

# Policy Options Paper for an Urban and Rural Indigenous Housing Strategy

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Prepared for the Canadian Housing and Renewal Association

Final Report

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# Executive Summary

In response to the federal government’s consultations to inform a National Housing Strategy, Canadian Housing and Renewal Association (CHRA) and other stakeholders identified the need for a distinct Indigenous housing strategy. The “What We Heard” report from the consultations, identified this as a key theme and also contained an explicit commitment to continue to engage with the Indigenous community in the development of a strategy.

CHRA, on behalf of its Indigenous Housing Advisory Caucus, which serves as the voice for urban and rural Indigenous housing providers at the National level, commissioned this paper to review policy options that would form the basis of an Indigenous housing strategy. The paper will be used to inform CHRA’s advocacy efforts for an Indigenous-specific housing strategy.

The process for preparing this paper involved a review of academic and grey literature on Indigenous housing related to: key issues in Indigenous housing; principles and desired outcomes of Indigenous housing policy; recent historical and contemporary programs and policies that have targeted Indigenous housing; program and policy recommendations; and international program and policy examples. Building on the literature, key policy and program options were identified for an Indigenous housing strategy. The policy options were evaluated against how well they aligned with proposed principles and achieved the desired outcomes, as well as their feasibility and viability in the current political, social, and cultural climate. Recommended policy and program options were developed for consideration by CHRA’s Indigenous Caucus. The report contains details and rationale for each of the proposed policy directions.

The key issues identified in the paper as well as the proposed policy directions aimed at addressing the issues are summarized below.

Key Issues	Proposed Policy Directions
<b>Existing Indigenous Housing Portfolio</b>	
<ul style="list-style-type: none"> <li>The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire</li> <li>Many Indigenous housing providers lack the scale to address transitional issues in a meaningful way</li> </ul>	<ul style="list-style-type: none"> <li>Strategic Direction 1: Provide rental assistance to support no net loss of RGI units that can be stacked on project rents set at either breakeven or some other more realistic level and allow this assistance to be reallocated within the provider’s portfolio</li> <li>Strategic Direction 2: Provide capital funding to address capital repair requirements and support regeneration of Indigenous housing</li> <li>Strategic Direction 3: Provide resources to strengthen the Indigenous housing provider network, including supporting the establishment of a broad group affiliation</li> </ul>

<b>Key Issues</b>	<b>Proposed Policy Directions</b>
	<p>structure that would provide centralized support services</p> <ul style="list-style-type: none"> <li>• Strategic Direction 4: Provide resources to strengthen expertise and capacity in strategic asset management</li> <li>• Strategic Direction 5: Review and reform current rent and RGI subsidy structure, so that rents better cover providers’ operating costs and disincentives to employment are reduced</li> </ul>
<b>New Indigenous Affordable Rental Housing</b>	
<ul style="list-style-type: none"> <li>• Affordable, adequate and suitable housing is a persistent issue among Indigenous populations in Canada</li> <li>• Unmet housing needs among Indigenous Canadian has significant individual and societal impacts</li> <li>• There is a need for assistance with capacity building in some under serviced, high need areas of the country to develop new affordable rental housing for Indigenous peoples</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic Direction 1: Provide capital funding to support the development of self-sustaining new Indigenous rental housing at moderate rents as well as additional up front capital funding and/or ongoing rental assistance to allow for higher targeting of low income Indigenous households</li> </ul>
<b>Tenant Supports</b>	
<ul style="list-style-type: none"> <li>• Some tenants in Indigenous housing do not have experience with housing maintenance or budgeting, or face other barriers to housing, and require additional supports to maintain their tenancies</li> <li>• Many Indigenous peoples are currently living in housing that does not consider cultural needs</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic Direction 1: Provide funding for partnerships between Indigenous service organizations and Indigenous housing providers to deliver culturally based support services in Indigenous housing provider units as well as other housing units</li> </ul>
<b>Affordable Homeownership</b>	
<ul style="list-style-type: none"> <li>• Homeownership rates among Indigenous peoples are lower than non-Indigenous households, and even among households with financial stability, homeownership often remains elusive</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic Direction 1: Develop an Indigenous specific homeownership approach, where an Indigenous intermediary organization(s) would work with Indigenous people to access homeownership</li> </ul>
<b>Homelessness</b>	
<ul style="list-style-type: none"> <li>• Indigenous peoples are disproportionately represented in the homeless population</li> <li>• Significant gaps remain in services for Indigenous people, and culturally-appropriate responses to Indigenous homelessness, in particular, are underdeveloped in many communities</li> <li>• Funding for homelessness services has been primarily directed to larger communities, and existing funding levels and short term commitments to funding create some challenges in sustaining homelessness services</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic Direction 1: Expand the funding provided through the Indigenous component of HPS</li> <li>• Strategic Direction 2: Mandate specific targets within the other HPS funding streams to prevent and reduce Indigenous homelessness</li> <li>• Strategic Direction 3: Promote the importance of cultural safety and competency among mainstream organizations and agencies</li> </ul>

<b>Key Issues</b>	<b>Proposed Policy Directions</b>
	<ul style="list-style-type: none"> <li>• Strategic Direction 4: Place stronger emphasis on community planning and service collaboration within HPS</li> <li>• Strategic Direction 5: Establish and fund concrete strategies for preventing Indigenous homelessness</li> </ul>
<b>Funding Distribution</b>	
<ul style="list-style-type: none"> <li>• Finding suitable housing is an existing challenge for many urban and rural Indigenous individuals and families, and housing needs of Indigenous peoples will continue to grow</li> <li>• Funding targeted for Indigenous housing has been short term and unpredictable</li> <li>• Although there are recent contrasting examples, in some cases, Indigenous organizations have been unable to successfully compete in mainstream funding competitions to secure funding for Indigenous housing</li> <li>• Inconsistent involvement of Indigenous people has resulted in policies that have not always reflected the concerns of Indigenous people</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic Direction 1: Establish a permanent urban and rural Indigenous Housing Trust</li> <li>• Strategic Direction 2: All investments through the National Housing Strategy should include explicit Indigenous targets</li> </ul>
<b>Additional Issues and Considerations</b>	
<ul style="list-style-type: none"> <li>• Discriminatory attitudes of a variety of actors in the housing market creates barriers to Indigenous persons accessing housing</li> <li>• There is a lack of coordination at many levels leading to gaps and inefficiencies in the provision of services</li> </ul>	<ul style="list-style-type: none"> <li>• Strategic Direction 1: Support public education of Indigenous housing issues and anti-racism</li> <li>• Strategic Direction 2: Fill data and knowledge gaps that undermine our ability to understand and act upon Indigenous housing need and help communities and service providers implement best practice strategies to address Indigenous homelessness</li> <li>• Strategic Direction 3: Ensure a coordinated approach to Indigenous programs within the federal government, and integration of Indigenous and Northern Affairs Canada policy with Canada Mortgage and Housing Corporation's (CMHC) housing policy</li> </ul>

# Introduction

## Project Background

Across Canada there are 110 urban and rural non-profit Indigenous housing organizations providing many thousands of Indigenous households with safe and affordable housing in a supportive community environment. Urban and rural Indigenous housing contributes greatly to successful transition to the urban and rural environment for Indigenous people from the North and from First Nation communities.

The Indigenous Housing Advisory Caucus of the Canadian Housing and Renewal Association (CHRA) actively serves as the voice for these urban and rural Indigenous housing providers at the National level. In its submission to the National Housing Strategy consultation process released in October 2016, CHRA recommended that the federal government, in partnership with the provinces and territories, introduce a distinct Indigenous housing strategy. In the “What We Heard” report released in November 2016 that summarized the views presented during the National Housing Strategy, the need for a distinct Indigenous housing strategy was identified as a key theme. The “What We Heard” report also contained an explicit commitment to continue to engage with the Indigenous community in the development of a strategy. Furthermore, in conversations with Canada Mortgage and Housing Corporation (CMHC) and other federal officials, it is clear that the federal government will pursue additional consultation processes following the announcement of a National Housing Strategy framework.

In its submission, CHRA identified a number of specific recommendations to inform the content of a distinct Indigenous housing strategy. Other stakeholders have also identified specific policy recommendations. However, these recommendations were not detailed, nor had the benefit of in-depth research or policy work to accompany them.

## Purpose

The purpose of this paper was to review policy options that would form the basis of an Indigenous housing strategy, and provide the research and analysis in terms of how these policy proposals would be operationalized.

## Objectives

The objective of the paper was to identify policy and program options in the development of a distinct Indigenous housing strategy using historical, contemporary, and international research to develop the policy and program elements that could form the basis of a strategy. CHRA intends to share the report

with Indigenous, government, housing and other stakeholders and officials and use the paper in its advocacy efforts for an Indigenous-specific housing strategy.

## Methodology

CHRA retained the services of Cassandra Vink (Vink Consulting), with assistance from Jodi Ball (J Consulting Group) Steve Pomeroy (Focus Consulting Inc.), to prepare this paper.

The project involved a review of academic and grey literature on Indigenous housing which examined: key issues in Indigenous housing; principles and desired outcomes; recent historical and contemporary programs and policies that have targeted Indigenous housing; program and policy recommendations; and international program and policy examples. The review involved a search of scholarly databases and an Internet search of published and unpublished information from both Canada and internationally.

Building on the key issues, principles and desired outcomes, as well as the policy and program recommendations identified, key policy and program options were identified for an Indigenous housing strategy. The policy options were evaluated against how well they aligned with the principles and achieved the desired outcomes, as well as their feasibility and viability in the current political, social, and cultural climate.

Recommended policy and program options were developed for consideration by CHRA's Indigenous Caucus. Each proposed direction is supported by details about the policy option as well as a rationale for the option.

The term Indigenous refers to First Nations, Métis and Inuit, who are distinct people with their own unique cultures, rights and relationships with the Crown. In policy recommendations, this paper uses the term urban and rural rather than "off-reserve", as the categories of "on" and "off" Reserve in federal legislation have contributed to barriers for Indigenous organizations and communities.

# Recent Historical Program and Policy Context

Canada Mortgage and Housing Corporation (CMHC) began the Urban Native and Rural and Native housing programs in 1974, which evolved over the next 20 years (Walker, 2004). The Urban Native program resulted in 11,000 housing units in cities and towns specifically targeting Indigenous peoples (Pomeroy, 2013). The Rural and Native program delivered 9,000 units, some of which service non-Indigenous households<sup>1</sup>. A 1999 evaluation of the Urban Native Housing Program found that it “outperformed other programs (i.e. non-profit and rent supplement) on several indicators of emotional well-being” (Walker, 2004:10). The CMHC evaluation found that “since moving into their current housing a significantly higher proportion of households in Urban Native Housing Program units had increased their use of social services, made more friends, felt more secure, more settled, and more independent” (CMHC, 1999 as reported in Walker, 2004). Social housing programs were discontinued in 1993 with the exception of First Nations reserves and programs aimed at housing rehabilitation (RRAP). The administration of existing stock, including the portfolio developed under the Urban Native Housing Program, was transferred to most provincial governments through bi-lateral agreements beginning in 1996 (Walker, 2004). Provinces were not assigned responsibility for new non-reserve commitments, and non-reserve Indigenous housing organizations have been caught in a jurisdictional bind (Pomeroy, 2013).

The Affordable Housing Initiative (AHI) was introduced in 2001 to create new affordable housing units through up-front capital contributions rather than ongoing subsidies (CMHC, 2011). AHI did not have targeted funding for off-Reserve housing, other than for repair and rehabilitation funding through the Affordable Housing Program Northern Component. In 2006, the Federal Government provided one-time funding to provinces and territories in several areas including to address short-term housing needs for Indigenous Canadians living off-reserve. Funding, \$300 million over three years, was allocated to provinces based on the provincial share of the Indigenous population living off-reserve (CMHC, 2011). An additional \$300 million was allocated for northern and remote communities. There have been further extensions to the AHI/ Investment in Affordable housing (IAH) for 2012-2014, and 2014-2020. In the two latest extensions, Ontario and British Columbia have chosen to establish off-Reserve Indigenous housing components of the IAH program. Key informants have expressed that where provinces have elected to provide specific delivery allocations to Indigenous designed and delivered programs, they have been highly successful.

The National Homelessness Initiative (NHI) began in 2000 and evolved into the Homelessness Partnering Strategy in 2007 (CMHC, 2011; Government of Canada, 2016). The program was aimed at enhancing community capacity to address local homelessness issues, foster investments in facilities and services for homeless people and increase knowledge of homelessness in Canada (CMHC, 2011) and more recently

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<sup>1</sup> In Ontario, the percentage of Rural and Native units that serve non-Indigenous is approximately 25%.



has focused on a Housing First approach. There are currently three funding streams, including Indigenous Homelessness. The Indigenous Homelessness component was designed to address the unique needs of the Indigenous population by providing flexibility in meeting the needs of homeless Indigenous people through culturally sensitive services (The Homeless Hub, 2017). Based on a 2007 summative evaluation of the NHI, “positive impacts on the daily lives of individuals are one of the major areas of success for the NHI”; Indigenous people were one population group noted as benefiting from the program (HRSDC, 2008: 52). Although the evaluation also found that one area identified as a challenge in some communities was the development of capacity to address Indigenous-specific homelessness issues (HRSDC, 2008). This was particularly a challenge where funding for Supporting Communities Partnership Initiative (SCPI) and Urban Aboriginal Homelessness (UAH) were provided by different entities, which is typically the case. While the evaluation found many successes, it points out that Indigenous people continue to be disproportionately affected by homelessness (HRSDC, 2008).

In Budget 2017 the federal government announced that as part of a new National Housing Strategy, the Government will invest more than \$11.2 billion in a range of initiatives designed to build, renew and repair Canada’s stock of affordable housing and help to ensure that Canadians have adequate and affordable housing that meets their needs. This includes \$225 million over 11 years to improve housing conditions for Indigenous peoples not living on-reserve. The federal government also announced a number of other investments over the next 11 years as part of a new National Housing Strategy. Specific targets for Indigenous peoples within those proposed investments have not yet been established.

The 2015 Truth and Reconciliation Commission report set out a road map to address the legacy of past transgressions and advance the process of reconciliation. Reconciliation is defined by the Commission as: an ongoing process of establishing and maintaining respectful relationships (The Truth and Reconciliation Commission, 2015). A critical part of this process involves repairing damaged trust by making apologies, providing individual and collective reparations, and following through with concrete actions that demonstrate real societal change. The Liberal government, which was elected in 2015, made a strong commitment to recognize a renewed nation-to-nation relationship with Indigenous peoples, based on recognition of rights, respect, co-operation, and partnership. A tangible outcome of this commitment was to implement recommendations of the Truth and Reconciliation Commission, starting with the implementation of the United Nations Declaration on the Rights of Indigenous Peoples. Access to affordable housing should be a cornerstone of the implementation of the Truth and Reconciliation Commission recommendations and Indigenous housing policy should be designed to advance the process of reconciliation.

Appendix 1 provides further details on recent historical and contemporary programs and policies aimed at addressing Indigenous housing issues.

# Key Issues

## Individual and Household Issues

Over three quarters of Canada's Indigenous population lives in urban areas, and urban and rural Indigenous populations represent some of the fastest growing populations in Canada (Indigenous and Northern Affairs Canada, 2016). Indigenous peoples experience far worse housing conditions than non-Indigenous Canadians. Key issues at for Indigenous individuals and households identified in the literature include:

- **Indigenous peoples are disproportionately represented in the homeless population** – One in fifteen Indigenous people (or 6.94%) in urban centres experience homelessness, compared to 1 in 128 for the general population (or 0.78%) (Belanger et al., 2013).
- **Affordable, adequate and suitable housing is a persistent issue among Indigenous populations in Canada** – 19% percent of Indigenous households were in core housing need<sup>2</sup> in 2011, compared to 12% of non-Indigenous households (CMHC, 2011). Among Inuit, the unmet housing needs are much greater, with almost 34% of Inuit in core housing need in 2011 (ITK, 2016).
  - **Affordability is a significant issue for Indigenous people** – Almost one quarter (24%) of Indigenous households live in housing that is unaffordable (CMHC, 2011).
  - **A proportionately large number of Indigenous people live in poor quality housing** – 13% of Indigenous households were living in housing that required major repairs in 2011, compared to 7% of non-Indigenous households (CMHC, 2011).
  - **Indigenous peoples often live in housing that is overcrowded** – Nine percent of Indigenous peoples live in overcrowded conditions (compared to 6% of the non-Indigenous population) (CMHC, 2011).
- **Finding suitable housing is an existing challenge for many urban and rural Indigenous individuals and families and housing needs of Indigenous peoples will continue to grow** – There are long waiting lists for subsidized housing, both Indigenous specific housing and other social housing (Urban Aboriginal Task Force, 2007; Indigenous Housing Strategy Engagement Table, 2016). Indigenous people have specific access to less than 1% of the social housing stock, but account for approximately 6% of the Canadian population, and the Indigenous population is one of the fastest growing populations, which contributes to an even greater need for new

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<sup>2</sup> Households below specified income benchmarks that have to spend more than 30% of their income to find adequate and suitable housing in their local housing market are considered to be in core housing need

housing. Lack of access to adequate housing is an acute issue for Indigenous people who are particularly vulnerable of who have special needs, including Indigenous women and children escaping violence, victims of trafficking, LGBTQ people, youth transitioning out of institutional care, and people experiencing mental health and addictions challenges, people with disabilities, and elders (Indigenous Housing Strategy Engagement Table, 2016; United Nations, 2009; Catherine Palmer & Associates Inc., 2007).

- **Discriminatory attitudes of a variety of actors in the housing market creates barriers to Indigenous persons accessing housing**
- **Unmet housing needs among Indigenous Canadian has significant individual and societal impacts** – including impacts on other socio-economic outcomes, including health and education attainment levels.
- **Some tenants in Indigenous housing do not have experience with housing maintenance or budgeting or face other barriers to housing, and require additional supports to maintain their tenancies**
- **Many Indigenous peoples are currently living in housing that does not consider cultural needs**
- **Homeownership rates among Indigenous peoples are lower than non-Indigenous households, and even among households with financial stability, homeownership often remains elusive** – Indigenous households are less likely to own their own home than non-Indigenous households – 58% of Indigenous households are homeowners compared to 70% of non-Indigenous households (CMHC, 2011).
- **Indigenous peoples in many northern communities face a persistent set of entry-to-market challenges not faced by the majority of the other jurisdictions as a result of a limited diversity of housing options** – Many northern communities lack the numerous and diverse housing options available in southern Canada (ITK, 2016). The housing continuum for most Inuit communities is generally restricted to public housing units (majority), government staff housing (employer subsidized), and very expensive single family dwellings that are limited to the few communities with private markets.

### **Indigenous Affordable Housing and Homelessness Sector Issues**

The literature also identifies a number of issues within the Indigenous affordable housing and homelessness sector that impact the ability of the sector to provide housing and related services to urban and rural Indigenous people:

- **The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire** – Long term funding agreements in the existing social housing stock operated by Indigenous housing providers are beginning to expire, leaving some projects in unviable. Many providers do not have sufficient rental income (from low income Rent-Geared-to-Income (RGI) households) to cover even the ongoing operating expenses. Adding to further challenges with viability, many Urban Native properties originally involved acquisition of existing dwellings so many are older and in need of capital replacement, and most providers have insufficient capital reserves because the Urban Native program underestimated funding requirements for reserves (National Aboriginal Housing Association, 2009; ONPHA, 2016). Providers are having to establish new minimum rents beyond the reach of households that are not able to obtain shelter allowances to cover the increases, especially single people.
- **Many Indigenous housing providers lack the scale to address transitional issues in a meaningful way** – Many Indigenous housing providers are too small to retain professional staffing and expertise to effectively address all these transitional issues. The recent survey of Indigenous housing providers conducted by CHRA’s Indigenous Housing Advisory Caucus found that only 40% of Indigenous housing providers that will experience the expiration of operating agreements over the next five years had a plan for the transition. Indigenous housing providers with strong capacity have not been adequately supported to work with smaller housing providers to assist them in addressing transitional issues.
- **There is a need for assistance with capacity building in some under serviced, high need areas of the country to develop new affordable rental housing** – The limited capacity and expertise among some Indigenous housing providers to develop new affordable housing is due in part do the small size of providers and the fact that most organizations do not have any recent experience developing housing (National Aboriginal Housing Association, 2009). There is, however, strong capacity among some larger Indigenous housing providers in some of the provinces with high numbers of Indigenous peoples.
- **Significant gaps remain in services for Indigenous people, and culturally-appropriate responses to Indigenous homelessness, in particular, are underdeveloped in many communities**
- **Indigenous peoples are disproportionately represented in systems that often fail to support transitions to housing** – including the justice system and child welfare system, directly resulting in homelessness.

