

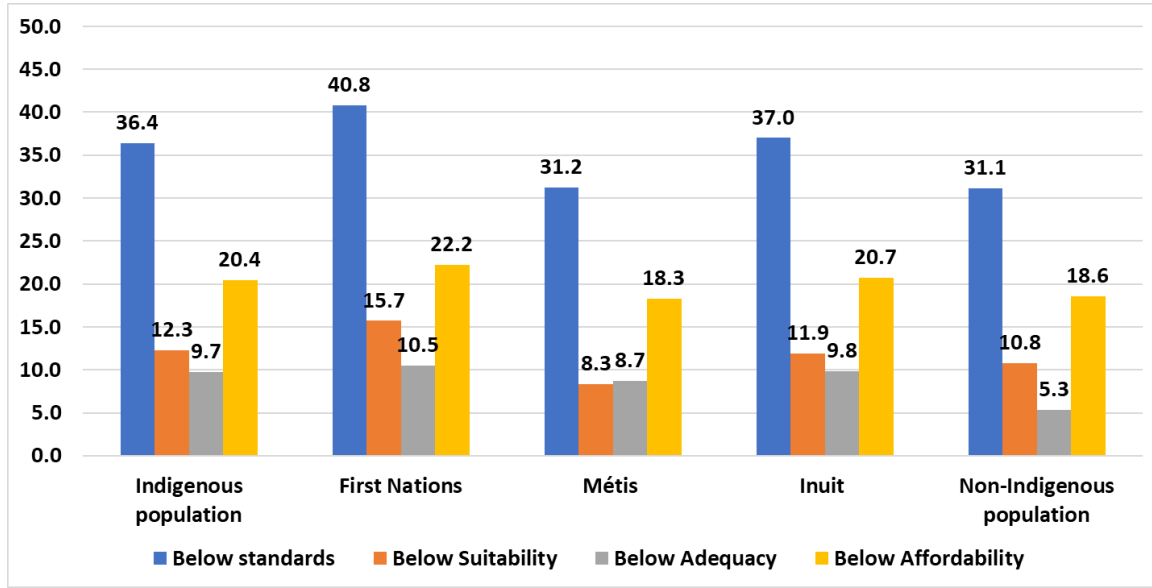
Urban, Rural and Northern Indigenous Housing Strategy

