



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

# **THE EFFECTS OF THE HOUSING SHORTAGE ON INDIGENOUS PEOPLES IN CANADA**

**Report of the Standing Committee on Indigenous and  
Northern Affairs**

**Honourable Marc Garneau, Chair**

**JUNE 2022  
44th PARLIAMENT, 1st SESSION**

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Chair**

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### **Reports from committees presented to the House of Commons**

Presenting a report to the House is the way a committee makes public its findings and recommendations on a particular topic. Substantive reports on a subject-matter study usually contain a synopsis of the testimony heard, the recommendations made by the committee, as well as the reasons for those recommendations.



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# **THE STANDING COMMITTEE ON INDIGENOUS AND NORTHERN AFFAIRS**

has the honour to present its

## **THIRD REPORT**

Pursuant to its mandate under Standing Order 108(2), the committee has studied the effects of the housing shortage on Indigenous Peoples across Canada and has agreed to report the following:





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## SUMMARY

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Prior to the beginning of Canada's colonial period, Indigenous Peoples thrived in what is now known as Canada. Throughout the country's colonial history, Inuit, First Nations and Métis have been subjected to atrocities and injustices which have had continued impacts on the subject at the centre of this report: housing. Colonial policies have affected housing at its core, including by making it less accessible, less affordable and in worse condition.

Safe, affordable and adequate housing is an important social determinant of health and a condition for community and economic development. It is also a fundamental human right recognized in Canadian and international law. Yet, First Nations, Inuit and Métis peoples have been dealing with a longstanding housing crisis across Canada for decades. That crisis extends beyond the boundaries of rural and remote Indigenous communities and affects Indigenous People in urban areas as well. This has severe consequences on the physical and mental health, and personal, social, educational and economic development of Indigenous Peoples.

During its study on the subject, the House of Commons Standing Committee on Indigenous and Northern Affairs heard that several factors contributed to the lack of housing including colonialism, racism and discrimination, housing unaffordability, *Indian Act* barriers, the lack of developable land and infrastructure in many communities, population growth, limited capacity at the community level and chronic underfunding. Witnesses identified that First Nations, Métis and Inuit have been deprived of the right to housing.

In this report, the committee is making a series of recommendations aimed at:

- a) ensuring that any federal policy or legislative proposal related to Indigenous housing be co-developed with Indigenous Peoples;
- b) recognizing housing as a social determinant of Indigenous health and implementing immediate measures to mitigate the impacts of the housing crisis on Indigenous Peoples;
- c) exploring opportunities to address the rapidly increasing costs of building materials and costs of housing in remote and northern communities;
- d) addressing the infrastructure gap in Indigenous communities;

- e) taking into consideration population growth when providing funding for Indigenous housing;
- f) providing additional funding for Indigenous organizations and communities to recruit, retain and train staff working on the housing file;
- g) exploring mechanisms to provide long-term, stable, flexible and predictable funding for Indigenous housing;
- h) reviewing programs and funding provided for Indigenous housing to identify areas where funding could be delivered directly to Indigenous governments, organizations and communities;
- i) considering way to deliver a greater proportion of housing funding directly to First Nations, Métis and Inuit in the Northwest Territories;
- j) reviewing Indigenous housing programs to ensure these programs meet the needs of Indigenous Peoples and communities; and
- k) exploring ways to support homeownership tailored to the needs of Indigenous communities.

# LIST OF RECOMMENDATIONS

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*As a result of their deliberations committees may make recommendations which they include in their reports for the consideration of the House of Commons or the Government. Recommendations related to this study are listed below.*

## **Recommendation 1**

**That all federal policy or legislative proposals relating to Indigenous housing be co-developed with Indigenous Peoples, including First Nations on-reserve, self-governing and modern treaty nations, northern First Nations, Inuit and Métis communities, Metis settlements, and organizations that represent urban Indigenous People..... 17**

## **Recommendation 2**

**That the Government of Canada, recognizing that housing is a critically important social determinant of health, work with Indigenous governments, organizations and communities, as well as provincial, territorial and municipal partners, to immediately develop and implement culturally appropriate measures to mitigate the health, social, educational and economic impacts of the housing crisis on Indigenous People chiefly through the provision of more housing to alleviate the systemic overcrowding conditions; and that particular attention be paid to the impacts on Indigenous women, girls and gender-diverse people so that the necessary wrap-around care is provided..... 21**

## **Recommendation 3**

**That the Government of Canada continue to address the 231 Calls for Justice in the National Inquiry’s Final Report, Reclaiming Power and Place, and that particular attention be paid to the 10 calls for improving access to housing for Indigenous women and that housing has impacts on Indigenous women, girls and gender-diverse people, and incorporate the wrap-around care that is required..... 22**

**Recommendation 4**

**That the Government of Canada work with Indigenous governments, organizations and communities, as well as with its provincial and territorial counterparts, to explore opportunities and solutions to address the rising costs of building materials and higher costs of housing in remote and northern areas, including considerations for shipping materials by sealift..... 25**

**Recommendation 5**

**That the federal government collaborate with Mi'kmaq and Wolastoqey partners to explore the implementation of their inherent right to harvest timber on traditional lands for domestic use as ruled by the Supreme Court of Canada in 2006, assess the role that this right, once implemented, could have in addressing the housing deficits on reserve in Atlantic Canada, and examine funding mechanisms which could be used to support the provision of the infrastructure and skilled training necessary for Mi'kmaq and Wolastoqey communities to successfully participate in the lumber industry. .... 25**

**Recommendation 6**

**That the Government of Canada identify and remove restrictive land ownership policies on reserves if possible and with the free, prior and informed consent of the First Nations community. .... 26**

**Recommendation 7**

**That the Government of Canada, recognizing that housing cannot be built without developable land and adequate public infrastructure, commit to implementing, in partnership with Indigenous communities and organizations, the recommendations related to infrastructure contained in the committee's report on the barriers to economic development in Indigenous communities. .... 27**

**Recommendation 8**

**That the Government of Canada, in providing funding for housing, take into consideration the rapid growth of First Nations, Inuit and Métis populations, and the increasing population on First Nations reserves resulting from changes to the registration provisions of the *Indian Act*. .... 28**

**Recommendation 9**

**That the Government of Canada work to close the gap by providing additional and appropriate funding and support to First Nations, Inuit and Métis communities and organizations to recruit, retain and train Indigenous staff working on housing, including training to increase the capacity of communities to build and maintain their own housing. .... 29**

**Recommendation 10**

**Acknowledging that the Government of Canada has been depriving Inuit, First Nations and Métis of the right to housing, by chronically underfunding Indigenous housing for generations, that the Government of Canada take immediate steps to ensure fuller and more comprehensive funding to address the housing crisis, by increasing funding for new housing and increasing funding for renovations and retrofits to address the extremely poor condition of existing housing. .... 32**

**Recommendation 11**

**That the Government of Canada recognize the Metis Settlements as distinct entities with unique needs with regards to infrastructure and housing, and that the Government’s engagement with the Metis Settlements reflects this recognition. .... 35**

**Recommendation 12**

**That the Government of Canada work with Métis governments not included in the current distinctions-based model, including the Metis Settlements in Alberta and the Northwest Territory Métis Nation, to provide long-term, stable, flexible, and predictable funding for Métis housing. .... 35**

**Recommendation 13**

**That the Government of Canada, continue to work with Indigenous partners to co-develop an urban, rural, and northern housing strategy that is funded and administered by Indigenous People, for Indigenous People and organizations. .... 35**



**Recommendation 14**

**That the Government of Canada work with provincial and territorial governments and Indigenous governments, communities and organizations to review and improve funding mechanisms to provide long-term, stable, flexible and predictable funding for Indigenous housing. .... 37**

**Recommendation 15**

**That the Government of Canada undertake a review of all programs and funding provided for Indigenous housing to identify areas where funding could be delivered directly to Indigenous governments, organizations and communities, and report back to the committee by February 2023. .... 38**

**Recommendation 16**

**That the Government of Canada consider ways to deliver a greater proportion of funding for housing on reserve directly to First Nations communities in the Northwest Territories and work with territorial partners to ensure that First Nations on-reserve have access to federal housing funding. .... 38**

**Recommendation 17**

**That the Government of Canada work with Indigenous governments, communities and organizations to address barriers, requirements and application processes for all housing programs where Indigenous organizations, communities and governments are eligible to apply to ensure these programs meet the needs of Indigenous Peoples and communities and report back to the committee by February 2023, including ensuring equitable access to the National Housing Strategy. .... 39**

**Recommendation 18**

**That, in order to achieve the objective of closing the infrastructure gap in First Nations, Inuit and Métis communities by 2030, as outlined in the mandate letter of the Minister of Indigenous Services, the federal government revise its housing investment strategy, since the target will not be met if the current pace is maintained; and that, by February 2023, the federal government provide a detailed plan outlining projected investments from 2022 to 2030 to address these gaps. .... 39**

**Recommendation 19**

**That the Government of Canada work with Indigenous organizations and communities, as well as relevant provincial and territorial partners, to explore ways to support homeownership tailored to the needs of Indigenous communities. .... 43**

**Recommendation 20**

**That the Government of Canada hold consultations on market housing and private property ownership on reserves; and that it engage stakeholders who have implemented self-governance and private property systems on their lands, such as the James Bay Cree and the Nisga'a Lisims Government. .... 43**





# THE EFFECTS OF THE HOUSING SHORTAGE ON INDIGENOUS PEOPLES IN CANADA

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## INTRODUCTION

Before the start of Canada’s colonial period, Indigenous Peoples in what is now Canada were thriving. Colonial policies have affected First Nations, Inuit and Métis and contributed to the housing challenges in Indigenous communities today. Canada faces a housing crisis which is acute in many Indigenous communities. First Nations, Métis, Inuit, and rural and remote communities lack sufficient housing stock. This lack of housing has been experienced by generations of Indigenous families for many decades. Overcrowding leads to poor physical and mental health and the spread of infectious diseases (as the COVID-19 pandemic has highlighted). Many existing units require retrofit and renovation. Many contain health hazards such as mould, including black mould. The lack of availability of housing has led Inuit, First Nations and Métis to move to urban areas, where Indigenous People also experience a lack of safe, affordable and culturally appropriate housing.<sup>1</sup>

The importance of housing must continue to be amplified. As Chief Lance Haymond, Housing Portfolio, Assembly of First Nations Quebec-Labrador, explained to the committee:

Housing has ramifications in all spheres of our society, including health and education, not to mention the efficient functioning of the economy. Links can be made with other aspects of society such as employment and community development...

In short, affordable and adequate housing does more than reduce poverty and improve public health. It is a basic condition for personal and social development.<sup>2</sup>

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1 In a reference document provided to the committee, the Aboriginal Housing Management Association provides the following definition of culturally appropriate housing: “Culturally specific and respectful housing designs that flexibly accommodate cultural practices and traditions.” Aboriginal Housing Management Association (AHMA), *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, reference document provided to the committee, p. 51.

