

**Submission to the House of Commons Standing Committee
on Human Resources, Skills, and Social Development and
the Status of Persons with Disabilities**

An Urban, Rural and Northern Indigenous Housing Strategy for Canada

FOR INDIGENOUS BY INDIGENOUS

**The Canadian Housing and Renewal Association
INDIGENOUS HOUSING CAUCUS**

Formed in 2013, the Indigenous Housing Caucus of the Canadian Housing and Renewal Association (CHRA) is the national body representing urban, rural, and northern Indigenous housing providers from across Canada. In these areas, for over 40 years, “urban native” and “rural and native” housing providers have housed and supported Indigenous Peoples regardless of their ancestry, origin or nation.

November 2020

An Urban, Rural and Northern Indigenous Housing Strategy for Canada

“The most glaring omission in the 2017 National Housing Strategy and subsequent policy announcements has been the absence of a dedicated urban, rural and northern Indigenous housing strategy...”

CHRA 2021 Pre-Budget Submission to the House of Commons Standing Committee on Finance, July 2020

THE OPPORTUNITY:

An Urban, Rural and Northern Indigenous (URN) Housing Strategy is required to meet the housing needs of approximately 80% of Indigenous peoples not currently represented in the distinctions-based strategies. This “URN” Strategy is required over and above the measures already included in the National Housing Strategy.

This is a watershed moment, a once in a generation opportunity for a “For Indigenous, By Indigenous” housing strategy for the nearly 80% of Indigenous households living in urban, rural and northern settings. This Strategy is an important step in urban, rural, and northern Indigenous Peoples’ recognition, self-determination, and progress along the path to reconciliation.

Immediate implementation of an Urban, Rural and Northern Indigenous Housing Strategy would also act as a catalyst to spur economic growth as part of a post pandemic stimulus package.

This Strategy seizes the opportunity for transformational change in a post-pandemic world.

WHY DO WE NEED AN URBAN, RURAL AND NORTHERN INDIGENOUS HOUSING STRATEGY?

Most Indigenous families and individuals do not live on First Nation reserve lands. According to the 2016 Census, 773,000 Indigenous households live in Canada, with approximately 87% of those households living in non-reserve settings in urban, rural and northern areas. 62 per cent live in urban areas

and another 25 per cent live in small towns, rural, remote and northern areas. Canada Mortgage and Housing Corporation (CMHC) estimates that there are 118,500 Indigenous households (18.3%) in core housing need in these areas, much higher than non-Indigenous households, at 12.4%.

Many Indigenous households in core housing need are female-led, including those fleeing family violence and those with disabilities.

A disproportionate number of Indigenous people are homeless. Homeless “Point in Time” counts in Toronto, Montreal, Vancouver and Calgary indicate that the proportion of homeless people who are Indigenous ranged from 10% to 38%. In areas like Thunder Bay, Winnipeg, Regina and Whitehorse, the proportion of Indigenous homeless people rises to over 70%.

Sustainable investments at a scale commensurate with need are required to address the disparities in housing conditions in urban, rural and northern settings between Indigenous and non-Indigenous families and individuals. The goal is not only to protect current housing stock and tenants and ensure affordability, but also to aggressively build new units to close the gap in core housing need between Indigenous and non-Indigenous families and individuals.

This Strategy is in response to a lack of specific and sufficient Federal housing support for Indigenous households, not living on reserve lands, who need housing in the urban, rural and northern parts of Canada.

This Strategy is built on the foundation of serving Indigenous People in need of housing inclusive of all backgrounds.

SERVICES ARE CURRENTLY PROVIDED BY INDIGENOUS HOUSING PROVIDERS IN URBAN, RURAL AND NORTHERN AREAS

Most non-profit Indigenous Housing providers operating today received their first unit allocations during the 1970’s to 1990’s under CMHC’s Urban Native Housing Program and Rural and Native Housing Program. Over the decades they provided safe, affordable, appropriate housing to tens of thousands of tenant families and individuals. Valued as an essential part of the service system, these Indigenous providers have a depth of experience and a solid track record.

Indigenous housing providers in urban, rural and northern settings provide much greater value than just housing. They bring social services to influence the lives of their tenants in dignified and empowering ways. Housing providers confront social, political and economic challenges in the face of a

rapidly growing Indigenous population. Their work likewise provides social, political and economic spinoffs in society for the benefit of all.

The Urban Native and Rural and Native Housing programs were cancelled in 1993. Long-term Operating Agreements for this housing are now expiring.

KEY COMPONENTS OF A “FOR INDIGENOUS, BY INDIGENOUS” URBAN, RURAL AND NORTHERN INDIGENOUS HOUSING STRATEGY

In 2018, the CHRA Indigenous Caucus developed a vision for an urban, rural and northern Indigenous housing strategy. Entitled the “For Indigenous, By Indigenous” strategy, his vision calls for the Government of Canada to acknowledge and support the 45 year history of successful provision of urban native and rural and native housing and to financially support the proposed program elements and investments to continue to meet client needs in urban, rural and northern parts of Canada.

A properly resourced Strategy would include the following elements:

- 1. Develop a “For Indigenous, By Indigenous” National Housing Centre:** The CHRA Indigenous Caucus is proposing the creation of a federally resourced “For Indigenous, By Indigenous” National Housing Centre which is Indigenous designed, owned and operated, focusing on people and services for Indigenous households in core housing need in urban, rural and northern areas of Canada. It would act as the representative governance structure for URN Indigenous Peoples’ housing. Its purpose would be to measure and develop better data, information, research, and evaluation on urban, rural and northern Indigenous housing; to administer/manage/deliver any investments allocated under this Strategy and to monitor outcomes.
- 2. Increase the supply of stable, safe, affordable housing by building 73,000 new units:** This would be achieved through providing access to capital funds, other financial instruments, and access to tools and programs to greatly increase the supply of new sustainable housing. Above and beyond these 73,000 new units would include increases in sustainable rent supplements as well as refurbishment of current housing stock.
- 3. Support for tenants’ well-being and long-term success with wraparound Indigenous services:** Provide funding for partnerships

between Indigenous service organizations and housing providers to deliver culturally based support services for a holistic range of services.

