



URBAN, RURAL, & NORTHERN INDIGENOUS HOUSING

The Next Step

Prepared for the Canadian Housing and Renewal Association

Abstract

A summary of housing provider's views of Indigenous housing and the importance of Indigenous leadership and control of social and affordable housing.

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April 2019

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This research was funded by Indigenous Services Canada (ISC) and by Canada Mortgage and Housing Corporation (CMHC), however, the views expressed are the personal views of the authors and neither CMHC nor ISC accept responsibility for them.

Note to the Reader on Nomenclature

Throughout the report, there are many attributions to Indigenous peoples. The nomenclature used relates to the timeframe in which the references are being made. For instance, the term “Indian” is used in many cases as this was the term used up until the mid 2000s, and still to this day in some cases. ‘Native’ is used infrequently but the term is still used in some formal organizations.

Indigenous is the generalized term that is commonly accepted at this time when referring to the original peoples of this land and the terms most accepted by the three Indigenous groups in Canada is First Nations, Métis and Inuit. In this report, we have tried to use Indigenous given the large majority of housing providers serve all three groups in a status-blind manner.

The term used by the federal government is changed a number of times but refers to the same group(s) of Indigenous peoples. The department of Indian and Northern Development was the name of the federal government department with the responsibilities of administrating the “Indian Act”. The name of this department changed to Aboriginal Affairs and Northern Development Canada for a short period of time then to Indigenous and Northern Affairs Canada. In 2017, this department was dissolved and replaced by two departments, Crown-Indigenous Relations and Indigenous Services Canada. Throughout this report, we use the names that are published on documents consistent with the nomenclature attributed at the time of publication.

Executive Summary

Urban, rural, and northern Indigenous housing providers across Canada are facing important changes to their funding and significant increases to demand for their services. A survey and interviews conducted between the end of December 2018 and March 2019 with urban, rural, and northern¹ Indigenous housing providers revealed that the Urban Native Housing Program and the Rural and Native Housing Programs administered by the Canada Mortgage and Housing Corporation (CMHC) have had mixed successes. Urban, rural and northern housing providers have fought a hard, lengthy process to create a legacy of housing into which all levels of government and community have made significant investments to respond to the genuine need and to serve the most vulnerable.

Yet, the expiry of Operating Agreements under these programs are introducing a season of dramatic challenges for Indigenous housing providers, putting this collective investment at grave risk. Many of these providers are unprepared for the change and lack the confidence that their funding models will allow for the objectives of these programs to be accomplished. An aging housing inventory, reduced funding, and a growing clientele has placed Indigenous housing providers in a difficult position. A compelling desire and proven track record of providing housing services has been a work product of the many Indigenous housing providers that have served urban, rural and northern Indigenous people in a positive way. And yet, they remain on the outside of decision-making, and subject to policies that put their assets at risk, prevent them from protecting the most vulnerable and defeat any attempt at reconciliation or meaningful poverty-reduction.

The socio-economic standard of living of Indigenous people across Canada is not improving at the same rate as the rest of Canadian society,² while supply for Indigenous housing geared to this population is falling short of the demand. The need for social supports is greater than the funding for these supports allows. The funding that is available does not support the development processes that would address adequate salaries, capacity building within the housing providers organizations, and advocacy for Indigenous housing providers. The increasing rate of urbanization of Indigenous peoples brings an additional unique demand for services. As the Indigenous population expands at a rate far greater than the Canadian average³, the housing short-fall is becoming increasingly significant.

If the only objective was to house Indigenous people, the solution might be a simple influx of dollars. Yet, Indigenous housing providers do much more than just housing, bringing social services to better the lives of their tenants in dignified and empowering ways.

¹ Northern refers to both provincial north and the territories

² James Anaya, United Nations Rapporteur on Human Rights, stated "Canada consistently ranks among the top of countries in respect to human development standards, and yet amidst this wealth and prosperity, aboriginal people live in conditions akin to those in countries that rank much lower and in which poverty abounds." [Canada faces a 'crisis' on aboriginal reserves: UN investigator](#). CTV news, Tuesday, October 15, 2013.

³ Aboriginal and Northern Affairs Canada. Aboriginal Migration and Urbanization in Canada, 1961-2006. 2013.

The most effective method to supporting Indigenous housing providers is through a consolidated approach to prevent disparities between regions, restore Crown-Indigenous relations, and reflect the federal fiduciary obligations to Indigenous peoples.⁴ Indigenous housing providers are asking for an inclusive, Indigenous-led, dedicated approach through the development and funding of a 'For Indigenous by Indigenous' National Housing Centre. It is envisioned that a centre of this nature can provide advocacy, funding, capacity building, best practices, and planning services for Indigenous housing providers across the country.

The following report will expose the results of the survey and interviews. It will explain the quickly changing demographics of Indigenous populations across Canada and the background to the Urban Native Housing Program and the Rural and Native Housing Programs. This report is a continuation of many years of thought and research by the Canadian Housing and Renewal Association's Indigenous Housing Caucus, representing urban, rural, and northern social, non-profit and affordable Indigenous housing and homelessness providers and stakeholders.⁵

⁴ For a further understanding of the fiduciary obligations of Canada towards Indigenous peoples, see *Guerin v. R.*, [1984] 2 S.C.R. 335, *Wewaykum Indian Band v. Canada*, [2002] 4 S.C.R. 245. See also *Daniels v. Canada*, [2016] 1 S.C.R. 99.

⁵ [Indigenous Caucus](#). Canadian Housing and Renewal Association. 2019.

Résumé à l'intention de la haute direction

Partout au Canada, les fournisseurs de logements destinés aux Autochtones qui sont actifs en milieu urbain, rural ou nordique⁶ voient leur financement se transformer alors que la demande à l'égard de leurs services est en forte hausse. D'après un sondage et des entrevues menés auprès de tels fournisseurs entre la fin de décembre 2018 et mars 2019, les résultats obtenus par le Programme de logement pour les Autochtones en milieu urbain et le Programme de logement pour les ruraux et les Autochtones, tous deux administrés par la Société canadienne d'hypothèques et de logement (SCHL), sont mitigés. Les fournisseurs de logements destinés aux Autochtones qui sont actifs en milieu urbain, rural ou nordique ont dû surmonter bien des écueils et se mesurer à un long processus pour créer un parc de logements dans lequel tous les ordres de gouvernement et le milieu communautaire ont fait d'importants investissements pour répondre à un besoin réel et loger les plus vulnérables.

Pour les fournisseurs de logements destinés aux Autochtones, l'expiration des accords d'exploitation liés à ces programmes marque le début d'une période semée d'embûches et met en péril notre investissement collectif. Bon nombre de ces fournisseurs ne sont pas prêts à affronter ce changement et doutent que leur modèle de financement leur permette de réaliser les objectifs des programmes. Étant donné que leur parc immobilier vieillit, que leur financement est réduit et que leur clientèle augmente, les fournisseurs de logements destinés aux Autochtones sont maintenant dans une position difficile. Nourris par un profond désir de fournir des services de logement et forts de leurs succès passés, les fournisseurs de logements destinés aux Autochtones ont incontestablement amélioré la situation en milieu urbain, rural et nordique. Ils demeurent pourtant exclus du processus décisionnel et doivent se conformer à des politiques qui posent un risque pour leurs actifs, qui les empêchent de protéger les plus vulnérables et qui minent toute tentative de réconciliation ou de réduction notable de la pauvreté.

La norme socio-économique qui mesure le niveau de vie des Canadiens indique que le niveau de vie des Autochtones ne s'améliore pas au même rythme que celui des autres Canadiens⁷. Toutefois, l'offre de logements destinés aux Autochtones est insuffisante pour répondre à la demande. Les mesures de soutien social requises vont au-delà de ce qui peut être accompli avec le financement dont disposent les fournisseurs. Le financement disponible ne couvre pas les mesures de soutien nécessaires pour offrir des salaires adéquats, développer les compétences des fournisseurs de logements et défendre leurs intérêts. Le taux d'urbanisation croissant des Autochtones fait grossir la demande de services de logement. Puisque la

⁶ Les régions nordiques du Canada sont les territoires et la partie nord des provinces.

⁷ James Anaya, rapporteur spécial des Nations Unies sur les droits des peuples autochtones, a déclaré « que le Canada se classe toujours parmi les meilleurs pays en ce qui concerne les normes de développement humain. Pourtant, au sein de cette richesse et de cette prospérité, les peuples autochtones vivent dans des conditions analogues à celles de pays beaucoup plus pauvres, où la pauvreté est monnaie courante ». (Traduction) [Canada faces a 'crisis' on aboriginal reserves: UN investigator](#). CTV news, publié le mardi 15 octobre 2013.

population autochtone croît beaucoup plus rapidement que la population canadienne en général⁸, la pénurie de logements s'accroît.

Si le seul objectif était de loger les Autochtones, la solution serait simple : injecter plus de dollars. Pourtant, les fournisseurs de logements destinés aux Autochtones offrent bien plus que des logements et des services de logement, ils offrent des services sociaux qui améliorent les conditions de vie de leurs locataires, avec dignité et un souci de les outiller pour l'avenir.

La meilleure façon de soutenir les fournisseurs de logements destinés aux Autochtones est d'adopter une approche unifiée pour éviter les écarts entre les régions, rétablir la relation entre la Couronne et les Autochtones et tenir compte de l'obligation fiduciaire du gouvernement fédéral à l'égard des peuples autochtones⁹. Les fournisseurs de logements destinés aux Autochtones réclament une approche inclusive, pilotée par les Autochtones, et dédiée à cette fin. Cela se ferait par la mise sur pied et le financement d'un centre national du logement géré « par des Autochtones pour des Autochtones ». Ce centre pourrait défendre les intérêts des fournisseurs de logements destinés aux Autochtones de partout au pays, les aider à se financer, développer leurs compétences, leur enseigner les pratiques exemplaires et leur offrir des services de planification.

Le rapport qui suit présente les résultats du sondage et des entrevues. Il décrit les changements démographiques rapides que connaissent les populations autochtones du Canada et le contexte entourant le Programme de logement pour les Autochtones en milieu urbain et le Programme de logement pour les ruraux et les Autochtones. Ce rapport s'appuie sur la réflexion et les recherches sur le logement faites par le Caucus autochtone de l'Association canadienne d'habitation et de rénovation urbaine (ACHRU) au fil des années. Ce caucus représente un large éventail de fournisseurs de logements destinés aux Autochtones : milieu urbain, milieu rural, logements sociaux dans les régions nordiques, logements du secteur sans but lucratif, logements abordables, organismes luttant contre l'itinérance et autres intervenants¹⁰.

⁸ Affaires autochtones et Développement du Nord Canada. Migration et urbanisation de la population autochtone du Canada, 1961-2006, publié en 2013.

⁹ Pour mieux comprendre l'obligation fiduciaire du Canada à l'égard des autochtones, voir le jugement *Guerin c. La Reine*, [1984] 2 RCS 335, le jugement *Bande indienne Wewaykum c. Canada*, [2002] 4 RCS 245 et le jugement *Daniels c. Canada*, [2016] 1 RCS 99.

¹⁰ [Caucus autochtone](#). Association canadienne d'habitation et de rénovation urbaine. 2019.

A Contextual Background of Urban, Rural, and Northern Housing

The Genesis of “Indian Urbanization”

In Canada, the funding of housing programs has long been a shared responsibility. The federal government works closely with its provincial and territorial partners to improve access to housing and meet the housing needs of Canadians. In 1963, the federal government commissioned what would be known as the Hawthorn report, a study entitled “A Survey of the Contemporary Indians of Canada: Economic, Political, Educational Needs and Policies.”¹¹ While the report dealt with the basic theme of economic development, it did provide some policy recommendations that impacted not only federal-provincial relations, but perhaps as an unintended consequence, resulted in a profound impact on the current issues dealing with Indigenous urban housing. At the time of the Hawthorn report publication, the majority (85%) of ‘Indians’ lived on reserves and statistics relating to the Indigenous population dealt with First Nations or status Indians.¹² The Hawthorn report urged the federal government to support a policy where:

*(17) [First Nation] People in semi-isolated bands across the Northern wooded belt face special problems of development that require special types of programs, and should receive **maximum support in moving away** to obtain employment in areas or urban centres offering adequate job opportunities.¹³*

While there is a specific note directed to the ‘Northern wooded belt’, there is no question that this recommendation developed into a general policy nationwide and support was directed through the federal body to all Indian peoples across the country under the 1996 federal-provincial social housing agreements.¹⁴ Our research did not find any specific federal policy documents directing provinces to expand their own service programs to Indigenous housing, however gaps remain to meet growing demand. A further recommendation from the ‘Hawthorn report’ states:

(32) The general policy of extending provincial services to Indians should be strongly encouraged, although due attention must be given to merits of the case in each functional area.¹⁵

The Constitution Act, 1867 does not make any specific references to housing. For areas outside of education, welfare, and health provinces would negotiate “special financial arrangements” if asked to provide additional services. The Hawthorn report states, (and it is important to note, that housing is not listed as an item for future consideration):

¹¹ Hawthorn, Harry B., Ed. A Survey of the Contemporary Indians of Canada: Economic, Political, Educational Needs and Policies. 2 Vols., Ottawa, 1966-7.

¹² Ibid.

¹³ Emphasis Added. Ibid, page 14.

¹⁴ Audit and Evaluation Services, Canada Mortgage and Housing Corporation. Evaluation of the Urban Social Housing Programs, 1999, page i.

¹⁵ Ibid, page 14.

As already noted, one of the factors which tends to evoke special financial arrangements is that the initial approach for the extension of provincial services comes from the federal government. This inevitably results in intergovernmental bargaining, and stresses the additional effort required of the provinces while frequently minimizing their actual constitutional competence in the areas under discussion. The possible long run implications of this development are disturbing. Outside of the basic provincial programs in education, welfare, and health in which federal departments are already operative and where it is thus unrealistic to assume that the provinces will extend their services without special financial arrangements, there are numerous additional areas of provincial activity. These include training programs, grants to local government, and a host of inspection and advisory services. The list is almost endless. The undesirable consequences of an unending proliferating series of federal provincial agreements in every conceivable area of provincial service activity are self-evident.¹⁶

Some provincial governments addressed the issue as early as 1965 and started to construct Indigenous housing in remote areas of the prairie provinces under federal-provincial agreements.¹⁷ This program was established to construct low-cost housing for sale to Indian and Métis people and featured a payment plan consistent with the purchaser's income.

Organizations representing Métis and non-status Indians continued to push for programs to support access to, and better housing for, people residing off reserve. The rationale for this push was twofold: first, the housing conditions of the Aboriginal peoples at that time were devastatingly poor; and second, the growth rate of Aboriginal peoples was far beyond the Canadian average growth rate. The Royal Commission on Aboriginal Affairs observed that “the [Aboriginal] population increased 42% from 1961 to 1971, 57% from 1971 to 1981, and nearly 47% from 1981 to 1991.”¹⁸

The federal government, in 1972, made a commitment to build 50,000 housing units for Aboriginal people residing off reserve.¹⁹ This led to the development of the Rural and Remote Housing Program, which was established in 1973 and administered by CMHC.²⁰ The objective of this program was to provide low-interest mortgage loans and grants to non-profit rental housing groups. The Urban Native Housing Program was introduced in 1978 as part of CMHC's

¹⁶ Ibid, page 6.

¹⁷ Evaluation of the Rural and Native Housing Programs: Main Report, Program Evaluation Division, Canada Mortgage and Housing Corporation, February 1992, page 6.

¹⁸ Royal Commission on Aboriginal Peoples, as cited in Lance W. Roberts, Rodney A. Clifton, Barry Ferguson, Karen Kampen, and Simon Langlois, eds. *Recent Social Trends in Canada, 1960-2000* (Montreal and Kingston: McGill-Queen's University Press), 2005.

¹⁹ Pomeroy, S. *A New Beginning: A National Non-Reserve Aboriginal Housing Strategy*, on behalf of the National Aboriginal Housing Association. In Vol. 4: *Moving Forward, Making a Difference*, in *Aboriginal Policy Research Series*, Thompson Educational Publishing, 2013.

²⁰ Evaluation of the Rural and Native Housing Programs: Main Report, Program Evaluation Division, Canada Mortgage and Housing Corporation, February 1992.

Non-Profit Housing program, and featured subsidies for people who could not afford market rents.²¹ In the early 80s the program increased the subsidy portion because many of the tenants could not afford the rent provisions that were established in the earlier program.

Most of these programs continue to leave their imprint on the present. When the Rural and Native Housing (RNH) programs started in 1985, the stated objective was *“that the RNH program along with other social housing programs, assist households in need, who cannot obtain affordable, suitable and adequate shelter on the private market.”*²²

Of interest is the paragraph in the 1992 CMHC Rural and Native Housing program evaluation, which speaks to the needs of tenants. Many of the interviewees in the case studies conducted stated that stable income remained a major issue for tenants. The 1992 evaluation states:

*When CMHC negotiated the social housing agreements with the provincial governments in 1986, it was agreed that the programs should be targeted to core need households, and that the units provided under the programs should be affordable, suitable and adequate. That is, the objectives of the Rural and Native Housing Programs were to take households out of core need. This evaluation has demonstrated that these objectives have not been achieved, both for units built before 1986 and for units built after 1985. In more than 50 percent of the cases, RNH households with incomes lower than the income thresholds have an affordability, suitability or adequacy problem.*²³

The evaluation goes on to say that the major reason for the failure of the program was the design and delivery of the programs.²⁴

An additional program added in 1978, the Urban Native Housing Program, offered subsidies through Operating Agreements made with the housing providers, largely non-profit Indigenous organizations established to provide housing to Indigenous peoples living in or migrating to urban centres. At the time, the programs were well received and addressed the needs of the growing urban Indigenous population. The program evaluation conducted in 1999 reflected positive results. The program was directed to address core needs, which were defined as those whose rent would not exceed a maximum of 30 percent of its income to obtain adequate housing. Because the gap between the costs of supplying housing and rental revenues was being addressed through subsidies based on the rent geared to income (RGI) basis, the program was successful and provided more homes to Aboriginal clientele. The urban social housing strategy in 1986 included this feature and ensured that housing subsidies were targeted to those in core need. Today,

²¹ CMHC Evaluation of the Urban Social Housing Programs, December 1999.

²² CMHC Evaluation of the Rural and Native Housing Program, February 1992, page 442.

²³ Ibid., page 442.

²⁴ Ibid, page 443.

CMHC defines “acceptable housing” as housing that is adequate in condition, suitable in size and affordable, and uses a conventional method for measuring housing affordability. A household whose shelter falls short of any of these three standards and for whom there is no available housing that would be acceptable is deemed to be in “core housing need.”²⁵

A contributing factor to the necessity of urban and rural Indigenous housing was the rate of urban migration. The Canadian encyclopedia has documented the growth of the urban Aboriginal population.²⁶ A further rise in the Aboriginal growth rates occurred with the 1985 legislation of Bill C-31, whose provisions reinstated Indian status to over 100,000 people²⁷ and resulted in a further demand on housing providers to secure additional housing units.

