Housing Need

Advancing an Urban, Rural and Northern Indigenous Housing Strategy requires an understanding of the housing needs of Indigenous households living in these areas. Reports published by national and regional Indigenous organizations, House of Commons Committees, and non-governmental housing organizations provide important insight into these existing needs.

This paper synthesizes findings from these reports to present a "snapshot" of the work that has been done to understand housing needs and propose directions to address these needs, though it should not be considered comprehensive. This is one of three background theme papers on urban, rural and northern Indigenous housing. The others focus on housing funding and access to housing.

Housing Need Statistics – Urban, Rural, and Northern Indigenous Peoples

These reports have drawn on the 2016 Census and other data sources to provide insight into the level of housing need, and the factors driving housing need, for Indigenous households in urban, rural and northern areas.[1]

The 2021 report of the Parliamentary Budget Officer (PBO) summarized data from the 2016 Census and data on homelessness collected by Employment and Social Development Canada to capture the state of Indigenous housing need and homelessness in Canada. Some of the key findings from this report are summarized below:

- Indigenous households represent 5% of all households in Canada, but account for 7% of all households in housing need. Compared to non-Indigenous households, Indigenous households:
  - have higher rates of housing need (this is the case in all provinces and territories);
  - are 1.5 times more likely to be in housing need than non-Indigenous households; and
  - are more likely to live in inadequate or unsuitable housing.
- Based on population trends, the number of Indigenous households in core need in 2020 was estimated to be 124,000 households, or 18% of all Indigenous households in Canada.
- Among Indigenous families in housing need, 60% of families with a household size of 5 people or more live in crowded housing.
- In 2016, between 34,000 and 45,300 Indigenous persons used an emergency shelter.

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1   All reports reviewed drew upon 2016 census data as they were published before data from the 2021 census became available in the fall of 2022. CMHC's factsheets on urban, rural and northern Indigenous housing draw on data from the 2021 census and can be found at cmhc.ca/IndigenousHousingStrategy.

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- In 2018, it was estimated that there were 7,000 Indigenous persons living in shelters or unsheltered locations (across 61 communities).
- In 2019, approximately 30% of emergency shelter users identified as Indigenous, indicating that Indigenous Peoples are greatly overrepresented in shelters (since Indigenous Peoples comprise only 4.9% of the general population).

The report focused further on Indigenous households living in urban, rural or northern areas.

- 57% of Indigenous households live in a census metropolitan area (i.e., large urban centre).
- One third of Indigenous renters are in housing need.
- In the territories, over 75% of the Indigenous population lives in subsidized housing.
- 47% of Indigenous individuals living in subsidized housing continue to be in housing need.
- The prevalence of Indigenous households in housing need is greatest in Winnipeg (9,000 households), followed by Vancouver (8,000 households).

Research conducted by CMHC indicates that, while the proportion of Indigenous households experiencing core housing need while living in urban, rural or northern areas declined from 19% in 2011 to 18.3% in 2016, the number of Indigenous households in housing need in these areas is increasing due to strong population growth (CMHC, 2019). A comparison across 2011 and 2016 census years indicated that Indigenous households are more likely to fall into housing need and are less likely to exit housing need than the general population (Li and Shan, 2021).

Housing affordability, suitability, and adequacy challenges for Indigenous households

Unaffordability is the biggest cause of housing need among Indigenous households in urban, rural and northern areas (CMHC, 2019). The Report of the Parliamentary Budget Officer estimated that that the difference between what Indigenous households in core housing need living in these areas can afford and the cost of housing they require to meet their needs is, on average, $5000 per year (PBO, 2021).

Across reports, it was highlighted that housing affordability challenges can be the result of an interconnected set of factors, including lower-than-average incomes and higher rates of unemployment (Aboriginal Housing Management Association [AHMA], 2022), difficulty accessing low-income supports (Lindstrom, Lucas, & Milaney, 2021), and market rents that are far beyond what low-income supports can cover (Pauktuutit, 2021). Household structure also plays a role, with larger Indigenous households requiring bigger and thus more expensive dwellings (PBO, 2021; Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities [HUMA], 2021).

