



HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA



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A TIME FOR ACTION ABORIGINAL AND NORTHERN HOUSING

STANDING COMMITTEE ON ABORIGINAL AFFAIRS



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HOUSE OF COMMONS

CHAMBRE DES COMMUNES

Issue No. 31

Issue No. 31

Thursday, November 11, 1992
Thursday, November 12, 1992
Monday, November 16, 1992
Thursday, December 3, 1992
Monday, December 7, 1992
Tuesday, December 8, 1992
Wednesday, December 9, 1992
Thursday, December 10, 1992

Thursday, November 11, 1992
Thursday, November 12, 1992
Monday, November 16, 1992
Thursday, December 3, 1992
Monday, December 7, 1992
Tuesday, December 8, 1992
Wednesday, December 9, 1992
Thursday, December 10, 1992



Chairman: Larry Schneider

Chairman: Larry Schneider

Minister of Proceedings and Evidence of the Standing Committee on Aboriginal Affairs

Minister of Proceedings and Evidence of the Standing Committee on Aboriginal Affairs

Aboriginal Affairs

Affaires autochtones

A TIME FOR ACTION: ABORIGINAL AND NORTHERN HOUSING

RESPECTING

Provision of
Housing

Provision of
Housing

INCLUDING:

The Fourth Report on Aboriginal Housing

INCLUDING:

Legislative support for the 11th report on Aboriginal Housing

FOURTH REPORT OF THE STANDING COMMITTEE ON ABORIGINAL AFFAIRS

LARRY SCHNEIDER, M.P.
CHAIRMAN

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DECEMBER 1992

STANDING COMMITTEE ON ABORIGINAL AFFAIRS
FOURTH REPORT OF THE
A TIME FOR ACTION:
ABORIGINAL AND NORTHERN HOUSES

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LARRY SCHNEIDER M.P.
CHAIRMAN

Photographs taken during Committee Hearings by Martine Bresson

HOUSE OF COMMONS

Issue No. 31

Thursday, November 19, 1992
Thursday, November 26, 1992
Monday, November 30, 1992
Thursday, December 3, 1992
Monday, December 7, 1992
Tuesday, December 8, 1992
Wednesday, December 9, 1992
Thursday, December 10, 1992

Chairperson: Larry Schneider

CHAMBRE DES COMMUNES

Fascicule n° 31

Le jeudi 19 novembre 1992
Le jeudi 26 novembre 1992
Le lundi 30 novembre 1992
Le jeudi 3 décembre 1992
Le lundi 7 décembre 1992
Le mardi 8 décembre 1992
Le mercredi 9 décembre 1992
Le jeudi 10 décembre 1992

Président: Larry Schneider

Minutes of Proceedings and Evidence of the Standing Committee on

Procès-verbaux et témoignages du Comité permanent des

Aboriginal Affairs

Affaires autochtones

RESPECTING:

Pursuant to Standing Order 108(2), a study on Aboriginal Housing

INCLUDING:

The Fourth Report on Aboriginal Housing

CONCERNANT:

Conformément à l'article 108(2) du Règlement, une étude sur le logement des autochtones

Y COMPRIS:

Le quatrième rapport sur le logement des autochtones

Third Session of the Thirty-fourth Parliament,
1991-92

Troisième session de la trente-quatrième législature,
1991-1992

STANDING COMMITTEE ON ABORIGINAL AFFAIRS

President	Larry Schneider
Vice-president	Jack Anawak
Vice-president	Alan Redway

MEMBERS

Ethel Blondin-Andrew	Robert Skelly
Suzanne Duplessis	Marcel R. Tremblay
Ross Reid	

SPECIAL PARTICIPATION

Robert Nault
Ray Funk
Guy St-Julien

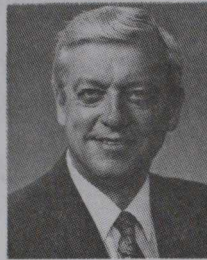
FROM THE COMMITTEES DIRECTORATE

Martine Bresson, Clerk of the Committee
Michel Quevillon, Administrative Assistant

FROM THE RESEARCH BRANCH OF THE LIBRARY OF PARLIAMENT

Elaine Gardner O'Toole

MEMBERS OF THE STANDING COMMITTEE ON ABORIGINAL AFFAIRS



Larry Schneider
Regina—Wascana
President



Jack Anawak
Nunatsiak
Vice-president



Alan Redway
Don Valley-Est
Vice-president



Ethel Blondin-Andrew
Western Arctic



Suzanne Duplessis
Louis-Hébert



Ross Reid
St. John's East



Robert Skelly
Comox—Alberni



Marcel R. Tremblay
Québec-Est

ORDER OF REFERENCE

Extract from the Votes and Proceedings of the House of Commons of Friday, November 27, 1991:

Mr. Edwards, from the Standing Committee on House Management, presented the Fifty-fifth Report of the Committee, which is as follows:

Your Committee recommends that the Standing Committees of this House be composed of the Members listed below:

Aboriginal Affairs

Members—Membres

Anawak	Duplessis	Reid	Skelly (<i>Comox—Alberni</i>)
Blondin—Andrew	Reday	Schneider	Tremblay (<i>Québec—Est</i>)—(8)

By unanimous consent, it was ordered,—That the Fifty-fifth Report of the Standing Committee on House Management, presented to the House earlier this day, be concurred in.

By unanimous consent, it was ordered,—That, in relation to the Fifty-fifth and Fifty-sixth Reports of the Standing Committee on House Management, presented to the House and concurred in earlier this day, and notwithstanding any special or Standing Order or the practice of the House or its Standing or Standing Joint Committees, the incumbent chairmen and vice-chairmen of the Standing and Standing Joint Committees, except for the Standing Committee on Transport, shall continue in office until the committee concerned shall otherwise order; and

That, provided that those Standing or Standing Joint Committees whose chairmen and vice-chairmen cease to be members of the committee as a result of the concurrence in the said report, shall proceed to the election of a new chairman as their first order of business and such vice-chairmen as the committee deems necessary.

ATTEST

ROBERT MARLEAU
The Clerk of the House of Commons

ORDER OF REFERENCE

Resolved, That the Joint Committee on the Administration of the House of Representatives be authorized to report to the House its report on the subject of the proposed reorganization of the House of Representatives, which is as follows:

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That the Joint Committee on the Administration of the House of Representatives be authorized to report to the House its report on the subject of the proposed reorganization of the House of Representatives, which is as follows:

ATTEST

ROBERT M. LAFFER
Speaker of the House of Representatives

THE STANDING COMMITTEE ON ABORIGINAL AFFAIRS

has the honour to present its

FOURTH REPORT

In accordance with its mandate under Standing Order 108(2) and an Order of the Committee dated February 11, 1992, your committee has considered and heard evidence relating to Aboriginal Housing and reports its findings and recommendations.

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THE STANDING COMMITTEE ON ABORIGINAL AFFAIRS

has the honor to present to

FOURTH REPORT

In accordance with its mandate under Standing Order 108(2) and an Order of the Committee dated February 11, 1982, your committee has conducted and heard evidence relating to Aboriginal housing and reports its findings and recommendations.

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FOREWORD

This report has given members of the Committee an unparalleled opportunity to visit parts and people of Canada that we otherwise would not have had the opportunity to experience. The homes of our fellow Canadians provided mixed emotions for us. We experienced moments of pride and sorrow in what we saw. We felt compassion and some helplessness during our visits. Perhaps this report will in some way help.

There are those whose housing was quite comparable to what we might experience in an "average southern community". They had an established economic base, form of self-government and relatively stable social environment and a good climate. We learned about them.

There are those settlements that had little of the amenities I have just referred to and, yet, in spite of it all, seemed determined to make their plight a better one in spite of the adversities confronting them. We learned about these people, as well.

It is our sincere wish that this report accurately reflects what we heard, what we saw and what we felt.

Our recommendations are intended to provide a path to resolve the housing problems that exist for our native Canadians in order that they may achieve suitable, adequate and affordable housing.

The Committee and the Chair, in particular, are generally greatly indebted to the Clerk of the Committee, Martine Bresson, whose camera was everywhere and resulted in our photographs, the Library of Parliament Researcher Elaine Gardner O'Toole, and the members staff for their work and efforts in the research and writing of this report.

Most of all I would like to extend the Committees most sincere and heartfelt thanks to those communities that opened their hearts and homes to us—their hospitality was beyond equal and served as an example to the rest of Canada.

I want to thank the members of the Committee whose dedication to this cause was beyond reproach. There were times when detail seemed to attract the attention of some to the frustration of others. When all is said and done our report is better for your participation and I thank you for your determination.



FOREWORD

This report has been prepared for the Commission on Aboriginal Development. It is a report on the housing needs of the people of Canada and we are sure that it will be of great value to the Commission. The report is the result of a study conducted by the Commission on Aboriginal Development. We are grateful to the Commission for its interest in what we do. We hope that the report will be of some help.

There are three main parts to this report. The first part is a general overview of the housing situation in Canada. The second part is a detailed study of the housing needs of the people of Canada. The third part is a list of recommendations. We hope that the report will be of some help.

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It is our hope that this report will be of some help to the Commission on Aboriginal Development. We are grateful to the Commission for its interest in what we do.

This report is a study of the housing needs of the people of Canada. It is a study of the housing needs of the people of Canada. It is a study of the housing needs of the people of Canada.

The Commission on Aboriginal Development is a body that was set up to study the housing needs of the people of Canada. It is a body that was set up to study the housing needs of the people of Canada. It is a body that was set up to study the housing needs of the people of Canada.

It is our hope that this report will be of some help to the Commission on Aboriginal Development. We are grateful to the Commission for its interest in what we do.

I want to thank the members of the Commission on Aboriginal Development for their interest in what we do. I want to thank the members of the Commission on Aboriginal Development for their interest in what we do. I want to thank the members of the Commission on Aboriginal Development for their interest in what we do.

PREFACE



The Standing Committee on Aboriginal Affairs identified a critical need for housing both on and off reserve as an area of concern in its 1990 report to the House of Commons entitled "*Unfinished Business: An Agenda for All Canadians in the 1990s*".¹ Since that time it is clear that solutions have not been found. The 1991 Report of the Auditor General indicates that the Department of Indian Affairs and Northern Development (DIAND) do not have a solution to the on-reserve housing backlog. The government's review of the On-Reserve Housing Program, which began in 1975, has not yet been concluded. Moreover, budgetary reductions to already inadequately funded programs increased the Committee's concern. Northern housing is included in this study due to the large aboriginal population in northern Canada and the fact that programs do not differentiate between Aboriginal and non-Aboriginal peoples in the Northwest Territories (NWT).

The Committee invited the federal and provincial governments, the four major aboriginal political organizations, and a number of other organizations and individuals having interest or experience in the field, to share their views. In addition, the Committee visited as many regions of Canada as was possible to experience housing conditions first hand.

Witnesses identified many problems with current housing programs and delivery systems; including, overcrowding, lack of adequate housing and infrastructure and a growing backlog. Some housing is culturally inappropriate. There

is a lack of housing other than through federal programming, particularly in the North where there is virtually no private market, and on-reserve where individuals, as well as First Nation governments, have difficulty accessing financing. There is debate about responsibility for various sectors of the aboriginal population (e.g. off reserve, Métis) and limited involvement of aboriginal people in federal housing policy and program decisions. There is inflexibility in federal housing programs, limited economic spinoffs for Aboriginal and northern communities, lack of co-ordination between governments and programs and difficulties accessing programs. Federal government lack of action to address these problems, includes DIAND's long overdue revisions to the On-Reserve Housing Program, inadequate DIAND funding and reductions to the CMHC budget.

Witnesses also presented numerous suggestions and solutions. Solutions which have been developed and in some cases applied with great success at the community level. In addition to calling for greater resources, witnesses also stressed that new delivery mechanisms are needed. Rigid housing programs must be restructured to allow for greater flexibility. Greater community input will result in more efficient use of resources and the delivery of housing better suited to the needs of the communities. Witnesses suggested ways in which communities might better participate in the opportunities created by housing construction. The development of aboriginal financial

and insurance institutions, aboriginal controlled housing corporations, and enhanced training programs are a few of the suggestions.

