

National Housing Council

Working Group on Urban, Rural, and Northern Indigenous Housing

Report – “*National Urban, Rural, and Northern Indigenous Housing & Homelessness: A Case for Support and Conceptual Model*” Prepared for the National Housing Council by InFocus Consulting

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 and look at decolonial approaches to URN housing policy.

Consultant’s Report

As a first step, the working group contracted a consulting firm to provide an environmental scan of URN Indigenous housing. The resulting report covers:

- A review of community needs
- Current service providers and provision models
- Successful outcomes
- A definition of URN
- Current funding landscape

The report finds that there is a clear need for an URN Indigenous housing specific strategy in Canada, as the existing funding and provision models are consistently not meeting URN Indigenous housing needs. It also highlights the persistent gaps in understanding, research, and data collection related to URN Indigenous housing. Finally, the report presents a proposal for a national Indigenous Housing and Homelessness Entity (IHHE) that is independent and grounded in Indigenous approaches.

Council’s Review

On July 8, National Housing Council members reviewed the report and agreed to:

- Accept the report as a draft for discussion and use it as the starting point for a conversation with key URN Indigenous housing informants.
- Support, in principle, the creation of an independent, Indigenous-led URN housing body.
- Engage on the design of an independent, Indigenous-led URN housing body, with experts asked to provide written comments on the proposed structure presented in the report, followed by a series of broader roundtables in the Fall of 2021.
- Explore options for a transition plan towards an independent, Indigenous-led URN housing body.
- Issue a report with recommendations on the structure of an independent, Indigenous-led URN housing body.

Disclaimer: *Please note that the views expressed in this report are the personal views of the author and do not reflect the views or position of the National Housing Council, the Government of Canada or CMHC. The National Housing Council, the Government of Canada and CMHC accept no responsibility for the views expressed in such report or any consequences that may arise in using or relying on this report.*

About the Council

In July 2019, the National Housing Strategy Act (NHTSA) became law. The NHTSA, among other things, recognizes that a National Housing Strategy supports the progressive realization of the right to adequate housing. The Act includes the establishment of a National Housing Council.

The Council's mandate is to provide advice to the Minister of Families, Children and Social Development and further the housing policy of the Government of Canada and the National Housing Strategy. Drawing on the diverse expertise and experience of its membership, the Council promotes participation and inclusion in the development of housing policy through the diversity of its members and engagement with communities.



NATIONAL URBAN, RURAL & NORTHERN INDIGENOUS HOUSING & HOMELESSNESS

A CASE FOR SUPPORT AND CONCEPTUAL MODEL

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Note that we use orange in this report to honour the many children who were victims of the Indian residential school system (IRS). Recognized as cultural genocide, and the impact it has had, we acknowledge ongoing settler-colonialism as well as the continued intergenerational impact of the IRS.

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Introduction and Context

The National Housing Council (NHC) is an advisory body that provides advice to the Minister responsible for the National Housing Strategy Act (the NHS Act). As per the NHS Act, CMHC provides secretariat support to the NHC and as such is responsible for managing the procurement process and subsequent contract related to the Council's work.

The goal of this work is to assess the current urban, rural and Northern housing environment with a view to determining options for the establishment of an independent, Indigenous-controlled entity that defines policy and administers funding for urban, rural and Northern Indigenous housing.

The two primary objectives of this report are an environmental scan and the identification of options for the creation of an independent, Indigenous-controlled model to define policy and administer funding for urban, rural and Northern (URN) Indigenous housing.

HOUSING AS A FEDERAL RESPONSIBILITY

The United Nations (UN) first recognized housing rights in the 1948 *Universal Declaration of Human Rights* and has since affirmed housing rights in seven core human rights treaties. However, the right to housing is not enshrined in either the *Constitution Act, 1867*, or the *Canadian Charter of Rights and Freedoms*, although the *Canadian Human Rights Act* prohibits discrimination in employment and services under federal jurisdiction, and this provision extends to housing. The *National Housing Strategy Act* (April 2019, Bill C-97) recognizes housing as a human right and requires the federal government to maintain a national housing strategy, “taking into account key principles of a human rights-based approach to housing,” among other considerations.¹

Aboriginal rights and treaty rights are recognized and affirmed in Section 35 of the *Constitution Act, 1982*. In practice, however, Indigenous Peoples do not benefit from the housing rights enshrined in the Act due to scarcity of resources, ineffective implementation and competing national priorities. Aboriginal rights flow from Indigenous Peoples' occupancy and use of the land and from their social orders created before European arrival,² and while this is true and upheld in law, the federal government has been unable to contribute sufficient resources and/or provide the appropriate response.

At the international level, Article 21 of the *United Nations Declaration on the Rights of Indigenous Peoples* (UNDRIP)³ proclaims that “Indigenous peoples have the right, without discrimination, to the improvement of their economic and social conditions, including ... housing.” Further, Article 23 states that “Indigenous Peoples have the right to be actively involved in developing and determining ... housing and other economic and social programmes affecting them and, as far as possible, to administer such programmes through their own institutions.” While UNDRIP is non-binding, the Government of Canada has stated that it fully supports the declaration “without

¹ *A Primer on Housing Rights in Canada*, Ryan van den Berg, Economics, Resources and International Affairs Division, https://lop.parl.ca/sites/PublicWebsite/default/en_CA/ResearchPublications/201916E#a4

² *Ibid*

³ *United Nations Declaration on the Rights of Indigenous Peoples*, https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP_E_web.pdf

qualification.” As a result, UNDRIP is expected to inform federal and provincial laws and guide Canadian court decisions.⁴

All of these various agreements, laws and declarations effectively place addressing Indigenous housing and homelessness under federal jurisdiction.

WHY INCLUDE HOMELESSNESS

From a moral perspective, the need to address homelessness as part of the housing continuum is rooted in the colonial practice of dispossessing Indigenous lands from Indigenous Peoples since first contact. The fact is that all Indigenous Peoples, regardless of where they reside, share the same historical indignity. Indigenous Peoples continue to live in a land that is hostile, unforgiving and disempowering. Indigenous Peoples, though representing less than 5% of the country’s population, are over-represented among the homeless, up to 90% in some areas of the country.

If we look at British Columbia as a microcosm, in Metro Vancouver the Indigenous population is 4.5% of the regional population but represents 34% of the homeless population. Clearly there are other systems at play including the foster care system that have magnified the issue. Throughout the province, 700 youth age out of care every year and 50% of them end up homeless. This issue and these factors are similar from coast to coast to coast.

There are thousands of Indigenous Peoples currently homeless across this country at any one time and there is not enough affordable or appropriate housing units available.

According to Indigenous service providers there is also a direct relationship between housing and homelessness. One of the service providers stated that “the only solution to homelessness is housing,” but just building houses doesn’t solve the problem. This statement holds true when addressed with an integrated approach. In general terms, this approach begins at the local level with crisis programs and services and emergency shelters to address the immediate need. The next stage includes general supports, transitional housing and permanent supportive housing to provide stability. The final stage includes home ownership, wellness and other supports to foster independence. The specific nature of Indigenous housing and homelessness varies dramatically from one city to another. However, the solutions remain consistent and require a coordinated housing and homelessness response.

For these reasons, we deem it appropriate to include Indigenous homelessness as part of this work.

BY INDIGENOUS FOR INDIGENOUS

The call for self-determination and governance in URN Indigenous housing is a human right undermined through decades of Canadian administrations. The call for an Indigenous-developed and led URN housing and homelessness organization has been gathering strength for over a decade. The principles of self-governance, Indigenous leadership, as well as the fundamental role of housing as a human right, can be seen in the Royal Commission of Aboriginal Peoples (1996). More recently, urgent alarms for this increasing need have been echoed by:

- Canadian House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) (2021);
- The National Inquiry into Missing and Murdered Indigenous Women and Girls (2019);

⁴ A Primer on Housing Rights in Canada, Ryan van den Berg, Economics, Resources and International Affairs Division, https://lop.parl.ca/sites/PublicWebsite/default/en_CA/ResearchPublications/201916E#a4

- “Urban, Rural, and Northern Indigenous Housing: The Next Step”, Canadian Housing and Renewal Association (2019);
- National Alliance to End Rural and Remote Homelessness (2021); and
- Caucus of Aboriginal Peoples (2020).

Before we begin to assess the current Indigenous housing and homelessness environment or suggest options for the establishment of an independent Indigenous housing and homelessness entity (IHHE), it is worth noting the following statement and Recommendation #1 by the Standing Committee on Human Resources, Skills, and Social Development and the Status of Persons with Disabilities. Indigenous Housing: The Direction Home, May 2021, 43rd Parliament, 2nd Session (HUMA Committee):

“Like other Indigenous Peoples in Canada, Indigenous Peoples living off reserve face a shortage of safe, adequate, and affordable housing. They are more likely to be in core housing need than non-Indigenous people. Indigenous Peoples are also overrepresented among those experiencing homelessness. This serious housing situation is rooted in colonial, racist and other policies such as residential schools and foster care policies and has been made worse by the COVID-19 pandemic. As a result, the health and well-being of Indigenous Peoples is at risk. At a basic level of self-determination, it is understood that Indigenous Peoples are best placed to address the housing needs and priorities of their people and communities. Effective housing initiatives are Indigenous-led and support wrap-around services in addition to housing. They also build communities in urban, rural, and northern areas. However, Indigenous service providers in urban, rural, and northern areas often struggle with a lack of adequate funding to implement their solutions.”

