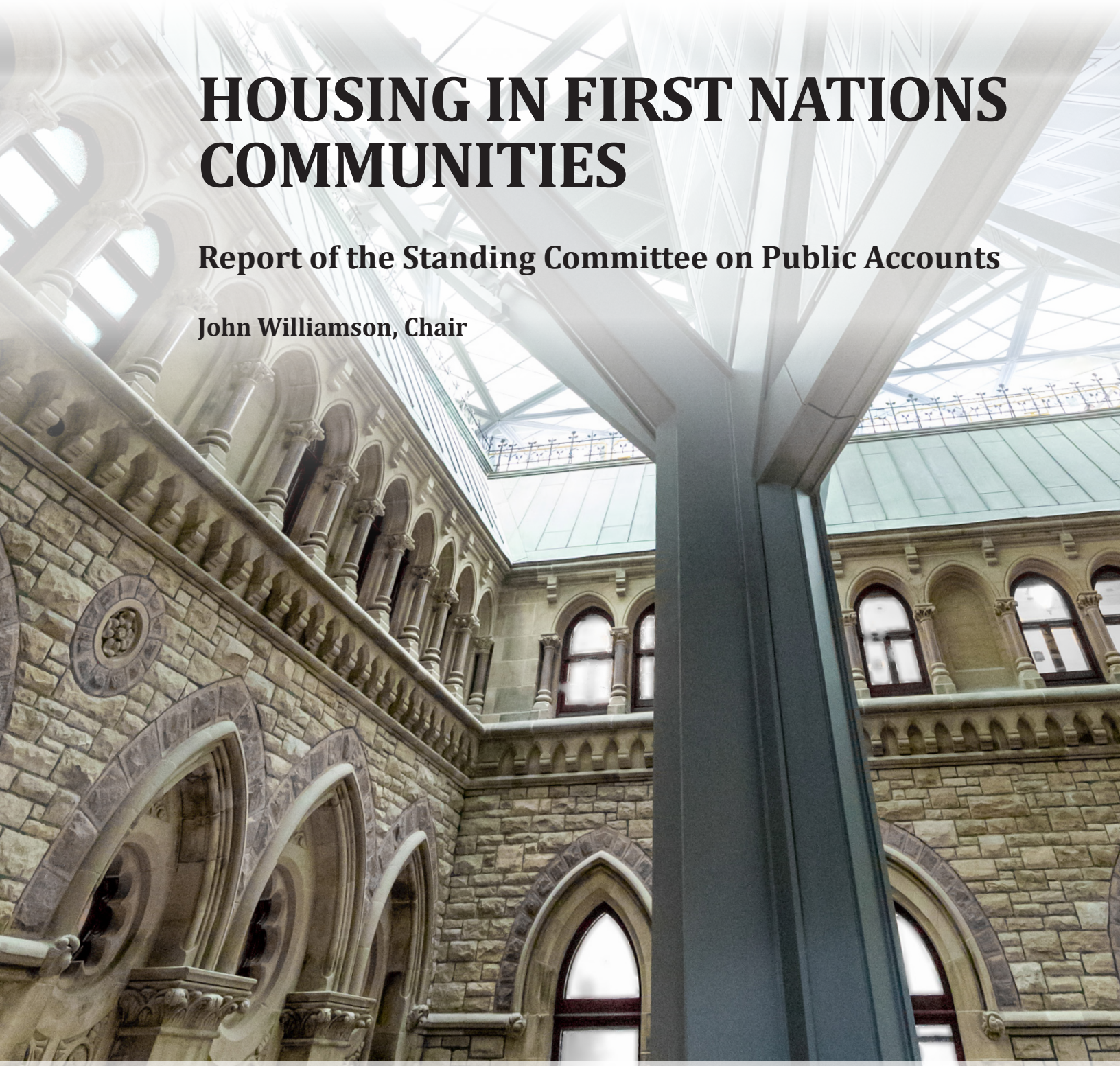
HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA



HOUSING IN FIRST NATIONS COMMUNITIES

Report of the Standing Committee on Public Accounts

John Williamson, Chair

OCTOBER 2026
45th PARLIAMENT, 1st SESSION

Published under the authority of the Speaker of the House of Commons

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HOUSING IN FIRST NATIONS COMMUNITIES

Report of the Standing Committee on on Public Accounts

John Williamson
Chair

OCTOBER 2026

45th PARLIAMENT, 1st SESSION

NOTICE TO READER

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 PUBLIC ACCOUNTS

has the honour to present its

FIFTEENTH REPORT

Pursuant to its mandate under Standing Order 108(3)(g), the committee has studied Report 2, Housing in First Nations Communities, of the 2024 Reports 2 to 4 of the Auditor General of Canada and has agreed to report the following:

HOUSE OF COMMONS
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HOUSING IN FIRST NATIONS COMMUNITIES

KEY FACTS AND FINDINGS OF THE AUDITOR GENERAL OF CANADA

- There are about 600 First Nations communities in the provinces. Indigenous Services Canada data from the 2021–22 fiscal year indicated that about 119,000 housing units are located in these First Nations communities.

- People in First Nations communities are 4 times more likely to live in crowded housing and 6 times more likely to live in housing in need of major repairs than non-Indigenous people, according to Canada's 2021 Census.

- To close the housing gap, First Nations communities need 55,320 new housing units and repairs to 80,650 existing units, at an estimated cost of $44 billion, according to a 2021 report by the Assembly of First Nations.

- Over the last 5 fiscal years, Indigenous Services Canada and the Canada Mortgage and Housing Corporation spent $3. in 86 billion on improving housing First Nations communities. This funding supported building new homes, repairing existing homes, and increasing First Nations' capacity to manage housing.

- From 2018–19 to 2022–23, Indigenous Services Canada and the Canada Mortgage and Housing Corporation provided funding to build 11,754 new housing units and repair 15,859 existing units in First Nations communities. This represents 21% of the new housing units and 20% of the repairs to existing units needed to close the gap.

- There was no meaningful improvement in housing conditions in First Nations communities. From 2015–16 to 2021–22, the percentage of homes in need of major repairs decreased from 20.8% to 19.7%, while the percentage of homes in First Nations communities that needed to be replaced increased from 5.6% to 6.5%.[1]

1 Office of the Auditor General of Canada (OAG), Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, At a Glance.

SUMMARY OF THE COMMITTEE'S RECOMMENDATIONS AND TIMELINES

Table 1—Summary of the Committee's Recommendations and Timelines

Recommendation		
Recommendation 1	**That, as part of its comprehensive government response to this report, Indigenous Services Canada provide an update on its *10 Year First Nations National Housing and Related Infrastructure Strategy*, and the regional strategies and plans, including how the department and the corporation have helped First Nations address the housing gap, as well as how they will determine the needs, determine the funding required, track the progress made and define measurable targets. Additionally, another comprehensive update should be provided to the House of Commons Standing Committee on Public Accounts 12 months after the tabling of the government response in the House of Commons.**	**Upon tabling the government response to this report and 12 months later**
Recommendation 2	**That, as part of the comprehensive government response to this report, Indigenous Services Canada provide, as well as every 12 months, an update on the National Strategy and its regional strategies and plans including: (1) the targets selected; (2) the results achieved by category of housing; (3) the sources of capital identified by the Assistant Deputy Minister-level committee; (4) all the measurable objectives selected; (5) progress tracking; (6) the funding made available; and (7) the funding required to achieve the objectives.**	**Upon tabling the government response to this report and then every 12 months until completion**

Recommendation	Recommended Measure	Timeline
Recommendation 3	**Indigenous Services Canada and the Canada Mortgage and Housing Corporation should provide the House of Commons Standing Committee on Public Accounts a report on the annual inspections, the findings of those inspections and the risk factors, including mould in housing located in First Nations communities, by; that progress reports be submitted every 12 months until the percentage of housing units affected reaches the same threshold as that of comparable communities outside of First Nations communities; and that the department and the corporation submit to the Committee a report on the resources they have allocated each year to mould remediation, until the problem is resolved and the number of affected housing units is similar to that in comparable communities outside of First Nations communities.**	**31 December 2026, and every 12 months until completion (both parts)**
Recommendation 4	**CMHC should use data from the most recent census in the formulas it uses to allocate funding for First Nations housing and in discussions with its partners; and it should report to the Committee on how using 2001 census data rather than up-to-date data affected the communities concerned, in terms of the number of homes built or renovated and the funding shortfall.**	**31 December 2026**
Recommendation 5	**Indigenous Services Canada and CMHC should submit a final report to the Committee on the outcome of discussions on updating the data used to allocate funding to regions and communities, including an action plan with a timeline for implementation, as well as the budgets required and the funding being allocated to make up for the shortfall for each First Nations community whose funding was lower in the past due to the continued use of outdated data and/or the inability to use the most recent data available.**	**31 December 2026**

