



OVERVIEW OF CANADA MORTGAGE AND HOUSING CORPORATION INITIATIVES FOR THE INFORMATION OF THE COMMISSIONERS FOR THE NATIONAL INQUIRY INTO MISSING AND MURDERED INDIGENOUS WOMEN AND GIRLS

Introduction

As Canada's authority on housing for over 70 years, the Canada Mortgage and Housing Corporation (CMHC) has been working to help Canadians meet their housing needs and improve their quality of life. We want every Canadian to live somewhere that feels like home. We know that safe, stable and affordable housing plays a key role in a whole range of socio-economic outcomes. We also know that the lack of such housing can have negative impacts on families and communities.

CMHC is pleased to share its story with the National Inquiry into Missing and Murdered Indigenous Women and Girls (the Inquiry) and we will focus on the support provided directly to Indigenous peoples, primarily First Nations people living on reserve, and highlight where we are working to make a difference in the lives of women and girls.¹ In many of these initiatives, CMHC works closely with Indigenous Services Canada (ISC) and Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC).

CMHC Support for Indigenous Peoples

CMHC's direct support to Indigenous peoples began in the early 1970s when CMHC introduced the Winter Warmth Assistance Program and the Rural and Native Housing Program. As predecessors to the current Residential Rehabilitation Assistance Program (RRAP) and the On-Reserve Non-Profit Rental Housing Program (Section 95),² these programs provided funding assistance to renovate and construct homes for individuals in rural and northern areas.

In 1978, the Urban Native non-Profit Housing Program was created to assist in constructing and renovating affordable, adequate and suitable rental housing for Indigenous households living in cities. CMHC continues to provide on-going federal subsidies to Urban Native sponsor groups to assist in the maintenance of these homes.

¹ <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/developing-for-first-nations/our-work-with-first-nation-communities>

² This refers to section 95 of the *National Housing Act*, which allows CMHC to make loans and contributions to non-profit housing projects.

Since then, a wide range of programs and funding mechanisms have come into being, including:

- On-reserve Non-Profit Rental Housing Program;
- Residential Rehabilitation Assistance Programs (RRAP) on-Reserve (to repair substandard homes to a minimum level of health and safety);
 - RRAP Rental (to repair affordable rental units occupied by low-income tenants);
 - RRAP Conversion (to convert non-residential properties into affordable housing);
 - RRAP – Secondary/Garden Suite (to create affordable housing for low-income seniors and adults with a disability by providing financial assistance to create a secondary or garden suite within an existing residential property);
 - RRAP for Persons with Disabilities (to undertake accessibility work to modify dwellings occupied or intended for occupancy by persons with disabilities);
- Emergency Repair Program (ERP) On-Reserve;
- Housing Adaptations for Seniors' Independence Program (HASI) On-Reserve;
- On-Reserve Housing – Retrofit Initiative;
- Shelter Enhancement Program;
- Skills and Capacity Development Program;
- On-the-Job Training Initiative;
- Housing Internship for first Nations and Inuit Youth.

A description of the CMHC programs targeted to First Nations is provided in Annex A and more detailed fact sheets in Annex B. Rather than detail each program, we want to share the outcomes of our support as they fit along the housing continuum.

CMHC is not involved in providing direct funding toward Métis or Inuit housing initiatives. Notwithstanding, CMHC, through our Investment in Affordable Housing (IAH) agreements with Provincial and Territorial partners, provides funding that is used in support of provincial and territorial Métis and Inuit Housing initiatives.

Social Housing/Affordable Housing

For close to 40 years, CMHC has offered non-profit social housing and affordable housing programs such as the Section 95 On-Reserve Non-Profit Rental Housing Program (Section 95) and the Residential Rehabilitation Assistance (RRAP) programs to First Nation communities (Annexes A and B). While these programs are not specifically addressed to women and girls, the rate of housing need on-reserve is higher than the national rate and overcrowding and a lack of housing can lead to negative socio-economic outcomes, and to higher rates of conflict including domestic violence. Both programs support the goal of improving housing by enabling homes to be renovated (RRAP) which includes repairs for additional bedrooms where overcrowding exists, as well as by the construction of new homes (Section 95). Delivery of these programs is done in consultation with First Nations as each community selects the homes to be renovated as well as establishes the types of homes that are to be constructed under the Section 95 program.

