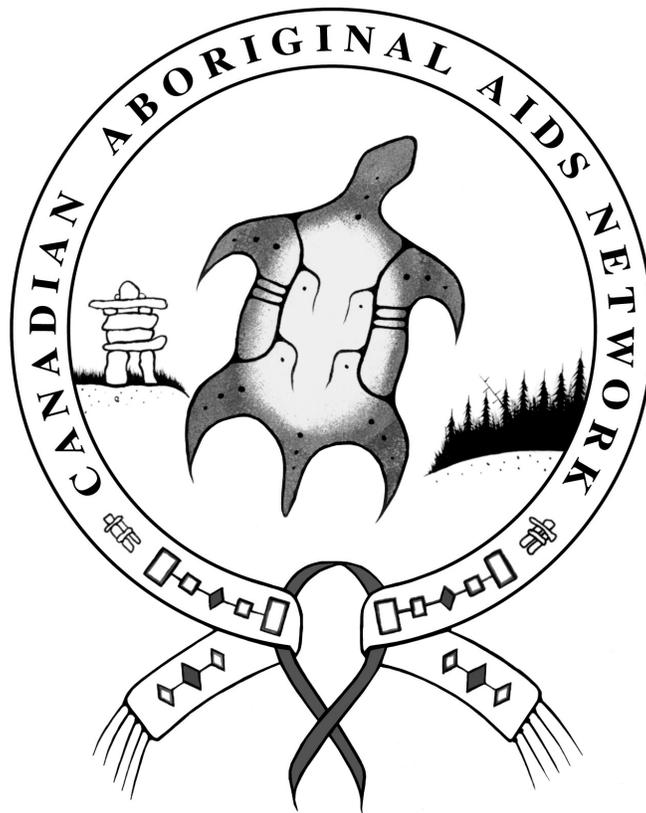


ABORIGINAL HOUSING IN CANADA:



An Informal BACKGROUND DISCUSSION PAPER

April 2010

THE CANADIAN ABORIGINAL AIDS NETWORK (CAAN)

OVERVIEW

The Canadian Aboriginal AIDS Network is a national, not-for-profit organization:

- Established in 1997
- Represents over 400 member organizations and individuals
- Governed by a national thirteen member Board of Directors
- Has a four member Executive
- Provides a national forum for members to express needs and concerns
- Ensures access to HIV/AIDS-related services through advocacy
- Provides relevant, accurate and up-to-date HIV/AIDS information

MISSION STATEMENT

As a key national voice of a collection of individuals, organizations and provincial/territorial associations, CAAN provides leadership, support and advocacy for Aboriginal people living with and affected by Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome (HIV/AIDS). CAAN faces the challenges created by HIV/AIDS in a spirit of wholeness and healing that promotes empowerment and inclusion, and honours the cultural traditions, uniqueness and diversity of all First Nations, Inuit and Métis people regardless of where they reside.

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April 2010

ABORIGINAL HOUSING IN CANADA: A BACKGROUND DISCUSSION PAPER

INTRODUCTION:

Between April 2008 and March 2010, the Canadian Aboriginal AIDS Network (CAAN) worked with a team of exceptional community and academic researchers to pursue funding to conduct research regarding housing, HIV/AIDS and Aboriginal Peoples. This non-academic discussion paper was prepared as background information to provide an overview of the Aboriginal Housing environment in Canada. The goal is to deepen general understanding of the historical roots of Aboriginal social housing policy in Canada and to contextualize the policy environment to be influenced through current and future research initiatives.

Specifically, this informal discussion paper:

- Summarizes the historical roots of Aboriginal Housing program(s), funding and policy in Canada for both the Urban and on-reserve environments;
- Describes developments and significant changes in programs, funding and policy over the years;
- Identifies “who” (Federal/Provincial/Territorial government, First Nations government) is responsible for Aboriginal Housing; and
- Overviews a snapshot of the social reality of housing resources i.e. number of units, quality of units, cost of units, etc. in Canada.

