have been diagnosed often did not have access to the appropriate assessments and supports throughout their lifetimes.<sup>171</sup>

## Factors in the Growth of Urban Indigenous Populations

Homelessness and the housing shortage are directly connected to the migration of Indigenous peoples between their home communities and cities or larger regional centres. Indigenous peoples may move to cities permanently or temporarily for a number of reasons including to access services unavailable in their communities in rural, northern or remote areas,<sup>172</sup> such as shelters, health services<sup>173</sup> and safe and transitional housing for families fleeing violence.<sup>174</sup> In some cases, Indigenous peoples move to urban centres to access education or employment opportunities even though housing

---

167 HUMA, [Evidence](#), 26 January 2021, 1635 (Henry Wall).

168 HUMA, [Evidence](#), 26 January 2021, 1705 (Tina Stevens); HUMA, [Evidence](#), 26 January 2021, 1635 (Henry Wall).

169 Tara Hahmann, Nadine Badets and Jeffrey Hughes, [Indigenous people with disabilities in Canada: First Nations people living off reserve, Métis and Inuit aged 15 years and older](#), Aboriginal Peoples Survey, Statistics Canada.

170 Ibid.

171 HUMA, [Evidence](#), 3 December 2020, 1740 (Susan McGee).

172 HUMA, [Evidence](#), 3 December 2020, 1745 (Matthew Ward, Manager, Planning and Engagement, Homeward Trust Edmonton).

173 HUMA, [Evidence](#), 28 January 2021, 1555 (Madeleine Redfern); HUMA, [Evidence](#), 26 January 2021, 1610 (Henry Wall).

174 HUMA, [Evidence](#), 19 November 2020, 1610 (Carol Camille).

conditions in urban centres are often not adequate. For example, many First Nations students living in northern Ontario must travel to urban centres to complete their high school education.<sup>175</sup> Indigenous peoples may also move to cities to be closer to their children in care, and/or to join friends or family living in an urban centre.<sup>176</sup>

In other cases, Indigenous peoples may move to urban centres due to a shortage of housing in their home communities.<sup>177</sup> The Committee heard that this was a particular issue for First Nations living on reserve and individuals living in northern communities. One witness told the Committee about the relationship between housing and access to services, as some Elders may choose not to access medical care for fear that they will lose their housing if they leave the community.<sup>178</sup> In some cases, the housing conditions on reserve are so poor that some First Nations would rather be homeless in the city.<sup>179</sup> The COVID-19 pandemic may also impact Indigenous migration, as AHMA observed “a higher fluctuation” of Indigenous families and individuals moving between off and on reserve housing in search of more stability as a result of the COVID-19 pandemic.<sup>180</sup>

The dislocation experienced by families who move away from their communities impacts their health and well-being and was described by one witness as akin to “being taken and moved to residential school.”<sup>181</sup> Families who are separated have to reconnect with new services and create family and community connections in the city.<sup>182</sup> Individuals may not be accustomed to living in urban centres and may have difficulty navigating and adapting to city life. In some cases, as explained by one witness, Indigenous peoples arrive with limited education, struggle to find a job and end up homeless on the streets.<sup>183</sup> Further, one witness shared his personal experience growing up off reserve which affected his ability to speak his language and participate in cultural activities.

---

175 HUMA, [Evidence](#), 26 January 2021, 1610 (Henry Wall).

176 HUMA, [Evidence](#), 1 December 2020, 1955 (Julia Christensen).

177 For example, please see: *Ibid.*, 1935; HUMA, [Evidence](#), 26 January 2021, 1610 (Henry Wall); HUMA, [Evidence](#), 19 November 2020, 1620 (Carol Camille).

178 HUMA, [Evidence](#), 26 January 2021, 1610 (Henry Wall).

179 *Ibid.*

180 Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 1.

181 HUMA, [Evidence](#), 19 November 2020, 1620 (Carol Camille).

182 *Ibid.*

183 HUMA, [Evidence](#), 1 December 2020, 1945 (Damon Johnston).



**“I grew up off reserve, and we were the only Indigenous family in this small town outside of Thunder Bay, Ontario, so I lost my language and any chance to learn my language. I lost any ability to participate in any real way in historical ceremonial practice and other cultural activities, but what I gained was an incredible understanding of non-indigenous peoples, other Canadians, and an understanding of the struggle with racism and discrimination. It began on the playground, but eventually most of us became friends, because we interacted with each other.”<sup>184</sup>**

Witnesses had differing views about the role of Indigenous communities in service provision for their members in urban centres. In urban centres, Indigenous organizations are involved in delivering services to Indigenous peoples. The Committee heard that over the past 40 to 60 years, Indigenous organizations have built a service delivery infrastructure in urban centres involving thousands of board members, staff and volunteers.<sup>185</sup> One witness suggested that First Nations cannot serve their members living off reserve who may be situated across the country. Marcel Lawson-Swain told the Committee:

“In our scenario, if my three kids are registered to Norway House First Nation, their chief is not going to come here and meet their education, housing and health needs. It's just not going to happen. They don't have the ability and the infrastructure to do that.”<sup>186</sup>

Sometimes after spending years in a city, First Nation community members wish to return permanently to their communities for family cultural or other reasons. As explained by Chief Haymond, “as an Indigenous person, it's hard to live in a city after you've spent the majority of your life living in a first nation community.”<sup>187</sup> Moving home can positively impact health and wellness, as shared by Elizabeth Sam:

---

184 Ibid., 2020.

185 HUMA, [Evidence](#), 3 December 2020, 1750 (Marcel Lawson-Swain).

186 Ibid.

187 HUMA, [Evidence](#), 19 November 2020, 1715 (Chief Lance Haymond).

“I know that when I was living in Vancouver, before I moved home when the pandemic hit, I was feeling the effects of depression and anxiety from being away from home. Then, when I moved home in March, it was instantly just a weight off. I was feeling more at home, more myself and feeling safe again.”<sup>188</sup>

Ultimately, however, First Nations may be prevented from returning to their communities due to a lack of available housing on reserve, and lengthy waitlists for housing.<sup>189</sup> Elizabeth Sam shared the experience in her community, the Nak'azdli Whut'en First Nation: “In my community we have people who moved home 20 years ago and they're still on the waiting list for a home. Someone who just moved home last year, with their master's degree, is now on that list.”<sup>190</sup>

## WAYS TO PROVIDE MORE INDIGENOUS PEOPLES WITH A HOME

In this study, witnesses provided the Committee with an overview of the pressing Indigenous housing needs in urban, rural, and northern areas. While the housing challenges seem daunting, there are steps that could be taken by the federal government to move towards a future where all Indigenous peoples living in urban, rural, and northern areas have a home. This section explores some of these possible steps and opportunities.

### Characteristics of Indigenous Housing Solutions

As explained in the previous sections of this report, many Indigenous peoples have difficulty accessing safe, affordable, adequate, and culturally appropriate housing. Where housing is provided, a few witnesses told the Committee that it may not meet the needs of Indigenous peoples and communities.<sup>191</sup> Indigenous peoples are best positioned to know what works for their communities. Witnesses shared their vision for housing by identifying characteristics important to the success of Indigenous housing initiatives including that they are Indigenous-led, support wrap-around services and contribute to building communities. The Committee believes that these important attributes should shape all federal government actions to address the housing needs of

---

188 HUMA, *Evidence*, 28 January 2021, 1646 (Elizabeth Sam).

189 Ibid., 1705; HUMA, *Evidence*, 19 November 2020, 1715 (Chief Lance Haymond).

190 HUMA, *Evidence*, 28 January 2021, 1705 (Elizabeth Sam).

191 For example, please see: HUMA, *Evidence*, 28 January 2021, 1600 (Heather Johnston); HUMA, *Evidence*, 1 December 2020, 1850 (Bindu Bonneau).



urban, rural, and northern Indigenous communities. The following section summarizes witness testimony relating to these characteristics.

## Indigenous-led Solutions

Witnesses emphasized that Indigenous housing must be led by Indigenous peoples. To truly be Indigenous led, solutions must be designed, governed, managed, administered, operated, and delivered by Indigenous peoples.<sup>192</sup> Research, evaluation, and data collection should also be done by Indigenous peoples to ensure that it meets the needs and priorities of Indigenous peoples and communities.<sup>193</sup> Diverse groups of Indigenous peoples such as Indigenous women, should be involved in creating, developing and delivering their own specific solutions.<sup>194</sup> As explained by one witness, urban Indigenous peoples should have the opportunity and funding support to sit at the table as equal partners alongside governments during the design and creation of housing initiatives.<sup>195</sup> Indigenous-led solutions support self-determination and recognize that Indigenous peoples and local Indigenous organizations are best placed to identify local housing needs, respond to housing priorities of their communities, and identify effective solutions.<sup>196</sup> Indigenous-led solutions are important to ensure that housing solutions address the “historical impacts of discrimination.”<sup>197</sup>

---

192 HUMA, [Evidence](#), 19 November 2020, 1535 (Juliette Nicolet); HUMA, [Evidence](#), 19 November 2020, 1600 (Carol Camille); HUMA, [Evidence](#), 26 January 2021, 1550 (Margaret Pfoh).

193 HUMA, [Evidence](#), 19 November 2020, 1535 (Juliette Nicolet); HUMA, [Evidence](#), 3 December 2020, 1730 (Susan McGee).

194 HUMA, [Evidence](#), 1 December 2020, 2010 (Damon Johnston); HUMA, [Evidence](#), 19 November 2020, 1640, 1715 (Arlene Hache).

195 HUMA, [Evidence](#), 26 January 2021, 1550, 1610 (Margaret Pfoh).

196 HUMA, [Evidence](#), 3 December 2020, 1640 (Susan McGee); HUMA, [Evidence](#), 26 January 2021, 1605 (Henry Wall); Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 2.

197 Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 2.



**“[W]hen I speak about the dispossession of urban Indigenous people, we never ceded our rights as Indigenous peoples because of colonization, and so we never ceded the right and responsibility to sit as equals with the federal government.”<sup>198</sup>**

### Data on Indigenous Housing

Data is essential to support good decision making, measure current and future needs, capacity and gaps, and ensure that programs and investments are meeting diverse community needs.<sup>199</sup> There are numerous sources of data on housing and homelessness in Canada including federal program and expenditure data, the census and enumerations/surveys of people experiencing homelessness in unsheltered locations, transitional housing and shelters known as point-in-time counts. However, data quality may be an issue, as the PBO explained that their report on urban, rural, and northern Indigenous housing was based on data provided by government departments but that “getting accurate, high-quality data proved to be a challenge.”<sup>200</sup> This was not because federal departments were not willing to provide it, but rather that “the quality of the data itself was not what we would have expected.”<sup>201</sup> The data also did not provide enough regional detail and was dated as the housing market and population growth may mean that 2016 census data does not reflect the housing situation for Indigenous peoples in 2020.<sup>202</sup>

However as explained in a brief, current government data such as the census may not accurately represent Indigenous peoples.<sup>203</sup> Some witnesses highlighted the need for

---

198 HUMA, *Evidence*, 26 January 2021, 1610 (Margaret Pfoh).

199 HUMA, *Evidence*, 3 December 2020, 1730 (Susan McGee); Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 5.

200 HUMA, *Evidence*, 16 February 2021, 1710 (Yves Giroux).

201 Ibid.

202 HUMA, *Evidence*, 16 February 2021, 1720 (Caroline Nicol, Analyst, Office of the Parliamentary Budget Officer).

203 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 5.



better data<sup>204</sup> related to Indigenous housing and identified specific data gaps in Indigenous housing in Winnipeg,<sup>205</sup> and more generally, in estimating the number of people experiencing hidden homelessness.<sup>206</sup> One witness also pointed out that Indigenous youth, women and 2SLGBTQQIA communities are often not counted in point-in-time counts.<sup>207</sup>

The lack of accurate and standardized data is a barrier towards the development and sustainability of community housing for Indigenous peoples. It may underrepresent the size and composition of Indigenous populations across Canada leading to lower estimates of community need.<sup>208</sup> As discussed later in this report, witnesses identified how housing leads to savings and benefits, yet some indigenous communities feel these are underestimated in current data.<sup>209</sup>

The Committee heard that data sovereignty including data collection by and for Indigenous peoples is a component of Indigenous-led housing solutions.<sup>210</sup> One witness explained that housing needs are currently assessed based on models that are often not designed by Indigenous communities.<sup>211</sup> For example, in the Territories, the Committee heard that models to assess housing needs are developed and defined by the territorial government, which makes it difficult for communities to identify their housing needs and where they need to be prioritized.<sup>212</sup>

In London, Ontario, the Committee heard that data gathering primarily happens through street outreach with individuals experiencing homelessness. However, one witness explained hearing frequent feedback that individuals are being asked about their

---

204 HUMA, [Evidence](#), 28 January 2021, 1600 (Madeleine Redfern); Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 5; HUMA, [Evidence](#), 1 December 2020, 1950 (Damon Johnston).

205 HUMA, [Evidence](#), 1 December 2020, 1950 (Damon Johnston).

206 HUMA, [Evidence](#), 19 November 2020, 1640 (Arlene Hache); HUMA, [Evidence](#), 3 December 2020, 1730 (Marcel Lawson-Swain).

207 HUMA, [Evidence](#), 3 December 2020, 1730 (Marcel Lawson-Swain).

208 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 5.