CMHC continues to work with First Nation communities to support the construction and renovation of on-reserve housing. Over the last 10 years, we have facilitated the creation of over 6,700 homes through the Section 95 Program and supported the renovation of more than 8,900 homes (see Annex C for list of First Nations communities participating in CMHC programs).

Budget 2016 provided additional funding in the amount of \$120 million over 2 years, which allowed CMHC to work with First Nation communities to renovate or retrofit an additional 5,717 homes. An interactive map is available on the Infrastructure Canada website that provides a visual indicator of funding provided across Canada under Budget 2016 (<http://www.infrastructure.gc.ca/gmap-gcarte/index-eng.html>).

In the off-reserve and urban contexts, CMHC funding primarily flows through P/Ts which are responsible to administer social housing agreements under a wide range of housing programs, including for some 6,700 units under the Urban Native non-Profit Housing Program. Through the Urban Native non-Profit Housing Program, CMHC assisted Urban Native Housing Corporations (sponsor groups) to provide modest, affordable housing to low and moderate income Indigenous families in urban centres. CMHC continues to provide operating subsidies to sponsor groups who own and administer housing units under the Urban Native non-Profit Housing Program portfolio. In the last 10 years, \$358.6 million in subsidies have supported the ongoing operation of over 2,700 housing units.

Skills Development

CMHC also supports the development of skills and employment opportunities and for almost 20 years, we have been partnering with Indigenous organizations to help transition First Nation and Inuit youth from school to employment.

Through the Housing Internship Initiative for First Nation and Inuit Youth (HIIFNIY), we have directly supported over 2,200 Indigenous people in the last 10 years, including over 700 Indigenous women - approximately 31% of the total number of interns - to acquire work experience and pursue long-term employment in the housing sector.

In addition, during the 2017/2018 delivery year, 46 of the more than 100 Indigenous individuals who participated in our On-the-Job Training Initiative (OTJI) were women. The OTJI provided financial contributions to First Nations to assist in building their housing capacity and experience.

These programs contribute to the empowerment of Indigenous women and are part of the Government of Canada's capacity-building efforts aimed at closing the gap between the living conditions of Indigenous and non-Indigenous peoples. They also support Indigenous-led innovation, such as the training held at Tla-o-qui-aht First Nation, in partnership with ISC, to convert shipping containers into affordable housing,³ the Tiny Homes project for the Nuxalk Nation, for single men who are homeless or at risk of

³ <https://www.placetocallhome.ca/stories/006-container-housing-training-tla-o-qui-aht-first-nation.cfm>

homelessness,⁴ and for Long Plain First Nation,⁵ as well as the Winnipeg Housing Forum for Indigenous youth.⁶

Spotlight

Twenty-five year old Leslie is a member of Wagmatcook First Nation, a Mi'kmaw community on Cape Breton Island. She got an internship, through Cape Breton University, as a project coordinator for an important housing project for elders. Leslie was tasked with interviewing elders about their housing needs, and researching local contractors. The experience built her public speaking, communications and project management skills. Above all, she said it reinforced her commitment to pursue a career that will allow her to give back to her community.⁷

CMHC also offers resources and training to First Nations Housing Managers, including information on containing and preventing mould, and heat recovery ventilators.⁸

Other stories on successes and innovative projects, including a number that involve First Nations, can be found at the following link which talks about the National Housing Strategy, which is explained further below:

<https://www.placetocallhome.ca/stories/index.cfm>.

Shelters

Indigenous women and girls face unique challenges and barriers to housing and for those who have experienced violence, a shelter is often a first step to rebuilding their lives and protecting them from further violence. CMHC has provided funding for shelters under the federal Family Violence Initiative (FVI) since its launch in 1988.