Socio-economic Conditions

While there are evaluations, investigations, reports and academic studies looking at and analyzing the socio-economic condition of Indigenous peoples in Canada, the situation has not improved to any great degree. James Anaya, Special Rapporteur to the United Nations, in a report to the Human Rights Council on the overall subject of Indigenous peoples in Canada dated July 4, 2014, wrote the following:

*The most jarring manifestation of those human rights problems is the distressing socioeconomic conditions of Indigenous peoples in a highly developed country. Although in 2004 the previous Special Rapporteur recommended that Canada intensify its measures to close the human development indicator gap between Indigenous and non-Indigenous Canadians in health care, **housing**, education, welfare and social services, there has been no reduction in that gap in the intervening period in relation to registered Indians/First Nations, although socioeconomic conditions for Métis and non-status Indians have improved, according to government data.²⁸*

The United Nations Special Rapporteur on the Right to Housing, Leilani Farha, referenced adequate housing as a component of the right to an adequate standard of living. On the right to non-discrimination in this context, Farha stated the following in her 2015 report to the United Nations General Assembly:

A rights-based approach to Habitat III understands urbanization not simply as a geographical, demographic or economic phenomenon subject to

²⁵ CMHC, [Defining the Affordability of Housing in Canada](#), prepared by Prism Economics and Analysis, January 2019.

²⁶ Price, John A. et al. "[Urban Migration of Indigenous Peoples in Canada](#)". The Canadian Encyclopedia, 17 January 2018, Historica Canada.

²⁷ Ibid.

²⁸ Anaya, James. Report of the Special Rapporteur to the Human Rights Council of the United Nations, 2014.

*measurement and analysis, but also as a dynamic process that renews and reshapes social, political and economic relationships.*²⁹

The research gathered for this engagement illustrates strikingly similar conditions as stated in the 1992 evaluation of the Rural and Native housing programs, the Royal Commission on Aboriginal Peoples, the 2015 Truth and Reconciliation Commission of Canada, and the United Nations report by James Anaya, among others. However, as supported by Farha's comments, the urbanization of Indigenous peoples is indeed shaping a new social, political and economic relationship that cannot be avoided further. To ignore the issue of Indigenous urbanization will be to further exacerbate the low economic situation of Indigenous peoples and current housing crisis, which federal, provincial, and territorial governments have committed to addressing.

Research Design

The basic objective of the research was first to understand the nature, scope and conditions of the work and services of the Indigenous housing providers, and to ascertain the housing providers' views on the potential creation of an urban, rural and northern Indigenous housing entity for advocacy, research, and operation of a national housing centre.

The research was initiated from the concept discussed and agreed to at the annual Canadian Housing and Renewal Association (CHRA) Indigenous Housing Caucus Day in 2017, where the concept of a central support organization for urban and rural Indigenous housing providers was first articulated; followed by the Indigenous Housing Caucus Day in 2018 where the "For Indigenous by Indigenous" (FIBI) National Housing Centre was proposed.³⁰

The research for this assignment employed a mixed methods research design. An initial quantitative instrument by way of a bilingual electronic survey was developed and administered to urban, rural, and northern Indigenous housing providers. The contact list of 145 Indigenous housing providers spread across the country was developed using publicly available information and existing housing networks. The survey information was collected in QuestionsPro software. Emails enclosing the survey link were followed up with direct phone calls to all the Indigenous housing providers to personally request that they complete the survey. The survey questions are attached as Appendix A.

²⁹ Farha, Leilani, Special Report to the General Assembly of the United Nations, August 2015, Adequate housing as a component of the right to an adequate standard of living.

³⁰ [A For Indigenous By Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada](#). Proposal to the Government of Canada by the Indigenous Housing Caucus Working group. Canadian Housing and Renewal Association. May 2018.

The second part of the research design was qualitative in nature, conducting personal interviews with 26 Indigenous housing providers throughout the country. A critical case approach was used and a Project Oversight committee of the CHRA's Indigenous Caucus determined the locations to be interviewed. An interview guide (attached as Appendix B) was developed and sent to each of the housing providers prior to their interviews.

Secondary research was also undertaken, collecting and reviewing papers written on the subject of Indigenous housing, evaluations of housing programs, and statistical information from Statistics Canada and other federal agencies and departments.

Demographics

The demand for housing services by Indigenous peoples in urban, rural and northern settings is impacted by a number of critical factors. Of importance is the demographic profile of Indigenous peoples, which includes the total population, the population distribution, gender distribution, migration statistics, and overall growth rates. The most recent census conducted in 2016, reports that 1,673,785 Aboriginal people are living in Canada, 4.9% of the Canadian population.³¹ This number is recorded in three separate distinction categories as illustrated in the following chart, which also provides the percentage change since the last census of 2011.

Aboriginal Population – 2016

| | Population Reported | Percentage change since 2011 Census |
|---------------|---------------------|-------------------------------------|
| First Nations | 977,239 | 39.3% Increase |
| Métis | 587,545 | 51.2% Increase |
| Inuit | 65,025 | 29.1% Increase |

Table 1: Aboriginal Population, 2016.³²

The growth of the Aboriginal population living in urban centres has steadily grown since 1961 as illustrated in the chart below.

³¹ [National Indigenous Peoples Day... by the numbers 2018](#). 2016 Census Canada.

³² Ibid.

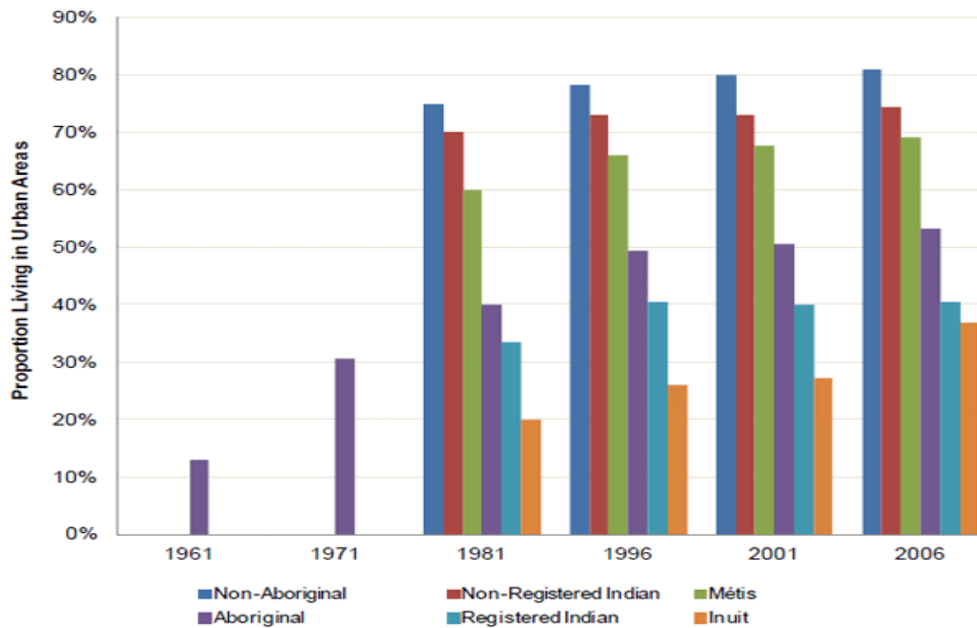


Figure 1: Proportion of Aboriginals Living in Urban Areas, Comparative 1961-2006³³

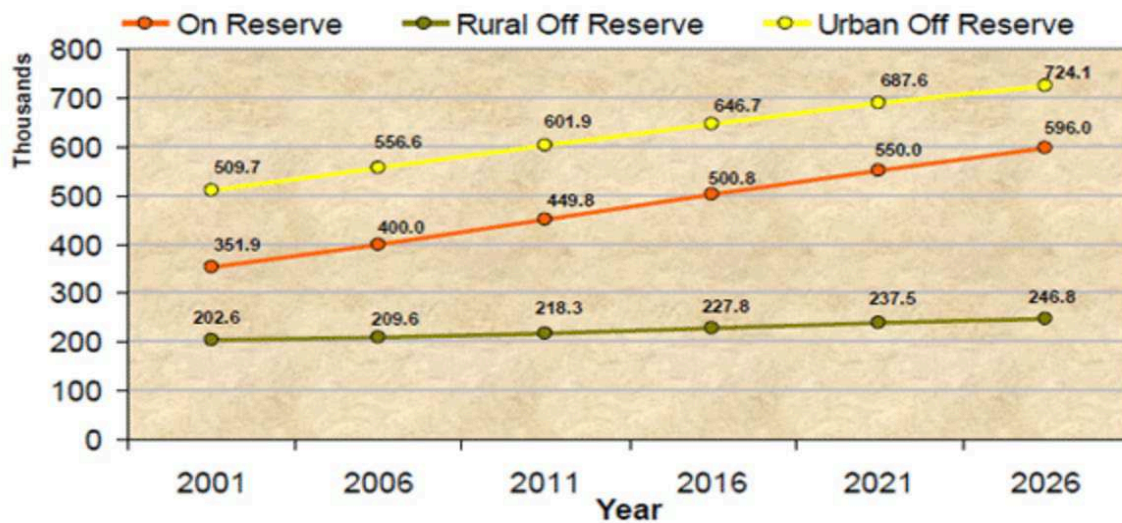


Figure 2: Projected Aboriginal Population, by Place of residence, Medium Growth Scenario, Canada, 2001-2026³⁴

The Youth Factor

The percentage of youth in the Indigenous population is far above the Canadian average. This issue will come to bear in a few years, adding a new dimension to the demands of services to

³³ Norris, Mary Jane & Clatworthy, Stewart, *Urbanization and Migration Patterns of Aboriginal Populations in Canada: A Half Century in review*. Commissioned by Aboriginal Affairs and Northern Development Canada, 2011. Page 33.

³⁴ Indigenous and Northern Affairs Canada, *Aboriginal Demography – Population, Household and Family Projections, 2001-2016*.

Indigenous people, including housing. When we look at Figure 3, we can see two things in comparison to the non-Indigenous population in Canada. First, we see the marked difference in percentage of youth in all three of the Indigenous groups, as a far greater percentage of the total population, relative to the non-Indigenous population. Second, we see the opposite in the elderly, who represent a much smaller portion of the population, relative to the non-Indigenous population.

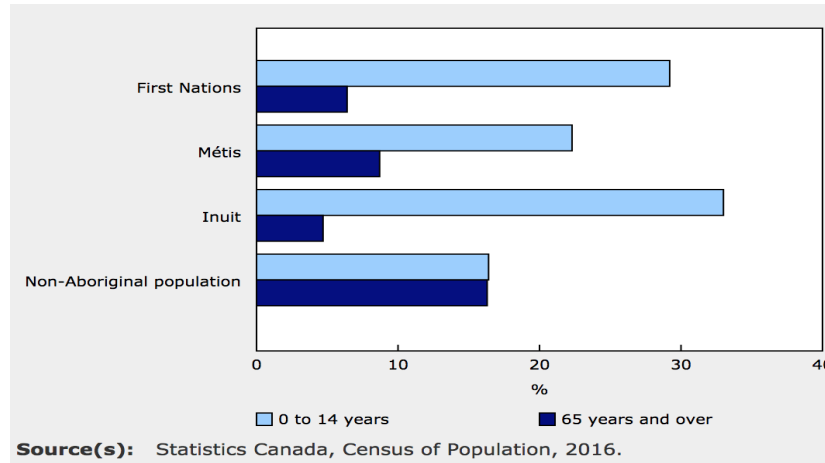


Figure 3: Youth and Elder populations, relative to the Non-Aboriginal Population³⁵
The following table similarly provides the percentages of youth and elderly populations.

| Share (In percentage) of the Aboriginal population aged 0-14 and 65 years and over | | |
|--|------------|-------------------|
| | 0-14 years | 65 years and over |
| First Nations | 29.2 | 6.4 |
| Métis | 22.3 | 8.7 |
| Inuit | 33.0 | 4.7 |
| Non-Aboriginal | 16.4 | 16.3 |

Table 2: Share (in percentage) of the Aboriginal population aged 0-14 and 65 years and over³⁶

Within the census metropolitan area's (CMA) of the larger cities in Canada, we can see from Table 3 that the population growth within these CMA's all exceed significantly the Canadian average. The youth population growth, combined with the low economic status, as illustrated in Figure 4, compounds with an aging asset base of current housing providers, and results in a still greater demand on these Indigenous housing providers. The issue of provision of urban Indigenous housing can be considered to be at a crisis level already.

³⁵ Statistics Canada: Aboriginal peoples in Canada: Key results from the 2016 Census.

³⁶ [Statistics Canada: Aboriginal People in Canada: Key Results of the 2016 census](#)

Percentage of Population increase in selected CMAs

| | Canadian (avg) | Cdn (male) | Cdn (female) | First Nations (male) | First Nations (female) | Métis (male) | Métis (female) | Inuit (male) | Inuit (female) |
|---------------|----------------|------------|--------------|----------------------|------------------------|--------------|----------------|--------------|----------------|
| · Halifax | 8.1 | 9.2 | 7 | 175.3 | 159 | 304.4 | 286.8 | 270 | 120 |
| · Montreal | 9.1 | 10 | 7 | 56.1 | 50.7 | 142.6 | 157.8 | 50 | 73.2 |
| · Toronto | 15.9 | 15.8 | 16.1 | 64.4 | 59.4 | 107.3 | 97.2 | 100 | 135.5 |
| · SS Marie | -2.1 | -1.3 | -2.7 | 38 | 39.2 | 20.3 | 26.7 | ... | ... |
| · T Bay | -1.6 | -0.5 | -2.7 | 61.1 | 47.2 | 32.5 | 60.2 | -25 | -25 |
| · Winnipeg | 11.7 | 13 | 10.4 | 56.8 | 47.7 | 26.4 | 29.5 | -27 | 16.1 |
| · Regina | 20.7 | 23.6 | 17.9 | 43.9 | 34.3 | 3.8 | 17.3 | 100 | 400 |
| · Saskatoon | 24.7 | 26.7 | 22.9 | 37.5 | 36.5 | 47.9 | 61.8 | -14.3 | 83.3 |
| · Calgary | 28.6 | 28.8 | 28.4 | 59.6 | 60.9 | 51.9 | 48.9 | 10 | 152.4 |
| · Edmonton | 27.1 | 28.2 | 26 | 51.5 | 51.5 | 42.9 | 42.4 | 87.1 | 92.7 |
| · Yellowknife | 5.2 | 5.3 | 5.1 | 37.4 | 13 | -6.6 | 3.6 | 4.3 | -16 |
| · Vancouver | 15.9 | 16 | 15.9 | 53.9 | 51.8 | 55 | 57.1 | 89.5 | 83.3 |
| · Victoria | 11.2 | 12.3 | 10.2 | 41.8 | 51.5 | 89.2 | 76.1 | 22.2 | -5.9 |

Table 3: Percentage Change in population 2006-2016 in selected CMAs³⁷

Income

The overall economic condition of Indigenous peoples ranges greatly from province to province. We can see from Figure 4 that the economic situation, as expressed by the incomes reported in the 2016 census, illustrates a number of critical issues. First, it is noted that the income levels for all Indigenous peoples are lower than provincial averages with the exception of Nunavut. This may be explained by the small numbers of First Nations and Métis located in Nunavut who may be considered economic outliers and, if relocated to Nunavut to take professional jobs, the graphic illustration would be skewed. It is notable that the Inuit income level on this same line, is well below the average income in that territory.

³⁷ Statistics Canada, 2018, Aboriginal Population Profile. 2016 Census. Statistics Canada Catalogue no. 98-510-X20116001, Ottawa

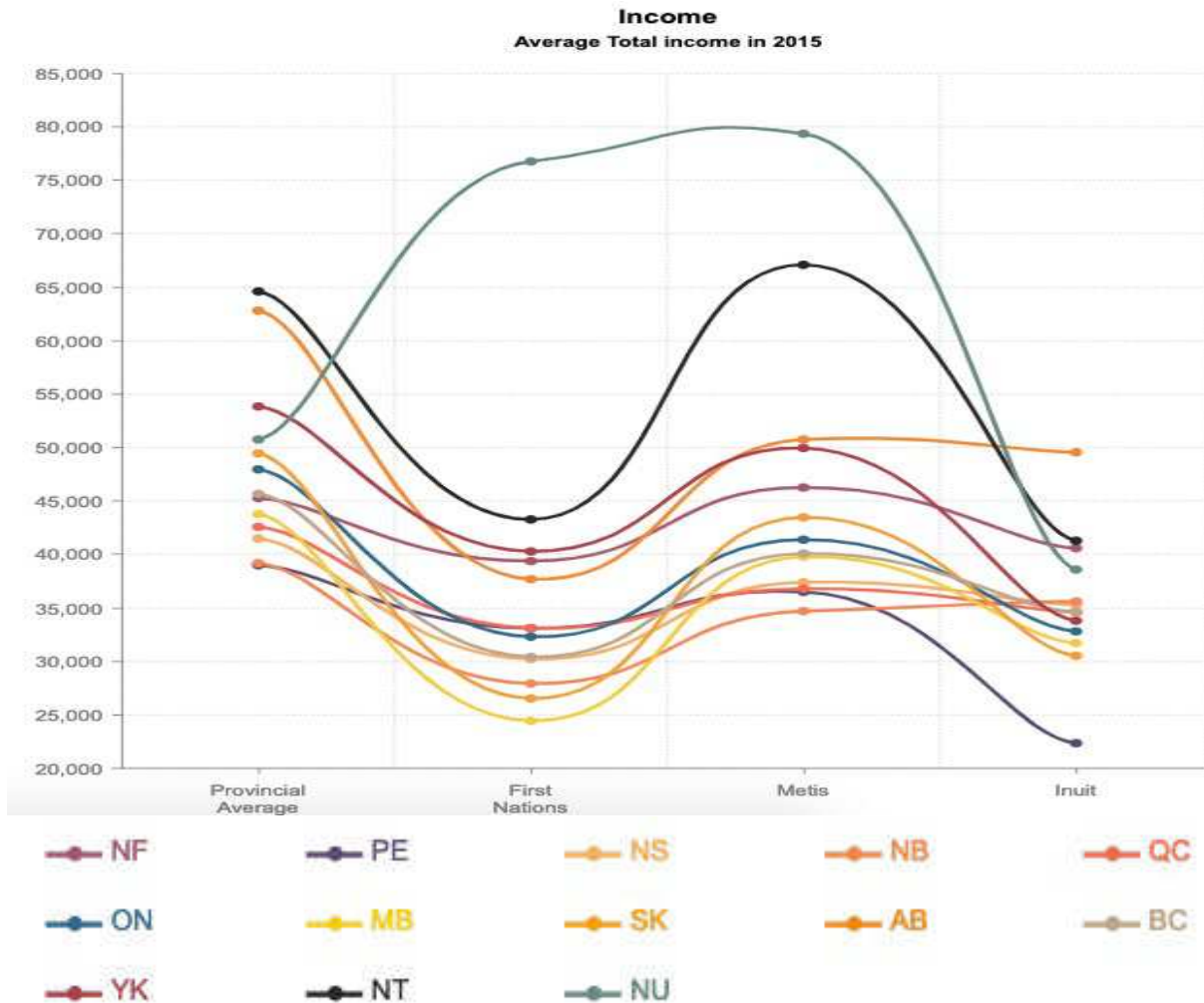


Figure 4: Average total income 2015³⁸

Figure 4 also shows that Manitoba and Saskatchewan have the poorest income levels with the First Nations people having the least income of all Canadian Indigenous populations. As we break out the provincial statistics even further, we can see the largest disparity between Indigenous and non-Indigenous is in Manitoba.

