

Urban, rural, and northern Indigenous housing: Perspectives of Indigenous housing providers

Improving Indigenous housing is a priority for the National Housing Strategy, as Indigenous households face higher rates of core housing need than non-Indigenous households. Eighty-seven percent of Indigenous households in Canada live in urban, rural, and northern regions outside their traditional territories. Indigenous households living in these areas are diverse in their histories, needs, and cultural backgrounds. Advancing improvements to Indigenous housing requires increased understanding of the needs of these households as well as the challenges Indigenous housing providers in these areas encounter in their efforts to provide safe, adequate, and culturally appropriate housing.

Project Overview

With funding from Canada Mortgage and Housing Corporation (CMHC) and Indigenous Services Canada (ISC), the Canadian Housing and Renewal Association - Indigenous Caucus (CHRA-IC) undertook a research project to examine the following topics:

1. the nature, scope, and conditions of Indigenous housing provision in urban, rural, and northern areas
2. the challenges faced by Indigenous housing providers in these areas
3. promising models and future directions for Indigenous housing in these areas

The research approach included a bilingual survey completed (or partially completed) by 114 urban, rural, and northern Indigenous housing providers and interviews with 26 Indigenous housing providers across the country. The majority of survey respondents were from Ontario, British Columbia, Saskatchewan, or Manitoba.

Key Findings

Survey responses provided information on the nature, scope, and conditions of Indigenous housing provision in urban, rural and northern areas.

About CMHC Research Insights

Research insights are summaries of our research reports.

These insights:

- identify a housing research issue, gap or need
- provide an overview of the research project undertaken to address it
- present major findings of the research

The research presented in this series explore the areas of Housing Need, Housing Finance, Housing Supply and Outcomes of the National Housing Strategy.

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CMHC's Indigenous Housing Research

The Government of Canada is committed to reconciliation and renewed relationships with Indigenous Peoples based on the recognition of rights, respect, cooperation, and partnership.

Working in collaboration with government and Indigenous partners, CMHC is committed to advancing research to support the goals of the National Housing Strategy and inform improvements to Indigenous housing outcomes in Canada.

CMHC supports research on priorities identified by Indigenous organizations and communities.

Where possible, this research is led by Indigenous organizations, advised by an Indigenous steering committee, or conducted by an Indigenous consultant, respecting Indigenous ways of knowing and priorities that emerge as a result of an Indigenous research process.

CMHC embraces the principles that govern Indigenous data and research in Canada, and articulated by First Nations, Métis, and Inuit governing bodies such as the First Nations principles of OCAP®.

Organizational structure and governance

Most survey respondents indicated they were non-profit organizations governed by either an all-Indigenous board or a partially Indigenous board.

Infrastructure inventory

Respondents primarily managed their own properties, though some earned revenue by managing properties owned by others. The number of units across all responding providers totalled approximately 20,400, with an average of 80 units per provider, though the number held by each provider varied widely. Units managed mainly included 3 bedroom, 2 bedroom, and 1 bedroom units. Less than 5% of units were identified as wheelchair accessible ([Table 1](#)).

Maintenance and repairs

Some organizations were not able to respond to questions about maintenance as they did not have this information available on demand (i.e., through an asset management system). Of those that could provide information, most units required general maintenance or some repairs ([Table 2](#)). Many respondents had older units that require more maintenance to prevent or address water damage and issues with heating systems.

Tenants

Most respondents indicated they dealt only with Indigenous clients and that a large majority of their tenants were families, including many female-led, single parent households ([Figure 1](#)). The average household income for tenants across responding providers was \$22,914.

Respondents indicated that tenants faced a number of key challenges, including difficulty finding/maintaining employment, difficulties meeting basic needs, and limited housing options. Half of respondents indicated that they offer supports or services to tenants beyond housing (e.g., counselling), or connect tenants to other support organizations.

Finance and business

The majority of responding providers held Operating Agreements with the federal, provincial or municipal governments. Approximately half of respondents indicated they had an asset management plan, and many of those who did not have a plan intended to develop one in the next five years. The majority of respondents indicated they had a reserve fund for emergencies.

Approximately half of respondents used a rent geared to income (RGI) approach to setting rent, while others used a fixed price indexed annually, or a market value rent.

Support mechanisms from funders

Respondents indicated they most commonly interacted with funders through regular communications, reporting, or audits. Approximately half received some funding for staff training, often from federal or provincial governments.

Future needs

Respondents expressed concerns about insufficient inventory and the potential expiry of operating agreements in the future. Recommendations for how governments could better support service delivery included actions such as increasing budget lines for salary, providing sufficient capital for increased inventory, increasing funding flexibility, and building service delivery capacity within Indigenous communities.