BACKGROUND/HISTORY

URBAN NATIVE HOUSING: OFF-RESERVE

After the Second World War, many returning Aboriginal soldiers choose to settle in urban areas; one reason being that a number of First Nations men had given up their status so they could join the Canadian Forces. In addition, the Indian Act was changed, in 1951, so that Indigenous persons (Indians) no longer were required to ask permission and obtain a pass to leave their Reserves. This was one factor, along with the changing economies on Reserves that led to more and more “Indians” moving into urban and other non-Reserve areas for better opportunity for employment, education and housing. Unfortunately, because of cultural, linguistic, social and economic differences and racism, the majority of Indigenous peoples were relegated to the worst housing in the cities.

INDIAN AFFAIRS BRANCH:

In the mid 1960s, the federal government, through the Indian Affairs Branch, which was part of the Department of Citizenship and Immigration, took a progressive step and put in place an Off-Reserve Housing Program in 1966. Under this program, a grant of up to \$10,000 was provided to qualified households. This money was to be used as a down payment on a house, and was forgivable at the rate of \$1,000 a year over ten years, provided the purchaser was making his/her mortgage payments faithfully. The criteria required that a purchaser must have a good credit rating, but initially set \$16,000 as the maximum income a family could be making in one year, in order to qualify. This limitation remained in place for the life of the program and by the mid 1980s only the lowliest paid worker was making less than \$16,000 a year. Given this reality, many families were then excluded from applying for the program. This resulted in little take up of the program, and it was terminated in 1985 for that very reason, just before Bill C-31, which reinstated many persons who had lost their status, was passed. The number of households that were helped to get started in the housing market through the Off-Reserve Housing Program has not been concretely verified, however, the author's personal knowledge indicates that initially the number was significant.

CANADA MORTGAGE AND HOUSING COORPORATION (CMHC):

In the late 1960s and early 1970s, mainstream not-for-profit family housing in Canada originated from a combination of social and economic needs and changes within the inner city urban environment. Earlier not-for-profit housing initiatives focused upon the needs of low-income seniors and were the result of charitable or religious societies. Low-income families were served through government owned and operated public housing.

Two unrelated but significant initiatives of the late 1960s, the public discrediting of large public housing ventures given voice in the 1969 Hellyer Task Force Report on Housing; and the movement in many cities to protect inner city neighborhoods, contributed significantly to a change in housing policy. On the one hand, small, mixed income rental projects were seen as an alternative to large public housing "ghettos" and considered a less stigmatized means of providing affordable housing. Inner city neighborhoods threatened by urban renewal programs, and rezoning for higher residential density, quickly appreciated the benefits of strategically acquiring inner city properties as both a means to control zoning and provide affordable housing for existing low income residents.

As a result of the Hellyer Report, the Government launched a \$200 million dollar demonstration-housing program ("the Demonstration Program") in February 1970. The focus of the funding was on housing needs in major urban areas and produced a variety of innovative projects. One such project was Kinew Housing Corporation ("Kinew") in Winnipeg, sponsored by the Native Friendship Center. This was the first non-profit housing corporation sponsored, owned and managed by Aboriginal peoples. Kinew's first project was ten units of older housing. Aboriginal contractors were hired to do much of the renovation, introducing an element of potential Aboriginal employment to the program and going beyond the strict approach to housing.

Between 1972 and 1975, five more urban Aboriginal non-profit housing societies were created across Canada: Canative, which operated in Edmonton and Calgary; Sasknative in Saskatoon; Native People of Thunder Bay Development Corporation; Wigwamen in Toronto and Skigin Elnoog in New Brunswick. All used the same approach of acquiring older existing housing, rehabilitating them and renting to low income families.

The experience with the Demonstration Program led to changes to the National Housing Act (NHA) in 1973 which introduced 100% capital financing, a fixed long term mortgage interest rate and 10% capital forgiveness. In spite of these more generous terms, the six urban Aboriginal housing institutions still found that the financing arrangements were insufficient to meet their needs. To help make these projects viable, CMHC provided an annual grant under the Research and Demonstration Section of the NHA. Despite viability concerns, the six Aboriginal housing institutions continued to flourish and by 1975 they were responsible for 600 units of rental housing.

