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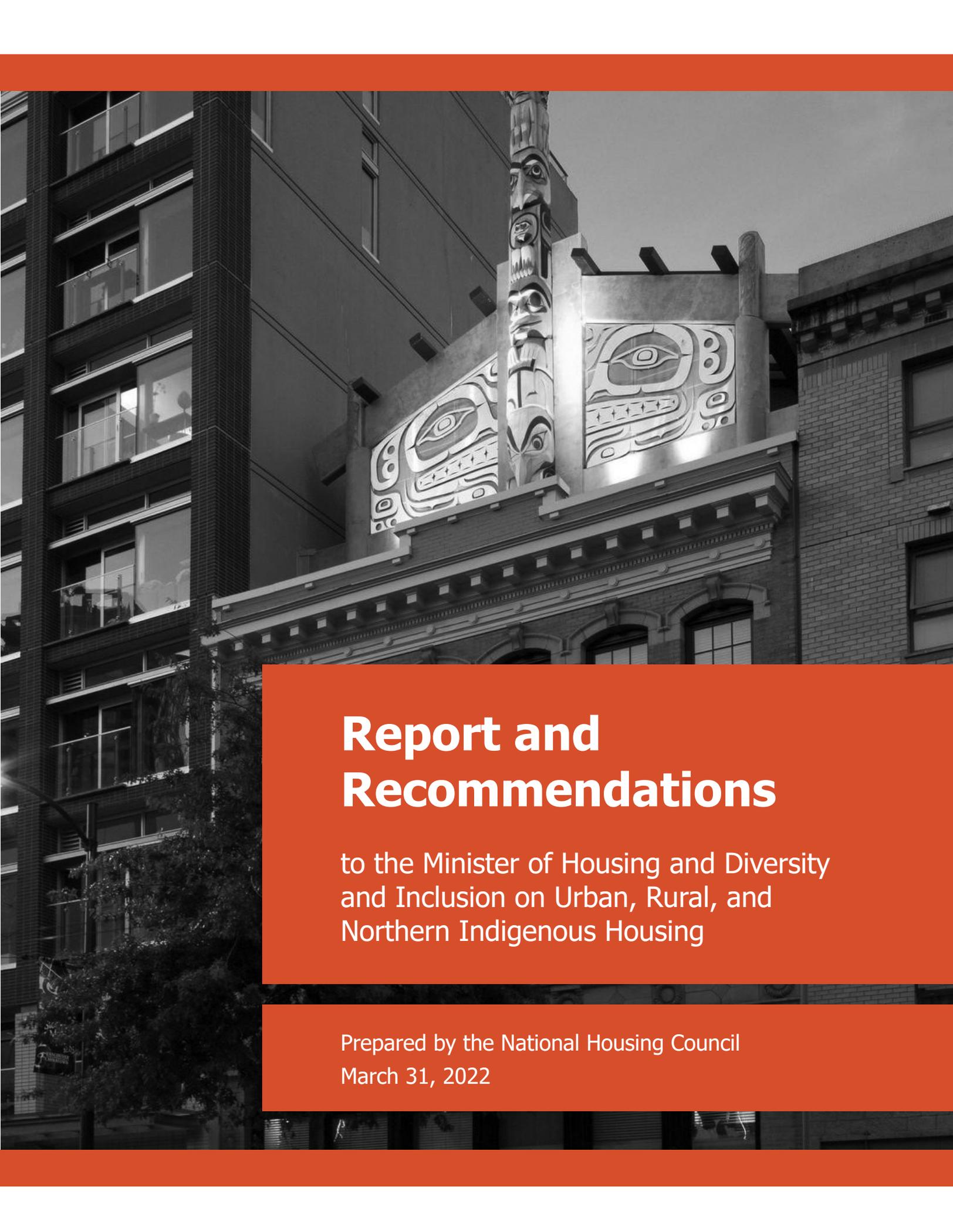
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# Report and Recommendations

to the Minister of Housing and Diversity  
and Inclusion on Urban, Rural, and  
Northern Indigenous Housing

Prepared by the National Housing Council  
March 31, 2022

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# Message from Tim Richter, Ministerial Appointed Co-chair & Sylvia Maracle, Chair, Urban, Rural, and Northern Indigenous Housing Working Group

On behalf of the National Housing Council, we're pleased to present this report with recommendations on Urban, Rural, and Northern Indigenous Housing.

When the National Housing Council first met in January 2021, the issue of urban, rural, northern Indigenous housing was immediately identified as a critical priority given the dire housing circumstances too many Indigenous people face in urban, rural, and northern communities.

In 2021, the Parliamentary Budget Officer (PBO) reported that 124,000 Indigenous households were in housing need, and Indigenous households were 1.5 times more likely to be in housing need than non-Indigenous households.<sup>1</sup> The PBO also noted that "across Canada, 57% of Indigenous households in housing need reside in a census metropolitan area".<sup>2</sup>

While Indigenous households are overrepresented in terms of housing need, research also shows that Indigenous households tend to stay in housing need longer. Research on the movement of individuals in and out of core housing need showed that Indigenous individuals (10.46%) are twice as likely to move into core housing need as non-Indigenous (5.23%). Once in core housing need, Indigenous people (45.13%) are more likely than non-Indigenous people (36.97%) to remain in need.<sup>3</sup>

This acute housing need often turns into homelessness where Indigenous people are also dramatically overrepresented. According to federal homeless shelter data, Indigenous peoples make up 31 percent of all shelter users despite representing only 5 percent of the Canadian population.<sup>4</sup>

Our role as the National Housing Council is to provide advice to the Minister of Housing and Diversity and Inclusion to improve housing outcomes for Canadians. Canada is in the midst of a housing crisis, and there are few groups who experience housing need as acutely as Indigenous peoples. It's fitting then, and reflective of the urgency of need, that this is our first report with recommendations to the Minister of Housing and Diversity and Inclusion.

There is broad agreement that an Urban, Rural and Northern Indigenous Housing Strategy is needed, the question is who should develop that strategy and lead its implementation. This report outlines the case for an URN Indigenous Housing Strategy, proposes an initial budget for that strategy and provides recommendations for the creation of an independent, Indigenous-controlled entity to develop that strategy and deliver funding for its implementation.

Addressing the housing crisis facing Indigenous people living in urban, rural and northern communities is not only an important and vital act of reconciliation, but it also creates an opportunity to model a new decolonized, self-determined approach to housing. This report is not the final step but the beginning of new approach and a way of doing things that supports genuine reconciliation.

The Council would like to thank all those who supported this work over the course of this past year: the team at InFocus Consulting, the teams at Naut'sa mawt and Hotii ts'eeda, members of the CHRA Indigenous Caucus, Indigenous housing organizations from across Canada and the staff of the National Housing Council Secretariat.

**Sylvia Maracle**

Chair,  
Urban, Rural and Northern Indigenous Housing Working Group



**Tim Richter**

Ministerial Appointed Co-Chair

# National Housing Council

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## Mandate

The National Housing Council is an advisory body that promotes participation and inclusion in the development of housing policy. It contributes to the success of the National Housing Strategy with the aim of improving housing outcomes for everyone in Canada. The National Housing Council brings together a committed, diverse and expert group of members from across Canada.

The purpose of the National Housing Council is to further the housing policy and the National Housing Strategy by providing advice to the Minister. This includes updates on the effectiveness of the Strategy and delivering on any other activity specified by the Minister.

The National Housing Council has been established under the National Housing Strategy Act. Grounded in a human rights-based approach to housing, the Act declares it a policy of the Government of Canada to support improved housing for the people of Canada. The Act also recognizes and advances the right to adequate housing as a fundamental human right as recognized in the International Covenant on Economic, Social and Cultural Rights.



**Everyone deserves a safe and affordable place to call home.**

# Executive Summary

The National Housing Council (the Council) recognizes the existing gaps in housing approaches and outcomes in urban, rural, and northern (URN) Indigenous housing and the urgency with which they must be addressed.

This work is in part a call to the federal government to re-enter the URN Indigenous housing space and fund an URN-specific strategy for Indigenous housing that is Indigenous governed and takes a decolonized approach.

## Connection to Reconciliation

Ensuring safe, affordable, and culturally appropriate housing for Indigenous people in URN environments is fundamental to numerous other aspects of the work of reconciliation in Canada. While much of this is outlined in the report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) entitled Indigenous Housing: The Direction Home, it bears emphasizing the intersection of URN Indigenous housing with other issues facing Indigenous people in Canada today. While statistics may provide an overview of the realities for Indigenous people across Canada living in URN environments, the daily, personal impact of these statistics is carried by URN Indigenous service providers from coast to coast to coast, including members of the National Housing Council. They see first-hand the inadequacy of the current structures to provide safe, affordable, and culturally appropriate housing for the communities they serve, particularly Indigenous youth, women, girls and 2SLGBTQQIA+ people.

## Process

In order to provide the Minister of Housing and Diversity and Inclusion with recommendations on how to address this pressing issue, the Council undertook a research process including:

- Preliminary research report
- Engagement with key experts via roundtables
- Analysis and draft recommendations
- Further discussions with key experts via targeted discussions
- Final recommendations

## Principles

The recommendations presented below, and all future URN policies, programs, and funding allocations must firmly be anchored in the following principles:

### Indigenous Governed

Future policy decisions, including the establishment and design of a national URN Indigenous housing body, must follow the principle of "For indigenous By Indigenous". It is insufficient for organizations that serve Indigenous communities to lead this work, organizations that are Indigenous governed must lead the way.

