

The Department of Indian Affairs and Northern Development (DIAND) and Canada Mortgage and Housing Corporation (CMHC) are the two federal agencies involved in aboriginal housing.

From the information made available to the Committee, approximately \$300 million is expended annually for on-reserve housing. Expenditures consist of: \$93 million from DIAND's Housing Program (which has remained constant since 1983), \$30 million from the Bill C-31 envelope, \$85 million from CMHC to subsidize interest on loans, \$88 million from DIAND's social budget for shelter allowance, and \$45 million from band support funds. DIAND plays the lead role in on-reserve housing, constructing approximately 3,400 units in 1992 and renovating about 4,000 units annually.

Under the current program, resources are allocated by DIAND to each Region on a per capita basis. Regions use the same formula to allocate money to bands. There is some discretion given at the Regional level to deviate from this formula. Money allocated to First Nations, may be provided annually or in block funding arrangements (e.g. Alternate Funding Arrangements over a number of years).

Three hundred out of 600 or approximately 50% of First Nations use CMHC programs to supplement DIAND's Housing Program. (*Minutes of Proceedings and Evidence*, Issue No. 19:8)

There are several reasons why many First Nations do not choose to use CMHC programs. Many First Nations do not want to incur debt, partly because this would require that they ask members to pay a rental charge to the First Nation in order to pay the loan. Some First Nations are adverse to this for many reasons. In many reserves, especially remote areas, the economic base is poor and unemployment is very high. Many Aboriginal people feel that housing is a treaty right and should be provided by the government.

Program delivery is largely in the hands of the band council (or the housing authority). The council develops proposals for housing projects

and submits the proposal to DIAND for consideration. Financing and Ministerial Guarantees must be obtained if required. Relevant DIAND/CMHC criteria must be met. For example, since 1982, DIAND requires that all houses built on reserve must meet National Building Code standards.

Housing Programs are offered to Canadians by CMHC under the authority of Canada's *National Housing Act*. Programs include market housing initiatives such as mortgage insurance which helps Canadians obtain financing for home ownership. Social housing programs provide housing to those who cannot afford suitable, adequate market housing. Off-reserve, CMHC offers the following Programs; Rural and Native Housing (RNH), the Rural Residential Rehabilitation Assistance Program (Rural RRAP), Emergency Repair Program (ERP), and the Urban Native Non-Profit Housing Program. Fifty percent of all off-reserve programs with a native component are targeted to natives.

In the NWT, CMHC shares the cost of social housing programs with GNWT. Similarly in the Yukon Territory, funding for housing is cost-shared between CMHC and the territorial government, through the Yukon Housing Corporation. DIAND is not directly involved in the provision of housing in the territories.

## Delivery of Housing Programs

While not involved in the design of programs at present, aboriginal governments are involved in the delivery of programs to their communities. *Indian Act* on-reserve band councils administer federal programs at the community level. There are several aboriginal governments in Canada, involved in the delivery of housing. In Alberta, for example, under provincial legislation, a specialized form of land tenure designed to create a secure land base for Métis people has been established. The land is owned collectively by the General Council. Individuals have a limited form of ownership called Métis title. Métis settlements are modelled to some extent on municipal models, and like existing