The following Table 4 provides the numeric average income for the different Indigenous groups. We can see from the table that one of the issues illustrated in these numbers is the income disparity between men and women. In comparing Table 4 with Figure 4, we can see that the income gap is even further exacerbated for Indigenous women. As we will see later in the survey results, Indigenous women, and their children, make up the largest demographic of tenants among Indigenous housing providers.

³⁸ Ibid, Statistics Canada Catalogue no. 98-510-X20116001, Ottawa

| Indigenous Average Income | | | | | | |
|---------------------------|---------------|----------|----------|----------|----------|----------|
| | First Nations | | Métis | | Inuit | |
| Gender | Male | Female | Male | Female | Male | Female |
| Income | \$34,346 | \$29,050 | \$49,983 | \$34,801 | \$38,301 | \$37,469 |

Table 4: Indigenous Average Income³⁹

Education

Education levels for Indigenous people across Canada are very low for First Nations people living on reserve, as demonstrated in Table 5. For Indigenous people living off reserve, the education levels are somewhat higher but still relatively low. Of great concern are the high numbers of respondents who indicated no certificate, diploma or degree at all.

| Indigenous People relative to levels of Education | | | |
|---|---------------|---------|--------|
| | First Nations | Métis | Inuit |
| No Certificate, diploma or degree | 264,430 | 116,390 | 22,575 |
| Equivalency Certificate | 175,315 | 129,315 | 8,455 |
| Or Diploma | 67,480 | 55,765 | 4,155 |
| University Certificate or Diploma | 117,790 | 95,790 | 6,170 |
| Bachelor's Degree | 37,670 | 36,200 | 1,310 |
| Degrees above bachelor's degree | 13,210 | 12,660 | 395 |

Table 5: Number of Indigenous People with levels of education⁴⁰

The Auditor General of Canada in their *Report 5 – Socio-economic Gaps on First Nations Reserves – Indigenous Service Canada*, 2018 Spring report,⁴¹ noted that the gap between Indigenous and non-Indigenous high school diploma achievement is getting wider, which exacerbates the ability of First Nations people to become involved in the general labour force or participate in the economy. This gap further adds to employment issues, which in turn adds to the demand for housing.

³⁹ Ibid., Statistics Canada Catalogue no. 98-510-X20116001, Ottawa

⁴⁰ Ibid., Statistics Canada Catalogue no. 98-510-X20116001, Ottawa

⁴¹ Office of the Auditor General of Canada. 2018 Independent Auditor's Report 5 – *Socio-economic Gaps on First Nations Reserves – Indigenous Services Canada*. Spring Report.

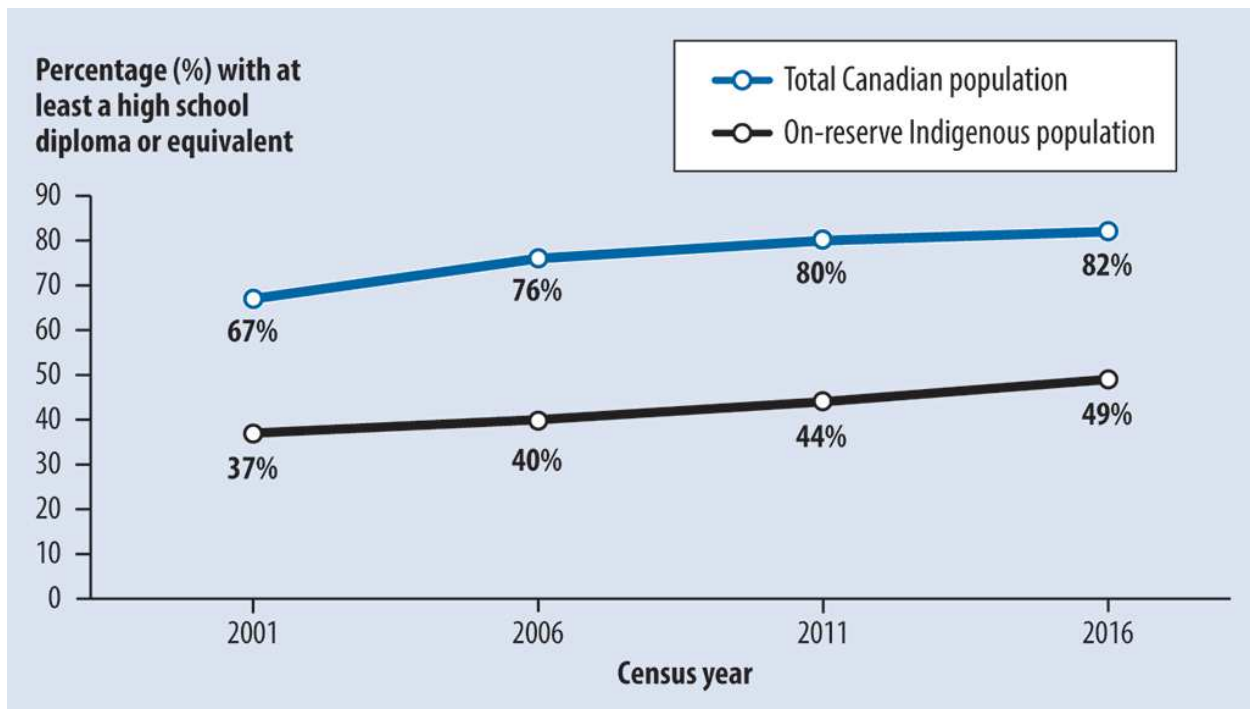


Figure 5: Percentage of populations with at least high school diploma or equivalent⁴²

Survey Results

An electronic web-based survey was designed and administered to a list of 145 urban, rural, and northern Indigenous housing providers by email. The purpose of the survey was to get housing providers' views and statistical information on a variety of issues relating to their operations. The research was deemed to be necessary given the impending expiry of Operating Agreements combined with growing demand and clientele. The research collected provides documented data to justify the required supports from all levels of government.

The survey was divided into seven different categories of questions: general organizational structure, infrastructure inventory, maintenance and repairs, tenants, finance and business, support mechanisms, and future needs.

The survey instrument was reviewed by CHRA's Indigenous Housing Caucus, CMHC, and Indigenous Services Canada (ISC) prior to implementation and was sent out to housing providers who were provided five weeks to respond. The survey questions are attached as Appendix A. Phone calls to the contact person for each housing provider were made following up on the email survey and inviting them to participate.

⁴² Office of the Auditor General of Canada. 2018 Independent Auditor's Report 5 – *Socio-economic Gaps on First Nations Reserves – Indigenous Services Canada*. Spring Report.

From the 145 providers contacted, we received 55 completed surveys. A completed survey is defined as one where the respondent went through the entire questionnaire and submitted the responses they made. It should be noted that respondents could skip questions and proceed to the next question. As a result, not all questions were completed. We have included the results from partially completed surveys. Consequently, the response rate for each question is marked with “n=” to reflect the participation for that specific question.

In the survey and interview instructions to housing providers, we indicated that the responses would be confidential, and any information provided would be non-attributable. The information provided in this report complies with this assurance that specific information will not be attributed to specific providers.

Section A: General Organizational Structure

We were able to view the rate of participation from each province and territory as illustrated in Figure 6.

| Geographic Location of Respondents | |
|---|-------------------|
| Location | Percentage |
| Nova Scotia | 1.75% |
| New Brunswick | 1.75% |
| Quebec | 0.87% |
| Ontario | 32.46% |
| Manitoba | 12.28% |
| Saskatchewan | 19.3% |
| Alberta | 7.89% |
| British Columbia | 18.42% |
| Northwest Territories | 3.51% |
| Yukon | 1.75% |

Figure 6: Location of Survey Respondents (n=114)

We asked further where the respondents were located with 65.18% indicating a major urban centre, 25.00 % in a small town and 9.82% in a rural or remote area.

With respect to the start of the housing providers’ organization, we were provided the year of their start and can see that there has been a continuous number of housing providers added as the years progress. Figure 7 indicates the date or year that the organizations began, with the cumulative housing providers over time. It shows that there has been a constant growth in the number of housing providers, reflecting the growing need within the Indigenous population across Canada.

| The Year Indigenous Housing Providers Started Operation | | | | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Year | 1970-1974 | 1975-1979 | 1980-1984 | 1985-1989 | 1990-1994 | 1995-1999 | 2000-2004 | 2005-2010 |
| Number of housing providers started | 14 | 12 | 18 | 27 | 9 | 6 | 4 | 9 |

Figure 7: Year of founding of housing provider’s organization (n=99)

The overwhelming majority (98%) have operated continuously since they started operations and report employing 2,038 people as of March 2019 (n=99). When asked if this represented a growth or decrease in the numbers of staff, 61.18% indicated that it was growth. The main reason for the growth was cited as being addition of properties. Also cited was an increase in services and available funding.

We asked about volunteers and their importance. Respondents answered in the middle of the Likert scale regarding their level of importance to the organization. When queried about the responsibilities of volunteers, the majority answer was board members followed by special projects and fundraising. We enquired as to whether external professional services were retained and 93.14% of the organizations (n=84) indicated they did indeed retain outside professional services. The main service retained was audit and legal, followed by maintenance services, and some human resource services.

With respect to the governance structures, 87% reported being a non-profit organization comprised of 57% having an all Indigenous board and 30% with partial Indigenous members of the Board (n=101). 4% reported being a cooperative and 2% reported being a for-profit corporation. The average size of the board was 7.38 members (n=84) with the least numbers of board members being four (4) and the largest number of members being 23.

Section B: Infrastructure Inventory

To understand the magnitude of the work being undertaken and the specificity of the organizations, we asked if they managed any properties that were not owned by their respective organizations. 30% indicated they did in fact manage other properties and received a management fee or revenue for doing so. The total numbers of units being managed by the housing providers reported was 20,393 (n=81) with a median of 80 units. In reality, there are some outliers, for instance there are 5 providers with over 1,000 units and two with over 2,000 units. These outliers are included in the total number of responses.

We asked a specific question regarding accessibility for wheelchairs and of 74 responses, representing 17,377 units, 793 were reported as having this accessibility.

The majority of respondents (77.78%) indicated they did not provide shelter services for the homeless (n=72). For those that did provide shelter services, the length of stay ranged from 20 days to up to two (2) years (n=16).

In a subsequent question, we asked the respondents to identify the types of units they managed. There were 67 responses that provided answers to this question and the following table provides the summary of the results.

| Types of Units being Managed | | | | | | |
|------------------------------|----------|--------|--------|--------|---------|-----------------------|
| No. units | Bachelor | 1 bdrm | 2 bdrm | 3 bdrm | 3+ bdrm | Wheelchair Accessible |
| 16,723 | 808 | 3,522 | 4,129 | 6,848 | 1,416 | 747 |
| percentage | 4.83 | 21.06 | 24.69 | 40.95 | 8.47 | 4.94 |

Table 6: Types of Units being Managed (n=67)

For the numbers of units reported, the numbers illustrate that the majority of units are in the 2 and 3-bedroom facility with 8.47% reporting more than 3 bedrooms. Section D (Tenants) below provides more detail on the makeup of the tenants but it suggests that if 2 and 3 bedrooms are the most used type of unit, that families make up the majority of tenants.

Section C: Maintenance and Repairs

In this section, we asked the respondents to provide some information on the condition of their units. We asked that they provide a general assessment and we provided some overall guidelines as to what was included in each category. The guidelines were as follows:

| Condition of Units | |
|---------------------------|---|
| Unsuitable | A subjective call by the housing provider |
| Major repairs | New roof, drainage issues, electrical replacement, New windows and doors, new siding, driveway replacement, mold remediation, structural problems, water infiltration, furnace replacement. |
| Some Repairs | General repairs to furnace/electric, windows or doors, new appliances, replace kitchen cabinets, floor covering replacement |
| General maintenance | Furnace filters, some painting, tree maintenance, caulking, changing locks on doors and windows |
| Excellent | No repairs required |

Table 7: Condition of Units guidelines.

This was obviously a more difficult question to respond to as only 33 respondents provided information. While the data received was useful, some respondents provided an incomplete assessment of the total of their units. For instance, instead of completing an assessment of the entire inventory of their units, they may have inserted a number for the condition of just one or two of the categories. This speaks to an issue identified in the analysis where database information is not kept nor readily available. When speaking to the housing providers during the follow-up call regarding participation in the survey, many providers indicated that they did not have the resources or the time to provide this level of detail. A limited few had an asset management system in place and those who did provided information.

With this qualifier in mind, the information provided by the respondents to this question is summarized as follows. A total of 37 respondents reported the condition of 10,931 units. The overall condition of these units is illustrated in table 8 below.

| Condition Assessment | | | | |
|-----------------------------|---------------|--------------|---------------------|-----------|
| Unusable | Major repairs | Some Repairs | General Maintenance | Excellent |
| 112 | 1,232 | 2,601 | 4,672 | 2,314 |
| 1.02% | 11.27% | 23.79% | 42.74% | 21.17% |

Table 8: Condition of Units assessment by survey respondents (n=37)

Respondents were invited to provide further narrative on issues they faced with respect to the condition of their units. General maintenance was raised a number of times with comments about the portfolio being spread around the urban area, which added to maintenance costs.

The fact that the portfolio is old was also raised and said to cause more and ongoing maintenance requirements. Water damage was another issue that was raised numerous times either because of drainage issues or leaking roofs. Heating systems were raised a number of times and maintenance of the heating systems was an issue. A concern was raised regarding the impending end of Operating Agreements and a fear that they would not be able to maintain units without the continuation of the subsidy attached to those agreements.

In Table 9, information from Census 2016 research confirms the level of standards found in Indigenous households are, for the most part, below those of non-aboriginal Canadians in adequacy, affordability and suitability.

| Percent distribution of core housing need by standard, Aboriginal identity, Canada, 2016⁴³ | | | | | | |
|--|--------------------------|-------------------------------|-----------------------------|---------------------------|-------------------------------|-----------------------------|
| | Aboriginal Households | | | Non-Aboriginal Households | | |
| Percentage below each standard | | | | | | |
| | Below Adequacy Standards | Below Affordability Standards | Below Suitability Standards | Below Adequacy Standards | Below Affordability Standards | Below Suitability Standards |
| Canada | 24.2% | 81.2% | 17.8% | 12.7% | 91.3% | 11.4% |
| All-CMA Total for Canada | 18.9% | 87.8% | 17.0% | 10.9% | 92.0% | 13.4% |
| All-CA Total for Canada | 19.2% | 90.2% | 14.2% | 13.6% | 94.2% | 5.1% |
| Non-CMA/CA Total for Canada | 38.0% | 62.2% | 21.7% | 23.4% | 85% | 4.3% |
| Overall Incidence for each standard | | | | | | |
| Canada | 4.4% | 14.8% | 3.2% | 1.6% | 11.3% | 1.4% |
| All-CMA Total for Canada | 3.7% | 17.0% | 3.3% | 1.5% | 12.4% | 1.8% |
| All-CA Total for Canada | 3.2% | 15.1% | 2.4% | 1.3% | 9.1% | 0.5% |
| Non-CMA/CA Total for Canada | 6.6% | 10.9% | 3.8% | 2.3% | 8.3% | 0.4% |
| Adding across columns exceeds 100% as households can experience multiple problems | | | | | | |

⁴³ CMHC (Census 2016 -based and NHS-based housing indicators and data)

On a speculative basis, using the information provided in survey results, if we were to attach a cost to address the replacement and repairs estimated by housing providers in Table 8, it might be explained as illustrated in Table 10. This further speaks to the suitability of Indigenous households in urban, rural and northern centres.

| Estimated Cost of Replacement and Repairs | | | | | |
|--|---------------------------------------|---------------|--------------|------------------------|---------------------|
| | Unusable [requires replacement] | Major repairs | Some Repairs | General Maintenance | Excellent |
| | 112 | 1,232 | 2,601 | 4,672 | 2,314 |
| Estimated budget required/unit | \$200,000 | \$50,000 | \$25,000 | \$5,000 | \$1,500 |
| Total/Category | \$28,000,000 | \$61,600,000 | \$65,025,000 | \$23,360,000 | \$3,471,000 |
| Total all areas | | | | | \$41,083,000 |

Table 10: Estimated cost of replacement and repairs (n=37)

The estimated cost of replacement or repair as illustrated in Table 10, represents only 25% of the numbers of housing providers and if we take this as a sample size, a speculative budget figure for the entirety of the housing providers would be \$725,824,000. Considering the limited information providing this figure, it would be safe to call this a very conservative figure. It also underscores the necessity of a database program that would assist in asset management.

Section D: Tenants

This section was undertaken to gain an understanding of the profile of tenants, who they were, where they came from, how long they have accessed the services of the housing providers, and what type of information is maintained on tenants.

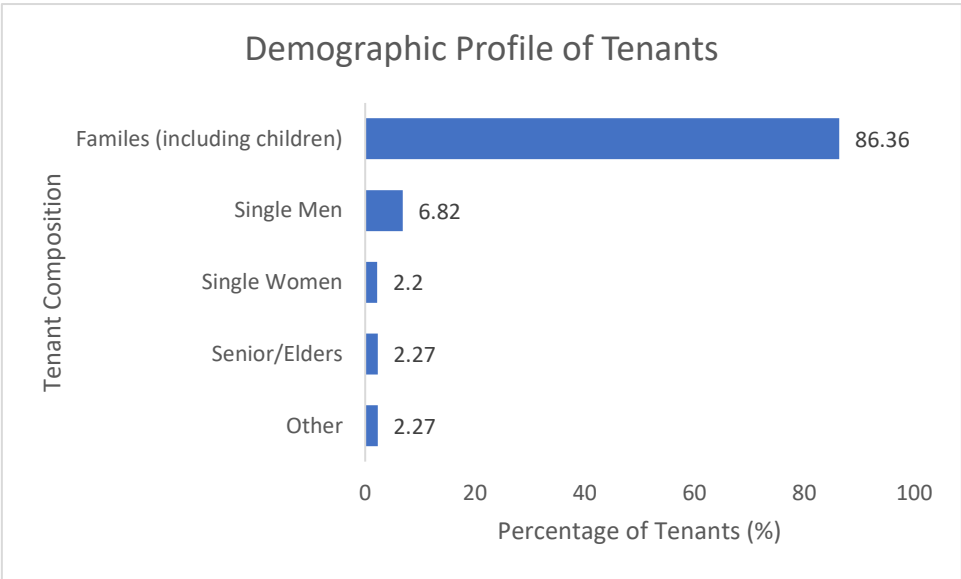


Figure 8: Demographic Profile of Tenants (n=66)

Figure 8 illustrates the demographic profile of the tenants utilizing the services of Indigenous housing providers (n=66). The overwhelming majority are families with children and the commentary provided from a subsequent question indicated a high number of single parents, mostly women.