### Community Led

Solutions must be developed with and adaptable to local communities. In many parts of the country there are existing structures that allow URN Indigenous housing and service providers to coordinate and/or represent themselves at local or regional levels. These existing structures should be leveraged wherever possible.

## North Specific Approaches

Urban, rural, and northern housing is used throughout this report and body of work to denote Indigenous people, status or non-status, who are living outside of reserves, the Métis settlement areas, and Inuit Nunangat, but it is important to recognize that these three environments – urban, rural, and northern – represent vastly different realities and demand different approaches for the different needs of Indigenous people who live in each area. In particular, the acute housing crisis in the north of Canada, the historical failures of national approaches, and the complexities of rapid climate change demand that north specific strategies and approaches be central to this work moving forward.

## Intersectionality

Many Indigenous people in Canada experience discrimination and marginalization based on their indigenous identity along with other identities – ability, age, gender, sexual orientation, gender identity, etc. Approaches must consider and empower Indigenous people with multiple intersecting identities that may require specific approaches to support in their housing needs.

### **Recommendation 1: Establishment of a National URN Housing Body**

That the Minister of Housing and Diversity and Inclusion appoint a body made up of Indigenous, URN Indigenous housing experts to develop and implement an URN strategy including the establishment of a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing.

### **Recommendation 2: Establishment of an Interim Mechanism to Fund Immediate Needs**

That the Minister of Housing and Diversity and Inclusion work with Indigenous, URN Indigenous housing experts as well as the National Housing Council URN working group and the CHRA Indigenous Caucus to establish and lead an interim mechanism through which to flow new funding for urban, rural, and northern Indigenous housing immediately.

### **Recommendation 3: Immediate and Sustained Investment in Urban, Rural, and Northern Indigenous Housing**

That the Minister of Housing and Diversity and Inclusion initiate an initial budget request for fiscal years 2022-2023 and 2023-2024 in the minimum amount of \$6.3 billion.

### **Recommendation 4: Further Engagement to Understand URN Homelessness**

That the Minister of Housing and Diversity and Inclusion initiate a process to engage with communities on the issue of URN Indigenous homelessness to determine whether URN Indigenous homelessness funding and policy should be included within the national body and a broader URN Indigenous housing strategy.



# 1. Overview

## Purpose

The National Housing Council (the Council) recognizes the existing gaps in housing approaches and outcomes in urban, rural, and northern (URN) Indigenous housing and the urgency with which they must be addressed. As outlined in the report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) entitled *Indigenous Housing: The Direction Home*, there is a specific need to address URN Indigenous housing as distinct from existing Indigenous housing approaches. In response, the Council identified URN Indigenous housing as one of its three priority areas of focus for its first year of work and convened a working group to explore the current URN Indigenous housing landscape for the development of a URN housing policy under a decolonized approach.

## Objective

In November 2021, the Minister requested that the Council provide advice on the question of URN Indigenous housing solutions. In response to this request, the working group commissioned InFocus Consulting to draft a preliminary research report followed by engagement with relevant subject matter experts and Indigenous housing service providers to identify viable options for the creation of an independent, Indigenous-controlled model to define policy and administer funding for URN Indigenous housing. This research and engagement process ultimately serves as background for the recommendations which will be submitted to the Minister of Housing and Diversity and Inclusion, in the form of this report.

## Process

As a first step to understand the current landscape around this issue, the working group contracted InFocus Consulting to produce a report that reviews:

- the existing community needs,
- surveys the current service providers and provision models,
- discusses successful outcomes,
- presents a definition of URN, and;
- analyzes the current funding landscape.

The methodology used for this research included a document review, surveys and targeted interviews with Indigenous housing providers, Indigenous Homelessness service providers, Council members, and Regional Indigenous housing and homelessness champions. While many documents were reviewed, two key documents were the focus of the environmental scan – the report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) entitled *Indigenous Housing: The Direction Home* published in May 2021 and the Parliamentary Budget Office (PBO) report entitled *Urban, Rural, and Northern Indigenous Housing*, published in February 2021. These reports can be found in Annexes A and B, respectively, of this report.

The preliminary report was accepted by the Council as a draft for discussion and published on July 30, 2021. Additionally, the Council accepted, in principle, the recommendation to further explore options for the creation of a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing.

Following the publication of the research report, the working group sought to engage on the design of an independent, Indigenous-led URN housing body, with experts who were asked to provide written comments on the proposed structure presented in the research report, which would be followed by a series of broader roundtables.

After receiving written submissions, the working group convened a series of five roundtable discussions between November 3-15, 2021, with Indigenous housing providers and related organizations to obtain feedback on a proposal to create an Indigenous-controlled body to administer URN Indigenous housing. One roundtable focused exclusively on the unique realities of northern communities. In the end, over 60 participants representing organizations from all regions of Canada participated in the roundtables.

Participants were asked their views on a model of a national Indigenous Housing and Homelessness Entity that would support local Indigenous providers, and on short-term measures that could be implemented while a new body is created. Key questions and subject matter included:

- how the national Indigenous housing body could be structured,
- what the key elements are for a model's success,
- thoughts on the model proposed by the consultant in the research report (IHHE Model),
- interim (within an estimated two years) approaches or structures that could be leveraged to allow resources to flow quickly to communities in need while a permanent IHHE is implemented,
- models that have previously been successful in distributing funds to communities in need,
- whether an existing structure should oversee funding streams, and;
- whether an interim structure should be established.



## 2. Background

### Terminology

The Missing and Murdered Indigenous Women and Girls and 2SLGBTQQIA+ (MMIWG2S+) National Action Plan chapter on urban realities opens with an important discussion of terminology and inclusivity. It notes that identity is complex and that colonial ways of identifying and organizing have a very limited ability to reflect lived realities and be inclusive. The report further explains that,

*"One may identify as First Nations, Inuit or Métis but, some may feel that they do not fit into these categories and may more readily identify with the term Indigenous, which is inclusive of complex identities. However, we also recognize that some are not comfortable being identified as Indigenous. Therefore, we use and understand the terms Indigenous and First Nations, Inuit and Métis to always mean "regardless of residency," "regardless of relationship to the Crown," and inclusive of the full complexity of our identities."<sup>5</sup>*

This conversation is particularly important when discussing the current distinctions-based approaches to Indigenous housing funding, which allocate money based on which distinct community – First Nations, Inuit, or Métis – an organization serves. In practice, many URN, and particularly urban, Indigenous service providers serve whoever comes through their doors, regardless of First Nations, Inuit, or Métis identity. This means that service organizations often artificially put themselves into boxes that do not reflect realities on the ground, in order to secure funding that is in turn not fully appropriate to their situation. As outlined above, for many Indigenous people who have been displaced from their home communities and their cultures through colonial policies, may not identify with any of the First Nations, Métis, or Inuit distinctions groups.

Further discussion of language and definitions when discussing urban Indigenous people can be found in the MMIWG2S+ National Action Plan chapter on urban realities and readers are urged to review the report in order to better understand the work and recommendations outlined within this report. The Missing and Murdered Indigenous Women and Girls and 2SLGBTQQIA+ (MMIWG2S+) National Action Plan: Ending Violence Against Indigenous Women, Girls, and 2SLGBTQQIA+ People can be found in Annex C of this report.



Throughout this report, the term Indigenous will be used in order to attempt broad inclusivity and to distinguish the work, policies, and funding associated with URN Indigenous housing from the existing distinctions-based approaches. **This work stands beside and not in opposition to or overlapping with funding or policies that seek to address First Nations, Inuit, and Métis housing via distinctions-based approaches.** Within this context, URN Indigenous housing is used to refer to housing for Indigenous people, status or non-status, who are living outside of reserves, the Métis settlement areas, and Inuit Nunangat. This is the reality for the majority of Indigenous people in Canada.

The language related to the national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing has been chosen deliberately to reflect the goals for the body, namely,

- **National** – the body will be national in scope and reach, while ensuring that regional and local realities, especially in Canada’s north, are centered in all decision making.
- **Independent** – the body will not be attached to any specific Indigenous political representative bodies nor to any department or agency of the Government of Canada.
- **Non-political** – governance of the body will be apolitical in nature.
- **Indigenous controlled** – the body’s governance will be explicitly Indigenous controlled and directed.

### **Current Realities – Overrepresentation of housing needs and homelessness**

Both the PBO and the HUMA reports outline in detail that the housing need among Indigenous people living in URN areas of Canada is deep, acute, and urgent. The PBO report estimates that in 2020, 124,000 Indigenous households were in housing need, noting that while representing only 5% of all households in Canada, Indigenous households account for 7% of all households in

housing need. Indigenous households are 1.5 times more likely to be in housing need than non-Indigenous households and are more likely to be in inadequate or unsuitable housing.<sup>6</sup> The PBO report also notes that most of the Indigenous households in core housing need (CHN) are in urban areas, stating, “Across Canada, 57% of Indigenous households in housing need reside in a census metropolitan area. Winnipeg is the metropolitan area that houses the highest number of Indigenous households in housing need (estimated to be around 9,000) and Vancouver comes second with a number reaching an estimated 8,000.”<sup>7</sup>

While Indigenous households are overrepresented in terms of housing need, research also shows that Indigenous households tend to stay in housing need longer. Research on the movement of individuals in and out of core housing need, showed that “individuals of aboriginal status (10.46%) are twice as likely to move into core housing need as non-aboriginals (5.23%). Once in core housing need, aboriginals (45.13%) are more likely than non-aboriginals (36.97%) to remain in need.”<sup>8</sup>

**Indigenous people also experience homelessness at a vastly overrepresented rate.** The PBO report notes that, “it is estimated that between 34,400 and 45,300 Indigenous persons used an emergency shelter in 2016. 31% of shelter users identified as Indigenous. In comparison around 5% of the total Canadian population identifies as Indigenous, highlighting the over representation of Indigenous people within the homeless population.”<sup>9</sup> Point in time homeless counts across Canadian cities have also indicated a significant overrepresentation of Indigenous people experiencing homelessness.