In 1974, CMHC, concerned with the ad hoc use of "research" funds for housing operations, undertook a review of urban Aboriginal housing institutions. The Aboriginal housing institutions met for two days in Ottawa and concluded that an Urban Native Housing Program (UNH Program) should be developed. Through several meetings with the Minister, and senior CMHC officials, the Aboriginal housing institutions were able to articulate some of the policy aspects of the new UNH Program. That same year, CMHC began to provide subsidies to fund the Rural and Native Housing Program for the construction or acquisition of housing units for low-income people in rural areas, which were defined as being off-reserve and in built-up areas with a population of less than 2,500.

Despite the initial enthusiasm within CMHC for a separate Urban Native Housing Program, the eventual decision was that the NHA already provided programs for the urban poor and therefore, a new initiative for urban Aboriginal peoples was not necessary. As a compromise, CMHC urged provinces to use their cost-shared funding under Section 44 of the NHA to provide deeper shelter subsidies for low-income Aboriginal families, thus ensuring some degree of financial stability.

In 1977, the Native Council of Canada (NCC), now the Congress of Aboriginal Peoples (CAP), together with a manager of an early Aboriginal housing institution, approached CMHC to increase the housing unit allocation for Aboriginal housing organizations. The Government agreed that the new non-profit housing program (just being introduced into Parliament) utilizing private lender capital financing should be used for urban Aboriginal housing. CMHC agreed to set aside 400 units a year or 10% of the 1978 mainstream allocation. This joint NCC-CMHC initiative was announced in August, 1978. Under the new program, the Government provided mortgage interest assistance in the form of non-repayable subsidies to reduce the effective interest on the mortgage to 2%, as well as an amount for operations and maintenance.

Under these subsidized Programs, an incorporated urban Aboriginal housing delivery organization would purchase houses or housing units, and then rent the units to Urban Native families or individuals on the basis of rent geared to 25% of the income (RGI) of the household. Initially (and continuing to 1985), CMHC subsidies were calculated to reduce the effective interest on mortgages taken out by the UNH corporations to 2%. In 1986, the calculation was revised so it was then based on the difference between the monthly mortgage payment and the 25% RGI of the household income – the so-called “deep subsidy”.

The requirements governing the relationship between the UNH organizations and CMHC, along with the terms and conditions to be respected by both parties, were incorporated into fairly standard Operating Agreements. The Operating Agreements for the Urban Native Housing Program and those for mainstream housing corporations were basically the same, but with two key differences: the UNH Agreements provided for the position of Tenant Counsellor, and the UNH organizations were to provide services to and for First Nations, Métis or Inuit peoples. These two elements assured that tenants and prospective tenants would be dealt with on a culturally-sensitive basis.

It should be noted that the organizations that developed into UNH delivery groups had their origins from a number of locations. Some were initially sponsored by local Native Friendship Centres and others by other local socially aware groups. In Regina and Winnipeg, some First Nations put in place their own UNH programs, funded through CMHC subsidies.

ON-RESERVE HOUSING:

Up until the late 1940s and early 1950s, Indigenous peoples by and large were self-sufficient when it came to housing and making their living. As fish and game became scarcer and frequently contaminated, and as families in remote areas were forced to settle in villages, adequacy of housing began to suffer. In these days, the Indian Affairs Branch worked at the local level more than they do today, and the federal government put in place a system of welfare housing, which was intended to help those who most needed shelter.

Eventually, as the need rose, the federal government decided in the late 1950s and early 1960s to assist First Nations acquire housing on a wider scale. Working from a position of social obligation, the government entered into agreement with non-Indigenous contractors for them to construct houses on First Nations lands. Unfortunately, these houses were not always of the best quality, and the need continued to grow.

In the late 1960s and early 1970s, the federal government, through the Department of Indian Affairs and Northern Development (DIAND), put in place a system of subsidies for housing, with the amounts of subsidy based on population. In communication with some of the First Nation Bands, the Bands proposed that DIAND should give them an up-front amount, and they (the Band) would establish a revolving loan fund that would operate on and within the Reserve, with the Band working with a bank, and lending money for house construction to one of their citizens. This was agreed to with several communities in the southern part of the country, and these revolving loan funds are still in operation, especially on the Mohawk Reserves and at Six Nations.