Recommendation	Recommended Measure	Timeline
Recommendation 6	**Indigenous Services Canada and CMHC should submit a report to the Committee detailing the status of discussions with First Nations regarding regional funding frameworks; that this report include the funding methods for each community and region, as well as their well-being indicators, population and remoteness, and their supply chain and labour market availability, in addition to the funding allocated to each one annually; a follow-up report, including an action plan with a timeline for implementing one or more agreed-upon action items, should also be submitted to the Committee.**	**31 December 2026 and 30 June 2027**
Recommendation 7	**Indigenous Services Canada and CMHC should submit a report to the Committee detailing their respective assessments of each First Nations community's housing management capacity, as well as the total funds made available to them to increase the capacity of these communities and the funds allocated to each community; and that the report specify which communities have a housing manager, the estimated needs of each community and the program under which the funds were allocated.**	**30 September 2027**
Recommendation 8	**Indigenous Services Canada and CMHC should submit a report to the Committee on simplifying and improving the efficiency of housing programs for First Nations, including program names and sizes, the list of requirements for each program, and the list of simplified measures in place, and that, if programs are merged or modified, it will indicate the name of the merged or modified programs, their mandates before the merger or modification, the mandate of the new program, the list of requirements for each of the previous programs and the new list of requirements following the merger or modification.**	**30 September 2027**

Recommendation	Recommended Measure	Timeline
Recommendation 9	**Indigenous Services Canada and CMHC should submit to the Committee the findings of the inspections carried out by third-party service providers on 10% of selected projects regarding whether building code standards are being met, as well as a progress report on work to support First Nations in housing renovation capacity-building; a final report should also be submitted.**	**30 September 2027 and 31 December 2027**
Recommendation 10	**Indigenous Services Canada should submit to the Committee its timeline for consulting First Nations about the overarching policy framework for the transfer of departmental responsibilities to First Nations, as well as a progress report on the work to finalize the overarching policy framework every 12 months until it is finalized and its implementation has been completed; and that it submit a final report after the transfer of departmental responsibilities to First Nations has been fully implemented.**	**30 September 2027 and every 12 months until completion**
Recommendation 11	**Indigenous Services Canada should submit to the Committee a report detailing discussions with First Nations to stimulate access to homeownership for First Nations members, as well as measures to address the need for access to credit (personal loans, mortgages, etc.) among First Nations members residing in a community with reserve status.**	**31 December 2027**
Recommendation 12	**Indigenous Services Canada should submit to the Committee a report detailing the barriers to access to capital for First Nations and the progress of discussions with the Bank of Canada, major Canadian banks and co-operative credit institutions, the First Nations Bank of Canada and the Infrastructure Bank to address the barriers.**	**30 September 2027**

Recommendation	Recommended Measure	Timeline
Recommendation 13	**Indigenous Services Canada and Housing, Infrastructure and Communities Canada should provide the Committee with a report detailing the measures that have been implemented since 2024, and those that will be implemented, to improve housing-related infrastructure (land development, streets, water treatment plants, sewers, etc.), regional strategies and plans, and how they will determine needs, funding required, monitor progress and set measurable targets.**	**30 September 2027**

INTRODUCTION

About This Report

On 19 March 2024, the reports of the Auditor General of Canada were tabled in the House of Commons and referred to the House of Commons Standing Committee on Public Accounts (the Committee) for consideration.[2] One of these reports was entitled "Housing in First Nations Communities." The Committee's report summarizes the report of the Office of the Auditor General (OAG) and includes the Committee's recommendations for Indigenous Services Canada (ISC) and the Canada Mortgage and Housing Corporation (CMHC).

2 House of Commons, Journals, 19 March 2024.

Audit Parameters

Table 2—Key Audit Parameters

Audited Organizations	Indigenous Services Canada (ISC) and the Canada Mortgage and Housing Corporation (CMHC)
Audit Objectives	• To determine whether ISC and CMHC supported First Nations in closing the housing gap by improving housing conditions and increasing First Nations' capacity to manage housing. • To determine whether ISC, in partnership with First Nations, made progress in transferring the control of housing to First Nations.
Audit Period	The audit conclusion applies to the period from 1 April 2018 to 31 March 2023.[3]

Source: Prepared by the Library of Parliament with information from the Office of the Auditor General of Canada, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, paras. 2.9, 2.10 and "About the Audit."

BACKGROUND

The availability and upkeep of housing units in First Nations communities in the provinces has been a longstanding problem. As the Auditor General of Canada said, this report marks the fourth time her office has raised concerns on this topic.[4] The first such report was published in 2003, followed by a second in 2006 and a third in 2011. Each time, similar findings were presented, highlighting the lack of progress in building housing stock to meet the needs of First Nations communities.

Pursuant to its mandate, the House of Commons Standing Committee on Public Accounts (the Committee) also produced reports stemming from the OAG reports in 2003, 2006 and 2011. In 2003, the housing deficit was estimated to be 8,500 units. In 2011, this number increased to 20,000,[5] and in 2021 Indigenous Services Canada estimated that the deficit was 55,320 housing units for people already living on reserves,

3 This is the period to which the audit conclusion applies, but the OAG also examined strategies used by the department in 2020 and 2021 and work carried out in 2023 on certain matters.

4 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1535.

5 House of Commons Standing Committee on Public Accounts, Report of the Committee, 1st Session, 44th Parliament, *Chapter 4, Programs for First Nations on Reserves, of the 2011 Status Report of the Auditor General of Canada*, February 2012, p. 7.

in addition to 70,000 housing units for people returning to First Nations communities.[6] In a little over 20 years, the housing gap, as estimated by the organizations responsible, went from 8,500 units to 133,320 units, which is 15 times the initial estimate. Work is underway to provide updated figures.

There are 119,000 housing units across over 600 First Nations communities in the provinces. Crowding in these units and the lack of upkeep are associated with family violence and intimate partner violence, as well as the transmission of communicable diseases.

On 11 April 2024, the Committee held its first hearing on the audit report with the following in attendance:

- OAG: Karen Hogan, Auditor General of Canada; Glenn Wheeler, Principal; and Doreen Deveen, Director

- ISC: Gina Wilson, Deputy Minister; Joanne Wilkinson, Senior Assistant Deputy Minister, Regional Operations Sector; Nelson Barbosa, Director General, Regional Operations; and Dr. Tom Wong, Chief Medical Officer of Public Health, First Nations and Inuit Health Branch

- CMHC: Michel Tremblay, Acting President and Chief Executive Officer, and Morley Linstead, Director, Housing Solutions – Indigenous and the North

Two additional public hearings were held as part of this study: one on 4 June 2024 with First Nations representatives and Michael Wernick, former Deputy Minister of Aboriginal Affairs and Northern Development and former Clerk of the Privy Council; and one on 6 June 2024 with the Honourable Patty Hajdu, Minister of Indigenous Services, and representatives from Indigenous Services Canada. The outcome of the discussions from the latter two meetings will be outlined later in the report.

6 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.15.

FINDINGS AND RECOMMENDATIONS

Indigenous Services Canada and the Canada Mortgage and Housing Corporation had not Provided the Support Needed by First Nations

ISC collects information on housing conditions from First Nations through its Community Infrastructure and Housing Annual Report. The information requested includes data on the number of housing units that need replacement and major repairs, along with the number of housing units that have access to essential services (water, wastewater, roads and the Internet).[7]

In 2019, the Government of Canada committed to working with First Nations to close the housing gap in First Nations communities by 2030.[8] According to the most recent report by the Assembly of First Nations (AFN), a total of $44 billion is needed to close the gap.[9] The following needs were identified:

- building 55,320 new housing units for homes that needed to be replaced and crowded homes;
- building 78,000 new housing units for people returning to First Nations communities;
- repairing 80,650 existing units; and
- servicing 112,000 new lots (including providing access to essential services).[10]

Furthermore, it estimated that an additional $16 billion would be needed for future housing needs related to population growth from 2022 to 2040.[11] These data were updated in 2022 in a draft report stating that the cost of closing the housing gap would be $135 billion instead of the initial estimate of $44 billion.[12]

7 Ibid., para. 2.13.

8 Ibid., para. 2.14.

9 Ibid., para. 2.15.

10 Ibid.

11 Ibid., para. 2.16.

12 Ibid.

Housing Gaps Virtually the Same

The OAG noted that ISC and CMHC did not have a strategy to support First Nations in closing the housing gap by 2030, despite the fact that they had accepted the Assembly of First Nations' estimate.[13]

According to the OAG,[14] the document used by ISC and CMHC, the *10 Year First Nations National Housing and Related Infrastructure Strategy*, did not contain information on how the government would help First Nations communities close the gap. In addition, the strategy did not provide information about identifying needs and required funding.[15]

In the opinion of the OAG, given the low percentage of needs that had been met in the five fiscal years between 2018–2019 and 2022–2023, "the housing gap identified in 2021 will likely continue to grow."[16]

From 2018–2019 to 2022–2023, ISC and CMHC spent a total of $3.86 billion, which was less than the $44 billion estimated to be needed, which they had accepted. In fact, the amounts spent by ISC and CMHC have remained the same since the 1990s and have not kept pace with housing construction or renovation costs, or inflation in general.[17]

The OAG also found that there was no meaningful improvement in housing conditions in First Nations communities from 2015–2016 to 2021–2022. The percentage of homes in need of major repairs remained roughly the same (20.8% vs. 19.7%), while the percentage of homes in First Nations communities that needed to be replaced increased (from 5.6% to 6.5%).[18] These figures do not take into account the new housing units needed for people wanting to return to First Nations communities (78,000), nor the lots to be serviced (112,000).

13 Ibid., para. 2.18.

14 Ibid., para. 2.19.

15 Ibid.

16 Ibid., para. 2.21.

17 Ibid., para. 2.24.

18 Ibid., para. 2.25.

Michel Trembley, Acting President and Chief Executive Officer, CMCH, said that the National Housing Strategy had helped with 34,000 housing units, of which 22,000 had completed the construction or renovation work.[19]

As a result, the OAG made the following recommendation:

> Indigenous Services Canada and the Canada Mortgage and Housing Corporation, in collaboration with First Nations, should develop and implement a strategy to close the housing gap by 2030 that outlines how they will coordinate their efforts, identifies needs and required funding, and establishes measurable targets for tracking progress.