These statistics reflect one facet of the impacts of Canada’s colonial policies towards Indigenous people that continue to this day, but also connect to other forms of ongoing violence experienced by Indigenous people.<sup>10</sup> The final report from the MMIWG Inquiry provides clear examples of how the lack of safe housing connects directly to sexual violence faced by Indigenous women, girls, and 2SLGBTQQIA+ people. This indicates the need for significant, immediate action to provide safe, adequate, affordable, and culturally appropriate housing to Indigenous people living in urban, rural, and northern areas of Canada.

## Current Approaches & Barriers

Over the course of the research and engagement that the URN working group undertook, it became clear that the current approaches to housing funding and support consistently do not provide Indigenous people living in URN areas safe, affordable, and culturally appropriate housing. As outlined in the consultant's report completed for the URN working group, the retreat of the federal government from this policy space and the devolution of responsibilities to the provinces and territories has created significant challenges, unreliable funding streams, and further disparities across the country. The research report outlines that,

*"By 1993, the federal government cancelled new funding for the national social housing program, including the fledgling urban native non-profit housing program. Many of the operating agreements that existed in 1993 that continued to receive funding have ended or will end in the near future with no consideration for new capital or operating agreements. Further, 'no new funding' meant that there was no consideration for inflation or capital improvements and so the ability to maintain the housing stock has eroded."<sup>11</sup>*

## A New Approach: For Indigenous By Indigenous

**The work of the Council is in part a call to the federal government to re-enter the URN Indigenous housing space and fund an URN-specific strategy for Indigenous housing that is Indigenous governed and takes a decolonized approach.**

It is imperative that the policy approaches and institutions that will develop as part of the work to address URN Indigenous housing be led by Indigenous people and be Indigenous governed. The realities of the failures of existing and historic approaches to addressing URN Indigenous housing by various levels of government relate to the lack of understanding of lived realities and the resources needed to address existing housing needs. Communities know their needs and understand best the ways in which to address them. Across the spectrum of organizations and people working to provide services to Indigenous people in URN areas, there is an unambiguous understanding that this work must be *For Indigenous By Indigenous*.



## Connection to Reconciliation and Other Marginalized Identities

Ensuring safe, affordable, and culturally appropriate housing for Indigenous people in URN environments is fundamental to numerous other aspects of the work of reconciliation in Canada. While much of this is outlined in the HUMA report, it bears emphasizing the intersection of URN Indigenous housing with other issues facing Indigenous people in Canada today. While statistics may provide an overview of the realities for Indigenous people across Canada living in URN environments, the daily, personal impact of these statistics is carried by URN Indigenous service providers from coast to coast to coast, including members of the National Housing Council. They see first-hand the inadequacy of the current structures to provide safe, affordable, and culturally appropriate housing for the communities they serve, particularly Indigenous youth, women, girls and 2SLGBTQQIA+ people.

### Youth

Indigenous children and youth are far more likely to be taken into care by the state than non-Indigenous children and youth. While Indigenous people make up approximately 5% of Canada's population, they make up nearly 50% of the population in foster care.<sup>12</sup> When youth "age out" of the foster care system, there are rarely other systems in place to help them transition to life on their own. Practically, Indigenous children often move directly from the foster care system into housing need or even homelessness. This in turn perpetuates the cycle of poverty and displacement that marks the experiences of many Indigenous people in Canada. Ensuring safe, affordable, and culturally appropriate housing for Indigenous people in URN environments would ensure that trying to find housing would not immediately make Indigenous youth leaving care more vulnerable.

### Women, Girls, and 2SLGBTQQIA+

The lack of safe, affordable, and culturally appropriate housing for Indigenous women, girls and 2SLGBTQQIA+ people in particular, is directly linked to the ongoing violence enacted upon them, as laid out in the process of the Missing and Murdered Indigenous Women and Girls (MMIWG) Inquiry. The inquiry highlighted that "Indigenous women and girls are 12 times more likely to be murdered or missing than any other women in Canada, and 16 times more likely than Caucasian women."<sup>13</sup> This staggering statistic cannot be separated from the reality Indigenous people face when trying to access and secure housing in URN environments. The final report of the inquiry dedicates an entire section in its discussion of human security issues to access to housing and shelter, noting that,

*"Several participants echoed the notion that access to shelter is a basic human right, and that a lack of safe and affordable housing or shelter increases risks of violence and harm, presents a barrier to fleeing unsafe situations, or forces individuals in rural, remote, or northern communities to migrate to urban centres."<sup>14</sup>*



## Discrimination

Currently, many of the supports that Indigenous people living in URN environments can access come in the form of rental subsidies and income assistance, among others. The efficacy of this approach has consistently been limited by the discrimination experienced by Indigenous people in the private rental market. This can range from overt racism when visibly Indigenous people engage with landlords while looking for rental properties, to unwritten policies around landlords not renting to people receiving rental supplements or income assistance.<sup>15</sup> While housing is an area through which Indigenous people may directly experience racism, the lack of housing for Indigenous people serves to reinforce stereotypes and barriers they already face.

## COVID-19

The Council would be remiss if it did not also highlight how the COVID-19 pandemic has exacerbated housing issues for Indigenous people across Canada, especially in URN environments. The Public Health Agency of Canada's Report on Indigenous People and COVID-19 specifically highlights the existing challenges around URN Indigenous housing as a key challenge,

*"The COVID-19 pandemic has led to increased homelessness and the inability to self-isolate depending on where community members live. Those who couch-surfed before COVID-19 are now reliant on shelters in urban areas, while some Indigenous individuals are choosing to stay in tent-cities instead of shelters due to fear of contracting COVID-19 in the facility. Additionally, individuals forced to leave northern/remote communities for medical purposes (e.g., hospital stays, birthing, etc.) are required to stay at a quarantine hotel without any family or friends."<sup>16</sup>*

The reality is that COVID-19 has not necessarily created new problems but amplified existing challenges and inequalities faced by Indigenous people living in URN environments. It is highlighting existing issues of over-crowding, lack of affordable housing, lack of safe housing, and lack of available housing units within communities.

Ultimately, addressing URN Indigenous housing intersects fundamentally with addressing multiple other realities facing Indigenous people, particularly those who live at the intersections of other vulnerable identities. This is borne out by the reports and inquiries that outline the project of reconciliation in Canada – the Truth and Reconciliation Commission, the National Inquiry into MMIWG, and the United Nations Declaration on the Rights of Indigenous People – but also by the experiences of Indigenous youth, women, and 2SLGBTQQIA+ people living this reality.



# 3. Findings

## Preliminary Research Report

*The full research report can be found in Annex D.*

The research report prepared by InFocus Consulting for the Council provided an environmental scan that outlined much of what has been highlighted by advocates in the URN Indigenous housing space for years – that **the distinctions-based approach to Indigenous housing does not adequately address the needs of Indigenous people living in URN areas, which is the reality for a majority of Indigenous people in Canada.** Owing to the limited scholarship and existing data on the needs and experiences of Indigenous people living in URN areas, the research report draws primarily from the HUMA and PBO reports for its environmental scan and in its discussion of URN Indigenous housing need. Upon completion of its initial overview, the report notes that,

*"More accurate and Indigenous-certified statistics and numbers are required to assess URN housing and homelessness needs and the specific populations requiring support. Additionally, there is a lack of deep investigative research into the numbers of individuals experiencing housing and homelessness challenges, particularly people with disabilities and 2SLGBTQIA+ people, not to mention persons who share multiple barriers to equity."<sup>17</sup>*

This lack of reliable data and in-depth investigation limits the ability to fully understand the needs and realities of Indigenous people living in URN environments; however, there is enough data and expert experience to know that the issue of URN Indigenous housing is acute and demands immediate action.

The research report also outlined a potential structure from which to design a national body. The Council agreed to adopt the model and the broader report for discussion. The Council did not fully endorse the model and acknowledges there are elements that need to be further clarified and refined. In order to start a discussion on potential ways to modify and improve the proposed model, the URN working group engaged with subject matter experts via a series of roundtables.

## Roundtables

Engagement with key subject matter experts through a series of roundtables led to the emergence of several overarching themes on how a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing might be structured. Engagement also sought feedback on the steps that could be taken in the interim to ensure that the housing needs of Indigenous people living in URN environments are addressed in the most expedite way.

## Northern Roundtables

With the understanding that realities in northern communities are unique, the working group convened a northern-specific roundtable. The key themes highlighted from the northern roundtable are:

- **Capacity building for service providers in northern communities** – many providers lack the capacity, both in expertise and resources, to apply to funding programs that might support their work. Thus, a national body for URN Indigenous housing should work to build capacity among URN service providers in northern communities.
- **Recognition of diverse realities among northern communities** – structures and governance are different in each territory and the needs and capacities of communities differ. Policy approaches that do not reflect the diversity of northern communities will not succeed and a national body will need to account for these diverse realities.
- **Different funding timelines to account for the realities of northern construction** – funding timelines do not account for northern construction costs and the building season, which frustrates many providers and limits their ability to expand their housing stock. A national URN body was seen as a potential solution to current federal government funding cycles that do not account for the realities of construction in northern communities.