4. **Accelerate action on Indigenous homelessness:** Introduce measures and increase funds to reduce and ultimately prevent and eliminate Indigenous homelessness. Furthermore, introduce measures and resources to help Indigenous households at risk of homelessness.
5. **A focus on northern housing:** A comprehensive urban, rural and northern Indigenous housing strategy needs to focus attention and significantly enhanced funding to eliminate the very large gap in core housing need facing Indigenous peoples in Canada's north. Funding levels need to reflect the higher construction and transportation costs and very few economies of scale. In addition, it needs to house the high percentage of Indigenous people who are homeless and provide ongoing federal commitment to provide Self-Governing First Nations with much-needed housing funds.

INVESTMENT COSTS AND BENEFITS

We are calling on the federal government to invest \$25 billion dollars over 10 years to ensure no loss of current housing stock and to build 73,000 new units of housing to move all Indigenous peoples in urban, rural and northern communities out of core housing need. Additionally, funding of \$2.3 million dollars yearly is required to fund the FIBI Centre as an essential component of this Strategy.

As part of a pandemic recovery plan, the URN Strategy aligns with the Government of Canada's economic, social, environmental and sustainability priorities, and the Federal desire for reconciliation with Indigenous Peoples and for concrete action on safer environments for Indigenous women and girls.

WHO CONTRIBUTED TO THIS SUBMISSION?

The "URN" Strategy is the culmination of a multi-year process involving the Indigenous Housing Caucus of the Canadian Housing and Renewal Association (CHRA) following several years of discussions and consultations with many different Indigenous housing and service providers who provide services in non-reserve settings. The key pillars of this submission have been discussed at annual meetings of the Indigenous Caucus in 2016, 2017 and 2018.

THE TIME FOR ACTION IS NOW

The “For Indigenous, By Indigenous” strategy outlines the need for Government of Canada leadership in developing a unique strategy for Indigenous households living in urban, rural and northern areas.

The Indigenous Caucus calls upon the Government of Canada to recognize the leadership of the Indigenous Caucus and engage with the Caucus as a lead entity for the delivery of the Urban, Rural and Northern Indigenous Housing Strategy.

APPENDIX A: PANDEMIC ISSUES AND RESPONSES

According to a report released by Statistics Canada, over one-third (36%) of Indigenous respondents said the pandemic had a “strong or moderate” impact on their ability to pay for essentials, including rent, mortgage payments, utilities and groceries. By contrast, only 25% of non-Indigenous respondents said the same. The pandemic also greatly impacted urban, rural and northern housing providers. Providers saw increased organizational costs due to moving most staff into work from home spaces. Many had to extend deferred maintenances for their buildings. Access to PPE for workers was also strained for Indigenous providers. Despite these issues, providers worked incredibly hard to offer services to community members.

The pandemic has also highlighted the tragedy of the opioid crisis in Indigenous communities. Our providers have stressed the importance of a national response to the crisis as part of a housing strategy for urban, rural and northern Indigenous communities.

APPENDIX B: 2019 SURVEY OF INDIGENOUS HOUSING PROVIDERS

To better understand the concerns and challenges facing urban and rural Indigenous housing, in 2019, the CHRA Indigenous Caucus undertook a survey of 145 urban, rural, and northern Indigenous housing providers. The purpose of the survey was to obtain housing providers’ views and statistical information on a variety of issues relating to their operations. The survey was

deemed to be necessary given the impending expiry of Operating Agreements combined with growing demand and clientele. Among the most relevant findings were the following:

- 68% of Indigenous housing providers reported receiving funding under CMHC's Urban Native or Rural Native housing programs; which is no longer available (ending between arguably 1994-1996 with the ending of new subsidies for housing in 1994 and the transferring of all social programs to provinces, including Indigenous housing beginning in 1996), thereby putting the viability of these units at risk.

- 86% of respondents hold Operating Agreements with federal, provincial/territorial, or municipal governments. Respondents indicated that 44% of these units are at risk of no longer being viable with the end of Operating Agreements with an additional 30% "possibly" at risk.

- Operational funding and capital have remained stagnant or diminished over the years (in some cases, staying frozen since 2009), despite the fact that provinces and municipalities imposed new requirements on providers that resulted in significant increases to operating cost.

- Respondents were invited to provide further comments on issues they faced with respect to the condition of their units. The fact that the portfolio is old was noted and said to cause more and ongoing maintenance requirements. Water damage was another issue that was raised numerous times either because of drainage issues or leaking roofs.

APPENDIX C: INVESTMENT COSTS AND BENEFITS

In order to dimension the costs of addressing core housing need for Indigenous households in urban, rural and northern settings, data and analysis produced for the Ontario Non-Profit Housing Association and its Urban Aboriginal Housing Advisory Committee was used to extrapolate to a Canadian context.

Based on this extrapolation, Canada would require over 73,000 new units of Indigenous housing over 10 years. Construction associated with this housing could create almost 300,000 jobs, add \$12.5 billion to provincial economies, and create savings of over \$47 billion dollars across the country. Beyond these 73,000 new units, Indigenous housing would require significant refurbishment that is included in these dollar values.