In its preliminary action plan, ISC said that it accepted the recommendation and proposed the following measures in response:

- "ISC will continue to work with its Joint Working Group partners to identify actions to advance the implementation of the National First Nations Housing and Related Infrastructure Strategy, including engaging partners on establishing measurable targets and tracking progress, aligned to available funding. (March 31, 2027)

- ISC and CMHC have established and will continue to enhance an Assistant Deputy Minister-level committee with the mandate to share information, policy responses, and program delivery. (March 31, 2025)

- ISC and CMHC will refresh the ISC/CMHC Memorandum of Understanding for information sharing, policy responses, and program delivery (March 31, 2025)[20]"

In its Detailed Action Plan (provided in July 2025), ISC reiterated these three points and clarified that it would work on the first point with the leading First Nations housing organizations to advance the Strategy (and not just its implementation).[21]

CMHC also accepted the recommendation and submitted the following measures in response:

> 24.1 In 2024, CMHC will collaborate with key partners to:

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19 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1535.

20 Indigenous Services Canada (ISC), Preliminary Action Plan, p. 1.

21 ISC, Detailed Action Plan, p. 1.

24.1.1 Immediately establish an Assistant Deputy Minister-level committee with Indigenous Services Canada to ensure collaboration and sharing of information, policy response and changes as well as program delivery improvements. (Spring 2024)

24.1.2 Immediately refresh our Memorandum of Understanding with Indigenous Services Canada establishing channels and best practices for information sharing, policy responses, and program delivery is in the process of being signed. (Spring 2024)

24.1.4 Establish an internal working group to develop recommendations to improve CMHC program accessibility for all First Nations. (Spring 2024)

24.2. By March 31, 2026, CMHC will:

24.2.1 Fund and support research on the ecosystem of relevant funding and policy levers.

24.3 By March 31, 2027, CMHC will:

24.3.1 Support ISC with engagement on establishing measurable targets and tracking progress as part of the implementation of the National First Nations Housing and Related Infrastructure Strategy.[22]

Deputy Minister Gina Wilson also added the following about achieving the targets of the national strategy:

> We have a national strategy that is looking at a 10-year work plan at this very moment. It was mentioned by the member earlier. I would work towards and continue to work towards meeting that timeline and that target.
>
> It's going to take more than the money: It's going to take financing tools. It's going to take a lot of work[.][23]

Recommendations About the Strategy to Address the Housing gap

The Committee is concerned about the fact that ISC and CMHC have no firm commitments to develop indicators to track progress before March 2027, and therefore makes the following recommendations:

22 Canada Mortgage and Housing Corporation (CMHC), Canada Mortgage and Housing Corporation (CMHC) Detailed Action Plan, pp. 1–2.

23 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1725.

Recommendation 1

That, as part of its comprehensive government response to this report, Indigenous Services Canada provide an update on its *10 Year First Nations National Housing and Related Infrastructure Strategy*, and the regional strategies and plans, including how the department and the corporation have helped First Nations address the housing gap, as well as how they will determine the needs, determine the funding required, track the progress made and define measurable targets. Additionally, another comprehensive update should be provided to the House of Commons Standing Committee on Public Accounts 12 months after the tabling of the government response in the House of Commons.

Recommendation 2

That, as part of the comprehensive government response to this report, Indigenous Services Canada provide, as well as every 12 months, an update on the National Strategy and its regional strategies and plans including: (1) the targets selected; (2) the results achieved by category of housing; (3) the sources of capital identified by the Assistant Deputy Minister-level committee; (4) all the measurable objectives selected; (5) progress tracking; (6) the funding made available; and (7) the funding required to achieve the objectives.

Long-Standing Mould Issues

The OAG found that ISC did not have complete information on the extent of mould in the homes in First Nations communities.[24] Fewer than 1% of homes in First Nations communities were inspected, on average, between 2018–2019 and 2021–2022. The communities had to request an inspection, and the limited data that was collected was not collected systematically. The OAG noted that there was no evidence that ISC had used this information to inform funding decisions.[25]

A previous OAG report had recommended developing a strategy to address the mould issues. A strategy was then developed in 2008, only to be subsequently discarded.

24 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.28.

25 Ibid., para. 2.29.

As a result, the OAG made the following recommendation:

> Indigenous Services Canada and the Canada Mortgage and Housing Corporation should work with First Nations to better understand the extent of mould in housing in First Nations communities and use this information to support First Nations in reducing mould in housing.[26]

In its Preliminary Action Plan (repeated in its Detailed Action Plan), ISC said it accepted this recommendation, and it made a commitment to achieve the following milestones by 31 March 2026:

- "In addition to sharing annual housing inspection data, including mould and risk factors for poor indoor air quality, with the leadership of affected First Nations communities, ISC and CMHC will share with national and regional First Nations organizations the analysis of these data.

- In addition to providing advice and guidance to occupants of homes and the leadership of affected First Nations communities, ISC and CMHC will share with national and regional First Nations organizations information on how to address indoor air quality and concerns related to mould in housing. (March 31, 2026)"

The Detailed Action Plan added a third point:

> Based on resource availability, ISC will continue to support the First Nations National Building Officers Association (FNNBOA) and the First Nations Housing Professionals Association (FNHPA) to continue to work directly with First Nations to build capacity and support knowledge transfer for First Nations housing managers, contractors and those working in the construction trades to incorporate mould prevention and mitigation into practices (March 31, 2027).

In its action plan, CMHC also said it agreed with the OAG recommendation, and it proposed the following measures in response:

> 28.1.1 Include First Nations mould as part of the Terms of Reference (TOR) of the newly established Assistant Deputy Minister-level committee and as a standing item on the agenda to be discussed by this committee. (Spring 2024)
>
> 28.2.1 Engage in dialogue with key partners to support mould assessment and remediation; this will include Indigenous led organizations that can directly support capacity development in First Nation communities. (March 31, 2025)

26 Ibid., para. 2.31.

> 28.2.3 Increase awareness of the RRAP program for mould remediation. (March 31, 2025)
>
> 28.2.4 Through partnerships with Indigenous organizations, refresh informational materials developed as part of the previous mould strategy and make them readily available to First Nations. (March 31, 2025)[27]

Gina Wilson said the following regarding the decision to stop using the mould strategy from 2008:

> There is action on mould, and there was a mould strategy. It was replaced by the current programming, which does allow for mould remediation. […]
>
> We've seen that it was preferable, in the spirit of self-determination, to direct the funding for mould directly to communities so that they could decide their own priorities.

Recommendations Addressing Mould in Housing Units

The Committee therefore recommends the following:

Recommendation 3

That Indigenous Services Canada and the Canada Mortgage and Housing Corporation provide the House of Commons Standing Committee on Public Accounts a report on the annual inspections, the findings of those inspections and the risk factors, including mould in housing located in First Nations communities, by 31 December 2026; that progress reports be submitted every 12 months until the percentage of housing units affected reaches the same threshold as that of comparable communities outside of First Nations communities; and that the department and the corporation submit to the Committee, by 31 December 2026, and every 12 months thereafter, a report on the resources they have allocated each year to mould remediation, until the problem is resolved and the number of affected housing units is similar to that in comparable communities outside of First Nations communities.

Inequitable Funding, Poorly Adapted to Needs

The OAG found that, when CMHC assessed needs for allocating funding to First Nations communities, it was using a formula that relied on data from the 2001 Census.[28] As a

27 CMHC, Canada Mortgage and Housing Corporation Detailed Action Plan, pp. 2–3.

28 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.33.

result, “the corporation’s allocations did not reflect more than 20 years of demographic changes and the evolving needs of First Nations resulting from those changes.”[29]

According to the OAG, an analysis by CMHC in 2023 found that the formulas used “resulted in First Nations in Alberta, Saskatchewan, and Manitoba being significantly underfunded.”[30] This led to funding being distributed inequitably. Some regions received more than they should have, while others received less.