- **Funding targeted for Indigenous housing has been short term and unpredictable** – Aside from the announcement in Budget 2017 for targeted funding for Indigenous housing, the only recent federal funding for Indigenous housing has been the one-time off-reserve Indigenous Housing Trust (2006-2009).
- **Although there are recent contrasting examples, in some cases Indigenous organizations have been unable to successfully compete in mainstream funding competitions to secure funding for Indigenous housing** – The literature points to a number of reasons for why recent programs have not worked well for some Indigenous housing providers, including the small size and fragmented nature of Indigenous housing providers (National Aboriginal Housing Association, 2009).
- **Funding for homelessness services has been primarily directed to larger communities, and existing funding levels and short term commitments to funding create some challenges in sustaining homelessness services.**
- **There is a lack of coordination at many levels leading to gaps and inefficiencies in the provision of services** – This includes between Indigenous housing and homelessness system service providers, between on and off-reserve communities, as well as within different departments of the federal government, and between federal and provincial governments to coordinate the services that they provide to Indigenous people on and off-reserve.
- **Inconsistent involvement of Indigenous people has resulted in policies that have not always reflected the concerns of Indigenous people** – Indigenous people have a special status recognized in law, and therefore must be active participants in any discussions of government policies. However, that have been variations in how proactively and meaningfully urban and rural Indigenous people have been engaged, resulting in some government policies that inadequately reflect the concerns of Indigenous people (National Aboriginal Housing Association, 2009).

Further details on these issues can be found in Appendix 2.

# Proposed Principles

Based on principles identified by Indigenous housing stakeholders in the literature, the following principles have been proposed for an Indigenous housing strategy.

- **First Nations, Métis, and Inuit peoples have inherent, Indigenous, and treaty rights to housing**

The right to housing for all Indigenous people is rooted in the International Covenant on Economic, Social and Cultural Rights, adopted by the General Assembly of the United Nations on December 16, 1966 and the Universal Declaration of Human Rights (United Nations, 1948) and the conventions of the International Labour Organization that express social and economic rights, including a right to housing.

- **The federal government has a fiduciary responsibility for Indigenous people, regardless of whether they live on or off reserve and regardless of ancestry (First Nations, Métis or Inuit)**

Indigenous peoples in urban and rural Canada should not have to forego the special relationship that historic rights have conveyed upon Indigenous peoples and the associated funding obligations of the federal government. The federal government also needs to respect the April 14, 2016 Supreme Court decision taken in the Daniels case that confirmed the federal government's fiduciary responsibilities towards Metis and non-status Indians, particularly as it relates to housing.

- **Federal housing policy should advance the process of reconciliation**

To act on the federal government's commitment to implement the recommendations of the Truth and Reconciliation Commission, federal Indigenous housing policy should be designed to advance the process of reconciliation. This means that federal Indigenous housing policy should close the gaps and remove barriers in access to affordable housing, support Indigenous culture, and reconcile relationships with Indigenous peoples.

- **Meaningful accountability must be given to the urban and rural Indigenous community, and Indigenous people must be involved in the planning, administration, delivery and evaluation of housing and related services for Indigenous people**

Indigenous people have a special status recognized in law, and therefore must be active participants in any discussions of government policies. There have been consistent calls for Indigenous governance, coordination and delivery of housing and homelessness services (Walker, 2004), and, in fact, solutions to address issues of housing and homelessness among Indigenous

peoples have been found to be more effective with direct involvement and management by the Indigenous community. The Indigenous community must be responsible for the delivery and management of its housing services. In some cases, this will require assistance in developing appropriate infrastructure supports such as regional umbrella or support organizations. In other cases, it will require recognition of the delivery and management capabilities of existing housing providers. Respecting Indigenous governance structures is important to address the disparity in socio-economic circumstances between Indigenous and mainstream society (Walker, 2005).

The federal government has committed to “nation-to-nation” negotiations about Indigenous housing. However, Indigenous governance in Canada is complex, with different governance structures, responsibilities and peoples to represent. Urban and rural Indigenous peoples should be considered a nation, but they do not necessarily have organized governance structures representing them. Further, National Indigenous Groups may not represent urban Indigenous housing providers. The government’s “nation-to-nation” negotiations must find a way to engage and negotiate with urban and rural Indigenous peoples and urban and rural Indigenous housing providers.

- **Housing and homelessness programs for Indigenous people must be culturally sensitive and facilitate the integration of culturally appropriate and sensitive management styles and services, as well as flexibility in how culturally appropriate tenant supports are provided**

Housing and homelessness programs for Indigenous people must be reflective of Indigenous values, beliefs and practices. Housing and related services must be integrated<sup>3</sup> and wholistic, supporting physical, mental, emotional, and spiritual wellbeing. Programs should see all Indigenous people as being part of a family and a wider kin group.

- **Indigenous people are not a homogeneous group; programs must respect the differing needs of First Nations, Métis, and Inuit**

First Nations, Métis and Inuit cultures and needs are unique. Programs designed for Indigenous people of one culture may not meet the needs of Indigenous people of another culture. Likewise, Indigenous people of one culture do not necessarily connect with housing and services targeted at another culture. Program designs must respect the differing needs of First Nations, Métis, and Inuit.

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<sup>3</sup> Although housing related services should be integrated with housing, this is not to say that they must be project-specific. Housing related services in Indigenous housing may involve partnerships with Indigenous organizations providing services in the community.

- **Financial investments must be consistent and long term, and funding must provide adequate resources to urban and rural Indigenous communities to address the current disparities and on-going need for appropriate, affordable housing and related services**

Long-term funding must be provided in a way that goes beyond supporting housing and services for a handful of years. Funding must be provided to address the current disparities in housing need and must invest in community strength for the long term.

- **Solutions should promote sustainability as well as sound, efficient management**

Housing policies and programs should promote long-term, sustainable solutions and promote sound, efficient property and service management regimes.

- **Coordination and collaboration is required across stakeholders**

Coordination and collaboration is needed within the federal government, between all levels of government, with Indigenous communities and mainstream organizations to effectively address Indigenous housing needs.



# Desired Outcomes

The following have been proposed as desired outcomes of an Indigenous housing strategy. These outcomes are based on the review of desired outcomes identified by Indigenous stakeholders in the literature.

- **Maintain affordability in the Indigenous housing stock; No net loss in the number of units with rent-g geared-to-income assistance, thereby avoiding contributing further to Indigenous homelessness**
- **Build a more efficient, self-sustaining, Indigenous housing sector**
- **Safety and good physical condition of Indigenous social housing**
- **Prevent further growth in housing need**
- **Reduce and equalize core housing need**
- **Increase the urban and rural Indigenous home-ownership rate**
- **Reduce Indigenous homelessness**

# Policy Options and Proposed Directions

A diverse range of policy and program recommendations have been made in the literature to address Indigenous housing issues. These have been outlined in Appendix 3. Like Canada, some countries around the world are developing policies and programs aimed at improving the housing condition of Indigenous people. Information on programs and policies from other jurisdictions has been provided in Appendix 4. With consideration of the recommendations made in the literature, the following section provides a discussion and analysis of the key policy options for an Indigenous housing strategy and sets out proposed directions in key policy areas, namely the existing Indigenous housing portfolio, new Indigenous affordable rental housing, tenant supports, affordable homeownership, homelessness, and funding distribution. It also identifies additional pressing issues and areas an Indigenous housing strategy should address, including discrimination and racism, use of data and the best evidence, and coordination, and provides some suggested policy directions in these areas.

## Existing Indigenous Housing Portfolio

### Issues and Analysis

Long term funding agreements in the existing social housing stock operated by Indigenous housing providers began to expire in 2007 and is ongoing over the next 15 years, leaving some projects in unviable. The existing portfolio of around 10,000 homes funded under the Urban Native Program is the portfolio of all social housing that is most at risk as a result of expiring federal subsidy.

This is a function of the characteristics of the program, which include scattered older and aging portfolios, insufficient capital reserves because this program underestimated funding requirements for reserves, deep 100% targeting of low income residents paying rents that are geared-to-income, and a disproportionately high ratio of social assistance beneficiaries paying very low minimum rents<sup>4</sup> that exacerbate viability and sustainability.

Many units are owned and operated by small providers that lack the scale to retain professional staffing and expertise. While providers collectively own 10,000 homes, in many cases revenues without subsidy do not cover basic operating costs. Accordingly many of these properties are liabilities rather than assets, and potential asset leverage is constrained. In the absence of supplementary funding, this would effectively eliminate a significant portion of the Indigenous social housing stock.

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<sup>4</sup> Rents for social assistance beneficiaries are set at amounts that are significantly below the maximum shelter allowance rates that social assistance beneficiaries receive when housed in market rental housing. Although CMHC operating agreements established that rents for social assistance beneficiaries would be the maximum shelter allowance rates, a number of provinces have chosen to not follow this provision of the original agreements and have instead established very low minimum rents for social assistance beneficiaries.

There are a few larger more professional and more sustainable Indigenous housing providers, as identified in a recent CHRA benchmarking study. While expiring federal subsidy is perceived as a negative impact for many, one-quarter of the organizations surveyed, and mainly larger ones, saw Expiry of Operating Agreements (EOA) as a positive impact because it forced them to face up to the inherent unsustainability of the program and portfolio. They accordingly have adapted to the challenge and restructured their activities and property ownership with the objective of securing a more sustainable foundation.

Indigenous housing providers that have adapted to EOA have undertaken a process of asset rationalization. This has involved disposing of properties with high maintenance or operating costs; selling poor quality but well located properties and recycling proceeds to repair and strengthen the remaining parts of the portfolio. With sound well performing portfolios, they become assets rather than liabilities. Providers are better able to pursue re-financing and to undertake new development opportunities and to gradually replace lost units.

Looking to the future, one could accept the prevalence of income disparity and low income tenants in Indigenous social housing, and posit that ongoing rental subsidies should be provided over the long term, without an expectation that Indigenous housing portfolios maximize their assets, improve efficiencies and become more self-sustaining. One could also accept that most providers have insufficient capital reserves because many existing Urban Native properties originally involved acquisition of existing dwellings and the program underestimated funding requirements for reserves, and posit that given the current costs of new construction it may be more cost effective in some cases to invest to provide capital grants to repair and extend the use of these existing units. An alternative would be to acknowledge the challenge of helping a low income clientele, the legacy issues related to unfunded capital requirements, but also embrace the principle that solutions should promote sustainability as well as sound, efficient management.

There are also opportunities in the future for consolidation of small Indigenous housing providers. There have been examples where small Indigenous housing providers have been consolidated with larger Indigenous housing providers and these portfolios experienced significant efficiencies<sup>5</sup>. There are also other opportunities for affiliation of Indigenous housing providers, including the establishment of broader group structure that could provide centralized support services to Indigenous housing providers on a regional basis.

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<sup>5</sup> Key areas where larger providers are able to create efficiencies include insurance and audit costs and staffing ratios. They are also able to provide centralized business management systems and asset planning. Even if the small provider still maintains its own governance structure, using the management supports of a larger provider can free up their resources to focus on strategic planning.

Centralized support services could include capacity building supports, centralized business services, centralized governance, and support for amalgamation as well as supports for new rental housing development. Centralized support services bodies could also engage in regional level negotiations to further business opportunities for Indigenous housing providers.

There are existing organizations in at least the two provinces that have the largest Indigenous populations that could potentially take on the role of an umbrella organization or regional support organization. One example is the Ontario Aboriginal Housing Support Services Corporation (OAHS). OAHS is a non-profit housing and service provider. Its member organizations are the Federation of Indian Friendship Centres, Ontario Native Women's Association and Métis Nation of Ontario. OAHS owns and administers the entire portfolio of more than 1600 homes developed in Ontario under the Rural and Native Housing Program. OAHS has also been given responsibility to administer the Northern Repair component of the Canada-Ontario Affordable Housing Program and the Social Housing Renovation and Retrofit Program and the responsibility to design and deliver the Province's First Nation, Inuit, Métis Urban & Rural Housing Program. The organization aims to utilize existing expertise in the housing field with the understanding that assistance with capacity building in under serviced, high need areas of the province may be required. Another example is the Aboriginal Housing Management Association (AHMA) in British Columbia. AHMA is an organization that oversees off-reserve housing for the province by monitoring housing providers' operating agreements. AHMA currently provides oversight and administration, as well as capacity developments supports, and assistance with activities such as proposal writing, for Indigenous housing providers.

M'akola Group of Societies is another example of an organization that could play a role in capacity development. M'akola provides more than 1600 units of subsidized housing, affordable rentals and assisted living units throughout most of British Columbia (BC). In addition to providing housing, M'akola has a development consulting firm, M'akola Development Services, which originally focused on creating affordable housing for M'akola, but is now provides development consulting to numerous clients for affordable housing projects across BC.

A mainstream example of an umbrella organization that supports, and provides capacity building support to, housing providers is the Co-operative Housing Federation. The Co-operative Housing Federation provides advice, education and support to housing co-ops on a regional basis to help them operate successfully.

## **Policy Options**

At the one end of the spectrum, the federal government could choose to fund Indigenous social housing units in a similar fashion as current operating agreements. At the other end, the federal government could choose to withdrawal funding as operating agreements expire, and require the providers to become

self-sustaining, with no further subsidy. An intermediate approach would be to provide funding to maintain the net number of households with rent-geared-to-income assistance, while supporting providers in restructuring their portfolios to optimize real estate assets and leverage opportunities.

Such an intermediate approach could involve providers establishing higher rents (i.e. breakeven approximating 80% Average Market Rent (AMR) or some other more realistic level) to ensure properties are viable and have capacity to borrow in order to update and replace aged capital elements (roofs etc.). In combination with this, the federal government could provide ongoing rental assistance that could be stacked on project rents to maintain affordability in the Indigenous housing stock for low income tenants. To recognize effective asset management of Indigenous housing portfolios, flexibility would need to be incorporated into the assistance to allow the subsidy to be moved to other buildings as part of asset rationalization and redevelopment processes. Capital funding could be provided to address capital repair requirements and support regeneration of the housing stock, subject to full leveraging of existing assets and effective management.

### **Alignment of Policy Options with Proposed Principles and Desired Outcomes**

Below is an overview of the policy options and summary of each option’s ability to align with the proposed principles and desired outcomes.

<b>Policy Area</b>	<b>Options</b>	<b>Alignment with Principles and Desired Outcomes</b>
Funding	<ul style="list-style-type: none"> <li>Extend current operating agreements</li> </ul>	<ul style="list-style-type: none"> <li>Does not encourage greater sustainability as well as sound, efficient management</li> </ul>
	<ul style="list-style-type: none"> <li>Provide rental subsidies to support no net loss in RGI units</li> </ul>	<ul style="list-style-type: none"> <li>Maintains affordability in the Indigenous housing stock</li> </ul>
	<ul style="list-style-type: none"> <li>Provide grants to support capital repair of existing units</li> </ul>	<ul style="list-style-type: none"> <li>Contributes to safety and good physical condition of Indigenous social housing</li> </ul>
	<ul style="list-style-type: none"> <li>No further subsidy</li> </ul>	<ul style="list-style-type: none"> <li>Would not support ability to maintain units or maintain affordability</li> <li>Would not advance the process of reconciliation</li> </ul>
Flexibility of subsidy assistance	<ul style="list-style-type: none"> <li>Require subsidies to apply to current units without explicit consent to reallocate</li> </ul>	<ul style="list-style-type: none"> <li>Does not encourage greater sustainability as well as sound, efficient management</li> </ul>
	<ul style="list-style-type: none"> <li>Allow subsidies to be reallocated within the individual portfolios</li> </ul>	<ul style="list-style-type: none"> <li>Contributes to a more efficient, self-sustaining, Indigenous housing sector</li> </ul>
Asset management	<ul style="list-style-type: none"> <li>Support the preservation of existing units</li> </ul>	<ul style="list-style-type: none"> <li>Does not encourage greater sustainability as well as sound, efficient management</li> </ul>
	<ul style="list-style-type: none"> <li>Require restructuring to optimize real estate assets</li> </ul>	<ul style="list-style-type: none"> <li>Contributes to a more efficient, self-sustaining, Indigenous housing sector</li> </ul>

## **Proposed Directions**

Five proposed strategic directions have been identified to address the issue of ongoing viability of the Indigenous social housing stock that align with the proposed principles and desired outcomes.

### **Strategic Direction 1: Provide rental assistance to support no net loss of RGI units, that can be stacked on project rents set at either breakeven or some other more realistic level, and allow this assistance to be reallocated within the provider's portfolio**

The vast majority of households living in Indigenous housing stock will require some form of ongoing rental assistance funding to maintain affordability. It is proposed that the federal government provide ongoing rental assistance to maintain affordability. The rental assistance should permit stacking on project rents set at either breakeven or some other more realistic level. Flexibility should be incorporated into the assistance to allow the subsidy to be moved to other buildings as part of asset rationalization and redevelopment processes.

### **Strategic Direction 2: Provide capital funding to address capital repair requirements and support regeneration of Indigenous housing**

Indigenous housing providers require capital funding to address issues related to inadequacy of capital reserves to conduct capital repairs as well as to regenerate their housing. It is proposed that the federal government provide capital funding to address capital repair requirements and support regeneration of the housing stock. Criteria for accessing capital funding should include effective operations and strategically managed assets.

### **Strategic Direction 3: Provide resources to strengthen the Indigenous housing provider network, including supporting the establishment of a broad group affiliation structure that would provide centralized support services**

Smaller Indigenous housing providers require a range of knowledge, skills and capacity to effectively manage their housing and transition to more sustainable portfolios. Indigenous housing providers also require resources to effectively position the Indigenous housing provider network to expand its portfolio. It is proposed that the federal government provide resources to support the Indigenous housing provider network. Specifically, it is recommended that Indigenous housing providers be supported to establish a broad group affiliation structure that would provide centralized support services to Indigenous housing providers on a regional basis. The central support organization would provide capacity building supports, centralized services (such as business management systems and asset planning), centralized governance, and support for amalgamation. A central support organization would also centralize supports for future affordable housing development. As discussed above, there are existing Indigenous housing

organizations in some of the provinces with the largest Indigenous populations that could potentially take on this role. However, to date they have not been provided with the resources to support this.

Central support organization(s) could be funded by redirecting current administration funding related to the existing Indigenous housing portfolio to a central support organization(s) that provides administration for Indigenous specific program funding<sup>6</sup>. Redirecting current administration costs to the Indigenous community would not only provide much greater capacity support, it would significantly reduce sector costs and provide much greater opportunity for community based housing survival.

#### **Strategic Direction 4: Provide resources to strengthen expertise and capacity in strategic asset management**

Indigenous housing providers require expertise and capacity in order to optimize existing stock and potentially leverage their stock in support of renewal and new development. The recent survey of Indigenous housing providers conducted by CHRA's Indigenous Housing Advisory Caucus found that only 40% of Indigenous housing providers that will experience the expiration of operating agreements over the next five years had a plan for the transition. It is proposed that the federal government provide access to external expertise or funding to obtain portfolio planning advice and help Indigenous housing providers navigate and manage opportunities to leverage their assets and develop portfolios that are less dependent on ongoing government funding, while still addressing the affordability needs of their client group. An Indigenous umbrella or support organization, as discussed above, could provide many of these services.

#### **Strategic Direction 5: Review and reform the current rent and RGI subsidy structure, so that rents better cover providers' operating costs and disincentives to employment are reduced**

The current rents for social assistance beneficiaries, which many provinces have set at minimum rents, must be removed and set at maximum shelter allowances for social assistance to better cover provider's operating and capital maintenance costs. The current very low rents and rental assistance based on 30% of income can also act as a disincentives to find employment<sup>7</sup>. It is proposed that the federal government encourage provinces to use maximum shelter allowances rather than minimum rents. The rent structure

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<sup>6</sup> Currently in Ontario, for example, administrative fees related to all Section 95 housing providers (which include Urban Native housing) are distributed to both provincial and Service Manager levels. However, they provide little capacity supports nor support for best practice or cost savings opportunities.

<sup>7</sup> By basing rent on 30% of earnings, there is a marginal effective tax rate of 30%. That is, for each dollar a household earns, their rent increases by 30 cents. There is also an issue with optics, the tenant sees their rent increase significantly once they start working, from a very low minimum rent to the maximum shelter allowance. Paradoxically, while lessening the cost of housing, the current RGI model may actually act as a disincentive to employment. See *A Simpler Cheaper Housing Subsidy* [http://onpha.on.ca/Content/PolicyAndResearch/Other\\_Research/A\\_simpler\\_cheaper\\_housing\\_subsidy\\_full\\_report.aspx](http://onpha.on.ca/Content/PolicyAndResearch/Other_Research/A_simpler_cheaper_housing_subsidy_full_report.aspx) for further explanation of this issue.

should also be changed to reduce disincentives to work, for example, by replacing the RGI model with low, tiered rents that remain the same for incomes in a pre-determined range.

## New Indigenous Affordable Rental Housing

### Issues and Analysis

As discussed above, the Indigenous population in Canada has greater housing needs than the non-Indigenous population, and the need for Indigenous housing will only increase in the next ten years (National Aboriginal Housing Association, 2009; R.A. Malatest & Associates Ltd., 2005). The housing shortfall for Indigenous Canadians has wide-ranging impacts on other socio-economic outcomes of Indigenous peoples, including health and education attainment levels. On this basis, in addition to the right to housing, and an opportunity to advance the process of reconciliation, a case can be made for dedicated resources to increase the affordable housing options available to core need Indigenous individuals and families. The critical question is then how best to meet the housing needs of these individuals and families.

