

**Urban, Rural and
Northern Indigenous
Housing Strategy**

WHAT WE HEARD REPORT

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Acronyms

2SLGBTQIA+ – Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Questioning, Queer, Intersex, and Asexual Plus

AFN – Assembly of First Nations

AFNQL – Assembly of First Nations Quebec and Labrador

BC FNHIC – BC First Nations Housing and Infrastructure Council

CAP – Congress of Aboriginal Peoples

CHRA – Canadian Housing and Renewal Association

CIRNAC – Crown-Indigenous Relations and Northern Affairs Canada

CMHC – Canada Mortgage and Housing Corporation

DNC - HAC – Dene Nation Chiefs – Housing Advisory Committee

FCM – Federation of Canadian Municipalities

FSIN – Federation of Sovereign Indigenous Nations

HUMA – Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

ISC – Indigenous Services Canada

ITO – Inuit Treaty Organization

ITK – Inuit Tapiriit Kanatami

MMF – Manitoba Métis Federation

MMIWG – Missing and Murdered Indigenous Women and Girls

MNC – Métis National Council

MSGC – Metis Settlements General Council

MTSGIGs – Modern Treaty and Self-Governing Indigenous Governments

NICHI – National Indigenous Collaborative Housing Incorporated

NIO – National Indigenous Organization

NTI – Nunavut Tunngavik Incorporated

NWAC – Native Women's Association of Canada

OFIFC – Ontario Federation of Indigenous Friendship Centres

ONWA – Ontario Native Women's Association

PBO – Parliamentary Budget Officer

PTs – Provinces and Territories

UNDA – *United Nations Declaration on the Rights of Indigenous Peoples Act*

U.R.N. – Urban, rural, northern

Foreword

Between January and April 2023, the Government of Canada, through Canada Mortgage and Housing Corporation (CMHC), supported Indigenous-led engagements on an Urban, Rural, and Northern Indigenous Housing Strategy (the Strategy). This report aims to summarize the findings from these engagements. It will also provide an overview of the feedback received from many different partners.

Please note the Executive Summary provides a very general overview of the content. Neither it, nor the report and appendices, should be considered exhaustive. Further, the elements of this report are taken from the feedback received from Indigenous and other partners and should not be considered the views of CMHC, nor of the consultant that prepared the report.

This report uses the term Indigenous “Peoples” (with a capital P and an s at the end) as a synonym for Indigenous groups inclusive of First Nations, Inuit and Métis. The term Indigenous “people” is used when referring to Indigenous individuals or groups of individuals. However, where a direct quotation is used, the original capitalization/usage remains intact, so in some cases the terms Peoples or people may not be consistent with this guideline.

It is well understood that the sole use of the terms “on-reserve” and “off-reserve” exclude Inuit and Métis, as well as areas that do not have reserves, such as most of the Northwest Territories, Yukon, and the territories of Modern Treaty and Self-Governing Indigenous Governments (MTSGIGs). It is also understood that there are not many Métis settlements, and most Métis citizens live in urban, rural, and northern (U.R.N.) areas. Therefore, the report uses the following formulations to be more precise and inclusive:

- on-reserve, in settlements, in MTSGIG areas and inside Inuit Nunangat
- off-reserve, out of settlement, away from MTSGIG areas and outside of Inuit Nunangat

Where a partner is directly quoted, the language used in the original quotation will also remain intact, and again, may not be consistent with this approach. This is not meant to be exclusionary; rather, it is done to precisely reflect the original materials submitted.

Please also note that this report lists First Nations, Inuit and Métis and other groups in alphabetical order. No inferences should be drawn from this. Further, it is understood that the Metis Settlements General Council does not use an accent over the e, so there are instances in this report where the original spelling will be Metis instead of Métis.

Chapter 1 – Executive Summary

Improving the quality, supply, and affordability of housing for First Nations, Inuit and Métis Peoples is a key objective for Canada. Numerous reports and studies demonstrate the increasing population growth and significantly high housing need for Indigenous people in urban, rural, and northern (U.R.N.) areas. The 2021 mandate letter of the former Minister of Housing and Diversity and Inclusion outlines the Government’s commitment to work with Indigenous partners to co-develop an Urban, Rural, and Northern Indigenous Housing Strategy (the Strategy), a stand-alone companion to the National Housing Strategy, to address this need. The Strategy would be supported by a dedicated investment of \$4 billion over seven years starting in 2024-2025. The Strategy is expected to complement the existing First Nation, Inuit and Métis housing strategies and investments made in housing for MTSIGs.

CMHC is helping to fulfill this commitment and worked with Indigenous governments and organizations on the development of the Strategy through an inclusive process. From January to April 2023, CMHC supported a range of Indigenous-led engagements.

Overall, more than 6,000 individuals participated in the engagement process, through 40 in-person and virtual Indigenous-led engagement sessions, a series of online surveys conducted by four partners, and 14 engagement reports from Indigenous partners, as well as through the online CMHC survey, which gathered almost 1,000 responses and five written submissions. For more information about these partners and engagements, please see appendix A. Despite the robust participation and financial support for Indigenous partners, there are some who have not yet participated, in part, due to ambitious timelines. As such, we have heard from some partners that there is a need for more engagement, co-development, and research.

In terms of the scope of the Strategy, we heard that the entire housing continuum should be covered, with a focus on housing for the most vulnerable. This includes Indigenous women escaping violence and human trafficking,

and providing safe, adequate, and affordable housing for all ages, including more variety of housing types and sizes, integration of housing and supports and services, emergency shelters¹/emergency housing, transitional housing, affordable rental housing, rent-to-own programs, co-operative housing and access to homeownership, no matter where an individual chooses to live.

The Strategy should take a broad holistic approach that addresses gender considerations and recognizes the links to social factors of health, including the importance of connection and community to Indigenous people. Suggestions were made to address unique housing continuum challenges in U.R.N. areas, including more cultural spaces in urban areas, more services in rural areas, and housing that is built appropriately for the conditions in the North.

When asked what should be included in the vision, some of the things we heard are that housing needs to be safe, accessible, affordable, culturally appropriate, environmentally resilient, stable, adequate, and gender-responsive. Housing must also include supports that lead to sustained housing outcomes.

We heard that Guiding Principles for the Strategy are interrelated and could include:

- the recognition and implementation of human rights, including the right to housing, self-determination, responsibility, and mobility of rights;
- housing as the foundation for everything;
- housing in the spirit of reconciliation;
- fairness, inclusiveness, equity, proactiveness and responsiveness;
- strong relationships, respect, and co-development;
- a focus on affordable and adequate housing that takes a broad approach, including culture, family space and aging in place; and
- a focus on safety, protection and advocacy that utilizes a gender-based lens.

¹ Please note that the BC First Nations Housing and Infrastructure Council indicated that “housing with supports” is preferable to the term “shelter.”

The following ten themes were widely suggested in terms of solutions, with a call for respect for diversity between and within First Nations, Inuit and Métis people living in U.R.N. areas, as well as between regions. There was also a call to recognize the important role that the long-standing network of existing housing and service providers play in serving Indigenous people living in U.R.N. areas for decades, who have been vocal champions for a U.R.N. Strategy. More details and additional solutions are set out in Chapter 5 of this report:

1. **Funding and Access to Capital** – Increased, long-term, and consistent funding (including operational funding) is needed. Funding should be equitable, population- and needs-based, and indexed for remoteness.
2. **Suitable Housing for Vulnerable Populations** – Provide more transitional housing and shelters, especially women’s shelters, as well as other solutions for those in the most need.
3. **Affordability** – Solutions include rent control and subsidies, co-operatives, and residential tenancy offices, as well as no interest loans, forgivable grants, guarantees for down payments, rent-to-own programs, and more housing societies.
4. **Safe, Suitable and Adequate Homes** – Address safety, overcrowding, mold issues, lack of operational funding, poor housing repairs, energy efficiency, natural disasters and climate change.
5. **Holistic Supports** – Provide broader and more culturally appropriate wraparound programs and supports.
6. **Culturally Appropriate Housing** – Housing options and design must be culturally appropriate for First Nations, Inuit and Métis. They must support the retention and revitalization of culture and support multigenerational living and aging in place.
7. **Housing Navigators and Hubs** – Help secure housing and share information about housing initiatives and programs and improve connections between individuals (if desired) and their First Nation, Métis settlement, MTSIG territory or Inuit Nunangat.
8. **Addressing Racism and Discrimination** – Address anti-Indigenous racism, sexism, transphobia and homophobia, ageism, and all other forms of discrimination faced by Indigenous peoples.

9. **Improving Education and Capacity** – Training to develop, manage and maintain housing, operate related programs, and respond to calls for proposals, as well as financial literacy/homeowner programs.

10. **Data/Research** – Increase data collection and research to make informed decisions and support needs-based funding.

With respect to governance and funding models, First Nation, Inuit and Métis partners expect the Strategy will use governance models that respect nation-to-nation, Inuit-Crown and government-to-government relationships. Partners also expect it will complement current First Nations, Inuit and Métis housing strategies, and respect their own governance, decision-making processes and accountability to their citizens/members/beneficiaries. They also noted that the Strategy should respect the *United Nations Declaration on the Rights of Indigenous Peoples* (the *UN Declaration*) and the Canadian Constitution. Two partners suggested that funding should be directly proportionate to the percentage of First Nations, and Métis living in U.R.N. areas. However, Inuit partners have noted that additional engagement and discussions are needed to inform the Strategy and funding recommendations.

Alternatively, engagement with Indigenous housing and service providers generally expressed the importance of a service-based approach to governance. Further, the providers point to their long-standing role in serving Indigenous people in U.R.N. areas, proven track record, and their governance and accountability measures. It was suggested that a national coalition should act as the representative governance structure, deliver funding in a fair and equitable way and be the voice for all Indigenous people who live away from their reserve, settlement, MTSIG territory or Inuit Nunangat. Additional justification included the *UN Declaration*, portability of rights, and demographics in U.R.N. areas. These organizations also generally supported a funding model that is service-based. Many partners spoke about addressing regional needs, including those in attendance at the Northern engagement who indicated the process should be divided regionally with carve outs for Indigenous partners. They added that the process should be flexible and based on both need and population.

Chapter 2 – Background and Engagement Process

Urban, Rural and Northern Indigenous Housing Strategy

A great deal of work has been done to promote the need for a U.R.N. Strategy. Reports have been published by Indigenous governments and organizations (including Indigenous women’s organizations), House of Commons Committees, and non-governmental Indigenous housing and service delivery organizations that provide important insight into these issues.

Many of these reports reveal the significant gaps in the quality, supply, and affordability of housing for Indigenous people living in U.R.N. areas. For example, the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) noted that 57% of Indigenous households live in a census metropolitan area, and one third of Indigenous renters are in housing need.²

The AFN’s First Nations Housing and Related Infrastructure Strategy comments on these gaps:

“First Nations housing has been delivered in fragmented ways across federal, provincial, municipal, and territorial jurisdictions. This has caused a separation between on- and off-reserve housing delivery leaving many First Nations people to fall through the gaps [...] [and one of the goals is to] coordinate housing governance delivery systems across all jurisdictions to better serve First Nations members living away from their community in urban, rural, and northern areas.”

² Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA)

Separate research conducted by both the Canadian Housing and Renewal Association (CHRA) Indigenous Housing Caucus and CMHC indicates that the number of Indigenous households in housing need in U.R.N areas is increasing as a result of strong population growth³ and the rate of urban migration:

“A contributing factor to the necessity of urban and rural Indigenous housing was the rate of urban migration [...] 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 [...] The growth of the Aboriginal population living in urban centres has steadily grown since 1961.”⁴

HUMA reflected on the high rates of core housing need in “off-reserve” areas:

“The [Parliamentary Budget Officer] estimated that of 677,000 Indigenous off-reserve households in Canada, 124,000 (18%) were in housing need in 2020 [...] Indigenous off-reserve households comprise less than 5% of all households in Canada yet Indigenous off-reserve households account for 7% of all households in core housing need [...] Inuit are more likely to be in core housing need; the probability of being in housing need for Inuit households is 2.4 times greater than for non-Indigenous households.”

Nunavut Tunngavik Incorporated (NTI) has indicated that according to the 2021 Census, “the percentage of Inuit in core housing need living in the North outside of Inuit Nunangat is 19.4% compared to 7.2% for non-Indigenous people.”

The Métis National Council (MNC) noted in their U.R.N. Engagement Report that “continued contributions are required to combat the trends of Métis citizens facing unaffordable, inadequate, or unsuitable housing options.” This sentiment was echoed by the Manitoba Métis Federation (MMF) who spoke to the housing conditions of Red River Métis in their engagement report:

“Red River Métis in Manitoba remain more likely to be living in inadequate housing than the non-Indigenous population. According to the 2021 Census of Population,

10% of Manitoba Métis live in a dwelling in need of major repairs compared with 5.7% of the non-Indigenous population.”

Indigenous governments and organizations, including Indigenous housing providers (housing providers, innovators, housing sector navigators, and culture-based service delivery experts) have done a significant amount of advocacy on U.R.N. Indigenous housing and on the development of the Strategy. Indigenous governments and organizations have committed decades of work toward housing and providing wraparound services to Indigenous people living in U.R.N. areas. In 2018, the Indigenous Housing Caucus of the CHRA⁵ developed a vision for a U.R.N. Indigenous Housing Strategy, which included the creation of a “For Indigenous, By Indigenous”

³ CMHC Housing Need Statistics – Urban, Rural, and Northern Indigenous Peoples <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/indigenous/urban-rural-northern-indigenous-housing-strategy/urn-indigenous-housing-strategy-housing-need-en.pdf?rev=b49b1708-eb07-4c7f-b6cc-b29ae6921aee>

⁴ https://chra-achru.ca/wp-content/uploads/2019/09/20190802-urn_indigenous_housing_final_report.aug26.2019.pdf

⁵ CHRA’s Indigenous Housing Advisory Caucus was established in 2013 by Indigenous-led and Indigenous-serving CHRA member organizations that wanted to work together to create better housing outcomes for Indigenous people across the country. The Caucus describes itself in this way: “the national body representing urban, rural, and northern Indigenous housing providers from across Canada. In these areas, for over 40 years, ‘urban native’ and ‘rural and native’ housing providers have housed and supported Indigenous Peoples regardless of their ancestry, origin or nation.”

National Housing Centre with the central aim of eliminating the gap in core housing need between Indigenous and Non-Indigenous households.

In their 2020 Submission to HUMA, the Congress of Aboriginal Peoples (CAP) recommended “The creation of an off-reserve housing strategy to support Indigenous-led, community-run housing programs” and “Support for off-reserve and non-status Indigenous organizations to connect homeless, elderly, and vulnerable populations to appropriate housing services.”

The 2021 mandate letter of the former Minister of Housing and Diversity and Inclusion outlined the Government’s commitment to work with Indigenous partners to co-develop a U.R.N. Indigenous Housing Strategy, a stand-alone companion to the National Housing Strategy, supported by dedicated investments, and to create Canada’s first-ever National Indigenous Housing Centre.