Since 1988, CMHC has assisted with the construction or renovation of 41 shelters which provide over 500 beds for victims of family violence through the Project Haven, Next Step and Shelter Enhancement Programs (see Annex D). The Project Haven and Next Step Shelter programs were replaced by the Shelter Enhancement Program which was launched in 1995. Most recently, Budget 2016 invested \$10.4 million to construct five (5) new shelters on reserve (see Annex D-1) which form part of the 41 total projects. These five additional shelters are located in British Columbia, Saskatchewan, Manitoba, Ontario and Quebec, and are expected to provide a total of 40 additional beds for individuals and families. The five projects consist of emergency shelters and second stage (longer-term accommodation) shelters. The new shelters will be managed and operated by local organizations / authorities within those Regions. Operating funds

⁴ <https://www.placetocallhome.ca/stories/028-new-face-affordable-housing-bella-coola.cfm>

⁵ <https://www.placetocallhome.ca/stories/015-hockey-arena-production-hub-tiny-house.cfm>

⁶ <https://www.placetocallhome.ca/stories/020-first-nation-youth-lead-housing-discussions.cfm>

⁷ CMHC, HIIFNII Success Stories, 2017.

⁸ <https://www.cmhc-schl.gc.ca/en/maintaining-and-managing/managing-first-nation-properties>

for the ongoing day to day operations of shelters serving victims of family violence in First Nations communities are provided by ISC.

Provinces and Territories (P/Ts) are responsible for the delivery of off-reserve shelters. CMHC has worked with P/Ts to help construct or renovate close to 4,500 beds for victims of family violence off-reserve. Investments through Budget 2016 provided an additional \$89.9 million to P/Ts for shelters which resulted in 5,512 beds being newly renovated and another 356 beds being constructed.

Spotlight

“This announcement recognizes the urgency of addressing the chronic under-funding of family violence shelters for First Nations women. Too many First Nations women have to leave their communities and their families to get away from abusive situations. They need safe and secure spaces. Our communities need adequate housing and shelters. The demand for shelters is still high and we look forward to working with the federal government on how to help address this desperate need.”

— *Regional Chief Kevin Hart, Assembly of First Nations Manitoba, portfolio holder for Housing and Infrastructure, on the federal announcement of 5 new shelters⁹*

Where our Story Leads

Our story will continue to evolve. In November 2017, the Government of Canada launched a 10 year, \$40 billion National Housing Strategy (NHS) focused on achieving better housing outcomes for Canadians (<https://www.placetocallhome.ca/>). Over the next decade, the National Housing Strategy will remove 530,000 families from housing need, cut chronic homelessness by 50% and change the face of housing in Canada forever.

The NHS’s primary focus is on meeting the needs of vulnerable populations, including women and children fleeing violence, and of Indigenous peoples. A target of 25% of NHS investments will support housing providers and housing options that target the unique needs of women and girls, including Indigenous women and girls.

In addition, a gender and intersectionality-based analysis (GBA+) lens was applied throughout the development of the National Housing Strategy to ensure that programs do not negatively impact Canadians on the basis of gender and other identity factors. We will continue to take a proactive approach to integrating GBA+ throughout the program cycle of the Strategy.

⁹ CMHC News Release, New shelters in five First Nations communities, February 20, 2017, at <https://www.cmhc-schl.gc.ca/en/corp/nero/nere/2017/2017-02-20-1000.cfm>

Spotlight

In 2011, 60% of female-led Indigenous households in Nunavut lived below housing standards. It is not uncommon for the scarce emergency shelters in Northern communities to serve as permanent housing for many women because of a lack of transitional and second-stage housing in these communities. Housing in the North has been identified as a key priority area under the National Housing Strategy, and initiatives are expected to have positive effects on Northern women and Indigenous households.¹⁰

The flagship initiative of the NHS is the \$13.2-billion National Housing Co-Investment Fund,¹¹ which will be a key tool in increasing the supply of affordable housing and preserving the existing stock. The Fund will build and repair over 4,000 shelter spaces for survivors of violence, reducing wait-times for beds, and helping women who might otherwise return to abusive relationships or be homeless.

As part of the engagement in developing a National Housing Strategy, in 2016, meetings with each of the National Indigenous Organizations took place to determine the right path for inclusive and meaningful engagement with Indigenous people. As a result of this engagement, the recommendation was that the Government should work with Indigenous partners to develop housing strategies specifically for First Nations, Inuit and Métis.