2 House of Commons, Standing Committee on Indigenous and Northern Affairs (INAN), 44<sup>th</sup> Parliament, 1<sup>st</sup> Session, *Evidence*, 4 March 2022 (Chief Lance Haymond, Housing Portfolio, Assembly of First Nations Quebec-Labrador).



In the same vein, Melissa Roy, Director of Operations for the Aboriginal Friendship Centre of Calgary, told the committee that “[h]ousing is a social determinant of health, yet the current systems continue to marginalize our people and set them up for failure.”<sup>3</sup>

Recognizing the harms caused to Indigenous People by the housing shortage, on 15 February 2022, the House of Commons Standing Committee on Indigenous and Northern Affairs (the committee) adopted the following motion:

That, pursuant to Standing Order 108(2), the committee undertake a study on the effects of the housing shortage on Indigenous Peoples across Canada; that the committee invite the Minister of Indigenous Services, experts and government officials to examine this issue; that the committee hold a maximum of six meetings on this issue; that the study takes into consideration and builds on the evidence from the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities report entitled *Indigenous Housing: The Direction Home* (adopted on Thursday, May 6, 2021), the Parliamentary Budget Officer report on Urban, Rural and Northern Housing (Thursday, February 11, 2021); that the committee report its findings and recommendations to the House; and that the committee request that the government table a comprehensive response to the report within a year.<sup>4</sup>

During this study, witnesses shared alarming experiences relating to housing in their communities. They emphasized that the housing shortage and its effects are well-known, that numerous studies have been conducted, and that the time for action is now. The committee thanks the individuals and organizations who took the time to testify or submit a brief outlining not only the impact of the housing shortage, but also sharing solutions.

The right to housing is the first theme explored by this report, followed by the importance of self-determination and the control of housing and housing solutions by Indigenous People. Next, it explores the role of the federal government. It will then examine the scope of the housing shortage and its effects, as well as contributing factors to the shortage, all of which are at the core of the committee’s motion. Finally, the report will describe the federal government’s approach to funding Indigenous housing.

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3 INAN, [Evidence](#), 8 April 2022 (Melissa Roy, Director of Operations, Aboriginal Friendship Centre of Calgary).

4 INAN, [Minutes of Proceedings](#), 15 February 2022.

Woven throughout these themes are solutions brought by Indigenous communities, organizations, and individuals.

## RIGHT TO HOUSING

**“Our right to housing must be recognized in Canadian law and given expression through meaningful distinctions-based policies and enforcement mechanisms that advance our right to self-determination.”**

Natan Obed, President,  
Inuit Tapiriit Kanatami

When Patricia Roset-Zuppa, Vice-President of Policy Development, Canada Mortgage and Housing Corporation (CMHC), appeared before the committee, she explained that the national housing strategy was “grounded in a human-rights-based approach to housing.”<sup>5</sup>

Many witnesses noted that Indigenous People have rights relating to housing.<sup>6</sup> In Canada, Aboriginal and treaty rights are recognized and affirmed under section 35 of the *Constitution Act, 1982*.<sup>7</sup> Witnesses also mentioned the *National Housing Strategy Act*,<sup>8</sup>

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5 INAN, *Evidence*, 4 March 2022 (Patricia Roset-Zuppa, Vice-President, Policy Development, Canada Mortgage and Housing Corporation).

6 There was limited discussion about the justiciability and enforceability of these rights.

7 INAN, *Evidence*, 4 March 2022 (Regional Chief Cindy Woodhouse, Manitoba Region, Assembly of First Nations);

*Constitution Act, 1982*, being Schedule B to the *Canada Act 1982* (UK), 1982, c. 11, s. 35 states that:

- (1) The existing aboriginal and treaty rights of the aboriginal peoples of Canada are hereby recognized and affirmed.
- (2) In this Act, aboriginal peoples of Canada includes the Indian, Inuit and Métis peoples of Canada
- (3) For greater certainty, in subsection (1) treaty rights includes rights that now exist by way of land claims agreements or may be so acquired.
- (4) Notwithstanding any other provision of this Act, the aboriginal and treaty rights referred to in subsection (1) are guaranteed equally to male and female persons.

8 *National Housing Strategy Act*, S.C. 2019, c. 29, s. 313.



the *International Covenant on Economic, Social and Cultural Rights*<sup>9</sup> and the *United Nations Declaration on the Rights of Indigenous Peoples* (UNDRIP).<sup>10</sup>

## Section 35 of the *Constitution Act, 1982*: Aboriginal and Treaty Rights

Regional Chief Cindy Woodhouse, Manitoba Region, Assembly of First Nations confirmed that she believes that housing is an Aboriginal right under section 35 of the *Constitution Act, 1982*.<sup>11</sup> In its [brief](#), the Meadow Lake Tribal Council noted that the “Treaty Right to housing has not been pursued in the courts by any First Nation or by provincial organizations or the AFN [Assembly of First Nations],” seemingly out of concern for a pronouncement by the courts on this issue. Professor Naiomi Metallic, Chancellor's Chair in Aboriginal Law and Policy, Schulich School of Law, Dalhousie University, also spoke about the importance of respecting the inherent rights of Indigenous Peoples.<sup>12</sup>

## The *National Housing Strategy Act*

Natan Obed, President, Inuit Tapiriit Kanatami, explained that

The federal housing policy has changed significantly since 2019 with the passage of the *National Housing Strategy Act* that recognizes the right to housing as a fundamental human right affirmed in international law, including by the *International Covenant on Economic, Social and Cultural Rights* ratified by Canada.<sup>13</sup>

Section 4 of *National Housing Strategy Act* contains the following “Housing Policy Declaration:”

It is declared to be the housing policy of the Government of Canada to

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9 [International Covenant on Economic, Social and Cultural Rights](#). For an explanation of the human right to housing, see United Nations, Office of the United Nations High Commissioner for Human Rights “[Fact Sheet No. 21, The Human Right to Adequate Housing](#).”

10 United Nations General Assembly, 61/295. [United Nations Declaration on the Rights of Indigenous People](#), 2 October 2007.

11 INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse).

12 INAN, [Evidence](#), 5 April 2022 (Naiomi Metallic, Assistant Professor, Chancellor's Chair in Aboriginal Law and Policy, Schulich School of Law, Dalhousie University, As an individual).

13 INAN, [Evidence](#), 4 March 2022 (Natan Obed, President, Inuit Tapiriit Kanatami).



- a) recognize that the right to adequate housing is a fundamental human right affirmed in international law;
- b) recognize that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities;
- c) support improved housing outcomes for the people of Canada; and
- d) further the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights.<sup>14</sup>

With respect to that Act, President Obed explained that “[w]hile Inuit applaud [changes to the federal housing policy], we were disappointed by the absence of recognition and commitment to enforce implementation of our human right to housing.”<sup>15</sup> He added,

We need to revisit that particular act and ensure that there is a declared housing policy under part IV of the act that could include an explicit commitment to linking the right to housing for [I]ndigenous peoples as a judiciable right under the UN Declaration on the Rights of Indigenous Peoples.<sup>16</sup>

### ***The United Nations Declaration on the Rights of Indigenous Peoples***

Lisa J. Smith, Senior Director, Governance, International and Parliamentary Relations, Native Women's Association of Canada, explained that both Article 3 and Article 23 of UNDRIP are relevant to housing.<sup>17</sup> Those articles state:

#### Article 3

Indigenous Peoples have the right to self-determination. By virtue of that right they freely determine their political status and freely pursue their economic, social and cultural development.

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14 *National Housing Strategy Act*, S.C. 2019, c. 29, s. 313.

15 INAN, *Evidence*, 4 March 2022 (Natan Obed).

16 Ibid.

17 INAN, *Evidence*, 8 April 2022 (Lisa J. Smith, Senior Director, Governance, International and Parliamentary Relations, Native Women's Association of Canada).



## Article 23

Indigenous Peoples have the right to determine and develop priorities and strategies for exercising their right to development. In particular, [I]ndigenous peoples have the right to be actively involved in developing and determining health, housing and other economic and social programmes affecting them and, as far as possible, to administer such programmes through their own institutions.<sup>18</sup>

In its brief, the [Ontario Federation of Indigenous Friendship Centres](#) also pointed to Article 21 of UNDRIP, which states:

- 1) Indigenous Peoples have the right, without discrimination, to the improvement of their economic and social conditions, including, inter alia, in the areas of education, employment, vocational training and retraining, housing, sanitation, health and social security.
- 2) States shall take effective measures and, where appropriate, special measures to ensure continuing improvement of their economic and social conditions. Particular attention shall be paid to the rights and special needs of [I]ndigenous [E]lders, women, youth, children and persons with disabilities.

*An Act respecting the United Nations Declaration on the Rights of Indigenous Peoples*,<sup>19</sup> which “affirm[s] the Declaration as a universal international human rights instrument with application in Canadian law” and “provide a framework for the Government of Canada’s implementation of the Declaration” (section 4) came into force in June 2021.

## THE FEDERAL GOVERNMENT’S ROLE IN HOUSING FOR INDIGENOUS PEOPLES

Generally, the federal government provides programs and services on a policy rather than a legislative basis mainly to status First Nations people living on reserve and Inuit. Recently, the federal government has announced targeted funding for housing for Métis, including the Metis settlements in Alberta, and Indigenous People living in urban areas. The federal government also provides targeted programs and initiatives for Indigenous

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18 United Nations General Assembly, 61/295. [United Nations Declaration on the Rights of Indigenous People](#), 2 October 2007.

19 [United Nations Declaration on the Rights of Indigenous Peoples Act](#), S.C. 2021, c. 14.

housing or general programs where Indigenous Peoples are one of several groups eligible to apply.

Examples of federal programs include Indigenous Services Canada's First Nation On-Reserve Housing Program, and the Indigenous Homes Innovation Initiative which aims to fund and support Indigenous innovators with housing ideas for their communities. Additionally, Crown-Indigenous Relations and Northern Affairs Canada may provide funding for housing to an Indigenous government depending on the content of their modern treaty and/or self-government agreement.<sup>20</sup> Reaching Home: Canada's Homelessness Strategy, managed by Employment and Social Development Canada, "provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs."<sup>21</sup>

Indigenous governments and/or organizations are also eligible for initiatives under the National Housing Co-Investment Fund and the Rapid Housing Initiative. The federal government also committed to the "co-development of distinctions-based Indigenous housing strategies."<sup>22</sup> The Inuit Nunangat Housing Strategy was released in 2019 and the *Canada-Métis Nation Housing Sub-Accord* signed in 2018.<sup>23</sup> It is unclear whether a First Nations Housing Strategy has been finalized.<sup>24</sup> Housing is also included as a joint policy priority under the *Canada and the Congress of Aboriginal Peoples Political Accord*.<sup>25</sup>

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20 Modern treaties are signed where pre-1975 treaties or other legal mechanisms have not addressed Indigenous Peoples' land rights. Modern treaties are negotiated, constitutionally protected agreements between the federal, provincial/territorial governments and Indigenous Peoples. They cover matters such as jurisdiction over land and resources and, since 1995, may also include self-government.