Sixty percent of the respondents (n=75) indicated they dealt with Indigenous clients only. We asked if the housing providers (n=77) collect information on Indigenous status or heritage and 80% responded that they did. We further enquired how this information was collected (n=52) and 44.23% asked for status cards while 38.46% used self-declaration as the indicator. The remainder included letters from a band office or organizations requesting verification.

In order to get a better profile of the tenants, we asked about the average age of the lease holders or tenants. The average age provided (n=49) was 37.5 years. 30,328 individuals were living in 12,823 units that were owned by the housing provider (n=53). We also asked about the number of children under the age of 18 that were living in the units, the response (n=41, with 9,873 units) was a total of 10,515. Amongst the responses, the smallest number provided was 14 and the largest number was 3,000. From the information reported, we can deduce that approximately 35% of the tenants are under the age of 18. We also asked how many people were residing in units that the housing provider managed but did not own. A much smaller response (n=12) indicated there were 3,544 in this category. We asked about the length of stay for the tenants and the answers ranged from 6 months to 30 years. For the 46 responses we received, the following chart illustrates the distribution of length of stay.

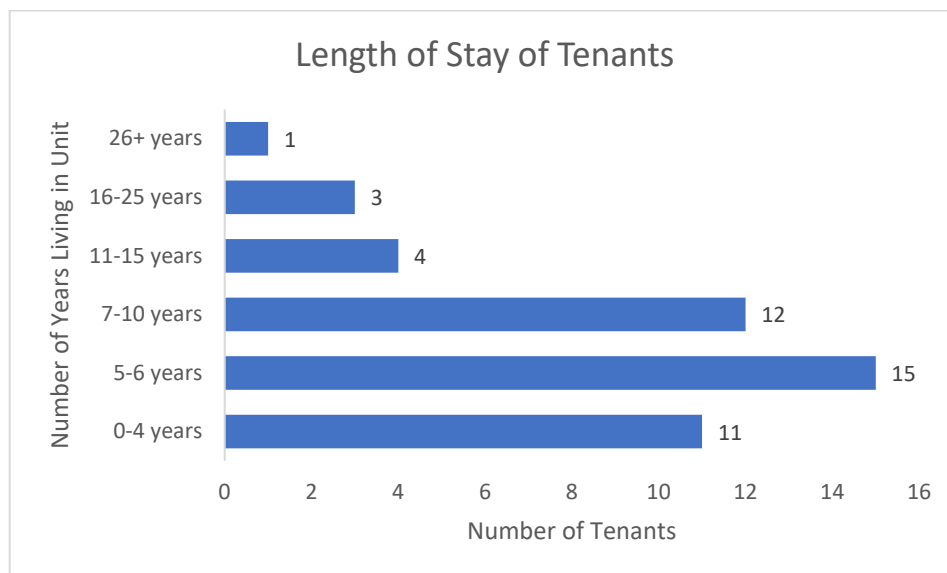


Figure 9: Length of Stay of Tenants (n=46)

We asked about wait lists for housing units. While most respondents reported having a wait list, there were some who did not keep one at all. For the 36 respondents who provided answers, the total number of people reported to be on a wait list was 11,107 (n=36).

A follow-up question was asked on how many in the past year were moved off the wait list and 22 of the original 36 respondents provided a number, which was 685. This speaks to a low turnover and a burgeoning need for more units.

In order to understand how the housing providers dealt with the tenants, we asked some questions regarding the type of interactions. The responses included:

- Phone, mail or email
- [sharing] circles
- Letters or newsletters
- Notices sent to units
- In person at the office
- Annual inspections
- Social and/or community activities
- Through schools

To get more detailed information on the organizational capacity and tenant base, we asked if the housing providers collected data on where the tenants lived before coming to their organization. With 68 responses, 53% indicated they did collect this data however only 31 respondents answered the question where their tenants were housed before coming to their organization:

| Where current tenants were housed before living with housing providers | | |
|---|-------|------------|
| Location | Count | Percentage |
| Directly in an Indigenous community | 8 | 25.81% |
| From a shelter | 4 | 12.9% |
| From another housing provider | 4 | 12.9% |
| Other | 15 | 48.39% |

“Other” included: private market, couch surfing, with parents, moving from home to home.
 Table 10: Tenant dwellings prior to living with housing providers. (n=31)

We also asked if the housing providers kept track of where the tenants move to when they left the organization, and 62% indicated they did not (n=34). For the 38% who did keep track, there was no information available to determine any trend. We asked if the housing providers collect information on whether their tenants have experienced homelessness and 70% indicated they did not keep or ask this information (n=74).

To get a more in depth understanding of the tenants’ needs, we asked the housing providers to indicate what they felt the tenant’s main challenges were. This question asked for respondents to check all that applied, as seen in the following Table 11.

| Challenge | #'s reported |
|--|---------------------|
| Employment | 56 |
| Accessing income assistance | 37 |
| Accessing Housing Options | 49 |
| Accessing Child Care supports and Services | 32 |
| Accessing Disability Support and services | 28 |
| Meeting Basic Needs | 54 |
| Addictions treatment | 44 |
| Other | 14 |
| Total | 436 |

“Other” included: loss of identity, residential schools, skills training, paying monthly rent, access to ceremonies and medicines, escaping violence, children in care, and access to people who can help tenants with social and healthy living.

Table 11: Tenants’ Main Challenges (n=46)

Almost 51% of the housing providers indicated they do provide supports or services to tenants (n=69), mainly in counselling and connections with other agencies that provide a range of supports. Some provide cultural supports as well and some, mostly connected with friendship centres, provide that support directly.

Section E: Finance and Business

This section of the survey dealt with the financial operations of the organizations.

We asked about the operating budget and 39 organizations reported a cumulative operating budget of \$115,947,267 with a median of \$988,800. We asked for an estimate of the assets the housing providers had in their portfolios and with 36 responses, they reported an asset base of \$1,377,461,015 with the median being \$10,000,000. This represents not quite 25% of the housing providers.

We asked if the organizations had an asset management plan in place and a little less than half (46.55%) responded positively (n=58). For those who did not have one in place, we asked if there were plans to put one in place, 64% indicated they planned to implement one within the next five years.

We asked how the tenant income level was determined. The following table provides the responses received.

| Tenant Income Determination Method | | |
|---|-------|---------|
| Response | Count | Percent |
| Take their word | 4 | 6.78% |
| Government records, T4's, Social Assistance documents | 22 | 37.29% |
| Statement from certified Source | 18 | 30.51% |
| Not Applicable | 2 | 3.39% |
| Other | 13 | 22.03% |

“Others” included: bank statements, pay stubs, and employer’s letters.

Table 12: Tenant Income Determination Method (n=59)

The price of rent (n=103) was determined by rent geared to income (RGI) 46.6%; a fixed price indexed annually 23.3%; market value 14.56%; and other means 15.53%. The other components included shelter allowances, and affordable rates published by governments. The average household income for tenants was reported as \$22,914 for 44 responses.

The number of RGI units from 41 housing providers was reported as 12,590.

Almost 68% reported receiving funding under CMHC’s Urban Native or Rural and Native housing programs (n=58). Meanwhile, 86% hold Operating Agreements with the federal, provincial or municipal governments (n=64). We asked if these agreements were held by federal, provincial or municipal governments and 49% indicated federal, 44% with provincial bodies or agencies and less than 1% with municipal governments. The majority of housing providers held less than five Operating Agreements with many having only one or two. However, there were some that reported that they held over 500 Operating Agreements but these were exceptional cases. The median is four (4). We asked if there was a plan in place for the organization when the Operating Agreements expire and 56% said no. We questioned further to ask if there were units at risk due to the expiration of the operating agreements and 44% said yes with an additional 30% saying perhaps; 25% said no (n=52).

We enquired if the organizations had a reserve fund in place for unexpected costs or emergencies and the majority, 81% indicated they did (n=54).

Section F: Support Mechanisms

The relationship with funders was an important aspect for consideration and we asked the housing providers about these relationships. Table 13 provides a summary of the responses.

| Relationship with Funders | |
|---------------------------|-------|
| Answer | Count |
| Audits only | 23 |
| Regular Meetings | 12 |
| Regular Reporting | 28 |
| Inspections | 7 |
| Regular Communications | 29 |
| Other | 5 |
| Total | 104 |

Table 13: Relationship with Funders (n=104)

Training for staff is an important part of organizational health to keep up to date on new work products, trends and skills, and we asked if the organizations received funding for training (n=59). 49% indicated they did. The source of funding for training is shown in the following table.

| Source of Funds for Staff Training | |
|------------------------------------|-------|
| Answer | Count |
| Federal Government | 11 |
| Provincial Government | 13 |
| Municipal Government | 0 |
| Indigenous Governments | 3 |
| Foundations | 1 |
| Private Donations | 1 |
| Other | 2 |

Table 14: Source of Funds for Staff Training (n=31)

For different types of training or education we asked if educational training was offered to tenants, the majority (57%) responded no (n=58). A further question inquired as to whether tenants required training, 82% said no they did not (n=50).

Section G: Future Needs

On the survey form, we left space for open-ended responses on some final thoughts. A summary of the major issues raised is presented as follows;

- High demand and low inventory
- Loss of operating agreements and insufficient capital reserve
- Increase in available capital
- Support for behavioral or conflict issues
- Budgeting
- Communications
- Inability or late payment of rent and non-payment of utilities
- Poor money management
- Abandonment
- Substance abuse

We asked what housing providers would need to better support their tenants. A summary of the main recommendations put forward by the housing providers are:

- Additional mental health resources
- Trauma specialists and elders support
- Additional staff for life skills training
- Tenant supports
- More access to social agencies
- More units
- Increased funding for emergency cases
- Workshops on being a better tenant and preparing them for home ownership
- More money for basic needs
- Using mainstream programs that do not work for Indigenous people
- More outreach workers
- New funding for expiring operating agreements
- Funding for more staff

Finally, we asked how governments could better support the housing providers to provide better service delivery. A summary of the main responses are:

- Increase in budget lines for salary
- Provide sufficient capital for increased inventory
- More funding for more services
- New operating agreements
- Low-interest long-term loans
- Long-term commitment for subsidies as required
- Flexible funding
- Build capacity within Indigenous community
- A central support organization for Indigenous housing providers
- Outreach workers

The following is a statement by one housing provider that summarizes the overall reflection of the housing providers:

“We have the expertise to guide a solid process.” – Housing provider

Discussion of Interview Findings

We conducted 26 interviews across the country. In the introduction to our interviews, we indicated that the responses would be confidential and non-attributable. Through these assurances, the interviews revealed candid and thorough responses from housing providers reassured that their anonymity would be maintained. The information provided in this report complies with these assurances.

A major challenge in understanding and addressing these issues is the diversity of policies, regulations, and funding differences from one jurisdiction to another, particularly with regards to the roles of different levels of government. This creates a major limitation in our reporting because to maintain confidentiality, we cannot attribute them to individual providers or the provinces or territories in which they are located (in some provinces/territories we only interviewed a single provider). We are therefore taking a national snapshot of issues which could perhaps better be examined on a province-by-province and territory-by-territory basis, as the situation can vary greatly from one province/territory to the next. The reader should then bear that caveat in mind.

The results of the interviews conducted suggest a variety of problems in the policies surrounding the funding and regulation of urban, rural, and northern Indigenous housing providers and how those policies are carried out. The interviews also pointed to the many positive outcomes resulting from Indigenous-led urban, rural, and northern housing.

Government Policies and Applications/Practices

There are various approaches to policies applying the National Housing Strategy, and to existing agreements under the former Urban Native housing Programs and the Rural and Native Housing Programs across the country, nationally, territorially, provincially and municipally. We heard that these variations are a source of confusion and inefficiency in program delivery, impeding accountability measures at the federal level and fostering inequality among housing providers and, more importantly, tenants. To understand the challenges faced by Indigenous housing providers we must first appreciate the inefficiencies caused by the devolution of federal responsibilities to other levels of government. Interviews exposed that through the years, program management was transferred from the federal government to the provinces in the early 2000s, and then in some cases to municipalities, giving oversight to these new levels of government. It appears from discussions that this has isolated housing providers. Many interviewees reported that these changes in jurisdiction meant that at each level of government (provincial and then municipal) could withhold administration fees

from the total budget allocated for Indigenous housing, further depleting resources for housing providers and, ultimately, Indigenous families.

Through our interviews, we discovered that different jurisdictions have vastly different policies. For example, some provinces allow for students to live in subsidized housing while others forbid it, and still others do not allow two students from two different families to live in the same unit, preventing housing efficiencies and placing additional undue demand on single-unit dwellings. Different provinces prevent rent subsidies for those on welfare or social assistance or limit the maximum shelter allowance, rather than varying as a function of local market rates (often significantly higher in urban centres than rural areas). Other provinces have insisted on appropriating ownership of the community houses, delegating the property management to the housing provider, and yet as owners of those homes, refusing to insure the homes, leaving tenants homeless in the case of destructive incidents. This has led some housing providers to require that tenants stretch their already small budgets to cover tenant insurance. The interviews revealed that Indigenous housing providers have different relationships with different levels of governments across the country, accessing different funding and policy opportunities (or not), given the ease of access to these funds and/or willingness of the province or municipality to collaborate with these organizations.

Perhaps most pressing among these issues is that interviewees reported that all of their Operating Agreements were coming to an end within the next decade if they were not already, but that the need for the associated funding remained just as important. For example, it was reported by multiple interviewees that while the operating agreements had ended, the house was still being rented under a core housing program and the housing provider continued to require subsidies to cover the cost of maintaining the building.

We were told that the conditions within Operating Agreements are often self-defeating, inappropriate, or even prevent the housing provider from applying best business practices. A few interviewees reported that their Operating Agreement had been renewed at the end of the term, but the renewal came with limitations on divestment of property (e.g. the housing provider could not divest in favour of more financially sustainable homes to operate). Some interviewees reported that their municipality goes so far as to require full quarterly reviews of every house operated by the provider, though the municipality funds only a quarter of the provider's units. Another housing provider reported that funding was conditional on all operational dollars being spent within city limits, preventing that Operational Agreement funding from contributing toward healing initiatives on traditional territories (outside the city limits).

“The juice just ain’t worth the squeeze.” – Housing provider regarding CMHC funding

Many interviewed reported that their funding has remained stagnant or diminished over the years (in some cases, staying frozen since 2009), despite that provinces and municipalities imposed new requirements on providers that resulted in significant increases to operating cost. For example, some provinces now place higher requirements (such as additional professional fees) for new homes being built by non-profit housing providers than by individuals, inflating the cost of building by as much as 2.5 times. It was reported by some interviewees that the provincial, territorial, and municipal programs fail to provide regular modernization, renovation or improvement funding, nor allow organizations to build reserve funds.

Uncooperative municipalities and provinces⁴⁴ have proven difficult for urban, rural, and northern Indigenous housing providers to work with, despite the clear cost savings available to these jurisdictions through Indigenous housing providers. Our interviews revealed that some provinces and municipalities are loath to engage with Indigenous community housing, exhibiting uncooperative relationships, while other provinces, territories and municipalities are taking a proactive approach in working with Indigenous housing providers to reach their objectives. It has become quite clear that few municipalities (and provinces, for that matter) are aware of the potential cost savings to government programming through investments into Indigenous housing providers.

One problem identified in Operating Agreements was that they incentivize inefficient and short-term strategies over intelligent long-term planning. One interviewee reported that when the organization managed to operate under budget, saving for larger expenses in the following year, they were forbidden from keeping their surpluses, and in so doing, prevented from building a reserve fund. The housing provider reported that their housing stock was consequently quickly deteriorating while their cost of repairs was growing exponentially. In our interviews, unrepaired homes, time to conduct repairs or inadequacy of the home due to disrepair constituted the single highest reported contributor to vacancy rates, further depleting revenue sources.

“Inadequate funding for repairs leaves the housing organization often managing in crisis mode.” – Housing provider

In some provinces, the policies appear to be developed with very little input or interest in what does and does not work for housing providers, whose expertise in the matter could be invaluable in effecting significant change. Operating Agreements are structured towards Rent geared to Income (RGI), for core housing needs. One interviewee reported that the limitations of RGI subsidies means that tenant’s rents can be adjusted at any time to be lowered as employment conditions change, while they can only be adjusted once annually to go up, at the renewal of the lease. Consequently, housing providers are often seeing a lowering of rent payments (especially amongst unstable employment conditions), but rarely see an increase. Moreover, it was reported that in many provincial and municipal operating agreements,

⁴⁴ This was not reported in the territories.

obligatory conditions such as minimum rents prevent the housing provider from operating based on best known practices. Minimum rent requirements presuppose that a beneficiary has a minimum of stability in their life. In effect, these interviewees reported that those in the most precarious situations were disserved by the minimum rent requirements as instability made a primary need, housing, unavailable to them.

“Housing Providers are at the mercy of funders, and when the relationship fails, the funding supply is fragile.” – housing provider

Some interviewees reported the difficulty and complexities of accessing special program funding from CMHC. As new programs are unveiled by CMHC and trickle down to housing providers, their organizations are finding that they are time consuming applications, long negotiation processes, and rarely the favourable funding conditions. It was reported that in one instance, an application for the CMHC Affordable Housing Innovation Fund was approved at a 0% interest rate for 10 years. However, CMHC’s legal fees were invoiced to the housing provider, turning the loan into closer to a 20% interest rate than 0%, while the loan had not come through in over 14 months, in spite of the project being completed. It appears to indicate that the operation of CMHC is more concerned with process, while the housing providers are concerned with product and having decreasing resources to address demands. This incongruence of objectives makes for an ineffective roll-out of programs.

It was also reported by numerous providers that some operating agreements allow organizations to diversify their portfolio or amend it to more suitable properties, while others limit any and all economic leveraging or divesting of expensive and inadequate assets.

Preventing asset changes means that community housing providers are locked into properties that are more expensive to maintain and operate. It also means that inadequate funding will require housing providers to sell more expensive buildings to use them as a down payment on bigger developments, which changes the services to the client base. To the housing providers we spoke to, each of them recognized that in order to cut their operating deficit, they were changing their model to serve affordable households and market rate households in lieu of deep core and core households. This was reported in interviews as occurring even in cities and provinces that have invested significant provincial (non-ISC or CMHC flow-through funds) into Indigenous community housing.

“Let us do what we’re good at! You know it and we do too! So why put so many restrictions on the money you give us?” – housing provider

The interviews suggest strongly that Indigenous households in core need cannot be blended into the market rent or “affordable” rent categories. Interviewees reported that as their funding levels for core and deep core housing were decreased, tenants are being forced (and strongly encouraged) to move into the “affordable” sphere of practice, whereas the core needs households that cannot afford these rent increases must fend for themselves, ending up homeless or in slums. Without housing subsidies, every core housing provider interviewed

reported they would have to significantly reduce or end their provision of core housing. It bears repeating: the obvious consequence is homelessness.