209 Ibid.

210 HUMA, [Evidence](#), 3 December 2020, 1730 (Susan McGee).

211 HUMA, [Evidence](#), 1 December 2020, 1955 (Julia Christensen).

212 Ibid.

identity in a manner that is not culturally safe.<sup>213</sup> Ultimately, as Andrea Jibb, Director of Community Planning for Atlohsa Family Healing Services explained: “We're not going to get good data on Indigenous homelessness unless it's coming from that relationship-focused approach in which somebody feels safe to talk about their identity with an outreach worker.”<sup>214</sup>

The Committee heard examples of First Nations-led data collection. For example, the Assembly of First Nations Quebec-Labrador has been collecting data on housing in First Nations on-reserve communities in Quebec since 2000 that is updated every four years.<sup>215</sup> Further, Indigenous Services Canada is currently working with the Assembly of First Nations and CMHC on a 10-year First Nations housing and related infrastructure strategy. To inform its development and implementation, First Nations-owned data and information is being gathered by First Nations.<sup>216</sup>

Witnesses identified ways to improve data collection to measure current and future housing needs and gaps. The Ontario Non-Profit Housing Association recommended the development of a community-supported Indigenous housing database.<sup>217</sup> The National Alliance to End Rural and Remote Homelessness recommended creating a federal data strategy for rural and remote communities that includes a federal count of individuals experiencing homelessness.<sup>218</sup> Federal departments may also be working towards ensuring Indigenous peoples are identifying their own housing needs and gaps. CMHC also told the Committee that it will “be working with Indigenous partners, housing providers and others to identify critical housing needs and gaps in urban, rural and northern areas. This work will complement a larger plan to address critical infrastructure needs in Indigenous communities.”<sup>219</sup>

Together, the Committee recognizes that data collection plays an essential role in Indigenous-led solutions. To ensure that data meets the needs and priorities of

---

213 HUMA, [Evidence](#), 26 January 2021, 1700 (Andrea Jibb).

214 Ibid.

215 HUMA, [Evidence](#), 19 November 2020, 1645 (Chief Lance Haymond).

216 HUMA, [Evidence](#), 17 November 2020, 1855 (Chad Westmacott).

217 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 5.

218 National Alliance to End Rural and Remote Homelessness, [Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada](#), Brief submitted to the Committee, January 2021, p. 4.

219 HUMA, [Evidence](#), 17 November 2020, 1840 (Romy Bowers).



communities and is ethically collected, the Committee believes more work is needed to support Indigenous-led data collection.

## Wrap-around Services

Housing is more than just bricks and mortar. While housing provides a roof over one's head, it does not provide wrap-around services. Witnesses told the Committee that housing must include the provision of culturally appropriate, trauma-informed wrap-around services in areas such as health and mental health, parenting support, employment, education/training, life skills and healing.<sup>220</sup>

As explained in a brief submitted to the Committee, wrap-around supports that recognize and reflect the diversity of community needs are important to “address the lasting impacts of racism, colonialism, and intergenerational trauma.”<sup>221</sup> Ms. Jibb told the Committee that “[t]he history of colonization has displaced Indigenous peoples from the land and from our communities, and wraparound supports thus provide the relationships and the trust to keep people feeling safe in their homes.”<sup>222</sup>

**“You're not going to be able to live a healthy life and get a house and do anything like that if you don't heal what is harming you.”<sup>223</sup>**

Wrap-around supports provide critical programming to help individuals keep housing while supporting their well-being and long-term success.<sup>224</sup> They can also support Indigenous peoples to improve health, education, and employment outcomes while

---

220 HUMA, [Evidence](#), 19 November 2020, 1610 (Carol Camille); HUMA, [Evidence](#), 1 December 2020, 1845 (Bindu Bonneau); HUMA, [Evidence](#), 1 December 2020, 1830 (Robert Byers); HUMA, [Evidence](#), 26 January 2021, 1630 (Margaret Pfoh); HUMA, [Evidence](#), 26 January 2021, 1720 (Andrea Jibb); HUMA, [Evidence](#), 28 January 2021, 1540 (Heather Johnston); Canadian Housing and Renewal Association, [An Urban, Rural, and Northern Indigenous Housing Strategy for Canada](#), Brief Submitted to the Committee, November 2020, p. 4; Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 1; HUMA, [Evidence](#), 3 December 2020, 1810 (Susan McGee).

221 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 4.

222 HUMA, [Evidence](#), 26 January 2021, 1720 (Andrea Jibb).

223 HUMA, [Evidence](#), 28 January 2021, 1720 (Elizabeth Sam).

224 HUMA, [Evidence](#), 28 January 2021, 1535 (Steve Sutherland, Manager, Indigenous Caucus, Canadian Housing and Renewal Association); HUMA, [Evidence](#), 26 January 2021, 1720 (Andrea Jibb).

reducing overrepresentation in the health, justice, and social services systems.<sup>225</sup>

Ms. Johnston drew on her organization's experience to emphasize the importance of wrap-around supports:

"having the supports in place to allow people who are chronically homeless and have mental health or addiction issues to live independently takes those wraparound services. When those are not available, when we put people in individual units out in the suburbs with no supports, that does not respond to the question of homelessness, or to the need for housing in any way, shape, or form."<sup>226</sup>

According to one witness, wrap-around services should support individuals experiencing homelessness to maintain connections to friends and family.<sup>227</sup> They also help individuals who have experienced homelessness for several years to build important life skills such as budgeting, paying their rent or visiting a grocery store. As explained by Ms. Jibb, sometimes individuals have experienced so much trauma that they do not feel safe going into the community by themselves and require support from staff.<sup>228</sup> Wrap-around supports must be adapted to meet the needs and preferences of Indigenous peoples, which could include for example 24-hour intervention support for addiction and mental health issues.<sup>229</sup>

---

225 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 4.

226 HUMA, [Evidence](#), 28 January 2021, 1600 (Heather Johnston).

227 HUMA, [Evidence](#), 1 December 2020, 2000 (Julia Christensen).

228 HUMA, [Evidence](#), 26 January 2021, 1720 (Andrea Jibb).

229 HUMA, [Evidence](#), 28 January 2021, 1540 (Heather Johnston).



**“[F]rom a mental health lens, it is also about safety. It's also about recognizing the trauma community members have faced. What contributes to our own experience of safety can vary. I think that's where, when we talk about culture, we are talking about many aspects of what we may think about in terms of culture. We provide training and support for land-based cultural experiences but also, just more deeply and richly, there is that idea of trauma, the impact of trauma and the importance of safety and how we create safety when we're supporting people, being really tangible and directly related to mental health.”<sup>230</sup>**

Ultimately, wrap-around services must be culturally appropriate, and trauma informed. Generally, programs and services that integrate culture may lead to better outcomes for Indigenous participants. Damon Johnston, President of the Aboriginal Council of Winnipeg, explained the impact of culturally appropriate approaches to service delivery in Winnipeg:

“they're [the approaches are] culturally competent; they recognize each individual, whether they're Dene, Ojibwe, Anishinabe, Ininew or Cree, Michif or Métis. You're recognizing each person for their cultural uniqueness, and then you're working with them to create programs and services that work with them. You can bring other individuals who are part of their communities into the picture to help develop these newer, innovative approaches to trying to ensure that with the investment you're making in treatment, in housing, in other supports, you're going to have a longer-lasting outcome.”<sup>231</sup>

While the Committee heard that Indigenous peoples prefer to access services or supports provided by Indigenous peoples,<sup>232</sup> these may not be available in all communities across Canada. Where services are unavailable, Indigenous peoples may

---

230 HUMA, [Evidence](#), 3 December 2020, 1810 (Susan McGee).

231 HUMA, [Evidence](#), 1 December 2020, 2025 (Damon Johnston).

232 HUMA, [Evidence](#), 19 November 2020, 1715, 1730 (Arlene Hache); HUMA, [Evidence](#), 19 November 2020, 1555 (Juliette Nicolet); HUMA, [Evidence](#), 26 January 2021, 1700 (Andrea Jibb).

choose to access non-Indigenous specific services. However, Indigenous peoples may face barriers to accessing them, as Ms. Hache told the Committee:

We've had, for example, Indigenous women who have had to talk into a box outside to get into a shelter and they haven't been allowed into the shelter because there was an assumption that they had been drinking. Because of that, they have gone back home.<sup>233</sup>

Without access to culturally appropriate services, Indigenous peoples may avoid accessing support altogether,<sup>234</sup> which may have significant consequences for their health and well-being. In Montreal, many Indigenous peoples living on the streets mistrust the mainstream healthcare system and may refuse to seek medical care to the detriment of their own health, and in some cases their lives.<sup>235</sup> Lack of access to culturally-appropriate programming can be particularly challenging for Indigenous seniors. Marcel Lawson-Swain, Chief Executive Officer of the Lu'ma Native Housing Society shared the experience of his mother-in-law: "She was in residential school, and because she is not in a special seniors program for Indigenous people, she finds herself in a place where she feels like she's back at residential school again. So she starts her life out that way and she has to end her life that way."<sup>236</sup>

## Building Community

Housing, which is "about giving a sense of home...[and] belonging,"<sup>237</sup> can support the development of vibrant Indigenous communities in urban areas across Canada. However, the Committee heard that the way housing is provided in Montreal does not foster a sense of community and does not meet the needs of Indigenous peoples. In Montreal, housing programs for those who are homeless generally involve solitary living arrangements outside the downtown core and far away from the community that homeless individuals have built in the city. As explained by one witness, Indigenous peoples don't often cope well with these arrangements and leave stable housing to return to live within a street community. The Committee heard that: "Housing options need to be in urban areas where Indigenous people congregate. They need to include

---

233 HUMA, [Evidence](#), 19 November 2020, 1715 (Arlene Hache).

234 Ibid., 1715, 1730; HUMA, [Evidence](#), 19 November 2020, 1550 (Juliette Nicolet); HUMA, [Evidence](#), 28 January 2021, 1540 (Heather Johnston).

235 HUMA, [Evidence](#), 28 January 2021, 1540 (Heather Johnston).

236 HUMA, [Evidence](#), 3 December 2020, 1840 (Marcel Lawson-Swain).

237 HUMA, [Evidence](#), 26 January 2021, 1550 (Margaret Pföh).



both private and communal spaces, where people can benefit from privacy, but also friendship, connectedness, and community.”<sup>238</sup>

Housing can also support Indigenous peoples to reclaim their connection to their traditional lands and communities within urban spaces. For example, Mr. Eddy described the connection between the name of two buildings developed by his organization and First Nations use of the land:

“One was called Skwachàys and the other Kwayastut and those names were given to us by Chief Ian Campbell of the Squamish Nation. Skwachàys was the name of the area pre-contact in Vancouver and the folks from the north shore used to canoe over to the Skwachàys, which was an area of salt marshes. There was a lot of great hunting and fishing in the area. Up through the salt marshes were underground springs, and those springs were regarded as portals to the spirit realm. It was described as a place of transformation as well. The name fit perfectly with what our purposes were and what we developed as a theme which we call ‘community building through the transformative power of art’...Kwayastut, the chief told us, means ‘finding one’s power’. It was again very appropriate for the Indigenous youth who were in the building.”<sup>239</sup>

Taken together, as explained by one witness, housing should support Indigenous peoples to be part of a community and find healing with other Indigenous peoples.<sup>240</sup>

## Best Practices

The Committee heard several examples of Indigenous organizations providing Indigenous-led, culture-based, trauma-informed housing programs with wrap-around supports. These initiatives respond to priorities identified by the community, support positive outcomes, and encouraged partnerships. For example, Atlohsa Family Healing Services is a non-profit organization with over three decades of experience working with urban Indigenous peoples in southwestern Ontario. It provides an emergency shelter, a low barrier shelter for Indigenous people experiencing homelessness, and other services. In 2020, Atlohsa Family Healing Services launched a strategic plan to address homelessness in the community known as the Giwetashkad Indigenous Homelessness Plan. The Plan is based on Indigenous definitions of homelessness and the lived experience of Indigenous people experiencing homelessness in the community.<sup>241</sup>

---

238 HUMA, [Evidence](#), 28 January 2021, 1540 (Heather Johnston).

239 HUMA, [Evidence](#), 28 January 2021, 1705 (David Eddy).

240 HUMA, [Evidence](#), 28 January 2021, 1540 (Heather Johnston).

241 HUMA, [Evidence](#), 26 January 2021, 1655 (Andrea Jibb).



In many cases, housing and wrap-around supports led to positive outcomes for Indigenous peoples and communities. For example, as discussed previously, Friendship Centres are hubs providing a number of culture-based services including housing in cities and towns across Canada. Friendship Centres offer a significant range of culture-based services delivered alongside or parallel to housing, which “obtain far better outcomes over the long-term for a variety of intersecting issues.”<sup>242</sup>

An initiative in Sioux Lookout, Ontario led 20 Indigenous people who had been chronically homeless to receive much-needed culture-based supports.<sup>243</sup> The initiative involved a number of organizations: the Nishnawbe-Gamik Friendship Centre in Sioux Lookout came to an agreement with the Ontario Aboriginal Housing Services Corporation and the district social service administration board. Each partner played a role in the initiative. The Ontario Aboriginal Housing Services Corporation built the housing, the service manager provided the land and the Friendship Centre provided culturally appropriate supports.<sup>244</sup> Mr. Wall explained how the program impacted participants: “We found that the transformation in the 20 individuals who were provided housing was incredible. We're talking about individuals who have lived on the streets for decades, who communities have written off, but are now looking at being enrolled in employment programs and are looking at access to jobs.”<sup>245</sup>

Another example is AHMA which is “Canada’s first Indigenous grassroots housing authority” of 41 Indigenous housing providers “created for Indigenous people by Indigenous people.”<sup>246</sup> As explained in a brief, “AHMA is working with its communities to reclaim self-determination through culturally appropriate housing that honors Indigenous traditions in meaningful ways.”<sup>247</sup> AHMA’s members provide families with culturally appropriate and affordable housing in addition to support services in areas such as homelessness prevention, parenting skills, transition homes and mental health

---

242 HUMA, [Evidence](#), 19 November 2020, 1550 (Juliette Nicolet).

243 Ibid.

244 Ibid.

245 HUMA, [Evidence](#), 26 January 2021, 1610 (Henry Wall).

246 HUMA, [Evidence](#), 26 January 2021, 1535 (Margaret Pfoh); Aboriginal Housing Management Association, *Understanding the Impact of British Columbia’s Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association’s Housing Assets*, Reference document submitted to the Committee, December 2020, p. 7.