The Strategy is expected to complement the three existing First Nations, Inuit and Métis housing strategies and funding for MTSGIGs, as well as other investments that have supported Indigenous housing. The intention is that the Strategy will further address housing needs for Indigenous people living in U.R.N. areas.

Budget 2022 proposed to invest \$300 million over five years, starting in 2022-2023, through CMHC to co-develop and launch the Strategy. While a portion of this funding was allocated to CMHC to support Indigenous-led engagements, the majority was allocated to Indigenous Services Canada (ISC) to address urgent and unmet needs. On June 8, 2023, it was announced that the National Indigenous Collaborative Housing Incorporated (NICHI) will deliver the urgent and unmet needs funding through a proposal process.

Budget 2023 proposed \$4 billion over seven years, to implement a co-developed Strategy starting in 2024-2025 (this is in addition to the urgent and immediate needs funding).

CMHC has developed thematic papers which summarize the findings in the above-noted reports, available here: **Need**⁶ | **Access**⁷ | **Funding**⁸. CMHC has also developed fact sheets for Urban, Rural and Northern areas, available [here](#)⁹.

Engagement Process

In keeping with the 2021 mandate letter, CMHC committed to an inclusive process, and provided support for gatherings led by Indigenous partners, including Indigenous governments and MTSGIGs, and National Indigenous Organizations. Additionally, it included Indigenous housing providers, and Indigenous women’s organizations, as well as CMHC support for northern engagements and provincial and territorial dialogue.

This inclusive, multi-faceted engagement approach was designed to respect distinctions-based approaches and existing processes, while also providing a voice to Indigenous housing providers across Canada.

The aim of the engagement was to seek views on the Strategy between January and April 2023. Engagement included discussions on Strategy elements such as the scope, a long-term vision for U.R.N. housing in Canada, and guiding principles, priority areas, delivery and governance models. It also sought views on subpopulations in greatest need, and any special considerations related to U.R.N. housing needs and priorities, and possible solutions.

⁶ <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/indigenous/urban-rural-northern-indigenous-housing-strategy/urn-indigenous-housing-strategy-housing-need-en.pdf?rev=b49b1708-eb07-4c7f-b6cc-b29ae6921aee>

⁷ <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/indigenous/urban-rural-northern-indigenous-housing-strategy/urn-indigenous-housing-strategy-housing-access-en.pdf?rev=b50f8fce-bc8c-407c-b1bc-be860414fe11>

⁸ <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/project-funding-and-mortgage-financing/funding-programs/indigenous/urban-rural-northern-indigenous-housing-strategy/urn-indigenous-housing-strategy-housing-funding-en.pdf?rev=6dacc8c6-3c0b-4b7f-ac42-11830549dc28>

⁹ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/indigenous/urban-rural-northern-indigenous-housing-strategy>

Participants

CMHC supported Indigenous governments, organizations, and other Indigenous partners, including Indigenous housing providers, to conduct their own engagement activities (see appendix A for the full list of partners, engagements, meetings and information sessions). This has resulted in different engagement approaches, including the following:

- First Nations, Inuit and Métis-specific engagements led by the AFN and its regional bodies, ITK, MNC, the MMF, the MSGC, as well as interested MTSGIGs, including the Gwich'in Tribal Council.
- Other U.R.N. engagements were undertaken by Indigenous organizations and Indigenous housing providers including CAP, NWAC, and NICHI.
- A call for ideas and written submissions through the CMHC website to gather views on the co-development of the Strategy. The public survey closed on March 31, 2023, with 80% of respondents identifying as an Indigenous person. A third-party firm developed a summary of the feedback from the survey submissions.
- Additional written submissions from the First Nations of Maa-nulth Treaty Society, Pauktuutit Inuit Women of Canada, ONWA, the OFIFC, and the FCM (without CMHC funding support).
- A Northern engagement session led by Gúnta, an Indigenous consulting company based in Whitehorse, to reflect northern realities.

CMHC also met with and held information sharing sessions with the provinces and territories (PTs) through the Federal, Provincial and Territorial Forum on Housing and its U.R.N. Indigenous Housing Working Group. CMHC further held bilateral meetings with PTs in early 2023 to exchange information on the status of Indigenous housing in U.R.N. areas, and potential opportunities for collaboration in the future in support of Indigenous partners.

Some common guiding questions were developed by CMHC to spur discussion at the Indigenous-led engagements. These were modified by some Indigenous partners to best suit their own circumstances and needs.

Engagement Sessions/Summary Reports: Forty in-person and virtual Indigenous-led engagement sessions were held from January to March 2023, four partners undertook online surveys, and 14 written reports were received from the engagement sessions. More than 6,000 individuals participated in the overall engagement process. In addition, outreach efforts were made with MTSGIGs, including two information sessions, five bilateral meetings and one presentation.

CMHC Online Survey: The online survey sought views for a long-term vision for U.R.N. housing in Canada, priority areas, investments and solutions. The survey gathered 962 responses, along with five written submissions.

Many partners feel there is a need for more and ongoing engagement. They also noted that additional engagement would demonstrate a commitment to co-development and broader reconciliation efforts. Some also noted that additional research is necessary to better understand the scope of the need and potential solutions.

Chapter 3 – What We Heard

The following sections are highlights of the key themes, insights and feedback received from the engagements. It is important to note that some partners focused on specific priority areas and did not necessarily address all questions. Further, where available, a summary by geographic area is included. However, some reports did not include a breakdown by urban, rural and northern areas, or provided a breakdown for some of the questions but not others.

The responses to the online survey conducted by CMHC have been included as part of the highlights, insights and feedback below.

Overall, there was a great deal of agreement regarding barriers; housing continuum; vision, guiding principles and objectives; priorities and solutions; and partnerships. However, there were different perspectives between First Nation, Inuit and Métis partners and Indigenous housing providers with respect to possible funding and governance models.

Barriers

Generally, there was agreement about many barriers, and that all Indigenous Peoples have long been denied adequate housing. It should be noted that although Indigenous housing needs in U.R.N. areas were the focus of the engagements, many partners spoke about the relationships between challenges faced in U.R.N. areas and those faced on-reserve, in settlements, in MTSGIG areas and inside Inuit Nunangat.

For First Nations, it is more expensive to build off-reserve as one must pay taxes on all the materials and labour used, and if one wants to build in a rural or remote location, the cost is even higher as one must factor in costs such as transportation..

Development projects in rural areas can cause significant disruptions, such as increasing pollution, an influx of out-of-region workers, and increased alcohol and drug-use. This in turn causes concern for the safety of Indigenous women and girls.

In the case of Treaty First Nations, it was noted that housing as a Treaty right has not been honoured, and Canada has not provided adequate housing for First Nations people either on-reserve or off-reserve. Issues such as overcrowding, mold issues, and poor housing repairs after natural disasters affect health, and on-reserve barriers can drive First Nations people to off-reserve areas.

According to ITK, lack of access to appropriate and affordable housing is a national crisis in Inuit Nunangat. There are few to no Inuit-specific housing supports for Inuit living outside of Inuit Nunangat and unfortunately, both national and regional data on their housing needs is severely lacking.

Other barriers identified throughout engagements included the high cost of living and inadequate levels of income. Indigenous populations are young, and there is a struggle with lack of affordability. Privatization and the cost-of-living crisis can result in predatory behaviour, including evictions and raising rent prices. Units that are less expensive are often run by unscrupulous landlords and are not maintained, resulting in poor health outcomes. Home renovation and upkeep costs are a big financial stressor, for example, hiring maintenance professionals to service frequent problems such as mold. Further, many noted their current housing is too far from work and amenities, presenting yet another financial burden.

Indigenous people have been forced into unsafe neighbourhoods and situations. It was noted that social housing and private rentals that are affordable are often in neighbourhoods that lack access to services, and are near trap houses, gang-related activity, and traffickers. There is a general lack of safe spaces for Indigenous women. In addition, inadequate housing, and infrastructure such as mold, overcrowding, and poorly constructed units leaves people vulnerable to health issues.

There are also unique challenges in the North which create additional barriers that affect housing and delivery of services in an inclusive, culturally appropriate, and responsive manner. While some of the highest median and average incomes are found in this region of Canada, the costs of living, the rates of poverty and food insecurity are also among the highest in the country, in addition to the small populations spread out over vast areas.

The Northern climate brings unique environmental challenges. For example, thawing permafrost can damage the foundation of homes or cause them to slide and collapse. The freeze/thaw cycle also creates rot and mold problems in homes, which is exacerbated by a lack of ventilation.

Insurance is not accessible – in many cases you cannot get insurance at all, and if you can, it is expensive. For example, insurance companies require fire hydrants, but they do not exist in many communities, so often insurance is denied.

Certain policies in current territorial housing regimes prevent people from being able to access housing. For example, formulas for housing qualification have not been updated to reflect current housing market prices and the income needed to attain housing in the private market. This means that people are disqualified for housing if they make a nominal amount of money, and it forces them into a free market that they cannot afford. The government has taken away programs and supports that were benefiting Indigenous peoples in the North, such as emergency home repair programs.

Pauktuutit has identified...a list of shelters specific for Inuit women... this list is very short, shelters are only available in 17 of the 52 communities within Inuit Nunangat, and there is a complete absence of any Inuit-specific shelters in urban areas.

Housing Continuum

In terms of solutions, partners indicated that the entire housing continuum should be covered, providing safe, adequate and affordable housing to ensure wellness and growth. This includes quickly providing access to more housing, to more variety of housing types and sizes, and more integration of services.

Participants primarily noted a need for emergency shelters/emergency housing, transitional housing, supports and services, more access to affordable rental housing, co-operative housing, and rent-to-own programs. They also noted the need for access to homeownership, no matter where an individual chooses to live. There is also a need for housing that accommodates different household sizes and needs, for example, for Elders, single people, students and families, and housing that respects regional/geographic realities.

A strong focus was on addressing the need for supportive housing and wraparound services for Elders; children in care and aging out of care; families involved in the child welfare system; safe affordable housing for students; Indigenous women and children fleeing violence and exiting human trafficking; persons with disabilities; 2SLGBTQIA+ people; people who are unhoused/homeless; people who are dealing with mental health and substance use issues, exiting the justice system with a criminal record; or dealing with natural disasters/climate change.

There was interest in an approach that would allow an individual to transition between programs when possible or necessary—a more holistic approach may be more supportive of the lived experiences and realities of Indigenous people. Further, the housing continuum should be reconceptualized to recognize it is not necessarily linear. ONWA stated that “an individual’s journey on the continuum is not linear and individuals may find themselves at different levels of need or urgency based on their current life circumstances.”

The Wheelhouse

“With input from Indigenous stakeholders, the City of Kelowna developed ‘The Wheelhouse’ to guide their housing strategy. The Wheelhouse promotes equity and inclusion, recognizing that housing needs to reflect diverse needs, both socioeconomic and demographic, and that people may move around the Wheelhouse throughout their lives. As a broad conceptual frame, this holistic approach supports an exploration of correlations between housing and socioeconomic indicators.” – CAP

The continuum should include holistic community-based services, which embrace housing as a critical component of a person’s sense of well-being, and recognize the link to social determinants of health. These determinants include physical, spiritual and emotional elements, such as health, education, employment, literacy, connection and transmission of culture, including Indigenous languages.

NWAC provided additional details on the meaning of home and spiritual homelessness, including:

“While the housing policy framework is based on Western ideals of private property rights and homeownership, Indigenous perspectives on the meaning of ‘home’ must form the basis of a co-developed U.R.N. housing strategy. ‘Home’ is not necessarily tied to a building but rather to family and social supports. . .it is clear that relationships with family members and the land are central to creating an experience of ‘home’ for many. Perreault et al. (2020) describe home as a feeling of ‘connectedness,’ including connection to ‘homeland’ and ‘community’[...] separation from traditional lands, family, and community can create a feeling of disconnection that is best described as ‘spiritual homelessness.’ Regardless of the geographic location or material form, ‘home’ is a setting and an experience that is created through social interactions and cultural practices.”

The continuum should also include both new types of housing and assistance in repairing and protecting existing homes, provide direct support for rental housing and facilitate home ownership, including improving access to capital to address the lack of funding. Housing should be close to common services such as grocery stores, medical services, employment opportunities, childcare and education. It is particularly important to provide safe and affordable housing with proximity to necessary services for Elders.

According to CAP: “A holistic approach that addresses the entire continuum of housing needs is required to respond to the diverse needs of Indigenous people living in urban and rural areas. Moreover, Indigenous community services and programs should be included in permanent funding models to ensure that all Indigenous peoples do not face systemic barriers and accomplish the full spectrum of wellbeing.”

Chapter 4 – Vision and Guiding Principles

Vision

It was felt that the vision should be confirmed by further engagement, but for those partners that proposed a vision, there was agreement that housing needs to be safe, accessible, affordable, suitable, adequate, gender-responsive, and culturally appropriate. Additional comments related to environmental resilience, stability (security of tenure) and supports were proposed.

Guiding Principles

Similarly, there was a lot of alignment with respect to guiding principles for the Strategy, many of which are interrelated. Many commented on the need for a rights-based approach to affordable housing that is fair, inclusive, equitable, and provides an environment for health and success.

- **Recognition and implementation of human rights/A rights-based approach** to a safe, secure, and affordable home. Housing is a human right, and the Strategy must be guided by the *United Nations Declaration on the Rights of Indigenous Peoples* (including articles 18, 19, 21 and 23), the *Universal Declaration on Human Rights*, and Section 35 of the *Constitution Act, 1982*. Further, the Strategy must honour existing policies and frameworks such as the Inuit Nunangat Policy and Canada’s Action Plan to implement the *UN Declaration* as part of the *UN Declaration Act*. As indicated in the engagements with First Nations in Atlantic Canada, Saskatchewan, and the Dene Nation, for Treaty First Nations, a rights-based approach must include housing as a Treaty right. This principle includes self-determination, responsibility¹⁰ and Indigenous control. Many partners indicated that housing must be understood as an integral component of self-government and self-determination. Further, ONWA recommended Duty to Assist legislation, which takes a rights-based approach to homelessness prevention and housing stabilization. Housing strategies must be

Indigenous-led and informed, including decision making, planning, and delivery. This means more responsibility, capacity, and control, including controlling funding.

- **Housing as the foundation for everything** – A secure and permanent home helps people be safe, healthy, and successful. The Northern Consultation indicated: “there is a need to rethink housing, to not only view it just as stock or infrastructure, but also as a vessel to wellness, gateway to services, connection to community and belonging. It’s really the foundation of life.” ONWA’s position is one of “‘safety-first’ for Indigenous women – safety and wellness is the foundation for everything, including housing. Indigenous women cannot maintain housing if they are not safe or well.”
- **Housing in the spirit of reconciliation** – According to the Aboriginal Housing and Management Association (AHMA), housing programs need to be developed in collaboration with Indigenous people to advance the process of reconciliation. NWAC indicated that “As Canada continues to strive for truth and reconciliation with Indigenous peoples, the approach for the Strategy must remain politically sensitive and agile while this reconciliation process evolves by emphasizing respectful, anti-oppressive, and mutually beneficial co-development.”