Needs and effective solutions differ across local areas. There are some markets where rental housing exists and rental subsidies would provide a cost-effective option. However, even in such communities, given the discrimination in the private rental market, the case could still be made for affordable rental housing targeting Indigenous individuals and families.

For new affordable rental housing developments, there are a number of questions to be considered: Should new affordable rental housing developments targeting Indigenous populations be structured similar to social housing, where housing providers receive operating subsidies to cover the shortfall between rent revenues and actual operating costs as well as RGI subsidy for tenants unable to afford the full rent? Should they be structured to support greater sustainability so they would not be unviable if or when subsidies were to expire? Should they be exclusively targeted to low income Indigenous individuals and families in core need? Should they be exclusively targeted to Indigenous persons, but include a greater range of incomes? Or, should units targeting Indigenous persons that are part of mixed culture developments be included as an option?

Numerous individuals and organizations have called for additional social housing for Indigenous households (MVAEC, 2015; Belanger, 2012a; Graham and Peters, 2002; Walker, 2004; Walker, 2008; Aboriginal Housing Task Force, 2007; Sakiyama, 2009; Catherine Palmer & Associates Inc., 2014; CCPA, 2014; Indigenous Housing Strategy Engagement Table, 2016; ONPHA, 2016). Some individuals and organizations have also called for new Indigenous affordable rental housing (National Aboriginal Housing



Association, 2009; MVAEC, 2015; Indigenous Housing Strategy Engagement Table, 2016; ONPHA, 2016). Preference for “social housing” stems from the preference to target core housing need households and the fact that, in some cases, Indigenous housing providers have historically had difficulty competing for new funding against non-Indigenous organizations for new affordable rental housing. Lack of competitiveness is a consequence of a preference to serve exclusively Indigenous households – of which a greater proportion have very low incomes as a result greater dependence on income assistance<sup>8</sup>, retain low rents that are affordable to such households, create more family units, and include unique culturally appropriate supports and services. In such cases revenues are minimal, as is potential leverage, so a large grant is required. Indigenous housing providers are also likely to have less equity to be able to contribute to new developments.

Creating new “social housing” would leave Indigenous housing providers at risk if or when subsidies were to expire, as is the current situation for the Urban Native program, and does not support the principle of sustainability. Depending on the market, there would be some cases where sustainability could still be achieved with deep upfront capital grants and exclusive targeting to low income Indigenous persons, if minimum rents were set at the maximum shelter allowance for social assistance<sup>9</sup>.

Alternatively, capital grants could be used to create units with moderate rents (e.g. 80% of market rents) and then rental assistance be stacked on project rents to support affordability of low income households. Another alternative, which could contribute to ongoing viability, is greater income mixing.

Feasibility of mixed income developments would depend on the ability to attract higher income tenants, beyond those in core housing need. In some communities this is feasible. For example, Ontario Aboriginal Housing Services, which administers the urban and rural Indigenous component of Ontario’s Investment in Affordable Housing program outside of the Greater Toronto Area, has indicated that they have had no problem attracting Indigenous peoples to new rental housing developments with rents at 80% of average market rents. Another option to attract sufficient higher income tenants would be to include a mix of cultures. Although, Indigenous housing providers’ primary objective is to meet the housing needs of Indigenous households. However, there is some benefit in mixed culture developments; this would expose non Indigenous populations to Indigenous culture and can help to educate and inform others about Indigenous issues.

While recommendations related to proposed forms of assistance and funding structures vary in the literature, Indigenous people have been consistent in their right to self-determination and housing

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<sup>8</sup> Currently there are 500,000 off-reserve Indigenous households. Of these roughly 1 in 5 are in core housing need (96,000). The majority identify government transfers as primary source of income – so most Indigenous households in core need are likely dependent on income assistance.

<sup>9</sup> Rather than the artificially low minimum rents applied in social housing. It should be noted that minimum rents have not been used in affordable housing programs – only social housing.

solutions that are designed, delivered and managed by the Indigenous community. In some high needs areas of the country there are limited Indigenous housing providers with the capacity and expertise to develop new affordable rental housing, due in part to the fact that most organizations do not have any recent experience developing housing. The proposed directions discussed above include strengthening the Indigenous housing provider network, which would help support their capacity for new development, particularly where small providers are consolidated or affiliated under a group structure, or a regional support organization is created. Extending capacity building efforts to other Indigenous organizations could support the capacity of a broader set of organizations, such as friendship centres, to engage in new Indigenous affordable rental housing development.

With capacity limitations in some high needs areas of the country, it then becomes a question whether, in the medium term, while Indigenous communities are ramping up their capacity to develop new rental housing, there is an opportunity for additional solutions that support the principles of involvement and autonomy of Indigenous people and integration of culturally appropriate and sensitive management styles and services that could further contribute to reductions in, and equalization of, Indigenous housing need.

One option, which does not achieve the principles of involvement and autonomy of Indigenous people, would be to require other affordable housing providers to integrate a certain percentage of units targeted at Indigenous persons into their new developments, similar to requirements typical of accessible units, as integration is seen as a desirable policy in this situation. Targeted funding could be used to incentivize inclusion of Indigenous households in larger developments, and partnerships could be established with Indigenous service providers, such as friendship centres to provide access to specialized supports. Alternatively, to better address the principles of involvement and autonomy of Indigenous people, there could be more collaborative solutions between Indigenous organizations and other non-profit housing providers so that Indigenous communities have greater input and autonomy related to the design, delivery and management of the housing. Integrating rather than separating populations may also build understanding and awareness among the non-Indigenous population and help break down existing racism.

## **Policy Options**

At one end of the spectrum, the federal government could support 100% low income targeted Indigenous projects. This could be done through some combination of ongoing subsidies and/or capital grants<sup>10</sup>. At the other end of the spectrum, the federal government could invest capital to support development at moderate rents that would enable providers to build and operate on a sustainable basis. Rents would not

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<sup>10</sup> RGI structure for social assistance cannot be a minimum rent level as it is in social housing, but rather a maximum shelter allowance as it is in the Affordable Housing Initiative developments in order for a project to be self-sustainable with a grant that covers 100% of capital costs

be low or RGI, but affordability would be addressed via stacked rent supplements or housing allowances targeting eligible low income households. Projects may be more mixed income and may potentially include a mix of Indigenous and non-Indigenous households. In addition to expansion of 100% Indigenous rental housing development, one option for the expansion of affordable rental housing for Indigenous people could be to require all new affordable housing developments to ensure a specific percentage of their units are targeted to Indigenous people. Policy could require partnerships with Indigenous organizations for such an approach.

**Alignment of Policy Options with Proposed Principles and Desired Outcomes**

Below is an overview of the policy options and summary of each option’s ability to align with the proposed principles and desired outcomes.

Policy Area	Options	Alignment with Principles and Desired Outcomes
Targeting of low income	<ul style="list-style-type: none"> <li>Low</li> </ul>	<ul style="list-style-type: none"> <li>Requires more total units to have the same impact on core housing need</li> </ul>
	<ul style="list-style-type: none"> <li>Somewhat less than 100%</li> </ul>	<ul style="list-style-type: none"> <li>Requires somewhat more total units to have the same impact on core housing need</li> <li>May be lower self-sustainability than low targeting option, but greater self-sustainability than 100% targeting options</li> </ul>
	<ul style="list-style-type: none"> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>May negatively impact self-sustainability (particularly if minimum rents less than social assistance maximum shelter allowance)</li> </ul>
Funding type	<ul style="list-style-type: none"> <li>Upfront capital funding</li> </ul>	<ul style="list-style-type: none"> <li>Impact on how many households can be lifted out of core housing need with upfront funding versus a combination of upfront capital funding and ongoing rent supplements/ housing allowances depends on local market</li> </ul>
	<ul style="list-style-type: none"> <li>Upfront capital funding and ongoing rent supplements/ housing allowances</li> </ul>	
Targeting of Indigenous	<ul style="list-style-type: none"> <li>Indigenous specific developments</li> </ul>	<ul style="list-style-type: none"> <li>Supports involvement and accountability of urban and rural Indigenous community, which also advances the process of reconciliation</li> </ul>
	<ul style="list-style-type: none"> <li>Indigenous units in mixed developments</li> </ul>	<ul style="list-style-type: none"> <li>Lower involvement and accountability of urban and rural Indigenous community</li> <li>Educates and improves acceptance among non-Indigenous</li> </ul>

**Proposed Directions**

The proposed direction related to new affordable rental housing development is as follows.

### **Strategic Direction 1: Provide capital funding to support the development of self-sustaining new Indigenous rental housing at moderate rents as well as additional up front capital funding and/or ongoing rental assistance to allow for higher targeting of low income Indigenous households**

Capital funding similar to non-Indigenous affordable rental developments could be used to create self-sustaining new Indigenous rental housing at moderate rents (e.g. 80% of market rent). This would ensure the providers are not vulnerable if or when subsidies expired. The proposed direction recommends that the federal government provide deeper capital funding to allow for higher targeting of low income Indigenous households and/or stacked rent supplements or housing allowances to target eligible low income households, as appropriate for the local market.

## Tenant Supports

### **Issues and Analysis**

Some tenants in Indigenous housing do not have experience with housing maintenance or budgeting, and require additional supports to maintain their household (Catherine Palmer & Associates Inc., 2007)<sup>11</sup>. Indigenous providers often operate much like supportive housing providers, with informal supports provided to tenants (ONPHA, 2016). Moving forward, the federal government must recognize the social, health and other economic supports needed by some Indigenous households for successful tenancies. (ONPHA, 2016). This includes needs related to early childhood development, cultural wellbeing, social capital improvements, and cultural vitality.

The question becomes whether it make sense to embed culturally appropriate supports at the housing level, when projects/providers are so small, and when many Indigenous households live in the private or regular non-profit market. Can these culturally appropriate supports and services be better delivered through larger Indigenous organizations, such as friendship centres and other Indigenous service providers, rather than integrated as part of each development? For example, via strategic partnerships.

Flexible funding that supports community based providers to integrate culturally appropriate support services into Indigenous housing provider units would support economies of scale and could make necessary supports move available to Indigenous households in other housing as well.

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<sup>11</sup> It should be noted that this issue is not unique to the urban and rural Indigenous population.

**Policy Options**

At one end of the spectrum, the federal government could provide funding to support tenant supports in each Indigenous housing portfolio. At the other end of the spectrum, there would be no funding for unique Indigenous supports. An intermediate options could be that the federal government choose to work to strengthen (and potentially fund) partnerships between Indigenous housing providers and Indigenous service organizations, such as friendship centres, to deliver culturally appropriate support services.

**Alignment of Policy Options with Proposed Principles and Desired Outcomes**

Below is an overview of the policy options and summary of the potential for each option to align with the proposed principles and desired outcomes.

Policy Area	Options	Alignment with Principles and Desired Outcomes
Tenant supports	<ul style="list-style-type: none"> <li>Funding to support designated tenant supports in each Indigenous housing portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Does not encourage efficient management of resources</li> </ul>
	<ul style="list-style-type: none"> <li>Fund partnerships between Indigenous housing providers and Indigenous service organizations to deliver support services</li> </ul>	<ul style="list-style-type: none"> <li>Supports flexibility in how culturally appropriate tenant supports are provided</li> </ul>
	<ul style="list-style-type: none"> <li>Do not fund support services, but encourage partnerships between Indigenous housing providers and Indigenous service organizations</li> </ul>	<ul style="list-style-type: none"> <li>May negatively impact ability to provide culturally appropriate tenant supports</li> <li>Would not support the process of reconciliation</li> </ul>

**Proposed Directions**

Based on the analysis of alignment of the policy options with the proposed principles and desired outcomes, the following strategic direction is recommended.

**Strategic Direction 1: Provide funding for partnerships between Indigenous service organizations and Indigenous housing providers to deliver culturally based support services in Indigenous housing provider units as well as other housing units**

Culturally appropriate supports are required to help many Indigenous tenants maintain housing. Necessary supports vary depending on the individual or family and may range from life skills training and service navigation to intensive case management. In addition, services related to early childhood development, cultural wellbeing, social capital improvements, and cultural vitality would be beneficial to tenants. To support successfully tenancies in Indigenous social and affordable rental housing, advance the process of reconciliation, and support shared economic interests between Canada and Indigenous peoples, the proposed direction recommends that the federal government strengthens and funds

partnerships between Indigenous service organizations and Indigenous housing providers to provide culturally appropriate supports to tenants in Indigenous housing.

## Affordable Homeownership

### Issues and Analysis

Indigenous households are less likely to own their own home than non-Indigenous households. Although there is a growing middle class of urban and rural Indigenous people who could become homeowners, some face barriers such as insufficiencies of savings for a down payment, awareness of homeownership, information concerning the process of buying a home, and, in northern communities, challenges related to accessing mortgage financing. There are relatively few programs or supports available to assist Indigenous tenants move into home ownership and several studies have called for more homeownership assistance initiatives for Indigenous people. Key informants have indicated that a number of Indigenous designed and delivered homeownership programs exist and have been extremely successful<sup>12</sup>.

Research on barriers to homeownership and effective homeownership models for Indigenous people has suggested that initiatives aimed at Indigenous people should be culturally appropriate, and conceived, planned, and implemented by Indigenous-led organizations. They should incorporate guidance, education, and support for homeownership in addition to financial assistance. For example, they should include consumer education in financial literacy, as well as pre and post counselling. Successful housing models are holistic and integrate housing needs in rural and Indigenous communities with urban housing needs, and should facilitate independence, confidence, and self-reliance. (R.A. Malatest & Associates Ltd., 2005; Peters 2012; Leach 2010; Deane et al. 2004; Walker 2003; Erasmus and Dussault, 1996; York, 1997).

There are a number financial options that could be incorporated into an Indigenous specific homeownership approach – including downpayment assistance, shared appreciation mortgages, joint-ownership arrangements, low or no interest mortgages, or higher loan to value ratios. Lowering the cost of the home to be purchased or the amount to be borrowed, increasing the income of the Indigenous household, or some combination of these.

An Indigenous specific homeownership approach could involve the federal government acting as a direct lender or changes to CMHC's mortgage insurance product. This option is likely more relevant in the north

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<sup>12</sup> The FIMUR Assisted Homeownership program administered by Ontario Aboriginal Housing Services is one example. As of 2013, it had supported 852 Indigenous households to access homeownership, including 230 who exited social housing. OAHS has reported that a number of Indigenous households have also entered homeownership on their own, without assistance through the program, following the consumer education provided by OAHS as a result of realizing they could achieve homeownership on their own, but prior to the education provided by OAHS had not seriously considered homeownership.

where greater challenges exist related to accessing mortgage financing. Alternatively, an Indigenous intermediary organization could work with Indigenous tenants to access ownership.

**Policy Options**

At one end of the spectrum, the federal government could develop an Indigenous specific homeownership approach. At the other end of the spectrum, the federal government could choose to have untargeted homeownership models as designed through funding distributed through federal/provincial/territorial agreements. An alternative is to build capacity and expertise in the Indigenous community by working with Indigenous intermediary organizations to facilitate access to ownership (e.g. the organization would provide financial and purchaser education and counselling, assistance through purchase process, post occupancy monitoring) as well as deliver the financial assistance.

**Alignment of Policy Options with Proposed Principles and Desired Outcomes**

Below is an overview of the policy options related to Indigenous homeownership assistance and a summary of the potential to align with the proposed principles and desired outcomes.

Policy Area	Options	Alignment with Principles and Desired Outcomes
Delivery of homeownership assistance	<ul style="list-style-type: none"> <li>Indigenous specific homeownership approach delivered by the federal government</li> </ul>	<ul style="list-style-type: none"> <li>Increases ability to increase the urban and rural Indigenous home-ownership and could provide for input of Indigenous community</li> </ul>
	<ul style="list-style-type: none"> <li>Indigenous homeownership intermediary approach</li> </ul>	<ul style="list-style-type: none"> <li>Provides greatest ability to increase the non-reserve Indigenous home-ownership rate as well as involvement and accountability of Indigenous community</li> <li>Supports the process of reconciliation</li> </ul>
	<ul style="list-style-type: none"> <li>Untargeted homeownership approach</li> </ul>	<ul style="list-style-type: none"> <li>Likely to negatively impact ability to increase the urban and rural Indigenous home-ownership rate</li> </ul>

**Proposed Directions**

Based on the analysis of alignment of the policy options with the proposed principles and desired outcomes, the following strategic direction is recommended.

**Strategic Direction 1: Develop an Indigenous specific homeownership approach, where an Indigenous intermediary organization(s) would work with Indigenous people to access homeownership**

Homeownership programs that are designed and delivered by Indigenous organizations are more effective at supporting Indigenous households to access homeownership. Indigenous households are best supported with approaches that incorporate guidance, education, counseling and support, as well as downpayments and may include other forms of financial assistance (second mortgages, etc.). As such, the proposed direction recommends that the federal government develop and support Indigenous intermediary organizations to work with Indigenous people to facilitate access to homeownership.

## Homelessness

### Issues and Analysis

Indigenous peoples are disproportionately represented in the homeless population. Studies have also suggested that they are not accessing services at the same rates as their non-Indigenous counterparts. Indigenous peoples have unique cultural, health, education, and social needs, and research has found that these needs are better addressed by services specifically designed for, and provided to, Indigenous people. However, the culturally-appropriate responses to Indigenous homelessness are underdeveloped in many communities (McCallum and Isaac, 2011). While there are a number of essential program elements to ending homelessness, including housing focused outreach, emergency shelters, coordinated access to housing, rent supports, rapid rehousing programs, intensive case management, permanent supportive housing, prevention and affordable housing, many communities face gaps in these program elements, and particular gaps in program elements that are culturally appropriate.

There is a strong need for more culturally appropriate housing outreach to Indigenous persons experiencing homelessness and further development and implementation to effective culturally appropriate rapid rehousing and Housing First<sup>13</sup> (intensive case management) programs.

There is also a need for concrete strategies for preventing Indigenous homelessness, including:

- Initiatives to improve transitional planning for people leaving the correctional facilities and youth leaving the child intervention system
- Urban integration education for Indigenous people as they migrate from their community to urban centres
- Transitional supports available in smaller centres for Indigenous people transitioning from reserve
- Transitional income or rent supports for Indigenous people transitioning from reserves, and
- Services to assist Indigenous people to overcome barriers related to education, training, employment.

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<sup>13</sup> Housing First programs involve moving individuals who are chronically or episodically homeless from the streets or homeless shelters directly into permanent housing and is complemented by the provision of services to assist clients in sustaining their housing and working towards recovery and reintegration into the community



In addition to filling gaps in homeless-service system program elements, there is a need for collaboration partnerships across departments, sectors, government, communities, as well as Indigenous and mainstream organizations. Effective community planning is needed to bring stakeholders together to establish common goals focused on ending Indigenous homelessness and delivering evidence-based solutions to address and prevent homelessness.

The Homelessness Partnering Strategy (HPS) provides direct federal funding to communities across Canada to support their efforts in addressing local needs and specific homelessness priorities. In addition to funding streams for Designated Communities and rural and remote areas, HPS includes an Indigenous component which provides funding to address the specific needs of the Indigenous homeless population not on reserves by supporting services that are culturally appropriate and community-driven. However, more funding is needed to accelerate progress in preventing and reducing Indigenous homelessness.

**Policy Options**

At one end of the spectrum the federal government could choose to expand the Indigenous component of HPS, require a portion of the funding for the other streams be targeted to Indigenous homelessness, establish concrete strategies for preventing Indigenous homelessness, and place stronger emphasis on community planning and service collaboration. At the other end of the spectrum, the federal government could choose to continue to leave targeting of HPS funding to communities, maintain the current size of the Indigenous component of HPS and maintain the current community planning process.

**Alignment of Policy Options with Proposed Principles and Desired Outcomes**

Below is an overview of the policy options related to preventing and addressing homelessness and their potential to align with the proposed principles and desired outcomes.

Policy Area	Options	Alignment with Principles and Desired Outcomes
Funding for Indigenous homelessness	<ul style="list-style-type: none"> <li>• Leave targeting of HPS funding to communities and maintain the current size of the Indigenous component of HPS</li> </ul>	<ul style="list-style-type: none"> <li>• Would not accelerate a reduction in Indigenous homelessness</li> <li>• Would not advance the process of reconciliation</li> </ul>
	<ul style="list-style-type: none"> <li>• Require a portion of the funding for the other streams be targeted to Indigenous homelessness</li> </ul>	<ul style="list-style-type: none"> <li>• Would accelerate a reduction in Indigenous homelessness</li> <li>• May facilitate greater integration of culturally appropriate and sensitive services into homelessness services</li> </ul>
	<ul style="list-style-type: none"> <li>• Expand the Indigenous component of HPS</li> </ul>	<ul style="list-style-type: none"> <li>• Would accelerate a reduction in Indigenous homelessness</li> </ul>

Community planning and service collaboration	<ul style="list-style-type: none"> <li>Maintain current requirements related to community planning</li> </ul>	<ul style="list-style-type: none"> <li>Would not foster additional coordination and collaboration between stakeholders</li> </ul>
	<ul style="list-style-type: none"> <li>Stronger emphasis on community planning and service collaboration</li> </ul>	<ul style="list-style-type: none"> <li>Would support additional coordination and collaboration between stakeholders</li> </ul>
Cultural safety	<ul style="list-style-type: none"> <li>No specific emphasis</li> </ul>	<ul style="list-style-type: none"> <li>Would not address need for culturally sensitive housing and homelessness programs for Indigenous people</li> </ul>
	<ul style="list-style-type: none"> <li>Strategies to promote cultural safety and competency among mainstream organizations</li> </ul>	<ul style="list-style-type: none"> <li>Would help ensure that housing and homelessness programs for Indigenous people are culturally sensitive</li> <li>Would support the process of reconciliation</li> </ul>
Strategies to prevent Indigenous homelessness	<ul style="list-style-type: none"> <li>Communities may choose to include strategies to prevent Indigenous homelessness within HSP funded initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Would not accelerate a reduction in Indigenous homelessness</li> </ul>
	<ul style="list-style-type: none"> <li>Establish and fund concrete strategies for preventing Indigenous homelessness</li> </ul>	<ul style="list-style-type: none"> <li>Would accelerate a reduction Indigenous homelessness</li> <li>Would advance the process of reconciliation</li> </ul>

**Proposed Directions**

Based on the analysis of alignment of the policy options with the proposed principles and desired outcomes, the following strategic directions are recommended.