In order to direct the government to immediate action, the Committee has made several recommendations.

NOTE

¹ House of Commons, *Unfinished Business: An Agenda for all Canadians in the 1990's, Second Report of the Standing Committee on Aboriginal Affairs*, Second Session of the Thirty-fourth Parliament, March 1990.

FINDINGS AND RECOMMENDATIONS



Recommendation 1

The Committee recommends that Government of Canada bring DIAND's review commenced in 1975 of the on-reserve Housing Program to an immediate conclusion and present recommendations on a new on-reserve housing policy to Cabinet for consideration. The views of Aboriginal groups, including the views of the Assembly of First Nations, and this report of the Standing Committee should be carefully taken into account by the Government of Canada in the formulation of a new on-reserve housing policy. (Chapter 4)

Recommendation 2

The Committee recommends that the government deliver all of its funding for Aboriginal housing through one department or agency. (Chapter 4)

Recommendation 3

The Committee recommends that the Government of Canada transfer, in consultation with Aboriginal people, control of housing along with sufficient resources to Aboriginal people in order to ensure that there is greater community control over the development and delivery of housing programs. Aboriginal people themselves should determine whether the appropriate delivery structures should be developed at the local, tribal council, regional, territorial, or national levels. (Chapter 4)

Responsibilities of delivery organizations could include:

- the development of Aboriginal lending institutions
- the development of Aboriginal Insurance Companies
- the development of Aboriginal controlled housing corporations
- the development of Aboriginal controlled housing construction corporations

- addressing, in a comprehensive manner, problems such as the lack of bonding for Aboriginal controlled corporations
- the collection of data on housing conditions
- the allocation of federal funding
- economic development
- program delivery
- liaising with other departments regarding input into policy and program decisions such as skill development training programs, with a view to eventual transfer of further responsibility from the federal agencies now delivering these other programs to the aboriginal organizations. (Chapter 4)

Recommendation 4

The Committee recommends that it must be clarified whether the housing responsibility of the Government of Canada for status and non-status Indians living on and off-reserve, Inuit and Métis people is a matter of social policy, or based on treaty and Aboriginal rights. (Chapter 4)

Recommendation 5

The Committee recommends that the Government of Canada provide the necessary funding to meet the housing needs of all Aboriginal and northern people living on-reserves, off-reserves, and in the North. Not only is there a backlog of new units, but there is a lack of funding to renovate existing units. Particular attention should be paid to the special housing needs of victims of abuse, seniors, the homeless, and the disabled. On-reserve, particular issues which must be addressed include the existing backlog of approximately 11,000 housing units and the additional demand for housing created because of Bill C-31. In the North, there is a critical shortage of over 3,500 units which necessitates a greater need for resources. As a first and crucial step towards preventing that backlog from worsening the federal government should immediately reinstate CMHC funding for the Northwest Territories to at least 1991 levels. (Chapter 3)

Recommendation 6

The Government of Canada, pending further structural change to the way housing is delivered, immediately review the Ministerial Guarantee guidelines and process in order to resolve outstanding problems, and to ensure that Ministerial Guarantees are provided to First Nations in a timely and efficient manner. The Committee recommends that the government eliminate the requirement which calls for mortgage insurance as well as a Ministerial Guarantee. The government should discuss with financial institutions the possibility of obtaining preferred interest rates on any loans made to First Nations which are guaranteed by the Minister. (Chapter 4)

Recommendation 7

The Committee recommends that the Government of Canada address immediately the health and safety deficiencies of Aboriginal and northern housing. These communities must have indoor water supplies, indoor plumbing, adequate sewage disposal systems, and adequate fire protection services. (Chapter 2)

Recommendation 8

The Committee recommends that the Government of Canada recognize that Aboriginal people have particular cultural and practical housing needs which are not being addressed due to the rigidity of current federal housing programs. Building codes, design requirements, and material and labour specifications must be more flexible in order to permit the type of housing which meets the needs of Aboriginal and northern communities and utilizes local resources. (Chapter 3)

Recommendation 9

The Committee recommends that the Government of Canada recognize that the only way to provide the flexibility that Aboriginal people need to ensure the delivery of the kind of housing best suited to their particular needs is through self-government for Aboriginal people. (Chapter 3)

Recommendation 10

As an interim measure, pending the full transfer of housing to Aboriginal people, CMHC should ensure that Aboriginal people are fully involved in all policy and program decisions. Program guidelines should ensure that the maximum possible flexibility is provided to Aboriginal organizations participating in those programs. Aboriginal organizations formed under the Urban Native Non-Profit Housing Programs should have greater flexibility to manage day to day operations as well as the disposition and acquisition of capital assets. There should be more aboriginal organizations involved in the delivery of programs like Rural and Native Housing to Aboriginal communities. Furthermore, these organizations should be given greater responsibilities than is presently the case. (Chapter 4)

Recommendation 11

The Committee recommends that the Government of Canada provide greater opportunities for homeownership on-reserve, off-reserve, and in the North through the development and expansion of homeownership programs, and the encouragement of innovative solutions aimed at addressing impediments faced by Aboriginal people to homeownership. Both on and off reserves, financial institutions controlled by aboriginal and/or northern people could facilitate access to financing. (Chapter 4)

Recommendation 12

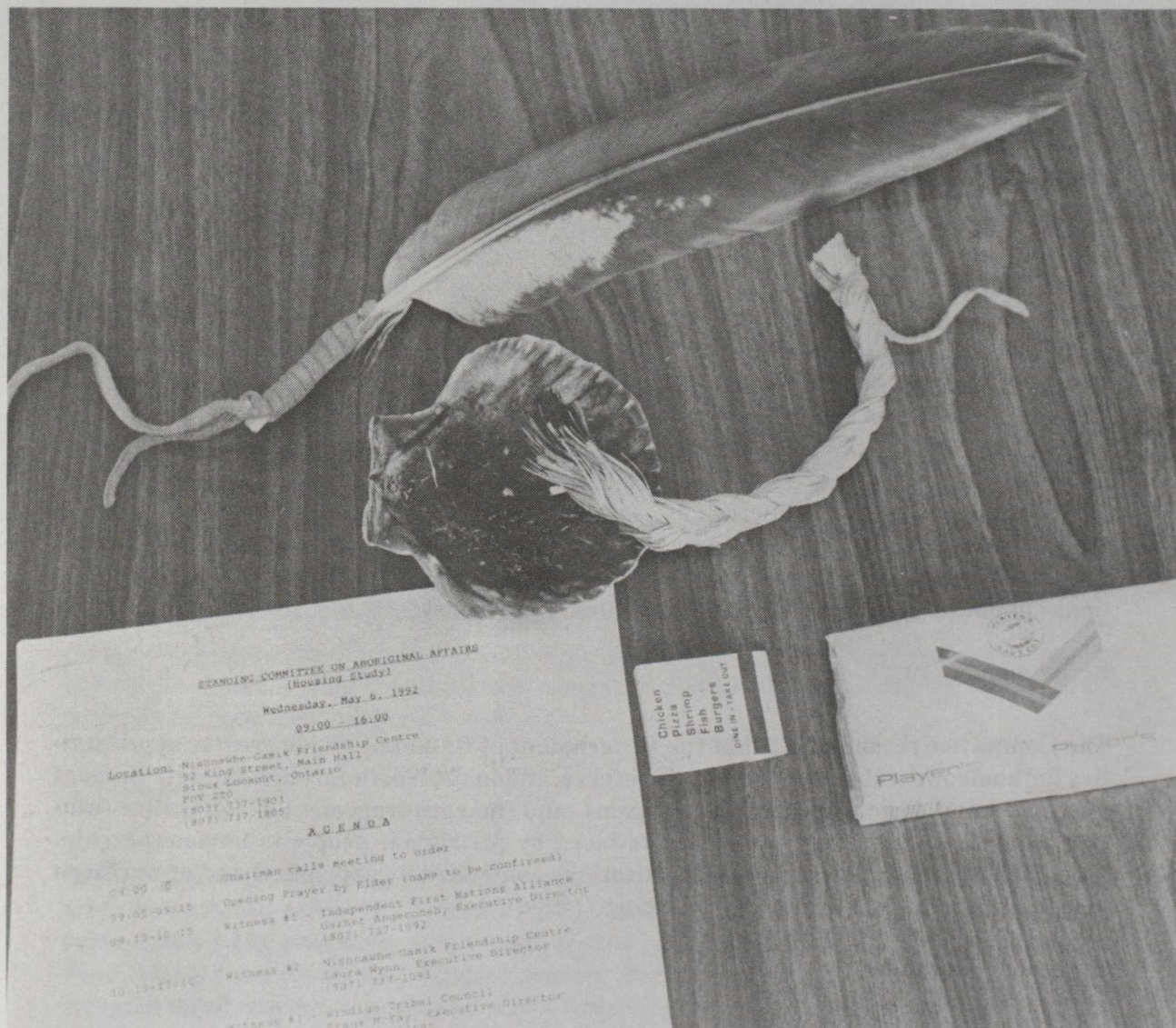
The Government of Canada and the provinces and territories, together with Aboriginal people should make the resolution of jurisdictional difficulties and duplication in housing programs a priority in addressing housing needs in Aboriginal communities. (Chapter 4)