The Government of Canada is working to co-develop distinction-based housing strategies which will reflect the distinct situation/needs for First Nations, Inuit, and Métis Nation partners. CMHC is supporting ISC and CIRNAC in the development of these strategies. These strategies will be grounded in the principles of self-determination, reconciliation, respect, co-operation and partnership. Budget 2017 and Budget 2018 committed additional monies specifically for Indigenous-led housing strategies.

- \$600 million over three years to support First Nations housing on reserve as part of a 10-year First Nation Housing Strategy being developed with First Nations. A joint working group with representatives from the Assembly of First Nations, ISC and CMHC are exploring options for federal housing reform to increase First Nations care, control and management of housing and infrastructure.
- \$400 million over 10 years to support an Inuit-led housing plan in Nunavik, Nunatsiavut and Inuvialuit. This is in addition to the \$240 million over 10 years announced in Budget 2017 to support housing in Nunavut. For the Inuit

¹⁰ CMHC, National Housing Strategy, 2017, p25, at <https://www.placetocallhome.ca/pdfs/Canada-National-Housing-Strategy.pdf>

¹¹ <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2018/federal-government-launches-national-housing-co-investment-fund>

Housing Strategy, Canada and Inuit leaders have agreed to co-develop a targeted strategy for Inuit Nunangat. A Crown-Inuit declaration was signed in early 2017 outlining key priorities for Canada and Inuit partners. The Strategy continues to be developed at the working level.

- \$500 million over 10 years to support the Métis Housing Strategy. A draft Métis Nation Housing Strategy and draft Housing Accord was provided to ISC on August 24 and 25, 2017 by Métis Nation officials at the Métis Nation Housing Conference.

These above strategies are currently under development and are expected to be finalized in early 2019.

Closing

CMHC will continue to work to help Indigenous Canadians meet their housing needs, including through innovative Indigenous-led initiatives to address housing needs within their own communities. Our story is still being written and we look forward to sharing more details with the Inquiry if requested.

Attachments

Annex A – Canada Mortgage and Housing Corporation’s (CMHC) Programs serving First Nations

Annex B – CMHC Program Fact Sheets

Annex C – List of First Nations Participating in CMHC Programs

Annex D – Shelters under the Shelter Enhancement Program

Annex D-1 – Shelters under the Shelter Enhancement Program Budget 2016

CANADA MORTGAGE AND HOUSING CORPORATION'S (CMHC) PROGRAMS SERVING FIRST NATIONS

Annually, through CMHC and Indigenous Services Canada (ISC), the Government spends an estimated \$319 million to support the housing needs of First Nations peoples on reserve. Of this amount, \$176 million is provided by CMHC.

On-Reserve Non-Profit Housing Program (Section 95)

This program assists First Nations in the construction, purchase and rehabilitation, and administration of suitable, adequate and affordable rental housing on-reserve. CMHC provides a subsidy to the project to assist with its financing and operation.

CMHC is working with First Nations across the Country and is anticipating approval of funding for more than 800 homes for the upcoming 2018/2019 delivery year.

Suite of Residential Rehabilitation Assistance Programs On-Reserve (Regular, Rental, Conversion, Secondary/Garden suite, and Persons with Disabilities)

- Helps First Nations and First Nation members to repair substandard homes to a minimum level of health and safety.
- Creates affordable housing for low-income seniors and adults with a disability by providing financial assistance to create a secondary or garden suite within an existing residential property.
- Assists First Nations and First Nation members to undertake accessibility work to modify dwellings occupied or intended for occupancy by persons with disabilities.

For the 2018/2019 delivery year, CMHC is anticipating helping to renovate/repair 430 homes under the suite of renovation programs by providing over \$15M in funding.

Skills and Capacity Development Program

CMHC supports First Nation communities to obtain the required skills and knowledge to manage, deliver and maintain social housing for its members. In addition, through CMHC support, individual First Nation members are trained through various programs including the *First Nation Housing Managers Certification* initiative and recently through the *On-The-Job Training* initiative (OTJTI) that was created as a result of Budget 2016.

More specifically, OTJTI is aimed at assisting First Nation communities in improving the management and quality of their housing stock by providing a salary subsidy to enable First Nations to hire a trainee who will undergo skills development training and work in one of the following areas:

- Housing management/administration
- Housing maintenance/construction or renovations
- Financial management of the housing portfolio.