247 Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 1.



programs among others.<sup>248</sup> According to a reference document received by the Committee, “AHMA’s programs and services have created opportunities for individuals to overcome barriers such as homelessness, substance abuse, mental health issues, discrimination and systemic racism.”<sup>249</sup>

The Committee also heard about the work of several Indigenous organizations. For example, the Namerind Housing Corporation is an Indigenous non-profit housing provider whose mission is to “provide safe and affordable quality housing and economic development opportunities for Indigenous people in Regina,” Saskatchewan.<sup>250</sup> As explained by the Corporation’s president and chief executive officer, it creates jobs, wealth, and a sense of ownership of housing in Regina.<sup>251</sup>

Organizations are also developing different types of housing to support Indigenous peoples. For example, the Committee heard about Indigenous co-operative housing such as the Four Feathers Housing Co-operative in London, Ontario that housed mostly seniors and people over 40.<sup>252</sup> Generally co-operative housing can provide affordable housing, owned and managed by community members who live there.<sup>253</sup> One witness shared general comments about the importance of housing co-operatives:

“I believe that housing co-ops provide a safe family environment for members, especially women, to embrace their culture and community, develop and maintain self-respect, respect and fulfill their land stewardship responsibilities for Mother Earth, find employment, access higher education, and nurture the seeds for future generations.”<sup>254</sup>

Co-operatives can also provide support for those with disabilities. As explained by Tina Stevens, President of the Co-operative Housing Federation of Canada, assistive devices and equipment are high priorities to ensure that people with disabilities “can continue to live their lives as close to normal as possible, as well as to sit with their families, to

---

248 HUMA, *Evidence*, 26 January 2021, 1535 (Margaret Pfoh); Aboriginal Housing Management Association, *Understanding the Impact of British Columbia’s Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association’s Housing Assets*, Reference document submitted to the Committee, December 2020, p. 7.

249 Aboriginal Housing Management Association, *Understanding the Impact of British Columbia’s Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association’s Housing Assets*, Reference document submitted to the Committee, December 2020, p. 5.

250 HUMA, *Evidence*, 1 December 2020, 1830 (Robert Byers).

251 Ibid.

252 HUMA, *Evidence*, 26 January 2021, 1705 (Tina Stevens).

253 Ibid., 1645.

254 Ibid.

reconnect with their communities and to function normally on a daily basis as well as possible.”<sup>255</sup>

The Committee heard clearly that effective housing solutions are Indigenous led, culturally appropriate, and provide wrap-around services in addition to housing. The Committee believes that these important characteristics should shape any actions taken to address the housing needs of Indigenous peoples living in urban, rural, and remote areas.

## THE NEED FOR AN URBAN, RURAL, AND NORTHERN INDIGENOUS HOUSING STRATEGY

While most of the Indigenous population of Canada lives off reserve, witnesses felt their housing needs and priorities may not be addressed by existing Indigenous housing strategies. The following section explores the need for an urban, rural, and northern Indigenous housing strategy to meet the needs of Indigenous peoples living in urban, rural, and northern areas.

As part of the National Housing Strategy, the federal government committed funding towards the development of distinctions-based housing strategies including one each for First Nations, Inuit, and Métis. According to Crown-Indigenous Relations and Northern Affairs Canada, the 2019 Inuit Nunangat Housing Strategy and the Métis Nation Housing Sub-Accord signed in 2018 “were designed by Indigenous partners and will be delivered by Indigenous partners.”<sup>256</sup> However, according to witnesses and briefs submitted to the Committee, these strategies may create service gaps and not address the needs of Indigenous peoples living in urban, rural and northern areas.<sup>257</sup>

The federal government recognized the need for an additional housing strategy in the mandate letter for the Minister of Families, Children and Social Development. The

---

255 Ibid., 1720.

256 HUMA, *Evidence*, 17 November 2020, 1845 (Chantal Marin-Comeau, Director General, Reconciliation Secretariat, Department of Crown-Indigenous Relations and Northern Affairs).

257 For example, please see: Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 2; The Native Council of Prince Edward Island, [Canada’s housing policies, off-reserve Indigenous People, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 2; Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 2; HUMA, *Evidence*, 19 November 2020, 1545 (Juliette Nicolet); Canadian Housing and Renewal Association, [An Urban, Rural and Northern Indigenous Housing Strategy for Canada](#), Brief submitted to the Committee, November 2020, p. 1; Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 3.



mandate letter states that the Minister will “support the Minister of Indigenous Services to address critical infrastructure needs in Indigenous communities, including the development of a distinctions-based urban Indigenous housing strategy.”<sup>258</sup> However, as explained by one witness “we are disheartened to see no tangible progress on this file.”<sup>259</sup>

To ensure that the housing needs of the majority of the Indigenous population are met, witnesses recommended the creation of a national housing strategy for urban, rural, and northern Indigenous peoples.<sup>260</sup> A few witnesses suggested developing a national strategy specifically for urban Indigenous peoples.<sup>261</sup> Canadians may also support the creation of an additional housing strategy. An October 2020 survey conducted with 1,500 Canadians by Abacus Data for the Canadian Housing Renewal Association found that 61% of respondents would support a national strategy to improve housing for Indigenous peoples in urban and rural areas, and 70% of respondents found it important that Indigenous peoples were involved in the implementation and oversight of the housing strategy.<sup>262</sup>

Organizations have advocated for the development of an additional housing strategy for different groups of Indigenous peoples living off reserve. For instance, in 2016, the

---

258 Prime Minister of Canada, [Minister of Families, Children and Social Development Mandate Letter](#), 13 December 2019.

259 HUMA, [Evidence](#), 26 January 2021, 1535 (Margaret Pfoh).

260 HUMA, [Evidence](#), 19 November 2020, 1535, 1555 (Juliette Nicolet); HUMA, [Evidence](#), 3 December 2020, 1640 (Susan McGee); HUMA, [Evidence](#), 1 December 2020, 1900 (Robert Byers); HUMA, [Evidence](#), 3 December 2020, 1750 (Marcel Lawson-Swain); Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 1; HUMA, [Evidence](#), 26 January 2021, 1610 (Margaret Pfoh); HUMA, [Evidence](#), 26 January 2021, 1645 (Tina Stevens); HUMA, [Evidence](#), 28 January 2021, 1535 (Steve Sutherland); HUMA, [Evidence](#), 28 January 2021, 1650 (David Eddy); Cooperative Housing Federation of Canada, [Written Submission to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 3 February 2021, p. 2; Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 2; National Alliance to End Rural and Remote Homelessness, [Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada](#), Brief submitted to the Committee, January 2021, p. 4; Aboriginal Housing Management Association, [Understanding the Impact of British Columbia’s Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association’s Housing Assets](#), Reference document submitted to the Committee, December 2020, p. 9.

261 HUMA, [Evidence](#), 1 December 2020, 1940 (Damon Johnston); HUMA, [Evidence](#), 19 November 2020, 1640 (Arlene Hache).

262 Canadian Housing Renewal Association, News Release Sent to the committee; Abacus Data, [Support for Improvements to Off-Reserve Indigenous Housing in Canada, Conducted for the Canadian Housing and Renewal Association](#), Detailed Results.

Canadian Housing and Renewal Association found that the absence of a dedicated plan to address the challenges facing urban, rural and northern Indigenous peoples “represented a glaring omission” in the National Housing Strategy.<sup>263</sup> Further, in 2019, an urban coalition known as the Winnipeg Indigenous Executive Circle met with the United Nations Special Rapporteur on Housing in an effort to encourage the federal government to develop a separate urban Indigenous housing strategy.<sup>264</sup>

Witnesses believe an urban, rural and northern Indigenous housing strategy is essential to avoid an increase and continuation of high levels of Indigenous housing need “for generations to come.”<sup>265</sup> It is also necessary to avoid losing the experience and expertise of Indigenous organizations and disrupting the lives of individuals and communities.<sup>266</sup> Developing this strategy is an example of an inclusive Indigenous-led approach that could provide capacity building, planning services, and funding for Indigenous housing providers.<sup>267</sup>

Witnesses identified aspects that could form part of an urban, rural, and northern Indigenous housing strategy. For example, the Committee heard that a strategy should leverage experience of local leaders and organizations and support local priorities that reflect the diversity of Indigenous cultures and reflect specific community needs.<sup>268</sup> Taking a national approach could create space for all voices including the interests of diverse groups and smaller Indigenous housing providers such as those in rural and remote areas.<sup>269</sup> The strategy could also support Indigenous-led, community-run housing programs while facilitating the provision of wrap-around supports.<sup>270</sup>

A brief to the Committee suggested that the Strategy should aim to maintain affordability in Indigenous housing, reduce the number of Indigenous peoples in core housing need, prevent further growth in housing need and ensure Indigenous peoples

---

263 HUMA, [Evidence](#), 28 January 2021, 1535 (Jeff Morrison).

264 HUMA, [Evidence](#), 1 December 2020, 1940 (Damon Johnston).

265 HUMA, [Evidence](#), 3 December 2020, 1640 (Susan McGee).

266 HUMA, [Evidence](#), 28 January 2021, 1655 (David Eddy).

267 Co-operative Housing Federation of Canada, [Written Submission to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 3 February 2021, p. 4.

268 HUMA, [Evidence](#), 3 December 2020, 1640 (Susan McGee).

269 HUMA, [Evidence](#), 19 November 2020, 1630 (Juliette Nicolet).

270 Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 1.



have a home.<sup>271</sup> The strategy could also address issues related to the patchwork of programming and the differences between the provincial government's levels of support for housing, as discussed in a later section of this report.<sup>272</sup> From the perspective of the Co-operative Housing Federation of Canada, an urban, rural and northern indigenous housing strategy must be developed alongside services to combat homelessness and address issues of racism.<sup>273</sup>

## Visions for an Urban, Rural, and Northern Indigenous Housing Strategy

Indigenous and non-Indigenous organizations moved ahead to develop their vision for an additional urban, rural, and northern Indigenous housing strategy. For example, in 2018 the Indigenous caucus of the Canada Housing and Renewal Association (made up of urban, rural, and northern Indigenous housing providers), developed a plan and vision for an urban, rural, and northern Indigenous housing strategy.<sup>274</sup> The strategy aims to build more housing units, accelerate action on Indigenous homelessness and eliminate the housing challenges facing Indigenous peoples in northern Canada.<sup>275</sup> The Ontario Non-Profit Housing Association also developed an Urban and Rural Indigenous Housing Plan for Ontario which was released in May 2020. The plan outlines six calls to action to address housing needs in rural and urban areas.<sup>276</sup>

To be ready for the development of an urban Indigenous housing strategy as detailed in the mandate letter for the Minister of Families, Children and Social Development, AHMA decided to invest their own funds to develop an urban, rural and northern Indigenous

---

271 Co-operative Housing Federation of Canada, [Written Submission to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 3 February 2021, p. 4.

272 HUMA, [Evidence](#), 3 December 2020, 1800 (Marcel Lawson-Swain).

273 Co-operative Housing Federation of Canada, [Written Submission to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 3 February 2021, p. 4.

274 HUMA, [Evidence](#), 28 January 2021, 1535, 1615 (Jeff Morrison); For more information, please see: Canadian Housing and Renewal Association, [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, May 2018.

275 HUMA, [Evidence](#), 28 January 2021, 1535 (Steve Sutherland).

276 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 3.

housing Strategy in British Columbia.<sup>277</sup> Several communities and organizations sent letters to the Committee supporting AHMA’s approach.<sup>278</sup> AHMA’s strategy aims to:

- identify current challenges;
- measure the social and economic impact of the work of Indigenous housing and service providers;
- assess the housing needs of Indigenous peoples living off reserve in British Columbia;
- develop a 10-year plan to respond to identified needs; and
- create an implementation plan that clarifies roles and responsibilities of AHMA, member organizations, funders, and partners.<sup>279</sup>

Once the British Columbia urban, rural, and northern Indigenous housing strategy is complete, AHMA hopes that it could be considered as a model for other provinces and will be considered for federal funding.<sup>280</sup> Taken together, it is clear that there are several visions for the strategy, and the “critical next step is to act.”<sup>281</sup>

The Committee recognizes that the mandate letter for the Minister of Families, Children and Social Development included the development of a distinctions-based urban Indigenous housing strategy. However, many witnesses recommended the development of a broader housing strategy for urban, rural, and northern Indigenous peoples. Recognizing the diversity of Indigenous peoples and communities and the unique housing needs in rural and northern areas, the Committee agrees with witnesses that an urban, rural, and northern Indigenous housing strategy is needed. A brief submitted to the Committee explained that an inclusive and culturally appropriate National Indigenous Urban Housing Strategy created for and by Indigenous peoples could ensure that Indigenous peoples have the power and accessibility to exercise their right to adequate housing in accordance with *United Nations Declaration on the Rights of*

---

277 HUMA, [Evidence](#), 26 January 2021, 1535, 1610 (Margaret Pfoh).

278 Kitsoo Xai’xais Nation, Letter to the Committee, 20 January 2021; Co-operative Housing Federation of British Columbia, Letter to the Committee, 20 January 2021; BC Non-Profit Housing Association, Letter to the Committee, 15 January 2021; British Columbia Housing Commission, Letter to the Committee, 22 January 2021.

279 HUMA, [Evidence](#), 26 January 2021, 1535 (Margaret Pfoh).

280 Ibid.

281 HUMA, [Evidence](#), 28 January 2021, 1615 (Jeff Morrison).



### *Indigenous Peoples and the National Inquiry into Missing and Murdered Indigenous Women and Girls.*<sup>282</sup>

The Committee believes that the creation of an urban, rural, and northern Indigenous housing strategy could encourage intergovernmental cooperation and coordination to address the housing needs of Indigenous peoples living off reserve. Municipal governments may work to advance initiatives of other levels of government and address housing needs and priorities within their area. In some cases, municipal housing strategies acknowledge and identify ways to address Indigenous housing needs, such as the City of Vancouver's *Housing Vancouver Strategy*.<sup>283</sup> Therefore, it is imperative that federal, provincial, territorial and, where appropriate, municipal governments be involved in the development of an additional housing strategy. As with all initiatives related to Indigenous housing, Indigenous peoples should lead the development and implementation of the strategy while determining what is the best approach for meeting the needs in their communities.