Indigenous households in urban, rural and northern areas experience greater adequacy and suitability challenges than non-Indigenous households and, in many cases, these challenges occur in combination with affordability issues (CMHC, 2019). Many Indigenous women living in urban, rural and northern areas report living in housing that requires major repairs (Native Women's Association of Canada [NWAC], 2018). Rates of overcrowding have been highlighted across a number of reports as a pressing issue for Indigenous households living in these areas (AHMA, 2022; Congress of Aboriginal Peoples, 2020; NWAC, 2018; NWAC, 2020), particularly for larger Indigenous families and multi-generational Indigenous households (AHMA, 2022; HUMA, 2021). While living in multi-generational households has many benefits for Indigenous families, sufficient space is necessary (LFMO, 2022). Overcrowded housing has been linked to negative health outcomes and risk of homelessness (Big River Analytics & Congress of Aboriginal Peoples, 2020).

The location of housing plays a role in affordability, but there are tradeoffs. Urban housing is more expensive, but is usually closer to key infrastructure and services than lower-cost housing in areas that are in rural areas (Les Femmes Michif Otipemisiwak [LFMO], 2022). Research by the Aboriginal Standing Committee on Housing and Homelessness in Calgary found that the lack of affordable housing means that Indigenous households, often families, have limited choice in housing resulting in a "take what you can get" situation and substandard housing that doesn't allow for considerations of safety and easy access to key resources such as transit or schools (Lindstrom et al., 2021). Those with low incomes may be at risk of homelessness or experience homelessness due to an inability to find affordable housing (Pomeroy, 2020).

The rates of housing need among Indigenous households in Northwest Territories, Nunavut and the Yukon are all much higher than the Canadian average (PBO, 2021). There are specific challenges in the north that drive housing need. Rapid population growth in major northern cities (e.g., Whitehorse) has led to increasing house prices and rising rents (HUMA, 2021; Standing Committee on Indigenous and Northern Affairs [INAN], 2022). In the territories, affordable housing is provided primarily by the public sector and many units are often provided to families, making it difficult for single adults to find affordable housing (HUMA, 2021). Housing need is exacerbated by the high costs of constructing housing in the north. Building is difficult and expensive due to harsh weather conditions, challenges transporting materials to northern or remote locations, high operational costs (power, water, fuel), and limited availability of materials and skilled trades (INAN, 2022).

Overall the COVID-19 pandemic has also been highlighted as having played a role in deepening housing needs for Indigenous households and increasing rates of homelessness (HUMA, 2021; LFMO, 2022; National Housing Council [NHC], 2022).

Population trends and future impacts on housing need

Many reports highlighted the changing demographics of the Indigenous population and the effect of these trends on current and future housing need. The Indigenous population is growing because of "biological growth, court decisions, legislative changes and rights-based recognition of Indigenous identity over the past half-century" (Ontario Non-Profit Housing Association [ONPHA], 2020, pg. 10). The Indigenous population is also younger, on average, than the non-Indigenous population. It is expected that these two population trends will result in increased need for housing (Brant & Irwin-Gibson, 2019; AHMA, 2022; HUMA, 2021; ONPHA, 2020).

Groups experiencing greater housing needs

Across reports, many groups within the urban, rural and northern Indigenous population were identified as having higher housing support needs. Populations identified as having particularly acute housing needs included women, girls, and 2SLGBTQQIA+ people; lone-parent families; youth exiting care; Elders/older adults; and those with disabilities.

- *Women, girls, and 2SLGBTQQIA+ people* are in greater need of safe, affordable, culturally appropriate housing given their increased risk of being targets of violence (HUMA, 2021; LFMO, 2021; National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019a; NHC, 2022). The lack of affordable, accessible housing results in women staying in dangerous situations, or accepting unsafe housing due to a lack of other options (Lindstrom, Lucas, & Milaney, 2021). Several Calls for Justice from the Missing and Murdered Indigenous Women and Girls Inquiry related to human security reference housing, including ensuring Indigenous women and gender-diverse people have access safe housing, and the immediate construction of new housing and provision of repairs to meet the needs of this population.

- *Lone-parent families* (the majority of which are led by women and/or 2SLGBTQQIA+ people) are at greater risk of encountering affordability challenges because they have one income and many responsibilities to shoulder (AHMA, 2022; Brant & Irwin-Gibson, 2019; LFMO, 2021).