21 Government of Canada, [About Reaching Home: Canada's Homelessness Strategy](#).

22 Government of Canada, "Indigenous and Northern Housing," [Progress on the National Housing Strategy](#).

23 Government of Canada, [2019 Inuit Nunangat Housing Strategy](#); and Government of Canada, [Canada-Métis Nation Housing Sub-Accord](#), 19 July 2018. Inuit Nunangat is the Inuit homeland including the land, water and ice of four regions: Nunatsiavut (northern Newfoundland and Labrador), Nunavut, Nunavik (northern Quebec) and the Inuvialuit Settlement Region (northwestern part of the Northwest Territories) (see [map](#)).

24 A draft document titled [10 Year First Nations National Housing and related Infrastructure Strategy](#) is available on the Assembly of First Nation's website. However, the document is in draft form and it is unclear if it was ever finalized. Further, the National Housing Strategy's website explains that "plans for the implementation of the First Nations Housing Strategy are currently under development." For more information, please see: National Housing Strategy, [Progress on the National Housing Strategy](#).

25 Congress of Aboriginal Peoples, [Canada and the Congress of Aboriginal Peoples Political Accord](#), 5 December 2018.



## SELF-DETERMINATION

As mentioned above, Article 3 of UNDRIP recognizes the Indigenous right to self-determination. Witnesses suggested that Indigenous Peoples are being deprived of the right to housing. As explained by the [Canadian Housing and Renewal Association's Indigenous Caucus](#), “[w]hether residing on or off reserve, every Indigenous person, should have their human rights fulfilled and have access to safe, adequate, affordable and appropriate housing.”

Witnesses emphasized time and time again that the key to successful housing initiatives and strategies was that they be developed and managed by Indigenous Peoples themselves. For example, Regional Chief Woodhouse explained that “[t]he control by [F]irst [N]ations of our own housing is a key pillar in the national [F]irst [N]ations housing and related infrastructure strategy.”<sup>26</sup>

Recognizing the importance of the participation of diverse groups is also crucial in the context of housing and self-determination. As Ms. Smith told the committee, “[I]ndigenous women, girls and gender-diverse people are experts of their own experiences and must be involved in the development and implementation strategies that address [I]ndigenous housing needs.”<sup>27</sup>

Witnesses stressed the importance of community-driven and led innovative approaches to housing. An emphasis on “for Indigenous, by Indigenous” is at the heart of many existing and proposed programs, strategies, and models such as those developed by the Aboriginal Housing Management Association,<sup>28</sup> Indigenous friendship centres,<sup>29</sup> and the Canadian Housing Renewal Association.<sup>30</sup> One example was provided by President Eva Clayton of the Nisga’a Lisims Government who explained that previous leaders have worked towards enabling Nisga’a citizens to sell, transfer or will their homes.<sup>31</sup>

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26 INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse).

27 INAN, [Evidence](#), 8 April 2022 (Lisa J. Smith).

28 INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh, Chief Executive Officer, Aboriginal Housing Management Association).

29 INAN, [Evidence](#), 8 April 2022 (Jocelyn Formsma, Executive Director, National Association of Friendship Centres).

30 INAN, [Evidence](#), 8 April 2022 (Justin Marchand, Chair, Indigenous Caucus, Canadian Housing and Renewal Association).

31 INAN, [Evidence](#), 1 April 2022 (Eva Clayton, President, Nisga’a Lisims Government).

Coreen Child, Executive Director, Aboriginal Coalition to End Homelessness Society provided another example:

Through the work that we've done with the [I]ndigenous street community, we have evolved and developed what's called "cultural supportive housing". Cultural supportive housing is more than cultural safety. It's more than offering four walls. It's really having [i]ndigenous-led practices so that we can incorporate our teachings and our knowledge and our way of life into some of the practices and services that are desperately needed.<sup>32</sup>

However, despite these community-led approaches, ongoing challenges remain. For example, President Clayton noted that many Nisga'a citizens have not sold, transferred or willed their home due to the housing shortage, and that initiatives are ongoing to ensure that Nisga'a citizens understand their options and "their abilities to participate in Canada fully."<sup>33</sup> Regional Chief Cindy Woodhouse also identified the *Indian Act* as a barrier which will be discussed later on in this report.

The committee recognizes that Indigenous People hold the housing solutions that will support the health and well-being of their communities. For that reason, the committee recommends:

### **Recommendation 1**

**That all federal policy or legislative proposals relating to Indigenous housing be co-developed with Indigenous Peoples, including First Nations on-reserve, self-governing and modern treaty nations, northern First Nations, Inuit and Métis communities, Metis settlements, and organizations that represent urban Indigenous People.**

## **SCOPE, CONSEQUENCES AND CONTRIBUTING FACTORS**

The housing situation of Indigenous Peoples is not improving, and the breaking point has already passed.<sup>34</sup> The following sections look at the scope of the housing crisis, as well as its consequences and contributing factors.

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32 INAN, [Evidence](#), 8 April 2022 (Coreen Child, Executive Director, Aboriginal Coalition to End Homelessness Society).

33 INAN, [Evidence](#), 1 April 2022 (Eva Clayton).

34 INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh); INAN, [Evidence](#), 22 March 2022 (Kenny Bell, Mayor, City of Iqaluit).



## Scope of the Housing Crisis

**“As a parent, I know my first priority is to provide for my family, but how can one even start when it's almost impossible to find a roof to put over my family's head?”**

Kenny Bell, Mayor  
City of Iqaluit

According to the Honourable Marc Miller, Minister of Crown-Indigenous Relations, Indigenous People “face the worst housing outcomes in the country.”<sup>35</sup> Compared with non-Indigenous Canadians, Indigenous People are more likely to live in overcrowded, mouldy, and otherwise inadequate homes; they are also more likely to experience homelessness and hidden homelessness (those temporarily living with friends, family or elsewhere because of a lack of alternatives).<sup>36</sup> Indigenous households have a rate of core housing need of 18%, compared to the national average of 12.7%.<sup>37</sup>

The 2016 Census found that half of all Indigenous People live in a dwelling in need of repairs.<sup>38</sup> In August 2021, the Assembly of First Nations estimated the need on reserves at 55,000 new housing units and 81,000 renovations.<sup>39</sup> This shortage includes all types

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35 INAN, [Evidence](#), 4 March 2022 (Hon. Marc Miller, Minister of Crown-Indigenous Relations).

36 INAN, [Evidence](#), 4 March 2022 (Hon. Patty Hajdu, Minister of Indigenous Services); INAN, [Evidence](#), 4 March 2022 (Hon. Marc Miller); INAN, [Evidence](#), 4 March 2022 (Patricia Roset-Zuppa); INAN, [Evidence](#), 22 March 2022 (Hon. Paulie Chinna, Minister, Northwest Territories Housing Corporation, Government of the Northwest Territories); INAN, [Evidence](#), 29 March 2022 (Vice-Chief Richard Derocher, Meadow Lake Tribal Council); INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux, President and Chief Executive Officer, Nunavut Housing Corporation); INAN, [Evidence](#), 22 March 2022 (Raigili Amaaq, Chairperson, Igloodik Housing Association); INAN, [Evidence](#), 29 March 2022 (Herb Lehr, President, Metis Settlements General Council); INAN, [Evidence](#), 29 March 2022 (Nina Malek, Councillor, Conseil des Innus de Pakua Shipu); INAN, [Evidence](#), 1 April 2022 (Alvina Paul, Councillor, Sechelt Indian Band); INAN, [Evidence](#), 1 April 2022 (Eva Clayton); INAN, [Evidence](#), 22 March 2022 (Roxanne Harper, Director, First Nations Housing Professionals Association); INAN, [Evidence](#), 5 April 2022 (Sarah Silva, Chief Executive Officer, Hiyám Housing Society, Squamish Nation); INAN, [Evidence](#), 8 April 2022 (Justin Marchand); INAN, [Evidence](#), 26 April 2022 (Garry Bailey, President, Northwest Territory Métis Nation); Ontario Federation of Indigenous Friendship Centres (OFIFC), [Brief](#); Canadian Housing and Renewal Association’s Indigenous Caucus (CHRA), [Brief](#); Meadow Lake Tribal Council (MLTC), [Brief](#); Native Council of Prince Edward Island (NCPEI), [Brief](#).

37 INAN, [Evidence](#), 4 March 2022 (Patricia Roset-Zuppa). According to the [Canada Mortgage and Housing Corporation](#), “[c]ore housing need is a 2-stage indicator. It helps to identify households living [in] dwellings considered unsuitable, inadequate or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”

38 INAN, [Evidence](#), 4 March 2022 (Hon. Patty Hajdu).

39 Ibid.

of housing, such as social housing, privately-owned homes, homeless shelters, shelters for women fleeing violence, transitional housing and seniors' housing.<sup>40</sup>

## Consequences of the Housing Crisis

**“The effects of the housing shortage include illness due to mould... Generally, families are deprived of rest and sleep, and there is a loss of education due to the high cost of utilities, which has increased dramatically in the last number of months. Sometimes families have to choose between heating and lighting their homes and buying food.”**

Stan Delorme, Chairperson  
Buffalo Lake Métis Settlement

Housing is a social determinant of health.<sup>41</sup> As such, the consequences of the current crisis are wide-ranging for people's health and wellbeing.<sup>42</sup> As noted by Councillor Nina Malek, Conseil des Innus de Pakua Shipu, “decent housing fosters healthy individuals, a healthy social environment and good academic performance. Our living conditions are not conducive to any of those things.”<sup>43</sup> Notably, the committee heard that overcrowded and inadequate housing is one of the main factors contributing to the high rates of respiratory diseases like tuberculosis in Canada.<sup>44</sup> It also contributed to the

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40 The [Organisation for Economic Co-operation and Development](#) defines social (or public, subsidized) housing as “residential rental accommodation provided at sub-market prices that is targeted and allocated according to specific rules, such as identified need or waiting lists.”

41 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond); INAN, [Evidence](#), 8 April 2022 (Melissa Roy).

42 INAN, [Evidence](#), 4 March 2022 (Hon. Patty Hajdu); INAN, [Evidence](#), 4 March 2022 (Hon. Marc Miller); INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse); INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond); INAN, [Evidence](#), 4 March 2022 (Natan Obed).

