



Co-operative Housing Federation of Canada
Fédération de l'habitation coopérative du Canada

**Written Submission to the House of Commons Standing Committee
on Indigenous and Northern Affairs**

**Study on the Effects of the Housing Shortage on Indigenous Peoples
Across Canada**

By the Co-operative Housing Federation of Canada

March 22nd, 2021



List of Recommendations:

- **Recommendation 1:** Implement the Urban, Rural and Northern Indigenous Housing Strategy as called for by the Canadian Housing Renewal Association.
- **Recommendation 2:** Develop a long-term solution for Indigenous housing co-operatives receiving Urban Indigenous Assistance through long-term rental assistance for low-income households.



Canada's housing crisis disproportionately impacts Indigenous people

Canada is in the midst of a housing crisis. The real world impacts of financialization – renovictions, unbearable rent increases, dwindling insecurity about the place you call home and even homelessness – are too devastating to ignore. Diminishing housing affordability also reinforces and exacerbates economic and social inequities, including those faced by Indigenous peoples.

Indigenous people have faced ongoing systemic colonization and dislocation from their land, language and culture. Today, Indigenous people tend to have more precarious housing arrangements than non-Indigenous people.¹ Eighteen percent of Indigenous households living in urban, rural and northern areas are experiencing core housing need, meaning their housing falls below at least one of the adequacy, affordability or suitability standards; this includes 37,500 individuals experiencing homelessness.² The higher rates of homelessness for Indigenous people is well-documented and are associated with systemic barriers in education, employment, and the intergenerational effects of colonization.³

Indigenous people living off-reserve have lower rates of homeownership and are more likely to live in subsidized housing.⁴

According to the Parliamentary Budget Officer, there is a \$636 million annual gap between what Indigenous households living in off-reserve rural, urban and northern communities pay for housing, and what is deemed affordable.⁵ As research indicates, housing policies and services that consider the historical context of colonization are urgently needed.⁶

Recommendation 1: Implement the Urban, Rural and Northern Indigenous Housing Strategy

An Urban, Rural and Northern Indigenous Housing Strategy remains a missing element of the National Housing Strategy (NHS). This is required to meet the needs of approximately 80 per cent of Indigenous peoples not currently represented in the distinctions-based categories of housing strategies that are part of the NHS. Such a strategy is an important step in self-determination and progress along the path to reconciliation.

Such a strategy needs to also be developed in parallel with services to combat homelessness and address the issues of racism, as the government works toward its goal to end chronic homelessness by 2030. Additional services would benefit to address the challenges faced by

¹ Baspaly, D., Hogg, C., Steward, P., Swain, M.L., and Wahpasiw, O. (2021). "National, Urban, Rural & Northern Indigenous Housing and Homelessness: A Case for Support and Conceptual Model." Prepared for the National Housing Council by Infocus Management Consulting.

² The Parliamentary Budget Officer. "Urban, Rural and Northern Indigenous Housing", February 11th, 2021. <https://pbo-dpb.s3.ca-central-1.amazonaws.com/artefacts/5b2407108abe40544f4c66d4a7fe08c47aeece914911c2f7e3bbcad23a2070fc>

³ Statistics Canada. A portrait of Canadians who have been homeless, (March 14th, 2022), <https://www150.statcan.gc.ca/n1/pub/75-006-x/2022001/article/00002-eng.htm>

⁴ <https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/urban-rural-northern-housing-report-en.pdf?rev=af1aa8b3-2b07-403e-9ae8-b646ab5526ca>

⁵ The Parliamentary Budget Officer. "Urban, Rural and Northern Indigenous Housing", (February 11th, 2021), <https://pbo-dpb.s3.ca-central-1.amazonaws.com/artefacts/5b2407108abe40544f4c66d4a7fe08c47aeece914911c2f7e3bbcad23a2070fc>

⁶ Bingham, B., Moniruzzaman, A., Patterson, M. *et al.* Gender differences among Indigenous Canadians experiencing homelessness and mental illness. *BMC Psychol* 7, 57 (2019). <https://doi.org/10.1186/s40359-019-0331-y>



Indigenous peoples, and other resources should be afforded to create more services in the spirit of healing and reconciliation.