The Maa-nulth, as self-governing Treaty nations, believe that any discussion must be framed by three fundamental Nuu-chah-nulth principles that form the basis of the relationship between the Maa-nulth and the world:

?iisaak – respect for all things,

hišuk c?awak – the interconnectedness of a thing or everything is one,

?uu?atuk – taking care of the world.

¹⁰ Rights have corresponding obligations. Further, Article 35 of the *UN Declaration* states that “Indigenous peoples have the right to determine the responsibilities of individuals to their communities.”

- **An Indigenous gender-based analysis** approach that recognizes the unique needs of Indigenous women and 2SLGBTQQIA+ people and the barriers they face because of their intersecting identities. ONWA indicated that “as experts in their own lives and the issues that impact them, Indigenous women and their representative agencies must be engaged, and their voices included in policies, legislation, and programs and services that they access.” Further, there is a great deal of diversity among Indigenous women, girls and 2SLGBTQQIA+ people as well. As pointed out by Pauktuutit, an “Inuit-Specific Gender-based Analysis Plus (GBA+) Framework [should be used] as a policy and research tool to fully incorporate an intersectional approach to understanding the many personal, psychosocial, economic, and political factors that shape the lived realities of Inuit women, girls and gender-diverse Inuit living both within and outside of Inuit Nunangat. The framework requires a deep respect for the distinct culture of Inuit, as well as the values and principles held within Inuit Qaujimajatuqangit (IQ) and an Inuit worldview.”
- **Mobility of rights** – The CAP engagement session noted that the right to freedom of movement is extremely important. The right to safe, secure, and affordable housing must be respected wherever individuals and families reside. To this point, CAP noted: “a sensitivity to the realities and requirements of urban, rural, and northern populations must be maintained in housing programming and service provision.”
- **Fair, equitable and inclusive** – The Atlantic Canada engagement session hosted by the Atlantic Policy Congress of First Nations Chiefs Secretariat noted that the Strategy should not include labels (that is, no more “on-reserve and off-reserve”). Housing should be provided on an equitable basis and in a holistic manner.
- **Safety, protection, and advocacy** – Ensuring Indigenous people are protected from landlords, racism, discrimination, and unsafe conditions in homes. Respect for diversity, intersectionality and inclusion is important to create housing strategies that address the unique needs and experiences of First Nations, Inuit, and Métis. This respect must also be extended to Elders, youth, people living with disabilities, women, 2SLGBTQQIA+, and people who are transitioning from the justice system, aging out of child welfare, fleeing domestic violence or exiting human trafficking. ONWA recommends that housing be prioritized for Indigenous women fleeing violence and exiting human trafficking.
- **Building relationships, respect and co-development** – Many commented on the need for partnerships, good communication, transparency and engagement. It was felt that the Strategy should be developed through an open and transparent process with input from all stakeholders. This means that all levels of government should be included at the table with Indigenous Peoples at the forefront and involved in the process from start to finish. It was stated that Indigenous partners should be connected, respect each other and uphold self-determination and Indigenous sovereignty.
- **Proactive and responsive** – The Strategy should account for differences between regions and geographic settings, and adapt to different needs. For example, supportive environments were described as low barrier, with flexibility to allow people to have their housing needs addressed “where they are at.”
- **Connection to home** – According to NWAC, an aspect important to Indigenous women, girls, two-spirit, and gender-diverse people is the “connection to home.” Connection to home begins with a strong sense of belonging. Family normally provides an immediate source of belonging, followed by their culture, and then ties to the land, which includes rivers, mountains, reserve lands, and specific geographic locations. A sense of belonging is strengthened through ceremony, traditional food and medicines, and cultural practices that are part of daily life in Indigenous communities. As a sense of belonging increases, so does the connection to home. When Indigenous people experience displacement and/or must live away from their home communities, efforts should be made to provide cultural wraparound supports, services and new community links to recreate a sense of connection to home.

Chapter 5 – Key Priorities and Solutions

During engagements, participants were asked to identify current and potential barriers to housing and propose solutions to these barriers. Some participants identified how the Strategy could offer solutions. Again, there was broad agreement regarding solutions to address the barriers. There are vast differences within and between U.R.N. areas across the country,¹¹ but also between and within First Nations, Inuit, and the Métis Nation. Each distinction and location present a unique set of challenges and obstacles; therefore, the Strategy must also recognize and embrace other forms of diversity and not attempt to force Indigenous Peoples into a single, overarching strategy.

Despite the differences and diversity between partners, ten key themes/priorities were identified:

1. Funding and Access to Capital
2. Suitable Housing for Vulnerable Populations
3. Affordability
4. Safe, Suitable and Adequate Homes
5. Holistic Supports
6. Culturally Appropriate Housing
7. Housing Navigators and Hubs
8. Addressing Racism and Discrimination
9. Improving Education and Capacity
10. Data/Research

1. Funding and Access to Capital

Some partners noted that Canadian governments are responsible for perpetuating the housing crises in U.R.N. areas, and need to acknowledge financial obligations to fund housing and infrastructure through an accountable, long-term approach. A consistent, reliable funding model would address many of the barriers identified and action the proposed solutions. For example, the MMF and BC FNHC noted that they have many shovel-ready projects that can be started quickly.

Increased funding must be a primary focus, with an emphasis on sustainable funding options and financially sustainable building practices. Funding systems need to be changed to be flexible and responsive to meet the diverse needs of First Nations, Inuit and Métis people living in U.R.N. areas. This includes funding that is based on population and that factors in inflation, northern housing costs (such as being indexed for remoteness) and equality. The BC FNHC has noted that “a clear need for BC is a comprehensive housing intake system across the province, as the process is currently piecemeal.”

Partners need to be able to access funds from as many different sources as possible, including their own source revenue, and should not be punished for doing so. Being able to leverage funds from a multitude of sources would stretch resources as far as possible. Decreasing the wait times from application to actual funding is also needed.

Indigenous communities have felt the lasting impacts of the housing crisis, and this lived experience has enabled them to envision a path forward in improving housing outcomes in their communities. To enact these changes, Indigenous organizations need access to financial contributions that are not limited by unrealistic timelines and that are flexible to be used in the necessary ways to tackle the long-standing crisis. The CAP engagement also highlighted the need for more resources: “Funding programs have often been short term and have not provided adequate resources to urban and rural Indigenous communities to address the current disparities and ongoing need for appropriate, affordable housing and related services. Without funding that is specifically targeted to meet the needs of off-reserve Indigenous individuals and families, fewer Indigenous people will have their housing needs met.”

Increase access to capital: many reports noted the need for increased access to capital. It was also noted that co-investment with private firms should be allowed. The AFN Housing & Homelessness and Infrastructure sectors have recently been exploring ways to raise capital

¹¹ For example, CAP notes that it “has First Nations, Métis and Inuit peoples living within their diverse communities across the country.”

through First Nation partnerships with First Nation financial institutions that would issue special bonds. It is hoped that the Budget 2023 policy announcement that provides First Nations an opportunity to invest an equity portion of infrastructure projects with the Canada Infrastructure Bank (CIB) will help raise capital.

According to the AFN, increased access to capital through initiatives, such as special bonds, would help “ease housing pressure off-reserve by increasing stock on-reserve, as well as providing housing opportunities for individuals to return to the reserve if they wish.”

Processes and programs: existing processes slow real advancement and success and must be streamlined. Further, they must be flexible—not prescriptive or a one-size-fits-all approach, and not tied to unrealistic timelines or program criteria that do not work. Programs must be designed to provide more equitable funding (such as a proportional allocation model instead of application-based proposals), and any funding programs such as the Rapid Housing Initiative need to be better planned with longer timelines (that is, 10-year agreements instead of only 1- or 2-year agreements). Partners believe that the federal government should work closely with municipalities to expedite zoning laws and processes. Long bureaucratic wait times for housing approvals can and have resulted in project failure as costs rise and business incentives fall for housing providers while they wait for approvals.

2. Suitable Housing for Vulnerable Populations

The goal for every Indigenous person to be safe and secure in their housing arrangement remains a high priority. However, there remain groups that are more vulnerable than others that need to have priority.

According to ITK, the “Strategy has an opportunity to strengthen existing commitments and calls to action (e.g., National Inuit Action Plan on MMIWG and 2SLGBTQQIA+ People shelters and housing actions) to meet the needs of the most vulnerable Inuit including Inuit women, girls, children, gender-diverse, Elders, and Inuit with mental health or physical health issues, including disabilities.”

ITK also indicated: “There is a need to improve socio-economic supports and programs to improve Inuit health and well-being, and to help Inuit in U.R.N. areas navigate and stay in safe and affordable housing. Future strategies should explicitly address risk factors contributing to homelessness and strengthen opportunities to improve the experience of housing for Inuit in U.R.N. areas.” The point about homelessness was echoed by ONWA: “a key element that the Strategy should include is prevention-based supports that assist households at risk of homelessness (or losing their home) to keep their home regardless of where an individual may find themselves on the housing continuum through to homeownership.”

It was expressed that the biggest need is simply to put a roof over people’s heads. NWAC raised Housing First models as a potential solution and suggested that the “success of Housing First approaches for Indigenous WG2STGD+ Peoples is based on access to friendship and cultural networks and an environment that promotes healing.” The BC FNHC recommended that those in need be immediately placed in existing buildings such as safe hotels, motels and non-Indigenous apartment buildings. There should be a short-term focus on emergency housing for those most vulnerable, such as an investment in existing structures that can be made quickly available (as opposed to new construction). It was also noted that more staff are needed to focus on priority populations, such as dedicated staff for unhoused/homeless people and youth in care.

Housing First Models include the Nikihk Housing First, Bent Arrow Traditional Healing Society Housing First program at Homeward Trust in Edmonton, Alberta, and The Vivian in British Columbia which supports women who are recovering from violence, mental health, and substance use disorders.

Indigenous partners indicated that initiatives serving those in the most need should be prioritized for support. Intersectionality is important as those in the most need can fall into multiple categories as outlined below:

- **Youth** – Many partners commented on the need for supports for students, youth moving to larger centres and youth aging out of care.
- **Elders** – They need culturally centered, accessible long-term housing and support. Some partners commented that the preferred approach is to have multigenerational families living together rather than having Elders segregated at a facility—but suitable space for multigenerational families is essential. Health and wellness services need to be better incorporated into housing and better connections to cultural, family and community spaces need to be made.
- **Women and Girls** – They need transitional spaces that are safe from violence and support healing. More “Safe Start” programs are also proposed to prevent further vulnerability. Indigenous women require specialized supports such as shelters and emergency access to safe spaces and immediate supports to prevent exploitation, violence, sex trafficking, and the occurrence of MMIWG.
- **2SLGBTQIA+ People** – Need to emphasize safety in their homes and community above all, especially freedom from violence and discrimination. Support can start with securing permanent housing, or at the very least, transitional housing that is 2SLGBTQIA+ friendly. This includes housing that provides privacy and eliminates binary gender practices (such as intake forms, sleeping and bathroom arrangements). Privacy and suitable space for transgender individuals during their transitions are also important.
- **Persons with disabilities** – Partners noted the need for more supportive housing options for those with disabilities including cognitive disabilities so that the responsibility of care is not solely on the immediate family. CAP indicated the need to build more inclusivity into housing that accommodates the needs of those with disabilities, such as installing ramps, having adequate space to move around in wheelchairs within units, having safe sensory spaces, easy access for caregivers and emergency responders, and space for supportive devices.

- **Unhoused/Homeless** – Failing to act swiftly and decisively to end homelessness will ultimately result in greater expenditures in healthcare and social services in the long term. Taking a harm reduction and strengths-based approach was proposed—such as providing wet shelters and safe consumption sites or wings segregated from dry shelter spaces where needed, as well as low-barrier and no-barrier supportive housing that does not require sobriety. More accessibility to shelters—for example, 24-hour shelters and shelters in U.R.N. areas as well as on-reserve, in settlements, in MTSIG territories and in Inuit Nunangat.
- **Persons needing medical care** – Culturally appropriate medical hospices for those with medical needs that cannot be accommodated at home.

Projets Autochtones du Québec – Safe Start Program:

“Safe Start Program is an innovative, proactive service offered to newly arrived Indigenous women and men in Montreal who are at risk of being vulnerable. Our intervention worker provides a complete follow up that takes a holistic approach to the needs of newly arrived Indigenous people in Montreal. This service lessens the severity of cultural shock by providing a proactive, positive, culturally adapted introduction to the urban space.”

By collaborating with other services and organizations, the Safe Start coordinator helps newly arrived Indigenous people in Montreal with support at the airport or bus station, accompaniment to culturally adapted resources, familiarization with the city, and support for appointments.

- Other vulnerable groups mentioned by partners include veterans, individuals who have been incarcerated or have a criminal record, and individuals dealing with addictions/substance use or mental health issues.

3. Affordability

A comprehensive suite of affordable housing options should be a top priority when developing the Strategy. More affordable housing is needed for all incomes and ages, to eliminate forced migration and foster continuity and healing. The needed options include transitional and temporary housing solutions for those in transitional periods of their lives and for vulnerable groups. There is also a need for suitable housing that meets the diverse needs of several groups (that is, not just for individuals or large families). In addition, many engagement reports identified access to affordable homes, whether through homeownership programs or subsidized rental housing, as one of the main goals. To that end, prioritizing Indigenous-specific loans, grants, and mortgages would enable many families to create a home that supports intergenerational living, cultural practices, healing, and ensures safety and stability for generations.

Rentals – Several solutions to make rent more affordable were proposed, including the following:

- Prioritizing the availability of more affordable rentals.
- Rent-g geared-to-income programs; According to CAP: “rent should be geared towards individual income, rather than according to what the government has deemed to be affordable, across the housing continuum.”
- Creation of a rental subsidy program.
- Rent control and residential tenancy offices.
- Co-operatives and partnerships to purchase land for rental housing were referenced by many partners. For example, the BC FNHIC engagement called for “support for different First Nations to come together to purchase land and build units off-reserve or purchase existing units and place members in them at discounted rates.” The Northern engagement session also indicated that different “First Nations should come together to purchase apartment complexes in urban areas.”
- Funding to manage and maintain these rental units was also seen as important.