Key Challenges Faced by Indigenous Housing Providers

Findings from qualitative interviews with Indigenous housing providers highlighted some of the key challenges they face in meeting the needs of Indigenous households.

Government policies and applications

Interviewees identified variations in application and program delivery requirements across municipal, provincial/territorial, and national funding programs as a source of confusion. Many indicated that while they have a continued need for funding, their operating agreements either have ended or will end in the next ten years. Interviewees considered some conditions within these agreements to be contrary to best practices and to incentivize short-term strategies over pro-active long-term planning.

Developing organizational partnerships

Interviewees considered competitive funding environments to be an impediment to organizational partnerships. None of the interviewees had agreements or partnerships with national or regional distinctions-based Indigenous organizations, though a few indicated they were in regular communication with local First Nations.

Funding limitations

Resource concerns and a loss of subsidies have resulted in some interviewees identifying the need to cut support services and/or raise rents to the upper limit of what is considered “affordable”. This increases the precariousness of housing and may increase the risk of homelessness for low-income households.

Interviewees indicated that funding limitations restrict their ability to engage in strategic planning and make it difficult to provide sufficient employee compensation and minimize turnover. Collecting and analyzing organizational data has been a challenge because available data management programs are expensive and often require modification to fit the provider’s needs.

Infrastructure and maintenance

Some interviewees indicated that providers retain older, maintenance-heavy buildings because their operating agreements are non-transferrable. Not all provinces fund repairs and maintenance, and providers without reserve funds have experienced a loss of income when units in need of major repair sit vacant. Providers without the resources for asset management or asset planning have been continuously reacting to infrastructure issues rather than planning for them.

Benefits of Indigenous Housing Provision

Interviewees also highlighted many positive outcomes and benefits of Indigenous-led urban, rural, and northern housing.

Economic and social benefits

Indigenous housing provision is premised on the need to offer services to low-income households who otherwise would be homeless or in inadequate living situations. Most interviewees that provided rent-geared-to-income housing also offered support services that help to create stability in a household. Many interviewees indicated that their organizations hire tenants when possible and encourage tenants to be involved in their community.

Meeting the needs of Indigenous households

The demographics of the Indigenous population are changing, and interviewees indicated that providers are adapting to support the aging population and to house the growing numbers of young families that require affordable housing. Interviewees noted that providers often offer supports for tenants – such as educational programs and life-skills training – which they considered key to housing success.

“By funding social housing providers, not only are homes provided for households, but services [are also provided] which help to build people up. This adds appropriate supply and gives people their dignity back.”

– Indigenous Housing Provider¹

Mutually beneficial partnerships

Some interviewees reported developing positive partnerships with their municipalities and local services/organizations (e.g., child and family services, police services, emergency shelters) and working to improve access to these services for their tenants. In some cases, municipalities have worked with providers to identify properties for development and have sold providers this land at a favorable price.

“By engaging with community members, we have the opportunity to showcase the projects and community buildings that Indigenous people are doing in their local cities. This changes how people perceive the Indigenous community – from folks who are homeless to folks who build \$15M projects and are credible, hard-working and involved members of the community.”

– Indigenous Housing Provider

Promising Models

Interviewees identified some promising approaches undertaken by providers to meet the needs of Indigenous households in urban, rural, and northern areas.

These included:

- Assisting those identified as “hardest to house” to transition from homelessness to housing.
- Developing financially stable business models that combine social housing with low-market, affordable, and market rate units.
- Developing social enterprises to generate income and subsidize programming (e.g., catering, office space rental, selling artisan products).
- Advancing home ownership programs or mortgage programs that help tenants move out of the community housing system and build equity.

Envisioning a “For Indigenous, By Indigenous” National Housing Centre

Indigenous housing providers have asked for an inclusive, Indigenous-led approach to funding and supporting Indigenous housing in urban, rural, and northern areas. Interviewees suggested that a potential National Housing Centre could undertake the following activities:

- Advocacy
- Promoting the development and sharing of evidence-based practices
- Providing training and capacity building opportunities for Indigenous housing providers
- Providing information about existing funding programs
- Strategic planning support for Indigenous housing providers.

¹ Indigenous housing providers are not identified in quotations in keeping with the research report.

Implications for the Housing Sector

The findings of this research have several implications for the housing sector and reinforce key themes (identified in bold) that have emerged across CMHC-supported research on Indigenous housing.