The Committee believes that the creation of an Urban, Rural, and Northern Housing Centre is necessary and that this initiative be led by Indigenous Peoples, governments, communities, and service and housing providers. (HUMA Report, page 80)

HUMA RECOMMENDATION #1

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

URBAN, RURAL AND NORTHERN (URN) INDIGENOUS HOUSING

For context, urban, rural and Northern (URN) Indigenous Peoples include non-distinctions-based First Nations, Inuit or Métis Peoples living in urban, rural and Northern areas.

The recommendations and funding outlined in this report do not include the distinctions-based funding and programming that go to First Nations, Métis and Inuit communities.



Environmental Scan

RESEARCH QUESTION

Building on the HUMA report (2021), as well as others, and in direct recognition of the need for such an agency, this consulting team was tasked with determining whether or not there is a need for a national level Indigenous housing and homelessness organization to define policy and administer funding to organizations that provide these as well as community wrap-around supports to keep Indigenous Peoples safely housed from coast to coast to coast (across Canada). This task has been undertaken with commitment and compassion, and is built from the strong knowledge base of Indigenous housing and homelessness service providers.

METHODOLOGY

SURVEY

Key Indigenous housing informants from Indigenous housing and homelessness organizations were identified across the country through various sources including:

- Indigenous housing provider lists;
- Indigenous Homelessness contacts;
- Indigenous Homelessness service providers;
- National Housing Council members; and
- Regional Indigenous housing and homelessness champions.

From these contacts, a comprehensive database was created. To ensure all regions throughout Canada provided feedback, the team employed a mixed methodology comprised of a thorough survey and targeted interviews.

- We identified 54 key informants and providers in the housing and homelessness sectors from across the territories and provinces and requested their input as part of the environmental scan.
- Over the short time frame of this project, we received 39 responses from the targeted list of 54 from across the country. These responses included conversations with key informants to support completion of the survey, and direct feedback provided through the survey. This represents a 72% response rate.
- 50% of the respondents provide both housing and homelessness services, while the other half was nearly evenly split between either housing or homelessness services. Nearly all of these listed multiple wrap-around supports such as emergency food and transportation, medical and mental health concerns, that they felt they were not currently equipped to provide but were necessary to the success of their clients.
- To ensure there are no gaps in regional consultation, we ensured that the responses are roughly distributed across the country with the highest frequency mapping over larger population areas.

We believe this constitutes a valid sample size and more importantly accurately reflects the views from coast to coast to coast.

DOCUMENT REVIEW

A number of documents were reviewed, including but not limited to the following:

1. Indigenous Housing: The Direction Home. Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA). May 26, 2021
<https://www.ourcommons.ca/Content/Committee/432/HUMA/Reports/RP11348049/humarpo5/humarpo5-e.pdf>
2. Urban, Rural & Northern Indigenous Housing, The Next Step. Prepared for the Canadian Housing and Renewal Association. April 2019.
<https://www.canada.ca/content/dam/polar-polaire/documents/pdf/northern-housing-forum/NHF%20-%20Policy%20recommendations%20-%20EN%20-%20FINAL.pdf>
3. Targeted Recommendations to End Rural and Remote Homelessness. Rural and Remote Homelessness: A call for Strategic Investments to End Homelessness in Rural and Remote Communities Across Canada. January 2021.
<https://www.ourcommons.ca/Content/Committee/432/HUMA/Brief/BR11103191/br-external/NationalAllianceToEndRuralAndRemoteHomelessness-e.pdf>
4. A Time for Action: A National Plan to Address Aboriginal Housing (June 2009) prepared by the National Aboriginal Housing Association/Association Nationale d’Habitation Autochtone. July 2009
https://www.homelesshub.ca/sites/default/files/attachments/NAHA_Action_Plan_July_2009_FINAL.pdf
5. Urban, Rural, and Northern Indigenous Housing, Office of the Parliamentary Budget Officer. February 11, 2021
<https://pbo-dpb.s3.ca-central-1.amazonaws.com/artefacts/5b2407108abe40544f4c66d4a7fe08c47aecce914911c2f7e3bbcad23a2070fc>
6. An Urban, Rural and Northern Indigenous Housing Strategy for Canada, The Canadian Housing and Renewal Association Indigenous Housing Caucus. November 2020
<https://www.ourcommons.ca/Content/Committee/432/HUMA/Brief/BR11000896/br-external/CanadianHousingAndRenewalAssociation-e.pdf>
7. Statement on National Urban Indigenous Housing Strategy. December 11, 2019.
<https://www.ontarioaboriginalhousing.ca/wp-content/uploads/2019/12/Statement-on-National-Urban-Indigenous-Housing-Strategy-11-12-19.pdf>
8. Definition of Indigenous Homelessness in Canada. Jesse A. Thistle. 2017
<https://homelesshub.ca/sites/default/files/COHIndigenousHomelessnessDefinition.pdf>
9. Truth and Reconciliation Commission Reports. 2015
<https://nctr.ca/records/reports/>
10. Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls. June 3, 2019
<https://www.mmiwg-ffada.ca/final-report/>

11. Rethinking Economic Strategies for First Nations in Canada: Incorporating Traditional Knowledge into Governance Practices. Rodney Nelson. January 2018
https://www.researchgate.net/publication/322735739_Rethinking_Economic_Strategies_for_First_Nations_in_Canada_Incorporating_Traditional_Knowledge_into_Governance_Practices
12. Definition of Indigenous homelessness in, Reaching Home: Canada's Homelessness Strategy Directives. 2020
<https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html>

LIMITATIONS

Quantifying the specific need for URN Indigenous housing supports is challenging because:

- There is a lack of reliable data on URN populations and their needs, and a research gap that needs to be specifically addressed;
- population statistics for the URN population are outdated and unreliable; and
- it is difficult to normalize provincial and territorial data given the disparate and mutually exclusive sources.

This has resulted in the need to rely heavily on existing documents and reports and survey findings provided by key informants. More research is required in this area.

1. NEEDS REVIEW

In 2016, core housing need was proportionally higher for urban, rural and Northern Indigenous households at 18% compared to 12% for non-Indigenous households. Therefore, an assessment of the net-new numerical need and associated costs is required.

Determining the nature of housing need that includes appropriate wrap-around supports will be critical:

- *Independent, supportive and transitional housing;*
- *mental health and substance use (MHSU) issues;*
- *exiting violence;*
- *leaving state care (prisons and penitentiaries);*
- *aging out of the child welfare system;*
- *intergenerational living;*
- *single-parent families;*
- *Elders;*
- *low-income;*
- *youth*
- *2SLGBTQIA+; and*
- *more.*

All of the above must be considered in addressing the quantum of housing needs.

In 2021 the HUMA Committee tabled its report, *Indigenous Housing: The Direction Home*. This report used 2016 census data to assert that the total number of Indigenous Peoples (First Nations, Métis, and

Inuit) was, at the time, 1,629,800.⁵ The Office of the Parliamentary Budget Officer (PBO) estimated that 124,000 households of 677,000 Indigenous households living off-reserve were in housing need.⁶ Throughout the year, the PBO suggests that 37,500 Indigenous Peoples will find themselves homeless, with 7,000 without a home on any given day.

Each report and submission that informed the HUMA report, *Indigenous Housing: The Direction Home* (2021) relied upon the same source information – see sources listed above. Indigenous populations show dramatic growth increases in every assessment, and the Covid-19 pandemic has subsequently exacerbated deepening social issues. 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.

Amongst several other demographic categories (women, renters, unmarried or divorced individuals, and seniors) in 2021, Indigenous Peoples are “more likely to enter core housing need [and] once in core housing need, they are more likely to remain in that situation and were less able to transition out.”⁷ Importantly, a 2019 report for the Canadian Housing and Renewal Association noted that regardless of these static numbers, the youth population growth of Indigenous Peoples, and overall low economic status of Indigenous Peoples of all ages, alongside the “aging asset base of current housing providers” makes urban Indigenous housing “at a crisis level already.”⁸ This is especially urgent for Inuit peoples, more accurately decried as a “generational crisis.”⁹ Finally, the difficulty that Indigenous Peoples face moving out of core housing need, and the complex issues of the colonial systems they encounter along the way, demonstrate that wrap-around supports are fundamental to Indigenous housing success.

CORE HOUSING NEED

A household is said to be in 'core housing need' (CHN) if its housing falls below at least one of the adequacy, affordability or suitability standards. A more fulsome definition is available at <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>.