Homeownership – This is seen as a high priority for many and decreasing barriers to entering the market are necessary. Solutions include the following:

- Access to loans and grants for homeownership and Indigenous-specific mortgage programs.
- Housing subsidy programs that could be used to build or purchase homes.
- Supply-side subsidies or incentives to non-profit organizations to build more affordable housing.
- Funding should be flexible and based on the costs of housing today. This can be achieved by co-investment with private organizations/agencies and by working together rather than being forced to compete for dollars.
- Finance as many housing projects as possible, with forgivable or no-interest loans.
- Provide a guarantor or Seed Funding.
- First-Time Home Buyer programs.
- Rent-to-own programs.
- Launch or expansion of housing societies.
- Alternative housing solutions, such as tiny homes.

Affordability assistance and housing supports –

Supporting underlying causes of housing insecurity are integral to creating long-lasting success within housing programs. Solutions identified include the following:

- Maintenance and renovations support – Loans and subsidies to support the upkeep of the current housing supply, including a renovation program for Elders. This would allow Indigenous homeowners to stay in their homes longer.
- Financial assistance through supporting the building of credit history, building employment skills and increasing employment and entrepreneurship opportunities.
- Wage subsidy program – The rising costs of rent/ mortgage payments, hydro and home maintenance create the need for funding programs to help alleviate these financial stress factors.

- Other short-term financial support such as support for moving expenses were also noted. Pauktuutit recommended support for utility deposits and clearing of rent arrears to help those who are struggling to make ends meet. Additionally, providing in-kind assistance such as personal hygiene products and grocery gift cards can help alleviate some of the financial burdens faced by Inuit women and gender-diverse Inuit.

Expand existing programs that are working –

For example, the MNC noted the First-Time Home Buyer Program and capacity building for Métis citizens (as examples), and the MMF noted its First-Time Home Purchase Program and Home Enhancement Loan programs as important tools to enable citizens to become homeowners and remain homeowners. The OFIC’s Urban Indigenous Homeward Bound Program and Reaching Home are already offered through select Friendship Centres, but the expansion of these programs is hindered without long-term funding that can cover capital and operational costs.

Skigin-Elnoog

From 1976 to 1993, Skigin-Elnoog of the New Brunswick Aboriginal Peoples Council (a CAP PTO) delivered the Rural and Native Housing Program to assist rural Indigenous families in acquiring new housing at affordable costs. In 1979, Skigin-Elnoog began delivery of CMHC’s Urban Native Housing Program enabling families who were paying more than 30% of their family income for housing to live in adequate housing at rents they could afford. The program enabled the acquisition of rental units. In 1995, Skigin-Elnoog Housing entered into a property management agreement with the Province and has provided this service since that time.

Legislative and policy solutions – There are legislative and policy changes that could support access to affordable and adequate homes. One example provided by NWAC is to increase federal, provincial and municipal subsidies for affordable housing through alternative financing mechanisms. The Gwich’in also noted that there is a need for more rental protections in the North. This could be done through caps on rental increases and eviction protections, for example.

Nihdawin Program

ONWA’s “Nihdawin Program was developed based off the Housing First framework – a recovery model focused on ending homelessness by placing individuals who are facing chronic and/or episodic homelessness into permanent housing. As the Nihdawin Program continued, ONWA developed an ‘Indigenous Women’s Housing Framework’ grounded in a safety-first approach that has led to success of the program in supporting Indigenous women and their families to gain access to housing within the province. Nihdawin assists Indigenous women who are at risk of homelessness and those experiencing homelessness with culturally grounded services, geared to individual needs, to empower community members to reach attainable goals, and maintain their housing. Last fiscal, 480 Indigenous women and their families secured safe, independent housing.”

4. Safe, Suitable and Adequate Homes

The need for creation of new supply of housing across the continuum, including transitional, supportive, shelters, deeply affordable housing, affordable housing, and affordable homeownership, was expressed throughout the engagements.

Issues such as safety, overcrowding, mold issues, poor housing repairs, natural disasters and climate change affect the health of Indigenous people. Further, poor housing conditions are also linked to involvement with the child welfare system. These issues must be addressed by the Strategy. For example, Pauktuutit noted that “health and wellness are closely linked to housing conditions. Overcrowded and inadequate housing can exacerbate existing health issues and contribute to the development of new ones, particularly in the context of the Arctic climate.”

Solutions to provide suitable and adequate homes must be flexible. For example, those accessing programs that target low incomes should not lose their subsidies if someone moves in with them, as this can lead to housing precarity. Likewise, programs that are favourable to large families can inadvertently lead to overcrowding. There is a need for more units that are suitable for larger families or multigenerational families because such units can be completely unaffordable. In addition, more accessible homes are needed. Accessible housing includes support, physical accessibility, and transportation to ensure safety, productivity, and independence. For people with disabilities, the space must be accessible (for the individual as well as for support and emergency services) with adequate space for storage of devices and access to transportation. Pet-friendly housing is a priority, particularly service dogs, as they are considered as family/household members. Food security is intrinsic to an accessible home, such as space for a garden and access to amenities, including equipment for processing traditional foods (smokehouses, drying racks for fish, etc.).

Safety was directly tied to the home for many partners, including Pauktuutit, NWAC and ONWA. Discussions dealing with safety centered on experiences with intergenerational trauma, intimate partner violence,

discrimination and racism in the housing sector, and feelings of displacement and loss of community due to historical and ongoing displacement. NWAC has indicated that for women and girls as well as 2SLGBTQQIA+ people, physical, mental, emotional, psychological, financial, and spiritual safety are of utmost importance. A safe home is a place where ceremony and traditional customs can be practised, food and spiritual items can be safely stored, and its occupants can be free from violence. Safety also refers to conditions in the home, including proper ventilation, insulation for heating and cooling, clean water, and reliable construction. The location of the home is a key factor, considering climate change and neighbourhoods where crime is rampant. Therefore, there is a need to build new homes in safe locations, near amenities. A safe and quiet neighbourhood is also essential for good mental health. ONWA outlined “the occurrence of violence, human trafficking and Missing and Murdered Indigenous women and girls and the need for safe housing and safe space infrastructure for Indigenous women and their families.” Further, ONWA wishes to ensure that Indigenous women and their families are provided priority access to safe and affordable housing options across the continuum, and holistic wraparound services that will protect them from interactions with the child welfare and justice systems as well as from experiences of violence and human trafficking.

Strategic and long-term planning and review – Having a plan in place that includes housing (in U.R.N. areas as well as on-reserve, in settlements, in MTSGIG territories and in Inuit Nunangat) in Comprehensive Community Plans (CCPs) is key. The Strategy should support the creation of these plans and the capacity to implement them. It is important to address climate change and undertake research into alternative building materials and innovative heating/cooling methods that are appropriate for the new homes being built. The infrastructure gap must be closed, with new water, sewage, communications and transportation systems to make sure Indigenous housing is safe, healthy and connected. The CAP engagement noted: “The medium and long-term focus should be on housing development in rural areas and ensuring sustainability with ongoing funding to support maintenance, repairs, and to pay support staff.”

Housing that can support family reunification has been identified across Friendship Centres. If a family or a parent is involved with child welfare and has their children apprehended – their housing can often be a complicating factor in dealing with child welfare. Without adequate housing, families can face barriers to reunification. Some Friendship Centres, like the Hamilton Regional Indian Centre, has already established dedicated temporary housing in their community to facilitate family reunification and support families to transition to more permanent housing.
– OFIFC

Acquiring land – Many noted the need to secure more land to better address housing needs. For example, the BC FNHIC engagement concluded “there is a need to create a process for First Nations to acquire land off-reserve that is not as onerous as additions to reserve.” Streamlined development and building processes that allow construction to begin quickly are also needed. It was also suggested by several partners that Community Land Trusts could be a solution to acquire more land. “Land back” initiatives were also suggested.

5. Holistic Supports

Provide more holistic wraparound programs and supports – Supportive services are essential for healing and complex trauma recovery, as well as to support individuals and families to live good lives. An increased number of support staff and wraparound services are needed:

- There should be more staff for shelters and transitional homes, as well as more outreach workers. For example, residents often require assistance in attending appointments and court proceedings. These staff members would also need additional support, such as access to a vehicle.
- Ongoing support of shelters is needed, including periodic reassessment once these initiatives have been implemented.

- Mental health and addiction/substance use support services were regarded as very important for at-risk individuals, especially those who are unhoused/ experiencing homelessness and those transitioning out of addiction services.
- Assisted living, services for young families, and counselling services are key facets of housing supports.
- Moving services and security services should be part of housing supports as well to make the process of transitioning into secure housing easier and safer.
- Culturally relevant childhood development centres, healing centres, skills and development centres, community resources and innovation spaces should be available.
- Investments should be made in preventative supports and care.
- Other types of financial support are needed for emergency services and making transportation and grocery stores affordable and accessible, along with funding for culturally safe schools and childcare.
- Supports such as meals, or other services such as laundry, help with resumés, job hunting, computer use, access to healthy food, short-term accommodation supports, and health-related services could be provided.
- Empowerment workers should be hired, and networks built to assist those leaving their reserve, settlement, MTSGIG territory or Inuit Nunangat (such as a buddy system to address isolation and find ways to maintain cultural practices).

Behchokò Housing Stability Program

The Behchokò Housing Stability Program in Yellowknife supports Indigenous women, girls and 2SLGBTQQIA+ people who are further along the housing continuum, at the stage of supportive/ transitional housing. The 2-year pilot program provides on-site housing support to workers in social housing to ensure successful tenancies.

- CAP noted that there needs to be a review of what “wraparound supports” means. It is recommended that these supports be secure and available for as long as the client needs them, while recognizing that everyone’s needs are different. Also, they should provide for a wide range of services, and be needs-focused, not timeline-focused. They also noted that “there needs to be long-term planning and supports in place to address various housing stages and transition points and to help develop personal plans for individuals throughout their transitions.”

6. Culturally Appropriate Housing

Housing options and design must be culturally appropriate for First Nations, Inuit and Métis. However, the definition of “culturally appropriate” will look different depending on the Indigenous partner and could include a holistic approach that addresses family space and aging in place, for example.

Culturally appropriate housing and housing services support the retention and revitalization of culture through the practice of cultural activities within the residential space (including use of Indigenous languages) and support Elders in maintaining a connection with their culture, family, and younger generations who could benefit from their knowledge and teachings. This could include features that aid in the preservation and promotion of Indigenous language, traditional song, dance, sports, and games, as well as education systems that pass this knowledge between generations. It could include culturally appropriate food preparation areas that support traditional foods and activities as cultural practices help to ensure that traditional foods remain an important part of the diet.

Appropriate family space to support multigenerational living and cultural sharing would have positive impacts on support networks, mental health and spiritual well-being. Family space requires enough rooms in the home for every member of the household that wishes to have one, and additional rooms for extended family visits.

7. Housing Navigators and Hubs

Housing navigators and hubs were often proposed as a solution. They were described as a type of housing advocate that could provide direct support in the form of centralized and coordinated access to information on available housing, funding, programs, and services offered by the government or other entities. The BC FNHC noted that there is a “need to link the relationships between navigators and housing managers (on-reserve).”

Frontline housing workers trained in cultural sensitivity, gender identity and expression, and safety and trauma-informed responses could assist with some of the logistical challenges to help those who are away from their reserve, settlement, MTSGIG territory or Inuit Nunangat (re) connect meaningfully to their culture and community. Online and in-person outreach was identified as crucial. In this way, the guiding principle of connection to home is strengthened.

CAP points out that “structures currently exist to support these roles within current urban and rural Indigenous housing organizations. For example, some CAP provincial and territorial organizations (PTO) have provided housing and supports to the urban and rural Indigenous population for over 50 years. By increasing capacity in existing organizations who have built trust and experience to ensure wrap around services, including navigators, are available.”

There is a need to improve awareness and accessibility of programs, including eligibility requirements. Hubs could support this awareness and accessibility and develop communications strategies. There is room to improve access, including in the areas of awareness, funding, engagement, and internet-based service delivery. Additional suggestions for raising awareness include the following: in-person engagement, providing information in local newsletters, emailed newsletters, mail-out surveys, information shared on social media (especially for youth), and through mainstream media. Regarding the information for housing programs and initiatives, participants recommended presenting it in the form of easy-to-use guides that are communicated in plain language.

8. Addressing Racism and Discrimination

Experiences with racism were extremely common, as well as other forms of discrimination such as sexism, transphobia, homophobia and ageism.

With respect to racism, for example, ITK noted that the Strategy needs to proactively address racism within the systems and policies that influence Inuit housing experiences and outcomes. Partners indicated that education/anti-Indigenous racism training is the best way to fight racism, with specific training about First Nations, Inuit and Métis histories and realities. To this point, NTI noted that “Indigenous sensitivity training is more commonly used as it removes the negative connotation associated with training on the realities of Indigenous life.”

Racism in government at all levels must be addressed, and it is recommended that cultural awareness education programs regarding Indigenous Peoples and their histories be continued and increased. This anti-racism training should also extend to police forces, town councils, and even landlords at no cost to them, and should be provided to any other non-Indigenous individuals working with or for Indigenous people or Nations.

With respect to other forms of discrimination, training is required to break down barriers of racism, sexism, transphobia and homophobia, ageism, and all other forms of discrimination. As such, NWAC has called for more general and gender identity-related training. ONWA has noted that it is important to “prevent and remedy ghettoization which entrenches experiences of stereotypes, violence, poverty, ill health, exploitation, and racism and discrimination. All U.R.N. Indigenous Housing in Canada should uphold a high standard of cultural, physical, mental, and emotional safety, well-being, code compliance, energy efficiency, affordability, and adequacy.”

9. Improving Education and Capacity

Regarding education/capacity development, there is a need for increased capacity building for Indigenous governments and organizations, as well as Indigenous individuals.

For Indigenous governments and organizations, including the housing service provider network, internal capacity is needed, including proposal writing support, knowledge of programs and staffing needs. Training is needed to manage and run housing and related programs such as infrastructure and reports. This could include project management, contract administration, preparing project drawings and specifications, managing requests for proposals, and oversight during construction. As a lot of this work is often carried out by consultants, the capacity within organizations is limited. Therefore, capacity development and related financial oversight are crucial.

For Indigenous individuals, training is needed to increase financial literacy, including taxes and budgeting skills. Training should also include homeowner programs, land and property rights, rental rights and responsibilities, and maintenance. It will be important to develop a curriculum to teach Indigenous youth life skills and home care responsibilities. Providing Indigenous people with skills to work in the trades, maintenance and labour were also suggested. These training and employment opportunities will support positive housing outcomes, as well as provide individuals with vocational skills.

10. Data/Research

Increased data collection and research are important to make informed decisions and support needs-based funding. Flexible funding is needed for data collection—including audits of existing housing, to support land use planning and community planning. In the case of First Nations, it was suggested that a database should be created to track members. This database could then be used by Nations to decide how much funding they need for all their members, and how this funding should be used. Regarding research, one example is the extent of hidden homelessness, such as couch surfing. Also, more research is needed on the impacts of hidden homelessness on overcrowding.