There were also questions around what Indigenous-led URN housing solutions mean in northern communities—especially in the territories. The realities for Indigenous people living outside of reserves and outside of Inuit Nunangat in Canada’s north should continue to receive special consideration and attention.

## Urban and Rural Roundtables

During the other four roundtables that were hosted, similar themes emerged, although more focused on the experiences of Indigenous people in urban and rural areas. **A summary of participant feedback includes:**

- **A majority of participants expressed their support in having an Indigenous body** that understands how to serve Indigenous people and support Indigenous organizations. Some cautioned that creating a new body will divert funding that should be provided directly to local Indigenous housing organizations, and that existing structures should be utilized.
- **Any national URN Indigenous housing body must clearly represent and be responsive to local Indigenous organizations.** The body must consider the requirements of smaller organizations and those in less populous regions. It must be inclusive and respect the diversity within the Indigenous population including women, youth, elders, and 2SLGBTQQIA+ people.
- Elements of the IHHE model put forward for discussion were well received, especially the **oversight and advice from the Indigenous Circle and the Lived Experience Advisory Council.** More work is needed to create a model that will ensure the diverse needs of Indigenous people living in URN environments across Canada are met and that Indigenous principles and approaches are integrated into the design of the body.

- The model offers an opportunity for capacity building and overcoming barriers to new development.
- **Current government rules and controls on funding that work against Indigenous providers must not be replicated.**
- Caution was expressed about investing in new short-term structures, and advice was given about **existing initiatives and Indigenous housing management associations that could be utilized in the short-term.**

While the majority of participants supported the idea of a national, independent, non-political, Indigenous-controlled body to administer URN Indigenous housing, the roundtables highlighted the need for a collaborative and inclusive approach to designing and building such a structure.

*The summary report for all the roundtables can be found in Annex E.*

### **Work of the Canadian Housing Renewal Association Indigenous Caucus**

The work of the Canadian Housing Renewal Association (CHRA)'s Indigenous Caucus was also discussed during the roundtables. While some participants favoured the idea of the CHRA leading the work on a national URN Indigenous housing body, there were hesitations based on the lack of reach and presence of the CHRA in some areas of Canada, especially in northern communities; the fact that the CHRA is not itself an Indigenous-led organization; and that many organizations who are members of the CHRA that provide housing services to Indigenous people in URN areas are not in fact Indigenous organizations. Nonetheless, the work of the CHRA Indigenous Caucus on URN Indigenous housing provides a foundation on which a broader, Indigenous-led national URN Indigenous housing body can be established.



# 4. Recommendations

## Principles

The recommendations presented below, and all future URN policies, programs, and funding allocations must firmly be anchored in the following principles:

### Indigenous Governed

Future policy decisions, including the establishment and design of a national URN Indigenous housing body, must be led by Indigenous people and designed for Indigenous people. It is insufficient for organizations that serve Indigenous communities to lead this work, organizations that are Indigenous governed must lead the way. In this case, Indigenous governed denotes that the body has a significant majority of Indigenous leadership, is comprised of a majority of Indigenous staff, and decisions making occurs in alignment with Indigenous knowledge and approaches, as decided by the Indigenous leadership. Indigenous governed does not include Indigenous-focused sub-groups or arms of non-Indigenous organizations or non-profit entities. Indigenous representation within any national body should reflect local Indigenous representation as well. Specifically, members representing certain regions or communities should have meaningful ties to and knowledge of those regions or communities.

### Community Led

Solutions must be developed with and adaptable to local communities. The current so-called “3-streams” approach to Indigenous housing has demonstrably failed Indigenous people living in URN environments and does not present a path forward. Meaningful community decision-making should be incorporated into a national body.

As a national body is established, consideration must also be given to the need to build capacity and coordinate at regional and local levels. In many parts of the country there are existing

structures that allow URN Indigenous housing and service providers to coordinate and/or represent themselves at local or regional levels. These existing structures should be leveraged wherever possible.

### North Specific Approaches

Urban, rural, and northern housing is used throughout this report and body of work to denote Indigenous people, status or non-status, who are living outside of reserves, the Métis settlement areas, and Inuit Nunangat, but it is important to recognize that these three environments – urban, rural, and northern – represent vastly different realities and demand different approaches for the different needs of Indigenous people who live in each area. In particular, the acute housing crisis in the north of Canada, the historical failures of national approaches, and the complexities of rapid climate change demand that north specific strategies and approaches be central to this work moving forward. This includes specific consideration of the building and transport seasons in northern communities and ensuring funding is available at appropriate times during the building season, not aligned with political or bureaucratic timelines.

### Intersectionality

Many Indigenous people in Canada experience discrimination and marginalization based on their indigenous identity along with other identities – ability, age, gender, sexual orientation, gender identity, etc. The intersection of these identities with indigenous identity must always be considered in approaches to URN Indigenous housing work and especially in the design of a national URN housing body. Approaches must consider and empower Indigenous people with multiple intersecting identities that may require specific approaches to support in their housing needs. support in their housing needs.

# Recommendation 1

## Establishment of a National URN Housing Body

**That the Minister of Housing and Diversity and Inclusion appoint a body made up of Indigenous, URN Indigenous housing experts to develop and implement an URN strategy including the establishment of a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing.**

Through research and engagement, the Council has found that there is significant support for and benefits to the establishment of a national URN Indigenous housing body. It is estimated by the URN working group members that the process of designing and establishing the body will take approximately one to two years and will demand coordination and cooperation from Indigenous URN housing service providers from coast to coast to coast. This body would develop and implement URN Indigenous housing policy as well as oversee the delivery of URN Indigenous housing funding on behalf of the Government of Canada over the long term.

### **Development of a National URN Body**

The research and engagement process highlighted the need for a For Indigenous By Indigenous approach to the development of a national body, as reiterated throughout this report. How precisely this will unfold should be up to the Indigenous experts and service providers working in the URN Indigenous housing space. Members of the URN working group and the CHRA Indigenous Caucus will be important sources of insight and advice in this matter. Ideas for an overarching approach can be found in the MMIWG2S+ Federal Pathways report, which can be found in Annex G, along with other Indigenous co-development processes the government has undertaken.

The implementation principles found in the Federal Pathways report speak to holistic approaches and “self-determined, Indigenous-led, grassroots solutions and services”.<sup>18</sup> Similar principles are outlined above and should be seen as guidelines that will enable this work to be successful and decolonizing. While Indigenous leadership is imperative, the Government of Canada must play a supporting role in co-developing a strategy and national body. Building a broad coalition of experts and community members that the government can support will be key to the success of the strategy and the body. While the participation of Indigenous political representative bodies, including the National Indigenous Organizations (NIOs), will ensure fulsome engagement, the Council does not believe that the co-development of the strategy should be organized with a distinctions-based approach nor center these organizations.

# Recommendation 2

## Establishment of an Interim Mechanism to Fund Immediate Needs

**That the Minister of Housing and Diversity and Inclusion work with Indigenous, URN Indigenous housing experts as well as the National Housing Council URN working group and the CHRA Indigenous Caucus to establish and lead an interim mechanism through which to flow new funding for urban, rural, and northern Indigenous housing immediately.**

The current situation for Indigenous people living in URN areas demands immediate action and cannot wait for the establishment of a national body. Existing structures can be leveraged to establish an interim mechanism to flow desperately needed funds to communities while establishing Indigenous oversight of the funding allocation and application process.

### Options for an Interim Mechanism

The National Housing Council recognizes that for funds to flow to communities immediately, existing funding structures may need to be utilized. A number of options are currently available to ensure Indigenous oversight and decision making related to URN Indigenous housing fund. The Council is proposing one of the following options be considered:

#### **1. Adaptation of Existing CMHC Programs under Indigenous Direction and Decision-Making**

The Council recognizes that CMHC has the capacity to quickly flow URN specific funding to communities. Should it be decided that CMHC continue to flow funds in the interim, the Council strongly urges CMHC to establish an Indigenous oversight and decision-making body to work through the funding details including funding criteria and final decision-making authority on successful applications. There are existing practices within CMHC and within the wider federal government that take this kind of approach to funding oversight, including oversight of the Women and Children Shelter and Transitional Housing Initiative, a joint process between CMHC and Indigenous Services Canada, the Indigenous Homes Innovation Initiative through Indigenous Services Canada, as well as the funding of initiatives to prevent gender-based violence by Women and Gender Equality Canada.

Throughout the engagement, participants were very clear on what they thought would not work in the short term. There was consensus on that current CMHC programs such as the Rapid Housing Initiative did not provide the flexibility or support needed for URN Indigenous housing realities, especially in the North. Participants agreed that if an existing CMHC program was to be modified to address URN housing need in the short term, an Indigenous body should oversee the funding selection process.

## 2. Oversight by the Canadian Housing Renewal Association via their Indigenous Caucus

The Indigenous Caucus of the CHRA has proposed their oversight of funding for URN Indigenous housing in the interim period until a national body is established. The CHRA Indigenous Caucus has been working on the issue of URN Indigenous housing for a number of years and has the unique expertise to manage and flow these funds. While the Indigenous Caucus has the expertise to manage and flow funds, during engagements, hesitance arose around the CHRA's role in managing the funds, as the CHRA is not an Indigenous or Indigenous-controlled entity.