In addition, the OAG noted that ISC and CMHC’s approach—which was to invite communities to submit proposals for projects and then select projects that could be completed quickly—put First Nations with limited capacity at a disadvantage.[31] According to the OAG, the data collected by ISC and CMHC were not being used to help target communities with the poorest housing conditions.[32]

Lastly, the OAG analyzed the data to determine whether communities with the poorest housing conditions received an equitable share of funding.[33] It found that, among 210 communities with fewer than 100 homes, those with the poorest housing conditions received less targeted funding than the small communities with better housing conditions. The OAG further noted that ISC’s 2017 evaluation and CMHC’s 2023 evaluation “also identified that funding was not always provided to First Nations with the poorest housing conditions.”[34]

The OAG therefore made the following recommendation about the data used in CMHC allocation formulas:

> The Canada Mortgage and Housing Corporation should use the most recent census data in its allocation formulas for First Nations housing to ensure that regions receive funding that reflects the demographic changes in First Nations communities.[35]

In its detailed action plan, CMHC outlined the following measures in response to the recommendation:

29 Ibid.

30 Ibid., para. 2.34.

31 Ibid., para. 2.35.

32 Ibid., para. 2.36.

33 Ibid., para. 2.37.

34 Ibid.

35 Ibid., para. 2.38.

CMHC will:

> 36.1.1 Review the partnership agreement between CMHC, ISC and AFN which established the national allocation methodology. (Spring 2024)
>
> 36.1.2 Engage with key stakeholders to update allocation formulas for CMHC's On-Reserve Residential Rehabilitation Assistance Program (RRAP) and the Section 95 Program and ensure these formulas use the most recent census data. (Spring 2025)
>
> 36.1.3 Subject to engagement results, develop an action plan to implement changes to the funding allocation methodology. (Spring 2025)
>
> 36.1.4 Request to structure any future agreements to include periodic demographic changes to any allocation formulas on a go-forward basis. (Spring 2025)
>
> 36.2 Within the context of this work, CMHC will explore policy options with First Nations on the transfer of care and control for on-reserve housing. (March 31, 2026)[36]

Michel Tremblay gave the following explanation:

> As I already said, the formula in question is subject to a tripartite agreement between the Assembly of First Nations, Indigenous Services Canada and the CMHC. In our response to the Auditor General's report, we said that we would verify it and work to change the formula, but we will not do so unilaterally.[37]

The OAG also made the following recommendation regarding the equitable allocation of funding:

> Indigenous Services Canada and the Canada Mortgage and Housing Corporation should work with the First Nations communities with the poorest housing conditions to ensure that they receive the support they need to improve housing conditions.[38]

CMHC partially agreed with this OAG recommendation in its detailed action plan, and it proposed the following measures in response:

> 37.1 CMHC will engage First Nation partners to:

36 CMHC, Canada Mortgage and Housing Corporation Detailed Action Plan, pp. 3–4.

37 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1625.

38 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.39.

> 37.1.1 Explore the feasibility of expanding a needs-based, First Nation-led approach nationally. (Spring 2025)
>
> 37.1.2 Develop options with First Nations and their representative organizations that would further weight funding allocations and decisions towards First Nations with the greatest need. (Spring 2025)
>
> 37.1.3 Consider, with partners, additional approaches to target support to communities with the poorest housing conditions for improved program access. (December 31, 2025)
>
> 37.1.4 Review CMHC's program policy and processes to continually maximize outcomes and improve access for communities with capacity barriers. (December 31, 2025)[39]

Michel Tremblay noted the following:

> In terms of the residential rehabilitation assistance program and the on-reserve non-profit rental program, which are the focus of the Auditor General's report, the allocation to provinces and regions are based on the formula you've mentioned. From there, it's first nations communities and tribal councils that decide the allocations. They are the ones making the call on what they consider priorities and needs in their communities.
>
> We think that is totally appropriate; they know best what their communities need.[40]

Similarly, ISC also partially accepted the OAG recommendation and outlined the following measure in its Preliminary Action Plan (repeated in its Detailed Action Plan) in response:

> ISC will conduct an analysis of communities based on funding received to identify gaps in accessing funds for these communities and develop a plan to address them (March 31, 2026).

Nelson Barbosa, Director General of Regional Operations at ISC, gave the following explanation:

> As Deputy Wilson mentioned in her opening remarks, ultimately the management of housing affairs is the purview and the right of first nations. We are proud supporters of first nations in those self-determined affairs, and we're an investor in those affairs. In the last fiscal year that ended just a few days ago, the department spent the most it ever has on infrastructure, and we are on track to spend more this year.

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39 CMHC, Canada Mortgage and Housing Corporation Detailed Action Plan, p. 4.

40 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1555.

> Absolutely, the need is great. Absolutely, we have work to do, and we thank the Auditor General for her report. However, I would say the most significant change that we've seen from 2015 is one of partnership and ensuring that the self-determined goals of first nations are led by first nations themselves.[41]

Recommendations About Supporting Communities With the Poorest Housing Conditions

The Committee therefore recommends as follows:

Recommendation 4

That, by 31 December 2026, the Canada Mortgage and Housing Corporation use data from the most recent census in the formulas it uses to allocate funding for First Nations housing and in discussions with its partners; and that it report to the House of Commons Standing Committee on Public Accounts how using 2001 census data rather than up-to-date data affected the communities concerned, in terms of the number of homes built or renovated and the funding shortfall.

Recommendation 5

That, by 31 December 2026, Indigenous Services Canada and the Canada Mortgage and Housing Corporation submit a final report to the House of Commons Standing Committee on Public Accounts on the outcome of discussions on updating the data used to allocate funding to regions and communities, including an action plan with a timeline for implementation, as well as the budgets required and the funding being allocated to make up for the shortfall for each First Nations community whose funding was lower in the past due to the continued use of outdated data and/or the inability to use the most recent data available.

Recommendation 6

That, by 31 December 2026, Indigenous Services Canada and the Canada Mortgage and Housing Corporation submit a report to the House of Commons Standing Committee on Public Accounts detailing the status of discussions with First Nations regarding regional funding frameworks; that this report include the funding methods for each community and region, as well as their well-being indicators, population and remoteness, and their supply chain and labour market availability, in addition to the funding allocated to each one annually; and that, by 30 June 2027, a follow-up report, including an action plan with

41 Ibid., 1600.

a timeline for implementing one or more agreed-upon action items, also be submitted to the Committee.

No Comprehensive Picture of First Nations' Capacity Needs for Managing Housing

The OAG found that neither ISC nor CMHC had worked with First Nations to identify their needs regarding their capacity to manage housing, which includes having trained and dedicated individuals in the community.[42]

A limited survey on First Nations' capacity to manage housing was conducted by ISC in 2022. ISC and CMHC had provided funding beginning in 2018–2019, with additional funding granted in 2022–2023 over a five-year period, to provide support for housing management. The OAG also noted the importance of working with First Nations to ensure that this capacity funding is directed where it is most needed.[43]

In addition, the OAG found that navigating the application process was a significant challenge. According to the OAG, there were too many programs, and they were difficult to understand. This created an administrative burden that exceeded the capacity of the communities, which had to apply for funding under various different programs to meet their needs.[44]

Lastly, the OAG noted that these findings are not new; they had already been identified in 2017 by ISC and in 2023 by CMHC, accompanied by a recommendation to simplify their approach.

Therefore, the OAG made the following recommendation about capacity needs for managing housing:

> Indigenous Services Canada and the Canada Mortgage and Housing Corporation, in collaboration with First Nations communities, should identify the First Nations communities most in need of capacity funding and ensure they receive the funding to have sustained capacity to manage housing.[45]

42 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.40.

43 Ibid., paras. 2.41–2.43.

44 Ibid., para. 2.44.

45 Ibid., para. 2.46.

In response to this recommendation, ISC proposed the following measures in its Preliminary Action Plan (repeated in its Detailed Action Plan):

> ISC will continue to work with First Nations to support access to available housing capacity funding. (March 31, 2027)
>
> ISC will support First Nation organizations to provide technical services, and develop training, certification and other tools and resources to First Nations, in support of housing management capacity-building. (March 31, 2027)
>
> For 2023–2024, ISC modified its Community Infrastructure and Housing Annual Report (data collection instrument) to capture data on whether a First Nation has employed a housing manager. ISC will examine the results of the annual report to determine associated impacts. (March 31, 2027)

CMHC also proposed the following measures in its action plan in response to the same recommendation:

> 44.1 In 2024, CMHC will: Through the updated Memorandum of Understanding with ISC, seek to share information related to capacity and skills training initiatives with the aim of offering complementary capacity development funding
>
> 44.2 In 2024, CMHC will: As part of the Assistant Deputy Minister-level committee that is being established, CMHC will include capacity needs and training as part of the terms of reference and as a standing item on the agenda for this committee's consideration.
>
> 44.3 By December 31st, 2025, CMHC will:
>
> - Leverage existing data and work with ISC to identify opportunities to coordinate services that target and support those communities in greatest need of capacity development support. (December 31, 2025)
> - work with Indigenous-Led technical services providers to make strategic investments to build capacity in communities to manage housing. (December 31, 2024)
>
> 44.4 By December 31, 2025, CMHC will: Take an approach informed by reconciliation and will be guided by the goals and actions outlined in the "skills and capacity" section (6.12) in the First Nations National Housing and Related Infrastructure Strategy concerning skills and capacity development for First Nations communities.[46]

The OAG also made the following recommendation about simplifying ISC's and CMHC's approach and programs:

46 CMHC, Canada Mortgage and Housing Corporation Detailed Action Plan, pp. 4–6.

> Indigenous Services Canada and the Canada Mortgage and Housing Corporation, in collaboration with First Nations, should review the structure and delivery of their housing programs to streamline the application process to simplify and facilitate access to funding.[47]

Karen Hogan, Auditor General of Canada, also noted the following regarding the government's current approach:

> First, when we spoke with Indigenous communities during our audit, they very clearly told us that the commitment was improving, but there wasn't really any negotiation. They sometimes felt that the government came to the table with a firmly pre-established approach. Based on the current approach, they have to apply through multiple programs, and they find that very difficult. That's why creating the position of housing manager was essential.
>
> Second, the government's current policies and practices in relation to Indigenous people were in place before making certain commitments regarding reconciliation, as well as those included in the United Nations program. If these policies and practices do not change, it's very difficult for the government to say it will now take on new commitments.
>
> That is why I am therefore asking for the implementation of a fundamentally different approach to Indigenous people. We have to stop telling them that programs exist for them, and that all they have to do is express their needs and send their applications via these programs. It is truly necessary to implement a different approach.[48]

In its Preliminary Action Plan (repeated in its Detailed Action Plan), ISC proposed the following measures in response to the OAG's recommendation:

> ISC and CMHC have established and will continue to enhance an Assistant Deputy Minister-level committee with the mandate to share information, policy responses, and program delivery. (March 31, 2025)
>
> ISC and CMHC will refresh the ISC/CMHC Memorandum of Understanding for information sharing, policy responses, and program delivery (March 31, 2025).
>
> As part of the ISC/CMHC Memorandum of Understanding, ISC and CMHC will develop a data sharing strategy to simplify processes for First Nations seeking to access housing funding (March 31, 2025).

