



**CHRA
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CAUCUS**

Canadian Housing and Renewal Association's Indigenous Caucus

Submitted to the
Standing Committee on Indigenous and Northern Affairs

March 2022



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Indigenous Caucus of the Canadian Housing and Renewal Association (CHRA)

Established in 2013, the CHRA Indigenous Caucus is the common voice of Indigenous housing providers across Canada. Our caucus was created in recognition of the large number of Indigenous-led and Indigenous-serving organizations who desired the opportunity to work together for better housing for northern, rural, and urban First Nations, Métis, and Inuit Peoples.

We encompass housing and homelessness service providers who offer housing and support services to Indigenous families and individuals who do not live on reserve lands but who live in the urban, rural and northern parts of 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. Urban native housing providers already serve households in need from First Nation, Métis and Inuit backgrounds.

Effects of the housing shortage on Indigenous Peoples Across Canada

Currently, Canada is facing an unprecedented affordable housing shortage. It is important to note that this severe housing situation is first and foremost rooted in colonial and racist structures and practices. Indeed, as it has been well documented in academic and governmental publications, the effects of the housing shortage on Indigenous Peoples across Canada are dire and urgent. This shortage particularly impacts the 87 percent Indigenous Peoples who do not reside on First Nation reserve lands, but in the urban, rural, and northern parts of Canada. Indigenous Peoples living-off reserve already face a shortage of safe, adequate, and affordable housing. They are more likely to be in core housing need than non-Indigenous people. Indigenous peoples are also overrepresented among those experiencing homelessness. Their health, sense of belonging, culture and well-being is perpetually at risk. Simply put, their sense of dispossession devastatingly aggravated and deepened by a lack of housing.

Below profound effects of this housing shortage are many, including:

1. A Disproportionate Number of Indigenous People Are Homeless

A disproportionate number of Indigenous people are homeless. Indigenous peoples are over-represented in Canada’s homeless population. Between 2015-2016, the percentage of Indigenous people in Toronto, Montréal, Calgary and Vancouver who experience homelessness ranges between 10% to 38% of all homeless, yet Indigenous people represent much smaller percentages of the population. In Vancouver, for example, Indigenous demographics represent about 2.5 percent of the population but approaches 35% of the homeless count. In Thunder Bay, Winnipeg, Regina and Whitehorse, this number is even greater.



2. The Indigenous Housing Stock is At Risk

The Urban Native housing portfolio is at great risk of becoming non-viable as operating agreements expire. With all units in the portfolio targeted to low-income Indigenous families and individuals at rents-geared-to-income, revenues from rents do not cover the costs of operations. These properties are therefore more at risk than mainstream community housing properties in other housing programs that assist families and individuals with a mix of incomes. In addition, many of the units in the Urban Native housing program are in need of major repair. This is especially the case for individual homes that are part of scattered unit portfolios.

3. Widening of the Existing Service Gap

The Government of Canada's distinctions-based Indigenous Housing Strategy creates a large service gap for the 87 per cent of Indigenous Peoples not living on First Nation reserve lands, but in the urban rural and northern parts of Canada. According to the 2016 Census, there were 773,000 Indigenous households living in Canada. 12.6 per cent lived in First Nation communities (on reserve lands). The overwhelming majority of Indigenous families and individuals not living on reserve lands, lived in the urban and rural areas of Canada - 62 per cent are located in urban areas and another 25 per cent live in small towns, rural, remote and northern areas - a total of 87 per cent.

With the rapid urbanizing Indigenous population and the fact that Indigenous families and individuals who live in the urban, rural and northern areas of Canada are disproportionately represented among the homeless and those in core housing need

The Need for A Co-developed and Funded Urban, Rural, and Northern Indigenous Housing Strategy

While the federal government has made efforts to address the housing challenges in Canada, primarily through the National Housing Strategy (NHS), they have not adequately considered the issues that Indigenous peoples face in urban, rural and northern settings. To address this need, the CHRA's Indigenous Caucus continues to propose to the federal government a strategy focused on the Indigenous housing crisis in urban, rural and northern communities. This strategy is meant to be "For Indigenous, By Indigenous".