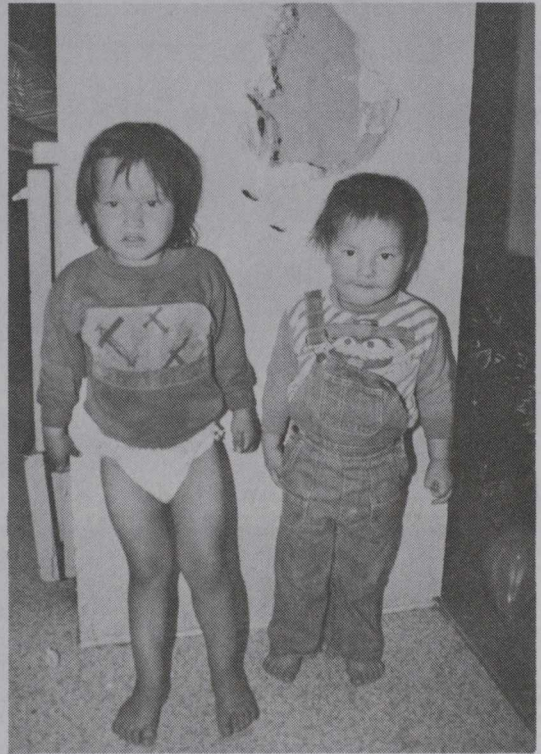
Recommendation 13

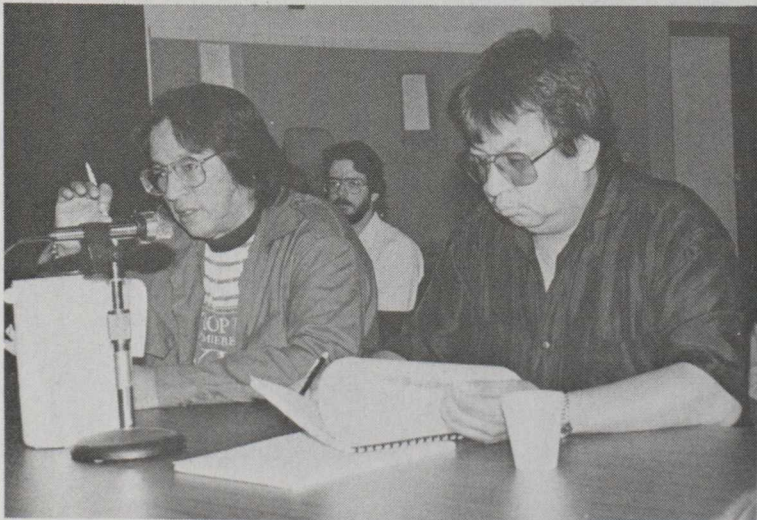
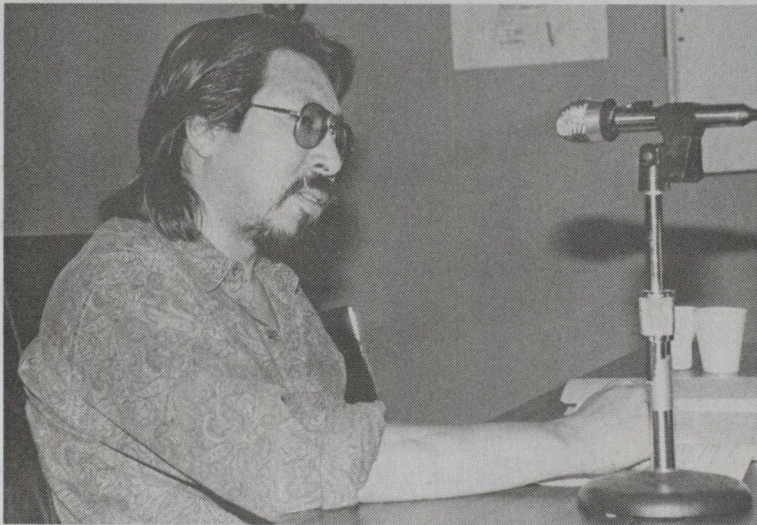
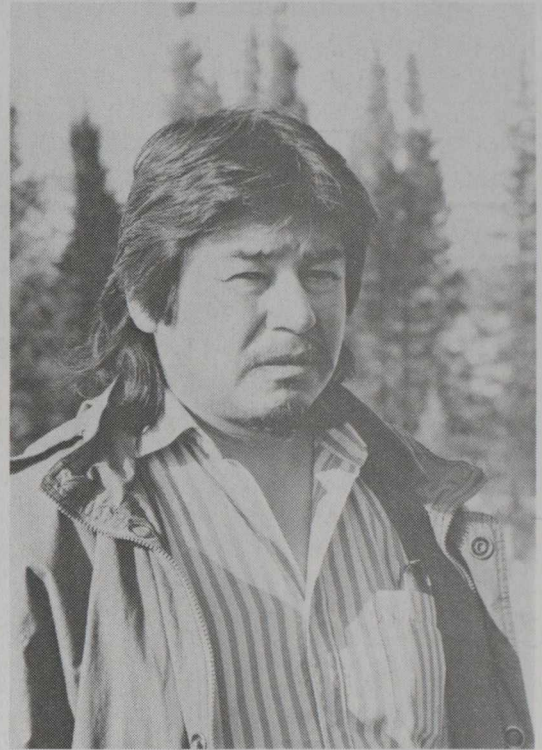
In the North, governments should co-ordinate their efforts and ensure that vacant territorial and federal housing is utilized to meet the housing needs of the communities. (Chapter 4)

Recommendation 14

The Committee recommends that the Government of Canada address immediately the housing related infrastructure needs of Aboriginal and northern people. (Chapter 2)







E-MISKANANOWANA EKO E-KASKEMONANOWANA

E-KAUSKEMONANANOWIN 1

ANIKI KAMAMOWICHIK ISI KAKAUSKEKAMOW KATIH TOTAK KIHIC-OKIMAWAN-KANATA OCHI, KATOWTAMOWAT D.I.A.N.D.KA-KINOWPATAK 12 ASKION EKO OCHI ESKONIGONIK WASKAHIKANI- PAMIHITTOCHIGAN EKO KA-PONITACHIK EKO KA-MACITACHIK E-KASKEMONANOWANA MASTAW ESKONIGONIK-WASKAHHANA-PAMIHITTOCHIGAN OTCHI ITA EKONI KA-APHICHIK PICHU KIHIC-OKIMAWAN KHATI KANOWPATAKIK IKO. O-MISSI KHATI-ISPANIK: KAI-SIWAPATAKIK KIHIC-INIYEWAK IKO MINA KIHIC-MOMOWAPI-OK NISTAM KIHIC ININEWANAK IKO OMA AHYMIWAN KA MASCHINIGHATAK OCHI KA-NIPOHCHIK KAMAOWICHIK PAI-ATAK KA-KINAWAPATAK KIHIC-OKIMAWAN-KANATA KHATI-OSSICHIGATAK OMA MASTAW ESKONIGONIK WASKAHIKANI-PAMIHITTOCHIGAN, E-TONIWAK.

E-KAUSKEMONANANOWIN 2

ANIKI KAMAMOWICHIK ISI KASKAUSKEKAMOW, KIHIC-OKIMAWAN KANATA OCHI KA-NUSQUWANAT KA-KINOW SONYIAW KAMITCHIMINAT ITA AYHAT PAYAK KANANITAMOWIN KACHI MOTCHI-KANANITAMOWIN.

E-KAUSKEMONANANOWIN 3

ANIKI KAMAMOWICHIK ISI KAKAUSKEKAMOW, KIHIC-OKIMAWAN KANATA , O-ITONIWAN, KA-MINAT WENA OCHI EKO GHACHIGHAMOWAN OCHI KIHIC-INIYEWAK, TIPANIMISOWAN ITA WASKAHHANAMIKA ANIMOTCHIGATAK EKO EKONIGHOK SONIYAW KAYAWAT KIHIC-CHANSINIWAK SOU-SCOTCH OSIMAW TIPANIMISOWIN KHATI-GHISKANETAKIK OCHI KATISPAGHAPITSOOWIN EKO NUSQUWANATIK EKOTA WASKAHIKANI-KEYISI-PAMITTOCHIGANA. KIHIC-CHANSINIWAK WINA-AW KAKIMAM-TONANITAKIK TANSI MAGHA KHATI-TOTAKIK OCHI KAMINOPAHIK KI ANIKI WASKAHHANA-NUSQUWANATIK OSSICHIGANA WINA-AW KHATA SIKAKIK O-MISSIS APHATIGA OTEHI OCHI (1) KACHIWAK (2) ITA-MAMOWAPIWIN ATOSKAMAKAK (3) WANI-E-SIS EKOTA OCHI (4) ITA-ITAPINCIKAYAK (5) KA-CHI MISSIWAY OCHI KAMOWETOWAK.

KA-PAMIGHISKAKOWINA NUSQUANATIK MAMAWIKANA KA-KI-AOWAK O-MISIW:

— OSSICHIGAN OCHI KIHIC-CHANSINIWAK N-ETATAMOWIN WASKAHHANA

— OSSICHIGAN OCHI KICH-CHANSINIWAK KA-PAMISKAKOTCHIK MA-KA KINA KI PITIPAHGAN COMPANISAK.

-- OSSICHIGAN KIHIC-CHANSINIWAK WINA-AW KHATIPANITAKIK WASKAHHANI-PAMICHIGANA, KA KISONYKA-IN-MAKA.

— OSSICHIGAN OCHI KIHIC-CHANSINIWAK KA-OSITACHIK OCHI WASKAHHANA-KA KISONYKA-IN-MAKA.

— ITA-MAKOWIN, KAWAUS-INA, MINAW-KAKATCHIMETOWIN, TASCOOCH. MOYA KIHIC-CHANSINIWAK MINAWAK KAPAMISKA-KOKA-IN KAMITCHIMINAKIK.

-- MAWSAKO-NANAWIN TANSI-ISPENIK EKOTA OCHI WASKAHHANAMAKIK.

-- KA-SIAGAMAKAK OTA OCHI OKIMAKAN SONYKAMIKONAN.

— SONYIOW OCHI OSSICHIGANA MATSEEIN OCHI

-- OSSICHIGANA SO KAPON-TA-KAWUMEAK (IDOMATIC EXPRESSION)

ALL THE ABOVE SO WE DO NOT TALK FOR NOTHING.

-- KA-SKANI-METOWAK ITA KAMI-KI-SIAK OSSICHIGANA EKO KA-PETANAUSUYAK PAMISKAKOWIN EKO KA-ISI-PAMITONOWIN TASCOOCH ,MINO-PINAKA-IN APPATIS-I-WIN EKOTA OCHI ISA-O-PATAKIK ATI ASOAWATAT OSSIMA PAMISKAKONA KICH-CHANSINIWA KHATI MINO-KHOS-KICHIK AKO-AWA OKIMAGANAK MAKWATCH M-PANETOAK ANIKIK PAMITOKIKANA OCHI KICH-CHANSINIWANAK.

E-KAUSKAMONANOWIN 4

KAMAMOMOWAPICHIK E-KAUSKAMAW OMMISSI ISI OPATAKKIK, KA-SAPOKI-SKANITAKOK TANSI OMA PAMISKAKO-IN AYAT KICH-OKIMAW KANATA E-KONA OCHI (1) OSKIKANINIWAK (2) ININIWAK ITA KA-WEKITCHIK,OSKINANINIK, PI-TOSHTAY,INUIT EKO APITAGHO-SAANAK EKO NA-ANIMA KA-ITONIWAK PIMATISIWIN OCHI KA-ATCHI KI-ISH-TACHIK MASHIN-NA-IGANA IS-PEAK NISTAM E-WI MOT-TANIWAK PI-TOSCH ANSINIWOK OCHI.

INTERPRETATION- PIMATISWIN -THE WAY OF LIFE- SOCIAL
-MASHIN-NA-GANA,WRITTEN WORDS OF AGREEMENT WHEN
OTHERS WANTED TO CROSS INTO OUR TERRITORIES.
EKOTA OMA-KANA-ACHITO-AK.

E-KAUSKAMONANOWIN 5

KAMAMOWAPICHIK E-KAUSKAMAW EKO AWA KICH-OKNIMAW KANATA SOOSCOTCH KA-MAKIT ASI-TANIT-TA KOK SONYAWAWIN KA-KASKI-TONIWAK KA-OSSITA-CHIGANA WASHKAKANA OCHI -ASINTANITAKOK- KAKINOW INSIGANANOWAN-O-KO MINA, OSKIKANINIWAK, PI-TOSHTAY EKO KEEWATINOK. OMISSISPAN-IOW,MOYA POHGO NA-KATCHI-PANI WASKAKANIWIN,E-NOSKAKI,MOYA EKOTA APHEW SONYIAS KA-MISO-ATAK ASA EKONI WASKAKANA KA-STA-I. KAUWASK KA-KINOMA-AKOK ISI-TA-NETAKKIK, KISAHIK EKO KA-MASKISCHIK. OSKIKANININEK ,OMMISSIPOHGO KI-SI AMIAK, EKO OCHI, 11,000 WASKA KANA NOTAPANOWIN EKO N-TOTAMAKOWIN EKO OCHI BILL C-31 . KEEWATINOK MISTEH NOTAPANIOK OSSIM-A 3,500 WASKA-E-KANA OSSIMA KIOPATINETANOW KA MINICHIK KA MATCHI APINIKATCHIK WASKAKANA OCHI.

E-KAUSKAMONANOWIN 6

KICH-OKIMAW KANATA -SAMAK- KA KI KINOOPATAK MAKWATCH,EKAPITOSH-I-APINIGHAT,OKIMAWISAK AMITCIMINAK O-TEHWINIWAK KAESPINIKIK MASHINIGATAKIK EKO KA-PINIPANIK,KHATI NISTOTAMAK KA-ISI TOTAMAK EKO OKIMAWISAK AMITCHIMINAK O-TEHWINIWAK KAESPINIKIK NISTAMI-INSINIWAK E-MOTASH-I-KIYASIMINOPANIK OCHI. KAMAMOWAPICHIK E-KAUSKAMAW OKIMOWAN KA-PAGATCHI-APHINAK ANIMA KA-TAHINETAWAK EKO MASHIN-NAGAN OCHIPICHIGAN WINA-OW KAPAMISKA-KOTCHIK MAKA EKO OKIMAWISAK AMITCHIMINAK O-TEHWINIWAK KAESPINIK.