May 9th, 2023

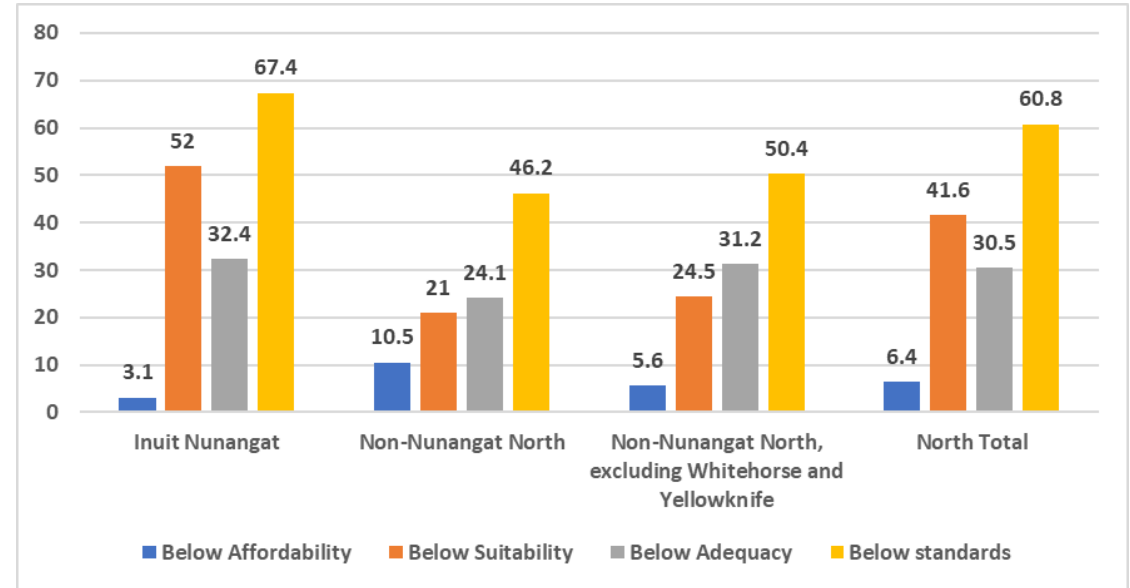
The Gap

- Indigenous households represent 5% of all households in Canada, but account for 7% of all households in housing need. Based on population trends, the number of Indigenous households in core need in 2020 was estimated to be 124,000 households, or 18% of all Indigenous households in Canada. (PBO Report, 2021)
- **Significant gaps exist in addressing the housing needs of Indigenous people living in urban, rural and northern areas.**
 - 57% of Indigenous households live in a census metropolitan area (i.e., large urban centre).
 - Indigenous households living in the North experience higher rates of core housing need for Yukon (18.7%), Northwest Territories (18.3%), Nunavut (40.0%) compared to all households in Canada at 10.1% (Census data 2021).
 - 47% of Indigenous individuals living in subsidized housing continue to be in housing need.
 - The prevalence of Indigenous households in housing need is greatest in Winnipeg (9,000 households), followed by Vancouver (8,000 households).
 - Although Indigenous Peoples represent 4.9% of the total population, they account for 30.9% of shelter users (Census data 2021)
 - Additionally, 7,000 individuals (0.5% of the Indigenous population) are considered homeless at a given point in time and 37,500 have experienced homelessness at some point over the course of a given year. (PBO Report, 2021)

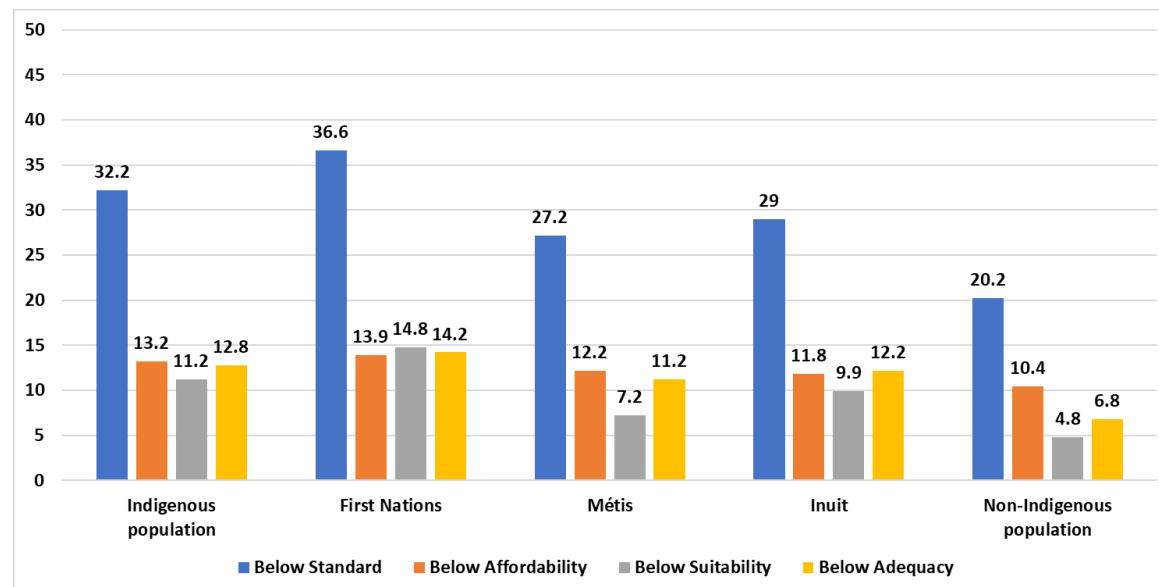
Indigenous Populations Living in Urban Centres and Below Housing Standards