In the late 1970s, the subsidy levels were modified so that in addition to population, four levels of subsidy were provided based on the degree of remoteness of a First Nations Band. In the early years of CMHC programming, the application of certain sections of the National Housing Act, such as Section 10, which dealt with homeownership, were extended to the on-Reserve population. In 1978, Section 51 (now Section 95), dealing with Social Housing, was extended to the Reserves. This program applied the same criteria as did the main stream program, with the exception that Reserve lands cannot be alienated and thus cannot be put up as collateral for a mortgage. Accordingly, a system of Ministerial Guarantees of repayment was put in place by DIAND.

Under the program, a Band (First Nation) would approach an approved lender (e.g., bank, credit union) for a loan to build houses on their Reserve. If the lender agreed to the loan, the Band approached DIAND, seeking a Ministerial Guarantee. If this was approved, the money was extended, the house(s) was/were built and then rented to a family on Reserve at an affordable rate. If a mortgage went into default, CMHC would pay out the loan at the bank; collect the amount they paid from DIAND, who would in turn seek to recover, through various means, the amount of the pay out.

It should be noted that with more responsibility for delivery of housing in the hands of the First Nations local governments, they began to put in place local housing authorities to over see delivery of housing within their communities. These housing authorities deal with such items as local housing policy development, tenant selection, rent collection, tenant counselling, and so on.

The Section 95 program is still in operation on Reserves. In 2005, however, CMHC introduced the On-Reserve Homeownership Loan Insurance Pilot project without a Ministerial Loan Guarantee designed to increase market housing on-Reserve. The first trust agreement was signed with British Columbia's Nak'azdli Band Council. This was the first On-Reserve Home Ownership Program, launched in 2007-08, under the direction of CMHC, with a special allocation as part of a \$400 million dollar injection of federal funds for On-Reserve Housing announced in 2006. The Home Ownership Program is currently under way, and has been supplemented by additional monies from the Economic Stimulus package funding.

PROGRAMS, FUNDING AND POLICY CHANGES

In the recent past, there have been a number of changes that have had a direct impact on housing for Indigenous peoples, both on and off Reserve.

OFF-RESERVE

For the Off-Reserve organizations, one of the most serious blows was the decision taken by the federal government in 1993 to no longer provide subsidies for new social housing projects. This cap was implemented through CMHC, effective in January, 1994. In light of the pending termination of funding for new social housing projects, a number of UNH organizations decided to band together to protest against this move by the federal government. The organizations met in a tent in an open field in Ottawa's Le Breton Flats, and formed the National Aboriginal Housing Committee. That committee voiced its opposition against the cap, pointing out that it would lead to a shortage of social housing for people in poor economic circumstances, both Aboriginal and Non-Aboriginal. All their arguments were ignored or rejected by government, and the cap was put in place as planned. However, the National Aboriginal Housing Committee continued its effort, and was duly incorporated in February of 1994 as the National Aboriginal Housing Association (NAHA).

This blow to social housing for Aboriginal peoples and to the UNH Program was followed two years later by another, which, from the Aboriginal perspective was just as detrimental as the decision to end housing subsidies to new social housing projects in 1994. In 1996, the federal government pursued negotiations with the provinces and territories to transfer all social housing programs, including Aboriginal housing, to the administration of the provinces and territories. The National Aboriginal Housing Association argued against this download, stating time and again that the Indigenous peoples signed treaties with the Crown in right of England and subsequently in right of Canada, and nation to nation relations must be maintained. NAHA proposed alternatively that if the UNH program is to be transferred anywhere, it should be transferred to the administration of a national Aboriginal housing corporation.

Again, NAHA arguments fell on deaf ears, and the transfer was effected on a staggered basis from 1997 through to 1999, by which time all of the territories and six out of the ten provinces had signed Social Housing Agreements (SHA) with CMHC. In 2006, British Columbia signed a SHA. In making the transfer, the provinces are required to respect the terms of the Operating Agreements that had been signed between the UNH Program organizations and CMHC. To date, these terms have been, by and large, respected which means the Urban Aboriginal Housing organizations still receive funding for the position(s) of Tenant Counsellors, and the RGI is maintained at 25%. As of today, three provinces have not entered into agreement with Canada to administer the UNH Program. Social housing programs are still administered by CMHC in Alberta, Québec and Prince Edward Island.