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47 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.47.

48 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1605.

In its action plan, CMHC proposed the following measures to address the recommendation:

> 45.1 In 2024, CMHC will:
>
> > Through the updated and enhanced Memorandum of Understanding and as part of the Assistant Deputy Minister–level committee mandate, collaborate with ISC to align funding where appropriate and seek efficiency and effectiveness in program delivery.
>
> 45.2 In 2024, CMHC has:
>
> > Streamlined and merged seven unique Renovation Programs offered on-reserve into one universal program to support efficiency for First Nations.
>
> 45.3 In 2025 CMHC will:
>
> > Revise Section 95 policies and guidelines to maximize funding, simplify requirements and align them with First Nation priorities.
> >
> > Simplify the on-line CMHC Portal application process.[49]

Gina Wilson explained the following regarding new approaches at ISC:

> As I said, I am open to transformations. For example, I have great admiration for the efforts deployed by Chief Lance Haymond and the Native Commercial Credit Corporation. The objective is to create on-reserve loan-granting initiatives. In my case, I have the means to buy my own home. People living on reserve have the means to pay a mortgage.
>
> I think that home ownership on reserve by first nations people is something to explore.
>
> I can afford a home, but I don’t have the right financing tools. Financing tools are a hope. Not everyone agrees with that.[50]

Recommendations About Increasing Housing Management Capacity

Therefore, the Committee recommend the following:

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49 CMHC, Canada Mortgage and Housing Corporation Detailed Action Plan, p. 6.

50 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1630.

Recommendation 7

That, by 30 September 2027, Indigenous Services Canada and the Canada Mortgage and Housing Corporation submit a report to the House of Commons Standing Committee on Public Accounts detailing their respective assessments of each First Nations community's housing management capacity, as well as the total funds made available to them to increase the capacity of these communities and the funds allocated to each community; and that the report specify which communities have a housing manager, the estimated needs of each community and the program under which the funds were allocated.

Recommendation 8

That, by 30 September 2027, Indigenous Services Canada and the Canada Mortgage and Housing Corporation submit a report to the House of Commons Standing Committee on Public Accounts on simplifying and improving the efficiency of housing programs for First Nations, including program names and sizes, the list of requirements for each program, and the list of simplified measures in place, and that, if programs are merged or modified, it will indicate the name of the merged or modified programs, their mandates before the merger or modification, the mandate of the new program, the list of requirements for each of the previous programs and the new list of requirements following the merger or modification.

Limited Assurance on Whether Building Code Standards Were met

The OAG found that ISC and CMHC did not have documentation providing assurance that all housing units built and repaired met the National Building Code of Canada or a stricter code. The OAG had previously reported the same finding in its 2003 audit.[51]

Fewer than half the projects sampled had the necessary documentation. Some programs required proof of building code compliance, while others did not, such as CMHC's home repair programs.[52]

The OAG therefore made the following recommendation:

> Indigenous Services Canada and the Canada Mortgage and Housing Corporation should obtain assurance that all federally funded housing in First Nations communities meets the National Building Code of Canada or a stricter code. If building code deficiencies are

51 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.48.

52 Ibid., paras. 2.49–2.50.

> identified, the department and the corporation should support First Nations to address them.[53]

In its Preliminary Action Plan (repeated in its Detailed Action Plan), ISC outlined the following measures to address the recommendation:

> ISC will explore how to better track and monitor compliance through established reporting processes, so as not to increase administrative burden on First Nations (March 31, 2027).
>
> ISC will support First Nation organizations to provide technical services, and develop training, certification and other tools and resources to First Nations, in support of housing management capacity-building. (March 31, 2027)

Further to the second point, in its detailed action plan, ISC added: "These organizations focus on the importance of better construction management practices, from the tendering of projects and contracting to the use of 3D cameras to allow virtual inspections of sites."

During the Committee's meeting, Joanne Wilkinson, Senior Assistant Deputy Minister at ISC, made the following clarifications regarding final completion reports:

> I could add that all of our contribution agreements that include this type of funding require final completion reports that are certified by a qualified inspector. We've been working with the First Nations National Building Officers Association to build that capacity, as well as to do training and those sorts of things.[54]

In its action plan, CMHC outlined the following measures in response to the recommendation:

> 49.1 In 2024, CMHC will: Continue to collect code compliance reports for all new builds under the On-Reserve Non-Profit Housing program.
>
> 49.2 Beginning in 2024, CMHC will: Through the revised Residential Rehabilitation Assistance program, CMHC will ask First Nations to assure repairs meet the appropriate codes and provide confirmation to CMHC. Additionally, CMHC will engage third-party service providers to inspect a 10% of selected projects to confirm CMHC program requirements are being met.
>
> 49.3 By June 2024, CMHC will: Engage third-party service providers to produce community needs assessments to identity capacity gaps for renovation projects on-

53 Ibid., para. 2.51.

54 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1620.

> reserve. These assessments will inform a capacity development approach to renovation projects over the next 3 years.[55]

During the Committee's meeting, Morley Linstead, the Director of Housing Solutions for Indigenous and the North at CMHC, clarified as follows regarding the OAG's recommendation:

> Yes, for our programming, we have quite an extensive inspection process for all new builds and repairs, and the building inspectors that led to the 90% return rate on building code compliance for new construction are the same inspectors we use for inspections on repairs.
>
> Our agreement with them requires that the repairs they are inspecting meet building code requirements. We have not, in a paper form, received that confirmation from them, but our contract with them requires that, so we do feel—and we will get that written confirmation going forward—that even though we didn't have that during the period of the auditor's report, we believe that all those repairs met building code standards.[56]

Recommendation About Ensuring That Housing Units Meet Building Codes

The Committee therefore recommends as follows:

Recommendation 9

That, by 30 September 2027, Indigenous Services Canada and the Canada Mortgage and Housing Corporation submit to the House of Commons Standing Committee on Public Accounts the findings of the inspections carried out by third-party service providers on 10% of selected projects regarding whether building code standards are being met, as well as a progress report on work to support First Nations in housing renovation capacity-building; and that a final report be submitted by 31 December 2027.

55 CMHC, Canada Mortgage and Housing Corporation Detailed Action Plan, p. 7.

56 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1620.

WORK TO TRANSFER HOUSING TO FIRST NATIONS WAS STILL AT EARLY STAGES

Lack of Overarching Policy Framework to Guide the Transfer of Housing to First Nations

The OAG found that, as of 31 March 2023, ISC still did not have an "overarching policy framework for transferring departmental responsibilities to First Nations covering all programs."[57] According to the OAG, the work on this framework began in 2020, and the framework was needed to clarify the transfer process. However, consultations with First Nations had not yet begun.[58]

The OAG also found that a process had already been developed, and funding had already been obtained for transferring housing and other infrastructure.[59] ISC had allocated $108.89 million to cover the period from 2017–2018 to 2025–2026.[60] As of 31 March 2023, $43.63 million had been spent, including $18.28 million to support First Nations organizations.[61]

According to the OAG, "as of 31 March 2023, 9 First Nations organizations received funding to explore the transfer of housing,"[62] and only one organization advanced to the second phase of the transfer process. As a result, the OAG is concerned that it would be unlikely that final transfer agreements will be completed before the funding ends in 2025–2026.[63]

As a result, the OAG recommends as follows:

> Indigenous Services Canada, in collaboration with First Nations, should finalize the overarching policy framework for the transfer of departmental responsibilities to First Nations to ensure that a consistent approach is applied to the transfer.[64]

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57 OAG, Housing in First Nations Communities, Report 2 of the 2024 Reports of the Auditor General of Canada to the Parliament of Canada, para. 2.55.

58 Ibid., para. 2.55.

59 Ibid., para. 2.57.

60 Ibid., para. 2.58.

61 Ibid.

62 Ibid., para. 2.59.

63 Ibid.

64 Ibid., para. 2.60.

In its Preliminary Action Plan (repeated in its Detailed Action Plan), ISC outlined the following measures in response to the OAG's recommendation:

> ISC will advance institution and capacity development in support of service transfer, in partnership with First Nations-led organizations, to advance self-determined service delivery models that will address the needs and priorities identified by member communities. All models are opt-in and First Nations-led. This may include the development of policy reforms that aim to increase the options available to First Nations for funding infrastructure on reserves including human capacity considerations (March 31, 2028).
>
> ISC is finalizing a strategy that will make use of existing resources to engage First Nations on a policy framework. (Fall 2024)[65]

During the Committee's meeting, Joanne Wilkinson, Senior Assistant Deputy Minister, Regional Operations Sector, clarified as follows regarding the changes that ISC would like to see:

> We see lots of examples. In Alberta, we see Cenovus dedicating $50 million to building housing in four first nations and two Métis communities that are located around its operations. ISC has helped support that project by providing over $5 million to enable infrastructure in lot servicing, subdivision development, engineering supports and those types of things to enable those houses to be built.
>
> It's in that type of partnership that we are supporting the nation in building those economic relationships with other parties and exploring monetization. The Chippewas of the Thames, for example, now have a mortgage program on reserve, as the deputy mentioned earlier, so that those who are interested in owning a home and entering into a mortgage relationship can do so, which has not traditionally been done on reserve.
>
> There's a lot of groundbreaking work that is happening, while acknowledging, of course, that there is so much work left to do. We're trying to change that paradigm of funding going out 100% up front to do a build in, say, two months over the summer, and looking at ways to extend that and take advantage of the money markets and those types of things.[66]

During the meeting, Nelson Barbosa noted the following:

> Currently, we have 13 active tables around transfers. These are tables that are dictated and mandated by rights holders themselves. That process begins with assessing the gap,

65 In its Preliminary Action Plan, ISC mentioned that it "is working towards launching an engagement process. (Fall 2024)," but it was not included in the detailed action plan because it had already been launched.