**Strategic Direction 1: Expand the funding provided through the Indigenous component of HPS**

The Indigenous component of the Homelessness Partnering Strategy provides critical funding to address the specific needs of the Indigenous homeless population not on reserves by supporting services that are culturally appropriate and community-driven. However, many communities with high proportions of Indigenous homelessness face gaps in essential homeless-service system program elements, and particular gaps in program elements that are culturally appropriate. This is an issue in both the designated communities and non-designated communities. However, non-designated communities face particular gaps in essential homeless-service system program elements. More funding is needed to accelerate progress preventing and reducing Indigenous homelessness. Budget 2017’s announcements of \$2.1 billion to expand HPS over 10 years is an important step in the direction of ending homelessness, but further investments are required. The proposed direction, recommends that the federal government further expand funding provided through the Indigenous component of HPS and ensure that Indigenous partners are involved in the redesign on HPS. The Canadian Observatory on Homelessness and the Canadian Alliance to End Homelessness estimate it would cost approximately \$43.8 billion over 10 years to homelessness (both Indigenous and non-Indigenous homelessness).

### **Strategic Direction 2: Mandate specific targets within the other HPS funding streams prevent and reduce Indigenous homelessness**

In addition to being served under the Indigenous component of HPS, Indigenous peoples are served under the Designated Communities, and Rural and Remote Homelessness funding streams. Given the significant over representation of Indigenous peoples among the homeless population and the need for culturally appropriate responses to Indigenous homelessness, the proposed direction recommends that the federal government mandate targets for services to Indigenous peoples within the Designated Communities, and Rural and Remote Homelessness funding streams. Policy for the regular funding streams should explicitly require culturally sensitive and appropriate interventions for the services targeted to Indigenous peoples. Where funding is provided to non-Indigenous service providers, policy should state that preference is for the service provider to have a dedicated Indigenous homelessness program, the program be designed and supervised by Indigenous people, and be a partnership with an Indigenous organization with experience in service delivery.

### **Strategic Direction 3: Promote the importance of cultural safety and competency among mainstream organizations and agencies**

Cultural competency is essential to meeting the needs of Indigenous peoples experiencing or at risk of homelessness (Thurston et al, 2001). Cultural safety must occur at all levels of the system for homelessness people (e.g., organizational, leadership, and staff) (Oelke, 2010; Thurston et al, 2001). This proposed direction recommends that the federal government promote the importance of cultural safety and competency among mainstream organizations and agencies. This could include support for a capacity-building initiative tailored to meet the professional development and organizational needs of mainstream agencies working with Indigenous peoples who are homeless or at risk of becoming homeless; developing a tool for use by mainstream organizations to ensure cultural safety; and explicit policy language requiring culturally safe practices be incorporated into HPS agreements.

### **Strategic Direction 4: Place stronger emphasis on community planning and service collaboration**

In some communities, there is a lack of coordination between Indigenous and mainstream organizations and programs leading to gaps and inefficiencies in the provision of services and prohibiting creative solutions to housing. In order to fill gaps and establish an integrated homeless-service system for addressing Indigenous homelessness, there is a need for stronger planning and greater collaboration, between Indigenous organizations and with mainstream service providers. Effective community planning needs to bring all Indigenous homelessness stakeholders together to establish common goals focused on ending Indigenous homelessness and delivering evidence-based solutions to address and prevent homelessness. As such, this proposed direction recommends that the federal government place stronger emphases on community planning and service collaboration. The federal government should require and support communities funded through the Indigenous component and other funding streams to develop

community plans that incorporate the need for coordinating infrastructure to lead the homeless-service system, coordinated service delivery, and collaboration with public systems and services such as health, child intervention, criminal justice, domestic violence and poverty reduction. The federal government can further support the development of effective coordination of Indigenous and mainstream organizations by building relationships; exploring existing promising practices of effective coordination; and, providing support for collaboration through funding, human resources, and time.

### **Strategic Direction 5: Establish and fund concrete strategies for preventing Indigenous homelessness**

The prevention of Indigenous homelessness requires concrete and targeted strategies. For example: initiatives to improve transitional planning for people leaving the correctional facilities and youth leaving the child intervention system; urban integration education for Indigenous people as they migrate from their community to urban centres; transitional supports in smaller centres for Indigenous people transitioning from reserve; transitional income or rent supports for Indigenous people transitioning from reserves; and, services to assist Indigenous people to overcome barriers related to education, training, employment. This proposed direction recommends that the federal government provide guidance on effective strategies for Indigenous homelessness prevention and as part of the HPS funding, support communities to incorporate Indigenous homelessness prevention strategies into their efforts to address homelessness.

## Funding Distribution

### **Issues and Analysis**

In recognition of the unique challenges urban and rural Indigenous Peoples face in accessing culturally appropriate and affordable housing, Budget 2017 announced proposed investments of \$225 million over the next 11 years to provide financial support to housing providers serving Indigenous Peoples not living on-reserve. The funding will provide assistance for needed capital repairs, help ensure the continued affordability of units previously supported by the former Urban Native Housing Program and encourage development of new housing. The federal government will develop and administer the targeted housing support for Indigenous peoples in collaboration with First Nations, Inuit and Métis partners. Budget 2017 also proposed to invest \$4 billion over 10 years in Indigenous communities to build and improve community infrastructure, including housing. These announcements are an important step in the right direction in providing targeted housing support for Indigenous peoples. However, the \$225 million for Indigenous housing accounts for 2% of the \$11.2 billion budget housing investment. Indigenous households not on reserve account for 4% of households not on reserve in Canada and 6.2% of those in core housing need. Further funding is clearly needed to support an equalization in core housing need among Indigenous and non-Indigenous people. A case can be made for 6% of the funding to be targeted

to Indigenous peoples to address the current disproportional need plus an additional percentage to address historical underservicing as well as household growth estimates.

In Budget 2017, the federal government also announced the following proposed investments over the next 11 years as part of a new National Housing Strategy:

- **Northern Housing** – \$300 million has been proposed for Northern Housing as a ‘top-up’ to help offset the higher cost of construction in the North and to support the territories to improve housing conditions across the region. It should be noted all three Territories are ‘public’ governments so all programs/services are offered to all citizens regardless of modern treaties/land claims. Given the population, most clients/tenants would be Indigenous, but the programs would not be considered Indigenous.
- **National Housing Fund** – This fund will receive an investment of \$5 billion to be used to address critical housing issues and prioritize support of vulnerable citizens, including: seniors; Indigenous Peoples; survivors fleeing situations of domestic violence; persons with disabilities; those dealing with mental health and addiction issues; and veterans. This should include an allocation for projects that match housing supports with the right services for at-risk populations, such as seniors, veterans and Indigenous peoples.
- **Provincial-Territorial Partnerships in Housing** – a \$3.2 billion multilateral investment framework to provinces and territories to support key priorities for affordable housing. These priorities may include the construction of new affordable housing units; the renovation and repair of existing housing; rent subsidies and other measures to make housing more affordable; and other initiatives to support safe, independent living for Canada's seniors, persons with disabilities and other individuals requiring accessibility modifications.
- **Homelessness** – \$2.1 billion to expand and extend funding for the Homelessness Partnering Strategy beyond 2018–19
- **Housing Research** – \$241 M has been proposed to improve data collection and to build capacity for housing
- **Surplus Federal Lands** – \$202 million to make surplus federal lands and buildings available to housing providers at low or no cost for the development of affordable housing.
- **Commitment to Maintain Baseline Funding of Current Operating Agreements** – This accounts for approximately \$4 - \$5 billion.

Specific targets for Indigenous peoples within these proposed investments have not yet been established. However, Indigenous peoples have been clear in their right to self-determination and meaningful accountability for housing and related services for Indigenous people.

## Policy Options

At one end of the spectrum of policy options for the distribution of funding for Indigenous housing, the federal government could choose to establish a permanent off reserve Indigenous Housing Trust with direct control to Indigenous people to manage the funding related to Indigenous housing. At the other end of the spectrum, the federal government could choose to deliver the funding without any explicit Indigenous targets. An intermediate approach would be for the federal government to develop and administer funding for Indigenous housing with input and collaboration with First Nations, Inuit and Métis partners.

Policy Area	Options	Alignment with Principles and Desired Outcomes
Funding Distribution	<ul style="list-style-type: none"> <li>Distribute funding for Indigenous housing through Indigenous Housing Trust with Indigenous representation on its governance structures</li> </ul>	<ul style="list-style-type: none"> <li>Provides for the greatest involvement and accountability of the Indigenous community</li> <li>Would advance the process of reconciliation</li> </ul>
	<ul style="list-style-type: none"> <li>Distinct allocation of future funding for Indigenous housing managed by federal government</li> </ul>	<ul style="list-style-type: none"> <li>Contributes to a reduction and equalization of core housing need</li> <li>May or may not contribute to involvement and accountability of the Indigenous community – it depends on the approach taken by the federal government</li> <li>May or may not contribute to advancing the process of reconciliation – it depends on the approach taken by the federal government</li> </ul>
	<ul style="list-style-type: none"> <li>Funding transferred to provinces and territories, with an explicit Indigenous allocation</li> </ul>	<ul style="list-style-type: none"> <li>Would contribute to an equalization of core housing need</li> <li>May or may not contribute to involvement and accountability of the Indigenous community – it depends on the approach taken by the province or territory</li> <li>May or may not contribute to advancing the process of reconciliation – it depends on the approach taken by the province or territory</li> </ul>
	<ul style="list-style-type: none"> <li>Funding transferred to provinces and territories, without any explicit Indigenous targets</li> </ul>	<ul style="list-style-type: none"> <li>Would likely not contribute to an equalization of core housing need</li> </ul>

## Proposed Directions

Based on the analysis of alignment of the policy options with the proposed principles and desired outcomes, the following two strategic directions are recommended.

### **Strategic Direction 1: Establish a permanent urban and rural Indigenous Housing Trust**

Budget 2017 announced targeted funding for Indigenous housing not on reserve. The federal government indicated that it will develop and administer this program in collaboration with First Nations, Inuit and Métis partners. To provide the desired involvement and accountability of the Indigenous community, this proposed direction recommends that the federal government establish a permanent, standalone Indigenous housing trust for urban and rural Indigenous housing to provide funding for capital repairs and continued affordability of housing developed under the Urban Native housing program and the development and operation of new affordable rental housing, and funding for affordable ownership. Such a Trust Fund would require representation on its governance structures from the urban and rural Indigenous community. Preferably, this would take the form of an appointed board of Trustees of Indigenous peoples and background and expertise in housing to direct the allocation of funds across regions and to manage the investment of these funds.

### **Strategic Direction 2: All investments through the National Housing Strategy should include explicit Indigenous targets**

Indigenous peoples have disproportionate housing needs and therefore there is a need for explicit Indigenous targets to address these needs in cases where funding is delivered through a transfer from the federal government. This proposed direction recommends that to advance the process of reconciliation, the federal government establish a distinct allocation funding formula for urban and rural Indigenous providers for all investments through the National Housing Strategy.

- **National Housing Fund** – This should include a specific allocation for projects that match housing supports with the right services for Indigenous peoples.
- **Provincial-Territorial Partnerships in Housing** – federal funding delivered through multilateral agreements with provinces and territories should be linked to explicit urban and rural Indigenous targets, and agreements that honour the governance structure of Indigenous people.
- **Homelessness** – As discussed above, in addition to the Indigenous component of HPS, specific targets should be mandated within the other HPS funding streams prevent and reduce Indigenous homelessness
- **Housing Research** – A targeted portion of the research should be allocated towards Indigenous housing, with the research and data collection agenda set by Indigenous Housing providers.

- **Surplus Federal Lands** – A specific portion of the surplus federal lands and buildings being made available to housing providers at low or no cost for the development of affordable housing should be for Indigenous housing
- **Commitment to Maintain Baseline Funding of Current Operating Agreements** – Likewise, the funding resulting from the maintenance of baseline funding of current operating agreements should include explicit targets for urban and rural Indigenous housing.

Targets should be commensurate with Indigenous peoples' share of housing demand and need. Targets should be more than 6% of the funding to address the current disproportional need, historical underservicing, as well as household growth estimates.

## Additional Considerations

The above areas provide a strong foundation for an Indigenous Housing Strategy. There is, however, a need to extend beyond these areas. Below are some other pressing issues and areas an Indigenous Housing Strategy should address.

### **Discrimination and Racism**

Many Indigenous people experience discrimination and racism that constrains access to housing. The pervasive racism and discriminations clearly demonstrates the need to bring about an increased awareness of the devastating effects of this social problem and to promote non-prejudicial, equitable relations (Urban Aboriginal Task Force, 2007). There is a clear federal role related to fostering inter-cultural understanding and eradicating racism (Graham and Peters, 2002). It is not the responsibility of the federal government alone, but a leadership role is crucial.

### **Strategic Direction 1: Support public education of Indigenous housing issues and anti-racism**

It is recommended that the federal government support public Anti-racism initiatives would include general public education and media campaigns to address issues of racism endured by Indigenous peoples. This would include strategies aimed at showing the negative impact of racism on rental opportunities for Indigenous peoples, and how improved access to homeownership rates translate into lower public response costs for poverty programming.

### **Use of Data and Best Evidence**

Good policy and program is informed by good data and good research. However, there are relatively few resources dedicated to Indigenous housing research and data collection, and there are substantial gaps in our understanding of Indigenous housing needs and solutions. CMHC conducts some research, and there



are a scant number of academic researchers and non-governmental organizations conducting research on Indigenous housing and homelessness<sup>14</sup>.

**Strategic Direction 1: Fill data and knowledge gaps that undermine our ability to understand and act upon Indigenous housing need and help communities and service providers implement best practice strategies to address Indigenous homelessness**

It is recommended that the federal government fill data and knowledge gaps that undermine our ability to understand and act upon Indigenous housing conditions and need. This could include a combination of conducting research through CMHC, and funding to academic researchers, consultants, and non-governmental organizations to conduct research. This could also include establishing a national clearing house on Indigenous homelessness. An Indigenous-specific homelessness clearinghouse would help build on existing strengths of communities. It would help communities and service providers to organize, plan and implement strategies to address Indigenous homelessness in a coordinated, measurable and impactful way. Building and aligning the strategies and resources of key stakeholders will help end Indigenous homelessness in Canada. The clearing house could ensure regular exchange of information and experience, and would facilitate meetings of stakeholders to discuss developments and best practices. This clearing house could maintain a website with links to stakeholders and partners, downloadable research and policy documents, and bring attention to new developments. This clearing house could undertake research of its own on a project-by-project funded basis and build capacity community capacity to address Indigenous homelessness issues. Consideration should be given to the feasibility of this being an arm's length, apolitical Indigenous agency.

**Coordination**

Concerted policy thinking and action to address Indigenous housing issues requires leadership from the federal government and significant efforts to develop program linkages within the federal government as well as linkages with provinces and territories. Improving the coordination among all levels of government and across departments would improve synergies in service delivery and provide the housing infrastructure and supports many individuals need. Given the fluidity of the urban and rural Indigenous population and frequent migration to and from reserve, the issues of housing and homelessness “on” and “off” reserve are not distinct.

**Strategic Direction 1: Ensure a coordinated approach to Indigenous programs within the federal government, and integration of Indigenous and Northern Affairs Canada policy with CMHC's housing policy**

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<sup>14</sup> There is a scant number of academic researchers conducting research on housing in general.

It is recommended that the federal government ensure a coordinated approach to Indigenous programs within the federal government, and integration of Indigenous and Northern Affairs Canada policy with CMHC's housing policy in order to improve synergies in service delivery and provide the housing infrastructure and supports many individuals need. One option to do ensure a coordinated approach to Indigenous programs within the federal government would be to establish a cross-ministerial secretariat responsible for Indigenous matters both on and off-reserve (including housing, health care, emergency services, social services, and community economic development, and infrastructure).

# Summary of Proposed Policy Directions

Below is a summary of the strategic policy directions proposed in the previous section. Appendix 5 includes a table outlining how each of the proposed directions aim to address the key issues and achieve the desired outcomes.

## **Existing Indigenous Housing Portfolio**

Strategic Direction 1: Provide rental assistance to support no net loss of RGI units that can be stacked on project rents set at either breakeven or some other more realistic level and allow this assistance to be reallocated within the provider's portfolio

Strategic Direction 2: Provide capital funding to address capital repair requirements and support regeneration of Indigenous housing

Strategic Direction 3: Provide resources to strengthen the Indigenous housing provider network, including supporting the establishment of a broad group affiliation structure that would provide centralized support services

Strategic Direction 4: Provide resources to strengthen expertise and capacity in strategic asset management

Strategic Direction 5: Review and reform the current rent and RGI subsidy structure so that rents better cover providers' operating costs and disincentives to employment are reduced

## **New Indigenous Affordable Rental Housing**

Strategic Direction 1: Provide capital funding to support the development of self-sustaining new Indigenous rental housing at moderate rents as well as additional up front capital funding and/or ongoing rental assistance to allow for higher targeting of low income Indigenous households

## **Tenant Supports**

Strategic Direction 1: Provide funding for partnerships between Indigenous service organizations and Indigenous housing providers to deliver culturally based support services in Indigenous housing provider units as well as other housing units

## **Affordable Homeownership**

Strategic Direction 1: Develop an Indigenous specific homeownership approach, where an Indigenous intermediary organization(s) would work with Indigenous people to access homeownership

## **Homelessness**

Strategic Direction 1: Expand the funding provided through the Indigenous component of HPS

Strategic Direction 2: Mandate specific targets within the other HPS funding streams to prevent and reduce Indigenous homelessness

Strategic Direction 3: Promote the importance of cultural safety and competency among mainstream organizations and agencies

Strategic Direction 4: Place stronger emphasis on community planning and service collaboration within HPS

Strategic Direction 5: Establish and fund concrete strategies for preventing Indigenous homelessness

## **Funding Distribution**

Strategic Direction 1: Establish a permanent urban and rural Indigenous Housing Trust

Strategic Direction 2: All investments through the National Housing Strategy should include explicit Indigenous targets

## **Additional Considerations**

### **Discrimination and Racism**

Strategic Direction 1: Support public education of Indigenous housing issues and anti-racism

### **Use of Data and Best Evidence**

Strategic Direction 1: Fill data and knowledge gaps that undermine our ability to understand and act upon Indigenous housing need and help communities and service providers implement best practice strategies to address Indigenous homelessness

### **Coordination**

Strategic Direction 1: Ensure a coordinated approach to Indigenous programs within the federal government, and integration of Indigenous and Northern Affairs Canada policy with CMHC's housing policy

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# Appendices

## Appendix 1 - Historical Program and Policy Context

### **Off-Reserve Housing Support Program – Downpayment Assistance (1966-1985)**

The program entitled Status Indians who were living off-reserve and who were employed to receive assistance in the form of a low cost first mortgage (\$10,000) and a forgivable second mortgage (at a rate of \$1,000 a year over ten years). (Kuchera, 2003; CAAN, 2010) Initially, \$16,000 was set as the maximum annual household income which remained in place for the duration of the program. Overtime this resulted in little take up of the program and it was terminated in 1985. (CAAN, 2010)

### **Hellyer Task Force Report on Housing (1969)**

The purpose of the Task Force on Housing and Urban Development “to examine housing and urban development in Canada and to report on ways in which the federal government, in company with other levels of government and the private sector, can help meet the housing needs of all Canadians and contribute to the development of modern, vital cities”. (Hellyer, 1969:1) The Task Force Chairman was Transport Minister Paul T. Hellyer and the Minister responsible for federal housing policies. The Task Force Report included a declaration of housing principles including that “every Canadian should be entitled to clean, warm shelter as a matter of basic human right”. (Hellyer, 1969:22)

The Hellyer Task Force was critical of the negative social impacts, and financial costs, of public housing and urban renewal schemes (Walker, 2004). The report states that “Canada's Indians and Eskimos face not only the general problems of low-income groups, but a number of particular problems of their own as well. The result, as shown in a 1965 study which estimated that 90 per cent of all housing on Indian reserves was “substandard by any reasonable criteria,” is to make the housing problem faced by these indigenous peoples that much more severe, and that much more untenable within a country of Canada's wealth and development”. (Hellyer, 1969:57) In addition, that movement should continue away from paternalistic housing programs and “toward schemes designed to permit Indians in particular to help themselves in improving their housing and environment””. (Walker, 2004:6; Hellyer, 1969:58;) The Task Force acknowledged recent programs (Off-Reserve Housing Program) as hopeful and specifically recommended:

“Special housing programs and pilot projects for Canada’s Indian, Eskimo and Metis peoples be carefully evaluated after a fair trial period and, if found successful, be vigorously pursued to meet the special needs of these groups”. (Hellyer, 1969:59)

Following the Hellyer Task Force Report, amendments to the National Housing Act saw the promotion in federal housing policy of “self-help efforts among low-income people to meet their own housing needs”. (CMHC, 1970 as reported in Walker, 2004:6)

### **The Unjust Society (1969)**

In 1969, a controversial federal government Statement on Indian Policy – referred to as the White Paper - proposed the termination of group rights for Indians and the devolution of existing services and programs to the provincial governments. (Walker, 2004) The Paper sought to end Indian status, terminate the Treaties that the federal government had negotiated with First Nations. (TRC, 2015) “While Aboriginal peoples had asserted inherent rights to self-determination and self-government long before the White Paper, the mobilization across Canada in response to it was the major catalyst to progress since made in the area of self-government and the recognition of Aboriginal group rights”. (Walker, 2004:6)

In response, Harold Cardinal wrote *The Unjust Society*, which was the foundation of the response by Indigenous peoples to the White Paper. (Walker, 2004) “Cardinal argued that central to Indian identity was the recognition and realization of Indian rights, rights that were non-negotiable” (Walker, 2004:6) “He proposed that services and supports be created and delivered by Indians with the support of the federal government in order to strengthen the foundations of Indian society, through community development, appropriate education, welfare services, recreation, law and policing among other things, all within an environment of self-reliance and independence”. (Walker, 2004:6).