One benefit of the download, from the Aboriginal perspective, came about unexpectedly. In two provinces; British Columbia and Saskatchewan, the governments undertook to work closely with the regional Aboriginal Housing Corporations, and started action to increase the capacity of the organizations to take on administration of the UNH program. A lot of progress was made, especially in British Columbia, where the province provided significant money for training to the Aboriginal Housing Management Association (AHMA). In Saskatchewan, the province worked with both the Urban Métis organizations as well as with the 5 First Nations urban housing delivery organizations. The one unaligned UNH organization that served Aboriginal peoples equally, regardless of their status, was considered by the province to be somewhat of a 'black sheep'.

In most other provinces, the authorities slowly turned some attention toward the Urban Aboriginal housing providers, but there was little consistency in the way they dealt with the Aboriginal housing corporations. For example;

- in Ontario, the UNH program was further downloaded to the municipalities. Indicative of the reception this received was the fact that 8 municipalities passed resolutions demanding the province turn the UNH program back to the federal government, or at least back to a provincial level of governance. No action was taken in that respect;
- in Quebec, one Urban Native organization, Waskahegen, had been delivering services under CMHC, overseeing all of the UNH units in the province. After the download, the corporation reached agreement to continue to do so. Unfortunately, due to legal proceedings subsequent relations with the province were strained. Waskahegen, however, won their case and continued as the primary administrator of the UNH program there; and
- in New Brunswick, Skigin Elnooq, one of the oldest Aboriginal social housing corporations in Canada, began work to establish good working relations with the province, and continued to operate smoothly.

Late in 2005, during a meeting among Aboriginal organizations and the federal and provincial governments, the Kelowna Accord was signed by all parties. The primary objective of the Accord was to provide federal funding that would, among other things, help Aboriginal peoples improve their housing, both on and off Reserve. Unfortunately, the Liberal government was defeated shortly thereafter. The federal Conservative government at first ignored the Kelowna Accord. Eventually, however, and primarily because of pressure from the other federal parties, in 2006, the Conservatives provided some of the promised monies for Aboriginal Housing, both on and off Reserve. First Nations across Canada were provided with \$400 Million, to be used for housing and infrastructure.

Three hundred million dollars (\$300 M.) was provided for Off-Reserve Aboriginal Housing through a Trust Fund that was to be accessed by the provinces, each of whom were allocated a percentage of the Trust Fund, based on the percentage of the Aboriginal population that resided in the respective provinces. The money was to be used within a three-year time frame. This allocation was well-received by the Urban Aboriginal Housing organizations, but again, dissemination of the \$300 Million was not consistent in terms of timing and application.

It appears that those provinces which had already been working well with Aboriginal organizations continued to do so in an agreeable manner, while the rest dragged their feet. For example;

- the BC Housing Corporation built on its past experience and agreed to work with AHMA to determine the projects at the local level that would receive their share of the provincial allocation. Also, they subsequently entered into agreement with AHMA to transfer administration of almost 1,000 provincially-owned social housing units to AHMA, on a ‘fee-for-service’ basis;
- in New Brunswick, the effort to work with the province turned out well for Skigin Elnooq; the province agreed to joint decision-making for Trust Fund monies, and agreed with Skigin Elnooq to put in place an Assisted Urban Aboriginal Home Ownership Program, operated by Skigin Elnooq, at the same time using a third of the Trust Fund allocation to upgrade urban Aboriginal social housing;
- in Manitoba, the province indicates a willingness to work with the urban Aboriginal organizations in the province, but it appears that very little is in fact happening. It appears that the province retains control over all aspects of the Trust Fund monies; and
- in Saskatchewan, the province divided the Off-Reserve Aboriginal Housing Trust Fund monies into three parts – one third for the province, one third for the Métis, and one third for the First Nations Housing Programs in urban areas. As mentioned above, one UNH corporation has made it clear that they provide services for all and any Aboriginal peoples, regardless of their status as First Nations, Métis or Inuit. The province told them that this would “not be allowed”; they had to declare whether they were a First Nations or a Métis organization. Because they insisted they serve all Aboriginals, and refused to declare themselves a First Nations organization or a Métis organization, they were left out of the funding round.