## 3. Existing Indigenous housing Organizations

British Columbia and Ontario both have provincial bodies that coordinate and deliver URN Indigenous housing. This happens via the Aboriginal Housing Management Association (AHMA) in BC and via Ontario Aboriginal Housing Service (OAHS) in Ontario. Given the existing expertise and experience of these organizations, an interim option would also be to flow funding through these bodies, along with other larger organizations such as Namerind Housing in Regina, SK and CAP-Fredericton, which would then work with smaller and more local URN Indigenous housing providers across Canada to ensure funds are distributed effectively. Optionally, the National Association of Friendship Centers could assist these service organizations in ensuring all relevant and appropriate providers are reached.



Photo credit:  
Council Fire Native Cultural Centre

# Recommendation 3

## Immediate and Sustained Investment in Urban, Rural, and Northern Indigenous Housing

**That the Minister of Housing and Diversity and Inclusion initiate an initial budget request for fiscal years 2022-2023 and 2023-2024 in the minimum amount of \$6.3 billion.**

This will support the planning process to establish a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing while moving to address immediate needs via the construction of new homes, improvements to existing housing stock, and the building of local capacity. The Council recommends the following allocation of funding:

- \$2 billion per year for two years to increase the stock of housing to address housing need in URN Indigenous communities.
- \$1 billion per year for two years to cover:
  - renovations to existing stock with a focus on energy efficiency, accessibility, and cultural appropriateness for Indigenous people and equity seeking groups,
  - repairs and maintenance,
  - improvements to existing stock, and;
  - pre-development and accelerator funding to increase access to development funds.
- \$300 million in 2022-2023 for the establishment of a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing.

### Cost Estimates

Further work is needed to collect and analyze demographic data on Indigenous people living in URN environments and on the cost of providing safe, adequate, affordable, and culturally appropriate housing in order to reach a more exact estimate of the cost of addressing URN Indigenous housing needs long term. As a national URN strategy is developed, this research and the associated calculations will need to be completed. What is clear today is that addressing such significant needs will carry with it significant costs.

Currently, there is a limited number of cost estimates within the URN Indigenous housing landscape. The recommended budget proposal contained in the above recommendations is based on looking at existing estimates; an updated calculation based on households in need and the average cost of providing a unit of housing under the National Housing Co-Investment Fund (NHCF); and on the needs expressed to the working group members via a roundtable engagement process. The existing cost estimates are as follows:

- National Housing Council Consultant's Report: **\$5.6 billion per year for 10 years**
- Parliamentary Budget Officer Report: **\$2.4 billion – \$27.6 billion (not annualized)**
- Canadian Housing Renewal Association: **\$2.5 billion per year for 10 years**
- Updated CMHC Data Calculation: **\$4.3 billion per year for 10 years**

It is clear that a significant investment in URN Indigenous housing is needed, and the Council estimates that a minimum \$3 billion per year should be invested in URN Indigenous housing over the next two years, during the time a broader URN strategy is developed, wherein more refined costing can be completed. This would in turn set the groundwork for long-term, sustained funding with 10-20 year time horizons.

*A detailed account of existing estimates and the calculation of an updated estimate can be found in Annex F. Cost estimates do not include administrative costs.*

## Recommendation 4

### Further Engagement to Understand URN Homelessness

**That the Minister of Housing and Diversity and Inclusion initiate a process to engage with communities on the issue of URN Indigenous homelessness to determine whether URN Indigenous homelessness funding and policy should be included within the national body and a broader URN Indigenous housing strategy.**

The question of whether homelessness should be included within the scope of a national body or not came up consistently over the course of this work. Further consideration and engagement is needed to fully understand the implications of including homelessness within the national body and how that might be done in a way that ensures the needs of Indigenous people experiencing homelessness are centered in policy and funding decisions. The Government of Canada will need to work with Indigenous Community Entities, the National Indigenous Homelessness Council, Indigenous people with lived experience of homelessness, and other Indigenous homelessness services providers to fully understand pathways forward on URN Indigenous homelessness, and whether it should be included under the broader national URN strategy and housing body.



Photo credit:  
Ontario Aboriginal Housing Services

## 5. Limitations

The work of the Council working group on urban, rural, and northern Indigenous housing that is presented in this report has been limited by a number of factors, and the Council acknowledges that further work is needed to move forward towards a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing.

Years of neglect on URN Indigenous housing policy and the dire situation in many communities has motivated the URN working group to move as quickly as possible towards recommendations for the Minister of Housing and Diversity and Inclusion. This desire to move quickly as well as the federal election held in September 2021 have limited the engagement of the URN working group on this topic to key subject matter experts related to URN Indigenous housing and homelessness service provision. Not all groups that may be impacted by this work have been engaged with by the URN working group. As this work progresses and as a national URN body is formed, more fulsome engagement must be conducted with a wider range of experts, rights holders, and stakeholders, on behalf of the Government of Canada.



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# 7. Annexes

## **Annex A**

**Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities- Indigenous Housing: The Direction Home**

<https://www.ourcommons.ca/DocumentViewer/en/43-2/HUMA/report-5/>

## **Annex B**

**Report of the Parliamentary Budget Office - Urban, Rural, and Northern Indigenous Housing**

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## **Annex C**

**The Missing and Murdered Indigenous Women and Girls and 2SLGBTQQIA+ (MMIWG2S+) National Action Plan: Ending Violence Against Indigenous Women, Girls, and 2SLGBTQQIA+ People**

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## **Annex D**

**National Urban, Rural & Northern Indigenous Housing & Homelessness: A Case for Support and Conceptual Model by InFocus Consulting**

<https://www.placetocallhome.ca/en/national-housing-council/media-newsroom/national-urban-rural-northern-indigenous-housing-homelessness-report>

## **Annex E**

**What We Heard Engagement Summary Report**

See below.

## **Annex F**

**Costing and Existing Estimates**

See below.

## **Annex G**

**Federal Pathway to Address Missing and Murdered Indigenous Women, Girls and 2SLGBTQQIA+ People**

[https://www.rcaanc-cirnac.gc.ca/DAM/DAM-CIRNAC-RCAANC/DAM-RECN/STAGING/texte-text/fed\\_patway\\_mmiwg\\_2slgbtqqia\\_1622728066545\\_eng.pdf](https://www.rcaanc-cirnac.gc.ca/DAM/DAM-CIRNAC-RCAANC/DAM-RECN/STAGING/texte-text/fed_patway_mmiwg_2slgbtqqia_1622728066545_eng.pdf)

# Annex E:

## What We Heard Engagement Summary Report

### What We Heard Urban, Rural, and Northern Indigenous Housing

*NHC Engagement with Indigenous Housing Providers:*

*Results From Roundtable Discussions on the Establishment of an Independent, Non-Political, Indigenous-Controlled Body to Administer Urban, Rural and Northern Indigenous Housing*

### Acknowledgement

On behalf of the National Housing Council, the working group on Urban, Rural and Northern Indigenous housing wish to express gratitude to all those who participated in this process for contributing your time, experiences and knowledge. The working group also wishes to thank Naut'sa mawt Event Management and Hotii ts'eeda for their support in preparing and hosting these roundtables.

**Disclaimer:** *This report aims to reflect the essence of the ideas and perspectives that were raised during the engagement sessions but does not attempt to include every comment received and does not intend to imply consensus on the part of all participants. It presents a summary of what was heard from participants: key themes, perceptions and suggestions.*

### Background

The National Housing Council (the Council) is an advisory body that promotes participation and inclusion in the development of housing policy. It contributes to the success of the National Housing Strategy with the aim of improving housing outcomes for everyone in Canada.

The Council identified Urban, Rural and Northern Indigenous housing as an urgent priority and a critical gap in the National Housing Strategy. The Council formed an Indigenous led, Urban, Rural and Northern (URN) Indigenous Housing Working Group and the Minister requested for the Council to investigate options for the establishment of an independent, Indigenous-controlled body to create policy and administer funding for Urban, Rural, and Northern Indigenous housing.

The URN Indigenous Housing Working Group hired a consulting firm to provide an environmental scan of URN Indigenous housing and propose a structure and mandate for a national Indigenous Housing and Homelessness Entity (IHHE). The report recommended the creation of a national Indigenous Housing and Homelessness Entity (IHHE) that is independent and grounded in Indigenous approaches. Subsequently, the Council agreed to accept the report as a starting point for a conversation with URN Indigenous housing informants through a series of roundtables.

## The Engagement Sessions

The URN Indigenous Housing Working Group, with assistance from the Council's secretariat, an Indigenous-owned events management company, and Indigenous consultants, organized five video conferences between November 3 and November 15 with participants from organizations involved in providing affordable housing for Indigenous people in Urban, Rural, and Northern communities. Given the comprehensive way that housing for Indigenous people is connected to other sectors and key issues, the participants came from a variety of work and service backgrounds, including Indigenous housing management, health organizations, friendship centres, women's organizations, coalitions to end homelessness, and human resource development organizations.