66 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 11 April 2024, Meeting No. 114, 1625.

> much like the work that we did with the AFN in determining what the gap was in the report you cited earlier.
>
> The example that we often refer to, and one that we've talked about at this committee before, is the Atlantic First Nations Water Authority. That was a partnership to understand the water needs of Atlantic first nations, the regulatory gap and the funding needed. There was direct funding support to the Atlantic First Nations Water Authority to the tune of $173 million in recognition of that work.[67]

Recommendation About an Overarching Policy Framework for the Transfer of Responsibilities

Therefore, the Committee recommends:

Recommendation 10

That, by 30 September 2027, Indigenous Services Canada submit to the House of Commons Standing Committee on Public Accounts its timeline for consulting First Nations about the overarching policy framework for the transfer of departmental responsibilities to First Nations, as well as a progress report on the work to finalize the overarching policy framework every 12 months until it is finalized and its implementation has been completed; and that it submit a final report after the transfer of departmental responsibilities to First Nations has been fully implemented.

ADDITIONAL MEETINGS

The Committee held two additional meetings. One was on 4 June 2024, with Chief Lance Haymond of the Assembly of First Nations Quebec–Labrador (AFNQL); Brendan Mitchell of the Assembly of First Nations (AFN); Cody Thomas of the Confederacy of Treaty Six First Nations (CTSFN); Sidney Peters of the Glooscap First Nation; and Michael Wernick,[68] as an individual. The second was held on 6 June 2024, with the Honourable Patty Hadju, Minister of Indigenous Services, and representatives from ISC.

According to Cody Thomas, the funding that is actually available is not enough to address the housing gap and meet the needs of First Nations communities. At the meeting, he explained it this way:

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67 Ibid., 1615.

68 Michael Wernick previously served as the Deputy Minister of Aboriginal Affairs and Northern Development and as the Clerk of the Privy Council.

> To say that our nations are funded inadequately to address these challenges is a massive understatement. Enoch Cree Nation, for example, receives $184,000 in funding each year to build new housing for our members, yet we have 500 families on our waiting list. In discussing this with our Treaty 6 chiefs, I have heard about similar funding amounts for their nations, while thousands of additional families across Treaty 6, across the confederacy, are in need of housing. This is woefully inadequate to address the housing needs of our people. How are we expected to provide safety and security to our people with that level of funding?[69]

According to Sidney Peters, delays in achieving the objective of eliminating the overall infrastructure gap will lead to higher costs:

> Given the scale, geographic range, national construction constraints and lack of recent and meaningful government investments, the mandate to close the infrastructure gap by 2030 may not be achievable until the year 2040, which increases the estimated total investment required to $527.9 billion.[70]

Michael Wernick noted the following regarding the rarity of financing housing on a full cash basis without debt financing:

> The difference is that you're having a lively political debate about the cost of mortgages for young families in Canada. Underneath that is the assumption that almost everywhere in the world and everywhere else in Canada, housing and infrastructure is largely debt-financed. It's not cash up front. The only people who pay cash up front are Aboriginal Affairs, Indigenous Services and maybe the Saudi Arabians. Everybody else uses some form of debt financing to build assets with a long life. Infrastructure and housing would fit in that, including power grids, water, waste water, Internet connections and so on.[71]

Chief Haymond said that some people who would qualify to buy property cannot do so, partly because mortgages are difficult to access in their community. Without government assistance to fill this gap, they have no other options:[72]

> There are individuals in our community who have the capacity and desire to pay and the creditworthiness to do so. Unfortunately, there's no government assistance to help them, so they're caught and left in limbo.

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69 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 4 June 2024, Meeting No. 128, 1555.

70 Ibid., 1605.

71 Ibid., 1820.

72 Ibid., 1610.

To address these barriers, some First Nations communities have chosen to provide debt financing options using their own funds, with support from partners. Chief Haymond shared the results of one of these initiatives:

> It's very difficult, because section 89 of the *Indian Act* does not allow for the seizure of property on reserve. Through the innovative process of a tripartite agreement among indigenous financial institutions, the band council and individual homeowner, we have been able to put $28 million in mortgages into the system, which has resulted in over 300 units being built or renovated in first nations communities in Canada.
>
> Now we're seeking the capital to expand the program in Quebec and across the country. Home ownership is not for every first nation, but it absolutely has to be part of the equation going forward. We have creditworthy individuals who want to be able to pay for their housing, and it's unfair that dependency on social housing programs has left us in this particular situation.[73]

In the opinion of Indigenous representatives who appeared before the Committee, the development of these new initiatives is not enough to meet the needs of every community across Canada without increased support and extensive collaboration with various federal partners.

At the meeting, Chief Haymond explained the situation as follows:

> Clearly, government is not going to be able to pony up $135 billion to meet our housing needs, so we need a combination of government investment and private financing, and we absolutely, at some point, need banks to stand up, take a chance, put their risk aversion aside and invest in our communities. Indigenous financial institutions are prepared to do that work if the banks won't do so, but we need to have that conversation so that we can find a solution to the overall housing needs that exist in our community, from shelters right through the whole continuum to home ownership and also the importance of renovation.[74]

Some Indigenous communities with the resources and/or partners required decided to take matters into their own hands by establishing their own housing initiatives. One such initiative, Yänonhchia', was mentioned by several First Nations witnesses.

It was developed by the Wendat Nation of Wendake, in the Quebec City area, in order to make it easier for creditworthy members to access homeownership when they are not eligible for a loan through a non-Indigenous financial institution.

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73 Ibid., 1615.

74 Ibid., 1630.

In 1969, the Wendat Nation of Wendake decided to create a $30-million revolving fund for home loans that would finance loans within the nation. In 2005, the fund was no longer able to meet the growing needs of the nation. With support from Quebec's financial regulatory body, the Autorité des marchés financiers, the Wendat Nation created the Aboriginal Savings Corporation of Canada (ABSCAN[75]) to increase available capital by issuing savings bonds.

Inspired by this success story and others like it, a number of communities joined forces to launch the Yänonhchia' project, which will use a network of Indigenous financial institutions (IFIs) across the country to provide access to mortgage loans on other reserves while managing the financial risk. According to Chief Haymond, who is very involved in these initiatives, the current model relies almost entirely on government funding being granted following an application process, and it has reached its limit:

> It's not a panacea. As I mentioned earlier, with the current level of funding, probably in the range of 60% of our housing needs are not currently being met by any government funding. We believe that through the work with Yänonhchia' and private home ownership, upwards of 20% of our housing needs can be addressed.[76]

Chief Haymond, who is a member of the Kebaowek First Nation and is responsible for the housing and infrastructure portfolio for the APNQL, highlighted that Indigenous institutions and collaboration with the federal government are important factors. He said that First Nations "can play an important role in closing the housing gap, not only in the development of a strategy but also in the financial framework that results from it."[77]

He added that "[t]here is a potential in this area that deserves to be further developed," including involving First Nations' financial institutions and developing a continuum of services ranging from shelters to private home ownership and social housing. In addition, according to Chief Haymond, of the Yänonhchia' Indigenous Housing Finance Network, where he serves as Project Director, "is one of those opportunities and is a part of the solution."[78]

During the Committee meeting, Chief Haymond explained how Indigenous financial institutions have a useful role to play:

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75 In French: Société d'épargne des Autochtones du Canada (SEAC).

76 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 4 June 2024, Meeting No. 128, 1555., 1650.

77 Ibid., 1545.

78 Ibid.

> You know, in the non-indigenous world, people are granted mortgages based on their credit strength. That doesn't exist in first nations communities. We have many members who have great credit and credit strength but struggle to secure a mortgage on reserve. It can be because the band does not have the financial capacities to guarantee the level of loans required. There are limited options, and we need a full spectrum of options.
>
> Yänonhchia' allows for that individual to be recognized on his credit strength. That relationship is between the financial institution and the individual. The band council plays a minor role in terms of ensuring that in the event of default—in Quebec, we have had none in all the years of delivering the program—there is a remedy in place.[79]

Discussions at the additional meetings also covered topics such as program structure and transferring housing responsibilities to First Nations. Some witnesses expressed concern about the current model and the transfer process. Chief Haymond explained as follows:

> Yes, we want more governance by first nations in housing, but not at any cost.
>
> Current conditions—notably, the accumulated backlog and the programs as designed—are not favourable to a transfer of responsibilities. There are prerequisites that must be met for first nations to embrace and thrive under such a change. Any reform, modernization and transfer initiative must be accompanied by upstream funding that is sufficient, predictable and recurring, not based solely on current funding envelopes.[80]

The Honourable Patty Hadju, Minister of Indigenous Services, described the government's current approach and highlighted the many barriers to change:

> We are looking at anything that can leverage the investments of the federal government in the work of closing the infrastructure gap, including innovation and financing that is indigenous-led and supportive of deeper connections between us and the private sector, which often has capital to invest. There are many barriers to investing that capital in first nations endeavours.[81]

In addition, according to Sidney Peters, "[t]he way the federal government currently does business only benefits those with own-source revenues or with the capacity to apply to programs."[82]

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79 Ibid., 1635.