In Ontario, on the other hand, the province withdrew their portion of the Off-Reserve Aboriginal Housing Trust Fund, which was \$80.2 million, and promptly placed \$80 million share into a provincial level trust fund. They did not release the money until 2009, which was the intended year for termination of the Trust Fund. After it was finally decided to release the Trust Fund monies, they did so in consultation with the Aboriginal peoples in the province. They asked a coalition made up of the Ontario Federation of Indian Friendship Centre, the Métis Nation of Ontario, and the Ontario Native Women’s Association to consult with the UNH corporations and other stakeholders to determine a good path to follow. After several months, it was agreed by all that of the \$80 million in the pot, \$20 million would be allocated to the UNH organizations in Toronto (the GTA), to be administered by the Aboriginal organization Miiz we biik. The remaining \$60 million would be administered by the Ontario Aboriginal Housing Services Corporation (OAHS).

The OAHS was selected because it had already acquired considerable experience in administering significant programs because it had been awarded a provincial contract to administer the Rural and Native Housing Program in Ontario when the Social Housing Programs had been downloaded to the province. The OAHS has since proceeded to call for proposals for a number of social housing projects in areas outside the GTA, and has also established an Urban Aboriginal Assisted Home Ownership Program. In Toronto, Miiz we biik has likewise put in place a combined social housing and an assisted home ownership program for urban Aboriginal peoples.

ON RESERVE

The subsidy system developed by Indian Affairs a number of years ago still exists, and provision for housing assistance is allocated on a per capita basis, albeit wrapped up in a “minor capital” funding package. Recent additional funding was provided to promote and support private homeownership on reserve. CMHC administers this program, but they do have “Status Indians” administering the program. In addition to the Indian Affairs subsidies and the funding for home ownership, First Nations also have access to an On-Reserve Residential Rehabilitation Assistance Program (RRAP).

NORTHERN HOUSING

The Yukon and the Northwest Territories appear to place little emphasis on separate programming for Aboriginal housing. Perhaps this is because of the relatively high proportion of Aboriginal persons in the overall population.

Nunavut Housing Corporation

The Nunavut Housing Corporation (NHC) was created in 2000 through the Nunavut Legislature by the Northwest Territories Housing Corporation (Nunavut) Act. Its mandate as a Public Agency of the Government of Nunavut (GN) is to create, coordinate and administer housing programs to provide fair access to a range of affordable housing options to families and individuals in Nunavut.

Nunavut Tunngavik Inc.

Another organization that works as an advocate in the area of housing is Nunavut Tunngavik Inc. (NTI) a land claim organization that represents Inuit in the Nunavut Settlement Area. NTI works on behalf of Inuit to protect and promote Inuit economic, social and cultural well-being, which includes housing, through the implementation of the Nunavut Land Claims Agreement. The territory has a population of some 27,000 Inuit, half of the territorial population is under 23 years of age and there is a very high birth rate.

At the NAHA national housing conference in 2008, J. Arreak-Kullualik, an NTI policy development representative reported that they had worked with NHC to develop a Ten-Year Inuit Housing Action Plan, which called for \$1.9 billion over ten years to address the housing situation in the Territory. She indicated that federal assistance is needed in light of Stats Canada and CMHC assessments which showed the need for 5,700 new units, as well as the repair or replacement of 1,000 existing units. This latter need continues to grow, as the lifespan of a housing unit is shortened by increased wear and tear due to overcrowding.