The Committee wishes to ensure that there is sustained progress towards the development of an urban, rural, and northern Indigenous housing strategy. For this reason, it is important that relevant federal government departments provide information to the Committee on the progress towards the development of this strategy through an interim report by June 2021 and a final report by December 2021.

## **ADEQUATE, LONG-TERM, AND SUSTAINABLE FUNDING**

While Indigenous peoples and organizations are best positioned to identify housing needs and the solutions to their housing challenges, Indigenous organizations may not have adequate funding to implement them.<sup>284</sup> To address this issue, the proposed urban, rural, and northern Indigenous housing strategy must be supported by adequate, long-term, and sustainable funding. The following section explains how Indigenous organizations lack adequate, long-term, and sustainable funding and identifies barriers that may limit their access to funding opportunities.

The PBO found that, over the 10-year term of the National Housing Strategy, the federal government has explicitly allocated \$179 million per year to Indigenous housing and homelessness programs in rural, urban, and northern areas. In addition, the federal

---

282 Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 2.

283 Cleo Breton, *Summary Report: Urban Indigenous Housing in BC: Municipal response through housing policies and plans*, Reference document submitted to the Committee, 2020, p. 12.

284 For example, please see: HUMA, [Evidence](#), 26 January 2021, 1655 (Andrea Jibb).



government transfers funding to provinces and territories that could also provide additional support for Indigenous households.<sup>285</sup>

However, some briefs and many witnesses that appeared before the committee identified inadequate funding as a significant barrier affecting their ability to address the growing housing needs of Indigenous peoples living in urban, rural, and remote areas. One witness told the Committee that sometimes federal funding for housing is provided through large funding packages “announced on a piecemeal basis.”<sup>286</sup> While large funding packages seem significant, they represent a small portion of what is needed to address significant housing challenges in northern communities. Northern, remote, and rural communities have higher construction costs and it is important to include these in funding for housing programs.<sup>287</sup> For example, referring to nearly \$300 million dedicated to housing in Nunavut over the next 10 years, Madeleine Redfern, President of Ajungi Arctic Consulting, explained that “unfortunately, it’s nowhere near what is required, because 3,000 units, at a cost of approximately \$630,000 per unit, would actually require almost \$1.89 billion. You can imagine that the [almost] \$300 million is a tremendous shortfall.”<sup>288</sup>

In urban centres, witnesses agreed that funding for Indigenous housing is inadequate to meet growing needs.<sup>289</sup> However, the Committee heard that because Friendship Centres have proven that they can provide high quality services with little funding, the “government continues to underpay” them.<sup>290</sup> Moreover Indigenous and non-Indigenous organizations may not have the same level of funding for similar work. As Juliette Nicolet, Policy Director for the Ontario Federation of Indigenous Friendship Centres, told the Committee:

Indigenous organizations are always operating at a deficit compared to their non-indigenous counterparts—absolutely consistently across the board. We see that Ontario, where the amounts are literally one-third to two-thirds different from the amounts received by similarly located organizations in the field of work they're in. It is an ongoing struggle. What it speaks to, frankly, is systemic racism. We can underpay

---

285 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 3.

286 HUMA, [Evidence](#), 1 December 2020, 2000 (Julia Christensen).

287 HUMA, [Evidence](#), 26 January 2021, 1620 (Henry Wall).

288 HUMA, [Evidence](#), 28 January 2021, 1545 (Madeleine Redfern).

289 HUMA, [Evidence](#), 19 November 2020, 1545 (Carol Camille); HUMA, [Evidence](#), 19 November 2020, 1555 (Juliette Nicolet).

290 HUMA, [Evidence](#), 19 November 2020, 1605 (Juliette Nicolet).



Indigenous people and Indigenous administrators. We can offer Indigenous people crappier services. That's the mentality, and it is highly problematic.<sup>291</sup>

While the Indigenous housing strategies may provide more flexible and long-term funding than what is available through regular federal housing programs,<sup>292</sup> it may be inadequate to address the serious housing challenges facing many Indigenous communities. For example, Crown-Indigenous Relations and Northern Affairs Canada told the Committee that since 2016 Inuit housing authorities have overseen the construction of about 480 housing units with an estimated 550 additional ones to be completed by the end of Budget 2018 funding.<sup>293</sup> However, in Nunavut alone, at least 3,000 houses are needed.<sup>294</sup> Crown-Indigenous Relations and Northern Affairs Canada recognized that funding was not sufficient or consistent to meet needs, and that more work was needed to address housing needs.<sup>295</sup>

The Committee also heard that funding is inadequate to meet the housing needs of First Nations living on reserve. First Nations reserves in Quebec require the construction of 10,000 housing units, the renovation of 8,000 housing units and related infrastructure to support housing at 9,000 sites.<sup>296</sup> However, existing federal programs meet less than 15% of the on-reserve housing needs, on average building between 225 and 250 housing units each year.<sup>297</sup> Funding amounts provided to the Sts'ailes First Nation were insufficient<sup>298</sup> and did not provide enough money to pay staff who may work overtime on community housing. As explained by Chief Ralph Leon Jr.:

“Our housing worker, our housing director, probably puts in many hours over and above the time they get paid. Why? Because we can't put it in the budget. We can't pay them overtime because it's not in the budget.”<sup>299</sup>

Housing is a long-term project since over the lifecycle of a housing unit, additional investment will be required for operations, maintenance, and repairs. However, some Indigenous organizations struggle with inadequate resources to cover maintenance,

---

291 Ibid.

292 HUMA, [Evidence](#), 17 November 2020, 2005 (Chantal Marin-Comeau).

293 Ibid., 1845.

294 HUMA, [Evidence](#), 28 January 2021, 1600 (Madeleine Redfern).

295 HUMA, [Evidence](#), 17 November 2020, 1850 (Chantal Marin-Comeau).

296 HUMA, [Evidence](#), 19 November 2020, 1645 (Chief Lance Haymond).

297 Ibid.

298 HUMA, [Evidence](#), 3 December 2020, 1800 (Chief Ralph Leon Jr.).

299 Ibid., 1725.

operations, and long overdue repairs.<sup>300</sup> While some organizations have regularly put money away into a replacement reserve to repair and modernize their units, rising costs mean that these reserves are often inadequate to cover necessary repairs.<sup>301</sup> Ultimately, as maintenance needs pile up, housing may fall into disrepair, contributing to growing housing needs.

Moreover, many Indigenous non-profit organizations and co-operative groups are also facing the expiration of their operating agreements which provided operating and rental assistance under the Urban Native Housing Program.<sup>302</sup> One witness thought that the program was effective<sup>303</sup> and “that ever since CMHC got out of that program, it's never been the same for Indigenous housing off reserve.”<sup>304</sup> The Urban Native Housing Program was allocated \$172 million over 10 years under the National Housing Strategy and in 2019-2020, CMHC subsidized 2,281 units under this program that were not transferred to the provinces.<sup>305</sup> Once their operating agreements expire, some organizations may be eligible for assistance through the Federal Community Housing Initiative (FCHI) under the National Housing Strategy. From 2017 to December 2020, FCHI provided \$200,000 to support 72 units built under the Urban Native Housing Program.<sup>306</sup> FCHI funding under this initiative ends in 2028<sup>307</sup> and not all co-operatives are eligible for this support.<sup>308</sup> If Indigenous organizations are ineligible or cannot access support once their agreements expire, Indigenous organizations risk having to sell off units on the private market, contributing to a loss of affordable housing options.<sup>309</sup>

---

300 HUMA, [Evidence](#), 1 December 2020, 1845 (Bindu Bonneau); HUMA, [Evidence](#), 28 January 2021, 1705 (David Eddy).

301 HUMA, [Evidence](#), 28 January 2021, 1705 (David Eddy).

302 Co-operative Housing Federation of Canada, [Written Submission to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 3 February 2021, p. 3.

303 HUMA, [Evidence](#), 28 January 2021, 1650 (David Eddy); HUMA, [Evidence](#), 1 December 2020, 1940 (Damon Johnston).

304 HUMA, [Evidence](#), 1 December 2020, 1940 (Damon Johnston).

305 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 20.

306 Ibid., p. 22.

307 Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous people, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 1.

308 Co-operative Housing Federation of Canada, [Written Submission to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 3 February 2021, p. 3.

309 Ibid.; Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous people, and the National Housing Strategy Since 2017](#), Brief submitted to the Committee, January 2021, p. 1.



Further, many Indigenous housing providers portfolios are rent-g geared-to income units and often have limited reserve funds. As operating agreements expire, the sustainability of the operation of these organizations may be threatened without long-term solutions and investments.<sup>310</sup> In response to these concerns, the Co-operative Housing Federation of Canada recommended developing a long-term plan to offer continued support through initiatives such as rental supplements and funding for operations once agreements expire.<sup>311</sup>

## Estimating the Cost of Addressing Indigenous Off-Reserve Housing Needs

There are different methods and approaches to measure and estimate the cost of addressing the housing needs of Indigenous peoples living off reserve. However, issues related to data availability and data quality discussed earlier in this report may affect cost estimates. Witnesses did not identify a single method or approach, but instead provided a wide range of estimates to address the housing needs of Indigenous peoples living off reserve at the national level or in a specific province. Juliette Nicolet, Policy Director for the Ontario Federation of Indigenous Friendship Centres estimated that at a minimum \$1 billion per year would be required to address Indigenous housing needs in Ontario.<sup>312</sup> Robert Byers, President and Chief of the Namerind Housing Corporation stated that “billions and billions of dollars are needed over the next...10 years.”<sup>313</sup> The Canadian Housing and Renewal Association recommended that the federal government invest \$25 billion over 10 years “to ensure no loss of current housing stock and to build 73,000 new units of housing to move all Indigenous peoples in urban, rural and northern communities out of core housing need.”<sup>314</sup> To develop an additional housing strategy for Indigenous peoples living off reserve, the Congress of Aboriginal Peoples recommended that the federal government allocate \$5 million over three years and \$100 million annually thereafter for affordable housing in urban and rural areas for Indigenous

---

310 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 4.

311 Co-operative Housing Federation of Canada, [Written Submission to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 3 February 2021, p. 3.

312 HUMA, [Evidence](#), 19 November 2020, 1555, 1610 (Juliette Nicolet).

313 HUMA, [Evidence](#), 1 December 2020, 1900 (Robert Byers).

314 Canadian Housing and Renewal Association, [An Urban, Rural and Northern Indigenous Housing Strategy for Canada](#), Brief submitted to the Committee, November 2020, p. 5.

peoples living off reserve.<sup>315</sup> Some witnesses estimated the cost of maintenance and repairs to existing housing stock. A survey conducted by the Canadian Housing Renewal Association in 2019 estimated that the cost to repair and renew existing urban Indigenous housing stock was \$725 million.<sup>316</sup> To maintain and renew the existing housing stock of its members, AHMA estimated that \$278 million in capital costs would be required in 2020.<sup>317</sup> Ultimately, some witnesses felt that a lack of specific dollar amounts delayed action on Indigenous housing at a time when resources are inadequate to meet the level of housing need.<sup>318</sup>

The PBO also identified the cost of addressing the affordability gap for Indigenous households in housing need based on a number of policy options. For instance, addressing the affordability gap for all Indigenous households in housing need could cost \$1.4 billion through capital contributions for unsubsidized housing plus rent subsidies for subsidized housing allocated through the National Housing Co-Investment Fund.<sup>319</sup> However, addressing the affordability gap does not mean that all Indigenous peoples will have adequate housing, as some may have an affordable dwelling but it might be too small for their needs.<sup>320</sup> These estimates highlight the significant gap between available resources and housing needs.

---

315 Congress of Aboriginal peoples, *Urban Indigenous Housing Issues*, Brief submitted to the Committee, 23 April 2020, p. 1.

316 HUMA, *Evidence*, 28 January 2021, 1535 (Jeff Morrison).

317 Aboriginal Housing Management Association, *Understanding the Impact of British Columbia's Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association's Housing Assets*, Reference document submitted to the Committee, December 2020, p. 16.

318 HUMA, *Evidence*, 3 December 2020, 1700 (Susan McGee); HUMA, *Evidence*, 3 December 2020, 1705 (Marcel Lawson-Swain).

319 Office of the Parliamentary Budget Officer, *Urban, Rural and Northern Indigenous Housing*, 11 February 2021, p. 38.

320 HUMA, *Evidence*, 16 February 2021, 1755 (Yves Giroux).



**“[W]ithout additional investments, and with a growing Indigenous population, it's clear that the need for affordable and adequate housing will probably keep on growing. Unless Indigenous Canadians are finding high-paying jobs at a much faster rate than the rest of the population, or rental rates go down all of a sudden, which would be very surprising, in all likelihood this issue, without additional investments by governments at all levels, is very likely to continue to increase.”<sup>321</sup>**

### Short-term Funding

In addition to being inadequate, the Committee also heard that federal funding is often provided on a short-term basis, generally for a maximum of three years.<sup>322</sup> In Northern Canada, communities have a short construction and shipping season. According to one witness, these unique challenges “require way more flexibility for a project to be multi-year.”<sup>323</sup> Short-term funding creates uncertainty for housing providers. It prevents them from undertaking long-term planning, creating sustainable supports to address homelessness and ensuring that programming remains flexible and responsive to evolving needs.<sup>324</sup>

If funding is unstable, organizations may only be able to hire staff for short term contracts. The changeover of staff makes it difficult for program participants to build relationships with staff and for organizations to move towards long-term stability.<sup>325</sup> One witness told the Committee that the lack of stable funding has led to a loss of their organization’s capacity to build, develop and create housing. As a result, when program funding becomes available, the Committee heard that the Kenora District Services Board

---

321 Ibid.

322 HUMA, [Evidence](#), 19 November 2020, 1540 (Carol Camille); HUMA, [Evidence](#), 19 November 2020, 1605 (Juliette Nicolet).