Existing alongside the three distinctions-based housing strategies already announced, this fourth strategy would include specific programs and investments for Indigenous households in housing need in urban, rural and northern parts of Canada. Investments would be at a scale commensurate with need. The addition of this fourth strategy would represent the federal government's acknowledgement of Indigenous households in need of housing in urban, rural, and northern areas. We believe it is only with implementing a fourth strategy that the National Housing Strategy can best serve indigenous peoples.



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To support those in need of affordable housing, Canada would require over 73,000 new units of Indigenous housing per year for ten years. Construction associated with this housing requirement would create 313,500 jobs, add \$12.5 billion to provincial economies, and create savings of over \$47 billion dollars across the country.

Operating on widely understood assumptions regarding current distributions of Indigenous housing units across Canada, the 73,000 units could be distributed using a geographic approach which ensures equity in dissemination. The assumptions are informed by the Canadian Housing and Renewal Association's 2019 Study on Urban, Rural, and Northern Housing that discovered 65 percent of housing providers exist in urban centres, 25 percent in rural areas, and 10 percent in Northern communities. A much more comprehensive needs-based assessment would need to be conducted to ensure distribution equity, particularly for Northern communities.

This would be done at the average cost per unit of \$330,000 dollars. Using this as a base assumption, it works out to a cost of approximately \$25 billion for 73,000 units, or an average annual investment of \$2.5 billion. Over the lifetime of this project, the plan will generate 184,890 construction jobs (18,489 jobs per year based on 10 years of sustained funding). This is based on Ontario industry ratios where \$180,000 in spending is equivalent to one FTE construction job. The \$25 billion spend on construction will generate a boost of \$12.5 billion to provincial economies, and this is based on an economic multiplier of 1.52 of net spend. Further to this, jobs in similar sectors should also see additional growth of 101,925. In total, the investment could create almost 300,000 jobs.

The clear benefit for communities is the increase in spin-off spending. As housing becomes more affordable, tenants spend more in their local communities which drives economic development. Increased economic development means more jobs, both during the construction phase and in maintenance and long-term service.

In addition, the cornerstone of the Strategy would be the creation of a For Indigenous By Indigenous (FIBI) National Housing Centre. Indigenous designed, owned and operated, the Centre would take a service-based approach to meeting affordable housing and service support needs of families and individuals living in urban, rural and northern parts of Canada, and would respect the principle of self-determination for Indigenous peoples to develop and implement their own policies and programs. Such a Centre received all party support in the May 2021 final report of the House of Commons Standing Committee on Human Resources Committee's report into urban, rural and northern Indigenous housing.

Our Indigenous housing providers have a proud 45-year history and expertise delivering housing and support services to tens of thousands of Indigenous households, many of whom are female-led. Providers own housing assets valued in the billions of dollars and are uniquely positioned to work with the Federal Government to retain and greatly expand the stock of non-profit Indigenous housing.



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In these areas, “urban native” and “rural and native” housing providers have housed and supported Indigenous Peoples regardless of their ancestry, origin or nation. Urban native housing providers already serve households in need from First Nation, Métis, and Inuit backgrounds. This rich tradition of serving Indigenous People in need of housing inclusive of all backgrounds is the foundation upon which this Strategy should be built.

Conclusion

This is a critical opportunity to create generational change for Indigenous peoples across Canada. Whether residing on or off reserve, every Indigenous person, should have their human rights fulfilled and have access to safe, adequate, affordable and appropriate housing.

The Government of Canada has made great strides in addressing the unique housing needs our communities face. We hope they continue their efforts as they will undoubtedly lead to generational change for Indigenous peoples across the country. We value further engagement on this effort and welcome any questions you may have for us.

Contact

Justin Marchand, CPA, CMA, CIHCM

Chair of Canadian Housing and Renewal Association’s Indigenous Caucus |

Chief Executive Officer of Ontario Aboriginal Housing Services

jmarchand@oahssc.ca