CHF Canada supports the Canadian Housing and Renewal Association's report calling for an Urban, Rural and Northern (URN) Indigenous Housing Strategy. A comprehensive Indigenous Housing Strategy should have the following outcomes: maintain affordability in Indigenous housing, prevent further growth in housing need, reduce the number of Indigenous people in core housing need, and ultimately eliminate Indigenous people living without a home.

Indigenous housing providers are asking for an inclusive Indigenous-led, dedicated approach that can provide funding, capacity building, best practices and planning services for Indigenous housing providers across the country.

This call for governance and adequate funding for an URN Indigenous housing has been echoed by the Housing of Commons Standing Committee on Human Resources, Skill and Social Development and the Status of Persons with Disabilities (HUMA). The HUMA Committee recommends⁷ that the Government of Canada, and other orders of government 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" principles and 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.

The National Housing Strategy Act also requires the government to prioritize those in greatest need, and this includes Indigenous households. In February 2022, the National Housing Council reported on the affordable housing supply programs in the NHS. This report provides further evidence that much of the affordable housing supply created to-date through the NHS does not meet the needs of those in core housing need.⁸ Even if the programs produced deeply affordable homes, the number of homes developed still falls well short of the need. A key implication outlined in the report is that if housing produced through the NHS is not affordable to those in need, historically marginalized or disadvantaged groups will be left behind.

Recommendation 2: Develop a long- term solution for Indigenous housing co-operatives receiving Urban Indigenous Assistance through long-term rental assistance for low-income households.

Many Indigenous non-profit housing providers and Indigenous co-operatives started providing housing with support from a program called the Urban Native Housing Program.⁹ This program was designed to provide housing for those with the highest needs and offered both operating and rental assistance through time-limited operating agreements. In order to be eligible, households must have an annual income that is at or below the core need income threshold, as dictated by CMHC's Urban Indigenous Assistance Program Agreement.

As these co-ops have matured from their operating agreements, significant support is needed for these co-ops to be able to continue to provide affordable housing for low-income, Indigenous households. A long-term plan and dedicated supports is needed, particularly as rental

⁷ Indigenous Housing: The Direction Home. Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (May 2021), <https://www.ourcommons.ca/Content/Committee/432/HUMA/Reports/RP11348049/humarp05/humarp05-e.pdf>

⁸ Analysis of Affordable Housing Supply Created by Unilateral National Housing Strategy Programs: research report. (February 28, 2022)

⁹ <https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/analysis-affordable-housing-supply-created-unilateral-nhs-programs-en.pdf>

⁹ We apologize for the use of the outdated terms "Native" in the context of housing constructed under the Urban Native housing program.



assistance through the Federal Community Housing Initiative has just been made available for all federally administered co-ops, beginning August 2022. As reported by the Parliamentary Budget Officer in 2021, only 72 Indigenous households currently receive rental assistance through the Federal Community Housing Initiative.¹⁰

We are calling on the federal government to reaffirm adequate funding for Indigenous co-ops and non-profits. This could be done through a rental supplement program and funding for operations.

Co-ops are community-driven solutions to the housing crisis

The co-op housing sector is well poised to work closely with public, private and non-profit partners to build the housing to meet the pre-existing and growing needs in our communities. Our movement is resourceful, passionate, and committed to our vision of co-op housing for all.

Amidst an array of needed public investment in response to COVID-19, investing in long-term solutions that support community well-being must be a top priority in economic recovery planning. This is the time for ambitious public investments in people and in communities. This is the time to invest in permanent affordable housing options across Canada.

A housing system that works for all Canadians must include more co-operative housing.

About CHF Canada

CHF Canada is the national voice of co-operative housing, representing 2,200 housing cooperatives, home to a quarter of a million people in every province and territory. Co-operative housing is a well-documented success story. For over 50 years, co-ops have provided good-quality, affordable housing owned and managed by the community members who live there.

¹⁰ The Parliamentary Budget Officer. "Urban, Rural and Northern Indigenous Housing", (February 11th, 2021) <https://pbo-dpb.s3.ca-central-1.amazonaws.com/artefacts/5b2407108abe40544f4c66d4a7fe08c47aecce914911c2f7e3bbcad23a2070fc>