Percentage of Northern Indigenous Populations below housing standards, 2021



Indigenous Peoples below living standards living in CAs & Non-CMA/CAs, 2021



Minister's Mandate

- Improving the quality, supply and affordability of housing for Indigenous Peoples living in urban, rural and northern areas is a priority for the Government of Canada and an important commitment on the path toward reconciliation. It also supports the Government's work with Indigenous Peoples toward the implementation of the United Nations Declaration on the Rights of Indigenous Peoples
- **The Minister of Housing and Diversity and Inclusion's mandate outlines the goal to work with Indigenous partners to co-develop an Urban, Rural, and Northern Indigenous Housing Strategy, a stand-alone companion to the National Housing Strategy, supported by dedicated investments.**
- At present, federal funding for Indigenous housing flows through three co-developed housing strategies – the First Nations Housing and Related Infrastructure Strategy; the Inuit Nunangat Housing Strategy; and the Métis Nation Housing Sub Accord, which were each co-developed with National Indigenous Organizations.
- The Urban, Rural and Northern Indigenous Housing Strategy is intended to complement the three existing distinctions-based housing strategies by addressing the unique needs of Indigenous Peoples living in urban, rural and northern areas.

Budget Commitment

- Budget 2022 committed \$300 million over five years, starting in 2022-23 to co-develop and launch an Urban, Rural and Northern Indigenous Housing Strategy with Indigenous partners to address the housing needs of Indigenous Peoples living in urban, rural and northern areas. A portion of this funding is being flowed through Canada Mortgage and Housing Corporation (CMHC) to support Indigenous led engagements on the Strategy.
- Indigenous Services Canada is leading on the delivery of immediate investments, while CMHC focuses on advancing the Minister's mandate letter commitment to co-develop and implement an Urban, Rural and Northern (U.R.N.) Indigenous Housing Strategy.
- Budget 2023 proposes to commit an additional \$4 billion, over seven years, starting in 2024-25, to implement a co-developed Urban, Rural, and Northern Indigenous Housing Strategy.

Engagement Overview

- The U.R.N. Indigenous housing landscape is complex, with many diverse interests and partners. CMHC advanced a multi-faceted engagement approach that is inclusive and respectful of Indigenous partners' plans and approaches.
- CMHC supported **Indigenous-led engagements**, with the goal to bring forward opinions and input from Indigenous housing service providers, organizations and Governments to inform **the co-development of the Urban, Rural and Northern Indigenous Housing Strategy**.
- Over 30 in-person and virtual engagement sessions were held from January - March 2023.

Engagement and Co-Development: Progress to date

Call for Ideas	Engaging Provinces and Territories	NIO Led Engagement & engagement with MTSGIG	Coalition Led Engagement	Northern Engagements
<ul style="list-style-type: none"> • Online survey / call for written submissions launched February 14 and closed March 31st. • Over 950 submissions were received. • An Indigenous firm provided capacity support. • A Summary Report of survey responses/ submissions will be developed. 	<ul style="list-style-type: none"> • Regular and ongoing engagement with PTs through the FPT Forum on Housing Working Group. • Initial round of bilateral discussions with PTs were held. Further discussions will be held. 	<ul style="list-style-type: none"> • AFN sessions: <ul style="list-style-type: none"> • B.C.-6 virtual • APCFNC- 1 • SK-1 • QC/LAB- 1 • DENE NWT - 1 • ITK- 15 virtual • MNC- 1 day in-person • MMF- 1 virtual • CAP- 1 day in-person • NWAC- 4 virtual • LFMO- 1 in person, several virtual • MT Holders, and Self-governing Indigenous Gov.- 2 info sessions and bilateral calls 	<ul style="list-style-type: none"> • CMHC supported a gathering of Indigenous housing and service providers Nov 25th leading to a protocol. • A coalition of Indigenous housing and service providers (now incorporated as the National Indigenous Housing Collaborative or NICHl) supported by CMHC, convened a gathering on April 17 on the margins of the CHRA Annual General Meeting. 	<ul style="list-style-type: none"> • CMHC convened Northern partners for an engagement in Whitehorse March 28. • Dene Nation Chief's engagement held in Yellowknife March 23. • Gwich'in Tribal Council in-person sessions held in Yellowknife March 23 and Whitehorse March 28 with members living out of community.