Both ITK and Pauktuutit noted that data sovereignty for Inuit is extremely important. For example, ITK indicated: “Inuit-specific realities, data, supports, and investments should be supported in a future strategy. To support this, Inuit-specific data, including gender-based data, must be collected by Inuit organizations so they can fully understand the needs and opportunities of Inuit in U.R.N. areas.”

Pauktuutit emphasized that data sovereignty is critical and includes aspects such as data collection, storage, access and control. The vision should stress the importance of Inuit agencies holding data and sharing what is necessary and appropriate with mainstream organizations at their own discretion.

This was echoed by the MMF, who noted the need for Red River Métis-specific data to make allocation decisions and ensure that specific needs are addressed: “...other findings propose pan-Indigenous solutions such as data collection through a single portal or national delivery of programs...which history has shown do not work for and in fact lead to the exclusion of the Red River Métis.” Further, “Red River Métis-specific data [is] predicated on the recognition of data-sovereignty and self-determination. This in accordance with UNDRIP and our Self-Government Recognition and Implementation Agreement. This also means that there is long-term funding to develop our National Government’s data-systems for, among other areas, Red River Métis housing.”

Chapter 6 – Key Considerations by Area

In addition to the priorities identified in the previous chapter, U.R.N. areas each have unique challenges and specific solutions in the different regional contexts.

Specific Solutions/Considerations for Urban Areas

Space and infrastructure for ceremony and other cultural practices were identified priorities for those in urban centres who may be far away from their reserve, settlement, MTSIG territory or Inuit Nunangat. Women, girls and 2SLGBTQQIA+ people expressed a strong need for community connection and culturally supportive environments in every urban housing complex, such as access to traditional knowledge through Elders, sharing circles, traditional ceremonies, healing, medicines, and traditional foods, as well as more Indigenous-specific housing developments.

For the Gwich'in, the discussion highlighted the importance of "trauma and healing in the context of housing in urban areas. Gwich'in people need access to wellness camps, treatment centers, and transitional housing with traditional healers. Traditional practices, such as spending time on the land, can be a critical component of the healing process for Gwich'in [...] The Gwich'in Tribal Council recognizes that identifies are fluid and interwoven and that multi-faceted solutions are required to address the housing crisis that many Gwich'in are facing in urban centres."

While other areas have unhoused/homeless people, the sheer magnitude of the problem in urban centres requires its own solutions, including no-barrier housing with wraparound support services and treatment facilities with second stage housing attached. Supportive housing should include a harm reduction approach in both spaces that require sobriety and spaces that do not, so that individuals can choose the environment in which they live that is most suitable to where they are at in their journey.

Housing allocation policies need to be revised to reflect current market conditions, provide mandatory set-asides for Indigenous applicants, and consider the vulnerability of the applicant based on risk factors for homelessness such as gender, ability, income, age, etc.

Many partners commented on the need to protect tenants against eviction. For example, the Gwich'in report noted that "residential tenant protections should be implemented immediately in both Whitehorse and Yellowknife that provide certainty and stability for renters, like the regime in British Columbia. These protections should be upheld by a well-resourced Residential Tenancy Board to provide both tenants and landlords with an opportunity for recourse and arbitration in the case of breach of contracts or tenancy legislation/policy."

Advocacy for those living in urban areas is in high demand. For example, advocacy can provide transitional support for First Nations people coming to urban areas, helping them navigate urban life and procedures, deal with landlords and rental agencies and find supports. Navigators and service hubs should be established in urban and rural areas. For example, for the Gwich'in, this would mean a communications liaison and an advocate in each urban centre where many Gwich'in people live (Edmonton, Whitehorse and Yellowknife). This liaison would work to ensure that communication is consistent between the Gwich'in Tribal Council (GTC) and the members in these urban centres. The advocate would also help to navigate government programming, and access the services they need for a good quality of life, including in the housing sector. Many partners outlined the importance of regional hubs in urban centres to assist in accessing information, supports and services, or housing projects that offer a range of these services.

NWAC noted that “for many women, girls and 2SLGBTQQIA+ people in urban areas, increased connectivity to home communities would significantly improve their overall wellbeing, as the combination of precarious housing, mental health challenges, and gender-based discrimination creates ongoing challenges. The feeling of disconnect from the land, the community, and family exacerbated the difficulties, but phone and internet communication combined with frequent return travel are strategies to address the situation.” Additional suggestions for addressing this displacement include improving access to mortgages for housing and increased supply of affordable housing in rural areas as well as on-reserve, in settlements, in MTSGIG territories or in Inuit Nunangat, near to family and community supports.

It must be noted that not all participants saw moving out of an urban area as a desirable option, as urban areas can offer much-needed choice, healing, and empowerment, and some may not be connected to their reserve, settlement, MTSGIG territory or Inuit Nunangat in the first place.

“Home is where I live, but home is also ‘back home.’ It is where I am from, where my family is from.”

“**Connection to home** begins with a strong sense of belonging. Many participants identify family as an immediate source of belonging, followed by their culture, and then ties to the land [...] a sense of belonging is strengthened through ceremony, traditional food and medicines, and cultural practices that are part of daily life in Indigenous communities on-reserve. As a sense of belonging increases, so does connection to home.” – NWAC

Increasing affordable, low-income housing within urban spaces that is safe, secure and maintained is very important as well as changes to construction policies that would lower building costs in urban areas. For example, CAP indicated that there should also be a push for rezoning from low to high density areas.

For students, going from a small community to a large city can be a big shift. In addition to housing, there needs to be social support to help students integrate and learn about their unfamiliar environment, such as culturally appropriate counselling services to aid in transitions to urban student life. Other services should include food pantries, employment assistance, healthcare, financial literacy programs, emergency services and cooking classes.

Specific Solutions/Considerations for Rural Areas

More money is needed to improve infrastructure and housing in rural areas, including to address maintenance for older homes which are more prevalent. Increased access to services such as health and education would help prevent forced migration from rural areas. Hubs in rural centres such as Happy Valley Goose Bay or Prince George was also noted as a priority. More housing options would be possible if it were easier for Indigenous governments and organizations to purchase lands in rural areas. Finally, efforts need to be made to have a more sustainable economic base in rural areas as they can have struggling economies, a lack of employment opportunities and income disparities.

Specific Solutions/Considerations for Northern and Remote Areas

In northern areas, the very high costs of construction and transport, shortage of skilled labour and lack of bulk storage must be addressed to meet the need. Existing units have endured years of neglect due to lack of operational funding. Therefore, a top priority is to assess existing housing and replace or retrofit large numbers of moldy and decaying housing stock, as well as repurposing buildings that may be empty. The BC FNHIC noted there should also be a focus on ensuring basic and resilient housing infrastructure as repair personnel are not likely available to travel to remote areas.

According to Pauktuutit: “trauma, particularly resulting from violence, is a significant factor contributing to the high rates of homelessness among Inuit women and gender-diverse Inuit in Canada. Therefore, it is essential that the Urban, Rural and Northern Indigenous Housing Strategy emphasize and support the specific challenges and needs of this group resulting from trauma.” A holistic approach to housing is needed, for example integrating other services or centres into the housing. Pauktuutit

further recommends “prioritizing economic integration services, basic needs services, prevention and shelter diversion services, and housing services to achieve better housing outcomes for Inuit women and gender-diverse Inuit over the medium term.” The Gwich’in suggested that a men’s space or shelter should be developed for those who are unhoused/experiencing homelessness or housing insecurity in both Whitehorse and Yellowknife. Northern service hubs with access to supports and services as well as construction materials and storage are needed.

Housing must be designed by Indigenous people in the North, with familiar materials and projects decided upon and directed by Indigenous people in that region. For example, the Dene Nation suggested that planning and design support should be provided to Dene communities through the creation of a Dene Housing Design Hub. And planning for future housing should use appropriate Dene designs to address the barrier of colonial narratives and logic built into designs and processes.

The Dene Nation also had several recommendations regarding programs and support to allow individuals to own a home. For example, develop a build your own home program and provide training/certification for people to build and maintain their own log homes. Although there were some challenges with it, an example is the former NWTHC “Home Ownership Assistance Program” where individuals provided sweat equity and received materials and supports such as guides and videos. It is also important to provide training for certified log builders, and related trades. Finally, they noted that modular housing must be built in the North to grow capacity (instead of constructing it in the South and shipping it North).

There needs to be more access to funds and resources to prepare proposals and increase capacity in small rural, and northern communities. Capacity development should also include training for contractors and tradespersons, housing managers, project managers and housing contract administrators. Capacity dollars, such as a wage subsidy, could be built into projects, which will support training and offset some costs. Capacity for trades could be done through the Indigenous Skills and Employment Training Program with Employment and Social Development Canada, as well as through partnerships with post-secondary institutions. According to the Northern engagement, “Nations could also partner on this and offer training to other citizens so there is a continuous flow of capacity and skill building.”

Northern MTSGIGs face geographical constraints and do not have capacity to support members living away. People go down south for almost everything, health care, school, etc. and they need a pathway for support [...] A central location in cities is needed to send citizens seeking support, or a portal of information on where to access services. Edmonton was provided as an example of a place where there is a need for a portal type service.

Northern navigators/advocates could support capacity and make the process easier across the full housing spectrum, including assistance with the National Housing Strategy. It was suggested that advocates could also act as a one-stop shop/portal where someone can be directed to the whole range of housing services, including all government programs and streamlining of applications.

Application deadlines need to be adjusted or even removed in the northern context. The application and allocation process needs to align with the building season, which is very short. The application process must also take into account how to best address shipping and local storage of materials so that they are available when needed; climate change that can affect what can be built in some permafrost areas; and areas where there is flooding or forest fires, or coastal or riverbank erosion. Climate change can also impact ice roads, affecting transportation and delivery of construction materials and related goods.

There should be **additional funding** for Northern communities to accommodate the cost challenges in northern construction and larger contingencies for unforeseen issues. There needs to be an ability to carry over budgets for projects to allow for infrastructure, land preparation and construction. Funding should be eligible for stacking with other funds and extended timelines should be provided to account for reduced capacity. Promissory notes would be very helpful so that communities can pre-order supplies. Additional lands need to be set aside (both quality and quantity) to develop additional housing. In the North, as required elsewhere

by CMHC, the land must be secured before getting the proposals approved. Thus, according to the Northern engagement session, part of the Strategy could be for CMHC “to approve partial funding for land acquisition and land development, then the rest can follow.”

Dene require developed land to build Dene houses on. Land in or near Dene communities is desperately needed, and in larger centres, fee-simple land is needed for Dene who may not be from there. This includes land for houses, small complexes or apartment complexes in larger centres such as Yellowknife (Yukon has good examples of such complexes). New insurance options are needed.

Dene Nation – Land and Family Leadership

In the Dene tradition, land is everything. The Dene Nation is a big family, and the tradition of Family Leadership also needs to be considered. Family Leadership plays a key role in providing shelter, and works with rural, urban, band, and municipal Community Leadership in the planning, delivery, ownership, and operation of housing for Dene. In addition, Family and Community Leadership can work with housing service providers who operate outside of the Dene Community.

Eviction prevention is also important as there are no rent caps (landlords can increase rent by large amounts whenever they want to) and no safety net for tenants in the North who can be evicted without cause.

There is a need to strengthen supply chains, transportation infrastructure and telecommunications in the North (which in turn can improve healthcare, education, and employment via technology). Until this is done, NWAC points out that there is a need for in-person engagement and mail-out surveys because of lack of access to reliable, high-speed Internet.

Partnerships to Address Housing in U.R.N. Areas

It is important that the Strategy acknowledge the need for partnerships between all governments—federal, provincial/territorial, municipalities, and Indigenous governments, as well as other parties to address housing in U.R.N. areas. Ideally, this would result in increased intergovernmental and interagency collaboration, as these are shared problems. CAP notes that “each order of government can contribute to the different stages of projects. For example, municipalities can help with land, zoning, and permits, while provincial and federal governments can provide funding.” It was suggested that Indigenous governments should build relationships and develop partnerships with housing agencies, Indigenous housing providers, including Indigenous women’s organizations, health agencies, support services, and family agencies. Optimizing relationships with Indigenous suppliers, service providers, and contractors is key to addressing housing challenges across the country. Another recommendation is to prioritize Indigenous-led policy making.

“The Strategy needs to grow partnerships and relationships with all levels of government, non-Inuit (including pan-Indigenous) organizations, and Inuit organizations so that Inuit needs and priorities are better understood and supported.” – ITK

Partnerships and relationship building are crucial to creating housing opportunities for Indigenous people that align with their principles and values. Representation is needed from government, business, and financial institutions to create opportunities and networking for Indigenous housing development in U.R.N. areas.

Wehwehneh Bahgahkinahgohn project

The partnership between the Southern Chiefs' Organization (SCO) and the Hudson's Bay Company (HBC) in Manitoba was pointed to as a best practice. The landmark HBC building in downtown Winnipeg has officially been transferred to the SCO, and the space will be transformed to become home to hundreds of families with childcare and a health and healing centre on site, as well as a museum, restaurants, a place of commemoration to honour Survivors, and so much more.

The BC FNHC suggested that partnerships could be created through Regional Hubs: "There is a need to make connections for First Nations (on-reserve) and off-reserve housing providers. Right now, there are not a lot of connections between those two groups and First Nations have not been speaking to urban housing providers."

Homeward Trust and IAAW in Edmonton

Homeward Trust owns and maintains the building, while the Institute for the Advancement of Aboriginal Women (IAAW) provides staffing to offer the wrap-around support required by residents who are transitioning from correctional facilities or those requiring temporary housing for other reasons.

Improving/Mobilizing Relationships

Participants would welcome future opportunities to build relationships. There is a desire to continue working together, to agree on common goals and to share information and resources to help each other and those who utilize their programs or services. They viewed an enhanced relationship as one that would facilitate real solutions, maximize resources including human and financial, overcome jurisdictional challenges such as the location of applicants/clients and reduce overlap or duplication while meeting common goals. There was some concern that working relationships can be impacted when there is a change in individuals in partner organizations. Various levels of government expressed an interest in continuing to work collectively while seeking solutions and limiting duplication of services.

Suggestions for continued collaboration included more opportunities to meet and discuss housing issues, visits to different communities and projects, connect employee performance to the success of the Strategy and encourage sensitivity training for all involved. It was recommended that all levels of government have dedicated positions such as Indigenous advisors, who would develop or enhance the ability of all levels to work together.

Co-Development: Co-development and building relationships will be important to implementing the Strategy, and it was raised in every engagement. The term was used to refer to collaboration between governments, including Indigenous governments, as well as to describe the involvement of diverse groups in the development of the Strategy. There were a few important elements mentioned:

- The first step is building trust with Indigenous Peoples.
- Strenuous time deadlines do not allow for a fully co-developed process for the Strategy. For example, ITK has raised concerns with the aggressive timeline, which they note "was inadequate, undermines Inuit governance processes and related operational considerations, and was not reflective of a true co-development process. The process undertaken does not reflect the Inuit-Crown Co-Development Principles that were agreed to by Inuit leadership and federal ministers in December 2022. Additional time would have allowed for more comprehensive and inclusive

engagement, fulsome understanding of the housing challenges and needs of U.R.N. Inuit, time for Inuit Treaty Organizations to come to a decision on how their beneficiaries outside of Inuit Nunangat are to be supported, and meaningful participation in the Strategy co-development process.”