80 Ibid., 1545.

81 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 6 June 2024, Meeting No. 129, 1610.

82 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 4 June 2024, Meeting No. 128, 1605.

Some solutions were put forward, such as introducing a mechanism specifically for First Nations to help their members build credit off nation. To buy property, individuals need a credit history, but members of First Nations often have difficulty obtaining one. According to Cody Thomas, "one thing that would really help is a reporting mechanism to the credit bureau for our members who live on nation, so that they can build that capacity to possibly be able to afford a home off nation."[83]

According to several witnesses, the current funding model is no longer appropriate. Michael Wernick said that "[t]he fundamentals are broken," and simply reforming the existing model is not enough to close the First Nations housing gap. In his view, "[u]ntil Parliament gets around to changing legislation and structures, the department is pedalling into the wind, trying to get results with a very poor tool kit."[84]

Mr. Wernick also emphasized that the *Indian Act* is a barrier, forcing administrators to be creative and find workarounds to achieve the objectives of the various programs.

> Because of the *Indian Act*, everything is a workaround. It's a workaround land registry. It's a workaround for mortgages, which you heard about, because you can't put up the same kind of security for mortgages. It's a workaround for secure tenure, which is called certificates of possession. There's almost no private insurance market. There's almost no private sector that builds and manages properties. There's very little multiple-unit housing. It's almost all single-family dwellings. There's almost no tapping into the capital markets.[85]

Mr. Wernick explained the various ways to get around the *Indian Act* that have been developed over the years:

> The three biggest workarounds that Parliament gave first nations are the First Nations Market Housing Fund, which I think you should take a look at; the First Nations Finance Authority, which is a small outfit that does start getting into bond and debenture issues; and the *First Nations Land Management Act*, which is a way to get out of the *Indian Act* and take control over zoning and local land use.

None of those are used by a majority of first nations. They're "opt in", not mandatory. They're a path out of the *Indian Act*, but almost 30 years later the take-up is disappointing.[86]

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83 Ibid., 1720.

84 Ibid., 1735.

85 Ibid.

86 Ibid., 1740.

Mr. Wernick also commented on the initiatives taken by auditors general and public accounts committees considering these issues in the past. In his view, the contribution agreement approach is the result of these attempts to work around a legislative framework that is structurally flawed:

> The overreliance on contribution agreements is something that previous auditors general and public accounts committees have commented on and criticized. The only real way to get data and change outcomes is to put a lot of conditions into contribution agreements. That's one of the things Sheila Fraser means by not having a legislative base.[87]

Lastly, Mr. Wernick addressed the way forward to correct the situation, emphasizing the importance of collaboration and rejecting a unilateral approach by the federal government, or by the Parliament of Canada. In his view, the success of future reform depends on a combination of a willingness to rework structures and guarantee adequate funding, which was not the case for past initiatives:

> Obviously, it has to be done in partnership, walking the path together. I don't want to be misrepresented as saying that this should be done unilaterally by any Parliament of Canada.
>
> […]
>
> I think there's an opportunity there to bring housing and infrastructure together. My advice to any of your election platform committees is a complete reworking of the machinery of the federal government in this area. Take all of the housing and infrastructure programs and put them together. Take housing out of Indigenous Services. Take housing out of CMHC. Add it to the indigenous portfolio of the Canada Infrastructure Bank and create a Crown corporation that will do first nations housing and infrastructure in a very professional, 2026 kind of way.[88]

The Honourable Patty Hajdu, Minister of Indigenous Services, noted that an event bringing together major Canadian banks had taken place to address barriers to accessing capital:

> The short answer is yes. That's the point behind things like the economic round table that we had just a week or two ago. It was hosted by the Bank of Canada, with attendance by all of the major banks, the First Nations Bank of Canada and the Infrastructure Bank, to talk about the barriers to accessing capital, including for housing, posed by various pieces of legislation but also by internal bank processes themselves.

87 Ibid., 1755.

88 Ibid., 1800.

> The enthusiasm in that meeting was such that, if I could have tapped that enthusiasm, I would have brought it with me everywhere.[89]

Chief Haymond also highlighted the related infrastructure needs associated with the construction of new homes:

> I also need to talk about the fact that, look, it's not simply housing. If you give us $135 billion to build housing, we're not having the right conversation, because there's a significant amount of infrastructure that is required. Lot development, water treatment plants and sewer treatment plants are all part of the equation, so we need a fulsome approach, and we can only get that through direct dialogue and discussion with the rights and the stakeholders, like first nations.[90]

Therefore, the Committee recommends:

Recommendation 11

That, by 31 December 2027, Indigenous Services Canada submit to the House of Commons Standing Committee on Public Accounts a report detailing discussions with First Nations to stimulate access to homeownership for First Nations members, as well as measures to address the need for access to credit (personal loans, mortgages, etc.) among First Nations members residing in a community with reserve status.

Recommendation 12

That, by 30 September 2027, Indigenous Services Canada submit to the House of Commons Standing Committee on Public Accounts, a report detailing the barriers to access to capital for First Nations and the progress of discussions with the Bank of Canada, major Canadian banks and co-operative credit institutions, the First Nations Bank of Canada and the Infrastructure Bank to address the barriers.

Recommendation 13

That, by 30 September 2027, Indigenous Services Canada and Housing, Infrastructure and Communities Canada provide the House of Commons Standing Committee on Public Accounts a report detailing the measures that have been implemented since 2024, and those that will be implemented, to improve housing-related infrastructure (land development, streets, water treatment plants, sewers, etc.), regional strategies and

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89 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 6 June 2024, Meeting No. 129, 1555.

90 House of Commons Standing Committee on Public Accounts, *Evidence*, 1st Session, 44th Parliament, 4 June 2024, Meeting No. 128, 1630.

plans, and how they will determine needs, funding required, monitor progress and set measurable targets.

CONCLUSION

The Committee concludes that, to date, Indigenous Services Canada and the Canada Mortgage and Housing Corporation have not provided the housing support needed by First Nations.

The OAG found that Indigenous Services Canada and the Canada Mortgage and Housing Corporation had made little progress in improving housing conditions in First Nations communities. ISC and CMHC were not on track to meet the government's commitment to close the housing gap by 2030. ISC and CMHC had not ensured that First Nations communities with the poorest housing conditions and greatest capacity needs received an equitable share of funding.

The Committee also concludes that Indigenous Services Canada was still in the early stages of transferring control of housing to First Nations. It had still not worked with First Nations to develop an overarching policy framework to guide this work. Until Indigenous Services Canada fully transfers its responsibilities to all First Nations, it remains responsible for housing in First Nations communities.

In the present report, the Committee is making 13 recommendations to ensure that the OAG's recommendations are addressed, and that the Government of Canada provides evidence of this to the Committee through progress reports on housing support in First Nations communities.

APPENDIX A: ADDITIONAL INFORMATION

The following information, including the notes, was sent to the Committee in a letter from Gina Wilson, Deputy Minister, Indigenous Services Canada, in response to questions asked at the meeting of 11 April 2024.

ADDITIONAL INFORMATION ON SUPPORT FOR KAWENNI:IO/GAWENI:YO SCHOOL AS WELL AS THE GANÉ YOHS HEALTH CENTRE, BOTH IN SIX NATIONS OF THE GRAND RIVER

On March 30, 2023, the Honourable Patty Hajdu, Minister of Indigenous Services, responded to Larry Brock's correspondence, sharing that Indigenous Services Canada supported the design brief for the new Kawenni:io/ Gaweni:yo Immersion School and would continue to engage other departments to support the Six Nations of the Grand River on this new school project.

Six Nations currently has five federally run elementary schools, with secondary/high school students attending provincial schools or private traditional schools, such as the Kawenni:io/Gaweni:yo (K-12) school. Indigenous Services Canada's Elementary and Secondary Education program funds education services at Kawenni:io/Gaweni:yo, including funding for operations and maintenance funding but not major and minor capital.

The Kawenni:io/ Gaweni:yo Immersion School is a private facility. While the Department previously supported Six Nations with the operation of the facility and in the identification of alternative funding streams, the school is not under the purview of Chief and Council, and therefore is not eligible for funding under Indigenous Services Canada's Capital Facilities and Maintenance Program. While the First Nation has not confirmed the intent to transfer the delivery of education services, the new school would need to be owned and operated directly by the First Nation to become eligible for capital funding.

Six Nations also submitted two funding applications for the construction of a new school to Infrastructure Canada's Green and Inclusive Community Buildings program between 2021 and 2023. Indigenous Services Canada provided a letter of support to attach to their application. The Department also provided funding of $223,270 to support the First Nation to update the new school's design to meet Infrastructure Canada's program-eligibility criteria. However, in both instances, the applications did not meet the program

requirements and therefore were not selected for funding by the Green and Inclusive Community Buildings program. Budget 2024 proposes an additional investment of $500 million over five years, starting in 2024–2025, to support additional projects through the Green and Inclusive Community Buildings program. Infrastructure Canada is currently reviewing the next steps for the program following this recent announcement. Infrastructure Canada would be pleased to provide feedback to Six Nations of the Grand River on their previous applications should they wish to reapply.