E-KAUSKAMONANOWIN 7

KAMAMOWICHIK E-KAUSKAMAW KICH KANATA KA-YAMITOTAK-SAMAK- EKONI MIYO-KI-HI-AWIN EKO MOYA KA-MANIKAWIN ITA KICH CHANSINIWAK EKO KEEWATINOK WASKAKINA OCHI. KICH-CHANSINIWAK WE-KINANOWANA -POHGO-KAYACIK OMISSIKAKEW, PICH NIPI-AGAN, PICH WANI-STAMASOWIGAN, EKONI INNIKOK WANI-STAMASOWIN WAPINIKIHINA EKO EKONI INNIKOK PASTA-ESPINIK KAKMO-E-GOTAMAKOWIN.

E-KAUSKAMONANOWIN 8

KAMAMOWICHIK E-KAUSKAMAW KICH KANATA KAWAPATAK KICH-CHANSINIWAK AYUK PITOCH SIMATSIWIN EKO KI-WASKANAWIN TANETAGONA MOYA NANAKOTANETAKON EKO MAGWATCH SA EKOTA NAGATCHA-KAMON ISI PANITTOCHIKANA WASKANAWANA OTCHI. KA-ISI-O-SICHIKAN-A, KA-ATI-OSITIAN A-NTEHNIETAKOK, KAKEW-TANETAGON MINA ATOSKA-INA MOTASE-TENETAKOK EKONI KAKINOW, OSSIMA KA-KIAPHACHITAK EKOTA OCHI KA-MINOPINEKANNAW KICH-CHANSINIWAK EKO KEEWATTINOK ISSINIWASKAK ETA , EKOTA KAPHACHITANOWAK KACHIWAK OSSICHIGANA.

E-KAUSKAMONANOWIN 9

KAMAMOWICHIK E-KAUSKAMAW -SASIN E-TANETAM KICH-OKIMAW KANATA POHGO OMMISSI KHATI-ISI WAPATAK , KICH-CHANSINIWAK KAYACHIK TIPANIMISOWIN ITA OMA KAYAMICHIK WASKANI-KOMAWIN WENA-AW OCHI PITINOW KA-TIPANITAKIK.

E-KAUSKAMONANOWIN 10

MAKOTCH OMA ITA ESPANIK, EKOTA KA-ASTAY KAKAIW , PAMWASK KA MIMICHIK KICH-CHANSINIWAK , CMCH, KA-KISTINIWATCHIKAT KICH-CHANSINIWAK EKOTA KA WECHIWATCHIK KAKINAKAQAW OTCHI, PAMIKISKA-KOWIN EKO KASIPAMITONOWIN OSSITANIWINA.

EKONI ANIKI OSSITANIWINA MITONI EKOTA OCHI KAKI WECHI-E-WATCHIK KICH-CHANSINIWAK MAMOWIGANA. KICH-CHANSINIWAK KAWEOSSITACHIK KA-ASPISKAOT URBAN NATIVE NON-PROFIT HOUSING PROGRAMS, ENGLSIH NAME, EKO NANEWWIN , OTENAK -INIEWAK, MOYA-O-CHIPICHIGAN, WASKAKINANAWIN NI-TONOWANA, EKONI OSSIMA KA-KI ATIPANITTOCHIK EKISIKOW ETA EKISIKAK EKONI ANIKI PANITTOCHI-GANA. OMISSI-MINA: O-MOT-SOYNIKAWIN O-CHIPINANIK TI-PAN-E-TAGON EKO KA-TIMITCHI-MINAGAN EKOTA SONYIOW M-PANIW. EKOTA MINA KICH-INSINIWAK WE-STAOW KA-KIWECHI-WESOCHIK OMA KITAKIK NAUSQUAOWIN, ISI-PANITONOWAKANA TA-SCOCH AWASTEY OTINAK OCHI EKO NANAWAK WASKA-E- KANA OCHI KICH-CHANSINIWAK WEKINAWA. EKO MINA OSIMA KHATI PANITTOCHIK MINA MAKOTCH.

E-KAUSKAMONANOWIN 11

KAMAMOWICHIK KAUSKIMOW EKO AWA KICH-OKIMAW KANATA KA-OSSITAT KAKHOW KA-KASKITACHIK WASKIKANA KATIPANITAKIK , OSKINIKANIK, AWASTEY-OSKINIKANIK-ON EKO MINA KEEWATTNOK OMMSIOCHI, OSSICHIGANA EKO KA-MISSI-OSITACHINANOWAN WASKIKINIGANA EKO KA-MINAT MINANITAMOWIN PI-TOSH KA-ISI MAMTONANICHIGON EKO OMA KA-PITISH-OWKOCHIK KICH-CHANSINIWAK KA-WASKINIKASOCHIK. NISO ANIHI , OSKINIKANIK EKO AWASTEY-OSKINIKANIK-ON, KICH-CHANSINIWAK KA-PANITTOCHIK SONYI-KAMIKOKONA KA-WECHIKOK EKOSI ISI SONYIKAWIN OCHI.

E-KAUSKAMONANOWIN 12

KAMAMOWICHIK KAUSKIMOW PA-GON TASCOCHE E-KAUSKAMONANOWIN 4. OSSIMAW ITONIWAN EKOTA OCHI. KICH-OKIMAW KANATA, KI-KITACPICHIKANA, EKO KA-TIPANITAMAKANA , KAMAOSONAMATOAK KA OSSITA-ACK MISKATOWIN OCHI WANASEWIN KA-WANANETAMOWKUNAK EKO KA-PAPAPASTAOSIWAK, WASKIKANIGANA OCHI

OSSICHIGAN.KA OSSITACHIK KASTAMPANIK EKO KA-TI ATOTAMAK,KHATI-ITOTAMAK EKO.

E-KAUSKAMONANOWIN 13

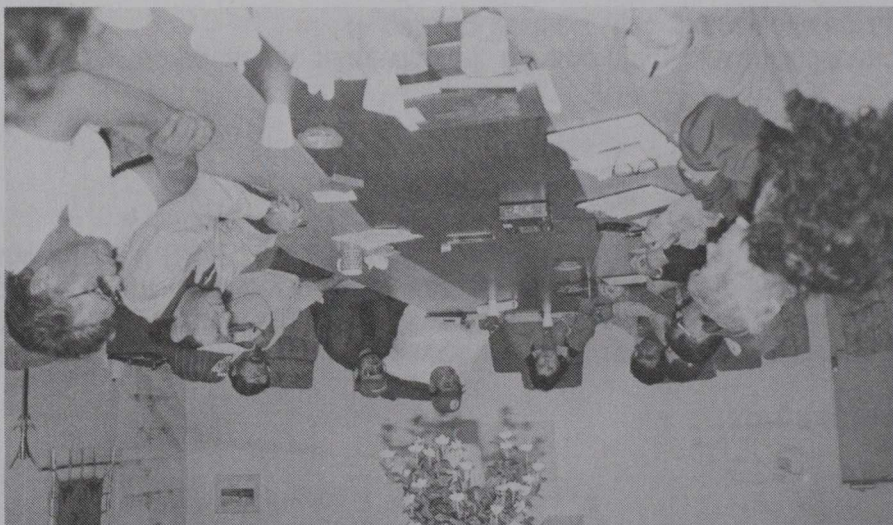
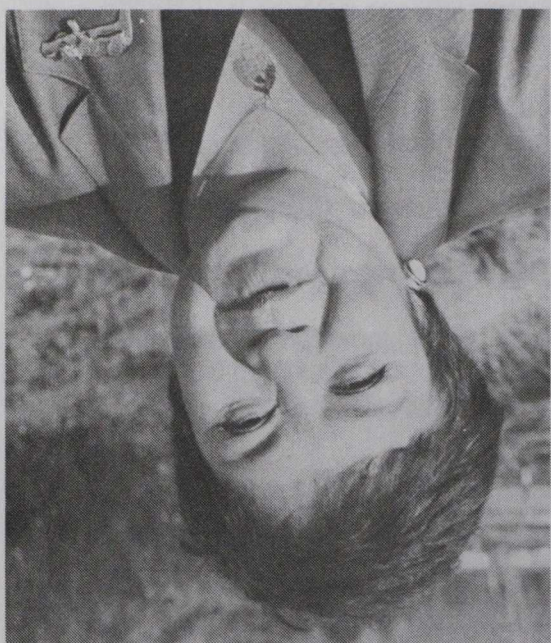
KEEWATTINOK OKIMAKANAK KIMAMOICHIK ITOTIGONIA EKO KA-TIAPHACHITACHIK ITA KA-KAYKOW ACHIMATAK OCHI KITI PACHIGANIWA EKO OKIMAW KA OTINA MASOT ASKIA,EKONI EKO KAKIAPHACHITACK,WASKIKANA OCHI KAKINOW KICH-CHANSINIWAK.

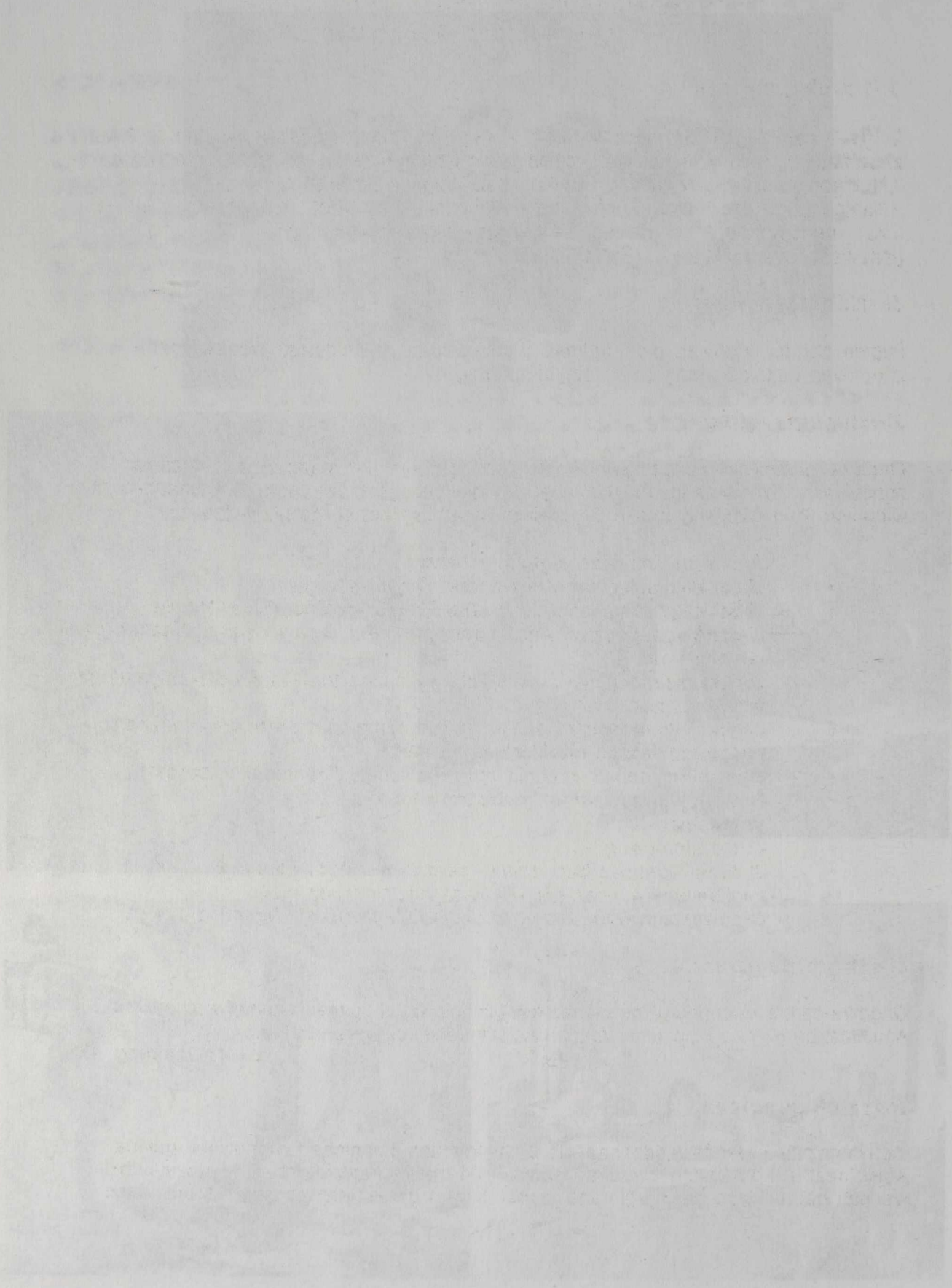
E-KAUSKAMONANOWIN 14

KAMAMOWICHIK KAUSKIMOW OCHI KICH- OKIMAW KANATA KAYAMET-SAMAK-WASKIKANIKONA PETAMIK OCHI NETAITAGONA KICH-CHANSINIWAK EKO KEEWATTINOK ASCHI.