Organizations are quickly coming to terms with the requirement to change their business structure. Every interviewee reported that they had modified their business structure or were going to need to do this at the end of their Operating Agreement. Some had successfully changed their models and were beginning to see the fruit of these changes. Others did not know how to do so and reported being very concerned that their key stakeholders would suffer as a consequence. Of all interviewed housing providers who had changed their business models, core housing (RGI) represented a smaller proportion of the housing provided. One interviewed housing provider reported that they were seeing the end of their subsidies shortly, but no government assistance was provided to help the organization through the transition.

As a side note, it became evident through discussions with interviewed housing providers that federal and provincial programs are operated and run in silos, whereas lives are not lived in silos. For example, as child and family services, homelessness, transition housing, social housing, affordable housing and other related programs operate, they are losing efficiencies. Our interviews revealed that many times, there were ways to address these inefficiencies, but that regulations or funding constraints prevented them from doing so.

Potential Partnerships

Municipalities have mixed feelings about Indigenous housing providers, but all have the potential for mutually beneficial partnerships. It became evident in interviews that some cities and municipalities have very positive partnerships with housing providers, working closely with them to build programs and develop efficient practices. In positive partnerships, the municipality works with the housing provider to identify properties that would be ideal development locations and sells the provider the land for a favourable price (\$1, for instance). Other municipalities have recognized the significant cost savings community housing provides. One municipality with a population of approximately 5,700 people, fought the construction of a 20-bachelor unit building. Yet within months of the building's occupation, the municipality contacted the housing organization to inform them that it was already the source of a significant cost savings for the municipal budget. Small municipalities receive direct billing for ambulance, police, and social services. Consequently, the 20-unit building (housing previously homeless/precariously-housed individuals) was attributed with a cost savings in the order of \$200,000-300,000 annually.

In many positive relationship scenarios, interviewed housing providers reported that they are involved in developing local policies that can influence how housing is partnered with other services. They develop relationships with child and family services, the police, the local fire departments, schools, city councilors and bureaucracies, local homeless shelters, and other like-minded and associated institutions in their surroundings. Many of the interviewed Indigenous housing providers reported that they were involved in community partnerships, for

example, at the school board level (asking how many Indigenous staff and teachers are present), and at the municipal level, working to improve access to services and diversify hiring. When provincial housing authorities were supportive, many of the issues with respect to Indigenous affordable housing being run by Indigenous organizations, simply vanished.

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

Challenges continue to exist within competitive funding environments. In many cases, housing organizations in the same community are competing for funding from their cities, which further prevents partnerships amongst community organizations and prevents efficiencies. In the same vein, one regional centre was tasked with doing a provincially-mandated point-in-time count on homelessness but declined the offer from a housing provider to assist in establishing accurate numbers, preferring to leave out known homelessness counts from those on the front lines. This is all the more concerning as rates of Indigenous homelessness proportionately far exceed that of non-Indigenous people, relative to population.⁴⁵

Municipal taxes can overshadow any provincial funding for housing providers. Our interviews revealed that some provinces have, as previously mentioned, devolved the CMHC Indigenous housing funding to municipalities. While many municipalities do not specifically fund housing providers out of their own budgets, it was reported that some of these municipalities do provide tax exemptions for property and school taxes, to help subsidize the organization. However, it appears from our interviews that, to the contrary, more often than not municipalities are charging taxes to these non-profit Indigenous housing providers. In fact, some municipalities have reversed tax exemptions and begun to require tax payments, viewing the organizations as “burdens,” as one interviewee related being told by their municipal officer. What’s more, even within the same city, housing providers are seeing some properties taxed and others exempt, with no discernable policy applied consistently. In many instances, the municipal taxes amounted to 2/3 of provincial subsidies, thereby nearly eliminating the impact of provincial subsidies.

Similarly, there is a failure of national or regional distinctions-based Indigenous organizations to work with the various housing providers across the country. Partnerships would be possible for negotiating favourable funding agreements, for providing housing to First Nations members moving towards the municipalities and urban centres, and even to conduct housing asset management or tenant relations management on behalf of reserves, as such, helping to develop on-reserve housing governance and properties. And yet, none of the interviewees,

⁴⁵ Patrick, Caryl. 2014. [Aboriginal Homelessness in Canada: A Literature Review](#). Toronto: Canadian Homelessness Research Network Press. page 19.

when asked, reported that they had held any discussions leading to agreements with the Assembly of First Nations, Inuit Tapiriit Kanatami, Métis Nation of Canada, Congress of Aboriginal Peoples, or Native Women’s Association of Canada, in spite of all of these organizations acknowledging off-reserve housing responsibilities for their members. Only four of the interviews reported being in regular communication (owned or in partnership) with local First Nations, though it was reported that there is an openness on the part of First Nations to explore these options further. Housing providers have historically worked independent of the five federally-recognized national Indigenous organizations and get little to no assistance from national or local Indigenous organizations. Consistent with federal policy, the Operating Agreements were made with each individual housing provider.

“The need to help our people continues to be present. The housing supply on reserve is short, and the obligation to house Indigenous people continues, but the population lives both on and off the reserve and the obligation exists regardless. And it is not only on the reserve: It is where people are living.” – Housing provider

Economic and Social Effects of Indigenous Housing

The economic impact of Indigenous housing is two-fold: for the household and for the economy. Very little analysis has been done of the impact of Indigenous housing providers on the economy. To a great extent, comprehensive data is not available nationally to reach this kind of analysis. Our interviews reported that housing can help to create stability in a household, especially where community supports were provided to tenants to help adjust to their new housing or household realities, and where expectations of the tenant instilled a sense of responsibility. Rent geared to Income was nearly always between 25% and 30% of income. Lately, housing providers interviewed reported that they were moving towards 30% of income, though it has already had a big impact on tenant bottom lines and cash flow. The exception was noted in the NWT, where RGI was between 4% and 19.5%, given income levels and cost of living. The economic impact of Indigenous housing will be further discussed in the analysis below.

“How much rent do you take from an already struggling population? It’s a real soul-searching question.” – Housing provider

Interviewees explained that as subsidies end, their model becomes unviable. For many of the housing providers interviewed, their models already included a shift to (more expensive) “affordable” rents, as mentioned previously. For those tenants on income assistance or welfare, they cannot afford these increases and will become homeless or find themselves in further precarious housing situations. Those housing providers maintaining core housing without subsidies are sinking quickly.

“Many of the tenants will be back to slum landlords because they can’t afford “affordable” housing. Or worse, they’ll be on the streets.” – Housing provider

Indigenous housing is premised on the need to provide services to low-income households who otherwise would be homeless or living in inadequate living situations. Interviewed housing providers reported a strong sense of community building, cultural ties, and generational healing among their clientele. They were profoundly aware that housing exists on a continuum, going from homelessness to shelters to high-needs accommodations, deep core, core, affordable, market rent and perhaps home ownership, either through a rent-to-own or mortgage program. Interviewees reported that in the ideal circumstance, there would be a continuum of services available in every community. One provider identified that there may be this continuum available in many places, though often there is no depth to the service. Housing providers reported aiming to provide opportunities for individuals or households to improve their economic and social situations from the time they entered the “system” to their exit.

Most providers offering RGI housing also provided support services. A few of the interviewed housing providers reported having an elder who acts as the “mother” of the building, to guide tenants. They help those who need support, help with learning about their culture, and strengthening the confidence of the individual. Housing organizations often provided cultural education through regular ceremony, returns to the land, training on house maintenance, rental relations, fire safety, and security. They spoke of the pride that their clients gained through accountable relationships and the sense of belonging to the housing provider’s community. And yet, we were told by quite a few housing providers that they had cut the supports provided to their tenants as their budgets no longer permitted these services. What’s more, we were informed that not that long ago, providing social supports with community housing jeopardized a provider’s Canada Revenue Agency (CRA) charity designation, further jeopardizing the financial sustainability of Indigenous housing providers.

“[At the time we were told,] if we deliver rent supplements in our main portfolio with our seniors, we get GST and PST rebates (80% and 20% rebates, respectively), as a designated municipal agent. If we delivered supports, CRA argued that we weren’t a municipal agent if we delivered supports. It was big in Ontario. And if you rented space on your roof, if you had solar panels, even if you put it back into your organization, they considered it a revenue generating, taxable item, which continued until Harper was out of office.” – Housing provider

All of the interviewed housing providers spoke of strong potential social and economic benefits resulting from their housing and support programs. One provider questioned the opinion of some who view community housing as a “crutch” as opposed to a way out of a difficult situation. Many spoke of the number of single mothers living under their roofs, dedicating their time to returning to school and obtaining an education. Many spoke of how their clients would progress out of their Indigenous housing providers’ units, towards affordable rents. (It is important to mention that none of the housing providers kept detailed data on where their tenants move to when they exit their leases but knew this anecdotally.) Many of the interviewed providers related that their social mandate includes hiring tenants whenever possible, to increase their salaries and create more stable families. Some providers

encourage their clients to be engaged with the school board, and to hold them accountable, which in turn, they said, helps to increase their belief in being able to achieve higher educational attainment.

“Housing prevents falling through the cracks in society.” – Housing provider

Many housing providers gave incentives to help encourage tenant accountability. One housing provider, for example, has a “pay and win” opportunity to win grocery money if rent is paid on time, while another systematically gives a \$50 discount to tenants who pay before the 8th of the month (their accounts reflect that the expected income is this reduced amount, while the lease stipulates the higher amount.) Yet another housing provider instigated damage deposits to hold tenants accountable for the state of their units, with great success. Likewise, tenants who have not paid their rent upon vacating their unit are placed on city-wide community housing lists, which prevents their access to other community housing without acquitting their debt.

Housing providers are working with parents, families and child family services (CFS) to provide improved results. Years of mistreatment have left many Indigenous people with trauma, exhibiting itself in many different ways and extents. As parents cope with their trauma, there are times when the children must be protected. Almost all of the interviewed housing providers spoke of the assistance they provide to families in one way or another as they work through this trauma. Some are ensuring that the parent is provided access to immediate support, and that the house is kept available for them to receive their children back, within reason. Other housing providers ensure that before CFS has access to a home, an Indigenous advocate for the parent and for the child are also present.

Our interviews revealed that Indigenous households experience significant racism (amongst others) in the non-Indigenous housing system and see themselves denied services and misunderstood by these providers. Every interviewed provider was adamant about the different treatment CFS provided to Indigenous families versus non-Indigenous families, and the double standards and racism that affects the CFS system. It was also pointed out that the CFS system is funded in some provinces on an activity basis, suggesting that the outcomes are not based on partnership and helping families, but motivated by funding.

Organizational leadership and operational management

Indigenous Boards are leading Indigenous housing organizations. Of the Indigenous housing providers interviewed within the scope of this mandate, every Indigenous organization had a majority-to-exclusively Indigenous unpaid board, with the majority-to-all of their staff being Indigenous as well. One organization requires that potential board candidates attend three (3) board meetings prior to their application to demonstrate the seriousness of their candidacy to the organization. Interviewed housing providers are apolitical, although one is owned by a tribal council, it operates with an apolitical mandate. One organization had, in fact, two boards, one

that looked after operational issues while the other looked at policy issues. The management teams were lauded as dedicated and hard-working, committed to their clients and their communities. Another organization explained that their operation was undertaken on the basis of a more traditional Indigenous governance model that connected with their client base to a greater degree than western management principles.

Limited funding is affecting many of the housing provider’s governance planning capacities.

Almost every interviewed organization recognized that as (most of them are) non-profits, some with charity status, they had little money or time to dedicate to strategic planning, nor were organizational reviews systematic. The discussions with providers suggested that their organizations are growing and evolving in reaction to stimulus monies, rather than as a planned trajectory with strategy and intention. Best practices suggest that investing in strategic planning can help to render organizations more effective and help them achieve greater results,⁴⁶ thus better achieving the objective of reducing homelessness and helping people out of poverty.

Most of the interviewed housing providers have smaller compensation packages for their employees and often high staff turnover. Limited funding was also reported as the reason that very few organizations could afford benefits or pensions for their employees, with minor exceptions (one spoke of a “Quick Card” that provides \$1000 annually for any health-related cost, including eye care or dental care). This is coupled with significantly lower pay, smaller staff teams, and a very difficult (sometimes trauma-inducing) working environments, which lead to staff turnover. Providing healing opportunities for staff, most of whom are Indigenous, also helps to heal their families and permeates into their social spheres. However, many organizations cannot afford to provide training to staff (trauma or otherwise), let alone participate in conferences or networking events nationally, as their funding models simply do not allow it. In many cases, organizations have had to sell unmortgaged properties and assets to keep community housing programs running. This being said, one organization has managed to include staff training into the annual staff evaluation procedure. As such, staff identify training that would be useful to them and, whenever possible, are encouraged to take the training. To a great extent, organizations such as these were afforded these possibilities due to the unique leadership and business skills of their directors, whose diversification of income streams made this training possible.

Detailed statistics and data collection are only beginning to be used by organizations and is being done unevenly across the country.

Some, though not all of the organizations interviewed, have begun to collect detailed statistics, either using provincially or federally provided databases or modifying existing software to meet their needs. However, further questioning revealed that many, if not all, of these databases fail to record all of the relevant aspects of Indigenous community housing. Asset management life cycle, tenant relations and case management, community engagement, project management, property management, or maintenance interactions are not all included in the same software, or even in compatible

⁴⁶ Shrader, C. B., Taylor, L., & Dalton, D. R. (1984). [Strategic Planning and Organizational Performance: A Critical Appraisal](#). *Journal of Management*, 10(2), 149–171.

software. What's more, purchasing and modifying software and then transitioning data to software of this nature is expensive and exceeds the capacity of small housing organizations. It was also reported that some provinces require certain software to be used, but that this software is incomplete and thus adds layers of complications to the funding reporting.

Federal reporting requirements and associated funding appear at odds. It came across in a few interviews that federal funding requires that an organization operate with credibility and authority through community involvement, following a process to ensure that a project aligns with community missions. And yet federal funding does not provide for community involvement or adequate software to do the reporting and data compilation well. This lack of information makes it more difficult to make a case for support for additional funding, or to develop strong and demonstrated business models. Consistent, reliable, comprehensive data helps to form better policies and programs aimed directly at the stakeholders for better outcomes.

Infrastructure and Maintenance

The asset base of Indigenous housing providers in Canada is significant, with a conservative estimate at over \$6 billion dollars,⁴⁷ excluding the value of land. This estimate comes from a mix of properties. While some in these figures are relatively new, higher density buildings, there were a significant majority of these units purchased through the Urban Native Housing Program and Rural and Northern Housing Program. One provider estimated the average age of their buildings, bought under these programs, to be about 70 years old. Many interviewees indicated that at the time, the buildings were purchased as inexpensively as possible and often in less desirable neighbourhoods, to stretch funding and provide as much housing as possible.

It was reported that consequently, maintenance on homes still under Operating Agreements (or just having come off their subsidies) is significantly higher than for their newer buildings. Moreover, standalone homes, cost more to maintain than multi-plexes. As one provider pointed out, each home was built according to different specifications, and requires special expertise for each building's different systems.

"We need to stop putting lipstick on the pigs." – Board Chair of one organization with regard to their old housing stock.

Operating Agreements are non-transferrable and, consequently, encourage retaining ownership of older, maintenance-heavy buildings. One board member of an organization questioned why the CMHC forbade organizations from divesting of expensive buildings in favour of newer, more affordable buildings to operate. In fact, it was reported by the housing providers interviewed that, while Operating Agreements are in force, it is unadvisable to divest of these properties, regardless of whether they are paid off, as new properties will,

⁴⁷ 81 out of 145 survey respondents noted a total of 20,393 housing units. Taking a replacement value of \$300,000 (which is on the low-end if we are to consider northern, rural and/or urban development costs outside of metro areas) to these 20,393 units brings an asset total to over \$6 billion.

consequently, not be eligible for funding. The high cost of maintenance and required specialized skills adds to an already underfunded business model. Maintenance employees are hard to find, as they must have high capacity, diverse skills, and be willing to accept a low salary for their skill level. As such, some organizations have been forced to outsource and contract maintenance work, while others simply cannot afford maintenance staff and the responsibility then falls on the executive director.

The complication with outsourcing repairs and construction, however, lies in the competitive and territorial nature of the construction industry. It was explained that construction industries place further demands on organizations in certain political climates and housing providers must maintain good relationships with local contractors, lest prices be unreasonably inflated. In some cases, protectionist politics favour local contractors, who hold the prices high and can cause difficult times for outside contractors looking to do the work for less. Admittedly, this was only reported to us in the context of Quebec housing providers.

Some interviewed housing providers reported that when provincial devolution of the CMHC native programs occurred in some provinces, they lost their reserve funds, preventing them from planning for larger repairs. Reduced funding of repairs and renovations has resulted in vacancy rates that are due to the unit's condition and not due to a shortage of demand for the units. This further affects the bottom line for organizations. What's more, it was reported in our interviews that repairs and maintenance are not funded in all provinces, while other provinces have helped significantly with renovations for existing buildings. Given the lack of funding, housing providers often have not maintained the assessments of their total housing stocks. It was reported by the vast majority of interviewed representatives that there was no asset management or asset planning in place, but merely a reaction to crises.

Meeting the needs of users/primary stakeholders

Stakeholders, that is clients and their families, are the fundamental priority for all of the interviewed Indigenous community housing providers. Most housing providers interviewed were status blind, requiring that the applicant/client self-declare as Indigenous. That being said, where the client was not Indigenous but their children were, the housing provider reported that they made exceptions to ensure that the children were provided culturally appropriate homes in which to live, complete with the opportunity for those children to get to know other Indigenous children and families and have access to Indigenous networking and care. Many housing providers explained that their application processes include interviews, allowing them to ask questions and identify problems with self-declarations, as the case may be. In some organizations, demonstrating Indigenous ancestry (through genealogical research or otherwise) is required, though status is not.

Indigenous housing providers reported marrying their tenancies with related educational programs as well as accompaniment. Our interviews revealed that life skills trainings are still offered to tenants by organizations who can afford it and have not been denied this right. Supports for Indigenous Youth, wrap around services, budget training, employment searches, education, community social workers, elder outreach, mental health and drug addiction resources and tenant relations officers were credited by our interviewees as making Indigenous housing a success. All of our interviewees reported that tenants are encouraged to stay in supportive housing as long as they need the services offered there. They also confirmed that the use of tenant relations services significantly increases the payment of rent and the success of community housing, allowing families to gain balance and momentum in their lives. A number of interviewees reported that the services of a Gladue report writer and/or justice worker were also necessary though budgets did not allow for these costs. Unfortunately, many supportive services were reported to have been cut in the last few years as funding had been significantly reduced. The consequences of these cuts have already been seen by the housing providers.

“Assistance is provided for SUPPORTIVE housing. People are working towards affordable housing, but they need supports to get there.” – Housing provider

Indigenous demographics are changing quickly, and housing providers are having to adapt. Interviewees reported that as the Indigenous population in Canada ages, respite and hospice care is becoming more of a demand in community housing. Likewise, they reported that the growth in demand is growing for young families, given the current growing youth population. Every organization interviewed reported that demand for single, bachelor/1-bedroom units has hit an all-time high. In one instance, a complex with 20 single units was reported to have had a waiting list of over 300 applicants.