323 HUMA, [Evidence](#), 28 January 2021, 1625 (Madeleine Redfern).

324 HUMA, [Evidence](#), 1 December 2020, 2000 (Julia Christensen); HUMA, [Evidence](#), 28 January 2021, 1635 (Heather Johnston); National Alliance to End Rural and Remote Homelessness, [Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada](#), Brief submitted to the Committee, January 2021, p. 3.

325 HUMA, [Evidence](#), 26 January 2021, 1700 (Andrea Jibb).

spends resources bringing in consultants from across the country to build housing. However, if longer term funding were available, the development of housing could become an employment program.<sup>326</sup>

**“With the projects being time-limited, we're not able to do long-range work with folks. For example, on housing stability for someone who's experiencing homelessness, a lot of programs run for up to three years...some of my staff are on three-month contract by three-month contract. That makes it really difficult for the participants to have some long-term stability in terms of who their supports are and the relationships that they build with people. It also puts pressure on our staff base, because three-month contracts are very stressful for staff.”<sup>327</sup>**

## Barriers to Accessing Funding for Housing

There are a number of factors contributing to the lack of adequate, long-term and sustainable funding for housing for Indigenous peoples living off reserve including a patchwork of programming, the distinctions-based approach, proposal-based funding and funding delivery mechanisms. Each issue is discussed in more detail below.

### Patchwork of Programming

Federal, provincial and/or territorial governments provide funding for housing and homelessness through a “patchwork” of programming spread across several government departments.<sup>328</sup> Some programs are delivered directly by the federal government whereas in other cases, federal funding is transferred to the provinces or territories, for example through the Social Housing Agreements.<sup>329</sup> Within CMHC most funding to

326 HUMA, *Evidence*, 26 January 2021, 1620 (Henry Wall).

327 HUMA, *Evidence*, 26 January 2021, 1700 (Andrea Jibb).

328 HUMA, *Evidence*, 17 November 2020, 1845 (Chantal Marin-Comeau); HUMA, *Evidence*, 3 December 2020, 1650 (Marcel Lawson-Swain); HUMA, *Evidence*, 16 February 2021, 1715 (Yves Giroux).

329 HUMA, *Evidence*, 16 February 2021, 1705 (Yves Giroux); Office of the Parliamentary Budget Officer, *Urban, Rural and Northern Indigenous Housing*, 11 February 2021, p. 24.



address housing affordability is transferred to the provinces.<sup>330</sup> Since provinces and territories receive funding from a number of sources that could be used for housing, it is not always clear what portion spent comes from specific federal housing programs.<sup>331</sup> Further, where funding is transferred to the provinces, administrative costs may be deducted. These costs vary by program, although of CMHC's total expenses for assisted housing programs in 2019, 10% were administrative costs.<sup>332</sup>

**“Urban Indigenous housing has a history of jurisdictional ambiguity, resulting in a patchwork of governmental responses with significant gaps.”<sup>333</sup>**

The patchwork of programming leaves Indigenous communities living in urban, rural and remote areas “in desperation.”<sup>334</sup> Each provincial or territorial government takes their own approach to providing funding for housing and homelessness initiatives.<sup>335</sup> For example, a brief submitted to the Committee by the Native Council of Prince Edward Island described the province's approach in supporting off-reserve Indigenous housing as “dismal at best.”<sup>336</sup> Some provincial governments have targeted Indigenous housing programs whereas others have general housing assistance programming aimed at provincial residents.<sup>337</sup> This reality contributes to housing shortages, affects accessibility of housing programs and leads to uneven levels of support for Indigenous housing across

---

330 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 24.

331 HUMA, [Evidence](#), 16 February 2021, 1710 (Yves Giroux).

332 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 46; HUMA, [Evidence](#), 16 February 2021, 1705 (Yves Giroux).

333 Cleo Breton, *Summary Report: Urban Indigenous Housing in BC: Municipal response through housing policies and plans*, Reference document submitted to the Committee, 2020, p. 3.

334 HUMA, [Evidence](#), 3 December 2020, 1650 (Marcel Lawson-Swain).

335 Ibid., 1800 (Marcel Lawson-Swain); HUMA, [Evidence](#), 1 December 2020, 1920, 1930 (Robert Byers); HUMA, [Evidence](#), 16 February 2021, 1715 (Yves Giroux).

336 The Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous people, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 3.

337 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 43-45.



the country.<sup>338</sup> Moreover to access available funding, Indigenous organizations are left to navigate the complexities between federal and provincial systems.<sup>339</sup>

### The Federal Government's Funding Approach

The Committee recognizes the role that federal funding plays in supporting affordable housing for Indigenous peoples living off reserve. Organizations have access to different sources of funding to support housing. Due to the extent of Indigenous communities housing needs, the majority of Indigenous housing providers' portfolios consist of rent-gear-to-income units.<sup>340</sup> While this type of housing supports community needs, organizations earn little revenue from housing those with limited incomes. Expenses for the properties may exceed rental revenues leading to annual deficits.

**“There is no revenue in this. We're trying to meet the deepest needs of people across the country and the hardest to house, so we can't be looking at market housing and expecting organizations to pay market rents so that we can pay for mortgages.”<sup>341</sup>**

Indigenous organizations have different levels of funding available to build and maintain housing. Some Indigenous organizations can use revenue from their rent and businesses to supplement insufficient federal funds for housing. As explained by one witness: “we quickly realized that we needed to have far greater resources than what we were given by CMHC to do the work we were doing, whether those were wraparound services or economic benefits. We all talk about economic reconciliation as part of the work we're currently doing.”<sup>342</sup> For example, revenue from the mall owned by the Namerind Housing Corporation is invested back into affordable housing. However, as noted by Robert Byers, “our investments are investments that make us money so that we can

338 HUMA, *Evidence*, 3 December 2020, 1800 (Marcel Lawson-Swain); HUMA, *Evidence*, 1 December 2020, 1930 (Robert Byers); HUMA, *Evidence*, 16 February 2021, 1715 (Yves Giroux).

339 HUMA, *Evidence*, 28 January 2021, 1630 (Heather Johnston); HUMA, *Evidence*, 1 December 2020, 1830 (Robert Byers).

340 Ontario Non-Profit Housing Association, *Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities*, Brief submitted to the Committee, 25 January 2021, p. 4.

341 HUMA, *Evidence*, 3 December 2020, 1705 (Marcel Lawson-Swain).

342 *Ibid.*, 1830.



provide or develop affordable housing in partnership with the federal government.”<sup>343</sup> Others such as the Lu’ma Native Housing Society use a mix of federal and private sector financing to support affordable housing projects. The Committee heard about the Society’s project to create a complex that provides housing options ranging from a shelter to home ownership using federal funding and private sector financing.<sup>344</sup> While these innovative financing opportunities should be encouraged, they will remain out of reach for some Indigenous organizations.

However, some briefs stated that federal funding for housing provided through a distinctions-based approach does not meet the needs of Indigenous peoples living off reserve.<sup>345</sup> The federal government first took a distinctions-based approach to funding housing for Indigenous peoples in 2016.<sup>346</sup> Budgets 2016 and 2018 proposed to provide funding for three housing strategies, one each for First Nations, Inuit and Métis. Other federal government housing programs also provide distinctions-based funding. For example, under Reaching Home, a new funding envelope of \$152 million over nine years aims to develop and implement distinctions-based approaches to homelessness.<sup>347</sup>

**“Right now, the federal government only looks at Indigenous people in Canada as three distinct entities. Those entities are [F]irst [N]ations, Inuit and Métis.”<sup>348</sup>**

The Committee heard that the distinctions-based approach excludes a significant portion of the Indigenous population including those living in urban, rural and northern communities who may not have a connection to First Nations, Inuit and Métis communities.<sup>349</sup> As part of the distinctions-based approach, the federal government engages with the National Indigenous political organizations representing those groups,

---

343 HUMA, [Evidence](#), 1 December 2020, 1910 (Robert Byers).

344 HUMA, [Evidence](#), 3 December 2020, 1820 (Marcel Lawson-Swain).

345 Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 2; Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 2.

346 HUMA, [Evidence](#), 17 November 2020, 1845 (Chantal Marin-Comeau).

347 HUMA, [Evidence](#), 17 November 2020, 1850 (Janet Goulding).

348 HUMA, [Evidence](#), 28 January 2021, 1650 (David Eddy).

349 Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 2; HUMA, [Evidence](#), 19 November 2020, 1600 (Juliette Nicolet); HUMA, [Evidence](#), 1 December 2020, 1945 (Damon Johnston); HUMA, [Evidence](#), 26 January 2021, 1535 (Margaret Pfoh); Aboriginal Housing Management Association, [Brief submitted to the Committee](#), 11 January 2021, p. 2.

namely the Assembly of First Nations, Inuit Tapiriit Kanatami and the Métis National Council. Witnesses told the Committee that there is little space for urban Indigenous voices as urban Indigenous organizations are excluded from the opportunity to directly engage with the federal government.<sup>350</sup> This means that urban Indigenous concerns may be overlooked, contributing to “a continuation of the erasure of urban Indigenous realities across Canada.”<sup>351</sup>

Further, federal funding for housing may not be allocated based on the proportion of the Indigenous population experiencing housing challenges. As explained by one witness, if Indigenous peoples comprise 40% of the homeless population, Indigenous peoples do not get 40% of the funding.<sup>352</sup> In London, Ontario, Atlohsa Family Healing Services is the sole service provider for Indigenous homelessness, yet it receives a “fraction of the funding to serve 30% of the population.”<sup>353</sup> Where funding is not provided based on the proportion of the population in need, Indigenous organizations may find themselves competing with others to serve a larger group of people.

### Proposal-Based Funding

In many cases, funding opportunities including those under Reaching Home and the National Housing Strategy are based on project proposals, which creates additional barriers for Indigenous housing providers. Given that proposal-based funding is often short-term, Indigenous organizations are stuck in a cycle of continuous proposal writing to access essential funding for housing and homelessness projects.<sup>354</sup> Writing proposals takes up significant amounts of time<sup>355</sup> and money<sup>356</sup> that could be better spent providing critical housing services to Indigenous peoples.<sup>357</sup> The Lillooet Friendship Centre Society estimated that a new proposal took three staff members nearly 60 hours

---

350 HUMA, [Evidence](#), 19 November 2020, 1600 (Juliette Nicolet); HUMA, [Evidence](#), 1 December 2020, 1945 (Damon Johnston).

351 HUMA, [Evidence](#), 19 November 2020, 1600 (Juliette Nicolet).

352 HUMA, [Evidence](#), , 3 December 2020, 1720 (Marcel Lawson-Swain).

353 HUMA, [Evidence](#), 26 January 2021, 1655 (Andrea Jibb, Director).

354 HUMA, [Evidence](#), 19 November 2020, 1540 (Carol Camille); HUMA, [Evidence](#), 26 January 2021, 1700 (Andrea Jibb).

355 Ibid., 1545; HUMA, [Evidence](#), 1 December 2020, 1855 (Bindu Bonneau); HUMA, [Evidence](#), 26 January 2021, 1700 (Andrea Jibb); HUMA, [Evidence](#), 1 December 2020, 1900 (Robert Byers).

356 HUMA, [Evidence](#), 1 December 2020, 1900 (Robert Byers).

357 HUMA, [Evidence](#), 3 December 2020, 1835 (Matthew Ward).



apiece to put together.<sup>358</sup> Some witnesses also suggested that the proposal-based funding processes show a distrust of Indigenous organizations as each year Indigenous organizations have to once again prove their ability to successfully manage and implement needed programming.<sup>359</sup>

Proposal processes can have onerous documentation requirements that may be challenging for rural, remote, and northern communities. For example, witnesses raised concerns about CMHC's National Housing Co-Investment Fund's application process. In their view, the process was complex and cumbersome.<sup>360</sup> The competitive application process contained about 200 questions, making it difficult for understaffed organizations to access funding.<sup>361</sup> It also required nearly a hundred different types of documents, some of which one witness indicated had little to no value.<sup>362</sup>

After all the hard work that goes into proposals, Indigenous organizations may not receive feedback in a timely manner.<sup>363</sup> For example, witnesses expressed concern about the time it took to hear back from CMHC about their application to the National Housing Co-Investment Fund.<sup>364</sup> CMHC has taken some steps to address these concerns, indicating to the Committee that over the last year, it reduced this program's application processing times by 50%.<sup>365</sup>

Proposal-based funding processes may not necessarily allocate funding where it is most needed and application requirements may create an additional barrier for Indigenous organizations. For example, many smaller communities including those in the Territories have significant housing needs yet limited capacity to write proposals. These regions may be submitting very few or no applications meaning that funding may not be going where it is most needed.<sup>366</sup> Where limited funding is available, a brief submitted to the

---

358 HUMA, [Evidence](#), 19 November 2020, 1545 (Carol Camille).

359 HUMA, [Evidence](#), 3 December 2020, 1835 (Matthew Ward); HUMA, [Evidence](#), 19 November 2020, 1715 (Arlene Hache).

360 HUMA, [Evidence](#), 28 January 2021, 1655 (David Eddy).

361 The Native Council of Prince Edward Island, [Canada's housing policies, off-reserve Indigenous People, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 2.

362 HUMA, [Evidence](#), 28 January 2021, 1620 (Madeleine Redfern).

363 HUMA, [Evidence](#), 1 December 2020, 1855 (Bindu Bonneau).

364 HUMA, [Evidence](#), 28 January 2021, 1620 (Madeleine Redfern); HUMA, [Evidence](#), 28 January 2021, 1625 (Steve Sutherland).