Mekigaadegin dago Ji-izhichigengiban Findings and Recommendations

Ji-izhichigengiban 1

Ongowe camitii gaa-izhinikaazowaad ikidowag Ji-naniskonaadegiban iwe Anishinaabe zhoonyaa-ogimaa owaakaa'lgani-izhichigewin ishkoniinaninaang. Bakaan Ingiwe ge-izhichigengiban wii-miigiwewag Gichi-ogimaa Waakaa'lganIng. Inendamooog Anishinaabeg dago Nilgaani-Anishinaabe Ogimaakaanag (AMC) Ji-naabisijigaadegiban iwe. Inendamooog gaye iwe mazina'lgan gaagii-giizhibii'igaadeg Ji-ganawaabandamowaapan. (Ezhibii'igaadeg 4)

Ji-izhichigengiban 2

Inigwe camitii ikidowag gichi-ogimaa Ji-miigiwepan Anishinaabe waakaa'lgani-zhoonyaa bezhigwanong onji. (ezhibii'igaadeg 4)

Ji-izhichigengiban 3

Ongowe camitii wii-wilndamawaawaan gichi-ogimaan Ji-miinaapan anishinaaben zhoonyaan. Wiinawaa igo Anishinaabeg Ji-ganawaabandamowaapan. Anishinaabeg gaye wiinawaa daa-ikidowag aanin Ji-izhi-dazhiikigaadegobanen gaa-izhi-daawaad.

- Aanlin ge-izhi-dazhiikigaadegobanen
- Ji-ozhichigaadegiban Anishinaabe Zhoonyaawigamig
- Ji-ozhichigaadegiban Anishinaabe Gizhaadige Zhoonyaawigamig
- Ji-ozhichigaadegiban Anishinaabeg Ji-onji naagajitoowaad Waakaa'lgani-izhichigewin
- Ji-ozhichigaadegiban Anishinaabeg Ji-naagajitoowaapan ozhichigaadegin waakaa'lganan
- Ji dazhinjigaadegigan aanin ge-izhi-minosegobanen Anishinaabeg Ji-naagajitoowaapan odzhichigewiniwaan
- Ji-dazhiikigaadegiban aanin mogwaa waakaa'lganan ezhinaagokin
- Neyaaq Ji-gwaawaanjichigaazopan zhoonyaa
- Wendaadiziwin
- Ji-maajichigeng
- Ji-dazhiikigaadegiban aanin ge-izhi-maajitoowaapan Ji-anokaadamowaapan apii wiinawaa Anishinaabeg maajiganawaabandamowaad odzhichigewiniwaa (Ezhibii'igaadeg 4)

Ji-izhichigengiban 4

Ongowe camitii onoonde-gikendaanaawaa gliishpin Gichi-ogimaa naagajiyaaad miziwe Anishinaabe gemaa Ji-apenmowaapan Anishinaabeg odagowiidiwiniwaa.

(Ezhibii'igaadeg 4)

Ji-izhichigengiban 5

Ingiwe camitii ondandawendaanaawaa Gichi-ogimaan Ji-ondinaad zhoonyaan gakina Anishinaabe Ji-diba'aang owaakaa'lganini. Aazha Ji-gll-gilzhitoopan niibowa ushki-waakaa'lganan dago gaye Ji-gi-nana'itoopan Inwen gaa-ani-banaadakin. Memindago

ongowe gaa-gitaadziwaad dago ongo gaa-gashkitoosliwaad ngwaji ji-izhaawaad. Onoonde-gikendaanaawaa aaniin midaaching midaaswaak waakaa'igan gaa-onji giizhitoosigwaa ambe ani-baataniinowag anishinaabeg. Giiwednong gaye noondesewag nisimidana ashi naanan daawaak waakaa'iganan. (Ezhibi'igaadeg 3)

Ji-izhichigengiban 6

Zhemaak Gichi-ogimaa onlgaanii-ogimaakaan ji-ganawaabandangobanen gakina gegoo jlbwaa miinaad Anishinaabe odanokilwin. Minawaa ikidowag lngi camitii gaawiin memwenj Anishinaabeg ji-ayawaawaad awiyan ji-onji-naagaji'igowaad. Nawaj ji-gagwedwewaapan giishpin Gichi-ogimaa ji-gaganonaapan awiyawa gaa-anokiinid zhooniyaawigamigong. (Ezhibi'igaadeg 4)

Ji-izhichigengiban 7

Camitii onoonde-gikendaanaawaa aaniin wenji maamaanzhish dazhiikigaadogin Anishinaabeg owaakaa'iganimiwaan. Anishinaabeg gewiinawaa ji-gi-ayaawaapan niibi, miiziwigamig, ngoji ji-webingewaapan jlgayii owaakaa'iganimiwaang. Apooshke gaye ji-gii-ozhitawindwaapan waakaa'igan ji-oke-aataawegaadegobanen giishkpin zakidenigin owaakaa'iganimaan. (Ezhibi'igaadeg 2)

Ji-izhichigengiban 8

Camitii onoonde-wiindamawaawaan Gichi-ogimaan bakaan Anishinaabeg izhi-bimtwawaad. Ji-gi-ayaamagak ji-izhichigengiban aaniin igu ezhi-nandawendamowaad ji-izhi-ozhichigaadenigin owaakaa'iganimaan. Winawaa aaniish oga-aabiitanaawaa. (Ezhibi'igaadeg 3)

Ji-izhichigengiban 9

Camitii ongowe onandawendaanaawaa ji-gikendaminid Gichi-ogimaan liwe Anishinaabeg gaa-nandawendamowaad. wiinawaa eta Anishinaabeg otaa-gikendaanaawaa aaniin ge-izhi-ozhichigaadegibanen owaakaa'iganimiwaan. (Ezhibi'igaadeg 3)

Ji-izhichigengiban 10

Apii Anishinaabeg miinindwaa winawaa ji-ganawaabandamowaapan Owaakaa'igani-izhichigewin, ongowe CMHC oga-widanokiimaawaa Anishinaabeg anokaadamowaad iwe. Ji-gagwe izhichigengiban ji-gikendamowaad bakaan gewiinawaa Anishinaabeg izhitwaawaad. Ongowe Urban Native Non-profit Housing Programs odizhichigewiniwaa ji-aabajchigaadegiban apii maajitoowaad Anishinaabeg wii-anokaadamowaad liwe Owaakaa'igani-izhichigewin. Geyaabi awashime Anishinaabeg ji-gi-ayaawaapan ji-anokiwaapan imaa Rural and Native Housing gaa-izhinkaadeg. Nawaj gaye geyaabi awashime ji-miinindwaapan gegoowan imaa ji-onji-ganawaabandamowaapan. (Ezhibi'igaadeg 4)

Ji-izhichigengiban 11

Camitii ongowe onandawendaanaawaa nawaj ji-wenjiitoowaapan Anishinaabeg ji-adaawewaad waakaa'iganan miziwe. Ji-izhisigobanen Anishinaabeg ji-wijiwiindwaa wii-adaawewaad Anishinaabe Zhooniyaawigamigong onji. (Ezhibi'igaadeg 4)



Ji-izhichigengiban 12

Camitii gechinaa igo onoonda-gikendaynaawaa awenen ji-onji ganawaabamaapan Anishinaabe. Wiinawaa Ina gemaa odagwiidwiniwaa. Gakina oglmaakaanag, daabishkoo glichi-ogimaa, ji-maama'okamowaad ji-dazhikamowaad aanin ge-izhi-wedaglan ji-maajichigaadegiban ilwe Waakaa'igani-izhichigewin. (Ezhibl'igaadeg 4)

Ji-izhichigengiban 13

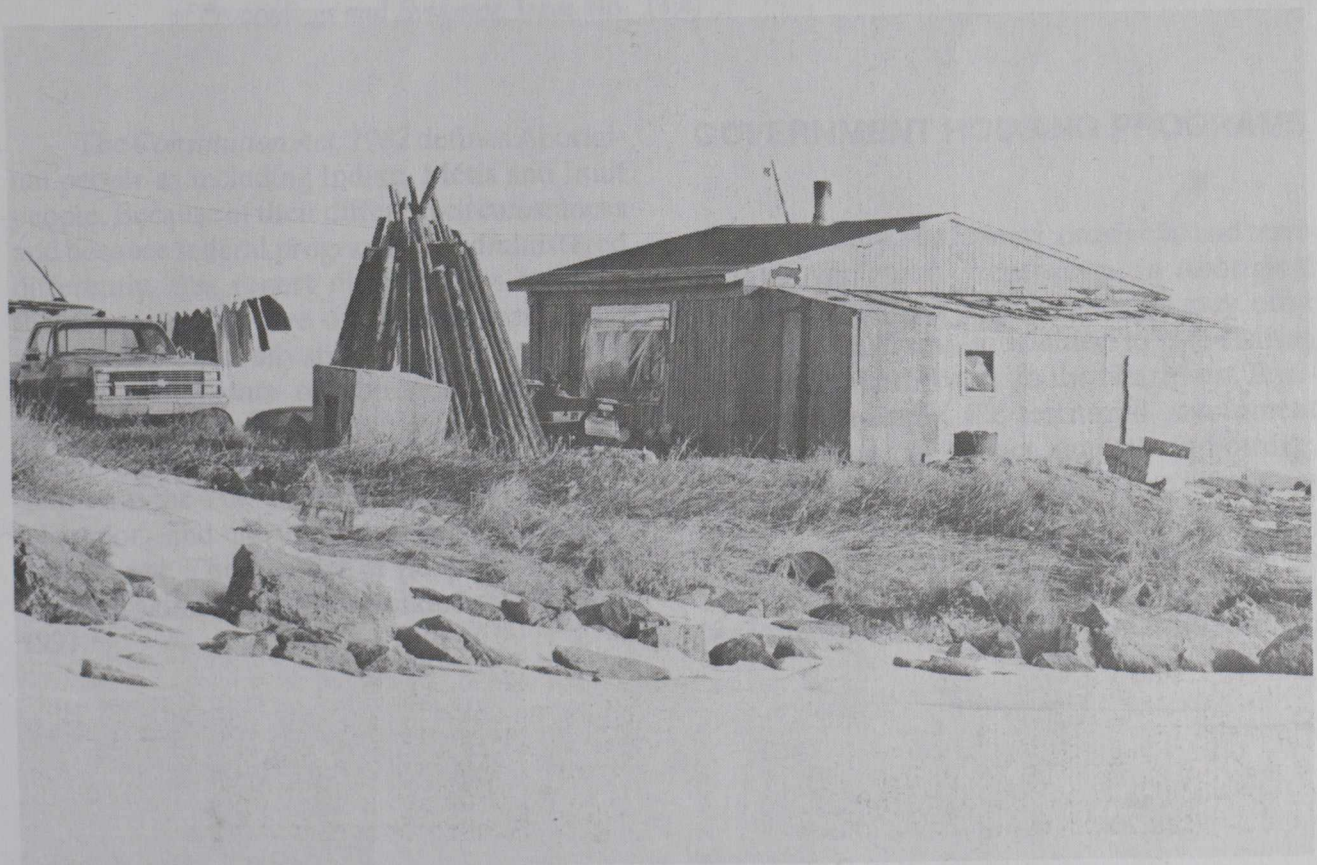
Momindago gliwodnong ogimaak, ji-gechina'owaad ji-ondinamawindwaa gliwednong Anishinaabog waakaa'igan. Memindage gaye ayaamagakin miziwe dawisenig ji-ondinawaapan zhooniyaan. (Ezhibl'igaadeg 4)