A recent report by Canada Mortgage and Housing Corporation (CMHC, 2019) noted that between 2011 and 2016, CHN for Indigenous households off-reserve increased by 2%.¹⁰ In the same study, analyzing the 2016 census, at all stages of housing and homelessness, Indigenous Peoples off-reserve lived more precariously. For example, Indigenous Peoples were:

- more likely to rent;

⁵ Archived Census Data for 2016, “Aboriginal Peoples in Canada: Key results from the 2016 Census,” Statistics Canada, October 25, 2017. <https://www150.statcan.gc.ca/n1/daily-quotidien/171025/dq171025a-eng.htm>.

⁶ Office of the Parliamentary Budget Officer, “Urban, Rural, and Northern Indigenous Housing.” February 11, 2021. <https://pbo-dpb.s3.ca-central-1.amazonaws.com/artefacts/5b2407108abe40544f4c66d4a7fe08c47aeced914911c2f7e3bbcad23a2070fc>

⁷ Mingxin Li and Rachel Shan. “Transitions Into and Out of Core Housing Need” Research Insight from the Canadian Mortgage and Housing Corporation. February 2021. <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/research-insight/2021/research-insight-transitions-into-out-core-housing-need-69726-en.pdf?rev=22d66e07-58f1-4e33-a1b7-35cd36d2412c>

⁸ Daniel J.Brant and Catherine Irwin-Gibson, “Urban, Rural & Northern Indigenous Housing: The Next Step,” Prepared for the Canadian Housing and Renewal Association.

https://chra-achru.ca/wp-content/uploads/2019/09/20190802-URN_indigenous_housing_final_report.aug26.2019.pdf

⁹ Cathleen Knotsch and Dianne Kinnon, “If Not Now . . . When? Addressing the Ongoing Inuit Housing Crisis in Canada.” National Aboriginal Health Organization, 2011. Page 5 https://ruor.uottawa.ca/bitstream/10393/30246/1/2011_Inuit-Housing-Crisis-Canada-FullReport.pdf

¹⁰ Amran Wali, “The Housing Conditions of Off-Reserve Aboriginal Households.” For the Canadian Mortgage and Housing Corporation. Page 5. <https://assets.cmhc-schl.gc.ca/sf/project/cmhc/pubsandreports/socio-economic-analysis/2019/socio-economic-analysis-housing-conditions-off-reserve-aboriginal-households-69482-en.pdf?rev=032744de-1256-4b81-8746-53b5af7d4d6e>



- almost 25% of Indigenous renters lived in subsidized housing (compared to 13% of non-Indigenous renters);
- home ownership rates were at 58 % (compared to 69% for non-Indigenous);
- more Indigenous homeowners held mortgages than non-Indigenous households; and
- as renters and homeowners with or without a mortgage, Indigenous Peoples were also likely to be in or fall into CHN.

All people deserve safe, affordable housing.

THE HOUSING CONDITIONS OF URN INDIGENOUS HOUSEHOLDS

The incidence of CHN for Indigenous households is far greater than that of non-Indigenous households. While issues of affordability are still the leading drivers of CHN for both Indigenous and non-Indigenous households, crowding and dwellings in need of major repair are relatively more prevalent issues for Indigenous households.

Indigenous households are still more likely to be renters than non-Indigenous households and Indigenous renters have a significantly higher incidence of CHN than Indigenous homeowners as well as non-Indigenous renters.

Indigenous households have a lower homeownership rate and Indigenous homeowners have a larger share of households that hold mortgages relative to non-Indigenous households. Also, after comparing Indigenous households by household type, age and identity, lone-parent, youth-led and Inuit households, respectively, had improving housing conditions but still held the highest rate of CHN within their respective groups.

In February 2021, the CMHC’s *Transitions Into and Out of Core Housing Need* report noted that the proportion of the total population in CHN remained around 11% from 2001 to 2016, and 25% of Canadians who experienced CHN since 2006 faced persistent housing challenges. “Indigenous people, renters, women, seniors and those who were single or divorced were more likely to be in core housing need than their counterparts at the beginning of a transition period (denoted Year 0). Once in core housing need, they were more likely to remain in core housing need at the end of the transition period (Year 5)”.¹¹ In the Indigenous community, 45% remained in CHN after 5 years, higher than the non-Indigenous community at 37%, and of those not in CHN at the beginning of 5 years, 10.5% transitioned to CHN compared to 5.2% in the non-Indigenous community.

According to the Parliamentary Budget Office (PBO): Urban, Rural, and Northern Indigenous Housing Report, February 2021¹² :

- Indigenous households account for 7% of all households in housing need while representing less than 5% of all households in Canada;
- Half of Indigenous households are unable to access affordable housing; and
- Across Canada, 57% of Indigenous households in housing need reside in a census metropolitan area.

¹¹ CMHC: Research Insight – Transitions Into and Out of Core Housing Need. February 2021. <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/research-insight/2021/research-insight-transitions-into-out-core-housing-need-69726-en.pdf?rev=98f370ba-a575-48d7-897a-253e1f9f068f>

¹² Urban, Rural, and Northern Indigenous Housing, Office of the Parliamentary Budget Officer. February 11, 2021 <https://pbo-dpb.s3.ca-central-1.amazonaws.com/artefacts/5b2407108abe40544f4c66d4a7fe08c47aecce914911c2f7e3bbcad23a2070fc>



Of the \$838 million in annual federal funding (see table on page 20), much of the funds highlighted include funds allocated to the Distinctions Based Nations on reserve, in Métis homelands, and in the Territories and not URN. Better data is needed from the PBO to truly understand the complete picture regarding the level of funding currently available for URN Indigenous Peoples for housing and homelessness.

We can conclude that there remains a significant unmet housing and homelessness need in URN Indigenous communities from coast to coast to coast.

SURVEY RESULTS

One of the key areas of inquiry in our survey were the fundamental challenges Indigenous housing and homelessness providers face from coast to coast to coast. Key themes that emerged include: the need for stable, ongoing funding, human resources support and training, more subsidies in various forms, land for projects, and an array of well-coordinated supports particularly around health and social services.

Funding challenges: Housing

Not all respondents identified challenges in funding. However, for those that did, access to funding is hindered by locally specific responses to funding needs, including overly onerous or inappropriate (i.e. the North) application processes, lack of cultural awareness and knowledge of Indigenous needs, and bureaucratic distance from funding decision makers. Several funding needs gaps appeared also, particularly in construction and follow up funding after mortgage fulfillment. Nearly every respondent recorded the holistic (spiritual, mental, emotional, and physical) needs of their clients that they were unable to fulfill. Meeting these needs through appropriate supports would ultimately result in safe and secure housing for Indigenous individuals. . .

Funding Challenges: Homelessness

Homelessness service providers similarly reported concerns with inappropriate and overly onerous application processes. They added to their concerns a lack of support for children aging out of care, insecure funding, competition for funding, and excessive reporting requirements. Much like their housing counterparts, homelessness service providers felt closer connections and relationships to the bureaucracy administering funding would be useful and both housing and homelessness respondents favored working relationships with Indigenous Peoples and approaches for Indigenous service provision.

Overall, homelessness service providers need more efficient, sustainable, core funding with less frequent and onerous requirements from funding agencies. They would also enjoy greater access to nationwide approaches to homelessness, as well as flexibility in developing, reviewing, and pivoting funding based upon emerging needs in their communities.

Funding Challenges: Housing and Homelessness

Organizations that provide both housing and homelessness services draw upon more complex funding matrixes. Housing and homelessness service providers find funding timelines limit their ability to address their dynamic and shifting needs. Similar to other respondents, organizations that deliver both services find that bureaucratic process lack local Indigenous perspectives, and are too distant from the immediate client experience. Funding timelines – applications and access to funds, are too short term, with requirements for excessive reporting and slow response times to on-the-ground and urgent



needs. Gaps include a lack of attention to rural, urban, and Northern Indigenous populations, and difficulty navigating local Indigenous entities and needs groups with each cache of available funding. Overall housing and homelessness service providers require greater access to larger amounts of continuous funding in order to speedily assess, respond to Indigenous needs throughout diverse housing and homelessness stages based upon local trends, and accurately provide for Indigenous housing and homelessness needs.

Funding for Indigenous Housing and Homelessness service provision in rural, urban and Northern communities needs to be “Indigenous led, directed, managed and delivered,” with access to land, equitable resources, and transparent processes.

Overview of Other Rural, Urban and Remote Housing and Homelessness Needs

Respondents were asked about their abilities to address and support the diverse needs individuals and groups including:

- Independent, supportive, and transitional needs;
- Mental health and substance use issues;
- Exiting violence;
- Leaving state care (prisons and penitentiaries);
- Aging out of the child welfare system;
- Intergenerational living;
- Single-parent families;
- Elders;
- Low Income;
- Youth;
- Family Violence; and
- 2SLGBTQQA+.

Those exiting care tend to be the hardest to track and unfortunately fall into the gaps most often.