365 HUMA, [Evidence](#), 17 November 2020, 2000 (Romy Bowers).

366 HUMA, [Evidence](#), 19 November 2020, 1705 (Arlene Hache); HUMA, [Evidence](#), 19 November 2020, 1610 (Carol Camille); HUMA, [Evidence](#), 28 January 2021, 1545 (Madeleine Redfern).

Committee noted that rural communities are often competing against each other for support and not all communities in need will receive funding.<sup>367</sup> In the case of the Rapid Housing Initiative, rural and remote communities are left to compete with urban centres for funding.<sup>368</sup> Another concern is that proposal-based processes often leave Indigenous and non-Indigenous organizations competing for funding. This exacerbates “inequalities and the inability of Indigenous groups to secure stable program funding.”<sup>369</sup>

Further, the application process and program requirements may not necessarily be best suited to Indigenous needs. Projects that meet affordability requirements and provide wrap-around supports are challenging to develop and deliver under current application requirements.<sup>370</sup> For example, the Committee heard that CMHC’s measure of affordability did not reflect the reality of what community members could afford, especially in smaller rural and northern communities.<sup>371</sup>

### Funding Delivery Mechanisms

Where federal funding is available, witnesses suggested that the way it is delivered may create barriers for Indigenous communities and organizations. In some cases, federal funding for housing has been delivered directly to Indigenous organizations or communities. For example, funding for Inuit housing is being delivered through grants and contributions directly to Inuit regional organizations and governments, namely the Inuvialuit Regional Corporation, the Makivik Corporation and the Nunatsiavut Government.<sup>372</sup>

In other cases, federal funding may flow through provincial or territorial governments, rather than being provided to Indigenous communities or organizations directly. Indigenous Services Canada and CMHC provide funding for housing for First Nations living on reserve. The Committee heard from one witness that funding for housing for First Nations on reserve in British Columbia is first transferred to the provincial

---

367 National Alliance to End Rural and Remote Homelessness, *Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada*, Brief submitted to the Committee, January 2021, p. 3.

368 Ibid., p. 4.

369 Congress of Aboriginal peoples, *Urban Indigenous Housing Issues*, Brief submitted to the Committee, 23 April 2020, p. 2.

370 HUMA, *Evidence*, 3 December 2020, 1640 (Susan McGee).

371 HUMA, *Evidence*, 26 January 2021, 1620 (Henry Wall).

372 Crown-Indigenous Relations and Northern Affairs Canada, *Follow up from HUMA (November 17, 2020), Study on Urban, Regional and Northern Indigenous housing and homelessness*, p. 3.



government who deducts an administrative fee.<sup>373</sup> The amount available for housing is therefore reduced before it is provided to the Sts'ailes First Nation.<sup>374</sup>

The lack of direct funding was also a concern in the Northwest Territories. Ms. Hache explained the public government system in the territory: “in the public government system, there's a lot of facade or gaslighting to suggest that Indigenous people have a voice in how that money is distributed and used. That doesn't exist. There is no Indigenous housing provider in the Northwest Territories. There are only government housing providers, and those do not include Indigenous government housing providers.”<sup>375</sup>

Another witness explained concerns about how funding is delivered in the Northwest Territories:

“What I am hearing loud and clear from Indigenous partners is the desire to see direct funding to Indigenous communities, at the community level. I think that is one of the biggest obstacles to addressing these very culturally and contextually specific housing needs, and being able to develop and implement programs that can prioritize specific groups within a community. For example, in Fort Good Hope the K'asho Got'ine Housing Society has implemented a transitional housing program for single men in their community, because they identify that as being a priority area. That was something that came through their own efforts to take back decision-making around housing program development within their community and as a part of their self-government process. That would be greatly supported, if federal funding was directed to the community level and didn't go through the territorial government beforehand. I see that as being a significant obstacle to being able to implement these kinds of community-specific, culturally specific housing programs.”<sup>376</sup>

## How to Provide Adequate, Long-term and Sustainable Funding

Witnesses agreed that adequate, long-term and sustainable funding for housing was important to ensure that housing meets the needs and priorities of Indigenous peoples.<sup>377</sup> Providing sustainable investments in Indigenous off-reserve housing was viewed as critical to recognizing Indigenous housing providers as expressions of Indigenous self-determination, while moving “along the path of truth and

---

373 HUMA, [Evidence](#), 3 December 2020, 1725 (Chief Ralph Leon Jr.).

374 *Ibid.*, 1800.

375 HUMA, [Evidence](#), 19 November 2020, 1730 (Arlene Hache).

376 HUMA, [Evidence](#), 1 December 2020, 2005 (Julia Christensen).

377 For example, please see: HUMA, [Evidence](#), 28 January 2021, 1625 (Madeleine Redfern); HUMA, [Evidence](#), 28 January 2021, 1635 (Heather Johnston); HUMA, [Evidence](#), 26 January 2021, 1620 (Henry Wall).

reconciliation.”<sup>378</sup> According to a brief submitted to the Committee, sustainable investments at a scale proportional with the level of need are required to address the disparities in housing conditions between Indigenous and non-Indigenous people living in urban, rural and northern areas.<sup>379</sup> For example, it could ensure that Indigenous women can move from high risk situations to safe spaces to private market housing<sup>380</sup> and also support seniors to age in place by supporting programming space.<sup>381</sup> Support is also needed for Indigenous organizations to ensure that Indigenous organizations can connect homeless people, seniors and other Indigenous peoples living off reserve with the housing services they need.<sup>382</sup> Witnesses suggested that federal funding should be delivered to Indigenous communities directly, and that it should be flexible enough to enable Indigenous peoples to spend it according to their own priorities.<sup>383</sup> Since the housing needs of Indigenous peoples living off reserve are so great, funding must be flexible to meet community needs through culture-based approaches that are not necessarily linked to the housing market and instead emphasize affordability and self-determination.<sup>384</sup> Some witnesses identified specific mechanisms for funding delivery. When asked about the idea of a guaranteed liveable income, two witnesses agreed that this could be a solution to the housing challenges facing Indigenous peoples living off reserve.<sup>385</sup> One witness also suggested an initiative similar to Jordan’s Principle to address homelessness for Indigenous youth aging out of care.<sup>386</sup>

- 
- 378 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 5.
- 379 Canadian Housing and Renewal Association, [An Urban, Rural, and Northern Indigenous Housing Strategy for Canada](#), Brief Submitted to the Committee, November 2020, p. 3.
- 380 HUMA, [Evidence](#), 19 November 2020, 1715 (Arlene Hache).
- 381 HUMA, [Evidence](#), 26 January 2021, 1635 (Henry Wall).
- 382 Congress of Aboriginal peoples, [Urban Indigenous Housing Issues](#), Brief submitted to the Committee, 23 April 2020, p. 1.
- 383 HUMA, [Evidence](#), 1 December 2020, 2005 (Julia Christensen); HUMA, [Evidence](#), 3 December 2020, 1755 (Chief Ralph Leon Jr.); HUMA, [Evidence](#), 26 January 2021, 1625 (Henry Wall).
- 384 HUMA, [Evidence](#), 19 November 2020, 1625 (Juliette Nicolet).
- 385 HUMA, [Evidence](#), 28 January 2021, 1720 (Elizabeth Sam); HUMA, [Evidence](#), 26 January 2021, 1715 (Andrea Jibb).
- 386 HUMA, [Evidence](#), 26 January 2021, 1715 (Andrea Jibb). Jordan’s Principle is named in honour of Jordan River Anderson, a young boy from the Norway House Cree Nation in Manitoba. Under Jordan’s Principle, if a jurisdictional dispute arises between two government parties or between two departments of the same government regarding payment for services guaranteed to First Nations children, the agency first contacted must pay for the services without delay or disruption.



First Nations on reserve also had ideas about how funding should be provided. Indigenous Service Canada and the Canada Mortgage and Housing Corporation are involved in providing funding for housing for First Nations living on reserve. For example, through the First Nation On-Reserve Housing Program, Indigenous Services Canada provides annual funding for housing to First Nations with the exception of approximately 200 First Nations in British Columbia. In British Columbia, housing funds under this program are delivered through an application process.<sup>387</sup> Indigenous Services Canada noted that funding provided under this program is not intended to cover all housing costs, and First Nations do not have to report back to the department on how funding is spent and the proportion allocated to administrative costs.<sup>388</sup> The Committee heard that the Sts'ailes First Nation, located in British Columbia, wanted their community and other First Nations to manage their own housing funds and have greater control over what types of housing are built and when it can be constructed.<sup>389</sup>

The Committee believes that the federal government plays an important and ongoing role in providing funding for Indigenous housing in urban, rural, and northern communities. Ultimately, investing in housing for Indigenous peoples living off reserve may provide more Indigenous peoples with a safe, adequate, and affordable home. It also provides important benefits for Indigenous and non-Indigenous communities alike. Research by AHMA and Urban Matters showed that every dollar invested in urban Indigenous housing in British Columbia leads to a return of \$2.30.<sup>390</sup> This figure may be higher than \$3 if additional factors such as the economic benefits (spinoff from spending) and the cost savings to government from less people on income assistance are taken into account.<sup>391</sup> Further, investing in homelessness prevention is needed, since homelessness costs much more than its solutions.<sup>392</sup> If funding for housing were provided on a long-term basis, it could also lead to employment opportunities for Indigenous peoples and communities.<sup>393</sup> Investing in housing for Indigenous peoples

---

387 Indigenous Services Canada, "Follow-ups from HUMA (November 17, 2020), Urban, regional and northern Indigenous housing and homelessness, written response to questions from committee members, p. 2.

388 Ibid., p. 4.

389 HUMA, [Evidence](#), 3 December 2020, 1755 (Chief Ralph Leon Jr.).

390 Aboriginal Housing Management Association, *Understanding the Impact of British Columbia's Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association's Housing Assets*, Reference document submitted to the Committee, December 2020, p. 30.

391 Ibid.

392 HUMA, [Evidence](#), 3 December 2020, 1640 (Susan McGee); Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 5-6.

393 HUMA, [Evidence](#), 26 January 2021, 1620 (Henry Wall).



living off reserve would also benefit Indigenous and non-Indigenous people and communities. Investment in Indigenous housing can provide costs savings for social services and other areas while contributing to improved employment and educational outcomes. For example, the project in Sioux Lookout which provided 20 chronically homeless individuals with culturally appropriate housing and other supports led to \$300,000 in policing savings in the first year.<sup>394</sup> A brief submitted to the Committee noted that in Ontario, a \$7.3 billion investment in Indigenous housing could save \$14.3 billion through cost savings in social services, shelter services, health care, justice and foster care and by supporting improved employment and education outcomes for Indigenous peoples. Moreover, programs to construct new housing units could create 95,000 jobs in construction and other industries while adding \$3.8 billion to the economy.<sup>395</sup> Nationally, according to the Ontario Non-Profit Housing Association, building 73,000 housing units for Indigenous peoples living off reserve would create nearly 300,000 jobs, save over \$47 billion across public systems and add \$12.5 billion to provincial economies.<sup>396</sup>

Providing adequate funding for housing may also enable more Indigenous peoples to fully participate in Canadian society. As explained by Mr. Johnston:

“The question for Canada is, do you want to truly include Indigenous people in everything we do in this country, and are you prepared to make the necessary investments? We've had how many years—150 years or more—of a failure to make the necessary investments. It flies in the face of any common sense. It's human beings—that's what we are. We were never viewed that way, but we are human beings.”<sup>397</sup>

Ultimately, the Committee believes that the benefits outweigh the costs of investing in housing for Indigenous peoples living off reserve. To be successful, the additional Indigenous housing strategy this Committee is recommending must be supported by adequate, long-term, and sustainable funding. This funding should be consistent with the proportion of the Indigenous population experiencing housing challenges while also taking into account inflation and population growth.<sup>398</sup> Funding should also support

---

394 Ibid., 1610, 1615.

395 Ontario Non-Profit Housing Association, [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities](#), Brief submitted to the Committee, 25 January 2021, p. 4.

396 Ibid.

397 HUMA, [Evidence](#), 1 December 2020, 2030 (Damon Johnston).

398 HUMA, [Evidence](#), 16 February 2021, 1715 (Yves Giroux).



wrap-around services, capacity building and capital purchases<sup>399</sup> and be delivered directly to Indigenous governments, service providers or organizations, where appropriate, rather than through provincial/territorial governments.

The Committee believes that this approach will remove the barriers that currently prevent some Indigenous organizations from accessing the funding needed to address the housing needs and priorities of their communities. However, at the same time, the Committee recognizes the critical housing needs on First Nations reserves and among Inuit living in Inuit Nunangat. In no way is providing adequate, long-term, and sustainable funding for housing for Indigenous peoples off-reserve intended to take away important resources from efforts to address housing needs in these communities.

## CREATING AN URBAN, RURAL, AND NORTHERN HOUSING CENTRE

To support the additional Indigenous housing strategy this Committee is recommending, several witnesses proposed creating a national Indigenous housing organization.<sup>400</sup> Most witnesses did not specify whether this organization would include all Indigenous peoples or a specific group such as First Nations living off reserve. However, the Canadian Housing and Renewal Association recommended creating a “For Indigenous, By Indigenous National Housing Centre” dedicated to providing support for Indigenous households in core housing need in urban, rural, and northern areas.

Witnesses had different visions for the structure and creation of a national Indigenous housing organization. One witness thought that the organization could be like an “Indigenous CMHC”<sup>401</sup> or similar to a non-profit organization known as the Community Housing Transformation Centre.<sup>402</sup> Mr. Swain was uncertain about the idea of an Indigenous CMHC given that, in his view, CMHC is not working as well as it had in the past due to a lack of adequate legislation, regulation or guidelines.<sup>403</sup> He envisioned a national Indigenous housing coalition created through legislation with the authority, responsibility, and resources to enable Indigenous communities to determine their own

---

399 The Native Council of Prince Edward Island, [Canada’s housing policies, off-reserve Indigenous people, and the National Housing Strategy since 2017](#), Brief submitted to the Committee, January 2021, p. 4.