Ji-izhichengiban 14

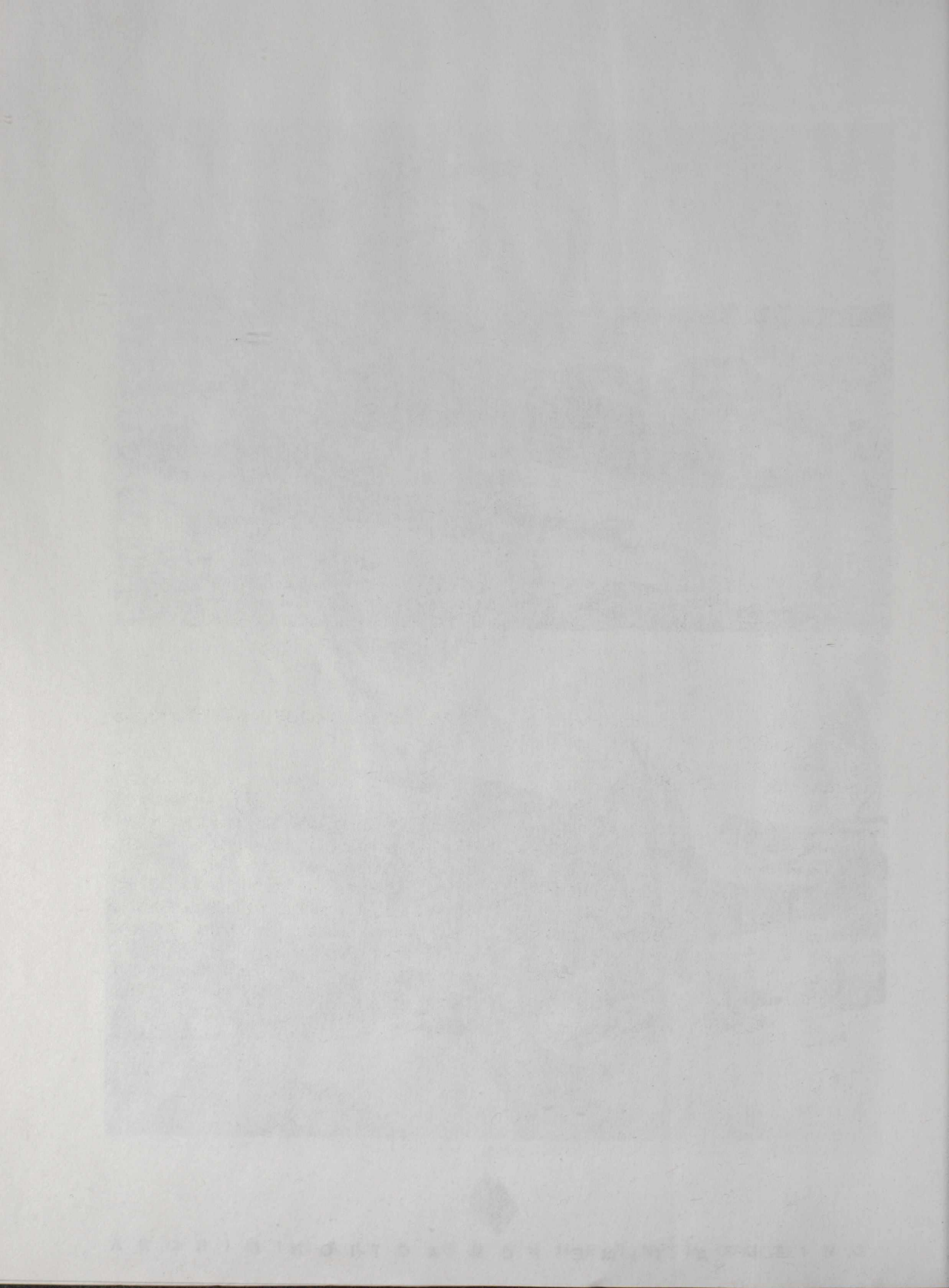
Camitli onandawendaanaawaa Glichi-ogimaan ji gikondaminid wegonen memindage Anishinaabeg nandawendamowaad Ji-izhichigengobanen ji ozhitamawindwaa waakaa'iganan. (Ezhibl'igaadeg 2)







A T I M E F O R A C T I O N



1

INTRODUCTION



"Shelter is a basic human need. Anywhere you go in the world you can learn a lot about a society by looking at the quality and quantity of the housing available to the different groups in that society." (Ms. Kayrene Nokiguak, Inuit Tapirisat of Canada, Minutes of Proceedings and Evidence, Issue No. 13:4)

The *Constitution Act, 1982* defines Aboriginal people as including Indian, Métis and Inuit people. Because of their different circumstances and because federal programs are administered differently, this report differentiates between those people who live on reserves, and those who do not. Generally speaking, Métis and Inuit live in settlements or communities not on reserve. The report further distinguishes between those people who live in the North, defined as the Yukon and Northwest Territories, Labrador, and northern Quebec,¹ and those who do not. The number of people in Canada with aboriginal origins is estimated at 958,500 in 1991.²

GOVERNMENT HOUSING PROGRAMS

Currently, the federal, provincial and territorial governments are involved in Aboriginal housing. Provinces and Territories may offer their own programs, in addition to cost-sharing some federal programs. In the Northwest Territories for example, the territorial government devotes 8% of its budget annually to housing. The Home-ownership Assistance Program (HAP) is one program offered by NWT HC to promote home ownership. The result is a patchwork of federal, provincial and territorial housing initiatives that vary throughout the country.



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

municipalities, settlements have the power to tax property and are responsible for developing housing and related infrastructure. (*Minutes of Proceedings and Evidence*, Issue No. 30A:5) In British Columbia, under the *Sechelt Self Government Act*, the Sechelt Band has been able to establish its own housing program through its by-law making power under this special federal legislation. In Quebec, pursuant to the James Bay and Northeast Quebec Agreement, Cree and Naskapi governments were established under the federal *Cree-Naskapi of Quebec Act*. Inuit governments were established as municipalities under provincial legislation. These governments are involved in program delivery through their own housing authorities.

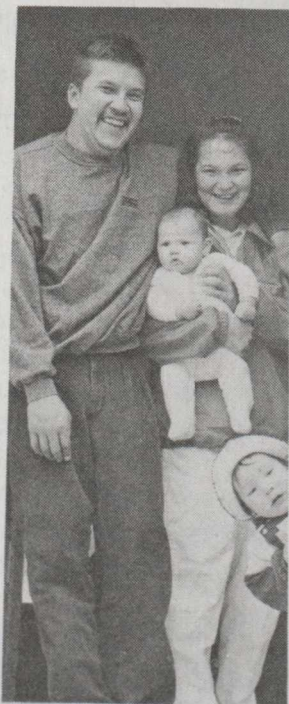
nizations are involved in delivery of housing programs. For example, in Ontario, the Ontario Metis Aboriginal Organization (OMAA) delivers CMHC programs on a fee for service basis pursuant to an agreement worked out with CMHC.

In the North, programs are delivered to Inuit in the NWT by the Northwest Territories Housing Corporation (NWTHC), and in Nunavik (northern Quebec) by the *Société d'Habitation du Québec* (SHQ). The Newfoundland and Labrador Housing Corporation and the Torngak Regional Housing Association deliver housing in Labrador. The NWTHC is also responsible for delivering housing programs to Indian, Metis and non-aboriginal people in NWT.

Off-reserve, a number of aboriginal orga-

NOTES

- ¹ Definition used by Statistics Canada.
- ² Population figures are from *Highlights of Aboriginal Conditions 1981-2001*, Part 1, Demographic Trends. Indian and Northern Affairs Canada Dec. 1989. The results of the 1991 Census were not available at the time of writing.



2

HOUSING AND WELL-BEING



"One of the things so very important in community life, whether in Sioux Lookout, in B.C. or anywhere else, is housing. It is important because it has all the ingredients to make the family work.." (Mr. Eno Anderson, Executive Director, Shibogama Tribal Council, *Minutes of Proceedings and Evidence*, Issue No. 27A:46)

"Overcrowded housing is not by itself the reason why so few young Inuit are graduating from high school, but the pressures of overcrowding, the lack of quiet places to study, etc. surely don't help. Overcrowded housing did not by itself cause the TB outbreaks in Repulse Bay and Rae-Edzo, or the E. Coli 0157 outbreak in Arviat that claimed several lives last year, but the overcrowded and run-down housing definitely contributed to their spread. The cost in financial terms of providing adequate housing in the north is high. The cost in human terms of not doing so is much higher." (*Minutes of Proceedings and Evidence*, Ms. Kaynene Nookiguak, Inuit Tapirisat of Canada, Issue No. 13:12) (emphasis added)

The poor health and social conditions of Aboriginal people are well documented. (See Appendix C) The discrepancy between Canadians as a whole and Aboriginal people continues to be disturbingly wide. Addressing the housing crisis is an essential precondition to solving health and social problems.

A recent study¹ notes the health problems among Aboriginal people which can be attributed to poor housing conditions ranging from psychological and physiological effects to specific diseases. The report concludes that the most serious health problems facing Canadian Indians are injuries resulting from accidents and violence, and, in order to reduce these problems, attention must be paid to factors such as the physical and social environment in the home and community.²

The Auditor General notes that the financial costs of not dealing with housing inadequacies can be measured in higher costs elsewhere.

"Inadequate and overcrowded housing, among other things, can contribute to social and health problems, such as sickness, marriage breakdown, alcoholism and child abuse. The financial results can be measured in terms of higher cost of health care, social assistance benefits, policing and penitentiary services. Solving the housing problems on reserves could reduce the cost of health services and social assistance by improving social and health standards." (Report of the Auditor General of Canada to the House of Commons, 1991, p. 333)

The Committee found that the most compelling testimony came from witnesses who had experienced problems first hand.

"People are always talking about the Third World countries, but we have a terrible situation right here—no running water, diseases and so on related to housing. What has not been mentioned are the social ills that arise, the adverse impact on education, the feeling of unworthiness. All these things tie into the housing program, not to mention the health and economic aspects. We are dealing with a key issue." (Mr. Charlie Hill, Assembly of First Nations, *Minutes of Proceedings and Evidence*, Issue No. 21:17)

Deaths from fire are 3.5 times the non-native level. (*Minutes of Proceedings and Evidence*, Issue No. 17:6) In Bearskin Lake for example, Chief Fiddler noted that there are practically no fire safety measures in the community. There is neither a fire truck nor insurance coverage. (*Minutes of Proceedings and Evidence*, Issue No. 26A:23)

Mr. Bill Montour told the Committee about six children who died in a house fire in Davis Inlet. They were trying to find heat in -34°C temperatures, -64°C with the windchill, using a hotplate.

"First Nations suffer a higher incidence of death, disease, injury and illness than the general Canadian public. The long-term cost of treating these diseases and injuries is much greater than the short-term cost of providing adequate living space, safe water, supplies, sanitation facilities and houses that meet safety standards. Just this past weekend six Innu children died needlessly in a house that did not meet safety standards, even though Canada promised relocation in 1967." (Mr. Bill Montour, Chief of Staff, Assembly of First Nations, *Minutes of Proceedings and Evidence*, Issue No. 12:4)

Other witnesses commented:

"Many of the communities have large numbers of houses that are overcrowded. Close to urban centres such as Calgary, we hear stories that there are 20 people in one house. These are things that have to be addressed. We have to address the issues such as if you don't have a place to study, what are the chances of you going to school?" (Mr. Bob Decontie, Housing Coordinator, Assembly of First Nations, *Minutes of Proceedings and Evidence*, Issue No. 12:27)

"I can let you all know it doesn't feel good when you have to pick one of your constituents off the ground with his head blown off, because the young man, educated, a nice person, saw no hope or light because of the conditions under which he lived and took that way out". (Hon. Don Morin, Minister Responsible for Northwest Territories Housing Corporation and Minister Responsible for Department of Public Works, *Minutes of Proceedings and Evidence*, Issue No. 26:28)

In Rankin Inlet, Ms Bettie Palfrey from the Keewatin Regional Health Board told the Committee about incidences of tuberculosis, hepatitis and E. Coli in the Keewatin.