Arreak-Kullualik also brought to light the fact that circumstances in the North are significantly different than in the South. Great geographic distances and isolation increase costs, which are exacerbated by seasonal transportation and the building environment, all of which significantly and directly impacts construction in Northern Canada. The building season lasts, at most, from late April or May until October or early November, and the cold, windy winters affect housing foundations, requiring weather resistant materials. Air and marine transportation is also greatly dependent on the weather, as is the attendance of workers on the job. Another factor that enters into the picture is the lack of skilled Inuit trades people; Nunavut has had to import non-Aboriginal crews to construct houses and other buildings. These combined factors contribute to greatly increased cost per housing unit in the Nunavut Territory /Northern Canada. When the Nunavut Housing Trust money, in the amount of \$200 million was made available by the government of Canada in 2006, the per unit cost of \$300,000 would allow for the construction of only 725 new social housing units. This paltry number can hardly compare to the need for 5,700 new units as identified by Statistics Canada and CMHC assessments mentioned above.

As part of developing solutions, NTI is currently working with Department of Education and Nunavut Arctic College to promote and coordinate training and apprenticeship initiatives. They are also promoting initiatives targeted at Nunavutmiut (people of Nunavut) who are ready to accept the responsibility of homeownership through the following:

- increased homeownership awareness
- material assistance program
- Nunavut Down Payment Assistance Program (NDAP) (min. is \$25,000, max. \$75,000 for those who qualify)
- Seniors and Disabled Preventative Maintenance Program

A story in the Edmonton Journal, July, 2007 indicated that rent for a two-bedroom apartment in Iqaluit was \$2,094 - the highest in the country. Iqaluit condos were selling for up to \$300,000 and houses were going for half a million dollars. These housing rates are especially high given the 35-per-cent unemployment rate experienced in Iqaluit. Additionally, the homeless aren't as visible in Iqaluit's population of 7,200 as they are elsewhere. This is largely due to the fact that so many people crash on couches and floors; with friends and family. This situation results in 15 people living together in a three-bedroom apartment, for example, or eight in a two-bedroom. Fifty-four percent (54%) of Inuit live in over-crowded conditions which contribute greatly to a consequently negative impact on health and well-being.

CONTINUING NEED

The Assembly of First Nations' Director of Housing states that in addition to the approximately 80,000 on-Reserve housing units across southern Canada, there is a backlog of approximately 85,000 units needing to be constructed in order to address the current housing shortage on-Reserve. The director says that some 49% of the existing stock is in need of major or minor repair. The consequences of the shortage of units and the poor quality of many of the existing units is an increase in or return of diseases that were thought to be eradicated such as Tuberculosis and influenza, and increased susceptibility of new diseases due to overcrowding, mold and unsanitary facilities.

Off-Reserve, study after study shows that Aboriginal peoples are disproportionately represented among the homeless in cities across Canada, and that there is a significant number of urban Aboriginal persons who live in poor housing. The proportion of Aboriginal persons living off-reserve has increased from 70.6%, as shown in the 2001 Census to 73.7% in 2006. Moreover, approximately 54% of all status "Indians" now live off-Reserve.

A study conducted by NAHA in 2009 based on information in the 2006 Census presents an analysis of need among Aboriginal peoples in urban areas, despite the injection of funds by way of the Off-Reserve Aboriginal Housing Trust. The study, "*A Time for Action: A National Plan to Address Aboriginal Housing*", confirmed that housing need among non-Reserve Aboriginal households is significantly higher than among the non-Aboriginal population.

In 2006 one in every five Aboriginal households (20.4%), was in core need. This compared to one in eight in the non-Aboriginal population (12.4%). Affordability is the predominant issue, but the proportion of households also experiencing adequacy and suitability problems is considerably higher in the Aboriginal population. More than one-quarter (27.5%) of Aboriginal Core need households experienced adequacy problems and only slightly fewer (23%) lived in unsuitable (crowded) dwellings. By comparison the rates in the non-Aboriginal group were 15% and 14% for condition and crowding respectively. On average, the income of non-Reserve Aboriginal households is only 83% that of non-Aboriginal households. As in the general population, core need was mainly a problem for renters, who accounted for 77% of Aboriginal core need nationally, and skewed more toward young family households than in the non-Aboriginal population. Lone parents experience the highest incidence of need (43% among Aboriginal versus 25% among non-Aboriginal).