Respondents had various expertise in each of these areas, and the researchers expect that this varies regionally. Service providers would like to ensure wrap around supports that enable them to ensure Indigenous individuals thrive, across all ages, genders, experiences, family situations, mental health concerns and substance issues, incomes employability and physical abilities. Their capacity to provide these services is challenged by an overall “lack of culturally safe places to offer [individuals and families]. We often have no choice but to refer to places who exploit their poverty, mental health and lack of capacity,” if they are able to make referrals to any other organization at all. Fundamentally, respondents believed these supports should not only exist but be informed by Indigenous-specific histories, knowledges and cultures.

In the introduction of the HUMA report, it was found that “many Indigenous Peoples have lacked access to safe, affordable and culturally appropriate housing for too long. Some witnesses referred to the housing situation for First Nations living on reserve, Inuit and urban Indigenous Peoples as a ‘crisis.’ The COVID-19 pandemic has made this urgent situation worse by exacerbating existing housing challenges. As explained by one witness, Indigenous Peoples in urban, rural and Northern areas are ‘experiencing gross and systemic violations of the right to housing’.”

Furthermore, the HUMA Committee also stated that these housing challenges are well documented in major reports including the final reports of the Truth and Reconciliation Commission of Canada and the National Inquiry into Missing and Murdered Indigenous Women and Girls. Some reports include recommendations related to housing. For example, Call for Justice 4.6 of the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls calls upon all governments



to “immediately commence the construction of new housing and the provision of repairs for existing housing to meet the housing needs of Indigenous women, girls and 2SLGBTQQIA people.” Clearly social issues that exceed housing and homelessness are deeply linked and necessarily demand a holistic approach to safety and wellness.

2. IDENTIFICATION OF CURRENT PROVIDERS AND MODELS OF URBAN, RURAL AND NORTHERN HOUSING SERVICE DELIVERY ACROSS CANADA

Current housing service delivery models vary across the country and even within regions. An in-depth understanding of these various approaches, their strengths and weaknesses will be essential to determining the nature of options advanced. This will include housing providers and related services.

A NATIONAL HISTORY

Across the country, from coast to coast to coast, and across time since the inception of Canada Mortgage and Housing Corporation (CMHC) in 1946, there have been many “public housing” service delivery models used by all levels of government including First Nations, Métis and Inuit governments. Under CMHC the federal National Housing Act (NHA) from 1948 to 1974-75, delivered many different NHA funding programs that at times has involved various federal, provincial and municipal partnerships such as Section 35 of the NHA “Urban Renewal and Public Housing Program”. In 1973 NHA amendments (15.1 and 34.8) introduced the Non-Profit and Cooperative Housing Programs in response to concerns about the concentration of 100 per cent rent-geared-to-income households in large and high-density residential environments. Urban Native Non-Profit Housing Societies were founded at this time. The concept of mixing low- and moderate-income households in non-profit and cooperative projects throughout the community was seen as a more effective approach to community building and providing housing for lower income households though perhaps not so successfully in Canada. By 1975, there were only 600 housing units in Canada administered under the Urban Native Non-Profit Housing program. Those early years of social housing in Canada did not meet the need. For example, Canada’s non-profit sector had provided just over 150,000 units by 1983 compared with West Germany who built 3,000,000 non-profit units in the same time period.

Under Section 56.1 of the National Housing Act (NHA), private non-profit housing corporations received federal assistance with an interest write-down from the then current Interest rates to 2%. This meant that the non-profit housing corporations were able to borrow money at 2%. NHA-insured mortgage money was borrowed from CMHC "approved" lending Institutions for 35-year terms and 100% of the project costs.

The program was not, however, intended to be of a low-income nature, but was to include different income levels. This meant that some tenants would pay low-end of market rents while others would pay rent geared to income. The purpose of income blending was to provide each urban Indigenous non-profit society with a method of housing lower income tenants while still paying the mortgage. This also meant that Indigenous people with low income had an alternative to the then public housing. There were however problems with this concept when some urban Indigenous housing providers were not able to sustain the model. For example, Tawaak Housing in Halifax had to accept moderate-income tenants (often non-Indigenous) if they were to provide rent supplements to low-income Indigenous tenants. There were other Indigenous non-profits who had a policy not to accept non-Indigenous tenants but consequently had trouble adding units to their portfolio because they could not meet the requirements of Section 56.1 of the NHA.



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.

The federal government devolved the social housing programs over the following decade with the primary motive of cost reduction. In 1996, social housing agreements offered the provinces and territories the option to accept responsibility for federally funded social housing programs with the proviso that federal subsidies on existing housing continue to be used for housing assistance for low-income households. All but four provinces and territories signed the social housing agreements between 1997 to 1999. Alberta, Quebec and Prince Edward Island opted out, and British Columbia did not sign until 2006. Ontario further devolved responsibility for social housing to their municipalities in 1998.

DELIVERY MODELS

Canada Mortgage and Housing, being the senior federal government crown corporation for housing continues to deliver services in both the housing and homelessness sectors. Other federal departments that also deliver housing and homelessness services include, Employment and Social Development Canada (ESDC) and Indigenous Services Canada (ISC).

Regionally, many Provinces and Non-Governmental Organizations (NGO's) now deliver housing and homelessness services including Provincial Housing Corporations, Ministries of Children & Families, Provincial Métis Organizations, Provincial First Nations Organizations and Territorial Inuit Organizations.

The following research response from our questionnaire gives a good synopsis of past and current housing programming with insight into an uncertain future.

The Federal government's Urban Native Housing program has worked well for 35 years. Unfortunately, the operating agreements for these projects are now expiring with very little Federal government oversight to guide replacement funding agreements. In Ontario, the Federal and Provincial governments have left it to Municipal Service Managers to fund projects with expired operating agreements and to develop Canada-Ontario Community Housing Initiative (COCHI) operating agreements with housing providers. This process has caused undue uncertainty regarding continued subsidy funding for both housing providers and tenants who rely on rents based on income.

Current capital service delivery models include, urban native housing, delivered by CMHC which is unfortunately coming to an end, though they are now funding a Rapid housing initiative. Reaching Home, delivered by ESDC, is a program that has a plan in place until the 2027-2028 fiscal year, though funding is only confirmed until March 31, 2024. Reaching Home has four funding streams, Designated Community funding stream, Indigenous Homelessness funding stream, Rural and Remote



Homelessness funding stream and Territorial Homelessness funding stream. These streams provide both community support and capital funding.

One of the challenges with so many government departments delivering dollars out to communities is it has created a siloed approach which requires much effort by housing and homelessness service providers to cobble enough funding to keep the much-needed programs running, as noted by one of the survey respondents.

3. OVERVIEW AND IDENTIFICATION OF SUCCESSFUL OUTCOMES

An overview of community-defined successful outcomes can help inform subsequent discussion with respect to options for the model. This should include a discussion about community relationship and accountability.

To help inform the proposed IHHE we recommend incorporating the following community-defined success outcomes for the model.

Community-defined successful outcomes reflect several fundamental principles in regards to bureaucracy, diversity, funding, Indigenous knowledge, histories, and leadership.

A National Indigenous Housing and Homelessness Entity (IHHE) By and For Indigenous Peoples

Of paramount importance is that the end result is BY Indigenous Peoples and FOR Indigenous Peoples.

The IHHE's fundamental values and principles should include culturally appropriate and community-driven mandates that respect the diversity and intersectionality of URN Indigenous communities. Further, the organization should strive to support a variety of URN Indigenous housing providers that are truly Indigenous-led. The IHHE should be aligned with the spirit of the TRC, the UNDRIP (Articles 21 & 23) and the recommendations of the Final Report of the National Inquiry into MMIWG. Participation should reflect URN Indigenous Peoples from coast to coast to coast.

Role Clarity

From a bureaucratic perspective, there is need to separate politics from operations and policy-making from administration to reduce conflict of interest. This purposeful separation will help to ensure transparent and equitable influence over both policy and funding allocations. The model should clearly delineate roles for those who have a political interest in resource allocation from those who don't, and provide an opportunity for Indigenous individuals with lived housing and homeless experience to participate as advisors to provide relevant context for big picture strategy, policy, operations and the corresponding implementation of any programs or services.

The organization will only be successful if it provides for consistent policy across jurisdictions with sufficient flexibility and autonomy at the local level. As one respondent summarized, "every community will have a good idea of what they need in order to

DELIVERY of services must be left to LOCAL housing providers and organizations. Administration of programs and allocation of funds to the local organizations could be managed by a National Indigenous Housing Authority so long as the organization operates independent from all housing providers and has no vested interest on how funds are allocated or to which groups these funds are issued. There must be NO conflict of interest, either perceived or real.



tackle the issue for their people. We probably need to have more built-in flexibility to allow them that breadth as well as support in place to provide know how and collaboration.”

Funding Certainty and Accountability

Funding certainty over the longer term, with reasonable but regular reporting requirements and reviews to ensure accountability to the government and the URN community, is operationally prudent and ensures that service providers focus their efforts on providing services.