There were four national roundtables represented from various regions of Canada including British Columbia, Alberta, Northwest Territories, Saskatchewan, Manitoba, Ontario, Quebec, New Brunswick, Prince Edward Island, and Newfoundland and Labrador. Recognizing the unique realities and particularly acute nature of housing needs in Canada's north, one roundtable was held to specifically engage with organizations serving communities in the north and was attended by representatives from all three territories. Attendance at all sessions by community participants totalled over 60 people and included national organizations who represented the interests of Indigenous peoples throughout the country.

Elders were present at the beginning and end of each session to provide prayers and support. Each session was facilitated by an Indigenous consultant, with assistance from co-facilitators and note-takers. The facilitator introduced the questions that participants were asked to discuss in breakout groups. All participants were assigned to a breakout group where group discussions were assisted by co-facilitators while notes were taken.

Questions posed in each breakout room:

1. How could a national Indigenous housing body be structured?
2. What are the key elements necessary for a model's success?
3. What are your thoughts on the model proposed by the National Housing Council (IHHE Model)?
4. In the interim (estimated two years), what are some approaches or structures that could be leveraged to allow resources to flow to communities in need?
5. What are some models that have previously been successful in distributing funds to communities in need?
6. Should an existing structure oversee all funding streams?
7. Should an interim structure be established?

## Findings - National

### **1. The Need for a New Indigenous-controlled Body to Administer URN Housing**

Existing structures continue to fail the complex needs of Indigenous communities. There is an opportunity for this body to have a better understanding of the capacity needs of Indigenous providers in housing production and management. Subsequently, this body would be better positioned to address the full spectrum of needs and responses, from homelessness to home ownership. This investment in Indigenous housing structures would multiply the positive economic effects throughout the Indigenous economy.

While a very small number of participants expressed hesitation or skepticism about the creation of a new body, a large majority of participants supported the establishment of a national URN Indigenous housing body. Concerns were expressed about the reliability of governments to live up to their pledges, with participants emphasizing the need for full government backing for a new Indigenous body so that

decisions made have weight behind them. If there is no support, then it is just another empty project that will have no long-term benefits for Indigenous People.

## **2. Representation Within the Indigenous Housing Body**

Representation in the governance and operation of the body needs to ensure it is responsive to local Indigenous organizations. Participants from less populous regions and small organizations believe the body must provide a structure that allows their voices to be heard and their needs to be addressed. The body would benefit from a requirement for representation of Indigenous people from all provinces and territories in the governing structure. Additionally, membership in the governing structure must be inclusive and respect the diversity within the Indigenous population including women, youth, elders, and 2SLGBTQ+ People. There should be branches built into the structure to specifically represent urban, rural, and northern Indigenous organizations so that those unique issues are given full attention and are properly addressed. There should not be any representation of the private sector, nor should they have access to funding or capacity support from the body.

## **3. Comments on the Proposed Model of an Indigenous Housing and Homelessness Entity (IHHE)**

Broadly, a non-profit model for the body was preferred, as it would be consistent with the governance of almost all the Indigenous organizations it would serve. Other Indigenous efforts such as community responses to homelessness have participant advisory councils that provide valuable advice and connections to lived experience. The Lived Experience Council should not be limited to giving advice but should have decision-making powers as well. There should be a special focus on the most vulnerable Indigenous populations, such as women that are at risk of losing their employment or children due to lack of housing, and those struggling with mental health and addictions.

Some mentioned concerns over models that include boxes, lines and hierarchies which are products of a colonial system of governance that involves control and sanctions and is not reflective of Indigenous culture. The model should incorporate the holistic nature of Indigenous thinking and wisdom, along with Indigenous priorities so that it is a beneficial system. The Indigenous culture is based on consensus and circles of collaboration, and this should be the guiding structure for the body.

## **4. Avoiding the Creation of Bureaucratic Barriers**

A common comment from participants was that a new body offers the opportunity to avoid the creation of bureaucratic structures and rules that prevent Indigenous organizations from serving the needs of their people. Specific advice to the Council included: the need to avoid control-oriented processes and structures, be mindful of the administrative burden faced by groups, freedom from arbitrary deadlines, Recognize the special challenges of remote regions in meeting funding deadlines, and ensure that funds do not lapse for bureaucratic reasons.

## **5. A Focus on Capacity Building**

Participants agreed that support for the creation and retention of capacity among local providers should be a key function of the body. This could include training and mentoring for small organizations and being a source of advice and expertise for planning and executing new developments.

Participants from smaller organizations described enormous barriers that organizations face when applying for government funding. They suggested that the body create a funding process that gives groups access to predictable funding so that they can make decisions about land purchases with confidence. In addition. The body could purchase and hold land that can be acquired or leased by Indigenous organizations when they are ready to proceed with their building plans.

## **6. Relationship of the IHHE Model and CHRA's "FIBI" Model**

Participants voiced that the Council should strive to collaborate with CHRA's Indigenous Caucus and other groups working to address the gaps that Indigenous people living in urban, rural, and northern areas face. This would offer a unified voice when making recommendations to the Minister as there are many areas of complementarity between the models. Participants expressed strong opposition to a competitive approach and rather advised to find opportunities to collaborate and identify areas of cohesion between the two models.

## **7. Considerations for the Short-Term**

There were suggestions to investigate existing effective Indigenous management organizations, while continuing to work with existing structures and relationships such as CMHC. Participants warned that interim model's often end up becoming the final model and to avoid investing in a temporary model as it is a waste of funds. The structure that is chosen should incorporate traditional Indigenous wisdom and values. Any interim structure should link with an established framework for handling funding, and have ties to Indigenous Peoples or, ideally, be Indigenous led. Capacity building support is important in the short-term as well as the long-term.

## **Findings - Northern**

### **1. Regional and Local Representation**

Participants expressed how the North is unique and distinct from other areas of Canada and may require special attention. In particular, participants spoke about how each territory has its own unique history and housing strategies that need to be taken into account. While the model proposed is national in scope, there must be a way for local differences to be included.

Participants spoke at length about how representation needs to be balanced and every region and every kind of service or issue need to be at the table. People specifically mentioned that every region of the North needs to be included as part of the structure and the decision making. Some participants also raised that the model needs to be transparent to ensure there is adequate accountability at a local level, although there were no suggestions on how this could be operationalized.

### **2. Capacity Building**

Throughout the conversations the need for capacity building was highlighted and reiterated. Every breakout room talked about improving fair access to funding, in part by increasing capacity. Some examples included providing funding in order to apply for funding, access to planning professionals and grant writers, and equitable funding application requirements. Many participants expressed the need for the model to be flexible to account for realities and capacities of northern communities, while constantly being evaluated for improvements.

### **3. Centering Those in Greatest Need**

Many people considered who the structure needs to support in order to clarify the structure itself. Highlighted in the conversation as those that require support were: women, youth aging out of care, those experiencing homelessness, those receiving income assistance, among many others. It was reiterated throughout the discussions that the voices of those with lived expertise needs to be amplified. Participants also noted that the Covid-19 pandemic highlighted housing as a major vulnerability, especially for those experiencing homelessness and those in transitional housing. It was proposed that the strategies used to resolve housing and homelessness during the pandemic could continue to be used post-pandemic.

## Key Findings - National

- A majority of participants were supportive of a national body
- Any national URN Indigenous housing body must clearly represent and be responsive to local Indigenous organizations
- The body must consider the requirements of smaller organizations and those in less populous regions (e.g. capacity, construction realities)
- It must be inclusive and respect the diversity within the Indigenous population including women, youth, elders, and 2SLGBTQIA+ people
- Decision-making must consider different regional realities
- Many elements of the IHHE model were well received, especially the oversight and advice from the Indigenous Circle and the Lived Experience Advisory Council
- Current government rules and controls on funding that work against Indigenous providers must not be replicated
- Caution investing in creating new short-term structures
- Utilizing existing initiatives in the short-term (e.g. ISET – Indigenous Skills and Employment Training Program)

## Key Findings - Northern

- Capacity building for service providers
- Every region of the north included in decision making
- Diverse realities amongst northern communities
- Centering the voices of those with lived expertise
- Accountability and transparency
- Local decision-making
- Different funding timelines
- Improving fair access to funding
- Hesitation about a national body as existing national approaches have rarely worked in northern communities.

## Conclusion

The housing needs of Indigenous communities are everchanging and complex in nature. In order to begin to meet the need, Indigenous leadership, knowledge and approaches need to be central to any national body. The intersection of identities – ability, age, gender, sexual orientation, gender identity, etc. – with Indigenous identity should be considered in the design of a national URN housing body.

Urban, rural, and northern represent vastly different realities and demand different approaches for the different needs of Indigenous people who live in each area. Consideration must be given to the need to build capacity and coordinate at regional and local levels. In many parts of the country there are existing structures that allow URN Indigenous housing and service providers to coordinate and/or represent themselves at local or regional levels. These existing structures should be leveraged wherever possible.

There is an opportunity to do things differently, take risks and consider models that set a precedent that has not been seen before. A standardized approach will not address the diverse challenges outlined by participants from diverse Indigenous communities. One solution will not work for every region or for every Indigenous population. Therefore, the unique needs of the region and community need to be listened to and addressed.

# Annex F:

## Costing and Existing Estimates

### A Budget Proposal to Begin to Address Urban, Rural, and Northern Indigenous Housing in Canada

The research and engagement carried out by the National Housing Council working group on urban, rural, and northern (URN) Indigenous housing clearly indicates the need for immediate action to ensure Indigenous people living in urban, rural, and northern areas of Canada have access to safe, adequate, affordable, and culturally appropriate housing. This call for immediate action is bolstered by the reports of the Parliamentary Budget Officer (PBO) and the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) on URN Indigenous housing, as well as other academic scholarship and public inquiries, such as the Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG).