With this response, the federal government abandoned the White Paper. (Walker, 2004)

### **Demonstration Program – Rental Housing (1970-1974)**

The Demonstration Program was initiated in 1970 by CMHC which fostered participation by low-income groups in the ‘self-determination’ of decisions affecting their housing environments. (Walker, 2004) This was a \$200 million dollar program. Projects largely involved the rehabilitation of older homes for rental or ownership. (Walker, 2004) Kinew Housing Corporation, in Winnipeg, sponsored by the Native Friendship Centre was the first non-profit housing corporation sponsored, owned and managed by Indigenous people. “Aboriginal contractors were hired to do much of the renovation introducing an element of potential Aboriginal employment to the program and going beyond the strict approach to housing”. (CAAN, 2010:2) Between 1972 and 1975 five more Indigenous non-profit housing communities were created across Canada, all using older existing housing.<sup>15</sup> (CAAN, 2010)

The program led to changes to the National Housing Act in 1973; introducing 100% capital financing, a fixed long term mortgage interest rate and 10% capital forgiveness. (CAAN, 2010) To further assist in the viability of these projects, CMHC provided an annual grant under the Research and Demonstration

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<sup>15</sup> Canative, which operated in Edmonton and Calgary; Sasknative in Saskatoon; Native People of Thunder Bay Development Corporation; Wigwamen in Toronto; and Skigin Elnoog in New Brunswick

Section of the NHA. (CAAN, 2010) By 1975, the six Indigenous housing agencies were responsible for 600 units of housing. (CAAN, 2010)

“Amendments to the NHA in 1973 were monumental in that they placed a new emphasis on social housing, federal leadership in social housing, and to a lesser extent, the social right of Canadians to adequate and affordable housing”. (Walker, 2004:8)

Over the same time, the federal rent supplement program was extended to include eligible non-profit and co-operative housing developments, and provinces would cost-share in the subsidy to low income tenants with the federal government. (Walker, 2004) “The relationship during this phase of social housing production was between the federal government (as financier and program architect and central administrator), provincial governments (as secondary financial and administrative partners), and voluntary sector organizations (as sponsors and administrators of specific housing developments)”. (Walker, 2004:8)

### **Rural and Native Urban Native Housing Program (1974-1993)**

A review of the Indigenous housing agencies was conducted in 1974 out of concern by CMHC “with the ad hoc use of “research” for housing operations”. (CAAN, 2010:3) Through a two day meeting with Indigenous housing agencies, initial direction for the Urban Native Housing Program was developed. That same year, CMHC began to fund the Rural and Native Housing Program. This program provided subsidies for the construction or acquisition of housing units for low-income people in rural areas, defined as being off-reserve and in areas with a population of less than 2,500. (CAAN, 2010) The program ended in 1993. (CMHC, 2011)

Despite the initial push for the Urban Native Housing Program, it was argued that the NHA already provided programs to the urban poor and therefore a new initiative was not needed. (CAAN, 2010) At this time, CMHC “urged provinces to use their cost-shared funding under Section 44 of the NHA to provide deeper shelter subsidies for low income Aboriginal families”. (CAAN, 2010:3)

In 1977, the Native Council of Canada (NCC), now the Congress of Aboriginal Peoples (CAP), and urban Indigenous organizations urged CMHC to increase the housing unit allocation for Indigenous housing organizations. (CAAN, 2010; Walker, 2004) In 1978, the joint NCC-CMHC initiative was announced. The program was part of the Non-Profit Housing Program and included 400 units a year, or 10% of the mainstream social housing allocation, dedicated for urban Native non-profit housing groups. (CAAN, 2010; CMHC, 2011) Through this initiative CMHC “provided mortgage interest assistance in the form of non-repayable subsidies to reduce the effective interest on the mortgage to 2% as well as an amount for operations and maintenance”. (CAAN, 2010:4) In 1986, the calculation was revised so it was then based on the difference between the monthly mortgage payment and the 25% RGI of the household income.

(CAAN, 2010) According to CMHC, most urban Indigenous families could not afford the rents for the non-subsidized units so the program was amended to cover the gap between operating costs and the rental revenues based on an RGI approach. (CMHC, 2011)

“The most tangible programmatic change that resulted from the 1978 NHA amendments was the replacement of the Section 15.1 (Non-Profit) and 34.18 (Co-operative) housing programs with the Section 56.1 Non-profit and Co-operative Housing program”. (Walker, 2004:9) following this, capital commitments to social housing program were reduced and co-operative and non-profit corporations were required to obtain loans from private ‘approved lenders’ at market rates over 35 years. (Walker, 2004)

According to Walker, The Section 15.1 program “succeeded in promoting housing delivery by the third/voluntary sector more so than past programs. The entrenchment of funding by the private sector and delivery by the volunteer sector were considered successful programmatic shifts away from the overwhelming federal government responsibility for these things in past programs”. (Walker, 2004:10) The Urban Native Non-Profit Housing Program was officially enacted in 1985, although evolved from the early 1970s (as described above). (Walker, 2004) In 1984 a deeper subsidy was applied to 600 additional units annually. (Walker, 2004) A 1999 evaluation of the Urban Native Housing Program found that it “out-performed other programs (i.e. non-profit and rent supplement) on several indicators of emotional well-being”. (Walker, 2004:10) The CMHC evaluation found that “since moving into their current housing a significantly higher proportion of households in Urban Native Housing Program units had increased their use of social services, made more friends, felt more secure, more settled, and more independent”. (CMHC, 1999 as reported in Walker, 2004:11)

The Urban Native Housing Program (revised from Urban Native Non-Profit Housing Program) was incorporated into the 1986 Urban Social Housing Strategy. (CMHC, 2011)

### **Amendments to 1982 Constitution**

Advocacy by Indigenous groups continued over this time and led to the recognition and affirmation of existing Aboriginal and treaty rights in Section 35 of the 1982 Constitution Act. Section 35 of the *Constitution Act, 1982* provides:

“35(1) The existing aboriginal and treaty rights of the people in Canada are hereby recognized and affirmed.

(2) In this Act, “Aboriginal Peoples of Canada “includes the Indian, Inuit, and Métis Peoples of Canada.

(3) For greater certainty, in subsection (1), “treaty rights” includes rights that now exist by way of land claims agreements or may be so acquired.

(4) Notwithstanding any other provision of this act, the aboriginal and treaty rights referred to in subsection (1) are guaranteed equally to male and female persons.”

The section while confirming Aboriginal treaty rights, however, does not define or confirm the right to Aboriginal self-government.

### **Penner Report (1983)**

Following constitutional changes, a series of constitutional conferences and one special committee on Indian self-government (chaired by Keith Penner) were initiative in an attempt “to define in more explicit terms what these rights entailed”. (Walker, 2004:10) The Special Committee on Indian Self-Government produced a final report in 1983 known as the Penner Report. The Penner Report advocated for major changes in federal Indian Legislation, focusing primarily on self-government for Indian Bands. (Walker, 2004). The Penner Report further recommended the “federal government recognize Indian First Nation governments as distinct order of government in the Canadian federation”. (Penner, 1983:133)

The Penner report also notes that the federal government has a responsibility for off-reserve Indians, further commenting that “the problems faced by off-reserve Indian people are a shared federal-provincial responsibility, with legislative responsibility actually resting with the federal government”. (Walker, 2004:10) The report further recommends that the best way to promote Indian rights is through Indian self-government.

### **Social Housing in the 1990s**

The evolution of social housing policy shifted in the early 90s, with a “re-shuffling of objectives from earlier periods”. (Walker, 2004). This is exemplified in the changes to the role of CMHC. The three key objectives of the federal government in 1991 were:

- To support the private housing market (e.g., through the provision of mortgage insurance and financial instruments such as mortgage-backed securities);
- To assist in the development and dissemination of information about housing; and
- To assist those who are still unable to access adequate housing in the private market. (Walker 2004: 12)

In 1991, CMHC and Canadian Government created the Canadian Centre for Public/Private Partnership Housing to identify, initiate and facilitate public-private partnerships for low-cost housing. (Walker, 2004) By 1995, the Centre assisted with 39 projects creating 2,143 units of housing sponsored by community based non-profit groups; none of the projects targeted Aboriginal people<sup>16</sup>. (Walker, 2004).

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<sup>16</sup> It should be noted that it did not provide funding, but facilitated low-cost housing from an underwriting perspective.

Social housing programs were discontinued in 1993 with the exception of First Nations reserves and programs aimed at housing rehabilitation (RRAP). The administration and oversight role of existing stock, including the portfolio developed under the Urban Native Housing Program, was transferred to most provincial governments through bi-lateral agreements beginning in 1996. (Walker, 2004) In four provinces, the co-operative housing portfolio was not transferred to provinces. It was excluded as part of a negotiated third party agreement.

Also of note, new commitments for social housing were made in 2001 through bilateral agreements with provinces and territories. CMHC committed almost \$680 million with an additional \$320 million in 1993. (Walker, 2004) There was no targeted funding for urban Indigenous housing. (Walker, 2004)

### **The Royal Commission on Aboriginal Peoples (1996)**

In 1991, four Indigenous and three non-Indigenous commissioners were appointed to investigate the issues and advise the government on the relationship between Indigenous and non-Indigenous people in Canada and to propose practical solutions. In the words of the Commission:

We began our work at a difficult time.

It was a time of anger and upheaval. The country's leaders were arguing about the place of Indigenous people in the constitution. First Nations were blockading roads and rail lines in Ontario and British Columbia. Innu families were encamped in protest of military installations in Labrador. A year earlier, armed conflict between Indigenous and non-Indigenous forces at Kanesatake (Oka) had tarnished Canada's reputation abroad - and in the minds of many citizens.

It was a time of concern and distress. Media reports had given Canadians new reasons to be disturbed about the facts of life in many Indigenous communities: high rates of poverty, ill health, family break-down and suicide. Children and youth were most at risk.

It was also a time of hope. Indigenous people were rebuilding their ancient ties to one another and searching their cultural heritage for the roots of their identity and the inspiration to solve community problems. (INAC, 2010)

The central conclusion was summarized as "The main policy direction, pursued for more than 150 years, first by colonial then by Canadian governments has been wrong". (INAC, 2010) The report confirmed issues of substandard housing conditions and recommended infrastructure programs to deal with urgent problems of housing, water supplies and waste management in Indigenous communities as a high priority for governments. "The coming of self-government offers a golden opportunity to recast national, provincial and territorial policies governing Indigenous housing and community services. As it stands,

governments are simply not keeping up with desperate need. In some cases, they have cut useful assistance programs before they met their targets. Until Indigenous nations can take over the field, Canadian governments have an obligation to ensure adequate shelter for all Indigenous people". (INAC, 2010)

Walker reports on the testimony of the Urban Native Housing Program described in the RCAP: The accommodation provided through these housing corporations, as revealed in tenant interviews, has had considerable benefits, including family stability, access to education opportunities, the preservation and reinforcement of cultural identity and, for the most part, a positive impact on relations between Indigenous and non-Indigenous people. In addition, the stable environment provided by these corporations has enabled tenants to take advantage of employment opportunities, to further their education and, in some instances, to buy their own homes. Through counselling services, the corporations have also helped tenants gain access to government and other resources to increase their chances for self-reliance (RCAP, 1996b, n.p. in Walker, 2004).

In 1997 the Government of Canada responded with Gathering Strength: Canada's Aboriginal Action Plan. It build on the federal inherent right policy in 1995 to include a specific reference to urban Indigenous self-government. (Walker, 2004)

The Government of Canada recognizes that Indigenous people maintained self-sufficient governments with sustainable economies, distinctive languages, powerful spirituality, and rich, diverse cultures on this continent for thousands of years. Consistent with recommendations of the Royal Commission on Aboriginal Peoples, the federal government has recognized the inherent right of self-government for Indigenous people as an existing Aboriginal right within section 35 of the Constitution Act, 1982. (Government of Canada 1997:13 as reported in Walker, 2004:14)

### **Off-Reserve Aboriginal Housing Trust Fund (2006-2009)**

In 2006, the Federal Government provided one-time funding to provinces and territories in several areas including to address short-term housing needs for Indigenous Canadians living off-reserve. Funding, \$300 million over three years, was allocated to provinces and territories based on their share of the Indigenous population living off-reserve. (CMHC, 2011) An additional \$300 million was allocated for northern and remote communities.

### **Affordable Housing Initiative (2001-2020)**

The Affordable Housing Initiative was introduced in 2001 to create new affordable housing units through up-front capital contributions rather than ongoing subsidies. (CMHC, 2011) Agreements were made with each province and territory establishing the terms of the program; which saw matching investments from provinces/territories. In 2008, the Government of Canada committed to an investment of more than \$1.9



billion in housing and homelessness. In 2009 provinces and territories entered into a renewed agreement until 2011. (CMHC, 2011) In July 2011 federal, provincial and territorial ministers responsible for housing announced a \$1.4 billion combined investment under a new Investment in Affordable Housing (IAH) 2011-2014 Framework Agreement. (CMHC, 2011) A further extension was made to the Investment in Affordable Housing (2014-2020). A total of \$1,9 Billion in federal funding is being provided between 2011 and 2019 to improve access to affordable housing to March 31, 2020. (CMHC, 2017) In addition, in recognition of the distinctive needs of Nunavut, an additional \$100 million over two years (2013-2015) was provided to support new affordable housing in Nunavut.

AHI did not have targeted funding for off-Reserve housing, nor any requirement for an Indigenous component, other than for repair and rehabilitation funding through the Affordable Housing Program Northern Component. Of note, the province of Ontario established an Off-Reserve Aboriginal Housing component for AHI funding and entered into agreements for this component to be delivered by two Indigenous organizations (OAHS, 2014). Miziwe Biik Development Corporation was contracted to deliver funding in the Greater Toronto Area and Ontario Aboriginal Housing Services was contracted to deliver funding throughout the rest of Ontario, allowing for the first time the freedom, for Indigenous corporations, to design and deliver the Programs. Likewise, the province of British Columbia also established an Aboriginal Housing Initiative, using federal and provincial AHI funding, which was extended in 2014. (BC Housing, 2014) Based on the opinions of key stakeholders, where provinces elected to provide specific delivery allocations to Indigenous designed and delivered programs, they were highly successful.

A 2008 report Social Housing and the Role of Aboriginal Organizations in Canadian Cities states that overall the purpose of AHI was unclear, that “it seemed to have no vision or measurable targets, and the federal government demonstrated no commitment to leadership in the sector”. Further, that it produced few new housing units and the funding it supplied was generally insufficient to reduce rents enough for those most in need of nonmarket housing (Pomeroy, 2004 in IRPP, 2008)

### **National Homelessness Initiative/Homeless Partnering Strategy (2000-Present)**

The National Homelessness Initiative began in 2000 with federal funding of \$753 million over three years with periodic extensions until the program was updated in 2007. (CMHC, 2011) The program was aimed at enhancing community capacity to address local homelessness issues, foster investments in facilities and services for homeless people and increase knowledge of homelessness in Canada. (CMHC, 2011) There were several program components including The Supporting Communities Partnership Initiative (SCPI), Urban Aboriginal Homelessness (UAH), National Research Program (NRP), Surplus Federal Real Property for Homelessness Initiative (SFRPHI), Regional Homelessness Fund (RHF), and Homeless Individuals and Families Information System (HIFIS). (Homeless Hub, 2017) The Urban Aboriginal Homelessness component was designed to address the unique needs of the Indigenous population by

providing flexibility in meeting the needs of homeless Indigenous people through culturally sensitive services. (The Homeless Hub, 2017)

Based on a 2007 summative evaluation of the NHI, “positive impacts on the daily lives of individuals are one of the major areas of success for the NHI”; Indigenous people were one population group noted as benefiting from the program. (HRSDC, 2008: 52) Although the evaluation also found that one area identified as a challenge in some communities was the development of capacity to address Indigenous-specific homelessness issues. (HRSDC, 2008) This was particularly a challenge where funding for SCPI and UAH were provided by different entities. While the evaluation finds many successes, it points out that Indigenous people continue to be disproportionately affected by homelessness. (HRSDC, 2008) In 2007, the Homelessness Partnering Strategy was introduced. HPS shifted the government’s homelessness strategy to a Housing First approach. There are three streams to HPS funding: designated communities, rural and remote homelessness (non-designated communities) and Indigenous homelessness. The Indigenous homelessness funding stream is aimed at addressing the needs of off-reserve homeless Indigenous population by partnering with Indigenous groups to ensure that services meet the unique needs of off-reserve homeless Indigenous people in cities and rural areas. The unique needs of all First Nations, Inuit, Métis, and non-status Indians are also considered. (Government of Canada, 2016)

### **Truth and Reconciliation Commission of Canada**

The Truth and Reconciliation Commission (TRC) was established in 2008 under the terms of the Indian Residential Schools Settlement Agreement<sup>17</sup>. The Commission was mandated to: reveal to Canadians the complex truth about the history and the ongoing legacy of the church-run residential schools, in a manner that fully documents the individual and collective harms perpetrated against Indigenous peoples, and honours the resilience and courage of former students, their families, and communities; and guide and inspire a process of truth and healing, leading toward reconciliation within Indigenous families, and between Indigenous peoples and non-Indigenous communities, churches, governments, and Canadians generally. The process was to work to renew relationships on a basis of inclusion, mutual understanding, and respect. (The Truth and Reconciliation Commission, 2015:22) Reconciliation is defined by the Commission as:

- an ongoing process of establishing and maintaining respectful relationships. A critical part of this process involves repairing damaged trust by making apologies, providing individual and collective reparations, and following through with concrete actions that demonstrate real

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<sup>17</sup> The Indian Residential Schools Settlement Agreement (IRSSA) was reached in 2006 and approved by the courts in the following year. The IRSSA has five main components: 1) a Common Experience Payment; 2) an Independent Assessment Process; 3) support for the Aboriginal Health Foundation; 4) support for residential school commemoration; and 5) the establishment of a Truth and Reconciliation Commission of Canada. (TRC, 2015:130)

societal change. Establishing respectful relationships also requires the revitalization of Indigenous law and legal traditions. (The Truth and Reconciliation Commission, 2015: 16)

For over six years, the Commission held events across Canada. The Commission estimates there were as many as 155,000 visits to the seven National Events including over 9,000 residential school Survivors registers (although many others attended but did not register). (The Truth and Reconciliation Commission, 2015) The Commission offered everyone involved with the residential school system the opportunity to speak about their experience and overall received over 6,750 statements from Survivors of residential schools, members of their families, and other individuals who wished to share their knowledge. (The Truth and Reconciliation Commission, 2015)

To redress the legacy of residential schools and advance the process of Canadian reconciliation, the Commission put forward 94 calls to action. Calls to action are categorized under “Legacy” and “Reconciliation”. Within the Legacy category, the Commission calls upon the federal, provincial and Indigenous governments to take many actions on child welfare, education, language and culture, health, and justice. Included under Reconciliation, the Commission calls upon “federal, provincial, territorial and municipal governments to fully adopt and implement the United Nations Declaration on the Right of Indigenous Peoples as the framework for reconciliation” and the “Government of Canada to develop a national action plan, strategies and other concrete measures to achieve the goals of the United Nations Declaration on the Rights of Indigenous Peoples”. (The Truth and Reconciliation Commission, 2015-b:4) The Commission also calls upon the “Government of Canada, on behalf of all Canadians, to jointly develop with Aboriginal peoples a Royal Proclamation of Reconciliation to be issued by the Crown”. (The Truth and Reconciliation Commission, 2015-b:4)<sup>18</sup>

### **Daniel’s Decision**

Based on Indigenous and Northern Affairs Canada, the Supreme Court has declared that Métis and non-Status Indians are “Indians” for the purpose of federal Parliament’s law-making jurisdiction under subsection 91(24) of the *Constitution Act, 1867*. The ruling does not impact on Métis and non-Status Indian eligibility for programs and services currently targeted to Status Indians. (INAC, 2016)

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<sup>18</sup> For all Truth and Reconciliation Commission calls to action:  
[http://nctr.ca/assets/reports/Calls\\_to\\_Action\\_English2.pdf](http://nctr.ca/assets/reports/Calls_to_Action_English2.pdf)

# Appendix 2 - Key Issues

The following section provides details on key issues related to Indigenous housing identified in the literature.