“You can subsidize the individual, but if the housing is not available, all you do is drive the rent up for everyone else.” – Housing provider

One provider estimated that the number of community housing units required in their province was nearly 9 times what currently exists, an investment of approximately \$2 billion according to this provider. We were told by some housing providers that in their municipalities all new developments are required to have community housing components, though ownership remains with the developers who can then sell these properties when they have been paid off.

Territorial Housing – A very different environment

Housing North of 60 is a more complex domain than in the rest of Canada and mostly government-run, both by national, territorial and First Nation governments. We will be unable to cover all of the complexities of housing in Canada's territories in this report. Our interviews included the Northwest Territories and Yukon, though they were not extended to Nunavut. Consequently, we cannot refer to interview findings regarding Nunavut. What we experienced was that the vast majority of affordable and social housing in the Northwest Territories and the Yukon are managed by governments.

Housing in NWT is mostly government-run, very expensive, and dips heavily into territorial budgets. Interviewees estimated that the NWT population is approximately 52% Indigenous, and their housing portfolio's share of RGI units is approximately 2,400. While no cutbacks to funding were identified, the funding also flows through the territorial government and the territory subsidizes housing significantly, rendering it difficult to identify whether there have been federal cutbacks. The cost to build and repair is very high due to transportation complications, and can run as high as \$500,000-700,000 per unit, depending on the remoteness of the community. When asked about the condition of housing, it was reported as being adequate, with regular maintenance done as possible, in spite of high costs. These high costs were increasingly eating into territorial budgets.

Our interviews revealed that the CMHC has warned the NWT that operational funding for RGI housing units will cease in 2038 at the very latest. Consequently, it was acknowledged that as housing is fundamental, the budget would come increasingly from the territorial greater budget and would erode the provision of other territorial services. The territorial government's infrastructure deficit was estimated by the interviewees as currently being between \$30-45 million annually and the waiting list close to 800 people territorially. Single mothers are, much like every other province, the largest demographic of RGI housing clients and reported to be a priority of the NWT government.

The NWT has pilot projects and co-investments being encouraged to find affordable and healthy solutions. The interviewees explained that the NWT government is also running a pilot project on single occupancy units, operated by a First Nation government, to provide related services such as addiction support, and to help First Nation members access the required services. This is working well and may be an avenue pursued by the NWT government going forward, though until now, no support services are provided to other subsidized housing clients (RGI, core, affordable or otherwise). The NWT is also encouraging co-investment with private enterprises, such as municipal corporations, but the expensive building costs are a significant barrier. As it stands, current RGI varies between 4.5% and 19.5% of income. The utilities are paid by the client at a subsidized rate, while water and heat are paid by the NWT in their 2,400 RGI units across the territory. Only 75 units are operated by a third-party Indigenous non-profit housing provider.

The Yukon’s Indigenous majority is both present in the homeless population and in RGI housing. In the Yukon, our interviewees explained that homelessness is overwhelmingly Indigenous, with 82% of homeless people in Whitehorse self-identifying as identified as Indigenous.⁴⁸ Likewise, both interviews in the Yukon recognized that anecdotal evidence suggests that 90% of social housing tenants are Indigenous, though statistics are not kept. A further complexity is that 11 of the 14 First Nations in the Yukon have signed Self-Government agreements and as such have care and control of their housing and make their own arrangements along with many other services.⁴⁹ We were not privy to information on the quantity, quality or complexities of housing provided by these First Nation governments. The territorial government provides over 700 units of RGI social housing units across Yukon. The RGI rate in the Yukon is 25% of income for housing clients. At the same time, the Yukon government is investing significant territorial funds into housing based on need.

When there are non-market communities, it’s the government’s role to make sure that citizens are housed. – a sentiment repeated by many northern interviewees

Much like the rest of the country, non-profit housing providers in the Yukon hold CMHC Operating Agreements that are coming to an end within the near future. We were told that their housing stock is older and costly to maintain, much like the rest of the country. This is forcing non-profit Indigenous housing providers to move out of core housing and into affordable and market rent housing to be sustainable, to the detriment of lower-income Indigenous tenants. And while the Yukon Housing Corporation also delivers housing programs to all Yukon residents, including Indigenous residents, their focus is not on providing Indigenous support services alongside housing.

The First Nation self-government agreements have created land designations and recognized the jurisdictions of First Nations in areas including the provision of housing. As land is designated as Crown-owned or First Nation-owned, development is parsed into land developed by the territorial government, after consultation, and land developed by First Nation governments. Complex land ownership combined with the costly nature of development in the North and high demand for housing leaves the Yukon facing a housing shortage.

Because of the many complexities, for example with respect to land, cost of construction, Self-Governing First Nations, etc., these intricacies demand a full and more comprehensive evaluation of Indigenous non-profit housing in the territories to identify the best way of addressing and supporting this primary need. A separate study should be undertaken to address the unique issues involved in the provision of Indigenous housing in the territories that extends to include a more detailed look into the relationships and impact of Self-Governing First Nations and the territorial governments on Indigenous non-profit housing.

⁴⁸ [2018 Whitehorse Point in Time Count](#).

⁴⁹ [Canada, Yukon and Yukon First Nation governments renew their commitment to collaboration. Government of Canada News Release](#). 26 April 2019.

Comments from the interviews

Here are some additional striking comments we heard during interviews.

“A market-based solution for a problem that the market won’t address doesn’t make sense. By funding social housing providers, not only are homes provided for households, but services which help to build people up. This adds appropriate supply and gives people their dignity back. The spin offs from dignity are significant.”

“If there are no more funds for operating, the organizations themselves will be ok, but the tenants will probably not be ok. There are lots of issues they will have to deal with. The organizations will still have lots of equity.”

“National Housing Strategy speaks about vulnerability, whereas before it was about affordability, not income level. Now, it is about leveraging partnerships. With an expectation of change about how we do work and business.”

Analysis and Areas of Investigation

Growing youth population

The growing youth population among Indigenous peoples is a concern from a number of perspectives. First, if the socio-economic issues are not addressed, the demand on housing and in particular urban housing be exacerbated. We can see from the Table 15 below the growth rate between the 2011 Census and the 2016 census for Indigenous youth under the age of 24.

Given the statistics on Indigenous education, income levels, employment levels, combined with the demographic information, particularly the numbers of youth that will be seeking services, the support for resources and the efficiency of the delivery of those resources must be examined. These are major issues that cannot be overlooked and must be taken into consideration in the development of any new policy.

| 2011-2016 Youth Demographic Growth Rate | | |
|---|---|---------------------------------------|
| 2011 | 2016 | Growth rate |
| FN: <ul style="list-style-type: none"> 851,560 total population 0-14 - 258,795 15-24 - 156,865 48.8% of the total population | FN: <ul style="list-style-type: none"> 977,235 total population 0-14 - 285,825 15-24 - 170,700 46.6% of the total population | 12.14% increase between 2011 and 2016 |
| Métis: <ul style="list-style-type: none"> 451,795 total population 0-14 - 104,415 15-24 - 80,035 40.8% of the total population | Métis: <ul style="list-style-type: none"> 587,545 total population 0-14 - 130,985 15-24 - 94,105 38.3% of the total population | 23.10% increase between 2011 and 2016 |
| Inuit: <ul style="list-style-type: none"> 59,445 total population 0-14 - 20,160 15-24 - 11,950 52.3% of the total population | Inuit: <ul style="list-style-type: none"> 65,030 total population 0-14 - 21,495 15-24 - 11,990 51.1% of the total population | 8.85% increase between 2011 and 2016 |
| Total Canadian Population | Total Canadian Population | Percentage change |
| 33,476,688 | 35,151,728 | 4.77% |

Table 15: 2011-2016 Youth Demographic Growth Rate⁵⁰

Gender Gaps

There is no question that the gender gap is overwhelming. Women are educated to a higher level than men, but their economic situation is still lower than men by a significant amount. We have also seen from our survey and interviews that the majority of tenants are single women with children. Most of the service providers try to support these women in employment and child care but in reality, the task of doing this is overwhelming.

Women are taking advantage of education and attaining a higher level of education than men. The following table illustrates that women in every category with the exception of trades, are leading men in post-secondary educational attainment. The most significant difference (6%) is in achieving a university degree. This means that more women will become professional and have better employment opportunities.

⁵⁰ Statistics Canada Catalogue no. 98-510-X20116001, Ottawa

| Proportion of Aboriginal People by selected levels of educational attainment, sex and age groups, Canada, 2011 | | | | |
|---|------------------|---------------|----------------|---------------|
| Selected levels of educational attainment | Aboriginal Women | | Aboriginal Men | |
| | 35-44 years | 55 - 64 years | 35-44 years | 55 - 64 years |
| | percentage | | | |
| Post secondary Qualifications | 55.3 | 46.5 | 48.0 | 47.1 |
| Trades Certificate | 9.9 | 10.1 | 19.3 | 22.3 |
| College Diploma | 27.1 | 21.4 | 18.3 | 14.1 |
| University Certificate below bachelors | 4.6 | 4.8 | 2.7 | 3.2 |
| University Degree | 13.6 | 10.2 | 7.6 | 7.6 |

Table 16: Proportion of Aboriginal People by selected levels of educational attainment, sex and age groups, Canada, 2011⁵¹

Another startling statistic concerning the gender gap is in terms of level of income. Even with greater education, women are still below men’s income level. This is consistent with Table 4, above, and with statistics provided by the Canadian Women’s Foundation, that on average, women in Canada earn 75 cents for every dollar that men earn. For indigenous women, this is reduced to 65 cents for every dollar that non-indigenous men earn.⁵²

Management of the Service Providers

From the interviews conducted, we note that the range of services being provided varies greatly from group to group. Some provide a wide range of “wrap around” services while others operate as a management company only and provide shelter along with other social service programs being undertaken in the social service sector. While the scope of this research project did not include analysis of the management of the housing providers, we can however, make some general observations and conclusions from physically being in their space. Most have modest working spaces and are not located in class A or even B facilities.⁵³ The majority of locations own their own space. Of course, there are exceptions that take place particularly where the housing provider has taken a strong entrepreneurial approach and leveraged their equity.

The very fact that the numbers of housing providers has grown as illustrated in Figure 7 speaks to the need that is being addressed. We also observed from interviews that the staff undertake many roles. For instance, when we arrived at one location to meet the executive director, this director was shoveling the snow because they did not have a maintenance team for their

⁵¹ Statistics Canada, Catalogue No. 99-004-XWE, 2011.

⁵² <https://www.canadianwomen.org/the-facts/the-wage-gap/>

⁵³ Class A facilities are usually high rent, new and house high earning tenants usually located in high market areas and professionally run. Class B has less amenities and sometimes deferred maintenance issues and lesser market appeal. As an example, high cost legal firms are usually located in Class A facilities and Class B may be offices in industrial areas or in an older part of a city. Some exceptions to this were purpose-built programs whose buildings are new, though arguably, perhaps already outgrown due to the success of their program.

building or units. The maintenance staff are generally “all trades” people who do their best to address issues. Most housing providers outsource for professional help when only absolutely necessary or when required by law.

All housing providers undertake annual audits and we are not aware of any housing providers that have gone out of business. Most of the executive directors started as staff members and rose through promotions, having been with the organization for many years, in spite of the trend of high turnover rates among staff, as mentioned in the interviews and reported in the section on Organizational leadership and operational management.

Previous Evaluation Conclusions

There has been work undertaken by government bodies and CMHC that examine the situation of Indigenous urban and rural housing. What has been written in formal evaluations and what we heard from interviewees is strikingly similar. Three major conclusions from the *Evaluation of the Rural and Native Housing Programs 1991*, read:

Is There Still a Need for Housing Assistance in Rural Areas? Despite a lower population and some improvement in average incomes, there is still a substantial unmet need for housing assistance among rural households. (p.6)

Based on the four primary objectives of the programs, the evaluation found that: The Rural and Native Housing programs are serving households with insufficient income to acquire suitable and adequate housing. Over three-quarters of all RNH clients, and about 90 per cent of those who entered the program since 1986, have incomes below the current Core Need Income Thresholds. (p.10)

Although there is still substantial outstanding need for social housing assistance (emphasis added) in rural areas of Canada, the 1985 evaluation shows that RNH programs have performed well in that they are viewed very positively at a community and individual client level. Community representatives feel the programs have played an important role in addressing the serious housing problems in rural communities. The families assisted under the programs are very satisfied with the housing provided and report significant improvements in their housing situations as a result of the programs. Client involvement, self-help and skills training aspects of the programs have generally been effective. (p.25)

Indeed, we also found that the native programs initiated by CMHC did offer and address substantial needs by Indigenous peoples. We also note that the need for continued support in urban, rural and northern housing is outpacing the resources that are being appropriated to address the issue. From the interviews, we heard that the federal contributions are decreasing with the expectation that the provinces will fill the gap. However, we have consistently heard

that despite devolution of urban, rural and northern housing to the provinces (and municipalities), it has not been accompanied by funding.⁵⁴ What's more, as we have noted earlier, there is no consistency among provincial governments to address the issues pertaining to Indigenous urban housing. In addition, we can see that the socio-economic condition of Indigenous peoples is getting only marginally better. This is supported by the continued population growth of Indigenous peoples in Canada, the demographic phenomenon of a proportionately high youth population, the continued lower economic status of Indigenous peoples than the Canadian average, and the aged housing units requiring more maintenance and repairs. All these contributing factors speak to the necessity of looking at different models of action.

Promising Models

Our interviews demonstrated strong promising models for meeting the needs of their clientele. Mortgage programs which lead to home ownership both alleviates the requirement for community housing and creates equity for the tenant/home owner. Social enterprises create own source revenue for the housing organization. Partnerships create property management revenues while providing additional supports to tenants and alleviating complications associated with rent payments for their partners.

Transition from homelessness to housing – Extremely deep core, hardest to house.

Housing providers are filling a gap in the services offered in their community by housing those who are hardest to house. In one example described to us, through a purpose-built building, Indigenous cultural programming is woven into every aspect of services provided. This housing organization works with other community organizations to identify those who are hardest to house, and houses them. The organization runs a managed alcohol program to help people detox and manage their addiction. Ceremony and time spent on the land is a large part of programming, as are three meals a day, every day, and studio, one-bedroom and two-bedroom apartments. Food and lodging are deducted from the tenant's government support, leaving some discretionary funding for the end of the month and ensuring all their expenses are covered. This creates a dignified home for people and helps keep hard to housed individuals out of homelessness or precarious housing.

*"This program has reduced Hospital stays by 81% by housing 42 people." —
Housing provider⁵⁵*

Services include a 24-hour Licensed Practical Nurse for 42 full service high need care individuals. Comparatively, non-medical, transient people in hospitals cost \$2,400 a day, for psychiatric and other care. It was reported that it generally takes a person approximately three months to

⁵⁴ Zon, Noah, Molson, Melissa, and Ochinski, Matthias. Building Blocks: A Case for Federal Investment in Social and Affordable Housing in Ontario. University of Toronto Mowat Centre, September 2014.

⁵⁵ These figures were verified with secondary sources.

adapt from being off the street – from sleeping on the floor to sleeping in the bed, making friends, and participating in ceremony.

The identified positive outcomes from this program include some clients becoming employed, some successfully facing their addictions, others moving from a managed alcohol program unit to a dry unit, and then moving out into other social housing services. In the first three months of opening, there were over 300 people on the waiting list, for 42 spots. This program works with all of the municipality's agencies and identifies the most vulnerable, and those are the clients they serve.

Partnerships with Other Social Services

Some housing providers have opted to include transitional units for domestic violence within their portfolios, as their funding is significantly higher and comes through other federal government offices. Yet others have single-mother education partnerships, where wrap around services and housing for single mothers are provided for women who wish to go back to school.

Some organizations have set aside half way house apartments, funded through Correctional Service Canada. The funding is much higher for these units and increases funding to the organization. Partnerships have likewise developed with the justice system, which increasingly look for system-wide cost savings. When individuals are housed and off the streets, their criminality rate goes down significantly, as do their health costs.⁵⁶ It was revealed through our interviews that the criminal justice system is very interested in getting homeless people out of the justice system and are actively building relationships with supportive housing programs.

There is a significant potential for child and family services (CFS) partnership with housing organizations. Housing organizations have access to homes that are large enough to accommodate families. When a family is identified as having outgrown their unit according to the National Occupancy Standards, community housing can help work with these families to find appropriate housing and providing required supports, ensuring families stay together.

One housing pilot project has developed teams that are funded to judge the reasonableness of the expectation that a parent might get their children back from CFS in a timely way. They may be moved into a smaller place, and then helped to find a bigger unit when the children can come back. The risk is that if you leave someone who is vulnerable in a big house, they can sometimes end up losing the house for all the wrong reasons. Children are entering into the child welfare system because of inadequate housing⁵⁷ and Indigenous children are highly over represented in child welfare cases across Canada.⁵⁸

⁵⁶ Mayer, Christopher and Reichert, Jessica. [The Intersection of Homelessness and the Criminal Justice System](#). Illinois Criminal Justice Information Authority Centre for Justice Research and Evaluation. July 2018.

⁵⁷ Chau, Shirley, Fitzpatrick, Ann, Hulchanski, J David, Leslie, Bruce, and Schatia, Debbie. "[One in Five...Housing as a Factor in the Admission of Children to Care](#)." Chapter 1.3 in Finding Home: Policy Options for Addressing Homelessness in Canada. Hulchanski J D, et al., Eds. E-book, University of Toronto: 2009.

⁵⁸ Ontario Human Rights Commission. "[Interrupted Childhoods: Over-representation of Indigenous and Black children in Ontario child welfare](#)." February 2018.

Another pilot project, run by a housing provider, places children in a home with their grandparents and works with the parents until they can move back in with their children. This requires a team of people to work with the parents but prevents the children from being moved back and forth as parents seek help, instead taking the parents out of the home, not the children.

Many organizations are already providing appropriate housing for parents as if they had their children, when these are already in care, so that their children can be housed with them when they regain custody. The parent is then carefully followed and monitored, to help them live up to their goals. Housing providers are often well equipped to help guide parents, while housing them adequately for their family.

Diversifying Portfolios

Many organizations are combining social-housing with low-market, affordable, and market-rate units to subsidize their business models.

Property development to leverage assets is an often-sought-after option by organizations who have the capacity, both financially and in human resources. Political will is often in favour of subsidized housing and where models are financially viable, this can be a positive way to diversify incomes. One organization is becoming a property developer, having delivered two buildings under budget and on time. These projects are being rented at below-market rates, though not at RGI. This one organization has speculated that through this approach there is no reason that their assets cannot grow to \$1 billion within the next 10 years or less.

Many organizations combine social enterprise with housing. Some organizations sell food, cater, rent office spaces, or sell artisan products, using funds to subsidize programming. One organization has a social enterprise that sells furniture inexpensively, both helping their clients furnish their homes and obtain alternative funding for their organization.