What We Heard – Indigenous Led Engagements

We heard housing needs across the housing continuum from shelters to home ownership; however, there was a strong focus on shelters, transitional, supportive and affordable housing needs.

Affordability/Availability

- High rental costs- deep affordability challenges
- Housing in poor conditions
- Crowded housing
- Limited access and long wait lists
- Rising inflation/ Cost of living
- Access to homeownership out of reach
- Limited and high-cost land
- Construction costs

Housing Continuum

- Holistic approaches needed
- Emergency housing- shelters, transitional, housing with supports and services
- Deeper affordability support
- Rent to own & home ownership/ down payment assistance

Vulnerable Populations

- Culturally appropriate housing for:
- Unhoused
 - Women & children fleeing violence
 - Youth aging out of care
 - Students
 - Formerly incarcerated
 - Large families
 - Seniors

Perpetuation of Colonialism

- Racism and discrimination
- NIMBYism
- A safe environment to live in that is secure and permanent (free from re-victimization and racism)
- Advocate for landlord tenant issues/rights

What We Heard – Indigenous Led Engagements

Throughout engagements the need for data to identify need and track progress was a focus.

Hub/Navigator

- Navigator/safe point of contact to connect people to housing and services
- E-scan of services available
- Single portal of information on services
- Connection to home community
- Education and training for people living away

Housing in Community

- Lack of housing
- Poor housing conditions
- Crowding in community cause of members leaving, along with seeking jobs, education medical reasons
- Desire for repatriation a key priority for many First Nations
- Infrastructure planning

Capacity Building

- Life skills, financial literacy,
- Trades training/employment in construction sector
- home maintenance, rent applications, credit scores
- Cultural awareness for landlords and service providers

Partnerships

- Support by all levels of Government/alignment of programs
- Directly w/CMHC
- Private sector – banks, developers, universities, housing providers
- Health and social services
- Charities, foundations

What We Heard – Indigenous Led Engagements

Governance

- ITK, AFN, MNC and MMF clearly indicated a need for a distinctions-based approach
- Housing and service providers indicated that a distinctions-based approach to resource allocation is discriminatory and stands in the way of Canada meeting its responsibility to all Indigenous people; they have called for a FIBI approach
- Modern Treaty and Self-Governing Indigenous Governments indicate the need to respect treaty rights and government-to-government relationships

Funding / Allocation

- Various proposed approaches, including:
- Long-term funding
 - Flexible and equitable
 - Direct to communities
 - Funding for all members incl. off lands
 - Based on proportional allocation model
 - Local and regional approaches needed
 - Operations and maintenance funding for project viability
 - Rent geared to income for low-income
 - Northern approach/carve-out
 - NICH I desire to deliver all funding

Co-Development

- A holistic approach that is inclusive of all generations, all aspects of life and the entire housing spectrum.
- Indigenous led, having respect for individual First Nations, Métis, and Inuit communities and their level of readiness.
- Should build on the input received, include validation and have input from subject experts.
- A regional approach and level the playing field in terms of access to funding for Indigenous housing.
- NICH I does not like co-development concept; prefers Indigenous-led

Next Steps

- Continue **compiling and analyzing feedback** received from Indigenous-led engagements and survey/submissions.
- Produce an **official What We Heard** report to be released on CMHC's website.
- Potential **follow-up session with PTs** to seek views on feedback received (TBC). Another round of **bilateral discussions with PTs** once government direction is known.
- Continue to collaborate with **federal partners** at ISC, CIRNAC, and INFC
- Continue to co-develop **the Strategy and Implementation Plans** with Indigenous Partners
- Provide policy options/ **advice to government**

QUESTIONS?