- *Youth.* Indigenous children and youth are overrepresented in foster care. Indigenous youth "aging out" of foster care are at greater risk of becoming homeless or being in housing need due to difficulty navigating housing systems and transitioning to living independently (HUMA, 2021; NHC, 2022). Data from the 2021 Census shows that Indigenous children and youth make up only 7.7% of the population aged 14 and under in Canada but make up 53.8% of children and youth in this age group in foster care (Indigenous Services Canada, 2022). Indigenous youth are also over-represented in correctional services. In 2016-2017, Indigenous youth (12-17 years old) made up just 8 % of the general youth population in Canada, but comprised 46% of youth admitted into the corrections system (Department of Justice, 2018).

- *Elders/older adults* may face challenges finding housing that meets their needs as they age. Particularly in the north, older Indigenous adults may find that services necessary to allow them to age in place are unavailable in their community, forcing them to relocate (HUMA, 2021; Pauktuutit, 2021). Some older adults may decide to not access services such as medical care out of fear of losing their housing (HUMA, 2021).

- *Individuals with disabilities.* Some Indigenous populations have rates of disability that are higher than the non-Indigenous population and require specific housing and supports (Pauktuutit, 2021; HUMA, 2021). Disabilities may go undiagnosed and those who have undiagnosed disabilities may be without the supports they require (HUMA, 2021).

Challenges Faced by Providers of Indigenous Housing in Meeting Housing Needs

Research undertaken by the Indigenous Caucus of the Canadian Housing and Renewal Association (Brant & Irwin-Gibson, 2019) led to the identification of a number of challenges experienced by providers of Indigenous housing across Canada. These included: uncertainties due to expiring operating agreements, growing current and future demands for affordable housing, aging housing portfolios with increasing maintenance costs, limited funding for support services, and the need for further development of data on Indigenous housing provision.

Uncertainties due to expiring operating agreements

- Many providers of Indigenous housing are facing uncertainties as their operating agreements are set to come to an end within the next decade (Brant & Irwin-Gibson, 2019; HUMA, 2021). These providers are concerned that the end of these agreements will make their operating model "unviable" (Brant & Irwin-Gibson, 2019) and result in the loss of affordable housing units if they need to put units on the private market (HUMA, 2021). Some providers are concerned that a loss of funding for tenants who require deeply affordable housing will lead to these households being unable to pay rent increases and become at risk of homelessness or relocation to poorer-quality housing (Brant & Irwin-Gibson, 2019).

Growing current and future demands for affordable housing

- Housing providers have identified inadequate funding as a key challenge that limits their ability to address current and future needs of Indigenous households in urban, rural and northern areas (HUMA, 2021; Brant & Irwin-Gibson, 2019). Challenges finding, recruiting, training, and retaining staff make meeting the demand for housing difficult (AHMA, 2022; Brant & Irwin-Gibson, 2019).

- Providers indicate they are needing to adapt to the changing demographics of the Indigenous population. The number of older Indigenous adults who are requiring respite and hospice care is increasing and there is growing demand for affordable housing for young families. The growing youth population has led to increased demand for smaller, one-bedroom or bachelor units (Brant & Irwin-Gibson, 2019).

Aging housing portfolios with increasing maintenance costs

- A survey of providers of Indigenous housing found that about 12% of units were identified by providers as "in need of major repairs" (Brant & Irwin-Gibson, 2019). Providers expressed concern that their aging housing portfolios were requiring more extensive and ongoing maintenance. Maintenance costs are high – particularly for providers with units spread out across a city – and it is difficult to find maintenance workers with the specialized skills required and at a rate providers can afford (Brant & Irwin-Gibson, 2019). If these challenges result in necessary maintenance not being completed, units may "fall into disrepair" and result in the loss of affordable housing and increased rates of housing need (HUMA, 2021).

Limited funding for support services

- Wrap-around services can be important for promoting well-being and long-term housing success for Indigenous tenants (HUMA, 2021; Pauktuutit, 2021). Some Indigenous housing service providers make opportunities available for tenants to learn about their culture, and offer education on topics such as fire safety, security, and home maintenance. Funding limitations have forced some providers to cut back on these supports (Brant & Irwin-Gibson, 2019).