Utilizing Equity in Indigenous Housing Organizations

For affordable or low-income housing properties, equity capital is a critical component for reducing the debt burden and making it financially feasible to offer lower, more affordable housing costs. The equity, however, can be leveraged conservatively to minimize opportunity costs for investors and to act as an alternative source of capital. Investors can borrow against their equity to take out a subordinate loan or a line of credit. This liquidity could be used for non-real estate related investments or as capital for property maintenance/enhancements. Additionally, property owners may have a significant portion of their equity capital tied to one asset base. In this case, owners could refinance for a larger loan amount to generate a dividend recapitalization, diversifying their holdings.

In addition to leveraging equity value, equity investors can be compensated through other incentive programs. For investing equity in an affordable or low-income housing property, investors could be eligible for tax credits. These tax credits could be claimed over a period of

10-15 years with the investor expecting the financial return on his/her investment to exceed the price paid for the investment. If the tax credit is fixed, the investor invests an amount less than the expected benefit from the tax credits and real estate losses. This incentive is designed for long-term investors and would require participation on the part of the federal government. Incentive programs like this exist in the United States.

Home Ownership Possibilities

A revolving trust program helps to provide mortgages at 0.75% interest rates, locked in for 25 years. This means that as clients gain access to gainful employment, they are empowered to purchase a home in their neighbourhood. As properties are affordable, it often comes at a savings for home owners. In one instance where this was the case, the payment on the principle and the loan was required to be reimbursed to the province. Unfortunately, this fails to self-fund a mortgage fund for the housing organization, but it does continue to provide new mortgages annually to qualified clients and frees up new community housing units for new tenants. A capital allotment grant to housing providers to implement a mortgage program or even a rent to own could grow into a significant fund that would assist in supporting other levels of the continuum of housing.

Similarly, a home ownership program was developed to get clients out of the community housing system. For non-profit community housing and households escaping violence, \$25,000 is provided for a down payment as well as closing costs. When folks can afford a rent, but perhaps not the down payment, it gives them a leg up. The process will be to do this as a developer, providing a second mortgage at a nominal rate. This could even be done privately, if interest rates were kept low enough but allowed to fund their staffing model.

An Access to Mortgage Program helps clients to first have access to community housing, then move into larger affordable housing units and eventually prepare to own a home. When clients have become ready to own their own, their monthly payment is fixed at what the mortgage will be, so as to prepare for these increased payments and begin to save for the mortgage through the housing organization, who puts aside the excess over and above rent for the down payment. When they are ready to purchase a property, they agree to a \$5,000 non-refundable option to purchase, applied against the purchase price when the transaction is completed.

The organization develops properties and sells them at agreed-upon prices to their clients. The client, having paid rent over this time and demonstrated continued savings, also demonstrates in this way a credit history for banks, who then are pleased to provide favourable rates in their mortgage agreement, thus overcoming the barrier to accessing mortgages.

A “For Indigenous, By Indigenous” (FIBI) Organization

It has become significantly apparent that the current devolution of housing funding through provinces is preventing housing providers from getting the resources they require to do the work that is so fundamentally needed. What’s more, while urban, rural and northern housing jurisdiction is so often devolved to the provinces or municipalities,⁵⁹ the funding and policies applied by most of these other governments are not supportive of the unique cultural and social work being carried out by Indigenous housing providers. And yet, the responsibility for Indigenous services lies squarely with the Federal government.⁶⁰ The Crown-Indigenous relationship must be strengthened, to ensure that housing providers are represented through a strong partnership with the federal government. Urban, rural and northern Indigenous housing providers require a dedicated national organization to hold the government accountable to this relationship and support them in providing services to all Indigenous peoples.⁶¹

If the only objective was to put Indigenous people into adequate houses, the solution might be a simple influx of dollars. Yet, Indigenous housing providers do much more than just housing, bringing social services to influence the lives of their tenants in dignified and empowering ways that affect many aspects of their lives. Housing providers confront social, political and economic challenges in the face of a rapidly growing Indigenous population. Their work likewise provides social, political and economic spinoffs in society for the benefit of all, Indigenous and non-Indigenous alike.

An Indigenous housing provider’s approach seeks to be uniquely tailored to their tenants and reflective of the culture and autonomy that Indigenous people exercise on Turtle Island. The most effective method to supporting urban, rural, and northern Indigenous housing providers and organizations is through a consolidated approach to prevent disparities between regions, restore Crown-Indigenous relations, and reflect the federal fiduciary obligations to Indigenous peoples.

Our interviews revealed that urban, rural, and northern Indigenous housing providers are asking for an inclusive Indigenous-led, dedicated approach that can provide advocacy, funding, capacity building, best practices, and planning services for Indigenous housing providers in urban, rural, and northern areas across the country. The interviews repeated their support for the development of a For Indigenous, By Indigenous National Housing Centre as outlined in the policy paper prepared by the CHRA Indigenous Housing Caucus and discussed at their annual conferences in 2017, 2018, and 2019.⁶² And while the discussion has, until now been

⁵⁹ See also: Op Cit., Building Blocks, 2014.

⁶⁰ See 92(24) Constitution Act 1867; See also: Principle of the Honour of the Crown, 1763 Royal Proclamation.

⁶¹ See *Daniels v. Canada* (Indian Affairs and Northern Development), 2016 SCC 12.

⁶² [A For Indigenous By Indigenous National Housing Strategy: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada](#). Proposal to the Government of Canada by the Indigenous Housing Caucus Working group. Canadian Housing and Renewal Association. May 2018.

theoretical, there is a unified voice among urban, rural and northern housing providers that the time has come to move to concrete action.

Indigenous people and organizations know the challenges that their people face and are better suited to provide services to them. All of the following recommendations are compiled from the interviews with Indigenous housing service providers.

“It’s important to have strong leadership in FIBI because the divide and conquer is terrible. Tables of Indigenous leaders touch on various aspects of homelessness and housing, and the product is a continuum, but it’s hard to get folks to work together and they divide and re-conquer each other rather than collaborating. We need to overcome this for FIBI to work. Not just provincial lines, or federal, or cross-jurisdictional, but Métis, First Nations, Urban, on/off reserves, and this gives the feds an excuse to say “Let’s wait until you guys figure it out...” – Housing provider

Advocacy: Political support from an Indigenous authority on housing is required to support local providers. Lobbying the government for additional funding is only the beginning of this component. Perhaps more important is building relationships with municipalities and provinces, developing cases for support, and working closely with organizations like the Federation of Canadian Municipalities to help communities understand the role that they can play and the benefits they can reap from Indigenous housing providers in their communities. In this way, the Centre can help to shape policies and legislation in favour of Indigenous housing. A similar role can be taken with provincial leadership, as provinces are faced with more costly housing options and bear a large portion of the financial burden for alternatives to subsidized Indigenous housing (hospitals, shelters, detention centres, child family services, etc.). What’s more, the Centre can work to partner with universities and educational institutions to assist in developing programs for future employees of community housing organizations, and a stronger Indigenous work force. The Centre can also help Indigenous communities both on and off reserves to work more closely with Indigenous housing organizations to achieve housing for their people.

Best Practices: We see from this research that Indigenous community housing organizations do things differently than non-Indigenous community housing. Different realities face Indigenous peoples in Canada and the model adopted by nearly all Indigenous community housing organizations has helped to restore dignity and provide healing for many households in Canada, providing opportunities that otherwise might not have existed. The Centre would serve as a centre of excellence for research into best practices. It could conduct research, collect information on successful business models and new ways of doing business, keep abreast of legislative changes in each province as regulations change, and help to share and disseminate that information to other Indigenous housing providers.

Capacity building and training: An area requiring much attention and support in many Indigenous housing providers' organizations is capacity building and training. The Centre, on the forefront of research and best practices, would be ideally placed to work with Indigenous organizations to help them develop their teams of highly dedicated staff. Providing one-on-one training, regular courses, conferences for networking and sharing, and specialized training as new software, products, and applicable policies and legislation become available to housing providers. An additional point would be to develop a database that can be used by all Indigenous housing providers, providing them with a practical program management tool.

Funding Access: Funding changes are occurring faster than time-strapped organizations can keep up with. One interview respondent suggested that the Centre could help providers by having a "How To/Where To" document, regularly updated, to ensure that organizations know where to apply for different funds, when and what qualifications are required. Some housing providers suggested that in lieu of provinces, the Centre could develop into the flow-through organization to manage operating agreements, thus making it a one-stop-shop for service providers for Indigenous housing providers (see below FIBI Governance: A Funding Provider). The Centre could also develop a salary grid for organizations across the country, allowing for standards to be developed for certain costing items, while leaving room for exceptional circumstances.

Planning Services: The Centre would be well placed to assist organizations in conducting strategic planning sessions that are geared towards their stakeholders, identifying with the organization the shortfalls and how to remedy these. As an organization with best practice expertise and funding know-how, this planning service would be most efficient at helping organizations to reach their objectives, working with the Centre to become more efficient, and likewise highlighting areas for advocacy and change in existing policies. This would help both the housing provider and the Centre to do their work in a symbiotic and holistic way.

FIBI Governance: Every interviewed person was clear that a national FIBI organization must be apolitical and unaffiliated with any political body, be it the Assembly of First Nations, the Congress of Aboriginal Peoples, Inuit Tapiriit Kanatami, Métis Nation of Canada, or otherwise. Different governance models were suggested. We will discuss some of these that seemed to best fit the intentions of the organization, as discussed with housing providers.

"CHRA" model: As a non-profit organization with existing networks and experience, run by a governing board of directors, and with staffing to provide all of the services discussed herein. Funding for this model and for staff would come from the CMHC and would have clear objectives, goals, and accountability mechanisms.

Legislated body: Much like First Nations Financial Management Board, the Centre could be a legislated corporation whose mandate was that of community housing. This model was vehemently discouraged by a number of organizations whose impression was that this would be too close to government. The Centre will have to enjoy the freedoms to try new models and not be tied to bureaucratic limitations.

A Funding Provider: As a non-profit organization, the organization would combine the CHRA model with being the one-stop-shop for funding, managing the operating agreements for Indigenous housing organizations across the country. This may provide a conflict with the lobbying and planning services being on both sides of the funding equation and make for complicated decision-making and silos.

That being said, BC Housing is developing innovative ways of doing things and partnering closely with housing organizations like the Aboriginal Housing Management Association to invest large sums of money into community housing. They are aggressively seeking to eliminate homelessness and doing so on a much greater scale than the federal government is, by providing funding, capacity building, training, and lobbying the federal government for funds at the same time as they supplement those funds with provincial dollars. Ontario Aboriginal Housing Services has also begun developing a similar partnership funding model. These are models that could be replicated, insofar as the Centre can find additional sources of income from other partnerships, be they provinces, Indigenous communities, corporations or otherwise.

“If it comes back to the provinces and territories having all the money, then we need to level the playing field and ensure that policies are equally applied. We need to negotiate for a realignment of the housing strategy and ensure that the realignment includes Indigenous peoples, engages Indigenous peoples and reaches the full continuum of housing, including the homeless side of things.” – Housing provider

Recommendations

The following recommendations were developed by CHRA’s Indigenous Caucus based on the outcomes of the research and years of work in this area. They will require a different approach to urban, rural and northern Indigenous housing providers. They will require respect, recognition, engagement, equity, transparency, and accountability on behalf of the federal government. The objective is to ensure that a delivery system for social and affordable Indigenous housing is reflective of the autonomy of Indigenous peoples and a strengthened Crown-Indigenous relationship. This implies an approach that is for Indigenous, and by Indigenous. As such, we recommend:

1. Development of a National Indigenous Housing Centre

Given the sheer and growing numbers of Indigenous people in need of the services of urban, rural and northern housing, the backlog as reported by the housing providers, and the continued low-income levels of the Indigenous peoples, a focus needs to be directed to addressing the problem through means not yet undertaken. It is evident from formal government evaluations undertaken as early as 1985, that the issue of the provision of Indigenous housing has not improved to any substantial degree. The existing delivery models

clearly have not supported the overall objectives of the programs put in place to assist in the provision of social and affordable housing. It is time for a completely different delivery system.

As stated in the Executive Summary and in the preceding section of this report, the most effective method to support urban, rural, and northern Indigenous housing providers is through a consolidated approach that prevents disparities between regions, restores Crown-Indigenous relations and help to addresses housing needs for Indigenous peoples regardless of where they live. For the last several years there has been a consolidated and dedicated movement to bring urban, rural, and northern Indigenous housing realities to the attention of all governments. This movement has culminated in the request for an autonomous central support body for Indigenous housing organizations. We are recommending that a National Indigenous Housing Centre be fully supported and that:

- a) A development committee be struck and be composed of housing providers to develop the start-up plan for this Centre;
- b) The Centre be mandated with the task of creating a more efficient mechanism of fiscal transfers to support the housing providers and develop a governance structure that employs sound governance principles and methods utilizing up to date technologies;
- c) The federal government appropriate sufficient resources to ensure the plan is fully developed; and
- d) A timeframe be developed to initiate the development and implementation of this national Centre.

Support for this Centre has been voiced across the country by urban, rural, and northern Indigenous housing providers and is further reinforced by the data within this report, among others, making a compelling case for a National Indigenous Housing Centre.

2. Database

A database will provide the information and statistical base, along with an analysis, to support the Centre's process. Without detailed information on a number of elements within the operation of the provision of affordable housing, the required support will languish in the same dilemma that has been taking place for decades. The monies being identified and appropriated for affordable housing does not appear to be affecting the outcomes of the socio-economic status of Indigenous tenants. A more comprehensive database containing not only the socio-economic environment of the area, but of the housing units and properties, tenant interactions and community involvements should be put in place. This would require undertaking a detailed analysis of each property owned by each housing provider. The details would include a condition-aging report on each property, a financial estimate of repair costs for each unit (if any), an evaluation of the market value of each property, a review of the outstanding mortgages to determine available equity, and an assessment of the human resource capacity to manage the numbers of units in each organization. It would also allow for keeping track of interventions, supports, community relationships, partnership development and goal achievement.

We recommend that the federal government support that the Centre develop a plan to undertake a comprehensive database so that accurate figures can be established to address real need, complete with training and resources to alleviate transferring information to the new database.

3. Audit of Federal, Provincial and Territorial Financial Allocations and Transfer Processes

We have seen financial commitments made by governments, yet through the critical case interviews, we kept hearing that availability of money was an issue and that the economic situations of many of the tenants could not survive without a service that supported them through some level of subsidies. This was echoed throughout the country. We know that since 1994, the resources have been devolved to the provinces and municipalities to support the work of the housing providers in addressing Indigenous housing in urban and rural areas but we heard such a variety of claims with respect to the implementation and policies held by the various funders that the impact was felt not only by the organizations, but most of all by the tenants.

While accountability is a principle that all can ascribe to, the consequence of accountability is an evidence-informed understanding that current programs are not eliciting the objectives hoped for. In fact, the overall objectives of the Indigenous housing programs appear to be diverging from their original mandate to provide homes to those in need. From the critical case interviews conducted, it is fair to summarize the feelings of the interviewees as simply wanting the resource allocation to be efficient and undertaken in a fair manner, allowing them to serve their tenants effectively.

The 2016 federal budget committed \$554.3 million over two years to on-reserve housing, with an additional \$177.7 million directed to Northern housing. In addition, in 2017 the federal government released a \$40 billion National Housing Strategy, which outlined plans to co-develop distinctions-based Indigenous housing strategies with First Nations, Métis, and Inuit groups. As part of the Indigenous component of the National Housing Strategy, the 2018 budget provided \$600 million over three years for the First Nations strategy, \$400 million for Inuit over 10 years, and \$500 million for Métis over 10 years.

And while nearly all urban, rural and northern Indigenous housing providers are delivering status-blind services for the 87 per cent of First Nation peoples not living on reserve land, in an Inuit community, or Métis settlement, there have been no direct allocations for these Indigenous housing providers. Indeed, while federal resources have been identified for Indigenous urban, rural and northern housing, these funds are aimed at addressing homelessness and capital renovations. We can see from our survey that most respondents (82.6% from n=90) indicated that they did not provide services for homeless people. As one interviewee stated, “we provide homes.”

With devolution into provincial agreements, the allocation process results in a complex system of applications and approvals. Housing providers have indicated that they are being minimized or even left out of the allocation process or required to spend demanding resources to complete and report on these applications. This comes in direct contradiction to the stated objective that the, “Government of Canada is committed to ensuring that Indigenous people across Canada have a safe and affordable place to call home where they can build a better future for themselves and their families.”⁶³ An audit is required to clarify where and how current dollars have been allocated to gauge the effectiveness of current policies, while reinforcing the overall objectives of a National Indigenous Housing Centre.

To examine the financial allocation and transfer process, we are recommending an audit be undertaken, to identify and review the fiscal allocation process beginning at the federal level, the agreements pertaining to the devolution of resources to provinces (and in some cases municipalities), and that the housing providers be included. This audit would be a base for the National Indigenous Housing Centre to negotiate a more effective and accountable delivery model.

4. A More In-depth look at the Complexities of Housing in the Territories

Housing in Canada’s territories contains a more complex set of circumstances with the implementation of First Nations self-government agreements. The resulting agreements have implications in the provision of housing given that Self-Governing First Nations have care and control of their housing units and properties and applied housing policies.

More data is required to make informed decisions on how the Nation-to-Nation mechanisms will work to support an increase in housing availability in the territories. We recommend undertaking a separate comprehensive study relating to the provision of Indigenous non-profit housing in the territories that extends to consider the complexities relating to the cooperation required by national, territorial, and Self-Governing First Nations government interests that are found in the territories. This study would require the agreement, inclusion and participation of the self-governing First Nations.

⁶³ [The Government of Canada announces significant investments to address Indigenous homelessness and housing.](#) Government of Canada News Release. 20 February 2019.

5. Economic Analysis of Recapitalization

This recommendation advances the collection of information and analysis of opportunities, risk assessments and investment options of delivery mechanisms. Throughout this engagement, we have noted the amount of equity being held by the housing providers. In part, this is because of acquisitions made in years past by the organizations and the capital programs available to them. Some jurisdictions provide tax breaks or incentives, others do not. However, because of inflation and market forces, many of the properties carry a considerable amount of equity. An exploration into the use of this equity and options that may be available should be considered. It is imperative that this option not be viewed as a method of diminishing support for organizations that have been surviving for decades rather than building on an element that could address the primary objectives of supporting safe, affordable Indigenous housing.

Complementary to the database work described in Recommendation 2, we recommend that a detailed economic analysis be conducted on the options available to the housing providers based on the equity held by their respective organizations along with the contractual funding obligations currently held by the housing providers. This economic analysis should also examine the secondary and tertiary effects on the local and regional economies. The outcome would inform options for Indigenous housing providers to recapitalize and leverage their assets.

Conclusion

The demographics of urban, rural, and northern Indigenous peoples in Canada point to the need for a significant investment to improve their socio-economic prospects. The Indigenous population has increased dramatically, youth demographics forecast a demand that is not being planned for, and socio-economic issues among Indigenous peoples are only getting marginally better. Indigenous housing providers in urban, rural, and northern areas are working for Indigenous prosperity and empowerment of their Indigenous tenants. A large piece of this is alleviating the basic requirements for housing and increasing socio-economic conditions.