I feel that while chasing dollars, firefighting emergencies, and dealing with reporting requirements, some organizations spend so much time trying to stay afloat while they could be focused on delivering services which is what they most likely excel at and where they have the best results.

There also must be accountability from the organization to the service providers and the Indigenous community as a whole.

Fair Playing Field

There is also a desire for a funding process that minimizes competition between service providers and encourages local partnerships, collaboration, innovation and Indigenous culture-based approaches to housing.

To ensure there is fairness from coast to coast to coast, we propose that a base level capacity contribution (pre-development funding opportunities) be made available to URN Indigenous housing and homelessness service providers so they can adequately consult, conduct needs assessments, build appropriate business cases and apply for program dollars.

An example of a capacity building formula that was successful in supporting a fair playing field was initiated by the Indigenous Homes Innovation Initiative.

→ <https://impact.canada.ca/en/challenges/indigenous-homes>

Streamlined Funding

Finally, the creation of a national level organization would need to include some streamlining of programs across federal, provincial, municipal governments. This may result in defunding existing programs to centralize Indigenous housing and homelessness funding under a single entity. This will require significant political will and negotiations between the different levels of government and those currently being funded.

Organizations delivering Indigenous housing and homelessness services want to ensure that their work nestles their community members in a supportive environment at all stages of housing and homelessness transitions, in order to see individuals of all Indigenous experiences thrive. This requires a bureaucracy that more closely reflects those with lived experience as well as those closest to service delivery, a recognition of the great diversity of Indigenous local experience and needs, and a fundamental shift to knowledge and leadership provided by Indigenous Peoples. The ability to develop and provide holistic wrap-around supports should not be dropped in this funding adjustment, but rather, added.

4. PROPOSING A DEFINITION OF URBAN, RURAL AND NORTHERN HOUSING SERVICE PROVIDERS

Defining what constitutes an urban, rural or Northern Indigenous housing service provider will be necessary to determine eventual eligibility and will require guidelines around governance, staffing, the extent of control over program design, development, delivery and evaluation, independence from Indigenous political bodies, as well as the nature of the population served. In addition, the range of service providers who provide housing as one of many services must be explored.

**** Note that the groups defined below are explained in detail in the Conceptual Model section that follows.**

INDIGENOUS CIRCLE (BY INDIGENOUS FOR INDIGENOUS)

The Indigenous Circle shall be an unincorporated association of URN Indigenous Housing Providers, Indigenous Community Advisory Boards, Indigenous Community Entities, and Indigenous Homelessness Serving Agencies which agencies must be Indigenous through its leadership and be represented by an Indigenous Person. Circles of protection evoke community and individual responsibilities to one another, and operate like some clans have to ensure national safety and survival. This Circle provides the protection that bison give their young, the circle of carts in a protected Métis bison hunt camp, or the sustenance offered by a sacred fire.

An Indigenous Person is anyone who is a member of either a First Nations, Métis or Inuit Community and includes Non-Status Indians who are members of a Non-Status representative body and who resides in an URN community.

ADVISORY COUNCIL

This will include any Indigenous Person (as defined above) that possesses lived experience in either Indigenous housing or Indigenous homelessness. To be appointed to the Advisory Council this Indigenous Person will either be appointed by the Indigenous Circle or Board. The Advisory Council represents the recognition of interconnectivity between relations, ensuring that this council imparts its wisdom for the benefit of the community. There does not necessarily need to be a limit on the number (or a minimum number) of Advisory Council Members, however an Indigenous Person should be selected keeping in mind the North, South, East, West and Centre from coast to coast to coast and possess at least one of the following lived experience:

- Independent, supportive and transitional housing;
- mental health and substance use (MHSU) issues;
- exiting violence;
- leaving state care (prisons and penitentiaries);
- aging out of the child welfare system;
- intergenerational living;
- single-parent families;
- Elders;
- low-income;
- youth; and
- 2SLGBTQIA+.

There is a need to shift the focus from alleviating homelessness to adequately and sustainably funding Indigenous-led housing solutions.



THE NATIONAL INDIGENOUS HOUSING AND HOMELESSNESS ENTITY (IHHE)

The Members and Board Members should be made up of Indigenous Technical Experts drawn from those with related academic training, operational acumen, housing or homelessness operations experience but shall not be members, employees, family, relatives, of the Indigenous Circle or Advisory Council.

Indigenous Technical Experts should be selected keeping in mind the North, South, East, West and Centre and from coast to coast to coast and possess a working knowledge of the needs for one or all of the following sub-groups:

- Independent, supportive and transitional housing,
- mental health and substance use (MHSU) issues,
- exiting violence,
- leaving state care (prisons and penitentiaries),
- aging out of the child welfare system,
- intergenerational living,
- single-parent families,
- Elders,
- low-income,
- youth,
- 2SLGBTQIA+, and
- more.

Members and Board Members first named to the IHHE should be appointed by the NHC. Thereafter, Members and Board members shall be recommended for appointments as follows (but must be approved by the NHC):

- one third of the Members and Directors should be recommended by the Indigenous Circle;
- one Member should be recommended by the Advisory Council;
- all other Members and Directors shall be appointed by the Board; and
- the Executive Body of the IHHE should be approved by the Board.

Proposed URN setup and Board appointment process recommendations see page 30.

5. CURRENT FUNDING LANDSCAPE

The current funding landscape must be outlined, including gaps, barriers, challenges etc. This must include a review of federal transfers to the provinces that are nominally designated for Indigenous communities and may or may not reach these communities.

Federal funding is provided in most cases to First Nations, Métis and Inuit funding streams. Extremely limited funding is available for URN Indigenous housing projects. The federal government provided funding to support housing built prior to 1993 under the Urban Native Housing Program and the Rural and Native Housing Program. The federal government currently provides support for housing through the National Housing Strategy and transfers, such as the Canada Social Transfer, to provincial and territorial governments that may support housing for Indigenous Peoples living in urban, rural and Northern communities.



When the federal government devolved their social housing program in 1996, all but three provinces took on the housing programs. Through devolution, federal dollars flow to the provinces with no special target populations in mind. There is no dedicated federal Indigenous programming for provinces and territories or URN specifically. Funding for housing programs is not community-based, making housing providers having to “jump through hoops” to fit the program. The federal cuts and devolution of social housing program administration to provincial governments is a key contributor to the systemic exclusion and inequity in the housing system, and the benefits of local or regional autonomy through provincial delivery have not been realized.

The HUMA Committee heard that provincial and territorial governments are involved in the delivery of housing programs that may support Indigenous Peoples living in urban, rural, and northern areas. Some provinces, including British Columbia and Quebec, have specific targeted programs and initiatives for Indigenous housing. Indigenous Peoples may also be eligible for affordable housing programs open to all provincial and territorial residents.

Witnesses suggested that provinces and territories may take different approaches to supporting housing and homelessness initiatives for Indigenous Peoples living in urban, rural and Northern communities.

For example, a brief submitted to the HUMA Committee by the Native Council of Prince Edward Island described the province’s approach in supporting off-reserve Indigenous housing as “dismal at best.”

As mentioned above, funding sources are inconsistent and change from government to government and year to year. Housing programs seem to be designed to fit the federal political landscape of a four-year period. URN housing providers need long-term funding arrangement that would provide stability and security to Indigenous communities. There is simply not enough resourcing for URN projects and services.

What has been made clear in the HUMA report is that: “Indigenous organizations play a role in providing housing programs and services to Indigenous Peoples living in urban, rural, and northern areas. Over the past several decades, Indigenous Peoples established a number of organizations that deliver programming to First Nations, Inuit, or Métis specifically, or to Indigenous Peoples more generally. ... Indigenous Peoples developed their own organizations in urban centres to address Indigenous housing needs. These organizations often have decades of experience delivering housing programs and services to Indigenous Peoples.”

Dedicated, local urban native housing providers are doing good work in this area. Local housing providers are able to stay in touch with tenants and provide prompt service in rental units when the need arises. Local housing staff are also able to direct tenants to local support services, cultural and otherwise.

“Several federal departments including Employment and Social Development Canada (ESDC) and a Crown Corporation, the Canada Mortgage and Housing Corporation (CMHC) offer programming and funding that can be accessed by Indigenous Peoples living off reserve.”

Of the federal examples of programs and initiatives that were highlighted in the HUMA Report were the following:



Department - Canada Mortgage and Housing Corporation:

Share of social housing programs supporting Indigenous families and Indigenous housing providers living off-reserve such as:

- National Housing Strategy bilateral agreements;
- Northern Funding Agreements;
- National Housing Co-Investment Fund;
- Rapid Housing Initiative;

Canada Mortgage and Housing Program - carve outs that prioritize Indigenous Corporation people living off-reserve:

- Housing Internship for Indigenous youth;
- National Housing Co-Investment Fund;

Set-aside:

- Shelter Initiative for Indigenous women and children; and
- National Housing Strategy carve outs.

Department - Crown Indigenous Relations and Distinctions-based housing strategies Northern Affairs Canada:

- Métis Nation Housing Sub-Accord; and
- Inuit Nunangat Housing Strategy.