400 HUMA, [Evidence](#), 3 December 2020, 1705 (Marcel Lawson-Swain); HUMA, [Evidence](#), 1 December 2020, 1850 (Robert Byers); HUMA, [Evidence](#), 28 January 2021, 1535 (Steve Sutherland); HUMA, [Evidence](#), 26 January 2021, 1600 (Margaret Pföh).

401 HUMA, [Evidence](#), 1 December 2020, 1850 (Robert Byers).

402 HUMA, [Evidence](#), 26 January 2021, 1600 (Margaret Pföh).

403 HUMA, [Evidence](#), 3 December 2020, 1705, 1800 (Marcel Lawson-Swain).

priorities.<sup>404</sup> The Canadian Housing and Renewal Association recommended creating an Indigenous designed, owned, and operated National Housing Centre that could act as a representative governance structure for housing for Indigenous peoples in urban, rural, and northern areas.<sup>405</sup> The Association drafted a governance structure for the proposed centre including that the centre focus on “service to Indigenous households in need regardless of Indigenous background,” and include a separate stand-alone Board of Directors to oversee the administration and delivery of funding for urban, rural and northern Indigenous housing, homelessness and housing related funding.<sup>406</sup> Further, the draft governance structure recommends that \$28.8 million over five years be allocated to the Indigenous Caucus of the Canadian Housing and Renewal Association for the initial development and establishment of the proposed centre.<sup>407</sup> Ultimately, however, it is envisioned that the proposed institution will be separate from the Canadian Housing and Renewal Association.<sup>408</sup>

A national Indigenous housing organization could play a number of roles to support Indigenous-led housing solutions. It could measure investments, monitor outcomes,<sup>409</sup> collect data, and undertake research on Indigenous housing.<sup>410</sup> A proposed organization could administer, manage, and deliver funding<sup>411</sup> enabling communities to determine their own priorities.<sup>412</sup>

The Committee believes that the development of an Urban, Rural, and Northern Housing Centre could ensure that Indigenous housing solutions are led by Indigenous peoples themselves. The Committee acknowledges that an Indigenous housing centre would need to take into account the diversity of Indigenous peoples, communities, housing needs and priorities, as well as financial support available across the country.

---

404 Ibid.

405 Canadian Housing and Renewal Association, *An Urban, Rural, and Northern Indigenous Housing Strategy for Canada*, Brief Submitted to the Committee, November 2020, p. 4.

406 Canadian Housing and Renewal Association, Indigenous Housing Caucus, *An Urban, Rural and Northern Indigenous Housing Strategy for Canada: Proposed Governance Structure for the For Indigenous, By Indigenous (FIBI) National Housing Centre*, Background document submitted to the Committee, 11 March 2021, p. 3.

407 Ibid., p. 5.

408 Ibid., p. 4.

409 Ibid.; HUMA, *Evidence*, 1 December 2020, 1850 (Robert Byers).

410 HUMA, *Evidence*, 28 January 2021, 1535 (Steve Sutherland).

411 Canadian Housing and Renewal Association, *An Urban, Rural, and Northern Indigenous Housing Strategy for Canada*, Brief Submitted to the Committee, November 2020, p. 4.

412 HUMA, *Evidence*, 3 December 2020, 1800 (Marcel Lawson-Swain).



The Committee believes that the creation of an Urban, Rural, and Northern Housing Centre is necessary and that this initiative be led by Indigenous peoples, governments, communities, and service and housing providers.

## **ENSURING FEDERAL GOVERNMENT PROGRAMS ADDRESS THE HOUSING NEEDS OF INDIGENOUS PEOPLES LIVING OFF RESERVE**

The Committee recognizes that developing a housing strategy for urban, rural, and northern Indigenous housing will take time. While adequate, sustainable, and long-term funding is part of the strategy, the housing situation for Indigenous peoples living off reserve is urgent and immediate action must be taken. The Committee believes that there are improvements that could be made to Reaching Home and the National Housing Strategy to ensure that they better support Indigenous peoples living off reserve while the additional housing strategy is being developed.

### **The National Housing Strategy**

The National Housing Strategy comprises a number of initiatives including the National Housing Co-Investment Fund which are open to Indigenous organizations serving those living off reserve. The National Housing Strategy also includes specific funding dedicated to urban and northern communities. For instance, Budget 2017 proposed to provide \$225 million for urban Indigenous housing. Of this amount, \$25 million is set aside within the National Housing Co-Investment Fund “to support repairs to the existing housing stock serving urban Indigenous households.”<sup>413</sup> Bilateral agreements between CMHC and the Territories signed in 2018 propose to provide a total of \$417 million in federal funding over 10 years for housing. Nunavut received a larger share of this funding taking into account the significant levels of housing need in the Territory. Additionally, the National Housing Co-Investment Fund includes a carve out for northern housing in the territories, setting aside \$40 million in Yukon and \$60 million in the Northwest Territories.<sup>414</sup> Although this funding is not specific to Indigenous peoples, it may benefit the large numbers of Indigenous peoples living in the Territories.

Indigenous organizations are also eligible to apply for funding through other National Housing Strategy Initiatives including the National Housing Co-Investment Fund. However, Indigenous organizations must compete with other organizations, many of

---

413 Canada Mortgage and Housing Corporation, *Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, Committee Meeting November 17, 2020 – Indigenous Housing*, Written Response to the Committee, p. 2.

414 Canada Mortgage and Housing Corporation, Letter to the Committee, 24 November 2020, p. 1.

whom might have significantly more capacity to prepare project proposals. Some witnesses recommended that the National Housing Strategy include a set-aside for Indigenous peoples to provide space for the provision of culturally based housing services.<sup>415</sup>

The Committee recognizes that many Indigenous organizations struggle with a lack of access to adequate, long-term funding to address their housing needs. While the additional housing strategy recommended in this report is being developed, Indigenous organizations should have the opportunity to accommodate immediate urgent housing needs within the National Housing Strategy.

### Reaching Home: Canada's Homelessness Strategy

Some witnesses shared positive statements about the Reaching Home Program which they viewed as effective and supportive of community-led decision making.<sup>416</sup> In the words of Susan McGee, Chief Executive Officer of Homeward Trust Edmonton:

“There's real strength to the way the program is delivered...It focuses on community-led decision-making and engages the community advisory board structure. Often we find it's difficult to have a really consistent systems and coordinated approach when there's a lack of coordination, and the Reaching Home program really drives that. We have seen increases in the available funding through Reaching Home that have been really critical.”<sup>417</sup>

However, the level of need continues to outpace investments in Indigenous homelessness, and some organizations called for an increase in program funding.<sup>418</sup> Other witnesses identified areas for improvement to Reaching Home in terms of funding requirements and the structure of the program. Mr. Wall said that funding under the program could not be used in a First Nations on-reserve community. Federal

---

415 HUMA, *Evidence*, 19 November 2020, 1535 (Juliette Nicolet); HUMA, *Evidence*, 19 November 2020, 1640 (Arlene Hache); Congress of Aboriginal peoples, *Urban Indigenous Housing Issues*, Brief submitted to the Committee, 23 April 2020, p. 4.

416 For example, please see: Ontario Non-Profit Housing Association, *Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities*, Brief submitted to the Committee, 25 January 2021, p. 6.

417 HUMA, *Evidence*, 3 December 2020, 1700 (Susan McGee).

418 Ontario Non-Profit Housing Association, *Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities*, Brief submitted to the Committee, 25 January 2021, p. 6; National Alliance to End Rural and Remote Homelessness, *Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada*, Brief submitted to the Committee, January 2021, p. 3.



programming is often distinctly divided between First Nations living on reserve and Indigenous peoples living off reserve. However, according to Mr. Wall, this approach may not be flexible enough to meet the needs of First Nations people in some parts of the country. For example, in northern Ontario, some municipalities are located footsteps away from First Nations communities. Yet, organizations cannot support individuals within their First Nations communities using funds provided through the Reaching Home program. This leaves organizations “to find a way of supporting individuals in communities that are not their homes, and they feel disconnected.”<sup>419</sup>

## Designated Communities

There are four funding streams under Reaching Home dedicated to addressing local homelessness in the Territories as well as in urban, Indigenous, rural, and remote communities. One of these funding streams provides long-term stable funding to 64 designated communities outside the territories that face significant homelessness challenges. However, this does not include all municipalities and excludes a number of smaller and rural communities.<sup>420</sup> Outside Quebec, each designated community has organizations known as community entities which bring together stakeholders to form Community Advisory Boards. Community entities work with the Boards to develop a community homelessness plan.<sup>421</sup> Jeff Morrison, Executive Director of the Canadian Housing and Renewal Association suggested that rural and smaller communities could benefit from these structures and called for an increase in the number of community advisory boards under Reaching Home.<sup>422</sup>

Organizations in each designated community apply for project funding through a local community entity who may be an Indigenous organization. For example, the Committee heard from the Lu'ma Native Housing Society, the community entity for Vancouver.<sup>423</sup> Community entities are responsible for managing funding in their region or community based on homelessness needs and priorities.<sup>424</sup> Witnesses suggested that Indigenous peoples may benefit where Indigenous organizations are community entities. In these

---

419 HUMA, [Evidence](#), 26 January 2021, 1625 (Henry Wall).

420 HUMA, [Evidence](#), 28 January 2021, 1555 (Jeff Morrison); HUMA, [Evidence](#), 28 January 2021, 1555 (Madeleine Redfern).

421 Employment and Social Development Canada, [Funding: Expansion of Reaching Home: Canada's Homelessness Strategy - Designated Communities stream – Overview](#).

422 HUMA, [Evidence](#), 28 January 2021, 1555 (Jeff Morrison).

423 HUMA, [Evidence](#), 1 December 2020, 1650 (Robert Byers).

424 HUMA, [Evidence](#), 17 November 2020, 1850 (Janet Goulding).

areas, Indigenous peoples are leading the solutions and there may be more funding available to address Indigenous homelessness.<sup>425</sup> Where Indigenous organizations are not community entities, such as in London, Ontario, Indigenous organizations must compete with others for funding to serve over 30% of the homeless population in the city. In some cases, Indigenous organizations may only receive a small fraction of available funds.<sup>426</sup>

All designated communities are required to have a coordinated access system or a process where individuals and families experiencing or at risk of homelessness are directed to community access points. Through a common assessment tool, trained workers evaluate the individual or family's level of need, prioritize them for housing support services, and match them with available housing interventions. However, the Committee heard that coordinated access may not work for Indigenous peoples and communities since it relies on relationships and referrals. In many urban centres, community organizations do not have relationships with Indigenous organizations and housing providers. Where they do exist, referrals are not made as often as they should be. Individuals and families in need of services may fear discrimination and decide not to self-identify as Indigenous. Individuals and families who self-identify as Indigenous may not be sent to the correct service provider.<sup>427</sup>

Based on witness testimony, the Committee believes that there could be more Indigenous organizations that serve as community entities under Reaching Home to ensure that funding is more equitably provided for Indigenous homelessness. Additionally, where possible, the funding and design of Reaching Home's program parameters could be transferred to the new Urban, Rural and Northern Housing Centre. Further, the Committee believes that coordinated access systems might prevent Indigenous peoples from accessing the supports they need. For this reason, the Committee recommends that Employment and Social Development Canada undertake a review of how coordinated access systems are working in designated communities under the Reaching Home program.

## RECOVERING FROM THE COVID-19 PANDEMIC

The COVID-19 pandemic exacerbated existing housing challenges while shining a harsh light on some of the dire social issues facing this country, including homelessness and a

---

425 HUMA, *Evidence*, 1 December 2020, 1900 (Robert Byers); HUMA, *Evidence*, 26 January 2021, 1600 (Margaret Pfoh).

426 HUMA, *Evidence*, 26 January 2021, 1655 (Andrea Jibb, Director).

427 HUMA, *Evidence*, 19 November 2020, 1615 (Juliette Nicolet).



lack of access to safe and affordable housing. However, one witness suggested that it also showed how different levels of government, Indigenous organizations and others can work together to create solutions for those experiencing homelessness. For example, the Committee heard that communication challenges between the federal and territorial governments impacted a proposed deal to turn the Arnica Inn in Yellowknife, Northwest Territories into homes for people in need. Shortly after the beginning of the pandemic, the deal was back on and the Arnica Inn provided a place to self-isolate and support to those experiencing homelessness and at high risk of complications from COVID-19.<sup>428</sup>

**“The global pandemic has quickly taught us that housing is health care and individuals and families are best protected when safely housed.”<sup>429</sup>**

Individuals and families experiencing homelessness will continue to feel the impact of the pandemic, “even when it becomes less of a direct threat.”<sup>430</sup> According to a reference document provided to the Committee, it is important to monitor the long-term impacts of the pandemic on Indigenous peoples, including identifying how Indigenous housing needs will change over time.<sup>431</sup> Measures that supported people experiencing homelessness during COVID-19 include housing people in emergency and overflow shelters, and hotel rooms as well as providing supportive housing in managed alcohol programs.<sup>432</sup> One provider found some of these solutions to be highly effective. As explained by Ms. Jibb, “we have relocated our resting space into hotels. We’ve been able to completely change the model. Out of hotels, we’re able to offer a transitional support model, which long term, is much more effective than emergency shelters for housing stability.”<sup>433</sup> However, many of these measures are only providing temporary

---

428 HUMA, *Evidence*, 19 November 2020, 1705 (Arlene Hache); Government of the Northwest Territories, *GNWT’s Response to COVID-19*.

429 National Alliance to End Rural and Remote Homelessness, *Rural & Remote Homelessness: A Call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada*, Brief submitted to the Committee, January 2021, p. 5.

430 *Ibid.*, p. 3.

431 Aboriginal Housing Management Association, *Understanding the Impact of British Columbia’s Indigenous Housing Providers: A Scan of the Aboriginal Housing Management Association’s Housing Assets*, Reference document submitted to the Committee, December 2020, p. 8.