43 INAN, [Evidence](#), 29 March 2022 (Nina Malek).

44 INAN, [Evidence](#), 4 March 2022 (Hon. Patty Hajdu); INAN, [Evidence](#), 4 March 2022 (Hon. Marc Miller); INAN, [Evidence](#), 4 March 2022 (Natan Obed); INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux); INAN, [Evidence](#), 5 April 2022 (Tracy Antoine, Vice-President, Commercial Financial Services, Indigenous Markets, British Columbia Region, Royal Bank of Canada).





spread of COVID-19 in Indigenous communities.<sup>45</sup> Moreover, the presence of mould in housing units leads to people developing asthma and other illnesses.<sup>46</sup>

The housing crisis also hinders socioeconomic development.<sup>47</sup> Adequate and affordable housing “is a basic condition for personal and social development” as well as for “the academic success of our children.”<sup>48</sup> Conversely, “[d]iminishing housing affordability also reinforces and exacerbates economic and social inequities, including those faced by Indigenous Peoples.”<sup>49</sup> Overcrowding also contributes to a host of social problems, such as family abuse, violence, suicide, alcoholism and addictions.<sup>50</sup> This crisis is breaking down families and putting children at risk.<sup>51</sup> According to Councillor Alvina Paul, Sechelt Indian Band, “[t]he emotional impact of living in a dilapidated unit is demoralizing” and negatively affects people’s mental health.<sup>52</sup>

The housing crisis also contributes to cultural disconnection and loss of culture.<sup>53</sup> Some people leave their home communities because of the lack of adequate and affordable housing: “This has an impact on both our cultural community and we know they go off reserve and apply to already overburdened [A]boriginal housing programs that exist.”<sup>54</sup> According to Herb Lehr, President of the Metis Settlements General Council, “they find that it is no better [outside their communities]. Far too often, it is worse. Away from their families, communities and support systems, our people are alone and

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45 INAN, [Evidence](#), 4 March 2022 (Hon. Patty Hajdu); INAN, [Evidence](#), 4 March 2022 (Hon. Marc Miller); INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse); INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux); INAN, [Evidence](#), 29 March 2022 (Nina Malek); INAN, [Evidence](#), 5 April 2022 (Tracy Antoine).

46 INAN, [Evidence](#), 29 March 2022 (Stan Delorme, Chairperson, Buffalo Lake Métis Settlement); INAN, [Evidence](#), 1 April 2022 (Eva Clayton).

47 INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse); INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond); INAN, [Evidence](#), 4 March 2022 (Natan Obed).

48 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond).

49 Co-operative Housing Federation of Canada (CHFC), [Brief](#).

50 INAN, [Evidence](#), 22 March 2022, 1640 (Eiryn Devereaux); INAN, [Evidence](#), 22 March 2022 (Kenny Bell); INAN, [Evidence](#), 29 March 2022 (Vice-Chief Richard Derocher); OFIFC, [Brief](#).

51 INAN, [Evidence](#), 8 April 2022 (Kelly Benning, President, National Association of Friendship Centres).

52 INAN, [Evidence](#), 1 April 2022 (Alvina Paul).

53 INAN, [Evidence](#), 22 March 2022 (Hon. Paulie Chinna); INAN, [Evidence](#), 8 April 2022 (Melissa Roy).

54 INAN, [Evidence](#), 22 March 2022 (Roxanne Harper).

vulnerable.”<sup>55</sup> Others may leave for their studies, but they are often unable to come back to their community once they graduate, due to the lack of housing.<sup>56</sup>

There is also a gendered component to the housing shortage. As witnesses emphasized, “housing” was mentioned over 200 times—and was the focus of 10 Calls For Justice—in the final report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.<sup>57</sup> Justin Marchand, Chair of the Indigenous Caucus at the Canadian Housing and Renewal Association, and Ms. Lisa J. Smith both explained that the lack of housing contributes to the higher rates of gender-based violence experienced by Indigenous women, girls and gender-diverse people.<sup>58</sup> For instance, women and children may have no choice but to live with an abusive partner due to a lack of alternative housing or shelter.<sup>59</sup> To Mr. Marchand, “the provision of housing [is] a fundamental solution to ending violence against women, girls and two-spirited LGBTQIA+ people.”<sup>60</sup>

Inadequate housing also increases the risk of house fires.<sup>61</sup> According to the [Meadow Lake Tribal Council](#), “[i]t is estimated that First Nations people are 10 times more likely to die in house fires than Canadians overall.” The committee had reported the same estimate in its 2018 report on emergency management and fire safety.<sup>62</sup>

Based on the testimony it received, the committee recommends:

## Recommendation 2

**That the Government of Canada, recognizing that housing is a critically important social determinant of health, work with Indigenous governments, organizations and communities, as well as provincial, territorial and municipal partners, to immediately develop and implement culturally appropriate measures to mitigate the health, social,**

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55 INAN, [Evidence](#), 29 March 2022 (Herb Lehr).

56 INAN, [Evidence](#), 29 March 2022 (Nina Malek).

57 INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh); INAN, [Evidence](#), 8 April 2022 (Justin Marchand); INAN, [Evidence](#), 8 April 2022 (Lisa J. Smith).

58 INAN, [Evidence](#), 8 April 2022 (Justin Marchand); INAN, [Evidence](#), 8 April 2022 (Lisa J. Smith).

59 INAN, [Evidence](#), 8 April 2022 (Lisa J. Smith).

60 INAN, [Evidence](#), 8 April 2022 (Justin Marchand). The acronym “LGBT2QIA+” refers to people identifying as lesbian, gay, bisexual, transexual, Two-Spirit, queer/questioning, intersex and asexual. The “+” refers to gender-diverse individuals whose sexual orientation or gender identity is not otherwise captured.

61 Ibid.

62 INAN, 42<sup>nd</sup> Parliament, 1<sup>st</sup> Session, [From the Ashes: Reimagining Fire Safety and Emergency Management in Indigenous Communities](#), June 2018.



**educational and economic impacts of the housing crisis on Indigenous People chiefly through the provision of more housing to alleviate the systemic overcrowding conditions; and that particular attention be paid to the impacts on Indigenous women, girls and gender-diverse people so that the necessary wrap-around care is provided.**

### **Recommendation 3**

**That the Government of Canada continue to address the 231 Calls for Justice in the National Inquiry’s Final Report, Reclaiming Power and Place, and that particular attention be paid to the 10 calls for improving access to housing for Indigenous women and that housing has impacts on Indigenous women, girls and gender-diverse people, and incorporate the wrap-around care that is required.**

## **Factors Contributing to the Housing Crisis**

**“The annexation of lands long inhabited by Indigenous communities, forced segregation, and settlement are the foundation of the history of this country. Its legacy is reflected in the housing sector today.”**

Ontario Federation of Indigenous Friendship Centres

Several factors are contributing to the housing crisis affecting Indigenous Peoples. During its study, the committee heard about systemic barriers to accessing housing, the impact of inflation and remoteness on the cost of living and the cost of materials, the barriers arising from the *Indian Act*, the lack of developable land, the impact of demographic trends, and the chronic underfunding and limited capacity in the housing sector.

## **Systemic Barriers**

The [Co-operative Housing Federation of Canada](#) wrote that the housing crisis is “associated with systemic barriers in education, employment, and the intergenerational effects of colonization.” With limited economic opportunities, people and communities cannot afford to build new homes or repair old units; and without adequate housing, economic opportunities are limited. Yet, as the committee reported in its April 2022 report on economic development, Indigenous Peoples face multiple barriers to economic development.

Raigili Amaaq, Chairperson of the Igloodik Housing Association, said that, “[w]hen colonialism started by the federal government, they picked up families from their camps, brought them to Igloodik with next to nothing with them, and placed them in matchboxes and promised them two dollars a month. Today, families of these people are overcrowded, our grandchildren being some of them.”<sup>63</sup> According to the [Co-operative Housing Federation of Canada](#), “Indigenous People have faced ongoing systemic colonization and dislocation from their land, language and culture. Today, Indigenous People tend to have more precarious housing arrangements than non-Indigenous people.” In the view of Sarah Silva, CEO of the Hiyám Housing Society, “we are perpetuating negative colonial impacts through this housing crisis.”<sup>64</sup>

“Dispossession is the heart of why we are all here today,” said Margaret Pfoh, CEO of the Aboriginal Housing Management Association.<sup>65</sup> Witnesses pointed at colonialism, residential schools, intergenerational trauma and ongoing racism and discrimination as factors contributing to the overrepresentation of Indigenous People among those with dire housing needs in Canada.<sup>66</sup> In its [brief](#), the Ontario Federation of Friendship Centres wrote that “the rental market, which is becoming exceedingly unaffordable, is largely hostile to urban Indigenous renters who face high rates of overt and covert anti-Indigenous racism from landlords as well as systemic barriers to securing housing due to risk-based assessments that discriminate against low-income renters.”

### **Affordability, High Costs and Remoteness**

The committee heard that affordability was a significant barrier to housing for Indigenous People: “we have young people paying \$1,200 a month in Flying Dust First Nation for rent, although they're making only \$16 to \$18 an hour, which takes up about 45% of their income just for rent just to live on the reserve, in comparison to the city of Meadow Lake.”<sup>67</sup> Councillor Paul also said that “people are unable to afford the homes in the rental market and are often unable to attain their own mortgages.”<sup>68</sup>

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63 INAN, [Evidence](#), 22 March 2022 (Raigili Amaaq).

64 INAN, [Evidence](#), 5 April 2022 (Sarah Silva).

65 INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh).

66 INAN, [Evidence](#), 22 March 2022 (Hon. Paulie Chinna); INAN, [Evidence](#), 22 March 2022 (Raigili Amaaq); INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh); INAN, [Evidence](#), 5 April 2022 (Sarah Silva); INAN, [Evidence](#), 8 April 2022 (Melissa Roy); INAN, [Evidence](#), 8 April 2022 (Lisa J. Smith); CHRA, [Brief](#); OFIFC, [Brief](#); Yukon Housing Corporation (YHC), [Brief](#); MLTC, [Brief](#).

67 INAN, [Evidence](#), 29 March 2022 (Vice-Chief Richard Derocher).

68 INAN, [Evidence](#), 1 April 2022 (Alvina Paul).



Remoteness, harsh weather conditions, limited transportation infrastructure and inflation particularly affect the cost to build and maintain housing in remote and northern regions.<sup>69</sup> The Honourable Paulie Chinna, Minister, Northwest Territories Housing Corporation, indicated that building new units in fly-in communities and operating public housing in the Northwest Territories is becoming increasingly more expensive.<sup>70</sup> Eiryn Devereaux, President and CEO of the Nunavut Housing Corporation, highlighted a similar situation in Nunavut: “we rely 100% on a very short marine supply season to get our materials brought in. It's very expensive.”<sup>71</sup> The [Yukon Housing Corporation](#) reported that “[n]orthern and remote communities are being hit especially hard by rising building costs, as they compound other challenges related to transportation, a short building season, operational needs (power, water, fuel) and availability of raw materials and skilled contractors.” For his part, Stan Delorme, Chairperson of the Buffalo Lake Métis Settlement, said the following: “The experience that we have had here for the last couple of years for sure is that there is a high cost of materials, high cost of delivery, high cost of everything, and high cost of fuel.”<sup>72</sup>

Witnesses suggested buying building materials in bulk and constructing several units at once to benefit from economies of scale.<sup>73</sup> Professor Metallic proposed addressing the right to harvest timber for domestic use as a possible solution for Mi'kmaq and Wolastoqey communities: “pre-contact, both the Mi'kmaq and Wolastoqey people used wood to fulfill their domestic needs, including for shelter, transportation, tools and fuel. In the modern context, the [Supreme Court of Canada] said that the practice evolved into a right to harvest wood by modern means to be used in the construction of modern dwellings.”<sup>74</sup>

Based on the testimony, the committee recommends:

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69 INAN, [Evidence](#), 22 March 2022 (Hon. Paulie Chinna); INAN, [Evidence](#), 1 April 2022 (Alvina Paul); INAN, [Evidence](#), 1 April 2022 (Eva Clayton); INAN, [Evidence](#), 5 April 2022 (Clio Straram, Head, Indigenous Banking, BMO Financial Group); INAN, [Evidence](#), 8 April 2022 (Melissa Roy); INAN, [Evidence](#), 26 April 2022 (Joseph Richard Quesnel, Senior Research Associate, Frontier Centre for Public Policy); YHC, [Brief](#).