"Last year this region had a major outbreak of E. Coli 0157, which is a deadly strain. It affected over 500 residents of the region—at least 500. We had two fatalities, both young children. Several more young people will require life-long monitoring and testing for

kidney complications and high blood pressure. The financial toll to the health care system will come with a price tag of \$1 million. Studies done during and after the epidemic show overcrowded housing and poor sanitation facilities were contributing factors in the spread of the disease.

We have recurring cases of TB, a disease that is supposed to have been wiped out in the 1950s and the 1960s. We have hepatitis A in near epidemic proportions could more easily be controlled with better sanitation and more adequate housing, less overcrowding, and a better standard of facility. Two weeks ago our health board went back into Arviat, a community which was, for the most part, largely affected by the E. Coli outbreak. They were surprised to see that the snow was piled high in the community. At the meetings that were held to discuss with the community how the epidemic was handled, one of the overriding messages from the experts who had been called into deal with the epidemic was a better need for better waste disposal, adequate standards for housing, and better water supplies. I think if you go into a house and their sewage tank is filled, you definitely know. You can smell it from outside, before you walk in the door. That's not a standard that anybody should have to deal with in the 1990s. Sometimes they have to live eight days with overflowing sewage containers because there is no delivery available due to snow conditions. Do you wonder why we still have these types of recurring instances of what the health board would consider Third World diseases? (Minutes of Proceedings and Evidence, Issue No. 28A:125-6)

In Iqaluit, Mr. Doug Sage, the Acting Superintendent, Department of Social Services, spoke about social service concerns relating to housing in the Baffin region. His concerns include overcrowding in the region and the fact that construction is not keeping up with the birth rate. With respect to family violence he noted:

"I can tell you that it's escalating and that crowded and inadequate housing is often referred to by the people who come to the shelter as one of the major frustrations that

help to create that problem. . . We're finding that women and children aren't leaving abusive situations because, other than the shelter, they have no place to go. Relative's homes are already full. In fiscal year 1991/92, 88% of all the women reporting to the shelter here had been there at least once in the past year, so we're seeing the return of people, again because there's nowhere else for them to go. . . child sexual abuse is a cyclical problem. It is learned and we're finding that generation upon generation is falling into those patterns because of being in overcrowded housing situation." (Minutes of Proceedings and Evidence, Issue No. 28A:52)

Other social problems were discussed:

"Transients fall between the cracks in our system quite a bit, and I don't think that we have adequate numbers on how many homeless and transient people there are. For the aged and handicapped people we have inadequate housing. . . . To tell you that there's an alcohol problem in the north would be nothing new, but to tell you that it relates directly to the housing shortages and the types of frustrations that develop from that would not be an exaggeration. . . .

"In corrections we have people coming out of incarceration with no home to go to." (Minutes of Proceedings and Evidence, Issue No. 28A:51-54)

Mr. Sage concluded with this comment:

"I would like you to urge your colleagues at all levels of government to become aware of these major social problems as they relate to housing. . . five years from now it will be worse, and ten years from now it will be impossible — and that the infant mortality, child abuse, suicide rates, substance abuse, financial assistance usage, and corrections issues are already higher here than the national average." (Minutes of Proceedings and Evidence, Issue No. 28A:54)

In Iqaluit, Mr. Chuck Tolley, Director of the Baffin Divisional Board of Education noted that overcrowded housing is not conducive to learning.

"Many of our students come from houses where the conditions are such that they don't have a room or a space of their own. As we go into high school programs, we're finding that high school students don't have a private place where they can do homework. The crowded situation is manifesting itself in attendance problems. Attendance patterns in some students is very erratic. This affects their ability to learn and to achieve in a school setting. I think it also affects their performance down the road at the high school level. We certainly have an extremely high drop-out rate, one that we're

certainly not proud of but that we're trying to deal with. . . we find that for some of our students, the intense crowding they face affects how they look at things. I think they find coming to school difficult. They often come from having spent the night being up very late, and we have a number of behavioural and learning problems that could be attributed to the housing situation these kids face." (Mr. Chuck Tolley, Director, Baffin Divisional Board of Education, *Minutes of Proceedings and Evidence*, Issue No. 28A:94)

RECOMMENDATIONS

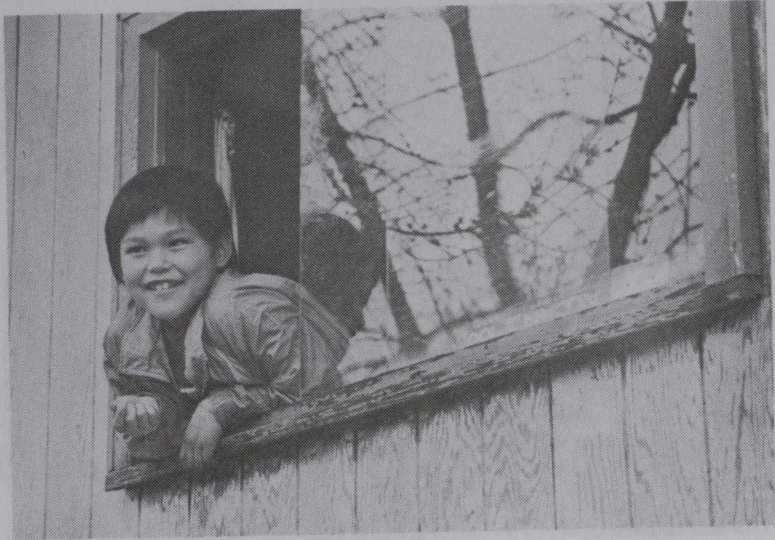
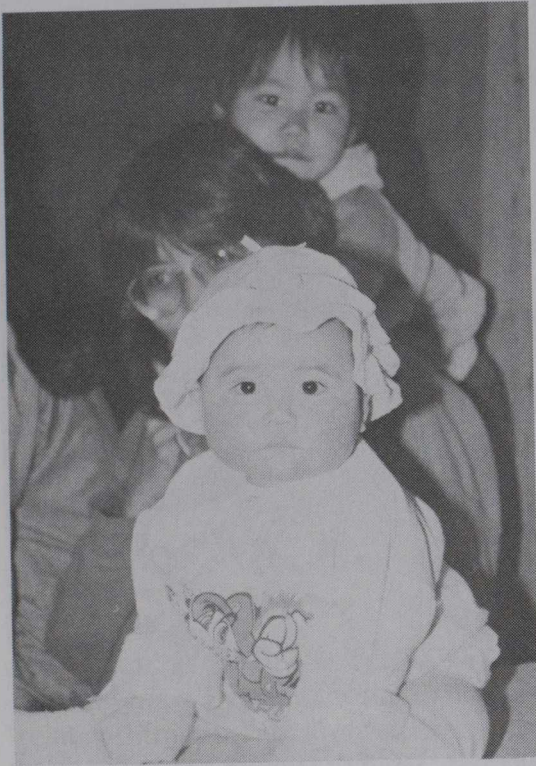
The Committee recommends that the Government of Canada address immediately the health and safety deficiencies of Aboriginal and northern housing. These communities must have indoor water supplies, indoor plumbing, adequate sewage disposal systems, and adequate fire protection services.

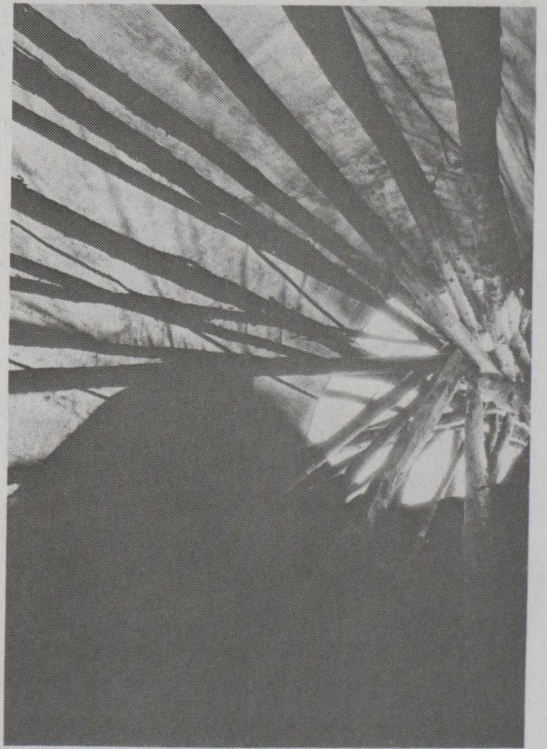
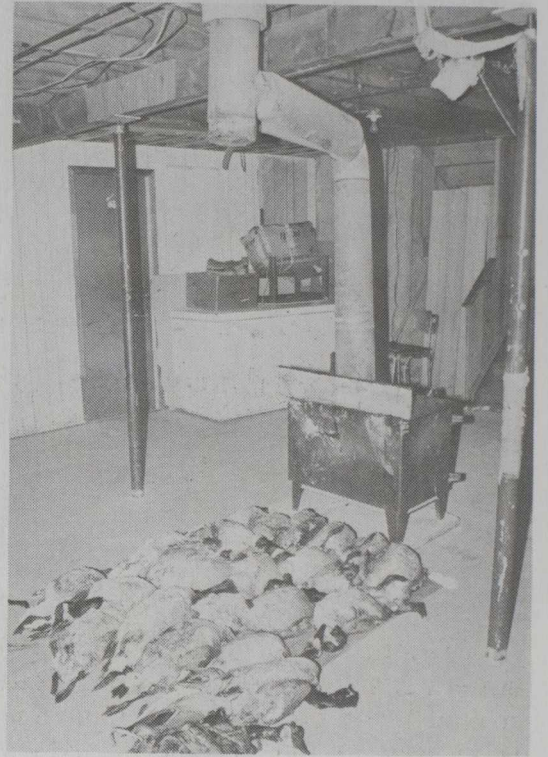
The Committee recommends that the Government of Canada address immediately the housing related infrastructure needs of Aboriginal and northern people.

NOTES

¹ Department of Indian Affairs and Northern Development, Northern Health Research Unit, *The Health Effects of Housing and Community Infrastructure of Canadian Indian Reserves* Ottawa, 1991, p. 29.

² *Ibid.* p. 83.





3

THE HOUSING CRISIS: SUPPLY, APPROPRIATENESS AND ECONOMIC BENEFITS



There are many aspects to the aboriginal housing crisis. Existing shortages of housing and related infrastructure are not improving, due in large part to federal budget reductions. A growing population only exacerbates the problem. The houses themselves do not necessarily meet the cultural and practical needs of communities. When housing is being constructed in a community, the associated economic benefits do not trickle down to residents.

Despite some shortcomings with existing data, there is ample evidence of an overwhelming need for housing in Aboriginal communities.

The Auditor General, for example, notes that DIAND's backlog figure may not be up to date and are based on responses by bands in a survey conducted in 1983 asking about the status of the waiting list for each band.

Both DIAND and CMHC use statistical information based on Census data. Statistics Canada acknowledges that in the 1986 Census, 136 Indian reserves representing about 45,000 people (about 6% of the overall population reporting aboriginal origins) were incompletely enumerated. This was still a problem with the 1991 Census.