- It needs to be acknowledged that the process has not involved everyone who needs to be at the table. Much more engagement is necessary, now and throughout the entire process (at all stages of development and implementation). Ongoing consultation is essential as it builds/repairs relationships and supports a sense of community healing.
- With full co-development, there should be more reviews and more subject matter experts from the various organizations and Indigenous governments to address specific topics such as funding, governance, and institutional funding models that need to be looked at and discussed in detail.
- Different stakeholders need to be involved from the beginning, including:
 - people with lived experience who will benefit from the Strategy. Many felt that these voices were absent and felt strongly that efforts must be increased to obtain their views; and
 - staff directly administering housing, grassroots, women, girls and 2SLGBTQQIA+ people, Elders and youth.
- Co-development means having people with the expertise at the table, coming together to find solutions; responsibility and accountability being shared; stability in who is involved; encouraging collaboration/less emphasis on competition; roles and responsibilities need to be clearly defined; open and transparent communication; and all stakeholders need to be dedicated and open-minded.
- According to CAP: “Accountability needs to be a priority and Indigenous leaders serving on advisory committees should not be treated as tokens.”

- NWAC also provided some additional specific recommendations for co-development, including better outreach, the creation of a permanent committee or department to ensure each form of consultation is organized, executed, and the results are collected and redistributed to Indigenous people at each stage of the development process, and research that recognizes the enduring colonial power imbalance inherent in even the most conscientious forms of collaboration.

Northern-Specific Considerations Regarding Partnerships

In the North, Nation-to-Nation partnerships were seen as an opportunity to purchase apartment complexes in northern urban areas to meet needs, purchase land for a warehouse to store supplies, create a housing co-operative, as well as bulk purchasing and provide training.

For the Gwich'in, partnership recommendations include communal lodges or other structures that would allow for easy access to the land and that could be used by and paid for collectively by First Nations governments whose people are residing in Whitehorse, Yellowknife and Edmonton. Partnering with local First Nations in urban centres to attain housing for Gwich'in in urban centres. In Whitehorse, the Kwanlin Dun First Nation was upheld as an excellent example of a First Nation providing housing for its members in the city.

It should be noted that there are additional complexities in the North when it comes to partnerships. For example, in the Dene Nation alone, First Nations in the Northwest Territories have different governing structures. There are two reserves; there are settled and unsettled claim areas (typically regional); and there are self-government agreements within regions. Further, there are nine very remote Community Governments where First Nations are exercising delegated authority from the Territory.

Feedback from Provinces and Territories

Provinces and territories (PTs) play a significant role in supporting housing for First Nations, Inuit, and Métis people living in U.R.N. areas.

PTs administer about 80% of the existing community housing stock. This includes housing serving Indigenous people that was created under CMHC's former Urban, Native and Rural and Native social housing programs, whose control was transferred from the federal government to willing PTs starting in 1996. However, many of those units are now at risk of financial vulnerability due to the rising cost of maintaining aging units and the end of their operating agreements, and related operating subsidies with the federal government. These operating subsidies helped organizations offer rent geared to income to lower-income households.

The PTs' role in supporting Indigenous housing in those areas goes beyond community housing. Indigenous people living in U.R.N. areas can access a mix of housing options and initiatives that are open to all. Some PTs also have strategies and programs specific to Indigenous people, often delivered by Indigenous housing providers, as well as Indigenous governments and partners. PTs are also responsible for health and social services and supports, which can be critical to housing certain individuals successfully.

PTs and the federal government continue working together, and with Indigenous governments, organizations, communities, and partners across Canada, to support Indigenous housing. At their June 2023 annual meeting¹², recognizing their complementary roles in this space, federal, provincial, and territorial ministers responsible for housing discussed progress toward the Strategy and agreed to stay coordinated as the Strategy is being co-developed by the federal government with Indigenous partners.

Input from the Federation of Canadian Municipalities

Municipalities also have a critical role to play in addressing housing affordability. FCM members recognize that Indigenous people are overly represented in those who are unhoused/experiencing homelessness and are committed to advancing calls for increased funding for Indigenous housing to meet these complex and acute needs. FCM put forward the following recommendations toward a long-term Strategy:

Recommendation 1: In co-development with Indigenous organizations, create and sustainably fund a For-Indigenous-By-Indigenous U.R.N. Indigenous Housing Centre—a national, non-political, independent, and Indigenous-controlled body to develop and implement the Strategy, as well as to administer funding under the Strategy.

Recommendation 2: Immediately and sustainably invest in U.R.N. housing, to adequately meet the urgent needs of Indigenous people living in U.R.N. areas.

Recommendation 3: Ensure that flexibility for local contexts and needs is built into the Strategy to ensure success and effectiveness across diverse communities. Some factors that require flexibility and adaptability in the Strategy include the following:

- a) The diversity of Indigenous organizational and community contexts in U.R.N. areas.
- b) The different and varying municipal and provincial contexts that affect housing development. Flexibility will position FCM's membership to better identify and address the barriers created by policy and legislation that inhibit the development of Indigenous housing; and work in close partnership with Indigenous organizations to address and remove these barriers.
- c) Rural- and northern-specific approaches are needed to accurately capture the unique needs that rural and northern communities face.

Recommendation 4: Dedicate long-term funding to embed culture-based wraparound services within housing to support the success of Indigenous individuals and families.

¹² <https://scics.ca/en/product-produit/news-release-meeting-of-federal-provincial-and-territorial-ministers-responsible-for-housing-2/>

Chapter 7 – Governance and Funding Models

Governance Models – First Nations, Inuit and Métis

The First Nations, Inuit and Métis engagements were very clear that the Strategy, including the funding and governance models, must be based on nation-to-nation, Inuit-Crown and government-to-government relationships, consistent with Section 35 of the *Constitution Act, 1982*, the *United Nations Declaration on the Rights of Indigenous Peoples*, and international law with respect to the term “Peoples,” as well as other domestic agreements such as the Manitoba Métis Federation Self-Government Recognition and Implementation Agreement, and other co-developed policies and strategies with the Government of Canada, in which the federal government recognizes the importance of the distinctions-based approach.

First Nations

As self-governing Treaty nations, Maa-nulth expect Canada to engage with them directly.

Many First Nation MTSGIGs, other First Nations, and the AFN have been clear about their responsibility for First Nations Peoples no matter where they live. MTSGIGs have constitutionally protected rights and responsibilities, and direct relationships with other levels of government. As a national advocacy organization for First Nations, the AFN seeks to advance First Nations Inherent and Treaty Rights through the development of policy, public education and where applicable, the co-development of legislation to build First Nations capacity. The AFN’s councils ensure the voices of all First Nations people are heard in the defence and support of First Nations rights in Canada, and include the Women’s Council, the Youth Council, the Veteran’s Council, the Knowledge Keeper’s Council, and the 2SLGBTQ+ Council.

The AFN Executive Committee adopted a U.R.N. resolution in January 2023 that reaffirms that First Nations have the right to provide housing for their members no matter where they live. The resolution also reaffirms that the transfer of First Nations housing to First Nations care and control includes ensuring First Nations can control the provision of housing in urban, rural, and northern areas within and outside of First Nations communities.

The AFN further notes: “Article 23 of the *UN Declaration* refers to ‘Indigenous peoples,’ which means distinct ‘peoples’ or nations with distinct histories, relationships and Treaties with the Crown and not a blended grouping of First Nations, Metis and Inuit.” Further, the First Nations Housing and Related Infrastructure Strategy (which was co-developed with the Government of Canada) itself states: “The Strategy provides a long-term approach for First Nations housing and related infrastructure on-reserve as well as housing for First Nations who live in urban, rural, and northern areas.”

With respect to the gap for First Nations people who live off-reserve, the goals and associated actions in the First Nations-specific strategy are 1) to coordinate housing governance delivery systems across all jurisdictions, through relationships with existing Indigenous housing service delivery agents; and 2) to maximize funding for housing delivery systems by investigating and evaluating the funding mechanisms and accountability frameworks. In both cases, roles and jurisdiction must be clarified.

The Atlantic Policy Congress of First Nations Chiefs Secretariat noted that their vision of the Strategy is not a separate one. Rather, the Strategy should be a continuation of the National First Nations Housing and Related Infrastructure Strategy.

Inuit

According to ITK, “Inuit are a distinct rights-holding Indigenous People who have their own origins, identities, and representations, as identified in Section 35 of the Canadian Constitution.” Most Inuit live across Inuit Nunangat, the Inuit homeland spanning Arctic lands and waters since time immemorial. Large portions of Inuit

Nunangat are co-managed by Inuit and federal, provincial, and territorial governments through land and resource regimes established through five modern treaties. Through the treaties, Inuit own or co-manage most of the land and waters in Inuit Nunangat and have developed a variety of governance arrangements, ranging from shared jurisdiction between Inuit and public governments to self-government. These governance arrangements continue to evolve, based on the inherent right of Inuit to self-determination.

“Among other items, the Inuit-Crown treaties set out specific Inuit rights related to lands and resources and outline various governance arrangements, including treaty obligations and objectives, that are specific to each of the four Inuit regions, including co-management, public government, and self-government arrangements.”¹³

The Inuit Nunangat Policy affirms the Government of Canada’s respect for Inuit rights and governance arrangements and recognizes that federal programs/policies/practices will continue to evolve based on the inherent right of Inuit to self-determination.

Within each Inuit-Crown treaty, an Inuit Treaty Organization or Government (along with other Inuit Organizations) are identified. Each Inuit Treaty Organization or Government is responsible for Inuit who are enrolled as beneficiaries with their organization/government, wherever they may reside in Canada (including outside of Inuit Nunangat and in U.R.N. areas).

The Inuit Nunangat Policy (2022) applies to all Government of Canada departments and agencies and is meant to guide them in “[...] the design, development and delivery of all new or renewed federal policies, programs, services and initiatives that apply in Inuit Nunangat and/or benefit Inuit, including programs of general application, and by advancing respect and support for Inuit self-determination.”

The Strategy should be developed for Inuit in a way that aligns with the Inuit Nunangat Policy and Inuit governance structure. Inuit are the most knowledgeable about the issues affecting their communities, regions, and society and must therefore keep playing a key role and have progressively more responsibility in the decision making over matters that apply to Inuit and/or in Inuit Nunangat.

According to ITK: “a pan-Indigenous approach will further marginalize Inuit. The U.R.N. Indigenous Housing Strategy should be developed for Inuit in a way that aligns with the Inuit Nunangat Policy and Inuit governance structure.

Ultimately, the next steps for this work must include a distinctions-based approach and additional time and resources for a more fulsome engagement process.”

Métis

Both the MMF and the MNC indicated that the U.R.N. Indigenous Housing Strategy must also respect the need for strong governance and accountability for Indigenous partners.

The MMF noted its well-established system of democratic accountability including the country’s largest Indigenous general assembly of up to 3,000 delegates and a service delivery infrastructure that works with and through its Regions, with the Infinity Women Secretariat and two 2SLGBTQIA+ Locals. It was pointed out that one of the objectives of the Red River Métis Housing Strategy is “advancing self-determination for the Red River Métis by supporting housing programs that are being developed, managed and delivered by the MMF.”

“As a government, the MMF is accountable to its Citizens through a long-established democratic governance system that will shortly receive constitutional protection as a modern treaty government.”

The MNC and its Governing Members were clear that both governance and funding should be contained in distinctions-based processes that already exist. The MNC also pointed to Article 23 of the *UN Declaration* and noted that it is imperative that CMHC and the federal government continue to work with the Métis Nation to ensure the voices of the Métis are heard in the development of the Strategy and that funding and administration of any programming involving Métis citizens are solely in the hands of Métis governments to ensure best services for Métis citizens.

The MNC indicated that remedying housing insecurity will require careful coordination and co-operation between Métis governments, the MNC, federal and provincial governments, and other stakeholders. Métis governments continue to lead work within their respective jurisdictions to ensure a distinctions-based approach.

¹³ Inuit Nunangat Policy. 2022

Governance Models – Indigenous Housing Organizations and Service Providers

Most of the engagements with Indigenous housing organizations and service providers suggested an approach to governance that is service-based. In some cases, individual organizations suggested that they are best placed to serve community members, but most often, a national coalition was suggested as the best approach to governance/representation in U.R.N. areas. This approach was signalled by the CHRA Indigenous Caucus in its 2021 brief to HUMA:

“The CHRA Indigenous Caucus is proposing the creation of a federally resourced ‘For Indigenous, By Indigenous’ **National Housing Centre** which is Indigenous designed, owned and operated, focusing on people and services for Indigenous households in core housing need in urban, rural, and northern areas of Canada. **It would act as the representative governance structure for U.R.N. Indigenous Peoples’ housing.** Its purpose would be to measure and develop better data, information, research, and evaluation on urban, rural, and northern Indigenous housing; to administer/manage/deliver any investments allocated under this Strategy and to monitor outcomes.”

This approach was further confirmed in the engagements with Indigenous housing providers, who point to their long-standing role serving Indigenous people in U.R.N. areas.¹⁴ NICHI’s engagement stressed that “As a newly incorporated, national collective founded by long-standing urban Indigenous organizations that provide housing and wraparound services to Indigenous peoples living in urban, rural and northern communities, NICHI, with its decades of collective knowledge and resource of housing providers and friendship centres across the country, is best positioned to assume the lead role to respond to the immediate need of Indigenous people living away from their home communities.”

According to the OFIFC: “The National Indigenous Collaborative Housing Inc.’s coalition members, including the OFIFC, are housing providers, innovators, housing sector navigators, and culture-based service delivery experts. Across Ontario, Friendship Centres are developing a multiplicity of housing solutions, but the lack of investments across the housing continuum, is impeding our success. The U.R.N. Indigenous Housing Strategy poses a special opportunity to creating meaningful investments and real change in the places where most Indigenous people presently reside. We understand there is a significant investment supporting the co-development of an U.R.N. Indigenous Housing Strategy. Therefore, it is vital the U.R.N. Indigenous Housing Strategy must complement and be more than a ‘mirror’-ing or duplication of the original distinction-based approach found in the National Housing Strategy.”

CAP stated: “as one of five recognized National Indigenous Organizations [which] has represented the interests of Métis, status and non-status Indians (First Nations), and Southern Inuit Indigenous peoples living off reserve in Canada since 1971,” we feel that:

“[...] distinctions-based strategies leave a large gap for Indigenous peoples not living on reserves. Moving beyond political distinctions, a service-based approach, where all Indigenous people qualify for housing and supports, is needed in urban and rural areas.”