70 INAN, [Evidence](#), 22 March 2022 (Hon. Paulie Chinna).

71 INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux).

72 INAN, [Evidence](#), 29 March 2022 (Stan Delorme).

73 INAN, [Evidence](#), 29 March 2022 (Herb Lehr); INAN, [Evidence](#), 5 April 2022 (Clio Straram).

74 INAN, [Evidence](#), 5 April 2022 (Naiomi Metallic).

#### Recommendation 4

**That the Government of Canada work with Indigenous governments, organizations and communities, as well as with its provincial and territorial counterparts, to explore opportunities and solutions to address the rising costs of building materials and higher costs of housing in remote and northern areas, including considerations for shipping materials by searift.**

#### Recommendation 5

**That the federal government collaborate with Mi'kmaq and Wolastoqey partners to explore the implementation of their inherent right to harvest timber on traditional lands for domestic use as ruled by the Supreme Court of Canada in 2006, assess the role that this right, once implemented, could have in addressing the housing deficits on reserve in Atlantic Canada, and examine funding mechanisms which could be used to support the provision of the infrastructure and skilled training necessary for Mi'kmaq and Wolastoqey communities to successfully participate in the lumber industry.**

### **The *Indian Act***

First Nations also face unique barriers associated with the *Indian Act*: “the *Indian Act* was imposed, and we were placed on postage-stamp reserves and were given the bare minimum to work with to create housing. Over the generations, it certainly has been a challenge.”<sup>75</sup> As noted by the [First Nations Market Housing Fund](#), “on reserve, land is held by the Crown for the benefit of the First Nations’ members, therefore it is often considered communal.” Regional Chief Woodhouse said that “[First Nations people are] not eligible for mortgages... It can be very frustrating when we're left out of the economics of our country because of the *Indian Act*. We have to ask for ministerial loan guarantees and all of these things.”<sup>76</sup> Clio Straram, Head of Indigenous Banking at the BMO Financial Group, explained that “[d]ue to the *Indian Act*, banks cannot take security over tangible assets on reserve. Anyone who is not a member of the community is not allowed to seize ownership of assets on reserve.”<sup>77</sup>

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75 INAN, [Evidence](#), 1 April 2022 (Eva Clayton).

76 INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse);

77 INAN, [Evidence](#), 5 April 2022 (Clio Straram).



As a result, according to Ms. Smith, financial institutions are “rarely willing to lend to [F]irst [N]ations on reserve, making it extremely difficult for [F]irst [N]ations to obtain financing to build or renovate their homes on reserve.”<sup>78</sup>

Ms. Silva highlighted another issue associated with the *Indian Act*:

One challenge we're dealing with right now is that under the *Indian Act* we have to do referendum votes called land designations in order to be able to get leasing or financing. It's a barrier because it's a huge process. We have to go to the community and get them to vote. There are tons of legal costs.<sup>79</sup>

Based on the testimony, the committee recommends:

### **Recommendation 6**

**That the Government of Canada identify and remove restrictive land ownership policies on reserves if possible and with the free, prior and informed consent of the First Nations community.**

### **Limited Land Base and Infrastructure**

Both on and off reserve, the limited developable land base available to Indigenous governments and the lack of public infrastructure contribute to the housing shortage:

Most certainly, land or access to land becomes a problem... [W]hen reserves were first created, many of them were only 10, 15 or 20 hectares in size... Additions to reserve is one way of acquiring those lands. It's quite complex, difficult and challenging, and I speak from experience. It took us 10 years to double in size from 20 hectares to 40 hectares, so I speak from experience.<sup>80</sup>

This situation is not limited to First Nations. Mayor Kenny Bell of Iqaluit explained that, although Nunavut is the largest landmass in Canada, there is a lack of land on which you can build houses and infrastructure:

We have no shortage of land, but whether it is developable is the question. It costs a lot of money to develop roads here, and piping has to be below permafrost, which, of

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78 INAN, [Evidence](#), 8 April 2022 (Lisa J. Smith).

79 INAN, [Evidence](#), 5 April 2022 (Sarah Silva).

80 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond).



course, now, because of climate change, is moving at an alarming rate, and it's not predictable anymore. All of these things add to costs.<sup>81</sup>

Mayor Bell added that the existing infrastructure in Nunavut is severely outdated.<sup>82</sup> Minister Chinna also pointed out the lack of infrastructure as a barrier to building housing in the Northwest Territories.<sup>83</sup>

Based on what it heard, the committee recommends:

### **Recommendation 7**

**That the Government of Canada, recognizing that housing cannot be built without developable land and adequate public infrastructure, commit to implementing, in partnership with Indigenous communities and organizations, the recommendations related to infrastructure contained in the committee's report on the barriers to economic development in Indigenous communities.**

### **Population Growth**

The housing stock in Indigenous communities is also not keeping up with the rapidly growing Indigenous population.<sup>84</sup> As noted by Vice-Chief Richard Derocher, Meadow Lake Tribal Council, and Chief Haymond, legislative amendments aimed at eliminating sex-based inequities in registration introduced by Bill C-31, Bill C-3 and Bill S-3 have contributed to this demographic growth by making more people become eligible for Indian Status or band membership.<sup>85</sup> Changes to band membership rules have also contributed to the growth of the First Nations population.<sup>86</sup>

Based on what it heard, the committee recommends:

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81 INAN, [Evidence](#), 22 March 2022 (Kenny Bell).

82 Ibid.

83 INAN, [Evidence](#), 22 March 2022 (Hon. Paulie Chinna).

84 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond).

85 Ibid.; INAN, [Evidence](#), 29 March 2022 (Vice-Chief Richard Derocher).

86 In [The Final Report to Parliament on the Review of S-3: December 2020](#), the Minister of Indigenous Services reported that the removal of sex-based inequities in registration could result in 270,000 to 450,000 newly registered individuals. In a previous report entitled [Collaborative Process on Indian Registration, Band Membership and First Nation Citizenship: Report to Parliament June 2019](#), the government had noted that participants to consultation activities were concerned about the impact of these changes on housing and infrastructure, among other things.



## Recommendation 8

**That the Government of Canada, in providing funding for housing, take into consideration the rapid growth of First Nations, Inuit and Métis populations, and the increasing population on First Nations reserves resulting from changes to the registration provisions of the *Indian Act*.**

### Limited Capacity

Another factor contributing to the housing shortage is the limited capacity within communities to build and maintain units.<sup>87</sup> Chief Haymond, whose First Nation is located in Quebec, noted that the province’s “vision is not only to have additional investment. We’re also looking at building our capacities within our communities and looking at new and innovative ways to meet our housing needs.”<sup>88</sup>

According to Ms. Pfoh, “the biggest missing link is that whole capacity piece: the need to invest in recruitment and retention, in infrastructure, and the need to invest in capacity training and education.”<sup>89</sup> Roxanne Harper, Director, First Nations Housing Professionals Association, also proposed dedicating funding “to hire and retain qualified housing staff” at the community-level, as well as financial support for capacity development, educational programs and training.<sup>90</sup> Mr. Devereaux of the Nunavut Housing Corporation noted that increasing capacity at the local level would also be cost-effective, as opposed to having labour come in from outside communities.<sup>91</sup> Joseph Richard Quesnel, Senior Research Association at the Frontier Centre for Public Policy, proposed funding capacity at the community-level to enable Indigenous governments to develop and implement their own housing programs.<sup>92</sup>

Based on the testimony it heard, the committee recommends:

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87 INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh); INAN, [Evidence](#), 22 March 2022 (Kenny Bell); INAN, [Evidence](#), 29 March 2022 (Stan Delorme); INAN, [Evidence](#), 5 April 2022 (Naiomi Metallic); INAN, [Evidence](#), 26 April 2022 (Garry Bailey).

88 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond).

89 INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh).

90 INAN, [Evidence](#), 22 March 2022 (Roxanne Harper).

91 INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux).

92 INAN, [Evidence](#), 26 April 2022 (Joseph Richard Quesnel).

## Recommendation 9

**That the Government of Canada work to close the gap by providing additional and appropriate funding and support to First Nations, Inuit and Métis communities and organizations to recruit, retain and train Indigenous staff working on housing, including training to increase the capacity of communities to build and maintain their own housing.**

## FEDERAL GOVERNMENT FUNDING FOR INDIGENOUS HOUSING

**“[W]e need to continue the work of overturning colonial housing policies that systemically marginalize Inuit, who estimate that the cost of ending the [Inuit] Nunangat housing crisis is almost 10 times more than what the federal government is currently providing to Inuit.”**

Natan Obed, President  
Inuit Tapiriit Kanatami

Witnesses agreed that federal funding is insufficient to address the housing needs of Indigenous Peoples and communities in Canada.<sup>93</sup> Various housing corporations and organizations told the committee that they are currently unable to build enough new units to meet demand.<sup>94</sup> While First Nations communities in Quebec need 10,000 housing units, Chief Haymond explained that “we build on average around 225 housing units per year within our communities with regular funding levels.”<sup>95</sup> Mr. Devereaux of the Nunavut Housing Corporation further noted that “The reality is that we just don't see enough investment to meet that demand... It's like one step ahead and two steps back every single year.”<sup>96</sup> Where federal funding for Indigenous housing is provided, some of the barriers highlighted in the previous sections (such as the high costs of

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93 INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux); INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond); INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse); INAN, [Evidence](#), 1 April 2022 (Eva Clayton); INAN, [Evidence](#), 8 April 2022 (Justin Marchand).

94 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond); INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux); INAN, [Evidence](#), 29 March 2022 (Nina Malek).

95 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond)

96 INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux).



construction and lumber<sup>97</sup> and a lack of serviced land<sup>98</sup>) may affect how many homes can be built.

Moreover, the committee heard about the decline in federal funding linked to the expiry of long-term agreements under CMHC's Urban Native Housing Program which provided operating and rental assistance for social housing. However, as these agreements expire, housing providers may no longer be able to offer rent-geared to income units to low-income Indigenous families or individuals because revenues from rents will be insufficient to cover operation and maintenance costs.<sup>99</sup> CMHC's Federal Community Housing Initiative provides funding to support federally administered community housing programs reaching the end of their operating agreements from previous social and affordable housing programs. However, according to a brief, only 72 Indigenous households are receiving rental assistance through this initiative, and it will only be made available to federally administered co-ops beginning in August 2022. The [Co-operative Housing Federation of Canada](#) called on the federal government to reaffirm adequate funding for Indigenous co-ops and non-profits potentially through a rental supplement program and funding for operations.