Separate from the issue of core housing, homelessness has emerged as a significant policy concern in many cities, and Aboriginal people are again disproportionately overrepresented in the homeless population. In Nunavut, in 2008, there were 1,200 names on a waiting list for housing, 95% of those on the list were Inuit. In Iqaluit, specifically, there was a waiting list with 110 applicants, representing about 310 people when family units are taken in to account. Eighty-three (83) of the 110 applicants were single men or women wanting to get out of overcrowded conditions. CMHC reports that the vacancy rate in Iqaluit is zero. The President of the Nunavut Housing Corporation says that 3,000 units; about a third more than the current stock; are needed immediately to alleviate the shortage. In addition, the existing housing stock is aging and much work is needed to bring the units up to acceptable standards, although no figure was provided.

ADDRESSING THE NEED

The NAHA study identifies five key targets to be pursued over the next decade to help address the problems with urban Aboriginal Housing, namely:

1. Prevent further growth in housing need: As the non reserve population continues to grow stem the growth in need by providing assistance to 1,000 new households annually;
2. Reduce and equalize core housing need: To reduce Aboriginal need below 12.5% of the non reserve population requires provision of 3,000 dwellings annually (combination of new construction, acquisition and rental assistance);
3. Preserve and improve the existing social housing stock: 1,000 dwellings improved annually;
4. Reduce Aboriginal homelessness: create 1,000 new transitional and supportive housing spaces with ongoing support services;
5. Increase the non-reserve Aboriginal home-ownership rate (54%, in 2006) to match that of the non-Aboriginal population (68%): provide assisted to 4,000 households annually to access affordable ownership.

Costs of this recommended action are shown in the table below:

Annual Estimated Expenditures Required to Support Targets					
		Per unit costs		Total \$ Millions	
Theme	Units/year	Capital Grant	Ongoing subsidy/year	Capital	Annual ongoing
Prevent growth in housing need	1,000	\$96,400		\$96.4	
Reduce and equalize core need:					
a. via new supply	1,500	\$96,400		\$144.6	
b. via rental assistance	1,500		\$3,400	\$0.0	\$5.1
Preserve and improve existing stock	1,000	\$10,000		\$10.0	
Reduce Aboriginal homelessness	1,000	\$75,000	\$3,500	\$75.0	\$3.5
Increase Ownership	4,000	\$15,000		\$60.0	
Total	10,000			\$386.0	\$8.6

(From: *"A Time for Action: A National Plan to Address Aboriginal Housing" NAHA, 2009*)

Note: this estimate does not include monies required to help Nunavut nor the other two territories to address their identified needs.

One key recommendation from NAHA is that this ten-year plan be adopted and further, that a National Aboriginal Housing Strategy be developed and implemented, always with genuine and engaged consultation with Aboriginal Housing Providers. **Such a strategy must include elements to provide housing for Aboriginal persons living with HIV/AIDS.**

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Telephone Interviews February and March 2010 with:

- Chief Executive Officer, Lu'ma Native Housing Society, Vancouver BC
- Director, Housing and Infrastructure, Assembly of First Nations, Ottawa ON
- Director of Housing, Assembly of Manitoba Chiefs, Winnipeg MB
- Executive Director, Ontario Aboriginal Housing Services Corporation, Sault Ste Marie ON
- Manager, Lloydminster Métis Housing Group, Lloydminster SK
- Officer, Assembly of First Nations Health and Social Secretariat, Ottawa ON

Internet resources:

- Auditor General's Report, 2008:
Nunavut - http://www.oag-bvg.gc.ca/internet/English/nun_200805_e_30754.html
- CMHC On-Reserve Housing - <http://www.cmhc-schl.gc.ca/en/ab/onre/index.cfm>
- Healing Our Spirit – AHF - <http://www.healingourspirit.org>
- History of CMHC - <http://www.cmhc-schl.gc.ca/en/corp/about/hi/index.cfm>
- National Aboriginal Housing Association – www.aboriginalhousing.org
- Nunavut Housing Corporation - <http://www.healingourspirit.org>
- Statistic Canada: Census of Canada – (data available for 2001 and 2006) - <http://www12.statcan.gc.ca/census-recensement/index-eng.cfm>