The Initiative has a minimum duration of 12 weeks and a maximum duration of 52 weeks.

For the 2018/2019 delivery year, CMHC is providing more than \$6M to assist First Nations and their members in developing housing-related skills and experience through the OTJTI and other skills and capacity development programs.

Housing Internship Initiative for First Nation and Inuit Youth

This program provides financial assistance to help First Nation and Inuit businesses and organizations create housing-related internships for youth. These internships can provide much-needed work experience and on-the-job training to youth.

Internship opportunities can include positions in:

- Administration or office positions
- Maintenance
- Construction
- Renovation
- Client Counselling.

CMHC will be working with First Nation communities to assist more than 500 youth by providing over \$5M in funding for the 2018/2019 delivery year.

Emergency Repair Program (ERP) On-Reserve

ERP On-Reserve offers financial assistance to help First Nations and First Nation members make emergency repairs required for the continued safe occupancy of their home.

CMHC is anticipating providing more than \$70,000 in funding to conduct emergency repairs to homes on reserve during the 2018/2019 program delivery year.

Home Adaptations for Seniors' Independence Program On-Reserve (HASI)

HASI On-Reserve assists First Nations and First Nation members pay for minor home adaptations to improve housing accessibility, foster independence, and extend the time seniors with age-related disability can live in their own homes independently (e.g. Handrails, easy-to-reach work and storage areas, lever handles on doors, walk-in showers).

For the 2018/2019 delivery year, CMHC is expecting to assist in adaptations to approximately 61 homes on reserve for more than \$400,000.

On-Reserve Retrofit Initiative

The *On-Reserve Retrofit* initiative is a program that offers financial assistance to First Nations for renovations and general improvements of housing under existing CMHC agreements.

Funding for the on reserve retrofit initiative was provided through Budget 2016 and was able to assist with the repairs to more than 3800 homes.

Direct Lending

CMHC's *Direct Lending* program provides financing and renewals for eligible social housing projects and offers the lowest average financing rate available. CMHC commenced Direct Lending to finance new commitments and renewals for social housing projects in order to reduce subsidy expenditures and make the best possible use of financial resources.

Shelter Enhancement Program (SEP) On Reserve

SEP On-Reserve offers financial assistance for the repair, rehabilitation and improvement of existing shelters on-reserve for victims of family violence. It also provides for the acquisition or construction of new shelters and second stage housing where needed. Assistance is in the form of a fully forgivable loan provided a First Nation or sponsor adheres to the terms and conditions of the program. The SEP replaced the earlier Project Haven Program (1988-1992) and the Next Step Program (1991-1994) – see below for additional information on these two programs.

Project Haven Program

The *Project Haven program*, was delivered by CMHC on behalf of Health and Welfare Canada from **1988 to 1992** and was developed as a component of the Federal government's interdepartmental Family Violence Initiatives. The initiatives provided support to a national strategy against family violence. The priority of the program was to focus on the needs of those women currently underserved with this type of accommodation such as rural, Aboriginal, immigrant and physically- disabled women.

The *Project Haven program* provided capital funds in the form of non-repayable financing to non-profit community sponsor groups and First Nations to create emergency shelters for women and their children who experienced family violence. Mortgages were provided by CMHC and forgiven at a rate of one fifteenth of the mortgage per year over the fifteen year period, provided that the sponsor groups continued to operate the facility as a shelter under the terms of the mortgage agreement.

The Next Step Program

The *Next Step program* was delivered between **1991 and 1994** and provided funding for non-profit groups experienced in family violence to establish Second-Stage Housing (SSH) for women who have left an abusive relationship, and who have (usually) stayed at an emergency or first-stage shelter (FSS).

The primary objective of *Next Step program* was to provide capital funds for building or acquiring SSH in communities with FSSs, but no SSH shelters. *Next Step program* also funded a number of FSSs, after the fashion of *Project Haven*. The *Next Step program* was an addition to CMHC's earlier *Project Haven*, which funded FSSs and also a continuation of CMHC historic funding of family violence shelters.