There are various estimates of the cost to address the housing shortage for Indigenous People in Canada. For example, the Aboriginal Housing Management Association asked the provincial government for \$15 billion over the next 10 years to cover the housing needs for urban Indigenous Peoples.<sup>100</sup> Further, according to a February 2021 report by the Office of the Parliamentary Budget Officer, there is an annual gap of \$636 million between what Indigenous households in urban, rural and northern areas pay for shelter and what is deemed affordable by CMHC.<sup>101</sup> The committee heard that First Nations require the following federal investments:

- \$44 billion to meet current housing needs;

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97 INAN, [Evidence](#), 1 April 2022 (Eva Clayton); MLTC, [Brief](#); INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond); INAN, [Evidence](#), 29 March 2022 (Vice-Chief Richard Derocher).

98 INAN, [Evidence](#), 29 March 2022 (Nina Malek); INAN, [Evidence](#), 22 March 2022 (Kenny Bell); INAN, [Evidence](#), 4 March 2022 (Regional Chief Cindy Woodhouse); INAN, [Evidence](#), 5 April 2022 (Sarah Silva).

99 Aboriginal Housing Management Association (ABSCAN), *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, reference document provided to the committee, p. 20; NCPEI, [Brief](#); CHRA, [Brief](#).

100 INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh).

101 Office of the Parliamentary Budget Officer, [Urban, Rural and Northern Indigenous Housing](#), 11 February 2021, p. 3; INAN, [Evidence](#), 8 April 2022 (Justin Marchand)

- \$21.37 billion to build the community infrastructure without which additional housing units will not be built;
- \$164 billion to address population growth by 2040; and,
- \$2.6 billion over five years to address homelessness.<sup>102</sup>

The Assembly of First Nations also provided the committee with a research report detailing the estimated costs to address overcrowding, renovations and other costs. As explained by the organization: “With the data now on hand on the real cost of the unmet [F]irst [N]ations housing needs, there is no excuse for delay. Anything short of full funding will not result in [F]irst [N]ations raising the standard of our housing to a level comparable to that of mainstream Canadians.”<sup>103</sup>

However, cost estimates may not tell the whole story because, most “focus on the funding required to bring government-managed Indigenous housing to acceptable minimum levels of health, safety and occupancy.”<sup>104</sup> Further, cost estimates are challenging to compare given the impact of geographic diversity on costs, and the use of inconsistent definitions, assumptions and methodologies.<sup>105</sup> Rather, the Aboriginal Savings Corporation of Canada told the committee that efforts have not taken place to “quantify what it would take to finance a healthy, diverse public and private continuum of quality Indigenous housing... adapted to Indigenous cultures, climates, geographies and economies.”<sup>106</sup> Mr. Quesnel also argued that the government needs to shift its focus away from funding commitments and talk about concrete outcomes:

The government emphasis on Indigenous housing seems to be on the amount of money pledged and spent, or on the number of housing units built. It’s obviously good the federal government is rolling out specific targets, however, the real focus should be on working with Indigenous communities to deal with the policy and governance problems that prevent access to mass levels of market housing on reserves.<sup>107</sup>

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102 First Nations Market Housing Fund (FNMHF), *Brief*; INAN, *Evidence*, 4 March 2022 (Regional Chief Cindy Woodhouse).

103 INAN, *Evidence*, 4 March 2022 (Regional Chief Cindy Woodhouse).

104 ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, 6 & 7 January 2021, p. 1.

105 Ibid.

106 Ibid.

107 INAN, *Evidence*, 26 April 2022 (Joseph Richard Quesnel).



Based on the testimony, the committee recommends:

### Recommendation 10

**Acknowledging that the Government of Canada has been depriving Inuit, First Nations and Métis of the right to housing, by chronically underfunding Indigenous housing for generations, that the Government of Canada take immediate steps to ensure fuller and more comprehensive funding to address the housing crisis, by increasing funding for new housing and increasing funding for renovations and retrofits to address the extremely poor condition of existing housing.**

### Stable, Predictable and Flexible Funding

Federal government funding plays an important role in supporting Indigenous housing. The committee heard that investing in Indigenous housing benefits the Canadian economy<sup>108</sup>, provides economic development opportunities for communities<sup>109</sup> and contributes to cost savings due to decreased use of government services.<sup>110</sup> Not only would additional funding be required; to be more responsive to Indigenous needs, witnesses said funding should consider the diversity of Indigenous Peoples and communities, as well as the high costs of construction in remote and northern communities. Funding should also be stable, predictable, long-term and flexible.

### Funding that Reflects the Diversity of Indigenous Peoples and Communities

Federal government funding for housing is sometimes provided through distinctions-based programs and initiatives, specifically targeted at First Nations, Inuit or Métis peoples. The National Association of Friendship Centres explained the purpose of this approach: “The distinction-based approach that the federal government uses in policy, legislation, and decision-making, is intended to recognize the diversity of the three first peoples of Canada and how their needs, wants, governments, cultures, and world views, differ.”<sup>111</sup> There are some examples of a distinctions-based approach including the commitment to develop First Nations, Inuit and Métis Housing Strategies as part of the National Housing Strategy. President Obed highlighted the importance of this approach

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108 CHRA, [Brief](#).

109 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond).

110 INAN, [Evidence](#), 22 March 2022 (Eiryn Devereaux).

111 INAN, [Evidence](#), 8 April 2022 (Kelly Benning).

for Inuit: “the distinctions-based way that this government can work with [F]irst [N]ations, Inuit and Métis, and also empowering Inuit self-determination as a part of these solutions, will go a long way towards getting to a better place when it comes to the respect for housing and for [I]ndigenous [P]eoples.”<sup>112</sup>

However some witnesses explained that a distinctions-based approach excludes most Indigenous Peoples, including those living in urban areas,<sup>113</sup> the Metis settlements in Alberta,<sup>114</sup> Indigenous people living off reserve,<sup>115</sup> and non-status First Nations people.<sup>116</sup> As explained by the Canadian Housing and Renewal Association, “A continued solely distinctions-based policy is a continued colonial construct that seeks to purposely divide, exclude, assimilate...These colonial constructs are designed to create intentional exclusionary policies that affect the lives of so many [I]ndigenous [P]eople. Indigenous [P]eople living in urban, rural and northern areas are treated differently than other people.”<sup>117</sup>

While a distinctions-based approach considers the diversity of First Nations, Inuit and Métis peoples, there are differences in Indigenous identities including age, ability, gender, location and residency.<sup>118</sup> Ultimately, according to the National Association of Friendship Centres, “[b]y prioritizing only distinctions between [F]irst [N]ations, Inuit, and Métis people, the Government of Canada has no mechanism to see or address the full spectrum of [I]ndigenous [P]eople’s experiences, which ultimately compromises our ability to have our full set of human rights realized.”<sup>119</sup>

Further, a distinctions-based approach “creates a large service gap for the 87 per cent of Indigenous Peoples not living on First Nation reserve lands, but in the urban rural and northern parts of Canada.”<sup>120</sup> It also impacts funding for Indigenous Peoples not living on reserve, since according to a reference document received by the committee, they

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112 INAN, [Evidence](#), 4 March 2022 (Natan Obed).

113 INAN, [Evidence](#), 8 April 2022 (Kelly Benning); INAN, [Evidence](#), 22 March 2022 (Margaret Pfoh).

114 INAN, [Evidence](#), 29 March 2022 (Stan Delorme).

115 NCPEI, [Brief](#); CHRA, [Brief](#).

116 NCPEI, [Brief](#).

117 INAN, [Evidence](#), 8 April 2022 (Justin Marchand).

118 INAN, [Evidence](#), 8 April 2022 (Kelly Benning).

119 Ibid.

120 CHRA, [Brief](#)



are not supported by the current distinctions-based programming.<sup>121</sup> Some witnesses presented ideas to address these concerns with the distinctions-based approach. Some witnesses presented ideas for a more inclusive approach to Indigenous housing including the development of a fourth stream within the National Housing Strategy for Indigenous housing.<sup>122</sup> Roxanne Harper suggested that the federal government should consider meeting with groups of Indigenous Peoples to ensure a detailed analysis of ongoing housing challenges.<sup>123</sup>

Others suggested the development or implementation of a stand-alone Indigenous-led, housing strategy for Indigenous Peoples living in urban, rural and northern areas with programs and investments commensurate with need.<sup>124</sup> The strategy would respond to community needs by supporting Indigenous-led design, delivery and ownership.<sup>125</sup> The [Canadian Housing and Renewal Association's Indigenous Caucus](#) suggested that the strategy should include the creation of a "For Indigenous By Indigenous...National Housing Centre." The centre would be Indigenous owned, operated and designed and would "take a service-based approach to meeting affordable housing and service support needs of families and individuals living in urban, rural and northern parts of Canada, and would respect the principle of self-determination for Indigenous Peoples to develop and implement their own policies and programs."

While some witnesses supported the creation of an Indigenous Housing Centre, President Clayton disagreed with the idea. In her view, "When you think about the national housing institution, it would require funding. If it requires funding, you'd be cutting into the housing funds that would go to Indigenous [P]eople."<sup>126</sup> Indigenous organizations are already taking the lead, as the committee heard that the Aboriginal Housing Management Association developed their own urban, rural and northern housing strategy for British Columbia.<sup>127</sup>

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121 Aboriginal Housing Management Association (AHMA), *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, reference document provided to the committee, p. 35.

122 Aboriginal Housing Management Association (AHMA), *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, reference document provided to the committee, p. 39.

123 INAN, [Evidence](#), 22 March 2022 (Roxanne Harper).

124 INAN, [Evidence](#), 8 April 2022 (Justin Marchand); CHRA, [Brief](#); OFIFC, [Brief](#); NCPEI, [Brief](#); CHFC, [Brief](#).

125 OFIFC, [Brief](#).

126 INAN, [Evidence](#), 1 April 2022 (Eva Clayton).

127 AHMA, *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, reference document provided to the committee.



The mandate letter for the Minister of Housing and Diversity and Inclusion committed to “co-develop an Urban, Rural and Northern Indigenous Housing Strategy, a stand-alone companion to the National Housing Strategy” with Indigenous partners. Budget 2022 proposed to invest \$300 million over five years beginning in 2022–2023 for the development of an Urban, Rural and Northern Indigenous Housing Strategy. Some witnesses thought the proposed funding in Budget 2022 was insufficient to address the needs of urban Indigenous People.<sup>128</sup> The Canadian Housing and Renewal Association expressed concerns about the proposed approach in Budget 2022 on the basis that the strategy would likely be under the control of CMHC, rather than Indigenous Peoples living in urban, rural and northern areas.<sup>129</sup> The association suggested that the strategy has already been developed. Therefore, resources for implementation would be more appropriate rather than further study and work to develop the strategy.<sup>130</sup>

Based on witness testimony, the committee recommends:

#### **Recommendation 11**

**That the Government of Canada recognize the Metis Settlements as distinct entities with unique needs with regards to infrastructure and housing, and that the Government’s engagement with the Metis Settlements reflects this recognition.**

#### **Recommendation 12**

**That the Government of Canada work with Métis governments not included in the current distinctions-based model, including the Metis Settlements in Alberta and the Northwest Territory Métis Nation, to provide long-term, stable, flexible, and predictable funding for Métis housing.**

#### **Recommendation 13**

**That the Government of Canada, continue to work with Indigenous partners to co-develop an urban, rural, and northern housing strategy that is funded and administered by Indigenous People, for Indigenous People and organizations.**

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128 INAN, *Evidence*, 8 April 2022 (Justin Marchand); INAN, *Evidence*, 8 April 2022 (Kelly Benning).