Department - Employment and Social Development Canada, Reaching Home:

- Indigenous homelessness programs;
- Distinctions-based programs; and
- Territorial homelessness stream.

Department - Indigenous Services Canada Initiative and Distinctions-based funding with a goal of finding and supporting First Nation, Inuit and Métis innovators who have housing ideas for rural, urban or Northern Indigenous communities:

- Indigenous Homes Innovation Initiative.

<p>Canada Mortgage and Housing Corporation</p>	<p>Employment and Social Development Canada</p>	<p>Crown Indigenous Relations and Northern Affairs Canada</p>	<p>Finance Canada</p>
<ul style="list-style-type: none"> • Indigenous Housing Programs • Untargeted programs and transfers 	<ul style="list-style-type: none"> • Homelessness strategies 	<ul style="list-style-type: none"> • Inuit Housing Strategy • Métis Housing Strategy 	<ul style="list-style-type: none"> • Canada Social Transfer • Equalization • Territorial Financing

The Parliamentary Budget Office (PBO): Urban, Rural, and Northern Indigenous Housing Report, February 2021¹³ which was prepared for HUMA indicated that together with transfer payments to the

¹³ Urban, Rural, and Northern Indigenous Housing, Office of the Parliamentary Budget Officer. February 11, 2021 <https://pbo-dpb.s3.ca-central-1.amazonaws.com/artefacts/5b2407108abe40544f4c66d4a7fe08c47aecce914911c2f7e3bbcad23a2070fc>



provinces and territories, Indigenous allocations provides \$838 million per year in financial support for Indigenous housing and homelessness.

Summary of Annualized Spending on Indigenous Housing, by Department and Program Grouping, over the Term of Canada’s National Housing Strategy

Department	Program Grouping	Annual Funding for Program Grouping	Explicit Annual Allocations for Indigenous Housing and Homelessness	Nominal Annual Contribution towards Housing and Homelessness	Share of Spending within the Funded Portfolio which is Housing Assistance for Indigenous Households
		(\$ million / year)			
CMHC	Indigenous	\$26	\$26	\$26	n/a
	Non-targeted and transfers	\$3,030	\$23	\$366	11%
ESDC	Reaching Home	\$289	\$41	\$116	30%
CIRNAC	Métis and Inuit	\$90	\$90	\$90	n/a
	Canada Social Transfer	\$15,000	\$ -	\$62	0.40%
Finance	Equalization	\$20,600	\$ -	\$19	0.10%
	Territorial Financing	\$4,200	\$ -	\$160	3.80%
	Total	\$43,235	\$179	\$838	

Of this number, it is important to note that much of the funds highlighted included funds allocated to the Distinctions Based Nations on reserve, in Métis homelands, and in the Territories. Better data is needed from the PBO to truly understanding the complete picture regarding the level of funding currently available for URN Indigenous Peoples regarding housing and homelessness.

An important factor is that there remains a significant unmet housing and homelessness wrap around support need in URN Indigenous communities from coast to coast to coast.

What also needs to be highlighted is the range of estimated costs for addressing housing and homelessness in URN communities. The PBO report to HUMA attempts to address this but falls short on actually stating what the estimated need is.

We have taken information from the PBO report and estimated the amount of funding required to address the need for URN Indigenous housing and homelessness nationally. It is also worth noting that in order to meet Core Need, capital budgets need to provide for 100% of capital costs for providers to be able to pass on services that will address Core Need.



CALCULATION OF FUNDING REQUIREMENTS

A simple calculation of budget to meet the net new funding required to meet URN housing needs is as follows:

- Census data estimates that 1.7 million Canadian households were in housing need and of those households, 118,500 identified as Indigenous. The PBO report accounted for population growth and indicated that 124,000 Indigenous households would be in need in 2020.
- 124,000 multiplied by the Average Cost per Unit to build an URN project which was noted by the PBO in its HUMA Report to be \$364,325 – see table below for average construction costs per unit. (124,000 x \$364,325 = \$45,176,330,000 over ten years).
- 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 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.

While the above may seem like a rudimentary calculation, it is no more obscene than knowing the truth for the past 30 years “that Indigenous housing and homeless for URN communities is in crisis” and doing little or nothing about it.

The above noted funding should remain in place either for a ten-year period or until as the HUMA report stated “we hope that this report and its recommendations will help to achieve the vision described by one witness: that one day, urban, rural, and Northern Indigenous Peoples will experience the same access to housing and services afforded to all other Canadians...”

Average Construction Cost per Unit of Housing by Province

Province	Average Construction Cost per Unit
Alberta	\$ 268,181
British Columbia	483,075
Manitoba	302,773
New Brunswick	199,904
Nova Scotia	178,935
Ontario	304,274
Prince Edward Island	247,485
Quebec	284,267
Saskatchewan	217,618
Yukon	593,121
Overall Average	\$ 364,325

Note: This data is from the PBO HUMA report Appendix B and gives us a sample of the average costs per unit of housing. The PBO Appendix and table present a broader picture, but we have reproduced relevant portions.

Note that the table did not include details on the average construction costs per unit in Nunavut and Northwest Territories which is approximately \$480,000 each. It is not possible to simply add these to this average because the table includes factored averages based on the number of units in each province or territory, which is information that is not available.

There may also be opportunities to provide affordable housing based on rental supports and transitional housing, however, data is limited in determining cost estimates and there are vast differences region to region, city to city in regards to housing availability and affordability. More



research is required in this area in order to provide an estimate of costing. Additional housing and homelessness investments result in the generation of economic activity in URN Indigenous communities not only through the addition of capital assets, but also through jobs and income generated by construction workers and new residents. The downside to rent supports is that they are generally paid to non-Indigenous real estate owners with little interest in ensuring that the housing meets basic needs.



Conceptual Model

Preliminary options for the establishment of an independent, Indigenous-controlled model to create policy and administer funding for urban, rural and Northern Indigenous housing will be put forward for further discussion by the National Housing Council, government, and urban, rural and Northern Indigenous service providers themselves. These options should be clearly linked to the environmental scan and advance the independent authority of urban, rural and Northern Indigenous housing service providers to serve their communities.

PROPOSED VISION

Support Indigenous Peoples and communities through the exercise of our inherent right to self-determination by working with urban communities to alleviate housing and homelessness and supporting strong, stable and culturally relevant housing options, support services and programming.

PROPOSED MANDATE

Through the fair and equitable distribution of resources to urban Indigenous service providers, and by providing support programs and services, the IHHE seeks to:

1. Alleviate Indigenous homelessness and promote safe housing access, affordability and choice;
2. Facilitate access to and fair competition and efficiency in the provision of housing and homelessness services;
3. Support housing funding;
4. Protect the availability of adequate funding for housing at low cost; and
5. Contribute to the well-being of the Indigenous housing sector for URN Indigenous communities.

ABOUT THE CONCEPTUAL MODEL

Drawing on Indigenous best practice in governance and on the guidance and traditional teachings of Indigenous Peoples across Canada, we propose the following conceptual model to oversee Indigenous Housing and Homelessness nationally.

The primary aim is to create an organization that maintains an implicit understanding of the issues and contributing dynamics that have resulted in homelessness in Indigenous communities across Canada, to develop a fundamental vision for systematically addressing these issues and provide opportunities for safe and affordable housing (including home ownership) for Indigenous Peoples regardless of where they reside.

In practical terms this will be carried out through the overall management/ stewardship of Federal resources and the fair and equitable dissemination of these resources to URN Indigenous agencies across Canada. This IHHC may also manage/deliver national programs and services that address Indigenous individuals, families and Elders' housing and homelessness needs whatever their current experience and to support them on their journey to home ownership.

This model is based on the concept of organizational efficiency and good governance. We see organizational efficiency as an optimal ratio that takes into account the organization's ability to implement its mandate using the smallest possible expenditure of resources.



We define good governance as the successful implementation of two concepts - effectiveness and legitimacy.

- Effective governance means the organizations employs rules, structures and processes that are capable of achieving the members' objectives— in short, the organization effectively carries out its mandate.
- Legitimate governance means the organization's rules, structures and processes are seen as credible and worthy by the members, and must match their ideas about how authority should be organized and exercised— it effectively gets the work done 'properly'.

According to the United Nations Development Program's definition of effective governance, it is necessary to have:

- Legitimacy and voice—where all peoples have a say in decisions and about what is in the best interests of the community or group;
- Fairness—where all peoples have the opportunity to maintain and improve their wellbeing and have their human rights protected;
- Accountability—where decision-makers are accountable to their members, the public and stakeholders;
- Direction—where leaders and members have a shared, long-term view of what their future society is going to be like; and
- Performance—where the governance system delivers goods, services and outcomes that are planned for and meet the needs of the members.

Note that these principles align with the community-defined successful outcomes highlighted by our key informants:

- A national Indigenous housing and homelessness organization BY and FOR Indigenous Peoples;
- Role clarity;
- Funding certainty and accountability;
- Fair playing field; and
- Streamlined funding.