Indigenous Services Canada will continue to support Six Nations' leadership to review the overall education needs of the community. This could include a comprehensive feasibility study to confirm the long-term enrolment projections and preferred education service delivery models moving forward. This would also support the First Nation in making the determination to implement and manage its own education system. If the First Nation were to agree to transfer their education services, the existing or the new Kawenni:io/ Gaweni:yo Immersion School would be incorporated into a First Nation-operated school network, and become eligible for capital and operation and maintenance funding under Indigenous Services Canada's Capital Facilities and Maintenance Program.

With respect to the Gané Yohs Health Centre, I would note that access to safe facilities for the delivery of healthcare is essential to supporting First Nation people in building the lives that they want for themselves, their families, and their communities.

Upon learning that mould was observed in a section of the Gané Yohs Health Centre, Six Nations of the Grand River closed the building until further notice. Out of an abundance of caution, Indigenous Services Canada instructed the 14 Indigenous Services Canada employees who worked at Gané Yohs to perform their duties remotely.

To ensure the continuity of health services and to keep both patients and staff safe, Six Nations and Indigenous Services Canada began transitioning clinic space to White Pines Wellness Centre on April 29, 2024. Both parties are working diligently to provide high-quality and timely service to the clients of Gané Yohs. The routine healthcare services provided by Indigenous Services Canada that will be delivered out of this clinic space include immunizations, Electric Cardiogram testing, the sexual health program, infant checkups, and phlebotomy. At this time, lab services are functioning temporarily out of White Pines Wellness Centre, and work continues to be done to enable additional services to be delivered as quickly as possible. Vaccine services are not yet being delivered aside from planned school visits, but these services will resume once vaccines can be safely stored at the temporary clinic space.

Representatives from Indigenous Services Canada visited the Six Nations territory on May 24, 2024, to discuss a way forward on the Gané Yohs building, as well as occupational and personal health and safety. Indigenous Services Canada and Six Nations leadership are working in partnership to determine medium- and long-term solutions to ensure that Six Nations community members have stable access to healthcare services in their community. Ongoing meetings continue to ensure the First Nation is well supported.

Indigenous Services Canada is reviewing a third-party safety report from a consultant hired by Six Nations and will adhere to guidance from the Department's Occupational Health and Safety team outlining when staff will be able to retrieve patient files from Gané Yohs. This guidance determines the appropriate level of required personal protective equipment and the necessary mitigation measures so that patient files can be retrieved in a safe manner.

Ensuring that community members from Six Nations of the Grand River have access to healthcare services close to home is a shared priority for Indigenous Services Canada and community leadership. We are thankful and appreciate all the efforts and patience of the members from Six Nations of the Grand River as we collaborate on a path forward.

ADDITIONAL INFORMATION ON SERVICE DELIVERY TRANSFER AND TRANSFER OF LIABILITY

In alignment with the *Department of Indigenous Services Act*, Indigenous Services Canada is supporting First Nation partners to develop and deliver infrastructure solutions from the ground up to advance our shared goal of transferring responsibility of departmental housing and community infrastructure programs to First Nation organizations.

Indigenous Services Canada (ISC) is supporting these partners to ensure that new First Nations-designed service delivery models suit their needs while also supporting and advancing self-determination.

While ISC provides funding to First Nations for their housing and infrastructure needs, First Nations are responsible for planning, managing, procurement and operations and maintenance of housing and infrastructure on reserve. As part of service delivery transfer, First Nations can sign agreements with a separate First Nation organization that may reduce or transfer the responsibility (and associated liability) for planning,

management, procurement, operations and maintenance to the First Nation transfer organization, depending on the agreement negotiated between the two parties.

In general, funding agreements (including service transfer agreements) between ISC and other organizations typically include contractual protections for both parties. As noted above, with respect to infrastructure, ISC's role is that of a funder; if it transfers the funds it has promised to the other organization according to the agreement's terms, the Department's liability is limited accordingly.

At present, only one infrastructure service delivery transfer agreement has been signed, with the Atlantic First Nations Water Authority. The Atlantic First Nations Water Authority has assumed responsibility for management of water operations for 12 communities. In terms of Canada's responsibilities, ISC continues to be responsible for ensuring that the Atlantic First Nations Water Authority receives the funding outlined in the contribution agreement between the two parties.

ADDITIONAL INFORMATION ON THE 2008 MOULD STRATEGY

To respond to the 2003 report of the Office of the Auditor General of Canada and its 2006 update, then Indian and Northern Affairs Canada, Health Canada (as represented by the First Nations and Inuit Health Branch) and the Canada Mortgage and Housing Corporation in partnership with the Assembly of First Nations developed the "National Strategy to Address Mould in First Nation Communities."

The objective of the Strategy was to "develop sufficient awareness among First Nation home occupants, communities and institutions so that they can prevent mould problems or, if such problems occur, remediate them effectively." As part of this Strategy, the Government of Canada committed to:

- developing resources to support First Nations (both home occupants and housing professionals) to prevent mould;
- developing resources to support First Nations (both home occupants and housing professionals) to identify mould and appropriate actions for remediation;
- supporting in the inspection of homes (through the Environmental Public Health program); and

- providing support through various programs (including Indigenous Services Canada's On-Reserve Housing Program re Mortgage and Housing Corporation's On-Reserve Residential Rehabilitation Assistance Program.

While Indigenous Services Canada no longer reports against the Strategy, it has continued to advance the Strategy's key objectives of raising awareness and supporting First Nations to address mould through:

- Direct support to First Nation organizations, including the First Nations Housing Professionals Association and First Nations National Building Officers Association to develop and disseminate information and resources to First Nations housing professionals on preventing, identifying and addressing mould and other health and safety concerns.

- Public health inspections of on-reserve housing units performed by Environmental Public Health Officers upon request. As part of a health inspection, Environmental Public Health officers provide written reports to community leadership, occupant and housing manager/director where applicable, outlining health concerns as related to the house including recommendations on remediation and preventative measures, to allow the community to make informed decisions on their housing units.

- Funding available to First Nations through Indigenous Services Canada's First Nations on-reserve housing program, which prioritizes projects that address health and safety needs, including remediation of mould.

ADDITIONAL INFORMATION ON INDIGENOUS SERVICES CANADA'S USE OF CENSUS DATA IN FUNDING ALLOCATION METHODOLOGIES

Indigenous Services Canada does not use the funding formula that was established by the CMHC. Funding provided through ISC's On-Reserve Housing Program can be divided into two broad categories:

- A-Base, or core funding, is the permanent ongoing funding provided to First Nations through regional offices and based upon historical departmental reference level information.

- B-Base, or targeted funding, is allocated to the regions using a methodology that is based 50% upon on-reserve population and 50% on regional housing needs, which includes a number of different data

sources, including the 2021 Census. Regions subsequently flow funding to First Nation communities for the management of their projects according to project proposals and prioritization against available funds. The process for allocating funds to communities may vary between regions, but often involves soliciting Calls for Proposals.

I can confirm that Indigenous Services Canada is using the latest Census data (from Census 2021) in its allocation methodologies for housing. I have copied my colleague, Coleen Volk, President and Chief Executive Officer, Canada Mortgage and Housing Corporation, who would be better placed to speak to their funding methodologies.

APPENDIX B: LIST OF WITNESSES

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.

44th Parliament – 1st Session

Organizations and Individuals	Date	Meeting
Canada Mortgage and Housing Corporation	2024/04/11	114
Morley Linstead, Director, Housing Solutions - Indigenous and the North		
Michel Tremblay, Acting President and Chief Executive Officer		
Department of Indigenous Services	2024/04/11	114
Nelson Barbosa, Director General, Regional Operations		
Joanne Wilkinson, Senior Assistant Deputy Minister, Regional Operations Sector		
Gina Wilson, Deputy Minister		
Dr. Tom Wong, Chief Medical Officer of Public Health, First Nations and Inuit Health Branch		
Office of the Auditor General	2024/04/11	114
Doreen Deveen, Director		
Karen Hogan, Auditor General of Canada		
Glenn Wheeler, Principal		
As an individual	2024/06/04	128
Michael Wernick, Jarislowsky Chair in Public Sector Management, University of Ottawa		
Assembly of First Nations	2024/06/04	128
Lance Haymond, Chief		
Brendan Mitchell, Assembly of First Nations Regional Chief, Newfoundland		

Organizations and Individuals	Date	Meeting
Confederacy of Treaty Six First Nations	2024/06/04	128
Cody Thomas, Grand Chief		
Glooscap First Nation	2024/06/04	128
Sidney Peters, Chief		
Department of Indigenous Services	2024/06/06	129
Nelson Barbosa, Director General, Regional Operations		
Hon. Patty Hajdu, P.C., M.P., Minister of Indigenous Services		
Paula Hadden-Jokiel, Assistant Deputy Minister, Regional Operations Sector		
Gina Wilson, Deputy Minister		
Dr. Tom Wong, Chief Medical Officer, Chief Science Officer and Director General		

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 No. 39 and 40) from the 45th Parliament, 1st Session and (Meetings Nos. 114, 128 and 129) from the 44th Parliament, 1st Session is tabled.

Respectfully submitted,

John Williamson
Chair