## Individual and Household Issues

### **Homelessness**

#### **Indigenous peoples are disproportionately represented in the homeless population**

One in fifteen Indigenous people (or 6.94%) in urban centres experience homelessness, compared to 1 in 128 for the general population (or 0.78%) – this means Indigenous people in urban centres are eight times more likely to experience homelessness (Belanger et al., 2013). However, Indigenous homelessness is not limited to urban centres; many Indigenous peoples find themselves homeless in rural communities and smaller centres after migrating from their home communities (Catherine Palmer & Associates Inc., 2007).

The disproportionately high rates of homelessness among Indigenous people means that Indigenous peoples make up a significant proportion of the homeless population. The percentage of homeless people who are Indigenous is likely to average anywhere between 20% and 50%, although the numbers vary greatly between communities (Canada, Privy Council Office, 2002 as cited in Graham and Peters, 2002). In certain urban centres, the percentage of homeless people who are Indigenous is much higher.

Indigenous peoples are a mobile population and experience high rates of migration from rural or reserve communities to urban centres (Métis Nation of Ontario et al, 2013). The majority of Indigenous households who migrate to urban centres have either no income or very low incomes. This results in difficulties funding quality housing, which means that they are more likely to have to depend on kin, friends, or services to find housing, and are more vulnerable to becoming homeless (National Homelessness Initiative, 2005 as cited in Brandon, 2014).

Many urban Indigenous households are burdened by many people who stay with them because they cannot find housing (Graham and Peters, 2002). This keeps down the homeless population on the street, but it also makes households much more vulnerable, due to the unpredictability of arrivals and departures, and overcrowding. In the Northern context, the severe housing shortage means that many Indigenous people without a home of their own are staying with family or friends on a long term basis. This issue is often characterized as overcrowding. However, there are also many people who have short term, temporary, accommodations but do not have a usual home (couch surfers), who require special

attention compared to those who are staying in one place with family or friends over a longer time (Vink Consulting, 2014).

## **Unmet Housing Need**

### **Affordability is a persistent issue among Indigenous populations in Canada**

Indigenous peoples experience a highly disproportionate degree of income disparity compared to the overall population, often causing them to live in housing that is unaffordable, overcrowded or in poor condition. Almost one quarter (24%) of Indigenous households live in housing that is unaffordable. Households that have to spend more than 30% of their income to find adequate and suitable housing in their local housing market are considered to be in core housing need. Nineteen percent of Indigenous households were in core housing need in 2011, compared to 12% of non-Indigenous households (CMHC, 2011). Among Inuit, the unmet housing needs are much greater, with almost 34% of Inuit in core housing need in 2011 (ITK, 2016).

## **Housing in Poor Condition**

### **A proportionately large number of Indigenous people live in poor quality housing**

Based on data from 2011, 13% of Indigenous households were living in housing that required major repairs in 2011, compared to 7% of non-Indigenous households.

## **Overcrowding**

### **Indigenous peoples often live in housing that is overcrowded**

Nine percent of Indigenous peoples live in overcrowded conditions (compared to 6% of the non-Indigenous population). Issues of overcrowding are a particularly acute issue for Inuit peoples, with some 40% of Inuit living in overcrowded housing as of 2011 (ITK, 2016). Overcrowding is not just an issue of lower living standards, but can result in accelerated deterioration of dwellings and increased risk of disease transmission, and domestic violence (United Nations, 2009)

## **Lack of Affordable Housing Supply**

### **Finding suitable housing is an existing challenge for many urban and rural Indigenous individuals and families and housing needs of Indigenous peoples will continue to grow**

For many low-income Indigenous peoples, when housing is available, it is often of poor quality or unsuitable to the household needs. There are long waiting lists for subsidized housing, both Indigenous specific housing and other social housing (Urban Aboriginal Task Force, 2007). Indigenous people have specific access to less than 1% of the social housing stock, but account for approximately 6% of the

Canadian population. Canada's Indigenous population is younger and growing at a faster rate than the total population, which contributes to an even greater need for new housing (National Council of Welfare, 2009). The Indigenous population is growing at a rate five-times faster than the non-Indigenous population (Indigenous Housing Strategy Engagement Table, 2016)

### **Unmet housing needs among Indigenous Canadian has significant individual and societal impacts**

Severe affordability problems, inadequate housing and overcrowding of Indigenous Canadians has significant impacts on other socio-economic outcomes of Indigenous peoples, including health and education attainment levels. Inuit Tapiriit Kanatami explains that "Our society is experiencing enormous stress from the negative effects of overcrowded and inadequate housing. Housing affects every aspect of life, including work, education and family and is therefore one of the most crucial determinants of a healthy life for individuals and communities. Inuit suffer from the highest rates of tuberculosis and the lowest rates of educational attainment. (ITK, 2016). The societal impacts of Indigenous people living in inadequate housing are enormous and impossible to quantify (Catherine Palmer & Associates Inc., 2007).

### **Housing Not Considering Cultural Needs**

#### **Many Indigenous peoples are currently living in housing that does not consider cultural needs**

Indigenous households may reflect different cultural values that affect the composition of the household (Ark Research Associates, 1996; Peters, 1984) and the design of housing developments (CMHC, 1995). Culturally appropriate housing is seen as being of great importance to the social, cultural, and economic strength of Indigenous peoples in urban areas (Royal Commission on Aboriginal Peoples, 1996a,b). However, many Indigenous peoples are currently living in housing that does not consider cultural needs (United Nations, 2009).

### **Barriers to Housing**

#### **Discrimination Creates Barriers to Access to Housing**

##### **Discriminatory attitudes of a variety of actors in the housing market creates barriers to Indigenous persons accessing housing**

It is generally accepted that discrimination in urban and off-reserve areas is a major systemic barrier to adequate housing for indigenous peoples (INAC, 1996). Indigenous people are "subject to discrimination by a variety of actors who function as gatekeepers to desirable housing including: landlords, subletting tenants, property managers, real estate agents, community housing agency personnel, government agency personnel and mortgaging agency personnel" (Patrick, 2014: 22).

## **Housing for Vulnerable Indigenous Persons**

### **Lack of access to adequate housing is an acute issue for Indigenous people who are particularly vulnerable of who have special needs**

“Indigenous people’s historic and systemic exclusion from safe, adequate, and affordable housing is particularly acute for community members in high-risk environments such as Indigenous women and children escaping violence, victims of trafficking, LGBTTO people, youth transitioning out of institutional care, and people experiencing mental health and addictions challenges. (Indigenous Housing Strategy Engagement Table, 2016)” Indigenous peoples with disabilities face increased barriers to adequate housing. Barriers include discrimination, lack of government subsidized housing, and insufficient housing to meet disability needs (United Nations, 2009). The number of elders is increasing significantly, although there are a limited number of elder housing units. Research has also found that Indigenous elders are often uncomfortable in typical seniors-type lodging that is available for the general population, and Indigenous-specific elder housing would help alleviate the strain (Catherine Palmer & Associates Inc., 2007).

## **Limited Diversity of Housing Options in the North**

### **Indigenous peoples in many northern communities face a persistent set of entry-to-market challenges not faced by the majority of the other jurisdictions as a result of a limited diversity of housing options**

Many northern communities lack the numerous and diverse housing options available in southern Canada (ITK, 2016). The housing continuum for most Inuit communities is generally restricted to public housing units (majority), government staff housing (employer subsidized), and very expensive single family dwellings that are limited to the few communities with private markets. “The issues impeding market housing in the territories are related to several aspects of the landscape: the small, sparse population spread out over many very small, often remote and isolated communities; communities inaccessible by road coupled with the high costs of alternative transportation; extreme weather conditions that present challenges to construction and maintenance of housing; low incomes and high unemployment in many communities that make homeownership and even unsubsidized rent unaffordable; high costs of housing, including high maintenance and operation costs; and lack of skilled local labour” (SHS Consulting, 2013).

Housing development is also restricted by limits to infrastructure in many northern communities. Isolated communities all require the same infrastructure, including oil storage tanks, water and sewer, power generation, schools and other community buildings (Nunavut Housing Corporation, 2013). The pool of skilled labourers, particularly in the areas of construction, maintenance and administration of housing and related infrastructure, in many northern communities is small.

This increases the reliance on labour from the Southern parts of Canada and ultimately increases the cost of housing. In turn, this limits the capacity of the construction industry to build private dwellings and in some cases, prevents individuals from purchasing or sustaining private homes due to high maintenance costs.

Across the North, unique land tenures can create challenges in accessing financing (SHS Consulting, 2012). The administrative burden required to negotiate complex land tenure arrangements, in combination with lack of security of tenure, are significant detractors for private sector investment in new Northern housing stock (Conference Board of Canada, 2013).

Emerging markets and smaller communities experience a number of additional challenges related to accessing financing. Lenders can also be reluctant to provide financing for construction in the north as a result of several factors contributing to the logistical challenges and high costs associated with housing construction in the territories, including harsh climate and short construction seasons, remoteness and access difficulties, and shortage of local skilled labour (SHS Consulting, 2013). When it is available, the terms can be challenging. This can be a great barrier for individual borrowers building their own home and for smaller builders because they do not always have the capacity to complete construction on schedule, or the cash flow resources to cover costs in cases of delays.

## **Homeownership**

### **Homeownership rates among Indigenous peoples are lower than non-Indigenous households, and even among households with financial stability, homeownership often remains elusive**

Indigenous households are less likely to own their own home than non-Indigenous households – 58% of Indigenous households are homeowners compared to 70% of non-Indigenous households (CMHC, 2011). Among the many reasons for this are income inequality, exclusion from labour markets, and perceptions of homeownership (Indigenous Housing Strategy Engagement Table, 2016). However, there is a growing middle class of urban Indigenous people who have long-term residency and some degree of economic prosperity and could become homeowners, but these Indigenous households remain less likely to own their own home than non-Indigenous households (Urban Aboriginal Task Force, 2007; R.A. Malatest & Associates Ltd., 2005). Some face barriers such as insufficiencies of savings for a down payment, awareness of homeownership, information concerning the process of buying a home, and challenges related to accessing financing in remote and northern communities (R.A. Malatest & Associates Ltd., 2005; SHS Consulting, 2013).



# Indigenous Homelessness and Affordable Housing Sector Issues

## **Existing Social Housing**

### **The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire**

Long term funding agreements in the existing social housing stock operated by Indigenous housing providers began to expire in 2007 and is ongoing over the next 15 years, leaving some projects in unviable. This is a particular issue for Indigenous housing providers because these portfolios are most targeted to low-income households, including many dependent on social assistance. Many Indigenous housing providers do not have sufficient rental income (from low income RGI households) to cover even the ongoing operating expenses.

A recent survey by CHRA's Indigenous housing caucus found that for three quarters of the providers that have already experienced the expiration of operating agreements, the expiration of subsidies has negatively affected their ability to provide rent-gear-to-income housing, with the number of units with full RGI assistance declining by 1,100 units. Providers are having to establish new minimum rents beyond the reach of households that are not able to obtain shelter allowances to cover the increases, especially single people. The vast majority of the close to 9,000 remaining Urban Native units with forthcoming expirations are at risk.

Coupled with the issue of weak post expiry viability, many existing Urban Native properties originally involved acquisition of existing dwellings so many are older and in need of capital replacement. Most providers have insufficient capital reserves because these earlier programs underestimated funding requirements for reserves (National Aboriginal Housing Association, 2009; ONPHA, 2016). The recent survey of Indigenous housing providers conducted by CHRA's Indigenous Housing Advisory Caucus found that in jurisdictions where no funding has been available to mitigate the effect of expired operating agreements, some organizations report up to 25% of their housing stock is not habitable due to the inability to perform necessary repairs.

### **Many Indigenous housing providers lack the scale to address transitional issues in a meaningful way**

Many Indigenous housing providers are too small to retain professional staffing and expertise to effectively address all these transitional issues. The recent survey of Indigenous housing providers conducted by CHRA's Indigenous Housing Advisory Caucus found that only 40% of Indigenous housing providers that will experience the expiration of operating agreements over the next five years had a plan for the transition.

## **Capacity to Develop New Affordable Rental Housing**

### **There is a need for assistance with capacity building in some under serviced, high need areas of the country to develop new affordable rental housing**

Limited capacity and expertise among some Indigenous housing providers to develop new affordable housing is due in part do the small size of providers and the fact that most organizations do not have any recent experience developing housing (National Aboriginal Housing Association, 2009). Much of the existing capacity has been lost since termination of new funding for social housing in 1994. Many existing Indigenous housing providers who participated in research on Indigenous housing in British Columbia reported feeling overwhelmed by the planning required to build or acquire new housing (Catherine Palmer & Associates Inc., 2007). Many said that they felt the processes were too complicated and onerous, and required too much expertise that the community did not have. Many community groups not currently involved in housing said that they had an interest in getting involved in housing, but had no resources to begin the process.

## **Homelessness Services**

### **Culturally-appropriate responses to Indigenous homelessness are underdeveloped in many communities**

Significant gaps remain in services for Indigenous people (Urban Aboriginal Task Force- Final Report, 2007). In particular, culturally-appropriate responses to Indigenous homelessness are underdeveloped in many communities (McCallum and Isaac, 2011). “For Indigenous persons arriving from a life on reserve or an Inuit community there is a major cultural adjustment and accordingly, customized culturally sensitive programming and service delivery may be required especially if the goal is to facilitate successful transition. This includes supports in life-skills and in improving educational readiness and labour market skills so that these persons and families can secure employment and increasing self-sufficiency” (National Aboriginal Housing Association, 2009). Some services delivered by non-Indigenous providers are delivered in a manner that is not culturally safe (Métis Nation of Ontario et al, 2013). Some research has suggested that many Indigenous people have felt uncomfortable accessing non-Indigenous homelessness services, especially those operated by faith-based agencies (Brandon, 2014). First Nations, Métis and Inuit cultures are unique, and research has also found that Indigenous people of one culture do not necessarily connect with services targeted at another culture, and there may be perceptions that they are not eligible (Catherine Palmer & Associates Inc., 2007).

### **Indigenous peoples are disproportionately represented in systems that often fail to support transitions to housing**

While personal experiences and issues contribute to the disadvantage of Indigenous people in the housing market, Indigenous homelessness very much has systemic causes (Patrick, 2014). Indigenous peoples are disproportionately represented in many of the systems of care that often fail to support transitions to

housing, directly resulting in homelessness, including the justice system and child welfare system. Indigenous adults represented 4.3% of the all adults in Canada in 2015, yet they accounted for 24.4% of admissions to federal correctional services (Gaetz, 2014 as cited in Indigenous Housing Strategy Engagement Table, 2016). Indigenous children 14 and under represented 7% of all children in Canada in 2011, yet they accounted for 48% of all children in the care of child welfare systems in the country (Statistics Canada, 2011). There is also a lack of support for Indigenous peoples as they migrate from their home communities to urban centres.

## **Funding for Housing**

**Funding targeted for Indigenous housing has been short term and unpredictable, and in some cases Indigenous organizations have been unable to successfully compete in mainstream funding competitions to secure funding for Indigenous housing, although there are recent contrasting examples**

Funding targeted for Indigenous housing has been short term and unpredictable. Aside from the announcement in Budget 2017 for targeted funding for Indigenous housing, the only recent federal funding for Indigenous housing has been the one-time off-reserve Aboriginal Housing Trust (2006-2009). Coupled with the issue of limited dedicated funding, in some cases, Indigenous organizations have been unable to successfully compete in mainstream funding competitions to secure funding for Indigenous housing (National Aboriginal Housing Association, 2009; Catherine Palmer & Associates Inc., 2007). There are however, some recent contrasting examples. The literature points to a number of reasons for why recent programs have not worked well for some Indigenous housing providers, including the small size and fragmented nature of Indigenous housing providers (National Aboriginal Housing Association, 2009). In addition to factors related to lack of professional staffing, small providers have limited ability to contribute to the up-front costs of planning new housing developments, and lack of scale can result in insufficient revenues to sustain management expenses when serving primarily or exclusively low income residents. Indigenous people “tend to concentrate in smaller communities, although housing funding has historically been allocated based on population. As such, housing funding received by rural municipalities tends to be far less than what is received in urban centres, creating fierce funding competition between housing providers. As a result, rural Indigenous housing providers are less likely to secure funding to develop housing for Indigenous people because they may lack the experience of non-Indigenous developers” (Métis Nation of Ontario et al, 2013). Further, when serving primarily or exclusively low income residents, programs without on-going subsidy may not be viable if very low rents are charged (Catherine Palmer & Associates Inc., 2007). Many housing societies said that they felt overwhelmed by the planning required to build new housing, particularly with no on-going subsidies for new low-income housing (Catherine Palmer & Associates Inc., 2007).

## **Funding for Homelessness Services**

**Funding for homelessness services has been primarily directed to larger communities, and existing funding levels and short term commitments to funding create some challenges in sustaining homelessness services**

The Indigenous component of the Homelessness Partnering Strategy is a source of dedicated funding that supports responses to the disproportionately high incidence of Indigenous persons in the homeless population. In early phases, this funding was typically directed to emergency shelters, and in more recent phases to transitional and supportive housing. The funding levels and duration create some challenges in sustaining services (National Aboriginal Housing Association, 2009; Webster, 2007). “There is a widely held perception among Executive Directors of urban Aboriginal agencies that their organizations are not funded at the same level as non-Aboriginal agencies and that they do not have the same degree of long-term, core funding stability (Urban Aboriginal Task Force, 2007). Research has found that Indigenous homelessness service providers have are systemically and significantly disadvantaged in their attempts to obtain non-federal funding, especially to pay for special programme activities designated ‘Indigenous’ (Webster, 2007).

The allocation of the Homelessness Partnering Strategy funding has been primarily directed to major centres, and funds for non-reserve Indigenous need in smaller communities is often very limited. However, Indigenous homelessness is not exclusively nor predominantly an issue of large metropolitan centres.

## **Coordination**

**There is a lack of coordination at many levels leading to gaps and inefficiencies in the provision of services**

There is a lack of coordination at many levels leading to gaps and inefficiencies in the provision of services and prohibiting creative solutions to housing. In addition to Indigenous non-profit housing providers, there are often a number of agencies in a community providing housing services to Indigenous peoples, including emergency shelter, temporary and transitional housing, medical stay facilities as well as homelessness support services. However, there is often a lack of coordination among these agencies, which studies have suggested have “led to unnecessary competition for limited resources, as well as inefficiencies in the provision of services” (Catherine Palmer & Associates Inc., 2007). There is a lack of coordination between on and off-reserve communities, as well as within different departments of the federal government, and between federal and provincial governments to coordinate the services that they provide to Indigenous people on and off-reserve (Catherine Palmer & Associates Inc., 2007).

## **Inconsistent Involvement and Autonomy of Indigenous Peoples**

### **Inconsistent involvement of Indigenous people has resulted in policies that have not always reflected the concerns of Indigenous people**

Indigenous people have a special status recognized in law, and therefore must be active participants in any discussions of government policies. However, there have been variations in how proactively and meaningfully urban and rural Indigenous people have been engaged, resulting in some government policies that inadequately reflect the concerns of Indigenous people (National Aboriginal Housing Association, 2009). Research by Catherine Palmer & Associates Inc., (2007) found that “lack of control over housing impacts the ability of housing providers and communities to manage their own housing and often discourages creative approaches to problems (i.e. modifying existing units to accommodate smaller families; building more ‘culturally appropriate’ structures)”.

# Appendix 3 - International Policies and Programs

## International Policy

Housing issues facing indigenous communities such as absence of security, poor condition, and lack of affordable options are not unique to Canada.

There are several international treaties, covenants and conventions that address housing and indigenous people's rights which are binding on governments, these include:

- Universal Declaration on Human Rights
- UN Declaration on the Rights of Indigenous Peoples
- ILO Convention 169 concerning Indigenous and Tribal Peoples
- International Covenant on Economic, Social and Cultural Rights (ICESCR)
- Convention on the Elimination of All Forms of Racial Discrimination
- Convention on the Elimination of All Forms of Discrimination Against Women
- International Covenant on Civil and Political Rights. (United Nations, 2009)

The International Covenant on Economic, Social and Cultural Rights and the UN Declaration on the Rights of Indigenous Peoples are described below.