The National Housing Council recognizes the need for a long-term URN Indigenous housing strategy and estimates that such a strategy may take up to two years to be developed. With the immediate needs of communities in mind, the National Housing Council recommends that in the interim, an initial budget request of \$6.3 billion over two years be initiated. This will support the planning process to establish a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing while moving to address immediate needs via the construction of new homes, improvements to existing housing stock, and the building of local capacity. The Council recommends the following allocation of funding:

- \$2 billion per year for two years to increase the stock of housing to address housing need in URN Indigenous communities.
- \$1 billion per year for two years to cover
  - renovations to existing stock with a focus on energy efficiency, accessibility, and cultural appropriateness for Indigenous people and equity seeking groups;
  - repairs and maintenance,
  - improvements to existing stock,
  - pre-development and accelerator funding to increase access to development funds
- \$300 million in 2022-2023 for the establishment of a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing.

## Prioritizing Those in Need

Both the PBO and the HUMA reports outline in detail that the housing need among Indigenous people living in URN areas is deep, acute, and urgent. The PBO report estimates that in 2020, 124,000 Indigenous households were in housing need, noting that while representing only 5% of all households in Canada, Indigenous households account for 7% of all households in housing need. Indigenous households are 1.5 times more likely to be in housing need than non-Indigenous households and are more likely to be in inadequate or unsuitable housing.<sup>19</sup> The PBO report also notes that most of the Indigenous households in core housing need (CHN) are in urban areas, stating, "Across Canada, 57% of Indigenous households in housing need reside in a census metropolitan area. Winnipeg is the metropolitan area that houses the highest number of Indigenous households in housing need (estimated to be around 9,000) and Vancouver comes second with a number reaching an estimated 8,000."<sup>20</sup>

While Indigenous households are overrepresented in terms of housing need, research also shows that Indigenous households tend to stay in housing need longer. Research on the movement of individuals in and out of core housing need, showed that "individuals of aboriginal status (10.46%) are twice as likely to move into core housing need as non-aboriginals (5.23%). Once in core housing need, aboriginals (45.13%) are more likely than non-aboriginals (36.97%) to remain in need."<sup>21</sup>

Indigenous people also experience homelessness at a vastly over represented rate. The PBO report notes that, "it is estimated that between 34,400 and 45,300 Indigenous persons used an emergency shelter in 2016. 31% of shelter users identified as Indigenous. In comparison around 5% of the total Canadian population identifies as Indigenous, highlighting the over representation of Indigenous people within the homeless population."<sup>22</sup> Point in time homeless counts across Canadian cities have also indicated a significant overrepresentation of Indigenous people experiencing homelessness.

These statistics reflect one facet of the impacts of Canada's colonial policies towards Indigenous people that continue to this day, but also connect to other forms of ongoing violence experienced

by Indigenous people. The final report from the MMIWG Inquiry provides clear examples of how the lack of safe housing connects directly to sexual violence faced by Indigenous women, girls, and 2SLGBTQQIA people.<sup>23</sup> This indicates the need for significant, immediate action to provide safe, adequate, affordable, and culturally appropriate housing to Indigenous people living in urban, rural, and northern areas of Canada.

## Cost Estimates

Further work is needed to collect and analyze demographic data on Indigenous people living in URN environments and on the cost of providing safe, adequate, affordable, and culturally appropriate housing in order to reach a more exact estimate of the cost of addressing URN Indigenous housing need. As a national URN strategy is developed, this research and the associated calculations will need to be completed. What is clear today is that addressing such significant need will carry with it significant costs.

Currently, there is a limit number of cost estimates within the URN Indigenous housing landscape. The recommended budget proposal here is based on looking at existing estimates; an updated calculation based on households in need and the average cost of providing a unit of housing under the National Housing Co-Investment Fund (NHCF); and on the needs expressed to the working group members via a roundtable engagement process. The existing cost estimates are as follows: A detailed account of existing estimates and the calculation of an updated estimate can be found in Annex A. Cost estimates do not include administrative costs.

- National Housing Council Consultant's Report: \$5.6 billion per year for 10 years
- Parliamentary Budget Officer Report: \$2.4 billion – \$27.6 billion (not annualized)
- Canadian Housing Renewal Association: \$2.5 billion per year for 10 years
- Updated CMHC Data Calculation: \$4.3 billion per year for 10 years

It is clear that a significant investment in URN Indigenous housing is needed, and the National Housing Council estimates that a minimum \$3 billion per year should be invested in URN Indigenous housing over the next two years, during the time a broader URN strategy is developed, wherein more refined costing can be completed.

Further detail on current cost estimates and URN Indigenous housing need can be found in the adjoining annexes.

### **Annex F1: Detailed Cost Estimates**

### **Annex F2: Intersections of URN Indigenous Housing and Reconciliation**

## **Annex F1: Detailed Cost Estimates**

### **Limitations**

There are some significant challenges in estimating the cost of addressing URN Indigenous housing in Canada. Firstly, the concept of urban, rural, and northern is a relatively recent framing of Indigenous people living outside of reserves, Métis settlements, and Inuit Nunangat, and therefore demographic data is not collected in a way that considers this framing. This leads to gaps in data and difficulty in estimating costs associated with providing affordable, safe, and culturally appropriate housing for Indigenous people living in URN areas.

Secondly, housing programs are not funded via an approach of providing Indigenous people living in URN areas with affordable, safe, and culturally appropriate housing. There is some funding that goes to so-called legacy programs such as the Urban Native Housing Program and the Rural and Native Housing Program which were defunded in the early 1990s, but these are extremely limited and based only on programs already in operation when the programs ended and that were able to secure funding at that time in order to continue. Urban, rural, and northern also encompasses vastly different realities in terms of the costs of providing appropriate services in these areas. This means that estimating the cost of providing a unit of housing is not based on precedence and is averaged in a way that erases often extreme regional cost differences.

Finally, the federal government provides transfer payments to provincial and territorial governments for Indigenous housing, but there are no mechanisms for oversight or reporting on the use of these funds, so it is not currently possible to estimate costs and outcomes associated with transfers to provinces and territories for URN Indigenous housing.

A detailed picture of current housing need among Indigenous people living in URN areas can be found in the report of the Parliamentary Budget Officer dated February 2021 on urban, rural and northern Indigenous housing (the PBO Report).

From the various estimates that do exist and the estimates presented here, it is clear that the cost of addressing URN Indigenous housing in Canada is billions of dollars per year. The over proportionate instances of core housing need (CHN) and homelessness among Indigenous people living in URN areas and the lack of investments in URN Indigenous housing over the last 3 decades means that significant investment is needed to catch up.

## PBO Report Estimates

The PBO Report provides key data points and estimates for the cost of addressing URN Indigenous housing. Key data points used in the estimates of the PBO report and here include:

Item	Cost
Indigenous households living in urban, rural and northern areas	\$677,000
Indigenous households living in urban, rural and northern areas that are in core housing need	\$124,000
Indigenous individuals experiencing homelessness in a given year	\$37,500
Federal government funding explicitly allocated to address Indigenous housing and homelessness programs in urban, rural and northern areas over the 10-year term of the National Housing Strategy	\$179 million per year (\$1.79 billion over 10 years)

The PBO Report presents a range of cost estimates for addressing URN Indigenous housing need, based on a range of policy options. The complete table of options and estimates can be found at the end of this annex. A key estimate laid out in the PBO Report is a total cost of \$27.553 billion to address 100% of need via capital contributions under the National Housing Co-Investment Fund (NHCF). While this policy approach may not be selected, particularly for 100% of need given the less costly options of rent subsidies that may be appropriate in some cases, it is valuable to note the magnitude of investment needed to address 100% of need via capital contributions.

## HUMA Report Estimates

The report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) entitled *Indigenous Housing: The Direction Home*, outlines a number of other estimates put forward by expert witnesses called before the committee. One witness estimated that over \$1 billion is needed annually to address URN Indigenous housing needs in Ontario alone.<sup>24</sup> The Canadian Housing Renewal Association (CHRA) recommended that \$25 billion dollars be invested over 10 years in order to maintain current housing stock and build 73,000 new units.<sup>24</sup>

Separate estimates were provided around the cost of renewal and maintenance of existing stock. The CHRA estimated \$725 million to renew and maintain existing stock while the Aboriginal Housing Management Association (AHMA), which operates in British Columbia, estimated it would need \$278 million to renew and maintain its existing stock.<sup>26</sup>

## Consultant's Report for the National Housing Council

The research consultant hired by the National Housing Council provided the following estimate for addressing URN Indigenous housing need:

Indigenous households living in URN areas that are in CHN: 124,000

Average construction cost of an affordable unit (from HUMA Report): \$364,325

$124,000 \times 364,325 = \$45,176,300,000$

**Add:** current level of funding at \$838,000,000 and 5% annually for construction cost escalation at \$225,881,500 and \$50,000,000 for pre-development funding (PDF) funds to make funding applications equal for all who apply the total to meet the URN housing and homelessness need is \$5,631,511,500 annually for 10 years.<sup>27</sup>

It is important to note that key elements to success such as pre-development funding to level the playing field and cost escalations over time are included in the consultant's estimate, which are noticeably missing from the PBO Report estimate.