129 INAN, *Evidence*, 8 April 2022 (Justin Marchand).

130 Ibid.



## Stable, Predictable and Flexible Funding

**“The National Inquiry [into Missing and Murdered Indigenous Women and Girls]’s Final Report found that funding that is insufficient, short-term or time-limited, represents a violation of inherent rights to self-governance. The failure to provide funding equitably, substantively, and stably harms our communities.”**

Ontario Federation of Indigenous Friendship Centres

Some federal funding for Indigenous housing off-reserve is provided through proposal based-funding processes. Indigenous organizations may have difficulty accessing these short-term funding opportunities given limited capacity to prepare proposals and the amount of information required in application processes.<sup>131</sup> Proposal-based funding also leaves Indigenous organizations to compete for funding for much needed programming and may limit innovative approaches to addressing Indigenous housing needs.<sup>132</sup> Short-term funding may also contribute to service gaps, insufficient core and operating funding for Indigenous organizations and social and economic disparities for urban Indigenous Peoples.<sup>133</sup> Additionally, some Indigenous Peoples receive targeted funding rather than annual funding for housing. The committee heard that the Northwest Territory Métis Nation does not receive core funding for the delivery of housing programs and services to its members.<sup>134</sup> Some witnesses told the committee that the timing of federal funding creates challenges, since annual funding does not correspond to short shipping and construction seasons in the North.<sup>135</sup>

The committee recognizes that long-term, stable and predictable funding supports Indigenous-led housing initiatives. The committee heard that flexible, multi-year funding would enable better planning and more efficient use of the funds.<sup>136</sup> Therefore, the committee recommends:

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131 INAN, [Evidence](#), 22 March 2022 (Hon. Paulie Chinna).

132 INAN, [Evidence](#), 8 April 2022 (Coreen Child).

133 OFIFC, [Brief](#).

134 INAN, [Evidence](#), 26 April 2022 (Garry Bailey).

135 INAN, [Evidence](#), 22 March 2022 (Kenny Bell); YHC, [Brief](#).

136 INAN, [Evidence](#), 22 March 2022 (Kenny Bell); INAN, [Evidence](#), 4 March 2022 (Natan Obed).

## Recommendation 14

**That the Government of Canada work with provincial and territorial governments and Indigenous governments, communities and organizations to review and improve funding mechanisms to provide long-term, stable, flexible and predictable funding for Indigenous housing.**

### Funding Delivery Mechanisms

In some cases, federal funding which could be used for Indigenous housing is transferred to provinces or territories rather than Indigenous communities or organizations directly. The Aboriginal Housing Management Association argued that this approach leads to uneven support for urban Indigenous housing because some provinces decide to provide funding for it while others do not.<sup>137</sup> Further, witnesses said that First Nations with reserves in the Northwest Territories have difficulty accessing federal funding for housing transferred to the territorial government as the process is complex and time consuming.<sup>138</sup>

While First Nations across Canada receive federal funding for housing on reserve through programs such as Indigenous Services Canada's First Nations On-Reserve Housing Program, the committee heard that First Nations in the Northwest Territories do not have access to direct federal funding for housing on-reserve. Instead, the Government of the Northwest Territories applies for funding for the two First Nations reserves and all the communities within the territory.<sup>139</sup> The K'at'l'odeeche First Nation recommended that federal funding for housing on reserve be provided directly to First Nations in the Northwest Territories rather than flowing through the territorial government.<sup>140</sup>

The committee recognizes that direct funding for housing to Indigenous communities or organizations provides critical support for Indigenous-led housing initiatives and is a fundamental principle of self-determination. To ensure that funding meets community needs, the committee therefore recommends:

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137 INAN, *Evidence*, 22 March 2022 (Margaret Pfoh).

138 INAN, *Evidence*, 8 April 2022 (Chief April Martel, K'at'l'odeeche First Nation).

139 Ibid.

140 Ibid.



### Recommendation 15

**That the Government of Canada undertake a review of all programs and funding provided for Indigenous housing to identify areas where funding could be delivered directly to Indigenous governments, organizations and communities, and report back to the committee by February 2023.**

In the meantime, the committee recognizes that funding through some housing programs is provided directly to First Nations communities. However, the committee is concerned that the federal government is taking a different approach to supporting First Nations housing on reserve in the Northwest Territories. The committee therefore recommends:

### Recommendation 16

**That the Government of Canada consider ways to deliver a greater proportion of funding for housing on reserve directly to First Nations communities in the Northwest Territories and work with territorial partners to ensure that First Nations on-reserve have access to federal housing funding.**

## Federal Government Housing Programs

Indigenous communities and organizations also told the committee about the challenges they face in accessing federal housing programs. For example, the committee heard that many CMHC programs have average rents that do not reflect the income levels of the Squamish Nation.<sup>141</sup> While some witnesses shared positive experiences with the Rapid Housing Initiative, others identified challenges in meeting program requirements. The mayor of Iqaluit suggested that program requirements such as the need to develop housing units in a specific timeframe do not meet the needs of northern communities.<sup>142</sup> For the Buffalo Lake Métis Settlement, program requirements lead to the construction of small transitional modular units for families on a waiting list for housing rather than longer term housing solutions.<sup>143</sup> One witness suggested the need for funding for wrap-around supports as part of the Rapid Housing Initiative.<sup>144</sup>

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141 INAN, *Evidence*, 5 April 2022 (Sarah Silva).

142 INAN, *Evidence*, 22 March 2022 (Kenny Bell).

143 INAN, *Evidence*, 29 March 2022 (Stan Delorme).

144 INAN, *Evidence*, 22 March 2022 (Margaret Pfoh).

The committee heard about ongoing initiatives at CMHC to improve program accessibility and build relationships with Indigenous communities.<sup>145</sup> Chief Haymond also told the committee about a tripartite committee in Quebec: “where we [the Assembly of First Nations Quebec-Labrador] sit down with CMHC and Indigenous Services [Canada] and try to find solutions that work for the first nations in Quebec. I view CMHC and ISC [Indigenous Services Canada] as partners in finding ways to move forward.”<sup>146</sup> However, the Assembly of First Nations told the committee that there was more work to be done to improve the communication between CMHC and First Nations.<sup>147</sup>

The committee is concerned that CMHC housing programs may not be accessible to those who need them most. The committee feels that program requirements and application process should be reviewed to ensure that they are accessible to Indigenous Peoples and communities. For this reason, the committee recommends:

#### **Recommendation 17**

**That the Government of Canada work with Indigenous governments, communities and organizations to address barriers, requirements and application processes for all housing programs where Indigenous organizations, communities and governments are eligible to apply to ensure these programs meet the needs of Indigenous Peoples and communities and report back to the committee by February 2023, including ensuring equitable access to the National Housing Strategy.**

#### **Recommendation 18**

**That, in order to achieve the objective of closing the infrastructure gap in First Nations, Inuit and Métis communities by 2030, as outlined in the mandate letter of the Minister of Indigenous Services, the federal government revise its housing investment strategy, since the target will not be met if the current pace is maintained; and that, by February 2023, the federal government provide a detailed plan outlining projected investments from 2022 to 2030 to address these gaps.**

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145 INAN, *Evidence*, 4 March 2022 (Benjamin Williams, Director, Indigenous and the North Housing Solutions, Canada Mortgage and Housing Corporation).

146 INAN, *Evidence*, 4 March 2022 (Chief Lance Haymond).

147 INAN, *Evidence*, 4 March 2022 (Regional Chief Cindy Woodhouse).



## HOMEOWNERSHIP

**“Every community in Canada requires a continuum of housing ranging from shelters to subsidized rentals and market rentals, to rent-to-own units and finally, homeownership, in order to meet the needs of its residents.”**

First Nations Market Housing Fund

Indigenous communities require a range of housing options to meet the needs of their people and communities.<sup>148</sup> However, many Indigenous communities have few housing options aside from social housing.<sup>149</sup> Homeownership may be part of the solution to addressing the housing challenges in some Indigenous communities.<sup>150</sup> Homeownership may benefit communities by supporting economic development,<sup>151</sup> freeing up community income for infrastructure to support housing,<sup>152</sup> and leaving community resources for those most in need.<sup>153</sup> Homeownership also creates wealth, instills a sense of pride in housing, and helps individuals build strong personal financial foundations.<sup>154</sup>

Despite the potential benefits, the committee heard that Indigenous Peoples face a number of barriers to homeownership. For example, few First Nations people grew up with parents who were homeowners;<sup>155</sup> they lack savings for a down-payment; there is a lack of awareness of homeownership and information about the process of buying a

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148 For example, please see: ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, p. 5.

149 INAN, [Evidence](#), 4 March 2022 (Natan Obed); INAN, [Evidence](#), 22 March 2022 (Hon Paulie Chinna); INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond).

150 INAN, [Evidence](#), 4 March 2022 (Chief Lance Haymond); FNMHF, [Brief](#); ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, p. 5.

151 INAN, [Evidence](#), 4 March 2022 (Natan Obed).

152 ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, p. 6.

153 FNMHF, [Brief](#).

154 ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, p. 5–6

155 FNMHF, [Brief](#).

home; and accessing financing in remote communities can be a challenge.<sup>156</sup> Further, as discussed previously, section 89 of the *Indian Act* prevents property on reserve from being mortgaged or used as collateral, making it difficult for First Nations individuals to obtain a mortgage to purchase a home on-reserve. Clio Straram outlined the effects of these provisions: “for generations [I]ndigenous [P]eoples have not been able to build needed infrastructure in their communities, or even build intergenerational wealth for themselves and their families the way that Canadians have off reserve.”<sup>157</sup>

Joseph Richard Quesnel stated that “[u]ntil the government removes restrictive landownership policies on reserves, [F]irst [N]ations and governments must find clever ways to roll out market housing.” There are options available to secure commercial financing for public and private First Nations housing loans: ministerial loan guarantees provided by Indigenous Services Canada, guarantees backed by First Nation community assets and revenues, and initiatives through the First Nations Market Housing Fund.<sup>158</sup> However, as the Aboriginal Savings Corporation of Canada explained, “[n]one of these instruments...are available to communities in financial difficulty—regardless of the quality, merit or potential income of a proposed community housing project or the income and creditworthiness of an individual member.”<sup>159</sup>

The committee also heard that RBC Royal Bank and The Bank of Montreal offer programs for First Nations to borrow money to buy, build or renovate a home on reserve.<sup>160</sup> The Bank of Montreal also provides infrastructure loans to First Nations governments for the construction of multiple homes.<sup>161</sup> However, these programs do not address the challenges for every community, as the K'at'l'odeeche First Nation told the committee about their difficulties accessing mortgage or credits through banks.<sup>162</sup>

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156 AHMA, *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, reference document provided to the committee, p. 14.