¹⁴ For example, according to the OFIFC, “the National Indigenous Collaborative Housing Inc.’s coalition members, including the OFIFC, are housing providers, innovators, housing sector navigators, and culture-based service delivery experts.” Further, CAP notes: “The CAP National Housing Engagement heard from CAP’s long standing housing providers, some of whom have been proudly providing housing to Indigenous peoples living in rural and northern areas for 50 years. These Indigenous housing providers have a recognized expertise delivering housing and support services to tens of thousands of Indigenous households.”

ONWA noted that they believe that “Indigenous women and their organizations are left out of distinctions-based strategies and therefore believe that U.R.N. housing solutions must be delivered through U.R.N. Indigenous organizations, including Indigenous women’s organizations as U.R.N. communities and the organizations that serve them understand the issues and hold the solutions.” At the same time, ONWA is calling for a Nation-to-Nation Plus/Distinctions-Based Plus approach to engagement, policy development, service planning and funding that ensures Indigenous women and Indigenous women’s organizations, including provincial and urban Indigenous organizations, are informed, involved, consulted, and benefit from resources being allocated to address key issues of concern for Indigenous women and their families.

Engagements with Indigenous housing providers also referenced the *UN Declaration* as justification for this approach and recommended a rights-based approach based on portability of rights, housing as a human right, the right to self-determination and the “...right to choose one’s own representative body.”¹⁵

A demographic argument for this approach is also being made, given the large numbers of Indigenous people in U.R.N. areas, and the engagements with Indigenous housing providers also spoke to accountability.

Funding Models

Funding Models – First Nations, Inuit and Métis

As noted above, First Nations, Inuit and Métis were very clear that funding models should be part of the distinctions-based models that already exist, based on the rationale set out in the governance model section.

First Nations

In the case of First Nations, in early 2023, the AFN Executive passed a resolution regarding U.R.N. which reaffirms that “First Nations have the right to provide housing for their members no matter where they live” and calls for First Nations control

of that percentage of the investments intended for First Nations citizens. The AFN resolution further states that “Census 2021 indicates the First Nations portion of the total Indigenous population off-reserve and in urban centres is 58%.”

AFN resolution 66/2023 speaks directly to U.R.N. funding, and includes a call for the federal government to respect the *UN Declaration* “by affirming First Nations jurisdiction over housing in their traditional and unceded territories, including First Nations’ control of allocation” of U.R.N. funds, and co-development “through a distinctions-based process” with the AFN and First Nations “any programs, initiatives or policies that will direct both urgent, short-term and long-term [U.R.N.] implementation funds directed to benefit” First Nations citizens.

Additional *AFN resolutions*¹⁶ related to housing and funding for off-reserve First Nation members were passed at the July 2023 Annual General Assembly. AFN Resolution 45/2023 notes that “First Nations governments’ responsibility to their community members does not end at the colonial boundaries of the reserves” and that the federal government should “provide adequate funding so all First Nations governments can provide safe, reliable, culturally-appropriate services to both on-and off-reserve members.

In the case of Treaty First Nations, there is a call for a Treaty approach. Through the oral tradition, First Nations understand that shelter was negotiated in the Treaties, and those Treaty promises have yet to be fully implemented. A Treaty approach will provide stability, ensure that the Strategy survives changes in government, and provide an upfront investment to implement the Strategy for a long period of time.

In terms of allocation of funds, several respondents stated there should be a poll sent seeking guidance on priorities. It will be important that every community creates and maintains a strategy for all their members based on a CCP and Infrastructure Master Plan. Funding delivery must be regionally based, community-driven and able to respond to the needs of each community. It needs to be streamlined, easy to access and use, transparent and timely.

¹⁵ Congress of Aboriginal Peoples

¹⁶ https://afn.ca/document-library/?collection=9D3320E0-F0A2-4D4D-AE830F1D12798FAA&document_type=Resolution

Other comments related to the funding model include:

- the need to fund a plan and not just a project;
- the creation of one fund to finance all projects – and this money could be invested in order to grow the capital;
- funding should be indexed to follow inflation;
- there should be a multi-year approach: a more flexible approach that allows for carry-forward of funding; and
- stop using calls for proposal—funding should be based on population and needs.

A few First Nations engagements suggested that a First Nation institutional network for housing should be investigated (for example, the First Nations Fiscal Institutions created by the *First Nations Fiscal Management Act (S.C. 2005, c. 9)*). In the North, it was noted that Dene communities want to have a voice and direct relations, and territories should not apply for Indigenous housing funds, as there is a concern that in many cases the territory does not transfer funds to the communities and is not transparent. The BC FNHC indicated that BC is “more in support of regional organizations as opposed to national ones. For example, BC created its own regional association – BC First Nations Housing Managers Association – as opposed to the national association.”

Inuit

The Inuit Nunangat Housing Strategy notes that “Inuit are best positioned to determine how to target funding where needed most, based on distinct needs in the respective regions of Inuit Nunangat. Providing investments directly to Inuit avoids the historical challenges of federal housing investments reaching Inuit communities in a consistent or equitable manner. It also contributes to reducing the reliance on social housing, reducing costs over the long term and keeping related benefits within Inuit communities.”

The Inuit Nunangat Policy states:

Where a federal program, policy, service or initiative aims to benefit those identified by Inuit Treaty Organizations as Inuit who reside outside Inuit Nunangat, Canada will engage with the interested Inuit Treaty Organizations to ensure their beneficiaries are adequately considered in the renewal and design phase.

Where Inuit do not seek to assume jurisdiction, Canada will work with Inuit to determine the most appropriate mechanism to support their self-determination in the administration of federally funded programs, policies, services, and initiatives where Inuit have an interest, need or right, including through direct Inuit-specific funding.

As part of supporting Inuit self-determination, federal departments and agencies are directed to consider a distinctions-based approach to directly fund Inuit Treaty Organizations or organizations appointed by them to administer a federally funded program, policy or initiative over which they seek to exercise their right to self-determination. This may include altering existing funding mechanisms and/or creating new mechanisms, such as carve-outs, set-asides, or Inuit-specific funding programs.

Where funding is intended to be delivered to Inuit, including as a component of funding for a program of general application or a program focused on Indigenous peoples broadly, the Inuit-specific funding allocations will be clearly identified and reported upon.

Inuit Treaty Organizations (ITOs) are responsible for their beneficiaries and are rights holders under their land claim agreements and are looking at options to administer housing funding and supports, which must be Inuit-led, and comply with the Inuit Nunangat Policy. They emphasize that although one option may be to work with urban Inuit service providers, these providers are non-profit organizations and not rights holders. Further, the ITOs alone will make the determination about whether to work with urban service providers or to provide services directly through a satellite office, and they stress that service providers cannot be treated as equals to Inuit Treaty Organizations.

Inuit-led housing that complies with the Inuit Nunangat Policy must therefore either flow through ITK and be dispersed to the ITOs or flow directly to the ITOs. Work is currently being done to determine the best approach, and a new ITK urban Inuit task force has been created. As has been said at the Inuit-Crown Partnership Committee, there is a need to move away from proposal-based funding toward distinctions-based funding, as proposal-based funding tends to marginalize Inuit. All resources intended for Inuit must be managed by the representative

Inuit institutions alone: “Stronger connections and coordination between Urban Inuit Service Providers and Associations as well as strengthening and growing capacity at Urban Inuit Service Providers and Associations. There is a need to grow the connections and partnerships between the Inuit Treaty Organizations and Urban Inuit Service Providers and Associations so that all Inuit can receive housing supports in way that aligns with Inuit governance structures. However, the responsibility for the flow of funds to Urban Inuit Service Providers and Associations and the governance of those funds must belong to the Inuit Treaty Organizations.”

Métis

MMF – They indicated that the Strategy can best serve urban, rural, and northern Red River Métis by supporting the existing Red River Métis Housing Strategy and filling the gap in funding in critical areas of housing, through a carve-out from the U.R.N. Indigenous Housing Strategy. They provide programs and services to their citizens across the urban/rural/remote spectrum. This should be recognized in the Strategy and considered in the allocation of funding.

As such, they seek to engage on a government-to-government basis with federal Ministers on a capital projects fund as part of the funding model, that will provide funding for major, higher-density projects that have been blocked by budget constraints. This investment would provide a good start to addressing the formidable challenge of inadequate supply of affordable housing.

Unlike a number of Canada-Métis Nation Sub-Accords, such as governance and postsecondary education, that provide ongoing funding beyond 10 years, the Housing Sub-Accord expires in less than 5 years. Yet, housing will remain a very important need for the Red River Métis and a responsibility of the MMF, particularly in view of it soon becoming a modern treaty government. A discussion now on extending the Sub-Accord beyond its expiry date can focus on the long-term role, responsibility and resourcing of Red River Métis housing that can build further on the considerable progress that has been achieved to date.

Objectives set out in the Red River Métis Housing Strategy and its housing and homelessness accords are being fulfilled, and the MMF has a track record of success. Its housing activities are generating considerable economic

impacts and benefits not only for Red River Métis but also for local and provincial economies. In terms of future priorities, higher-density, affordable housing for families and seniors and transitional housing for vulnerable citizens should be built.

MNC – The MNC was clear that funding and administration of any programming involving Métis citizens should be solely in the hands of Métis governments to ensure best services for Métis citizens. It should be noted that all Métis citizens live in U.R.N. areas and are being served by Métis governments. For the Métis Nation, that means that funding should flow through its existing agreements, and that each Governing Member is free to develop programming that is specific to their respective region as they are best placed to serve their citizens where they are located. They understand their own regional disparities better than anyone and can allocate funding in a fair, needs-based manner.

Primarily, addressing funding streams for Métis governments and ensuring continuous streams of consistent, reliable funding for programs and services is critical. In doing so, renegotiating the existing Housing Sub-Accord to provide enough funding and equitably divided funding between the Métis governments is important. By ensuring continuous and sufficient funding for each Métis government, programs and services that aim to address housing outcomes will be able to operate and expand given the certainty of continuous funding.

In terms of funding priorities, while there are some similarities, each Métis government and its citizens have unique needs. Generally, in the short term, various adjustments and expansions to current housing programs are a focus, to provide more opportunities and flexibility, and allow for the pairing and coordination of other available services. Métis governments identified the need for funding streams to be both adjusted and confirmed within the next three years. Over the medium term, Métis governments hope to continue this work, so that each Governing Member can allocate funding based on the needs. It is important to allocate funds directly to the Governing Members as opposed to program-based funding. Achieving these objectives over the medium term would be streamlined through the signing of a Memorandum of Understanding on Housing between the Métis Nation and the Government of Canada within the next three to five years.

By providing funding directly to Métis governments that are democratically elected by their citizenry, the spending of the Strategy dollars will be done in a manner that is both informed and accountable to Métis citizens. Furthermore, attendees stated that available funding should be continuous, sustainable and a move away from program-based funding models. As opposed to requiring Métis governments to apply for funding under specific programs, funding should be a consistent stream of funding that is not limited to a four-year program. Finally, funding should be equitable, directly proportionate to the percentage of Métis citizens in U.R.N. areas, and consider regional disparities, for example in northern areas.

Modern Treaty and Self-Governing Indigenous Governments

MTSGIGs are governments with constitutionally protected Treaties and agreements. Therefore, the MTSGIGs who participated in the engagements expressed that U.R.N. funding should go directly to them (and not through other levels of governments or organizations) and they can decide for themselves how to allocate it, according to their own needs and priorities.

For example, as self-governing Treaty Nations, “Maa-nulth must be able to meaningfully participate in the design and delivery of housing and related supports, to ensure that it meets the needs of Maa-nulth citizens and communities.”

Funding models – Indigenous housing organizations and service providers

Engagements with Indigenous housing organizations and service providers contained fewer details about proposed funding models, but a few general statements were made, including some in support of a service-delivery funding model, based on need.

It was noted that funding should be Indigenous delivered, with a national coalition mentioned as the institution that could provide that funding and “deliver it in the less political way.” It was also noted that the organizational structure of the national coalition should be diversified and decentralized to address the question of fair and equitable allocation of the program funding.

According to the OFIFC, the National Housing Council commissioned a report called “National Urban, Rural and Northern Indigenous Housing & Homelessness: A Case

for Support and Conceptual Model.” This report summarized that:

“A national Indigenous housing and homelessness non-profit entity (incorporated under the Canada Not-For-Profit Corporations Act, S.C. 209, C23) is the most advantageous model, as it provides speed of incorporation and a clear altruistic focus. In Canada there is a rich history of successful Indigenous owned and operated non-profits providing excellent service and programs to Indigenous Peoples. Over 80% of the key informants we asked endorsed the creation of a national Indigenous housing AND homelessness agency to deliver U.R.N. Indigenous housing and homelessness services, citing the need for such an organization to have an Indigenous world view.”

It was suggested several times that the topic of funding delivery models was an in-depth subject that deserved additional discussion, including specific workshops that not only discussed what models would be possible, but that first facilitated knowledge around “what a funding model is and what a service delivery model is.”

Other recommendations include the following:

- Funding should be provided directly to communities without a competitive process, as communities that have more capacity would be more likely to receive this funding and communities that have less capacity would not be able to access this funding.
- Money should be divided regionally with territorial carve-outs for Indigenous partners.
- Funding should be flexible, and groups should decide how the funding is best spent.
- Funding should be based on both need and population.
- There should be additional funding for northern and isolated communities, with extended timelines, early release of funds and with a promissory note that guarantees that funding is coming so that supplies can be ordered.
- There needs to be a recognition of potential cost increases/cost escalation.

Conclusion

Overall, we heard a great deal of agreement from Indigenous governments, organizations, and other partners regarding the housing continuum; vision and guiding principles; priorities and solutions; and partnerships. However, there were widely different perspectives between distinctions-based partners and Indigenous housing providers with respect to possible funding and governance models.

CMHC collaborated with Indigenous partners to validate what was heard and options from the engagement sessions. CMHC provided advice to Ministers as part of the federal decision-making process, based upon engagements with Indigenous and other partners, data and evidence, and prior reports and studies. The Government of Canada will continue to collaborate with Indigenous and other partners on the implementation of the Strategy.

Appendix A – Partners/Engagement

Note: Partners are listed in alphabetical order.