## Updated Estimate from CMHC Data

Using a similar methodology to the one above but with updated figures, a similar cost accounting is provided here:

Indigenous households living in URN areas that are in CHN: 124,000

Average cost per unit delivered by CMHC under the NHS (See table of costs at end of annex A): \$345,253

$124,000 \times 345,253 = \$42,811,372,000$

At 75% of households in CHN:

75% Indigenous households living in URN areas that are in CHN: 93,000

$93,000 \times 345,253 = \$32,108,529,000$

Annualized, this approach of capital contributions under the NHS providing housing for 75% of Indigenous households in need represents an investment of approximately \$4.3 billion, excluding any operational costs of success factor investments.

## Proportional Expenditures

Indigenous people make up a disproportionate number of those experiencing CHN and homelessness. From a purely proportional perspective, if 7% of funding from the \$70 billion National Housing Strategy went to supporting Indigenous households in CHN, this investment would total \$4.9 billion. Again, proportionally, if 76.8% of that was allocated to URN Indigenous housing, that would total \$3.76 billion of the NHS total funds. This number reflects what can be considered a bare minimum under the National Housing Strategy. Currently, federal government funding allocated to address Indigenous housing and homelessness programs in urban, rural and northern areas over the 10-year term of the National Housing Strategy amounts to only \$1.79 billion. This represents a significant under investment from a purely proportional perspective, not accounting for actual community need, which clearly demands further investment.

## Policy Approaches and Rental Supplements

Much of the question around the cost of addressing URN Indigenous housing need hinges on the policy approaches available to address that need. The estimates presented above prioritize capital investments over rental subsidies for a number of reasons.

Firstly, capital investments are one-time and increase the overall assets of Indigenous housing service providers, creating more wealth within Indigenous communities and creating assets that can be leveraged for future portfolio expansion. Second, the existing stock of market rental housing in many rural and remote communities is not sufficient to support the need there. Affordability in these communities is often tied to a lack of overall supply, not simply a lack of ability to pay for existing supply. Finally, Indigenous people face racism and discrimination from many private landlords when looking for housing in private rental markets. Informal policies rejecting tenants using rental supplements limit the efficacy of such policy levers, especially in rural and remote communities with a very limited number of landlords. This is seen in northern communities such as Yellowknife and Iqaluit where some real estate investment trusts (REITs) own up to 80% of market rental housing.<sup>28</sup>

### PBO Report Range of Cost Estimates for a Range of Policy Approaches

#### Urban, Rural, and Northern Indigenous Housing

#### 4.2 Application of Unit Costs to Address Housing Needs

The below table outlines the additional spending that would be required to reduce Indigenous housing need through a range of policy options.

**Table 4-4 Cost estimates for an illustrative range of policy options (\$millions)**

Policy	Cost to address X% of affordability gap for 100% of Indigenous households in housing			
	25%	50%	75%	100%
Rent Subsidy, Rent Supplement, or Reverse Auction	159	318	477	636
NHCF allocated capital contributions for unsubsidized plus rent subsidies for subsidized	356	711	1,067	1,423
	Cost to address X% of Indigenous households in housing need and not currently in subsidized housing with a typical Indigenous housing unit			
	25%	50%	75%	100%
Capitol contributions under the NHCF	6,888	13,777	20,665	27,553
(Annualized cost)	344	689	1,033	1,378
Capitol contributions under reverse auction	2,435	4,871	7,306	9,741
(Annualized cost)	122	244	365	487

**Source:** PBO

**Note:** Excludes administrative costs, which would depend on program design.

## Average Cost per Unit under NHS

Table 2: Average Cost per Unit _ per National Housing Strategy (NHS) CMHC Delivered Programs as at March 31, 2021		
Program	Province	National Housing Co-Investment Fund
Northern	Northwest Territories	\$ 480,991
	Nunavut	\$ 141,699
	Yukon	\$ 455,601
Rural	Ontario	\$ 354,312
	Saskatchewan	\$ 276,901
Urban	Quebec	\$ 500,581
	Ontario	\$ 416,694
	Saskatchewan	\$ 258,487
	British Columbia	\$ 250,722
Remote	Quebec	\$ 1,908,538
	Ontario	\$ 300,828
	Saskatchewan	\$ 157,411

\*Note the removal of the highest and lowest outliers from the average price to reflect a more realistic estimate of costs.

## Annex F2: URN Indigenous Housing and Reconciliation

Ensuring safe, affordable, and culturally appropriate housing for Indigenous people in URN environments is fundamental to numerous other aspects of the work of reconciliation in Canada. While much of this is outlined in the HUMA report, it bears emphasizing the intersection of URN Indigenous housing with other issues facing Indigenous people in Canada today. While statistics may provide an overview of the realities for Indigenous people across Canada living in URN environments, the daily, personal impact of these statistics is carried by URN Indigenous service providers from coast to coast to coast, including members of the National Housing Council. They see first-hand the inadequacy of the current structures to provide safe, affordable, and culturally appropriate housing for the communities they serve, particularly Indigenous youth, women, girls and 2SLGBTQQIA+ people.

### Youth

Indigenous children and youth are far more likely to be taken into care by the state than non-Indigenous children and youth. While Indigenous people make up approximately 5% of Canada's population, they make up nearly 50% of the population in foster care.<sup>29</sup> When youth "age out" of the foster care system, there are rarely other systems in place to help them transition to life on their own. Practically, Indigenous children often move directly from the foster care system into housing need or even homelessness. This in turn perpetuates the cycle of poverty and displacement that marks the experiences of many Indigenous people in Canada. Ensuring safe, affordable, and culturally appropriate housing for Indigenous people in URN environments would ensure that trying to find housing would not immediately make Indigenous youth leaving care more vulnerable.

## Women, Girls, and 2SLGBTQIA+

The lack of safe, affordable, and culturally appropriate housing for Indigenous women, girls and 2SLGBTQIA+ people in particular, is directly linked to the ongoing violence enacted upon them, as laid out in the process of the Missing and Murdered Indigenous Women and Girls (MMIWG) Inquiry. The inquiry highlighted that "Indigenous women and girls are 12 times more likely to be murdered or missing than any other women in Canada, and 16 times more likely than Caucasian women."<sup>3</sup> This staggering statistic cannot be separated from the reality Indigenous people face when trying to access and secure housing in URN environments. The final report of the inquiry dedicates an entire section in its discussion of human security issues to access to housing and shelter, noting that,

*"Several participants echoed the notion that access to shelter is a basic human right, and that a lack of safe and affordable housing or shelter increases risks of violence and harm, presents a barrier to fleeing unsafe situations, or forces individuals in rural, remote, or northern communities to migrate to urban centres."<sup>4</sup>*

## Discrimination

Currently, many of the supports that Indigenous people living in URN environments can access come in the form of rental subsidies and supports. The efficacy of this approach has consistently been limited by the discrimination experienced by Indigenous people in the private rental market. This can range from overt racism when visibly Indigenous people engage with landlords while looking for rental properties, to unwritten policies around landlords not renting to people receiving rental supplements or income assistance.<sup>30</sup> While housing is an area through which Indigenous people may directly experience racism, the lack of housing for Indigenous people serves to reinforce stereotypes and barriers they already face.

## COVID-19

The Council would be remiss if it did not also highlight how the COVID-19 pandemic has exacerbated housing issues for Indigenous people across Canada, especially in URN environments. The Public Health Agency of Canada's Report on Indigenous People and COVID-19 specifically highlights the existing challenges around URN Indigenous housing as a key challenge,

*"The COVID-19 pandemic has led to increased homelessness and the inability to self-isolate depending on where community members live. Those who couch-surfed before COVID-19 are now reliant on shelters in urban areas, while some Indigenous individuals are choosing to stay in tent-cities instead of shelters due to fear of contracting COVID-19 in the facility. Additionally, individuals forced to leave northern/remote communities for medical purposes (e.g., hospital stays, birthing, etc.) are required to stay at a quarantine hotel without any family or friends."<sup>31</sup>*

The reality is that COVID-19 has not necessarily created new problems but amplified existing challenges and inequalities faced by Indigenous people living in URN environments. It is highlighting existing issues of over-crowding, lack of affordable housing, lack of safe housing, and lack of available housing units within communities.

Ultimately, addressing URN Indigenous housing intersects fundamentally with addressing multiple other realities facing Indigenous people, particularly those who live at the intersections of other vulnerable identities. This is borne out by the reports and inquiries that outline the project of reconciliation in Canada – the Truth and Reconciliation Commission, the National Inquiry into MMIWG, and the United Nations Declaration on the Rights of Indigenous People – but also by the experiences of Indigenous youth, women, and 2SLGBTQIA+ people living this reality.

## Limitations

The work of the National Housing Council working group on urban, rural, and northern Indigenous housing that is presented in this report has been limited by a number of factors, and the Council acknowledges that further work is needed to work towards a national, independent, non-political, Indigenous-controlled body to administer urban, rural, and northern Indigenous housing.

Years of neglect on URN Indigenous housing policy and the dire situation in many communities has motivated the working group to move as quickly as possible towards recommendations for the Minister of Housing and Diversity and Inclusion. This desire to move quickly as well as the federal election held in September 2021 have limited the engagement of the working group on this topic to key experts related to URN Indigenous housing and homelessness service provision. Not all groups that may be impacted by this work have been engaged with by the working group. As this work progresses and as a national URN body is formed, more fulsome engagement must be conducted with a wider range of experts, rights holders, and stakeholders, on behalf of the Government of Canada.



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