- **Pairing housing and culturally appropriate, wrap around support services** can help build stability for households dealing with challenges associated with intergenerational trauma and marginalization.
- **Addressing obstacles to accessing housing funding programs** would benefit Indigenous housing providers. Increased alignment and coordination of housing program requirements and policies across funding programs at federal, provincial, and municipal levels can help to reduce the administrative burden – and associated financial burden – on providers. Building more flexibility into these funding programs can make it easier for providers to adapt and innovate, to divest from maintenance heavy properties, and to save funds for future needs.
- Supporting the **further development of data on Indigenous housing** is necessary to meet the needs of Indigenous households. Consistent asset management processes can help Indigenous providers and Indigenous organizations to better assess housing availability and housing gaps across jurisdictions for Indigenous people in urban, rural, and northern areas.
- Advancing **co-development and Indigenous leadership in Indigenous housing funding programs** is a key step towards ending the historical disenfranchisement of Indigenous peoples in Canada.



Full Report

Brant, D., and Irwin-Gibson, C. (2019). *Urban, Rural, & Northern Indigenous Housing: The Next Step*. Ottawa: Canadian Housing and Renewal Association.

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations/20190802urnindigenoushousingfinalreportaug262019.pdf

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For Further Reading

Alternative financing for Indigenous housing, 2021

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/research_insight/69784_w_acc-20210618-001a.pdf

The housing conditions of off-reserve Aboriginal households, 2019

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/socio_economic_analysis/socio-economic-analysis-housing-conditions-off-reserve-aboriginal-households-69482-en.pdf

Profile of Aboriginal households in Canada based on the 2001 Aboriginal Peoples Survey: final report, 2012

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_5/ca1mh12p61_w.pdf

Aboriginal demography: population, household and family projections, 2001-2026. 2007

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_5/ca1-mh110-07a12.pdf

Housing conditions of female-led Aboriginal households [electronic resource]. Issue 14 2011. Census/national household survey housing series, 2017

<https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/69118.pdf>

Housing conditions of Métis households, 2017

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/research_insight/69032.pdf

Literature reviews on housing needs: racialized individuals and communities, 2019

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/research_insight/understanding-housing-needs-racialized-individuals-communities-69753-en.pdf

Appendix – Tables and Figures

Table 1: Types of Units being Managed (n = 67)

	Bachelor	1 bdrm	2 bdrm	3 bdrm	3+ bdrm	Wheelchair Accessible
# of units	808	3522	4129	6848	1416	747
%	4.83	21.06	24.69	40.95	8.47	4.94

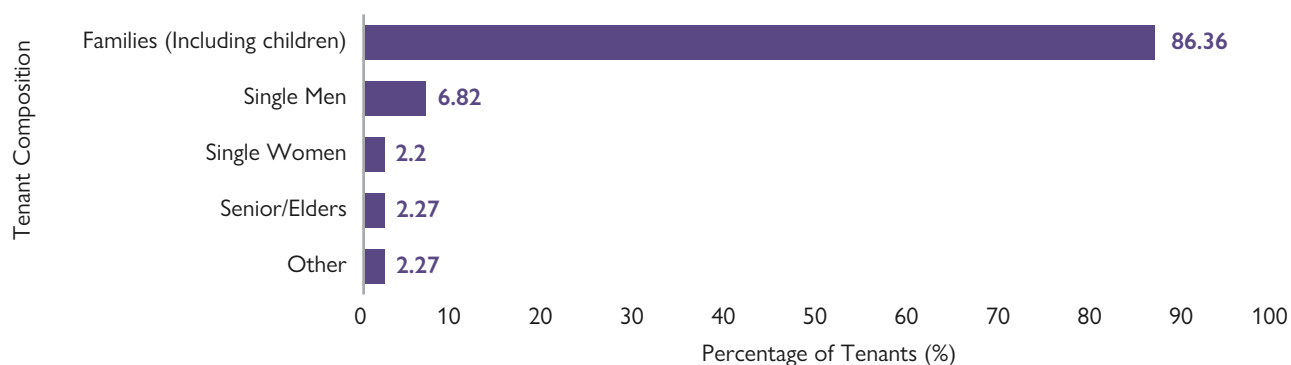
Source: Brant and Irwin-Gibson 2019: 21

Table 2: Condition of Units (n = 37)

	Unusable	Major Repairs Needed	Some Repairs Needed	General Maintenance Needed	Excellent - No repairs Needed
# of units	112	1232	2601	4672	2314
%	1.02	11.27	23.79	42.74	21.17

Source: Brant and Irwin-Gibson 2019: 22

Figure 1: Demographic profile of tenants (n = 66)



Source: Brant et Irwin-Gibson 2019 : 24

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Alternative text and data for figures

Figure 1: Demographic profile of tenants (n = 66)

Tenant Composition	Percentage of Tenants (%)
Other	2.27
Senior/Elders	2.27
Single Women	2.2
Single Men	6.82
Families (Including children)	86.36

Source: Brant and Irwin-Gibson 2019: 24