



FACTSHEET ON ABORIGINAL HOUSING

The federal government provides a range of assistance to support the development of Aboriginal housing in Canada. Through Indian and Northern Affairs Canada and Canada Mortgage and Housing Corporation, the Government of Canada spends an estimated \$261 million per year on meeting on-reserve housing needs. The 2005 federal budget committed an additional \$295 million over five years for housing on-reserve, while longer-term solutions are developed together with Aboriginal peoples.

In addition, the Government of Canada invests about \$163 million per year to support the housing needs of Aboriginal households in urban, rural and remote areas.

The Government of Canada is committed to working with Aboriginal leaders, the provinces and territories, and housing providers to improve the living conditions of Aboriginal people. Housing is the foundation for strong and healthy communities. Together with health, education and a strong economy, housing is a key element in Canadians' quality of life.

Aboriginal people face special challenges in finding adequate, suitable and affordable housing. In addition, there is an increasing need for more housing: Aboriginal people are the fastest-growing segment of Canada's population, with more than half the population under the age of 25.

On-Reserve Housing

Overcrowding and inadequate housing are of particular concern on-reserve, where there is a current housing shortage of between 20,000 and 35,000 units. The shortfall is growing by an estimated 2,200 units a year. The limited supply of housing not only leads to unhealthy, overcrowded conditions but it also accelerates the depreciation of the housing stock. It affects the health and well-being of Aboriginal people living on-reserve.

The 2005 federal Budget includes an additional \$295 million over five years. The funding will address current on-reserve housing shortages through the servicing of 5,400 building lots and the construction of about 6,400 additional new units. It will also improve housing conditions on-reserve through renovating another 1,500 units of the existing housing stock.

Ongoing funding of \$123 million a year through Canada Mortgage and Housing Corporation (CMHC) and \$138 million a year through Indian and Northern Affairs Canada helps to build about 2,300 new housing units on-reserve, repair about 3,300 housing units on-reserve and support other activities such as maintenance, insurance and administration. CMHC provides subsidies for about 25,000 existing units of assisted housing on-reserve. CMHC also invests in Aboriginal capacity development in housing, by providing funding for activities related to training and knowledge transfer, as well as research and information sharing. CMHC's On-Reserve Non-Profit Housing Program assists First Nations in the construction, purchase and rehabilitation, and administration of quality housing for Aboriginal people on-reserve.

CMHC is encouraging more home ownership on-reserve through mortgage loan insurance, using alternative financing mechanisms to promote access to private financing for home ownership on-reserve.

Off-Reserve Housing

For Aboriginal people living off-reserve, low incomes continue to affect their ability to find adequate, suitable and affordable housing. In 2001, nearly 24 percent of non-reserve First Nations, Métis and Inuit households were in core housing need (households that fall below one or more of the adequacy, suitability or affordability standards and cannot find local rental housing to meet all three standards), compared with 13.5 percent of non-

Aboriginal households. The shortage of housing means many Aboriginal people with low incomes live in temporary housing with family or friends, often experiencing frequent moves from one housing situation to another. This transient lifestyle often puts Aboriginal people at higher risk of homelessness.

Aboriginal homelessness continues to be a serious issue in many Canadian cities. The rate of homelessness among Aboriginal people is alarmingly high compared with that for other Canadians. With an investment of \$45 million over three years, the National Homelessness Initiative (NHI) continues to address the unique needs of the Aboriginal population through its Urban Aboriginal Homelessness (UAH) component.

The UAH program is designed to meet the needs of homeless Aboriginal people through culturally sensitive services and community-driven strategies. It works in partnership with the Urban Aboriginal Strategy (UAS) to provide services to improve the well-being of urban Aboriginal people.

Both the UAH and UAS programs work with Aboriginal organizations and other partners to find local solutions to the complex issues facing Aboriginal people. UAH and the UAS together support integrated community planning and support projects in twelve Canadian cities. Aboriginal people living off-reserve can also access funding through the Affordable Housing Initiative, as well as housing renovation programs delivered through CMHC or its provincial and territorial partners.

Housing in the North

In the North, there is a critical need for more affordable housing. Due to high unemployment rates and high construction and operating costs, a large portion of the northern population relies on assisted housing. In 2001, 16.8 percent of Inuit households were overcrowded and in core housing need compared with 1.9 percent of non-Aboriginal households. The Inuit population's young average age and high birth rate mean numbers of families and households are growing rapidly, putting increasing pressure on the current housing stock.

The Government of Canada is providing \$120 million over three years to help achieve the objectives of the Northern Strategy, which include creating housing that is suitable, adequate and affordable.

The Government of Canada also provides \$10 million a year (estimated provincial amount equivalent to the federal contribution) for housing construction in Nunavik, with Quebec subsidizing the difference between rent and operating costs for a period of 20 years.

Nunavut will receive a one-time contribution of \$20 million through the Canada Strategic Infrastructure Fund for the construction of social housing.

Aboriginal people in the North can also access funding through the Affordable Housing Initiative, as well as housing renovation programs offered through CMHC and/or its provincial and territorial partners.

For more information on the Government of Canada's NHI, visit <http://www.homelessness.gc.ca>.

For more information on RRAP and other CMHC initiatives, visit www.cmhc-schl.gc.ca.

For more information on UAS, visit www.inac.gc.ca.

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