### **International Covenant on Economic, Social and Cultural Rights (ICESCR)**

According to the United Nations, the International Covenant on Economic, Social and Cultural Rights (ICESCR, 16 December 1966) is the most relevant document with respect to housing rights. (United Nations, 2009) CESCR states that everyone has the right to an adequate standard to living and that this includes adequate housing. As outlined by United Nations in the Policy Guide to Housing for Indigenous Peoples in Cities, this does not necessarily mean governments are required to build housing for an entire community and/or population but rather they have a "duty to take immediate steps to ensure that particularly vulnerable populations have access to the housing they need" and that this "applies to indigenous peoples, and particular groups of indigenous peoples such as indigenous women leaving abusive households, those who are homeless, and those who are disabled. (United Nations, 2009:12) In addition, under Articles 2(2) and 3, governments also have a legal responsibility to address discrimination and inequality against specific population groups including indigenous people. (United Nations, 2009)

Two General Comments (legal interpretations adopted by treaty monitoring bodies) have been adopted by the Committee on Economic, Social and Cultural Rights regarding the right to adequate housing: General Comment No. 4 and General Comment No. 7.

General Comment No. 4 on the right to adequate housing affirms that the right to housing must be regarded as an expansive right; i.e., the right to housing must go beyond having a roof over one's head. It must be regarded as the right to live somewhere in peace, security and dignity. General Comment No. 4 also includes a description of the seven elements required in order for housing to be adequate, as follows:

- Legal security of tenure;
- Availability of services, materials, facilities and infrastructure;
- Affordability;
- Habitability;
- Accessibility;
- Location; and
- Cultural

(United Nations, 2009: 14)

The United Nations states that General Comment No.4 on forced evictions "is the most comprehensive legal document pertaining to forced evictions under international law". The comment states that governments must refrain from implementing forced evictions and that the law is enforced on those third-parties who do. (United Nations, 2009:14).

### **The Declaration of Rights of Indigenous Peoples (2007)**

The United Nations Declaration on the Rights of Indigenous Peoples (DRIP). The Declaration sets out the standards for establishing policies and programs in the area of housing for indigenous people, including:

- Rights to self-determination and indigenous institutions and systems
- Rights to lands, resources and territories
- Rights to equal enjoyment of economic and social rights, including housing.

Two articles in particular pertain to the right to improvement in housing conditions and the right to self-determination of priorities and programs in housing and other economic and social sectors. (Walker, 2004)

Article 22: Indigenous people have the right to special measures for immediate effective and continuing improvement of their economic and social conditions, including in the areas of employment, vocational training and retraining, housing, sanitation, health and social security. Particular attention shall be paid to the rights and special needs of indigenous elders, women, youth, children and disabled persons;

Article 23: Indigenous people have the right to determine and develop priorities and strategies for exercising their right to development. In particular, indigenous people have the right to determine and develop all health, housing and other economic and social programs affecting them and, as far as possible, to administer such programs through their own institutions;

In 2012, the Truth and Reconciliation Commission (TRC), recommended that all levels of government meet and explore DRIP as a framework for reconciliation in Canada, and in the 2015 Final Report stated “we remain convinced that the United Nations Declaration provides the necessary principles, norms, and standards for reconciliation to flourish in twenty-first century Canada”. (TRC, 2015: 21)

### **International Principles of the Right to Adequate Housing**

The United Nations identifies several fundamental principles to inform the implementation of the right to adequate housing for indigenous people.

- Right to self-determination - essential to the well-being and dignity of indigenous peoples
- Includes recognition of indigenous customs, traditions and land tenure systems, and of the right to determine and develop priorities and strategies in exercising their right to development
- Participation in decision making processes – ensure that indigenous people living in urban areas are included as equal partners in all housing-related decision-making processes
- Participation and consultation should follow principles of UN DRIP
- Indigenous voices must be heard, and demands and grievances must be met when major decisions taken
- All indigenous individuals – women, persons with disabilities, sexual minorities, youth and children, must equally enjoy participation
- Non-discrimination and equality – housing policy and programs must be founded on principles of non-discrimination
- Particular attention should be paid to the needs of indigenous women, persons with disabilities, elders, sexual minorities, youth and children
- Policies and programs address structural disadvantage and historical injustice
- Guaranteed enforcement of the principle of non-discrimination and the equal right to the enjoyment of housing

(United Nations, 2009)

## **Programs and Policies from other Jurisdictions**

Like Canada, countries around the world are developing policies and programs aimed at improving the housing condition of Indigenous people.



## Australia

The Council of Australian Governments introduced a number of initiatives from 2007 onwards aimed at improving the state of indigenous housing and increasing the supply of new housing of appropriate standards

National Affordable Housing Agreement (NAHA) – An agreement between the Commonwealth of Australia and the States and Territories. The agreement outlines the commitment to ensuring indigenous people have the same housing opportunities as all Australians, to improved housing amenity and reduced overcrowding, and to improving access to homeownership. A key outcome of the NAHA was to develop a national policy for housing, homelessness and indigenous housing. Key performance measures include proportion of indigenous households owning or purchasing a home; proportion of indigenous households living in overcrowded conditions including in remote and discrete communities; proportion of indigenous households living in houses of an acceptable standard including in remote and discrete communities. (Council of Australian Governments, 2009)

The National Partnership Agreement on Remote Indigenous Housing (NPARIH) – An initiative to help address significant overcrowding, homelessness, poor housing condition and severe housing shortages in remote indigenous communities. The Commonwealth allocated \$5.5 billion over 10 years to NPARIH (2008-2013). The program included three main objectives: significantly reduce severe overcrowding in remote indigenous communities, increase the supply of new houses and improve condition of existing houses, and ensure that rental houses are well maintained and managed in remote indigenous communities. (Council of Australian Governments, 2008) Key targets/outputs include:

- Supply of safe and adequate housing that will contribute to improved living standards for Indigenous people in remote communities;
- Robust and standardized tenancy management of all remote Indigenous housing that ensures rent collection, asset protection and governance arrangements consistent with public housing standards;
- A program of ongoing maintenance and repairs that progressively increases the life cycle of remote Indigenous housing from seven years to a public housing-like lifecycle of up to 30 years;
- Construction of new houses and ongoing repair and maintenance of houses in remote Indigenous communities;
- Increased employment opportunities for local residents in remote Indigenous communities;
- Accommodation such as hostels and subsidized rental housing in regional areas to support people from remote communities to access training, education, employment and support services;

- Progressive resolution of land tenure on remote community-titled land in order to secure government and commercial investment, economic development opportunities and home ownership possibilities in economically sustainable communities;
- Upgraded housing and housing-related infrastructure in town camps where appropriate; and
- Improved data collection through a three-yearly Community Housing and Infrastructure Needs Survey (CHINS).

Achievement of these outputs is a shared responsibility between the Commonwealth, the States and the Northern Territory Governments. The Agreement further outlines performance indicators, baseline measures, and benchmarks.

A review in 2016 found that NPARIH had delivered a number of housing outcomes:

- 3,233 new houses and 7,350 refurbishments/rebuilds had been completed;
- 350 communities have received NPARIH capital works;
- Over 80 per cent of houses touched have three or more bedrooms;
- 98 per cent of NPARIH houses have tenancy agreements in place to ensure the rights and obligations of tenants;
- 178 houses and eight hostels with 212 beds have been delivered to provide employment related accommodation, which supports Indigenous people accessing education and training opportunities;
- Indigenous employment in construction was maintained at 20 per cent or higher; and
- Reduced the levels of overcrowding in remote areas

From 2008 to 2014 the National Aboriginal and Torres Strait Islander Social Survey indicated, Indigenous households needing one or more extra bedrooms has decreased from to 48 per cent to 38 per cent. (Australian Government, 2016-b)

Through the NPARIH, the New Future Alliance (NFA or the Alliance) has delivered new and improved housing and infrastructure for remote indigenous communities. In addition, the Alliance's model is aimed at providing indigenous people with the capacity to refurbish and maintain housing post-NPARIH. The model requires "practical solutions to challenges in training and employing indigenous people in remote areas with limited or no employment history, and who may have social or cultural issues that present barriers to employment and career pathways". (CPB Contractors, 2017) In addition, the model provides indigenous people living in remote communities with job opportunities on major infrastructure projects in the Northern Territory.

National Partnership on Remote Service Delivery (NPA RSD) - To support the above Agreements, the Commonwealth of Australia and the States and Territories established a National Partnership Agreement

on Remote Service Delivery. Objectives of the Agreement include improving access of indigenous families to a full range of suitable and culturally inclusive services; raise the standard and range of services delivered to indigenous families, improve the level of governance within indigenous communities and indigenous community organizations; provide simpler access to government services; and increase economic and social participation. A key outcome includes the new integrated service planning and delivery methodology and single government interface. Some other outcomes include:

- The completion of detailed baseline mapping of social and economic indicators, government investments, services and service gaps in each location;
- Detailed Local Implementation Plans developed and completed with State and Northern Territory governments and stakeholders in identified locations;
- An agreed Bilateral Plan completed for each jurisdiction that is party to the Agreement;
- The sharing of best practice;
- The delivery of community leadership skills programs;
- the identification of gaps in priority local infrastructure;
- strengthened interpreting and translation services in response to local needs;
- The delivery of cultural competence measures for all government employees involved with identified communities; and
- Changes to land tenure and administration to enable the development of commercial properties and service hubs. (Council of Australian Governments, 2009-b)

An evaluation completed in 2013 found strong evidence that the NPA RSD led to an increase in service provision and a greater recognition of these services as being helpful. Other findings included reduced indigenous overcrowding rates, and an overall perception that the NPA RSD was beneficial for the community. (Australian Government, 2013) Lessons learned identified include that pressure to complete implementation plans may have affected positive community engagement and enhanced community capacity, and while the emphasis on service coordination was seen as beneficial, the impact of this is “thin” (Australian Government, 2013).

Housing Affordability Fund (HAF) – A program aimed at reducing the cost of new homes for homebuyers (\$400 million investment by the Australian Government). The Fund was aimed at addressing two barriers: the ‘holding’ costs incurred by developers as a result of long planning and approval times; and infrastructure costs. While the Fund is not specific to indigenous communities the program guidelines place particular emphasis on funding projects that target indigenous households. (Australian Government, 2016)

## **USA**

The Native American Housing and Self Determination Act (NAHASDA) (1996) is aimed at providing Federal assistance for Indian tribes in a manner that recognizes the right of tribal self-government; eliminating several programs and replacing them with a single block grant program. (US Department of Housing and Urban Development, nd) Eligible initiatives including housing development, assistance to housing developed under the Indian Housing Program, housing services to eligible families and individuals, crime prevention and safety, and other activities that help solve affordable housing problems.

## **Hawaii**

In 2000, the NAHASDA was amended by adding Title VIII to provide similar block funding for native Hawaiian families living in low income (at or below 80 percent of the established area median income levels). As part of this funding, the Department of Hawaiian Home Lands (DHHL) developed a Native Hawaiian Housing Plan (NHHP). (Department of Hawaiian Home Lands, 2017) The NHHP (2012) sets out goals and objectives aimed at increasing the housing opportunities available for eligible native Hawaiian families. Goals of the NHHP include:

- Increase affordable housing inventory on Hawaiian Home Lands to meet the increasing or unmet demand for housing by low-income native Hawaiian families
- Provide direct assistance to supplement services to support native Hawaiian families in accessing and sustaining affordable housing opportunities
- Provide down payment assistance and/or principal reduction subsidies, low interest loans, Individual Accounts (IDAs), and other services or programs as needed
- Capitalize a revolving loan fund to provide financing to assist native Hawaiian NAHASDA eligible families with affordable mortgage financing options
- Increase the number of energy efficient homes for NAHASDA eligible families
- Reduce the number of homes in need of repair or replacement
- Promote and encourage safe and healthy communities on Hawaiian Home Lands
- Increase access to educational or training programs that assist native Hawaiian families
- Encourage self-determination within communities on Hawaiian Home Lands
- Enhance the capacity of DHHL to implement NAHASDA. (US Department of Housing and Urban Development, 2012)

Task and activities are identified within the Plan using a five-year and one-year time period.

## **New Zealand**

The New Zealand Department of Building and Housing has identified that the Māori people are more likely to live in poor housing conditions and are less likely, than non- Māori, to own their own housing. In 2011 the Auditor General conducted an audit of current government planning and support for housing on Māori land. Maori land has significant cultural and social value and cannot easily be sold on the open

market. Rather it is often passed down through generations. (New Zealand, 2016) While some communities are keen to have housing on their land, there are a number of barriers including difficulty to get financing, planning restrictions, rate arrears, infrastructure, gaining consent to build where there are multiple owners (land shareholders). In response, a number of programs for building housing have been established. Some, more recent, programs include:

- Special Housing Action Zones – Capital funding for a suite of housing initiatives developed by Māori communities and organizations. Funding was used for professional fees for planners and architects and home maintenance programs.
- Rural Housing Program – Loans and grants to upgrade, renovate and replace housing.
- Maori Demonstration Partnership fund – Grants and low-cost loans to Māori organizations to help them develop housing on multiply-owned land.
- Kāinga Whenua – Home loans provided by Kiwibank to build on multiply-owned Māori land. Applicants must be first-time homebuyers with a maximum household income limit.
- (New Zealand, 2016)

## **Norway**

The Saami are a group of indigenous peoples living in Finland, Norway, Russia, and Sweden. A key challenge for Saami in Scandinavia pertains to land rights and the recognition of this right to allow Saami to live and build culturally appropriate housing on their land.

In general, the basic housing needs are being met for Saami in Scandinavian countries and are at par with the general population; a result of effective social programs, welfare protections and crisis intervention programs equally available to Saami. (United Nations, 2005) “The Saami in Scandinavia have equal access to social housing subsidies and systems, including loans and tax relief, which provide them with opportunities to buy, rent or repair their homes. In response to reports of discrimination against minority groups within the housing sector, these governments’ social housing policies are explicitly aimed at offering adequate housing for disadvantaged groups, including ethnic minorities. In addition, social housing programmes are holistic, offering services such as counselling, professional training, access to employment, and medical support. Although these programmes are not designed specifically to assist the Saami, many have reached Saami who are in need”. (United Nations, 2005:163)

In Norway, the Constitution provides a general protection of the rights of the Saami and the right to adequate housing and the right to be free from discrimination with respect to housing is law in Norway. In addition, in 1999 the Government also developed a ‘plan of action for human rights’ which includes over 300 measures that it intends to adopt to improve the protection of human rights, in 2002 the Government issued a ‘plan of action against racism and ethnic discrimination’, and in 2003 new provisions under the Housing Act went into effect forbidding discrimination in the housing sector. (United Nations, 2005)

The Government also developed a plan of action for human rights which includes the opening of a Competence Centre of Indigenous Peoples' Rights in Kautokeino. The purpose of the Centre is to increase the general public's knowledge of indigenous peoples' rights in Norway. The Centre aims to create a professional network with other institutions dealing with indigenous issues, both in Norway and other countries. Other important tasks include documenting the rights of indigenous peoples and disseminating information to organizations, institutions, lawyers, schools, etc." (United Nations, 2005:165)

While access to housing and legislation protecting against discrimination are principal to the rights of the Saami people, the issue of land rights still remains in dispute.

# Appendix 4 - Policy Recommendations Made in the Literature

## **Existing Indigenous Housing Portfolio**

Numerous calls were made in the literature to address the financial situation of Indigenous social housing providers who have reached or are approaching End of Operating Agreements to ensure that housing remains available for the future (National Aboriginal Housing Association, 2009; MVAEC, 2015; Sakiyama, 2009; ONPHA, 2016; Metis Nation of Ontario et al, 2013; Northwest Territories Housing Corporation; Pomeroy, 2013; Indigenous Housing Strategy Engagement Table, 2016). More specific recommendations were made in a few documents. The first specific recommendation was to extend and reinstate expiring operating/housing subsidy agreements (MVAEC, 2015; Metis Nation of Ontario et al, 2013). The second was to extend RGI subsidy through new rent supplements (National Aboriginal Housing Association, 2009).

Several pieces of literature also called for funding for asset management and the renovation of an aging social housing stock owned by Indigenous social housing providers (ONPHA, 2016; Northwest Territories Housing Corporation; Pomeroy, 2013; MVAEC, 2015; Metis Nation of Ontario et al, 2013; Metis National Council, 1996; National Aboriginal Housing Association, 2009). Specific recommendations included: funding for repair and energy retrofits (Metis Nation of Ontario et al, 2013); funding for redevelopment (MVAEC, 2015); more flexibility in financing, achieved through reduced restrictions on the operations of Indigenous housing providers (Metis National Council, 1996); and use of existing contingency reserves by non-profit groups to generate expanded activity (Congress of Aboriginal Peoples, 1995).

Some recommendations were made related to increased flexibilities of social housing. These included: housing that improves quality of life on Indigenous people's own terms; allows Indigenous housing providers to adapt their units to fit the needs of their tenants; supports the accommodation of intergenerational and fluid family structures that are common for Indigenous cultures, and accommodate migrants who spend only part of the year in a community (Walker, 2008; CCPA, 2014; Catherine Palmer & Associates Inc, 2007)

## **New Indigenous Affordable Rental Housing and other Rental Strategies**

When providing recommendations to address affordability issues, funding for social housing was recommended most frequently (MVAEC, 2015; Belanger, 2012a; Graham and Peters, 2002; Walker, 2004; Walker, 2008; Aboriginal Housing Task Force, 2007; Sakiyama, 2009; Catherine Palmer & Associates Inc., 2014; CCPA, 2014; Indigenous Housing Strategy Engagement Table, 2016; ONPHA, 2016).

Specific recommendations made by the Metis National Council (1996) were to reinstate and increase in funding for new social housing and mortgage subsidies under the CMHC's Aboriginal off-reserve programs, and provide of high ratio guaranteed mortgages.

Some of the literature specifically recommended new Indigenous affordable rental housing (National Aboriginal Housing Association, 2009; MVAEC, 2015; Indigenous Housing Strategy Engagement Table, 2016; ONPHA, 2016). Pomeroy (2013) provided a number of recommendations to fix the flawed federal/provincial/territorial affordable rental housing framework agreement. Specifically, they included recommendations to examine specific initiatives to reduce the rent burden of 30% or more of household income, to address the low levels of capital grants that do not allow for affordability of lower income households, and to address the potential bias in the funding formula against larger family units. The Congress of Aboriginal Peoples (1995) called for the establishment and use of Indigenous capital lending institutions in the funding of new housing stock.

Funding for rental subsidies was called for in a few documents (CCPA, 2014; Belanger, 2012a; National Aboriginal Housing Association, 2009; Walker, 2004; ONPHA, 2016). Funding for Indigenous housing cooperatives was less common (Craig and Hamilton, 2014; MVAEC, 2015) as was funding for repair and renovation of private housing stock (Metis National Council, 1996; Congress of Aboriginal Peoples, 1995; and ONPHA, 2016).

### **Tenant Supports**

Several recommendations were made in the literature to introduce dedicated funding for tenant supports in Indigenous social housing for at-risk populations that are culturally appropriate and that address health, economic and social conditions (MVAEC, 2015, ONPHA, 2016, Metis Nation of Ontario et al, 2013; Catherine Palmer & Associates Inc., 2008).

### **Affordable Homeownership**

Many documents identified the need for specific Indigenous affordable homeownership policy and programs (Belanger, 2012a; R.A. Malatest & Associates Ltd., 2005; National Aboriginal Housing Association, 2009; RCAP, 1996b; Walker, 2004; Aboriginal Housing Task Force, 2007; York, 1997; Indigenous Housing Strategy Engagement Table, 2016). Specific recommendations related to the design of homeownership policy and programs included:

- Initiatives aimed at Indigenous communities should be conceived, planned, and implemented by Indigenous-led organizations (R.A. Malatest & Associates Ltd., 2005; York, 1997)
- Expand the mandate of existing Indigenous housing organizations to deliver affordable homeownership schemes. Options could include direct housing sales to tenants and lease-to-purchase options with tenants (RCAP, 1996b; Walker, 2004; York, 1997)



- Guidance, education, counseling and support for homeownership are beneficial for low-to moderate-income households in addition to financial assistance (R.A. Malatest & Associates Ltd., 2005)
- Homeownership programs that provide low interest loans (Aboriginal Housing Task Force, 2007)
- CMHC review and expand its capability as a Direct Lender to the Indigenous community (York, 1997)
- Mortgage Loan Insurance levels be increased to 100% and 105% for selected Indigenous income groups and that long-term viability of the household rather than availability of funds normally associated with home acquisition be the primary factor in determining access to home ownership (York, 1997)
- That the impact of second mortgages, non-amortized second mortgages or “silent” mortgages be further investigated as mortgage instruments to be incorporated in the development of options to assist Indigenous households to access home ownership without ongoing subsidy assistance from the Federal Government (York, 1997)
- The Federal Government encourage the partnership approach to assisting Indigenous low-income households to access home ownership through the creation of a taxation environment that serves as an incentive for the private and public sectors to become involved in assisting low income Indigenous households to access home ownership (York, 1997)
- That the parameters of the Project Development Fund be expanded for a specific period of time to allow selected income groups to develop proposals to the initial feasibility stage. (York, 1997)
- A land trust (Federation of Saskatchewan Indian Nations)
- Down payment assistance (Federation of Saskatchewan Indian Nations)
- A homeowners’ co-operative (Federation of Saskatchewan Indian Nations)
- A rent-to-own program (Federation of Saskatchewan Indian Nations)

## **Homelessness**

Increased funding to address Indigenous homelessness was called for in Webster, 2007; CCPA, 2014; CHRA, 2016, and need for long term core funding to address Indigenous homelessness was identified in Webster, 2007; CCPA, 2014; and McCallum and Isaac, 2011. Webster (2007) recommended that federal Indigenous homelessness funding be provided to service delivery organisations; political, lobby, and governmental organisations should be ineligible for federal urban Indigenous homelessness funding, except instances of urban self-government. Webster also recommended that the “entire portion of the “Indigenous” envelope be reserved for the use of Indigenous organizations delivering shelter services to Indigenous people and a modest portion of the general envelope be reserved for non- Indigenous organisations delivering services to Indigenous people, and which can demonstrate a genuine and sufficiently large Indigenous clientele”.