Need for further development of data on Indigenous housing provision

- While some providers of Indigenous housing have asset-management systems, many do not. This makes it difficult for providers to collect and access data about their units (e.g., how many units need repair) and plan proactively. Consistent asset-management processes can help Indigenous providers and Indigenous organizations to better assess housing availability and housing gaps across jurisdictions for Indigenous Peoples in urban, rural and northern areas (Brant & Irwin-Gibson, 2019).

Promising Practices

Indigenous housing providers have been involved in advancing a number of promising practices to meet the needs of the households they support. Examples of these practices include:

- developing partnerships with other social services (e.g., child and family services, correctional services);
- diversifying portfolios and combining social housing with low-market, affordable, and market rate units;
- building social enterprises to generate income and subsidize programming (e.g., catering, office space rental, selling artisan products);
- leveraging equity conservatively to create alternative sources of capital; and
- advancing home ownership programs or mortgage programs that help tenants move out of the community housing system and build equity.

Summary of Proposed Directions Across Reports

Many reports highlighted the need for additional housing across the housing continuum, including shelters, transitional housing, social housing, and market housing. More housing is necessary to meet the needs of Indigenous women, girls and gender-diverse people (INAN, 2022). Culturally-informed transitional housing in urban centres has been suggested to support Indigenous Peoples, particularly women, who are moving to cities from Indigenous communities and require safe housing and

support to adjust to the urban environment (Pauktuutit, 2021; Lindstrom et al. 2021; LFMO, 2022). The provision of housing with wrap around supports for those that need them is necessary to ensure long-term housing success for Indigenous households (HUMA, 2021). Three main directions proposed in reports for addressing housing need include: expanding and retaining housing stock, supporting the capacity-development goals of the Indigenous housing sector, and addressing data gaps.

Expanding and retaining housing stock:

- Preserving existing affordable housing stock by funding renovations and repairs (Brant & Irwin-Gibson, 2019; AHMA, 2022; NHC, 2022; Pomeroy, 2020)
  - Preventing the loss of affordable housing units by supporting non-profit organizations to purchase affordable housing (Pomeroy, 2020).
- Developing the large amount of new housing stock required to address need, expanding non-profit housing, and increasing the availability of permanent supportive housing (Brant & Irwin-Gibson, 2019, NHC, 2022; Pauktuutit, 2021; Pomeroy, 2020) and transitional housing that can accommodate families (Pauktuutit, 2021).
- Making existing housing more affordable to Indigenous households through the provision of rent/affordability assistance (AHMA, 2022; Brant & Irwin-Gibson, 2019).
- Addressing the high costs of the construction of housing and access to skilled trades in rural and remote areas (Brant & Irwin-Gibson, 2019; INAN, 2022).
- Addressing the high rates of core housing need among Indigenous households in northern areas (Canadian Housing and Renewal Association [CHRA] Indigenous Caucus, 2020; INAN, 2022).
- Supporting the development of skilled trades to build and maintain housing (INAN, 2022).
- Developing housing options across the continuum for Indigenous women, girls and 2SLGBTQQIA populations who have experienced or are experiencing homelessness, housing insecurity, violence or exploitation (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019b).

Supporting the Indigenous housing sector and the capacity building goals of providers of Indigenous housing:

- Enhancing providers' ability to recruit, train, and retain staff (AHMA, 2022; Brant & Irwin-Gibson, 2019; INAN, 2022).

- Enhancing providers' ability to track their properties, necessary repairs, and tenant transitions into and out of subsidized housing (Brant & Irwin-Gibson, 2019).

Addressing data gaps and developing new data

- The Census and other commonly used data sources may have limitations in providing accurate data representing Indigenous Peoples because they are not designed by Indigenous communities (HUMA, 2021). Further data development is required to address several data needs. These include:

  - a need for disaggregated data on the housing needs of Indigenous Peoples by Indigenous identity (LFMO, 2021; National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019a);

  - data on Indigenous housing provision, including numbers of units and number of units in need of repairs (Brant & Irwin-Gibson, 2019);

  - data on the movement of Indigenous households out of subsidized housing, including demographic details (ONPHA, 2020); and

  - additional data development and research (done in partnership with self-governing Indigenous communities) (Brant & Irwin-Gibson, 2019).

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