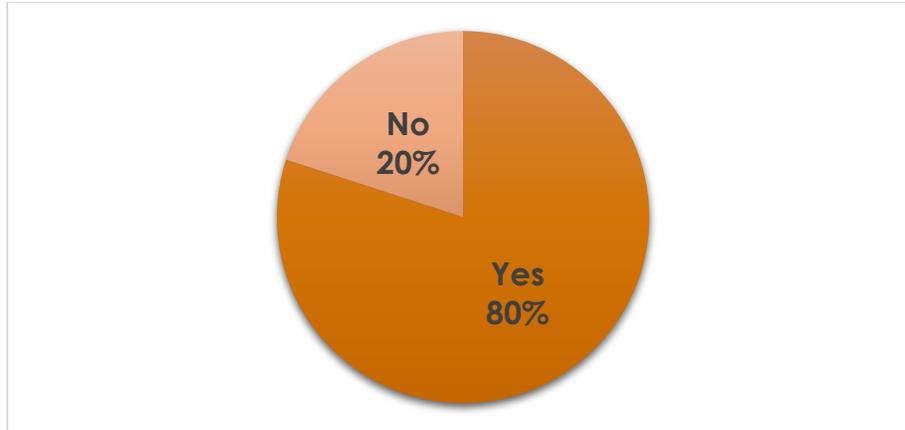
Our organization is rooted in culture and guided by the 7 Grandfather of wisdom, love, respect, bravery, honesty, humility and truth.

We will build the IHHC on these principles.

PROPOSED STRUCTURE

A national Indigenous housing and homelessness non-profit entity (incorporated under the Canada Not-For-Profit Corporations Act, S.C. 209, C23) is the most advantageous model, as it provides speed of incorporation and a clear altruistic focus. In Canada there is a rich history of successful Indigenous owned and operated non-profits providing excellent service and programs to Indigenous Peoples. Over 80% of the key informants we asked endorsed the creation of a national Indigenous housing AND homelessness agency to deliver URN Indigenous housing and homelessness services, citing the need for such an organization to have an Indigenous world view.





We also considered the option of a Crown corporation, but this was not widely supported by key informants. For the most part, key informants identified the fact that a Crown corporation is government controlled and not community driven, it does not meet the basic principles for success noted above, and is therefore not a relevant model at this stage of development.

For context, Crown corporations are government organizations that are structured like private or independent companies but have greater freedom from direct political control than government departments. The key advantages for this model include:

- Enduring government commitment – they are created by an Act of Parliament and are reinforced by Federal law therefore making them stable and legitimate.
- Funding certainty – Crown corporations typically receive annual budgets from the Federal government and this ensures a greater degree of funding certainty and sustainability.
- Relative independence – Crown corporations have a high degree of independence when compared to Federal departments.

The reality is it typically takes years to see a federal Crown corporation come into existence. To ensure that this process moves forward within a reasonable timeframe and addresses the community-defined success outcomes, it makes logical sense to incorporate a national non-profit association.

As a legal entity, an incorporated non-profit association is recognized by the legal system as having rights and responsibilities. An incorporated organization can enter into contracts, buy land, borrow money, have bank accounts, hold and disseminate funds, etc., in its own name. Other advantages may include:

- The liability of the members is limited (for example, members are not personally liable for debts of the corporation);
- Continuity of the organization is assured while the membership changes;
- A corporation can own property in its name regardless of membership change;
- The ability to bring a legal action in its own name (an unincorporated body cannot); and
- The chances of receiving government grants may increase because of the stability the organization appears to have.



INDIGENOUS CIRCLE AND NON-PROFIT FUNCTIONS OF THE IHHE

This model will be designed on the principle of ‘separation of powers.’ This refers to the division of responsibilities into distinct areas to limit any one area from exercising undue influence over the other. The intent is to prevent the concentration of power and provide for checks and balances. This is particularly important given the need for inclusive involvement, transparency, independence of operations, and to ensure services and programs are delivered without conflict of interest with Indigenous communities.

As one key informant noted, the “administration of programs and allocation of funds to the local organizations could be managed by a National Indigenous Housing Authority so long as the organization operates independent from all housing providers and has no vested interest on how funds are allocated or to which groups these funds are issued. There must be NO conflict of interest, either perceived or real.” This sentiment was echoed by many of the key informants.

We see two main functions that work in tandem and constitute what we are referring to as the ‘organization’. These include: a Indigenous Circle and a national IHHE.

ABOUT THE INDIGENOUS CIRCLE

Unlike most non-profits we also see an independent ‘Circle’ made up of representatives from all the URN Indigenous housing and homelessness-focused entities in Canada. This entity would be primarily responsible for setting big picture strategic priorities and goals but would be purposely separated from operations to ensure independence, fairness, transparency and overall accountability. The Indigenous Circle’s strategic direction will be supported, interpreted and implemented by the IHHE. The Indigenous Circle meets periodically and comprises representatives from all its URN Indigenous housing and homelessness serving members.

The Indigenous Circle:

1. is an unincorporated association of the URN Indigenous Housing Providers, Indigenous Community Advisory Boards (CABs), Indigenous Community Entities (CEs) and Indigenous homelessness serving agencies which must be Indigenous and accountable to the IHHE with a mandate to serve the URN housing and homelessness agencies in achieving better housing and homelessness outcomes;
2. will undertake the following support and advocacy functions for and on behalf of URN housing and homelessness agencies across Canada from coast to coast to coast in achieving their housing and homelessness priorities including:
 - a. advocacy on housing and homelessness issues for URN housing and homelessness agencies across Canada from coast to coast to coast;
 - b. providing an URN housing and homelessness agencies leadership perspective to research, policy and program planning processes related to URN housing and homelessness across Canada from coast to coast to coast;
 - c. providing continued leadership for the implementation of the housing and homelessness programs and services; and
3. may, with the approval of the IHHE, alter its structure and mandate without the consent of the Parties, provided that it continues to fulfill the roles and functions herein.



ABOUT THE NATIONAL IHHE

The IHHE will be designed similarly to other non-profit organizations. It will have a classic non-profit hierarchical design with a non-political board of directors (made up of knowledgeable Indigenous housing and homelessness experts that are non-political) and a professional staff compliment that is ultimately responsible for operations and service delivery. While the Board of Directors is the highest decision-making body of the IHHE, it takes its high-level strategic mandate from the Indigenous Circle. The Board interprets this mandate and provides direction for the operations of the IHHE.

ADVISORY COUNCIL (LIVED EXPERIENCE)

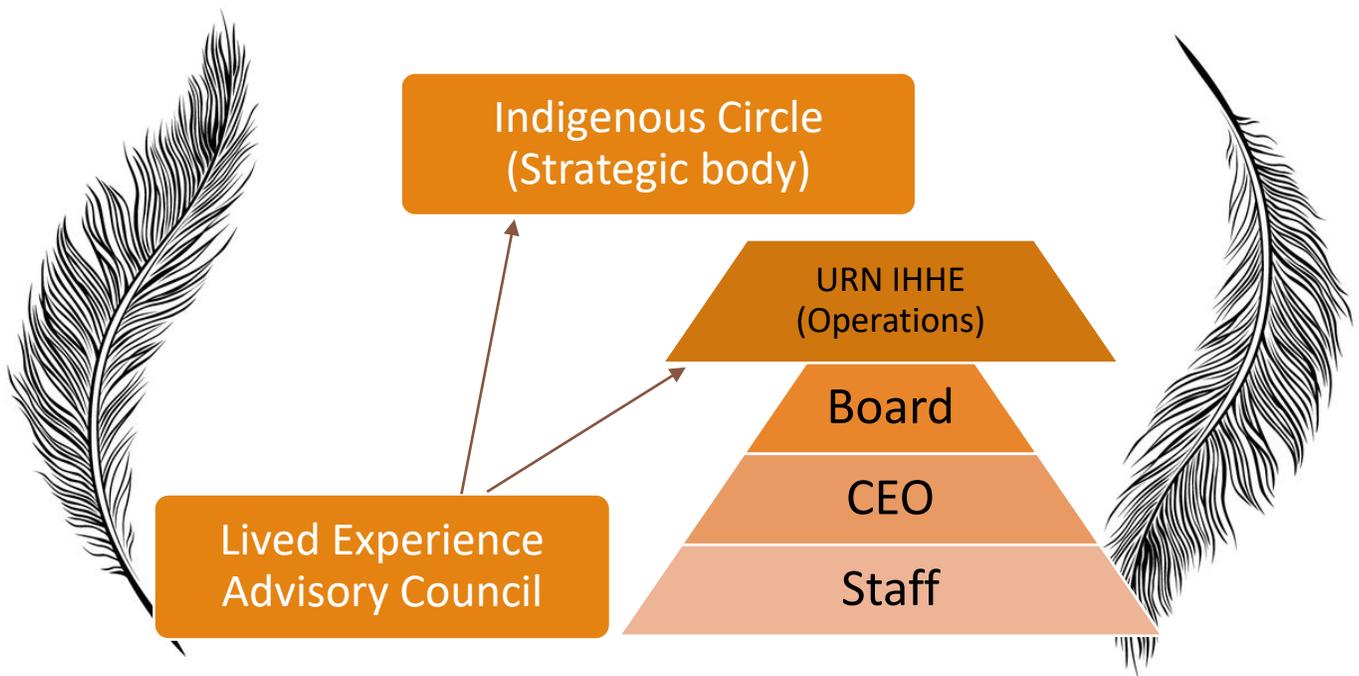
The Advisory Council is made up a group of Indigenous individuals with lived experience in housing and / or homelessness that effectively supplement both the IHHE and the Indigenous Circle and help guide the organization toward its stated mission.