Partner	Type of Engagement	Number of Participants
First Nations/Inuit/Métis Including Modern Treaty and Self-Governing Indigenous Governments (MTSGIG)		
Assembly of First Nations		
1. AFN Québec/Labrador	1 hybrid session (in-person and virtual) Written Submission	25
2. Atlantic Policy Congress	2-day hybrid session (in-person and virtual) Day 1 Day 2 Written Submission	34 29
3. BC Assembly of First Nations/BC First Nations Housing and Infrastructure Council (including 3 MTSGIGs)	6 virtual sessions Written Submission	138
4. Dene Nation – Dene Nation Chiefs Housing Advisory Committee (DNC-HAC) (including 1 participant from 1 MTSGIG)	1 in-person session Written Submission	20
5. Federation of Sovereign Indigenous Nations	1 in-person session Written Submission	46
Inuit Tapiriit Kanatami	17 virtual sessions Written Submission	31
Manitoba Métis Federation	1 online survey 1 in-person session 1 virtual session Written Submission	4,049 50 13
Métis National Council	1 in-person session Written Submission	65
Metis Settlement General Council	1 in-person session 1 online survey Written Submission	12 29
MTSGIGs (Note: 12 participants from 8 MTSGIGs also attended the Northern in-person session below)	2 information sessions	13
MTSGIG – Gwich'in Tribal Council	2 in-person sessions Written Submission	30

(continued)

Partner	Type of Engagement	Number of Participants
Indigenous Organizations and Service Providers		
Congress of Aboriginal Peoples National Executive of CAP and 11 Provincial and Territorial Organizations	1 in-person session Written Submission	53
National Indigenous Collaborative Housing Incorporated	1 hybrid session (in-person and virtual) Survey Written Submission	150 24
Native Women's Association of Canada	4 virtual sessions 1 Follow up google forms survey 1 online survey Written Submission	42 18 >300
Northern Engagement Participation from the Yukon, Northwest Territories, and Nunavut	1 hybrid session (in-person and virtual) Written Submission	48
Online Survey		
Canada Mortgage and Housing Corporation	Online Survey	962

Meetings and Information Sessions

Provincial/Territorial
Alberta
British Columbia
Manitoba
Newfoundland and Labrador
Northwest Territories
Nova Scotia
Ontario
Quebec
Saskatchewan
Yukon

Written Submissions

(in addition to those listed in previous table)

First Nations, Inuit and Métis
MTSGIG – First Nations of Maa-Nulth Treaty Society
Pauktuutit
Indigenous Service Providers
Ontario Federation of Indigenous Friendship Centres
Ontario Native Women's Association
Other
Federation of Canadian Municipalities

Appendix B – Glossary of Terms

Please note that this glossary is not exhaustive, and the terms included are based on what was heard in engagements and at the request of partners.

Adequate housing – according to the United Nations Special Rapporteur on the Right to Housing, adequate housing must provide more than four walls and a roof. A number of conditions must be met before particular forms of shelter can be considered to constitute “adequate housing.” These elements are just as fundamental as the basic supply and availability of housing. For housing to be adequate, it must, at a minimum, meet the following criteria:

- Security of tenure: Housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.
- Availability of services, materials, facilities and infrastructure: Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- Affordability: Housing is not adequate if its cost threatens or compromises the occupants’ enjoyment of other human rights.
- Habitability: Housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
- Accessibility: Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.
- Location: Housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.

- Cultural adequacy: Housing is not adequate if it does not respect and take into account the expression of cultural identity.¹⁷
- Repairs: Housing is not adequate if it is in need of major repair.

Note: NWAC has also indicated “adequacy, as defined in international law, with the addition that reliable, high-speed internet should be considered required communications technology.”

Affordable Housing – In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.¹⁸

Co-Development – Indigenous governments and partners define co-development in different ways, and some have set out their own guidelines and principles to be used in the co-development process.

Culturally Appropriate Housing – Different groups will define these terms differently. For example:

- The Native Women’s Association of Canada (NWAC) defines culturally appropriate housing as encompassing “features that aid in preservation and promotion of Indigenous language, traditional song, dance, sports, and games, as well as education systems that pass this knowledge between generations... Water protection must also be prioritized as a key component of land and territory rights when building accessible, affordable, and culturally appropriate housing on and off reserve...”

¹⁷ United Nations Office of the High Commissioner for Human Rights. The human right to adequate housing. Special Rapporteur on the right to adequate housing <https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing#:~:text=Under%20international%20law%2C%20to%20be,services%2C%20schools%2C%20and%20employment>

¹⁸ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada#:~:text=What%20is%20affordable%20housing%3F,a%20household's%20before%2Dtax%20income>

- CAP also defined culturally safe housing as “An environment where people feel safe spiritually, socially, emotionally, and physically; where there is no challenge of identity or needs. Cultural safety is an outcome based on respectful engagement that recognizes and strives to address power imbalances, resulting in an environment free of racism and discrimination. (AHMA)”
- Pauktuutit indicated that “new homes for Inuit women should include culturally appropriate food preparation areas that support traditional Inuit foods and skinning activities. This could involve incorporating space for storage of country foods such as seal and caribou, and areas for cleaning and preparing the food. By incorporating these features, housing can support the cultural practices of Inuit women and help to ensure that traditional foods remain an important part of the Inuit diet.”

Distinctions-Based Approach – a distinctions-based approach is based on nation-to-nation, government-to-government, and Inuit-Crown relationships. “The Government of Canada recognizes First Nations, the Métis Nation, and Inuit as the Indigenous peoples of Canada, consisting of distinct, rights-bearing communities with their own histories, including with the Crown. The work of forming renewed relationships based on the recognition of rights, respect, co-operation, and partnership must reflect the unique interests, priorities and circumstances of each People.”¹⁹

Fee Simple – Fee simple ownership is a legal term used in real estate that means full and irrevocable ownership of land, and any buildings on that land. The owner has full enjoyment and control over the property. The owner can modify the property in any manner, rent it to tenants, sell it to another person, or leave it to heirs. The only obligations are to obey the law and pay taxes and debts.²⁰

Housing Navigator – Housing navigators were described as a type of housing advocate that could provide direct support in the form of centralized and coordinated access to information on available government housing funding, programs, and services.

Housing Society – “Housing society” means a society which has as its principal object the construction of affordable homes for its members or the financing or facilitating the construction of homes by its members, including family, individual and supportive housing options.

Indigenous Homelessness – is a “human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include: individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Importantly, Indigenous people experiencing these kinds of homelessness cannot culturally, spiritually, emotionally or physically reconnect with their Indigeneity or lost relationships (Aboriginal Standing Committee on Housing and Homelessness, 2012).”²¹

Note: As an example of Indigenous homelessness that is consistent with the definition above, the Metis Settlements General Council indicated that multiple families living in overcrowded single-family dwellings are not unsheltered or “lacking a structure of habitation,” rather, they do not have appropriate housing. Consequently, they would not consider themselves homeless according to the “the common colonialist definition of homelessness.”

Indigenous Peoples – Worldwide, there are over 476 million Indigenous people living in about 90 countries, representing 5000 different cultures.²² The United Nations recognizes Indigenous Peoples as “being among the world’s most vulnerable, disadvantaged and marginalized peoples...While they constitute approximately five per cent of the world’s population, indigenous peoples make up 15 per cent of the world’s poor and one-third of the world’s extremely poor.”²³

¹⁹ Department of Justice. Principles respecting the Government of Canada’s relationship with Indigenous peoples <https://www.justice.gc.ca/eng/csj-sjc/principles-principes.html>

²⁰ What Is Fee Simple In Real Estate? | Bankrate <https://www.bankrate.com/real-estate/what-is-fee-simple/>

²¹ <https://www.homelesshub.ca/IndigenousHomelessness>

²² <https://www.un.org/en/observances/indigenous-day/background>

²³ <https://www.ohchr.org/sites/default/files/Documents/Issues/IPeoples/UNDRIPManualForNHRIs.pdf>, Pg. 10

In Canada, the terms Indigenous Peoples (or Aboriginal Peoples) refers to First Nations, Inuit and Métis, as set out in Section 35 of the *Constitution Act, 1982*, which specifically recognizes and affirms the existing Aboriginal and Treaty rights of the Aboriginal Peoples of Canada.

At a global level, international human rights bodies and Indigenous Peoples themselves have consistently rejected the idea of establishing a single uniform definition. This is due, in part, to the fact that the diversity of Indigenous Peoples defies simple definitions and there is a considerable risk that definitions could be manipulated to deny rights or to justify repression.

However, there are a number of widely accepted key characteristics of Indigenous Peoples, including:

- historical continuity with pre-invasion and pre-colonial societies;
- at present, non-dominant sectors of society;
- consider themselves distinct from other sectors of society now prevailing on those territories;
- are determined to preserve, develop and transmit their ancestral territories and their ethnic identity as the basis of their continued existence as peoples, in accordance with their own cultural patterns, social institutions and legal systems.²⁴

Factors to establish historical continuity include:

- occupation of all or part of ancestral lands
- common ancestry with the original occupants of these lands
- culture in general or specific manifestations (ie religion, dress, means of livelihood, lifestyle)
- Language
- Residence
- Acceptance by these groups as one of its members²⁵

“Indigenous Peoples” (with the s) refers to Nations – the s is a reference to rights under international law, including the collective right of self-determination. This report uses the term Indigenous Peoples as a synonym for nations.

Service-Based Approach – a service-based approach supports service providers and empowers their efforts to assist Indigenous families and individuals in need of housing, based on need, regardless of status or residency.

The Indigenous Housing Caucus of the CHRA commissioned work to study the housing conditions faced by those who did not fall under the three distinctions-based housing strategies. In 2018, they released the proposal for a “For Indigenous, By Indigenous” National Housing Strategy, and asserted that the government must acknowledge and fund a fourth strategy for Indigenous households in need, including the creation of a National Housing Centre that would take a service-based approach.

This approach has also been referred to as a “status-blind” approach in the “Urban, Rural and Northern Indigenous Housing: The Next Step” report, prepared by the Canadian Housing & Renewal Association – Indigenous Caucus. The report goes on to explain that “most housing providers interviewed were status blind, requiring that the applicant/client self-declare as Indigenous.”

Spiritual Homelessness – NWAC indicates that “homelessness for Indigenous WG2STGD+ peoples is broader than the Western view of lack of shelter. Rather, separation from traditional lands, family, and community can create a feeling of disconnection that is best described as “spiritual homelessness.”

Strata – In a strata development the building is essentially subdivided into separate units to allow for individual ownership (strata lots) combined with a portion of the common property known as unit entitlement. The amount of ownership of the common property “unit entitlement” is in proportion to the size of the condo (strata lot). (Source: What is the difference between a Strata and a Co-Op | Don Urquhart Accessed 20230908)

²⁴ <https://digitallibrary.un.org/record/768953?ln=en>

²⁵ *Ibid.*

Suitable Housing – the National Occupancy Standard was created in the mid-1980s by the federal, provincial and territorial governments. Under the Standard, suitable housing is based on the following criteria:

- A maximum of 2 persons per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone parents, of any age, have a separate bedroom from their children.
- Household members aged 18 or over have a separate bedroom, except those living as part of a married or common-law couple.
- Household members under 18 years of age of the same sex may share a bedroom, except lone parents and those living as part of a married or common-law couple.
- Household members under 5 years of age of the opposite sex may share a bedroom if doing so would reduce the number of required bedrooms. This situation would arise only in households with an odd number of males under 18, and odd number of females under 18 and at least one female and one male under the age of 5.

An exception to the above is a household consisting of 1 individual living alone who may live in a studio apartment with no separate bedroom.²⁶

Transitional Housing – Transitional housing refers to a supportive – yet temporary – type of accommodation that is meant to bridge the gap from homelessness to permanent housing by offering structure, supervision, support (for addictions and mental health, for instance), life skills, and in some cases, education and training. “Transitional housing is conceptualized as an intermediate step between emergency crisis shelter and permanent housing. It is more long-term, service-intensive and private than emergency shelters, yet remains time-limited to stays of three months to three years. It is meant to provide a safe, supportive environment where residents can overcome trauma, begin to address the issues that led to homelessness or kept them homeless, and begin to rebuild their support network.”²⁷

Treaty Approach – Treaties are agreements made between the Government of Canada, Indigenous Peoples and sometimes provinces and territories that define ongoing rights and obligations on all sides. These agreements set out continuing treaty rights and benefits for each group. Treaties with Indigenous peoples include both:

- historic treaties with First Nations
- modern treaties, also called comprehensive land claim agreements with Indigenous groups.

A treaty approach would include both “honouring the treaty relationship and negotiating new treaties based on the recognition of rights, respect, co-operation and partnership. Treaties provide a framework for living together and sharing the land Indigenous peoples traditionally occupied. These agreements provide foundations for ongoing co-operation and partnership... to advance reconciliation.”²⁸

United Nations Declaration on the Rights of Indigenous Peoples – The *UN Declaration* is the most comprehensive international human rights instrument to specifically address the economic, social, cultural, political, civil, spiritual, Treaty and environmental rights of Indigenous Peoples and individuals. While it is primarily concerned with the rights of Indigenous Peoples or Nations, it also recognizes and affirms a number of rights of Indigenous individuals.

“While it [the *UN Declaration*] carefully balances the rights of all peoples and individuals, the Declaration predominantly affirms the collective rights of Indigenous peoples.” In fact, “[i]t gives prominence to collective rights to a degree unprecedented in international human rights law.”²⁹

²⁶ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard#:~:text=Under%20the%20Standard%2C%20suitable%20housing,separate%20bedroom%20from%20their%20children>

²⁷ <https://www.homelesshub.ca/solutions/housing-accommodation-and-supports/transitional-housing#:~:text=Transitional%20housing%20refers%20to%20a,some%20cases%2C%20education%20and%20training>

²⁸ <https://www.rcaanc-cirnac.gc.ca/eng/1100100028574/1529354437231#chp1>

²⁹ <https://www.ohchr.org/sites/default/files/Documents/Issues/IPeoples/UNDRIPManualForNHRIs.pdf>, Pg. 5.

In this regard, the *UN Declaration* explicitly distinguishes between collective and individual rights by its use of “peoples” when referring to collective rights and “individuals” or more specific words such as “Elders” or “children” when referring to individual rights.

The *UN Declaration* speaks to the collective right of self-determination, which is the right of Indigenous Peoples to freely determine their political status and freely pursue economic, social and cultural development. In international law, while individual members of the Nation benefit from collective rights, and contribute to the exercise of these rights, the Nation itself is the rights holder. Further, this collective right must be exercised in accordance with the principles of justice, democracy, respect for human rights, equality, non-discrimination, good governance and good faith. As is the case with all rights in the *UN Declaration*, the right to self-determination is universal, inalienable and indivisible, and it is also interdependent and interrelated with all of the other rights in the *UN Declaration*.

Holistic – Similar to the terms “culturally appropriate,” participants cautioned that wholistic will mean different things to different partners. For example:

- Pauktuutit has indicated that “considering the intersectionality of well-being when developing the strategy is crucial to effectively address the unique needs of Inuit women and gender-diverse Inuit. By taking into account the six factors of poverty/wealth, safety and security, health and wellness, resilience, opportunity, and gender and prejudice, the CMHC can create a strategy that fosters a holistic approach to well-being.”
- NWAC has indicated that a holistic approach must include engagement with federal, provincial, territorial, municipal, Indigenous and other partners to influence education, public health, social services, employment, legal and policing policies and support that may impact individuals who are experiencing housing precarity.