157 INAN, [Evidence](#), 5 April 2022 (Clio Straram).

158 ABSCAN, *ABSCAN's Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, p. 3–4. The FNMHF “qualifies a First Nation and provides partial financial backing to approved lenders for housing loan guarantees made by the First Nation to financial institutions.” The First Nation then uses this backing to negotiate an arrangement with an approved lender or lenders so they can apply directly to the lender(s) for financing” to build, by or renovate a home on reserve or settlement lands.”; FNHMF, [Brief](#).

159 ABSCAN, *ABSCAN's Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, pp. 3–4.

160 INAN, [Evidence](#), 5 April 2022 (Clio Straram); INAN, [Evidence](#), 5 April 2022 (Tracy Antoine).

161 INAN, [Evidence](#), 5 April 2022 (Clio Straram).

162 INAN, [Evidence](#), 8 April 2022 (Chief April Martel).



The committee also heard about other potential steps that could be taken, such as community leaders promoting homeownership; providing funding for those who want to build their own home to bridge the gap between the higher costs of building in northern and remote communities versus southern communities; and the construction of multi-residential buildings.<sup>163</sup> However, additional steps may be needed at the community level to enable homeownership to flourish. Most First Nations and Inuit communities lack a housing market and the resources required to develop one.<sup>164</sup> First Nations communities on-reserve require a housing system including laws, policies, staff and contractors to support homeownership.<sup>165</sup> Mr. Quesnel explained: “The federal government must also reopen the conversation about market housing and private ownership on reserves.” He also noted that the *First Nations Land Management Act* and *First Nations Fiscal Management Act* enable First Nations to withdraw themselves from the *Indian Act*’s land and fiscal management provisions. Mr. Quesnel recommended reintroducing the proposed First Nations Property Ownership Act

as a way to provide a means for willing [F]irst [N]ations to join that regime so that land title can be transferred voluntarily to [F]irst [N]ations. Those [F]irst [N]ations in turn, if they choose, can transfer that title to individuals to allow them to hold mortgages, build up credit and build up equity in their own homes.<sup>166</sup>

The Aboriginal Savings Corporation of Canada outlined its vision to transform First Nations housing systems through the creation of an Indigenous housing finance marketplace.<sup>167</sup> Indigenous-led lending institutions could “invigorate the Indigenous market housing sector” and provide financing and support adjusted to the needs and circumstances of clients and communities.<sup>168</sup> Supports may also be required for

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163 INAN, *Evidence*, 5 April 2022 (Clio Straram).

164 FNHMF, *Brief*; INAN, *Evidence*, 22 March 2022 (Eiryne Devereaux); NWT Legislative Assembly Standing Committee on Social Development, *Report on Phase One: Needs for Homeowners and Private Landlords*, p. 8; ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, p. 7–8.

165 FNHMF, *Brief*.

166 INAN, *Evidence*, 26 April 2022 (Joseph Richard Quesnel).

167 ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop two, p. 2.

168 ABSCAN, *ABSCAN’s Indigenous Housing Initiative: Empowering a New Generation of Homeowners and Public Housing Innovators*, pre-read for workshop one, January 6 & 7, 2021, p. 14–15.



individual homeowners including: employment training; education upgrading; support before and after purchasing a home; financial planning training and support.<sup>169</sup>

The committee agrees with witnesses that private homeownership could improve the housing situation in Indigenous communities. The committee believes that the barriers to homeownership should be addressed and therefore recommends:

#### **Recommendation 19**

**That the Government of Canada work with Indigenous organizations and communities, as well as relevant provincial and territorial partners, to explore ways to support homeownership tailored to the needs of Indigenous communities.**

#### **Recommendation 20**

**That the Government of Canada hold consultations on market housing and private property ownership on reserves; and that it engage stakeholders who have implemented self-governance and private property systems on their lands, such as the James Bay Cree and the Nisga'a Lisims Government.**

## **CONCLUSION**

**“Our home fires need to be healthy to heal, and the way to well-being is through culture, which you can only understand through the act of reconciliation. Let us not forget the wise words of the commissioners of the Truth and Reconciliation Commission: ‘Reconciliation is not an aboriginal problem; it is a Canadian one.’”**

Melissa Roy, Director of Operations  
Aboriginal Friendship Centre of Calgary

The concerns and frustrations of Indigenous people and organizations in relation to housing were heard loud and clear by the committee. That continuing harms resulting from chronic underfunding of housing and the failure to recognize self-determination are unequivocal. As Minister Miller told the committee, “[t]he situation is unacceptable.

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169 AHMA, *British Columbia Urban, Rural, and Northern Indigenous Housing Strategy*, reference document provided to the committee, p. 36.



We know that we have to work harder and quicker to close the gap and to support the partners in their work, so that we can be sure that everyone has access to a secure and healthy home.”<sup>170</sup> The committee wholeheartedly agrees with Minister Miller, and sincerely hopes that this report will continue to move this issue forward.

Throughout this study, the committee was made aware that Indigenous Peoples are being deprived of their right to housing. This is particularly concerning, since the housing shortage experienced by Indigenous Peoples has been ongoing for decades. Thanks to the advocacy of First Nations, Inuit and Métis leaders and community members, it has become evident that this situation needs to be urgently addressed.

The committee is also concerned by the fact that the lack of housing is contributing to a loss of culture, by forcing people to leave their home communities in search of a home. The committee believes that respecting Indigenous Peoples’ right to housing would be a step towards reconciliation and would contribute to the preservation and revitalization of First Nations, Inuit and Métis languages and cultures.

Finally, the committee is worried that the current resources allocated to housing are not sufficient for the government to meet the targets it set itself as part of the National Housing Strategy. Changes are required if Canada is to significantly address housing needs by 2030.

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170 INAN, [Evidence](#), 4 March 2022 (Hon. Marc Miller).

## APPENDIX A LIST OF WITNESSES

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The following table lists the witnesses who appeared before the committee at its meetings related to this report. Transcripts of all public meetings related to this report are available on the committee’s [webpage for this study](#).

<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>Assembly of First Nations</b> Regional Chief Cindy Woodhouse Manitoba Region	2022/03/04	8
<b>Assembly of First Nations Quebec-Labrador</b> Chief Lance Haymond Housing Portfolio Guy Latouche, Advisor Housing and Infrastructure	2022/03/04	8
<b>Canada Mortgage and Housing Corporation</b> Patricia Roset-Zuppa, Vice-President Policy Development Benjamin Williams, Director Indigenous and the North Housing Solutions	2022/03/04	8
<b>Department of Crown-Indigenous Relations and Northern Affairs</b> Patrick Barthold, Director Modern Treaty Management Central Serge Beaudoin, Assistant Deputy Minister Northern Affairs Kristi Carin, Acting Director General Reconciliation Secretariat Hon. Marc Miller, P.C., M.P., Minister of Crown-Indigenous Relations Daniel Quan-Watson, Deputy Minister	2022/03/04	8

<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>Department of Indigenous Services</b> Nelson Barbosa, Acting Director General Community Infrastructure Branch, Regional Operations Christiane Fox, Deputy Minister Hon. Patty Hajdu, P.C., M.P., Minister of Indigenous Services Joanne Wilkinson, Senior Assistant Deputy Minister Regional Operations	2022/03/04	8
<b>Inuit Tapiriit Kanatami</b> Natan Obed, President	2022/03/04	8
<b>Aboriginal Housing Management Association</b> Margaret Pfoh, Chief Executive Officer	2022/03/22	9
<b>City of Iqaluit</b> Kenny Bell, Mayor	2022/03/22	9
<b>First Nations Housing Professionals Association</b> Candace Bennett, Executive Director Roxanne Harper, Director	2022/03/22	9
<b>Government of the Northwest Territories</b> Hon. Paulie Chinna, Minister Northwest Territories Housing Corporation	2022/03/22	9
<b>Igloodik Housing Association</b> Raigili Amaaq, Chairperson	2022/03/22	9
<b>Nunavut Housing Corporation</b> Eiryn Devereaux, President and Chief Executive Officer	2022/03/22	9
<b>Buffalo Lake Métis Settlement</b> Stan Delorme, Chairperson	2022/03/29	11
<b>Conseil des Innus de Pakua Shipu</b> Nina Malek, Councillor	2022/03/29	11
<b>Meadow Lake Tribal Council</b> Vice-Chief Richard Derocher	2022/03/29	11
<b>Metis Settlements General Council</b> Herb Lehr, President	2022/03/29	11

<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>Nisga'a Lisims Government</b> Eva Clayton, President	2022/04/01	12
<b>Sechelt Indian Band</b> Alvina Paul, Councillor	2022/04/01	12
<b>As an individual</b> Naiomi Metallic, Assistant Professor Chancellor's Chair in Aboriginal Law and Policy, Schulich School of Law, Dalhousie University	2022/04/05	13
<b>BMO Financial Group</b> Clio Straram, Head Indigenous Banking	2022/04/05	13
<b>Royal Bank of Canada</b> Tracy Antoine, Vice-President Commercial Financial Services, Indigenous Markets, British Columbia Region	2022/04/05	13
<b>Squamish Nation</b> Sarah Silva, Chief Executive Officer Hiyám Housing Society	2022/04/05	13
<b>Aboriginal Coalition to End Homelessness Society</b> Coreen Child, Executive Director	2022/04/08	14
<b>Aboriginal Friendship Centre of Calgary</b> Melissa Roy, Director of Operations	2022/04/08	14
<b>Canadian Housing and Renewal Association</b> Justin Marchand, Chair Indigenous Caucus	2022/04/08	14
<b>K'atl'odeeche First Nation</b> Chief April Martel	2022/04/08	14
<b>National Association of Friendship Centres</b> Kelly Benning, President Jocelyn Formsma, Executive Director	2022/04/08	14
<b>Native Women's Association of Canada</b> Lisa J. Smith, Senior Director Governance, International and Parliamentary Relations	2022/04/08	14

<b>Organizations and Individuals</b>	<b>Date</b>	<b>Meeting</b>
<b>Frontier Centre for Public Policy</b> Joseph Richard Quesnel, Senior Research Associate	2022/04/26	15
<b>Northwest Territory Métis Nation</b> Garry Bailey, President	2022/04/26	15

## APPENDIX B LIST OF BRIEFS

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The following is an alphabetical list of organizations and individuals who submitted briefs to the committee related to this report. For more information, please consult the committee's [webpage for this study](#).

**Canadian Housing and Renewal Association**

**Co-operative Housing Federation of Canada**

**First Nations Market Housing Fund**

**Meadow Lake Tribal Council**

**Native Council of Prince Edward Island**

**Ontario Federation of Indigenous Friendship Centres**

**Yukon Housing Corporation**





## REQUEST FOR GOVERNMENT RESPONSE

Pursuant to Standing Order 109, the committee requests that the government table a comprehensive response to this Report.

A copy of the relevant *Minutes of Proceedings* ([Meetings Nos. 8, 9, 11, 12, 13, 14, 15, 21, 22 and 24](#)) is tabled.

Respectfully submitted,

Hon. Marc Garneau  
Chair