The board of directors of the Secretariat retains the ultimate governing authority over operations. The primary goal of this Advisory Council is to provide the IHHE and Indigenous Circle with key information and to make recommendations for them on certain matters.

THE ROLE OF THE CHIEF EXECUTIVE OFFICER

The IHHE will have a Chief Executive Officer who is responsible for managing its daily affairs. The Chief Executive Officer reports to the Board. Staff and consultants will be hired that ultimately report to the Chief Executive Officer. The structure defines accountability but everyone working together for the same objective is what makes the IHHE side function effectively.

The following diagram illustrates the proposed model and the relationship of the bodies:



AN INDIGENOUS APPROACH

A significant difference from mainstream models is the prominent inclusion of Indigenous culture, protocols and approaches. These are related directly to our people, our communities, our rich history and culture and the inherent connection all Indigenous Peoples have to the Land. While many organizational models don't naturally combine these concepts with governance, we felt this was fundamental for us as Indigenous Peoples. These connections run deep and guide all Indigenous people regardless of where they reside in Canada.

One of the first pieces of work that will need to be undertaken will be to specifically indigenize the non-profit model so it reflects all Nations from coast to coast to coast.

KEY RESPONSIBILITIES

We feel the proposed organizational structure should also be designed on the four key fiduciary responsibilities:

- Duty Of Care - Exercise good business judgment and making a reasonable decision based on the information after proper due diligence has been applied to the situation;
- Duty Of Loyalty -The responsibly for the organization at all times and to always act in the best interests of the Indigenous people it represents;
- Duty To Act Lawfully – an expectation that the organization will act in accordance with the law; and
- Duty To Act With / In Good Faith - A genuine belief and trust that decisions for the organization will be beneficial to the people it serves.

This proposed IHHE also affirms the following realities in Canada and seeks to make a difference:

- Indigenous Peoples in Canada have constitutionally recognized and protected rights;
- Indigenous Peoples and communities in Canada have a unique connection to the land and water and a strong desire to retain their culture and traditions;
- Homelessness and lack of adequate housing disproportionately affects Indigenous Peoples;
- Indigenous Peoples have been negatively impacted by years of colonialism and systemic institutional abuse over multiple generations;
- Adequate and safe housing is a fundamental human right for all Indigenous Peoples;
- Investing in human capacity is needed to ensure Indigenous Peoples participate as qualified, contributing members in their communities; and
- Indigenous communities must have the opportunity to benefit from housing investments, including employment and capacity-building opportunities.

TRANSITION

THE CHALLENGE OF THE NATIONAL IHHE FUNDING APPROACH

Currently, there are a number of different funding avenues that URN Indigenous housing and homelessness service providers can apply for. These include: the Canadian Mortgage and Housing Corporation (CMHC), Service Canada and Employment & Social Development Canada (ESDC).



These funding sources are non-Indigenous and are government-run or affiliated. While the stated mandates of these organizations are progressive, they are not a substitute for Indigenous-owned or operated entities.

Some Indigenous service providers have become adept at securing these resources while others struggle to compete. This has resulted in an unequal distribution of resources from coast to coast to coast. It also means that organizations have to compete with one another for resources. This has created a competitive environment rather than a collaborative one.

In addition to these systemic funding challenges, many non-Indigenous organizations position themselves as Indigenous organizations. This is done by adding Indigenous Board members, changing mandates to include an Indigenous focus or even making the business case that because there is no Indigenous service provider in their community, they have a legitimate responsibility to step into this space. In all cases, this increases competition, reduces resources and inhibits the ability of Indigenous organizations to grow and develop.

The net effect of the current funding landscape has resulted in an environment where Indigenous service providers are solely reliant on government policy and funding, where funding scarcity is exacerbated by competition, and where there is an inability for new Indigenous service providers to enter the field or develop capacity.

A TRANSITIONAL APPROACH

During the start-up stage of any new entity there is a distinct phase where the organization develops capacity by accumulating capital, hiring workers, and initiating/ developing their new programs and services. It is important that the new entity be given time to stabilize and develop basic capabilities and capacity.

It is also important that in the process of creating a new organization and consolidating various funding streams, Indigenous service providers that have managed to be successful in securing funds are not destabilized. It is recommended that existing funding contracts be ported over to the new entity unchanged. This continuity of funding will take pressure out of the transitional phase and will ensure existing programs and services are not displaced or compromised.

Over time, as the new entity develops capacity, program changes can be phased-in incrementally and managed effectively to reduce any negative impact or conflict.

INTERIM RESPONSIBILITY

We anticipate that it will take a year or two to establish the IHHE before it is operating effectively and before an Indigenous housing and homelessness strategy is developed in collaboration with the URN Indigenous housing and homelessness community. In the words of the HUMA Committee:

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

We would suggest that while this IHHE is being established, the NHC consider having CMHC accept housing funds on an interim basis to be held for the benefit of the IHHE with NHC and CMHC acting in



concert with one another to guide the establishment of the IHHE and create an Indigenous Housing Plan.

Regarding homelessness funds provided by ESDC, we suggest that the funds should be migrated to the National Indigenous Homelessness Council so they can begin to aid ESDC in improving the Reaching Home Program and take control of funds while the IHHE is being established so there is no interruption in services now being provided to CABs and CEs and those being serviced.

PROPOSED URN SETUP AND BOARD APPOINTMENT PROCESS

The following process is based on best practice particularly as it concerns setting up new organizations and effectively configuring their governance and operations.

Standing up a new non-profit entity is a difficult endeavour under the best of circumstance. In this particular case there is tremendous sensitivity to getting things right the first time and avoiding unnecessary conflict or delays. For instance, there is a basic need to meet needs, balance regional interests, neutralize political and interest group interference and ensure the main Indigenous bodies do not feel negatively impacted or threatened by the emergence of a new national Indigenous entity.

To avoid these potential pitfalls, we propose a staged approach to setting up the new entity. First, we believe that an independent Indigenous team should be hired to operationalize the concept. The team will need to have deep experience and proficiency in organizational design, governance modeling and operational acumen in finance, human resources, IT, operations, strategy, and marketing/communications. This will ensure the team has the requisite skills to support the emergence of this new entity and set it up for success.

This team will be tasked with developing a strategic approach and timetable for the development of the society and its associated bodies. It will include development and oversight of the legal incorporation process, including the drafting of suitable bylaws and constitutional documentation.

From a strategic perspective, adding this pre-development step recognizes the need to socialize the concept, approach and proposed outcomes. It also creates space for further consultation with Indigenous housing and homelessness service providers if needed to ensure there is universal acceptance of this new model and approach. In short, it allows appropriate time to make critical adjustments before the model is fully operationalized. We believe this will also help the new entity to be better accepted from coast to coast to coast and will greatly improve the opportunity for consensus and manage the potential for misinformation.

From a governance perspective, this team will also work to create a fair and equitable Board recruitment process to ensure the governors of the society truly represent different URN Indigenous communities, reflect regional interests and contexts, and are crossed checked against reasonable objective criteria (such as: knowledge, experience, indigenous background, etc.). It is envisioned that by adding this extra process step the team will help ensure the initial Board members are unbiased, non-partisan and apolitical. This in turn will help ensure the organization is to set up in the public space to be perceived as a trusted and effective body.

This team would also help develop the Indigenous Circle and the Advisory Council structures by supporting the Board in its decision-making and by providing critical interim operational support until the staff team can effectively take over.

From an operational perspective, this team will help the Board successfully hire their first CEO and potentially other critical staff roles. Again, ensuring that a rigorous and objective selection process is undertaken will prevent many of the potential issues highlighted above.



Once the assignment is completed and the set-up phase finalized, this team will become a support resource if needed. Ultimately, the Board and CEO will make the final decision as to when the society is fully functional and the team will be discharged.

By adding these simple process steps and critical supports there is a much stronger potential for the society to be successful and at the same time it ensures significant problems and issues are avoided that can derail a new organization from reaching its full envisioned potential.

BYLAWS AND CONSTITUTION

Based on the above concept, relevant bylaws and constitution will need to be developed.

There needs to be more recognition of the historical factors that have created Indigenous homelessness. Housing and homelessness do not exist mechanistically separate from other societal dimensions. There is a lot of inherent racism in our local community that somehow needs to be addressed.