Specific recommendations related to homelessness that called for additional funding included:

- Initiatives to assist urban Indigenous people to overcome barriers related to education, training, employment (National Aboriginal Housing Association, 2009; Urban Aboriginal Task Force, 2007; R.A. Malatest & Associates Ltd., 2005). (Graham and Peters, 2002 and Jim Ward Associates, 2008 suggested community economic development initiatives could assist in these areas)
- Fund and work with Indigenous communities to develop an urban integration education process for First Nations people as they migrate from their community to urban centres or assist current organizations (Sakiyama, 2009; Graham and Peters, 2002; Belanger, 2012a)
- Transition funding for Indigenous migrants leaving their communities (CCPA, 2014)
- Develop an intelligently designed national urban Indigenous shelter funding model – the model should include capital construction and renovation, core operations, and transition services in the model; one funding agreement for all three components; and emphasize the overall importance of transition programming (Webster, 2007)

Numerous recommendation were made related to promoting the importance of cultural safety and competency among mainstream organizations and agencies (National Association of Friendship Centres, 2011; Urban Aboriginal Task Force, 2007; Graham and Peters, 2002; Jim Ward Associates, 2008; Walker, 2003; Thurston et al, 2001; DeVerteuil and Wilson, 2010; Walker, 2003). Specific recommendations included:

- Support a capacity-building initiative tailored to meet the professional development and organizational needs of mainstream agencies working with Indigenous peoples who are homeless or at risk of becoming homeless. (Jim Ward Associates, 2008)
- Develop a tool for use by mainstream organizations to ensure cultural safety (National Association of Friendship Centres, 2011)
- Explicit policy language requiring culturally safe practices be incorporated into all government documents and services. (Metis Nation of Ontario et al, 2013)

Other recommendations related to homelessness included:

- Enhance initiatives to improve system coordination between the justice system/(federal) institutions and organizations serving Indigenous peoples exiting incarceration and support the provision of appropriate housing plans and supports that are initiated in institutions (Aboriginal Standing Committee on Housing and Homelessness (Calgary), 2012 and Jim Ward Associates, 2008)
- Establish a national clearing house on Indigenous homelessness (Webster, 2007).
- Distribute Indigenous-specific homelessness funding through one agency, with consideration given to the feasibility of this being an arm's length, apolitical Indigenous agency (Webster, 2007)

## **Funding Distribution**

Recommendations varied as to how funding should be delivered. A permanent urban and rural Indigenous housing trust was called for in a number of documents (CHRA, 2016; Metis National Council, 1996; Indigenous Housing Strategy Engagement Table, 2016; National Aboriginal Housing Association, 2009; ONPHA, 2016) as was distinct and proportional allocations of future housing funding to urban and rural Indigenous housing (CHRA, 2016; Aboriginal Standing Committee on Housing and Homelessness (Calgary), 2012; ONPHA, 2016; Indigenous Housing Strategy Engagement Table, 2016); National Aboriginal Housing Association, 2009). The National Aboriginal Housing Association (2009) also recommended that agreements to deliver housing funding honour the governance structure of Indigenous people. Direct access to government funding for Indigenous housing and social infrastructure investments was recommended by the National Aboriginal Housing Association (2009), and distinct sub-strategies were recommended for First Nations, Métis and Inuit (such as a National Inuit Housing program) (Inuit Tapiriit Kanatami, 2016; Catherine Palmer & Associates Inc., 2008; Metis National Council, 1996). A few documents also identified the need for flexible funding (Congress of Aboriginal Peoples, 1995; Belanger, 2012a Walker, 2008).

## **Discrimination and Racism**

Recommendations to support public education of Indigenous housing issues and anti-racism was called for in Belanger, 2012a and Urban Aboriginal Task Force, 2007; and Graham and Peters, 2002.

## **Use of Data and Best Evidence**

A number of specific recommendations were made in the literature to fill data and knowledge gaps that undermine our ability to understand and act upon Indigenous housing conditions and need.

Recommendations included:

- Comprehensive national enumeration of Indigenous homelessness
- Establish a northern and remote community housing research strategy to coordinate research efforts
- Collect better data and information on the state of housing in northern and remote communities (e.g., number of units, types of housing available, affordability issues, condition of housing stock, maintenance and repair records, and related health issues and concerns – mold, energy efficiency rates)
- Research to develop a better understanding of rural Indigenous homelessness rates
- Evaluation of the systemic drivers of urban and rural Indigenous homelessness from federal, provincial, and regional perspectives
- Explore, for both urban Indigenous renters and homeowners, the socio-economic reasons leading to core housing need. (Belanger, 2012a)

- Determine whether low labour market and educational outcomes are impeding urban Indigenous homeownership. (Belanger, 2012a)
- National study to explore the impacts of NIMBY on rental opportunities, and the related influence over urban Indigenous homeless rates (Belanger, 2012a)
- Research and evaluation to better understand best practices for Indigenous homelessness (Thurston et al, 2001)
- Development, dissemination or adaptation of models of collaboration among federal, provincial, and municipal government to address Indigenous homelessness (Wilfreda et al, 2013)
- Investigation into models that funders can use to increase intra- and inter-sectoral collaboration (Wilfreda et al, 2013)
- Assessing and responding to the unique needs of Indigenous children who experience homelessness (Wilfreda et al, 2013)
- Given the high involvement of Indigenous children in foster care, assessing the role of homelessness (Wilfreda et al, 2013)
- Exploration of interventions on reserve to prevent urban Indigenous homelessness in collaboration with reserve communities (Wilfreda et al, 2013).

## **Coordination**

Widely called for in the literature was support the development effective coordination of Indigenous and mainstream programs (National Association of Friendship Centres, 2011; Urban Aboriginal Task Force, 2007; Graham and Peters, 2002; Jim Ward Associates, 2008; Walker, 2003; Thurston et al, 2001; DeVerteuil and Wilson, 2010; Walker, 2003; Suttor, 2012. The National Association of Friendship Centres (2011) suggested exploring existing promising practices of effective coordination and The Aboriginal Housing Task Force (2007) also identified the need to foster relationships between urban Indigenous organizations and First Nations.

Some documents also suggested the need to ensure a coordinated approach to Indigenous programs within the federal government, and integration of Indigenous and Northern Affairs Canada policy with housing policy in order to improve synergies in service delivery and provide the housing infrastructure and supports many individuals need (BC Rental Housing Coalition, 2016; Catherine Palmer & Associates Inc., 2007; and Aboriginal People Roundtable, 2004). One suggested approach to do this would be to establish a cross-ministerial secretariat responsible for Indigenous matters (including housing, health, and infrastructure) (Belanger, 2012a and Congress of Aboriginal Peoples, 1995).

## **Specific to Remote and Northern Communities**

A small number of recommendations were made related to remote and northern communities specifically. These included recommendations related to providing long-term funding for housing-related

infrastructure, including land development, in remote and northern communities and ensure coordination with housing investments (Nunavut Housing Corporation (2016), as well as recommendations to establish more flexible laws and regulations around the quality of Indigenous housing (Metis National Council, 1996).

### **Responsibility, Involvement and Accountability**

A few sources documented identified the need to clarify and improve understanding of the treaties between the Government of Canada and Indigenous peoples in terms of housing obligations and benefits (CHRA, 2016; Aboriginal Standing Committee on Housing and Homelessness (Calgary), 2012; Catherine Palmer & Associates Inc., 2008; Graham and Peters, 2002).

Numerous calls were made in the literature to respect Indigenous governance structures and ensure that Indigenous perspectives are represented at all levels of decision-making processes (Hanselmann, 2001; Thurston et al, 2001; Walker, 2004; National Aboriginal Housing Association, 2009; McCallum and Isaac, 2011; ONPHA, 2016; Walker, 2003; Walker, 2005; Metis Nation of Ontario et al, 2013; MVAEC, 2015).

Specific recommendations include:

- Make consultation a necessary component of all decision making (McCallum and Isaac, 2011)
- Set up advisory boards, review panels, committees or conversation circles to guide and align program design to priorities of Indigenous Canadians and cultural ways of knowing (McCallum and Isaac, 2011)
- Establish an inter-ministerial and inter-governmental Indigenous housing committee to coordinate with Indigenous organizations. (Metis Nation of Ontario et al, 2013)
- Establish broader housing roles for organizations such as the Congress of Aboriginal Peoples, and the Canadian Housing and Renewal Association's Indigenous Caucus (CHRA, 2016)
- Create opportunities for Indigenous representatives to sit on government housing bodies such as the CMHC Board of Directors
- Consult with Indigenous representatives in advance of future Housing Ministers meetings (CHRA, 2016).

In addition, many called on the federal government to strengthen and expand capacity in the non-Reserve Indigenous organizations off-reserve by providing the Indigenous community with the autonomy, resources, responsibility and accountability to design, deliver and manage Indigenous funding programs and housing and homeless-service system components (MVAEC, 2015; Metis Nation of Ontario et al, 2013; Inuit Tapiriit Kanatami, 2016; Stewart, 2006; Cardinal, 2006, Walker, 2005; Catherine Palmer & Associates Inc, 2007; Metis Nation of Ontario et al, 2013).

## Appendix 5 – Proposed Policy Directions’ Alignment with Key Issues and Desired Outcomes

Proposed Direction	Key Issue the Proposed Direction Aims to Address	Desired Outcomes the Proposed Direction Aims to Contribute Towards
<b>Existing Indigenous Housing Portfolio</b>		
Strategic Direction 1: Provide rental assistance to support no net loss of RGI units that can be stacked on project rents set at either breakeven or some other more realistic level and allow this assistance to be reallocated within the provider’s portfolio	<ul style="list-style-type: none"> <li>• The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire</li> <li>• Affordable, adequate and suitable housing is a persistent issue among Indigenous populations in Canada</li> </ul>	<ul style="list-style-type: none"> <li>• No net loss in the number of units with rent-geared-to-income assistance</li> </ul>
Strategic Direction 2: Provide capital funding to address capital repair requirements and support regeneration of Indigenous housing	<ul style="list-style-type: none"> <li>• The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire</li> </ul>	<ul style="list-style-type: none"> <li>• No net loss in the number of units with rent-geared-to-income assistance</li> <li>• Safety and good physical condition of Indigenous social housing</li> </ul>
Strategic Direction 3: Provide resources to strengthen the Indigenous housing provider network, including supporting the establishment of a broad group affiliation structure that would provide centralized support services	<ul style="list-style-type: none"> <li>• The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire</li> <li>• Many Indigenous housing providers lack the scale address transitional issues in a meaningful way</li> <li>• There is a need for assistance with capacity building in some under serviced, high need areas of the country to develop new affordable rental housing</li> </ul>	<ul style="list-style-type: none"> <li>• Build a more efficient, self-sustaining, Indigenous housing sector</li> </ul>

<b>Proposed Direction</b>	<b>Key Issue the Proposed Direction Aims to Address</b>	<b>Desired Outcomes the Proposed Direction Aims to Contribute Towards</b>
Strategic Direction 4: Provide resources to strengthen expertise and capacity in strategic asset management	<ul style="list-style-type: none"> <li>The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire</li> <li>Many Indigenous housing providers lack the scale address transitional issues in a meaningful way</li> </ul>	<ul style="list-style-type: none"> <li>Build a more efficient, self-sustaining, Indigenous housing sector</li> </ul>
Strategic Direction 5: Review and reform current rent and RGI subsidy structure, so that rents better cover providers' operating costs and disincentives to employment are reduced	<ul style="list-style-type: none"> <li>The majority of the housing stock created under the Urban Native housing program will be at risk as the long term funding agreements expire</li> </ul>	<ul style="list-style-type: none"> <li>Build a more efficient, self-sustaining, Indigenous housing sector</li> </ul>
<b>New Indigenous Affordable Rental Housing</b>		
Strategic Direction 1: Provide capital funding to support the development of self-sustaining new Indigenous rental housing at moderate rents as well as additional up front capital funding and/or ongoing rental assistance to allow for higher targeting of low income Indigenous households	<ul style="list-style-type: none"> <li>Affordable, adequate and suitable housing is a persistent issue among Indigenous populations in Canada</li> <li>Finding suitable housing is an existing challenge for many urban and rural Indigenous individuals and families and housing needs of Indigenous peoples will continue to grow</li> <li>Unmet housing needs among Indigenous Canadian has significant individual and societal impacts</li> </ul>	<ul style="list-style-type: none"> <li>Reduce the number of Indigenous households in core housing need</li> </ul>
<b>Tenant Supports</b>		
Strategic Direction 1: Provide funding for partnerships between Indigenous service organizations and Indigenous housing providers to deliver culturally based support services in Indigenous housing provider units as well as other housing units	<ul style="list-style-type: none"> <li>Some tenants in Indigenous housing do not have experience with housing maintenance or budgeting or face other barriers to housing, and require additional supports to maintain their tenancies</li> <li>Many Indigenous peoples are currently living in housing that does not consider cultural needs</li> </ul>	<ul style="list-style-type: none"> <li>Reduce the number of Indigenous households in core housing need</li> <li>Reduce Indigenous homelessness</li> </ul>
<b>Affordable Homeownership</b>		

<b>Proposed Direction</b>	<b>Key Issue the Proposed Direction Aims to Address</b>	<b>Desired Outcomes the Proposed Direction Aims to Contribute Towards</b>
Strategic Direction 1: Develop an Indigenous specific homeownership approach, where an Indigenous intermediary organization(s) would work with Indigenous people to access homeownership	<ul style="list-style-type: none"> <li>• Homeownership rates among Indigenous peoples are lower than non-Indigenous households, and even among households with financial stability, homeownership often remains elusive</li> <li>• Inconsistent involvement of Indigenous people has resulted in policies that have not always reflected the concerns of Indigenous people</li> </ul>	<ul style="list-style-type: none"> <li>• Increase the urban and rural Indigenous home-ownership rate</li> </ul>
<b>Homelessness</b>		
Strategic Direction 1: Expand the funding provided through the the Indigenous component of HPS	<ul style="list-style-type: none"> <li>• Indigenous peoples are disproportionately represented in the homeless population</li> <li>• Significant gaps remain in services for Indigenous people, and culturally-appropriate responses to Indigenous homelessness, in particular, are underdeveloped in many communities.</li> <li>• Funding for homelessness services has been primarily directed to larger communities, and existing funding levels and short term commitments to funding create some challenges in sustaining homelessness services.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce Indigenous homelessness</li> </ul>
Strategic Direction 2: Mandate specific targets within the other HPS funding streams prevent and reduce Indigenous homelessness	<ul style="list-style-type: none"> <li>• Indigenous peoples are disproportionately represented in the homeless population</li> <li>• Significant gaps remain in services for Indigenous people, and culturally-appropriate responses to Indigenous homelessness, in particular, are underdeveloped in many communities.</li> <li>• Funding for homelessness services has been primarily directed to larger communities, and existing funding levels and short term</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce Indigenous homelessness</li> </ul>



<b>Proposed Direction</b>	<b>Key Issue the Proposed Direction Aims to Address</b>	<b>Desired Outcomes the Proposed Direction Aims to Contribute Towards</b>
	<p>commitments to funding create some challenges in sustaining homelessness services.</p> <ul style="list-style-type: none"> <li>• Inconsistent involvement of Indigenous people has resulted in policies that have not always reflected the concerns of Indigenous people</li> </ul>	
<p>Strategic Direction 3: Promote the importance of cultural safety and competency among mainstream organizations and agencies</p>	<ul style="list-style-type: none"> <li>• Indigenous peoples are disproportionately represented in the homeless population</li> <li>• Significant gaps remain in services for Indigenous people, and culturally-appropriate responses to Indigenous homelessness, in particular, are underdeveloped in many communities.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce Indigenous homelessness</li> <li>•</li> </ul>
<p>Strategic Direction 4: Place stronger emphasis on community planning and service collaboration within HPS</p>	<ul style="list-style-type: none"> <li>• Indigenous peoples are disproportionately represented in the homeless population</li> <li>• Significant gaps remain in services for Indigenous people, and culturally-appropriate responses to Indigenous homelessness, in particular, are underdeveloped in many communities.</li> <li>• Indigenous peoples are disproportionately represented in systems that often fail to support transitions to housing</li> <li>• There is a lack of coordination is at many levels leading to gaps and inefficiencies in the provision of services</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce Indigenous homelessness</li> </ul>
<p>Strategic Direction 5: Establish and fund concrete strategies for preventing Indigenous homelessness</p>	<ul style="list-style-type: none"> <li>• Indigenous peoples are disproportionately represented in the homeless population</li> <li>• Significant gaps remain in services for Indigenous people, and culturally-appropriate responses to Indigenous homelessness, in</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce Indigenous homelessness</li> <li>•</li> </ul>

<b>Proposed Direction</b>	<b>Key Issue the Proposed Direction Aims to Address</b>	<b>Desired Outcomes the Proposed Direction Aims to Contribute Towards</b>
	<p>particular, are underdeveloped in many communities.</p> <ul style="list-style-type: none"> <li>Indigenous peoples are disproportionately represented in systems that often fail to support transitions to housing</li> </ul>	
<b>Funding Distribution</b>		
Strategic Direction 1: Establish a permanent urban and rural reserve Indigenous Housing Trust	<ul style="list-style-type: none"> <li>Affordable, adequate and suitable housing is a persistent issue among Indigenous populations in Canada</li> <li>Finding suitable housing is an existing challenge for many urban and rural Indigenous individuals and families and housing needs of Indigenous peoples will continue to grow</li> <li>Unmet housing needs among Indigenous Canadian has significant individual and societal impacts</li> <li>Funding targeted for Indigenous housing has been short term and unpredictable</li> <li>Although there are recent contrasting examples, in some cases Inconsistent involvement of Indigenous people has resulted in policies that have not always reflected the concerns of Indigenous people</li> </ul>	<ul style="list-style-type: none"> <li>Reduce the number of Indigenous households in core housing need</li> </ul>
Strategic Direction 2: All investments through the National Housing Strategy should include explicit Indigenous targets	<ul style="list-style-type: none"> <li>Affordable, adequate and suitable housing is a persistent issue among Indigenous populations in Canada</li> <li>Finding suitable housing is an existing challenge for many urban and rural Indigenous individuals and families and housing needs of Indigenous peoples will continue to grow</li> </ul>	<ul style="list-style-type: none"> <li>Reduce the number of Indigenous households in core housing need</li> </ul>

<b>Proposed Direction</b>	<b>Key Issue the Proposed Direction Aims to Address</b>	<b>Desired Outcomes the Proposed Direction Aims to Contribute Towards</b>
	<ul style="list-style-type: none"> <li>• Unmet housing needs among Indigenous Canadian has significant individual and societal impacts</li> <li>• Funding targeted for Indigenous housing has been short term and unpredictable</li> <li>• In some cases, Indigenous organizations have been unable to successfully compete in mainstream funding competitions to secure funding for Indigenous housing</li> <li>• Inconsistent involvement of Indigenous people has resulted in policies that have not always reflected the concerns of Indigenous people</li> </ul>	
<b>Additional Considerations</b>		
<b>Discrimination and Racism</b>		
Strategic Direction 1: Support public education of Indigenous housing issues and anti-racism	<ul style="list-style-type: none"> <li>• Discriminatory attitudes of a variety of actors in the housing market creates barriers to Indigenous persons accessing housing</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce the number of Indigenous households in core housing need</li> <li>• Increase the urban and rural Indigenous home-ownership rate</li> <li>• Reduce Indigenous homelessness</li> </ul>
<b>Use of Data and Best Evidence</b>		
Strategic Direction 1: Fill data and knowledge gaps that undermine our ability to understand and act upon Indigenous housing need and help communities and service providers implement best practice strategies to address Indigenous homelessness	<ul style="list-style-type: none"> <li>• All key issues</li> </ul>	<ul style="list-style-type: none"> <li>• All of the desired outcomes identified on page 12</li> </ul>
<b>Coordination</b>		
Strategic Direction 1: Ensure a coordinated approach to Indigenous programs within the federal government, and integration of Indigenous and Northern Affairs Canada policy with CMHC's housing policy	<ul style="list-style-type: none"> <li>• There is a lack of coordination is at many levels leading to gaps and inefficiencies in the provision of services</li> </ul>	<ul style="list-style-type: none"> <li>• All of the desired outcomes identified on page 12</li> </ul>