432 HUMA, *Evidence*, 1 December 2020, 1935 (Julia Christensen).

433 HUMA, *Evidence*, 26 January 2021, 1710 (Andrea Jibb).



support and it is unclear whether these initiatives will continue post-pandemic.<sup>434</sup> Further, as explained by one witness: “there is an urgent need to support northern Indigenous peoples and communities in self-determining northern housing strategies that ensure we learn from the pandemic, cultivate real and sustainable change, and do not simply return to the status quo.”<sup>435</sup>

As the response to the COVID-19 pandemic continues to evolve, it is too early to determine all the lessons learned from the pandemic. However, when the pandemic ends, the Committee encourages federal departments involved in housing and Indigenous affairs to review their response to the pandemic and take stock of lessons learned. This exercise should also identify best practices and consider how they may be applied to improve future programs and initiatives to support Indigenous peoples experiencing homelessness or lacking access to safe, affordable, and culturally appropriate housing.

## CONCLUSION

Access to safe, affordable, and culturally appropriate housing is essential to the health and well-being of all Canadians. Housing can provide a sense of belonging, build communities, and support long-term success in other areas such as employment and education. However, Indigenous peoples living off reserve are facing a persistent housing shortage that contributes to higher rates of homelessness and has specific impacts on Indigenous youth, women, and seniors, among others. Existing challenges are increasing due to population growth and the COVID-19 pandemic. For too long, Indigenous organizations have delivered essential housing programs and supports in urban, rural, and northern areas. However, Indigenous organizations often face inadequate funding to meet growing housing needs. This urgent situation must be addressed to ensure that all Indigenous peoples living off reserve have a home.

This report identified steps that could be taken to support Indigenous-led solutions that provide wrap-around services and build communities in urban, rural, and northern areas. The Committee believes these actions are necessary to ensure that all Indigenous peoples living off reserve have access to safe, affordable, and culturally appropriate housing for generations to come.

---

434 HUMA, *Evidence*, 1 December 2020, 1940 (Julia Christensen).

435 Ibid.



## **RECOMMENDATIONS**

### **Recommendation 1**

**That the Government of Canada and other orders of government (provincial, territorial and municipal) work with Indigenous peoples, governments, communities, and organizations to co-develop an Urban, Rural, and Northern Housing Centre founded on the “For Indigenous By Indigenous” principle and an urban, rural, and northern Indigenous housing strategy to realize the housing rights of Indigenous peoples living in urban, rural, remote, and northern areas, and that sustainable, sufficient, and long-term funding be allocated to support this centre.**

### **Recommendation 2**

**That the Canada Mortgage and Housing Corporation, Crown-Indigenous Relations and Northern Affairs Canada, and Indigenous Services Canada report back to the Committee on progress towards the development of a national housing strategy for Indigenous peoples living in urban, rural, remote, and northern areas with an interim report by June 2021 and a final report by December 2021.**

### **Recommendation 3**

**That the Canada Mortgage and Housing Corporation and Crown-Indigenous Relations and Northern Affairs Canada work with Indigenous communities and organizations to ensure that funding for Indigenous housing in urban, rural, and northern areas be delivered directly to Indigenous organizations and communities through the Urban, Rural, and Northern Housing Centre where possible and appropriate.**

### **Recommendation 4**

**That the Canada Mortgage and Housing Corporation, Crown-Indigenous Relations and Northern Affairs Canada and Indigenous Services Canada work with Indigenous peoples, communities, governments, and service and housing providers to create an Urban, Rural, and Northern Housing Centre with a mandate, role, and responsibilities developed by Indigenous peoples, communities, and organizations.**

### **Recommendation 5**

**That Employment and Social Development Canada work with Indigenous peoples, housing providers, and organizations to expand the number of Indigenous-led community entities within the Reaching Home program and when possible transfer the**

**funding and the design of the program parameters to the new Urban, Rural, and Northern Housing Centre.**

**Recommendation 6**

**That Employment and Social Development Canada undertake a review in partnership with Indigenous peoples, communities, service providers, housing providers and organizations of how coordinated access systems are working in designated communities under the Reaching Home program, identify administrative bottlenecks, and report back to the Committee on the findings through an interim report by June 2021 and a final report by December 2021.**

**Recommendation 7**

**That the Canada Mortgage and Housing Corporation work with Indigenous peoples, communities, organizations, and housing providers to ensure that all programs under the National Housing Strategy remain open to applications for housing providers from the Indigenous, urban, rural, and northern sector.**

**Recommendation 8**

**That any new housing program developed with and led by urban, rural, and northern Indigenous housing providers will ensure and include remuneration for capital requirements necessary for support services as part of the criteria for program funding. Supports that include but are not limited to traditional healing spaces, culturally led childcare capacity, medical facilities and ceremonial gathering environments and other wraparound services.**

**Recommendation 9**

**That the scale of any new program take into account the Parliamentary Budget Officer document referenced in this report and that the federal government and Statistics Canada commit to collect and publish better data on both existing programs and the populations of urban, rural, and northern Indigenous people and communities who are to be served by such a new URN program.**



**APPENDIX A – OVERVIEW OF FEDERAL  
INDIGENOUS HOUSING PROGRAMS IN  
URBAN, RURAL, AND NORTHERN REGIONS**

---

Organization	Description	Program
Canada Mortgage and Housing Corporation	Share of social housing programs supporting Indigenous families and Indigenous housing providers living off-reserve	<ul style="list-style-type: none"> <li>• National Housing Strategy bilateral agreements</li> <li>• Northern Funding Agreements</li> <li>• National Housing Co-Investment Fund</li> <li>• Rapid Housing Initiative</li> </ul>
Canada Mortgage and Housing Corporation	Program carve outs that prioritize Indigenous people living off-reserve	<ul style="list-style-type: none"> <li>• Housing Internship for Indigenous youth</li> <li>• National Housing Co-Investment Fund Set-aside</li> <li>• Shelter Initiative for Indigenous women and children</li> <li>• National Housing Strategy carve outs</li> </ul>
Crown Indigenous Relations and Northern Affairs Canada	Distinctions-based housing strategies	<ul style="list-style-type: none"> <li>• Métis Nation Housing Sub-Accord</li> <li>• Inuit Nunangat Housing Strategy</li> </ul>
Employment and Social Development Canada	Reaching Home	<ul style="list-style-type: none"> <li>• Indigenous homelessness programs</li> <li>• Distinctions-based programs</li> <li>• Territorial homelessness stream</li> </ul>
Indigenous Services Canada	Initiative with a goal of finding and supporting First Nation, Inuit and Métis innovators who have housing ideas for rural, urban or remote Indigenous communities.	<ul style="list-style-type: none"> <li>• Indigenous Homes Innovation Initiative</li> </ul>

Source: Figure prepared by the author using information provided by the Canada Mortgage and Housing Corporation, written response to questions provided to HUMA, Crown Indigenous Relations and Northern Affairs, written response to questions provided to HUMA, Department of Employment and Social Development, written response to questions provided to HUMA , Department of Indigenous Services, written response to questions provided to HUMA.

## APPENDIX B LIST OF WITNESSES

The following table lists the witnesses who appeared before the committee at its meetings related to this report. Transcripts of all public meetings related to this report are available on the committee's [webpage for this study](#).

Organizations and Individuals	Date	Meeting
<b>Canada Mortgage and Housing Corporation</b> Romy Bowers, Senior Vice-President Client Solutions  Lindsay Neeley, Director Indigenous and the North Housing Solutions	2020/11/17	4
<b>Department of Crown-Indigenous Relations and Northern Affairs</b>  Chantal Marin-Comeau, Director General Reconciliation Secretariat	2020/11/17	4
<b>Department of Employment and Social Development</b>  Janet Goulding, Associate Assistant Deputy Minister Income Security and Social Development Branch  Kris Johnson, Director General Homelessness Policy Directorate	2020/11/17	4
<b>Department of Indigenous Services</b>  Chad Westmacott, Director General Community Infrastructure Branch	2020/11/17	4
<b>As an individual</b>  Arlene Hache, Community Advocate	2020/11/19	5
<b>Assembly of First Nations Quebec-Labrador</b>  Chief Lance Haymond Kebaowek First Nation  Guy Latouche, Advisor Housing and Infrastructure	2020/11/19	5
<b>Lillooet Friendship Centre Society</b>  Carol Camille, Executive Director	2020/11/19	5

<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>Ontario Federation of Indigenous Friendship Centres</b> Juliette Nicolet, Policy Director	2020/11/19	5
<b>As an individual</b> Julia Christensen, Associate Professor and Canada Research Chair in Northern Governance and Public Policy Memorial University	2020/12/01	8
<b>Aboriginal Council of Winnipeg</b> Damon Johnston, President	2020/12/01	8
<b>Métis Urban Housing Corporation of Alberta Inc.</b> Bindu Bonneau, Senior Director Operations	2020/12/01	8
<b>Namerind Housing Corporation</b> Robert Byers, President and Chief Executive Officer	2020/12/01	8
<b>Homeward Trust Edmonton</b> Susan McGee, Chief Executive Officer Matthew Ward, Manager Planning and Engagement	2020/12/03	9
<b>Lu'ma Native Housing Society</b> Marcel Lawson-Swain, Chief Executive Officer	2020/12/03	9
<b>Sts'ailes First Nation</b> Chief Ralph Leon Jr.	2020/12/03	9
<b>Aboriginal Housing Management Association</b> Margaret Pfoh, Chief Executive Officer	2021/01/26	12
<b>Atlohsa Family Healing Services</b> Raymond Deleary, Executive Director Andrea Jibb, Director Community Planning	2021/01/26	12
<b>Co-operative Housing Federation of Canada</b> Tina Stevens, President	2021/01/26	12
<b>Kenora District Services Board</b> Henry Wall, Chief Administrative Officer	2021/01/26	12
<b>As an individual</b> Elizabeth Sam	2021/01/28	13



<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>Ajungi Arctic Consulting</b> Madeleine Redfern, President	2021/01/28	13
<b>Canadian Housing and Renewal Association</b> Jeff Morrison, Executive Director Steve Sutherland, Manager Indigenous Caucus	2021/01/28	13
<b>Projets Autochtones du Québec</b> Heather Johnston, Executive Director	2021/01/28	13
<b>Vancouver Native Housing Society</b> David Eddy, Chief Executive Officer	2021/01/28	13
<b>Office of the Parliamentary Budget Officer</b> Yves Giroux, Parliamentary Budget Officer Mark Mahabir, Director of Policy and General Counsel Caroline Nicol, Analyst Ben Segel-Brown, Analyst	2021/02/16	16



## APPENDIX C LIST OF BRIEFS

---

The following is an alphabetical list of organizations and individuals who submitted briefs to the committee related to this report. For more information, please consult the committee's [webpage for this study](#).

**Aboriginal Housing Management Association**

**Canadian Housing and Renewal Association**

**Congress of Aboriginal Peoples**

**Co-operative Housing Federation of Canada**

**National Alliance to End Rural and Remote Homelessness**

**Native Council of Prince Edward Island**

**Ontario Non-Profit Housing Association**



## REQUEST FOR GOVERNMENT RESPONSE

Pursuant to Standing Order 109, the committee requests that the government table a comprehensive response to this Report.

A copy of the relevant *Minutes of Proceedings* ([Meetings Nos. 4, 5, 8, 9, 11 to 13, 16, 24, 25, 29, 31 and 32](#)) is tabled.

Respectfully submitted,

Sean Casey  
Chair



## **CPC – Supplementary Report**

The Conservative Party of Canada supports the desire of Urban, Remote and Northern Indigenous Peoples for autonomy over their housing needs, in line with the “For Indigenous, By Indigenous” (FIBI) principle.

The fundamental nature of this principle, however, is that Indigenous Peoples decide for themselves how their housing needs are addressed. While this report contains helpful information and shares the realities faced by many, the recommendations are wordy, confusing, and overly prescriptive.

This is the result, in no small part, of the Liberals’ use of their numerical advantage to torque the study’s recommendations in an effort to pre-emptively fit the needs and direction of the government. Despite those efforts, it is clear that this Liberal government has failed to deliver on their years’ long promise to create a dedicated, funded program within the National Housing Strategy to address the housing needs gap for the 87 percent of Indigenous Peoples not living on reserve lands, but in the urban, rural, and northern parts of Canada.

Housing insufficient to needs is a reality for more than one hundred thousand Indigenous people – completely unacceptable circumstances that should concern every Canadian. As requested by this committee, the Parliamentary Budget Officer investigated this issue and identified “a \$636 million annual gap between what these [Indigenous] households pay for shelter and the level deemed affordable by the Canada Mortgage and Housing Corporation (CMHC).”

In the interest of brevity and clarity, we submit alternate, but very much analogous, recommendations built from this report, which certain members of the committee would not entertain in their virtue-signaling obstinacy and steadfast commitment to federal paternalism.

1. That the Government of Canada and the other orders of government work with Indigenous peoples, governments, communities, and organizations to co-develop an Urban, Rural and Northern (URN) Indigenous Housing Strategy adhering to the “For Indigenous, By Indigenous” principle.
2. That said URN Indigenous Housing Strategy be implemented as soon and with as few bureaucratic impediments as possible, with sustainable funding at a level commensurate to the gaps identified by the Parliamentary Budget Officer’s document referenced in this report.
3. That the Government of Canada report back to the Committee on progress towards the development of a national housing strategy for Indigenous peoples living in urban, rural, remote and northern areas in a final report by November 2021.

4. That Employment and Social Development Canada, in partnership with Indigenous peoples, communities, service providers, housing providers and organizations, review and evaluate Reaching Home's coordinated access systems, expand the number of Indigenous-led community entities in the program, identify and correct administrative bottlenecks, and report back to the Committee on these items with a final report by November 2021.
5. That the federal government and Statistics Canada commit to collect and publish improved data on both existing programs, and detailed population statistics of urban, rural and northern Indigenous people and communities to support the work of the proposed new URN program and report back to the Committee on these items with a final report by November 2021.