The opportunity for transformational change exists and will require partnerships with various levels of governments, but this is not happening now in a systemic or coordinated way. The federal government has a primary responsibility for Indigenous housing. Federal devolution to provinces for long-term social and affordable Indigenous housing without adequate financial support has reduced support for Indigenous housing and further constrained provincial budgets.⁶⁴ This devolution to other jurisdictions does not, however, change its fiduciary obligation towards Indigenous peoples. A solution must involve Indigenous housing providers and an inclusive national Indigenous organization dedicated to the improvement of services to urban, rural and northern Indigenous housing.

⁶⁴ Op Cit., Building Blocks, 2014.

Funding is currently being allocated through inefficient policy structures without Indigenous input from those working and living in those structures. This way of doing urban, rural and northern housing is not meeting the objectives as stated by current funding programs. We observed that Indigenous housing providers are reaching their tenants and working with them through Indigenous-informed approaches. Perhaps most significantly, the urban, rural and northern housing providers are serving Indigenous women and their families, whose socio-economic conditions are among the lowest socio-economic brackets in Canada.

The federal government has funded distinction-based organizations with over a billion dollars to address Indigenous housing. Yet these organizations are either unaware or have been unable to grasp the scope of the issue with respect to urban, rural and northern housing. What's more, these providers have not been consulted by the distinctions-based organizations in any comprehensive manner. Through the research undertaken in this project, we have provided a large first step, have recommended solutions that encompasses all of the urban, rural and northern housing providers, and invited the federal government into a workable partnership that promotes reconciliation.

The most effective method of supporting Indigenous housing providers is through a consolidated approach to prevent disparities between regions, restore Crown-Indigenous relations and reflect the federal fiduciary obligations to Indigenous peoples⁶⁵. Indigenous housing providers are asking for an inclusive Indigenous-led, dedicated approach that can provide advocacy, funding, capacity building, best practices and planning services for Indigenous housing providers across the country. They are requesting the resources to fully evaluate their assets and identify their economic opportunities. In addition, they are calling for an audit of national, provincial and territorial funding of urban, rural and northern housing programs to better understand the fiscal allocation process to better serve Indigenous housing. A National Indigenous Housing Centre holds the promise to remedy these inefficiencies and create the transformational change that benefits all Canadians and builds a better tomorrow, based on reconciliation, healing and healthily-housed communities.

⁶⁵ Op cit. Note 4: For a further understanding of the fiduciary obligations of Canada towards Indigenous peoples, see *Guerin v. R.*, [1984] 2 S.C.R. 335, *Wewaykum Indian Band v. Canada*, [2002] 4 S.C.R. 245. See also *Daniels v. Canada*, [2016] 1 S.C.R. 99.

Appendix A – Survey Instrument

CHRA Indigenous Housing Survey

Preamble

The Canadian Housing and Renewal Association's (CHRA) Indigenous Housing Caucus invites your organisation to participate in a research initiative. Indigenous consulting firm Daniel J. Brant & Associates will undertake the research on behalf of the CHRA Indigenous Caucus.

Indigenous non-profit, social and affordable housing organisations are seeing their funding operating agreements diminish and expire at a rapid rate with no long-term, sustainable or consistent solutions.

The research questions that follow seek to better understand issues most prevalently affecting urban, rural, and northern Indigenous housing providers. Questions will cover subjects such as organizational structure, maintenance and repairs, financial risks, and tenant data.

The information gathered from this research will be used to advocate to the federal government for legislative changes and increased funding and supports to assist in your housing needs. The federal government recognizes that the urban, rural, and northern Indigenous housing situation is at a critical juncture and funding and policy is required to support the sector.

Your organisation was identified as an urban, rural or northern housing provider primarily serving Indigenous populations. This study is intended for housing providers. At this time, the scope of the research does not include transitional housing or shelters. If you do not believe that you fit this criterion, please contact: housing@dbrant.ca

This survey will take approximately 15-30 minutes to complete (depending on the size of your organization). Please be as thorough as possible with your responses. All data will be collated and non-attributable and your individual responses will be kept confidential.

If you have any questions as you fill out this survey, Daniel J. Brant & Associates will be happy to assist you:

Dan Brant: Dan@dbrant.ca, 613-724-8300 (Tyendinaga/Southern Ontario)

Catherine Irwin-Gibson: Catherine@dbrant.ca, 418-571-7229 (Montréal)

Brad Greyeyes-Brant: brad@dbrant.ca, 613-323-7005 (Ottawa)

Section A General Organizational Structure

This section asks questions on the general nature of your organization, its operations and structure.

What is the name of your organization?

Please provide the name of person completing survey and telephone number (for any follow-up questions only.)

In which province or territory are you located?
(INSERT DROPDOWN)

Are you located in:

- A Major Urban Centre
- A Small Town
- A Rural or remote

What year was your housing organization founded?

Have you operated continuously since that date?

- Yes
- No

What is the current number of full-time equivalent (FTE) workforce that work for your organization? Please provide how many FTE's in each category:

| Categories | How many FTE |
|----------------|--------------|
| Maintenance | |
| Administration | |
| Management | |
| OTHER | |

How many individuals make up this workforce (both part time and full time)?

What percentage of the workforce self-identifies as indigenous?

Have you seen a growth or reduction in the number of employees in the last 3 years?

- Growth
- Reduction

What is the net change in number of full-time employees in the last 3 years)

What is the primary reason for the change?

How important are volunteers to your organization?
(INSERT SCALE NOT IMPORTANT TO VERY IMPORTANT)

What are their responsibilities?

Does your organization hire any external professional services?

- Yes
 No

If your organization hires external professional services, for which services?

What is your governance structure (Check the one that suits your organization best)

- Non-Profit – All indigenous Board Members
 Non-Profit – Some Indigenous Board Members
 Cooperative
 For-profit Corporation
 Society
 Church-Based
 Other (please describe) Enter Answer Here

How many of your board members are Indigenous?

How many people sit on your board of directors?

Section B Infrastructure Inventory

This section asks questions on the types of buildings your organization owns and/or manages. Please be as thorough as you can with your responses.

Do you manage any properties/units not owned by your organisation (on behalf of other owners)?

- Yes
 No

If your organization manages properties/units not owned by your organization, do you receive revenue for management?

- Yes
No

How many of the following types of properties do you manage? If you do not have that type of property, please insert 0 rather than leaving the space blank.

Apartments buildings?

Townhouses or semi-detached homes?

Single Family homes?

Duplexes or triplexes?

Commercial space

Community space

Other

What is the total number of units you manage?

Please enter the total amount of units per category below. If you do not have that type of unit, please insert 0 rather than leaving the space blank.

Bachelor Enter Answer Here

1-bedroom Enter Answer Here

2-Bedroom Enter Answer Here

3-Bedroom Enter Answer Here

Larger than 3 Enter Answer Here

How many of your units are Wheelchair accessible units?

Do you provide Shelter services (homeless, women's, men's, etc.)?

Yes

No

If your organization provides shelter services, how long is the average stay in days?

Section C: Maintenance and Repairs

This section asks questions on the overall condition of your properties and units. The descriptors listed here are to guide you in answering the next question. You may have additional kinds of work to be done, that fit into one of these categories.

| | | | |
|---------------|---|---------------------|-------------------------------------|
| Major Repairs | new roof | General Maintenance | Furnace filters |
| | drainage issues | | Tree maintenance |
| | electrical replacement | | Some Painting required |
| | new windows and doors | | Caulking |
| | new siding | | Changing locks on doors and windows |
| | new heating system | | |
| | Driveway replacement | | |
| | Mold | | |
| | Structural problems | | |
| | Water filtration | | |
| | Furnace replacement | | |
| | | | |
| Some Repairs | General repairs to furnace/electric, windows or doors | Excellent | No repairs required |
| | New Appliances | | |
| | replace kitchen cabinets | | |
| | Floor covering replacement | | |

What is the general condition of your properties? How many in each category?

| | Unusable/Unfit to Occupy | Major Repairs Required | Some Repairs Required | General Maintenance Only | Excellent Condition |
|------------------------------------|--------------------------|------------------------|-----------------------|--------------------------|---------------------|
| Apartment units (all buildings) | | | | | |
| Town houses or semi-detached units | | | | | |
| Single family homes | | | | | |
| Duplexes or triplexes | | | | | |
| Accessible units | | | | | |

Should you wish to provide additional information (optional), please do so here: (no word limit)

Section D: Your Tenants

This section asks a wide range of questions on the tenant demographics you serve. A more fulsome picture of the Indigenous population served by urban, rural and northern housing providers will help advocacy efforts to identify where existing policy may require changes to better reflect need. Please be as thorough as possible with your responses.

How do communicate with your tenants? (select all that apply)

Building flyers and announcement boards

Tenant liaison on staff (email, phone, etc.)

Predetermined inspections

Visits to problem tenants

Regular meetings and activities

Social media

Other:

Does your organization serve only Indigenous tenants?

Yes

No

Does your organization collect tenant information on Indigenous status or heritage?

Yes

No

If your organization collects tenant information on Indigenous status or heritage , how is indigeneity determined?

Status card

Self-declaration

other

Do your Indigenous tenants still have connections with the communities they come from?

Yes

No

Don't know

What is the average age of the lease-holder? (excluding children and dependents)

(Please answer in years and months)

How many children (minors under 18 years old) are served by your organization?

What is the largest demographic of clients served? (Check only one)

- Youth (15-21 years old)
- Single women
- Single men
- Families (including children)
- Seniors/elders
- Other

If you would like to elaborate (optional), please do so here:

Approximately how many tenants live in the properties/units you own?

Approximately how many tenants live in the properties/units you own? (including minors and dependents)?

Approximately how many tenants live in the properties/units you manage, but do not own? (If applicable)

What is the average length of stay for the tenants?
(Please answer in years and months)

How many people do you have on your indigenous client waiting list? For the last 5 years, if possible.

| Year | Total number on waiting list | Total Number moved from waiting list to a home |
|-----------|------------------------------|--|
| 2017-2018 | | |
| 2016-2017 | | |
| 2015-2016 | | |
| 2014-2105 | | |
| 2013-2015 | | |

Do you collect data on where your tenants lived before arriving at your organization?

- Yes
- No

If your organization collect data on where your tenants lived before arriving at your organization, where did they primarily live? (select one response only)

- Directly in an Indigenous community
- From a Shelter
- From another housing service provider
- Other

Do you keep track of where tenants move to if/when they leave your organizations?

- Yes
- No

Do you collect information on whether your tenants have experienced homelessness?

- Yes
- No

If your organization collects information on whether your tenants have experienced homelessness, approximately what percentage have experienced homelessness?

What are your tenants' main challenges? (select all that apply)

- Employment
- Accessing income assistance
- Accessing housing options
- Accessing child care supports and services
- Accessing disability supports and services
- Meeting basic needs
- Health care supports and services
- Addictions treatment
- Other

Does your organisation provide supports and/or services to tenants? (e.g. educational programming, employment skills development and training, health and additions services, navigator services)

- Yes
- No

If your organization provides supports and/or services to tenants, what types of supports and/or services?

Section D Finance and Business

This section asks questions on the financial operations of your organization.

What is your annual operating cost?

What is the total asset base of the properties you own?

Do you have an asset management plan* in place?

Yes

No

*An asset management plan defines how a group of assets is to be managed over a period of time. The asset management plan describes the characteristics and condition of infrastructure assets, the levels of service expected from them, planned actions to ensure the assets are providing the expected level of service, and financing strategies to implement the planned actions.

If your organization does not have an asset management plan in place, does your organization plan to implement one within the next five years?

Yes

No

How do you determine the income level of your tenants?

Take their word

Government records (e.g. T4's, Social Assistance documents)

Statement from certified source (employer, etc.)

Not applicable

Other

How do you determine the price of rent payments? (select all that apply)

Rent geared to Income

Fixed price, indexed annually

Market Value

Other

Does your organization manage rent-geared to-income (RGI) units?

Yes

No

If your organization manages RGI units, how many units in total?

What is the average household income of those living in your rental units? (Estimate)

Did you receive funding under CMHC's "Urban Native" and/or "Rural and Native" programs?

Yes

No

Do you currently hold an Operating Agreement(s) with the federal, provincial or municipal government?

Yes

No

If your organization holds an Operating Agreement, with which government(s)?

How many operating agreements do you hold?

Please enter the dates and number of units affected below of your expiring Operating Agreement(s)

Dates

Number of units affected

Is there a plan in place following the expiration of the operating agreement(s)?

Yes

No

Are there units at risk due to the expiration of these operating agreements?

Yes

No

Perhaps

Do you have a reserve fund for unexpected costs and emergencies?

Yes

No

SECTION H SUPPORT MECHANISMS

This section asks questions on funding sources and relationship with funders.

What external funding sources do you receive funds from? Please provide details of financial support received from each of the following: (Municipal, provincial, federal, Foundations, other)

What relationship do you have with funders?

Audits only

Regular Meetings

Regular Reporting

Inspections

Regular communications

Other

Do you receive training dollars for staff?

Yes

No

If your organization receives training dollars, where does funding come from? (select all that apply)

- Federal government
- Provincial government
- Municipal government
- Indigenous government
- Foundations
- Private donations
- Other

Is there training required for tenants?

- Yes
- No

If training is required for tenants, where does funding come from? (select all that apply)

- Federal government
- Provincial government
- Municipal government
- Indigenous government
- Foundations
- Private donations
- Other

Section G Future Needs

This section provides a narrative space for you to provide some final thoughts on the direction of your organization and the kinds of supports and services required. Your responses will be kept confidential and non-attributable.

What are your most pressing needs?

Enter Answer Here (use as much space as needed)

What are your most common major issues with tenants? How is this handled?

Enter Answer Here (use as much space as needed)

What would you need to better support your tenants?

Enter Answer Here (use as much space as needed)

How could federal, provincial or municipal governments better support you to provide better service delivery?

Enter Answer Here (use as much space as needed)

Thank you for your participation in this survey, and for taking the time to complete it. Is there anything else that you would like to add?

Enter Answer Here (use as much space as needed)

Appendix B – Interview Guide for Selected Housing providers.

OBJECTIVE OF THE INTERVIEWS

To determine the relationships between the housing providers and the funders; relationships between the housing providers and the surrounding community including Indigenous communities; examples of governance and structure; thoughts and ideas of what the future holds for Indigenous urban, rural and northern housing and level of support for a FIBI Centre.

ESSENTIAL QUESTIONS

1. Tell us about your organization.
2. What is your asset base and value? What are some of your long-term financial commitments (e.g. mortgages, loans, etc)?
3. What funding and other supports is your organization getting and from where? Does it generate revenue, e.g. through social enterprise, managing units, etc? Are they sufficient to support current housing operations and tenancies?
4. Can you tell us about the details of the operating agreements you have?
 - For instance, how much of your portfolio has been developed outside of/under newer programs than the old UNH and RNH operating agreement programs. How sustainable the new units are compared to the operating agreement ones and how? This whole area is terra incognita in that it has not been quantified on a national basis. It will help us speak to the true # of units in our sector and look at affordable housing solutions that are working.
5. Did you experience a loss of subsidies? If so what were the consequences?
 - Probe for issues like evictions, know instances of homelessness, necessity to sell properties, reduction of RGI units
6. How have funding changes affected your organization and tenants?
7. Can you comment on the relationship you have with the funders? Has there been a consistent contact? Did this relationship affect your ability to keep the doors open and grow?
8. Do you receive any support from Indigenous organizations? i.e. First Nations administrations, Tribal Councils, Regional organizations, National Indigenous organizations?

9. What are your plans for continuation? Expansion? Revenue generation?
10. What are the roadblocks and opportunities Re: Q9?
11. What measures has your organization taken to enhance the sustainability of your organization, operations and tenancies?
- Perhaps issues such as Board renewal, mergers, partnerships, strategic planning, etc. are all sustainability measures. Any others?
12. Did you have any input into specific policy development affecting your organization?
- With respect to development of programs, how much were you involved or has the organization been involved in external policies that affect your operation?
13. What kind of financial and other supports do you need to:
- a. Work toward sustainability
 - b. Expand your services
 - c. Build new units
 - d. Buy new units
 - e. Other
14. What are your greatest concerns with respect to the long-term viability and sustainability of your organization?
15. Do you think a national or central **For Indigenous By Indigenous (FIBI)** organization specifically for urban, rural and northern Indigenous housing would support your organization? To kickoff this discussion we have summarized the main points of the proposal.
- Probe: support and concerns for a FIBI Centre; what would help providers the most and which features are the most important to them (and why);
16. With service as the focus for this potential entity, we would like your views on what governance structure would be the most effective. In essence, what is necessary to obtain more resources and support to eliminate the housing gap that exists.

FIBI SUMMARY:

The CHRA Indigenous Caucus is greatly concerned that urban rural and northern housing is not supported by either the National Housing Strategy or the three distinction-based Indigenous Housing Strategies. The Caucus has suggested a national or central **For Indigenous, By Indigenous (FIBI)** organization specifically for urban, rural and northern Indigenous housing.

There is an obvious gap in support that is provided to urban, rural and northern housing providers and a necessity to eliminate the gap. It has been proposed that a strategy for a FIBI organization would feature:⁶⁶

- Protection of tenants and current Indigenous social housing units and refurbishment of existing stock
- Increased supply of stable, safe affordable housing to “eliminate the gap” in core housing need for Indigenous households
- Support for tenant’s well-being and long term success with wraparound Indigenous services
- Accelerated action on Indigenous homelessness
- Special attention on Northern housing
- Increased focus on data, information, research and evaluation
- A federally recognized FIBI National Housing Centre that speaks with one voice for urban, rural and northern Indigenous housing.

Governance Issues for a FIBI organization

- Funding levels for urban, rural and northern Indigenous housing need to be proportionate to the core housing needs of the Indigenous population that resides in the urban, rural and northern areas of Canada. Using existing data of households in core housing need, 7% of these are Indigenous households which means that the budget for Indigenous households should be \$1.13Billion
- Structure of a FIBI organization must reflect the name FIBI to the greatest degree it must be Indigenous designed, owned and operated, focusing on people and services.
- A FIBI Centre could also undertake research activities in areas of education and technical services to build capacity that would support daily operations. It could also undertake innovative research to build on traditional knowledge that could support various social enterprises. This would be a truly unique feature for a FIBI organization.
- Collaboration with other housing providers such as shelters, Friendship Centres, mental health and addictions agencies must be considered

⁶⁶ Taken from the May 2018 paper “*A For Indigenous By Indigenous National Housing Strategy*” Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada

SUPPLEMENTARY QUESTIONS

1. Tell us about your staff! How do you keep them motivated? What kind of training is required, and/or do you provide? What health, social and other supports do you provide to your tenants?
2. Where do your tenants go when they leave your tenancy?
 - Back to the reserve or community they came from
 - To open market rental units
 - To other public housing
 - To another Indigenous service provider
 - They become homeless
 - Don't know
 - Other
3. Do you get support from any area with respect to difficult tenants? What happens in legal situations? Who pays?
4. How do you think your organization is viewed by the tenants? And by the surrounding community (including municipality)?
5. Do you have any unique programs offered by your organization?
6. How is your board selected and is there a renewal process?