Mr. Daley, Vice-President of Programmes at CMHC noted that the Census information is not precise and CMHC has little faith in the numbers. As a result, the porportion of program activity targeted to Aboriginal people is determined arbitrarily. (*Minutes of Proceedings and Evidence*, Issue No. 11:16)

ON-RESERVE

Any dwelling occupied by more than one person per room is defined as crowded. The rates of crowded dwellings on-reserve are considerably higher than the Canadian figure and the gaps are increasing—from twelve times the Canadian rate in 1981 to sixteen times the Canadian rate in 1986. In 1986, the percent of crowded Indian dwellings on-reserve was eleven times that in communities near reserves.¹

Of the 70,000 units on-reserve, DIAND estimated in 1992 that only half, or 35,000 units are adequate and suitable for living in.² Thirty-one percent of units have neither piped nor well water, and 31% have neither piped sewage service nor septic fields.³

Current backlog in the supply of housing:

— In 1990, DIAND estimated the backlog at approximately 11,710 units for the regular on-reserve population (excluding Bill C-31)⁴

— approximately 10,000 units because of demand created as a result of the amendments to the *Indian Act, 1985*⁵

AFN & DIAND ESTIMATES OF ON-RESERVE HOUSING REQUIREMENTS

	AFN		CUMULATIVE	DIAND		ANNUAL TARGETS
	Units	Unit Cost	Total	Units	Unit Cost	Total
New	11,710	\$93,500	\$1,094,885,000	4,410 ¹	\$80,000	\$352,800,000
New (C-31)	10,000	\$93,500	\$935,000,000	985 ²	\$80,000	\$ 78,800,000
Replacement	6,700	\$93,500	\$626,450,000			
Major Renovations	15,700	\$25,000	\$392,500,000	2,000 ³	\$30,000	\$ 60,000,000
Minor Renovations	13,900	\$8,000	\$111,200,000			
Infrastructure ⁴	14,900	\$10,000	\$149,000,000			\$25-35 million extra
Total	72,910		\$3,309,035,000	7,395		\$516,600,000 - 526,600,000

¹ to keep pace with new household formation, to reduce backlog and to replace units lost

² to build new units required to the end of 1997/98

³ Pre-1980 stock

⁴ AFN calculation pertains to plumbing and electrical additions, DIAND's calculation pertains to water, sanitation, roads, electrical services

Effect of Budgetary Reductions

The present funding level (approximately \$93 million annually) under the Housing Program has not risen since 1983. Additional funds have been provided to address the requirements of those people returning to reserves because of Bill C-31.

Recent reductions to CMHC's budget will have a significant impact. CMHC estimated that, because of reductions, 230 fewer units will be provided in 1992. (*Minutes of Proceedings and Evidence*, Issue No. 19:39)

Numbers do not tell the whole story. The Committee visited the Cree community of Chisasibi (on the La Grande River). This community was moved in 1980 because of flooding resulting from the James Bay hydro development. The community has not been able to obtain an adequate sewage disposal system. Currently, the septic fields do not absorb the sewage and, as a result, the sewage tanks in the houses back up every year. All around the village there are open trenches floating with sewage. The sewage seeps into the ground and enters the ditches through the water table. The water table is rising, despite studies completed prior to relocation assuring that this would not happen. The sewage goes into the river, the tide water comes in and brings the sewage back into the water supply system. As a result the town

drinking water must be monitored very carefully. The community is trying to get a sewage system. It is argued by the community that the sewage system should be covered under the 1986 relocation agreement, and is trying to secure funding for that purpose. They have not been able to access funds through the Green Plan. There is not enough money available through annual DIAND budget allocations for infrastructure development. A study by the James Bay Energy Corporation estimated that a sewage system would cost \$12 million in the village itself. Another estimate, taking expansion into account, suggests a cost of \$21 million. (*Minutes of Proceedings and Evidence*, Issue No. 28A:2-8)

“When they originally relocated, they said those units were good for seven years .. the (sewage tank system) worked for the period it was supposed to work. . . So why did they put it in the first place, unless they were planning to relocate us again after seven years?” (Mr. Tom Wadden, Treasurer, Chisasibi Band Council, *Minutes of Proceedings and Evidence*, Issue No. 28A:8)

OFF-RESERVE HOUSING: RURAL AND URBAN HOUSING

“Everybody admits that the Native housing in this country is an absolute disgrace. Tremendous strides have been made in 20 years. . . But the fact of the matter is that new family formations have outstripped the total number of units that have been either built or rehabilitated in the past two decades.” (Mr. Gene Rheume, Native Council of Canada, *Minutes of Proceedings and Evidence*, Issue No. 16:6)

CMHC data⁶ indicates that 24,070 Native households living off-reserve in Canada are in core housing need (35.2% of the Aboriginal population) and 10,255 live in rural areas where the incidence of native rural core need was 44.2% (compared to 14% of all rural households in Canada in core housing need).

Waiting lists for housing from First Nations non-profit housing corporations and housing co-operatives in urban areas are sizable.

Gignul, meaning “our home” in the Micmac language, is a 138 unit non-profit housing corporation located in Ottawa which houses over 400 aboriginal people who are single parents, families, singles, students, couples, senior citizens, and the disabled. Gignul representatives described a state of declining allocations and rising demand for housing.

“At the present time Gignul has a total allocation of 138 units over a six-year period, a figure that has been rapidly declining when compared to the number of applications that we have on file. Our unit allocation shows a decline in the six-year operation as follows: In 1986 we received 29 units; in 1987 we received 29 units; in 1988 we received 32 units; in 1989 the unit allocation was 17; in 1990 we received 15 units, and in 1991 we received 16 units.” (*Minutes of Proceedings and Evidence*, Issue No 27:7)

Gignul received an initial allocation of four units for 1992.

“Our current application waiting list is more than double the number of units Gignul presently owns. Under the terms of this year’s allocation, Gignul is able to respond to only 1% of the aboriginal people who currently have applications on file.” (*Minutes of Proceedings and Evidence*, Issue No 27:7)

“There are a large number of aboriginal people across the river in Hull, Aylmer, and Gatineau that we can’t even deal with because they’re outside the Ottawa-Carleton region. There’s no housing corporation over there, there’s nothing for those people to try to apply to.” (*Minutes of Proceedings and Evidence*, Issue No 27:7)

In Sioux Lookout in Northern Ontario, Nitawin Housing Development Corporation Manager Tony Kay told the Committee of a waiting list currently comprising 230 families and shrinking annual unit allocations from CMHC.

"It's very frustrating. I get about 20 phone calls a day asking, when can I have a house? And I come up with inventive ways of answering, but it's all the same thing—hell may freeze over before you get a house under this program. On our waiting list there are 27 elders from the northern communities who, for one reason or another, cannot stay in their communities. . . They could end up in Thunder Bay or Kenora, on the third floor of some government-designed unit, down at the end of the hall in the shoe box on the left, surrounded by nobody of a similar background; or, again, too far for family and friends to travel." (Minutes of Proceedings and Evidence, Issue No. 27A:63)

Thirty-eight applications for housing are based on medical need and of these, nine are urgent.

Mr. Kay read from a doctor's letter which accompanied one of the urgent applications for housing:

"She says that she is writing to recommend that "so-and-so" and his family receive housing in Sioux Lookout. He is a 17-month-old boy who currently lives in one of our communities. The child suffers from a very severe form of asthma. His asthma affects him on a daily basis. In addition, he's had to be flown to Sioux Lookout on numerous occasions for acute care. His

Witnesses expressed their concerns about the reductions. In a written submission, Andrew Petter the Minister of Aboriginal Affairs in British Columbia commented that "I am concerned that recent federal cutbacks will seriously limit the availability of badly needed affordable housing for aboriginal people living in British Columbia."⁸

The NCC had this to say:

"The disturbing trend we want to raise today concerns the cuts to the last budget. We're very concerned about that. What we have been told is to expect a 21% across-the-board cut this year—I'll restrict that to

asthma is severe enough that if it were not possible to fly due to weather-outs—and this happens quite frequently—he could become extremely sick and possibly die. This boy would benefit from being away from the dusty environment of this community and having close access to a hospital in Sioux Lookout. It is not expected that the boy's condition will improve over the next few years. She hopes we will consider this application seriously as she believes it could be a matter of life and death.... We received this application January of last year, and that's extremely frustrating. I have another 8 applications that are that severe or even more so." (Minutes of Proceedings and Evidence, Issue No. 27A:64)

Mr. Russell from the Inuit Non-Profit Housing Corporation indicated that in Ottawa, there are 59 units and 107 families on the waiting list. (*Minutes of Proceedings and Evidence, Issue No. 24:7*)

The Effect of CMHC Budgetary Reductions

CMHC told the Committee that it is estimated that 7,650 fewer federal units than expected will be available in 1992; a reduction of 309 RNH units⁷ and 175 Urban Native Non-Profit Housing Units.

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"The disturbing trend we want to raise today concerns the cuts to the last budget. We're very concerned about that. What we have been told is to expect a 21% across-the-board cut this year—I'll restrict that to housing, although there is an impact in other areas—and an anticipated 30% cut next year. So we're looking at 51% or better cut in an already inadequately funded program which is supposed to reach people who are most in need . . . We question the decision on the clawback of universal programs to retarget to those most in need. How do you square that approach with the government's decision to implement universal across-the-board cuts to native housing? If you're looking to put money to those who are most in need, then I think that approach should be re-examined. You cut basically those people you're most trying to target to help." (Mr. Phil Fraser, Vice-President,

Native Council of Canada, *Minutes of Proceedings and Evidence*, Issue No. 16:5)

The NCC was also concerned that the allocations in some areas could be reduced so much by the cuts, that there would not be enough units to support the involvement of a native delivery agent. (*Minutes of Proceedings and Evidence*, Issue No. 16:26)

THE NORTH

In the NWT, both CMHC and GNWT provide housing programs. Eight percent of the annual budget is devoted by GNWT to housing. The HAP program, offering home ownership to clients on a self-build basis, is an example of a NWTHC program. The NWTHC is also responsible for delivering housing programs to Indian people in the NWT.

Programs are delivered to Inuit people in NWT by NWTHC, in Nunavik (northern Quebec) by the SHQ, and in Labrador by the Newfoundland and Labrador Housing Corporation and the Torngak Regional Housing Association.

In the NWT, housing authorities in each community manage public housing on behalf of the NWTHC. In Iqaluit, for example, the Iqaluit Housing Authority manages 358 units. One thousand, four hundred and fifty of the 3,300 people in Iqaluit live in public housing, 95% of whom are Inuit (*Minutes of Proceedings and Evidence*, Issue No. 28A:45)

Issues emphasized by witnesses include the critical shortage of units, the lengthy waiting lists for public housing, overcrowding, inadequate infrastructure and the lack of funds to address these problems. Population growth at a much higher average rate than in the rest of Canada exacerbates the situation.⁹ Statistics Canada

data shows that housing quality in the North is lower than in the rest of Canada, and overcrowding is higher.¹⁰

In the NWT, a 1992 survey showed that:¹¹

of 14,536 households surveyed (90% of occupied units), 5,733 reported some form of housing problem.

3,584 households are eligible for financial assistance (in core need). One thousand four hundred ninety-five had a suitability problem, 1,125 an adequacy problem, 188 an affordability problem and 776 had more than one type of problem)

The 1990 needs survey showed the total social housing need at 3,136 units.

The Hon. Don Morin, Minister responsible for the NWTHC told the Committee that 44% of households in NWT are in need of housing assistance as compared to 14% in the South.

Except in larger communities like Yellowknife, there is no private housing market. People cannot afford their own homes—housing costs are prohibitive.

Even where private housing exists, rents of \$1,200 to \$1,500 a month are common. (*Minutes of Proceedings and Evidence*, Issue No. 28A:56) In Rankin Inlet, a representative of the housing association there said private housing costs \$2,500 a month to rent in that community. "Most of our tenants do not even earn that much." (*Minutes of Proceedings and Evidence*, Issue No. 28A:120)

The Minister noted that the backlog is critical because "we don't enjoy the luxury of having an old stock of houses we can repair. We're talking about getting people out of snow banks and tents and into some sort of housing. It's a basic, basic need." (*Minutes of Proceedings and Evidence*, Issue No. 26:27)

A particular problem is the lack of housing for students. In Iqaluit, Ms. Lynn Hirshman, Director of Social Services commented that students are denied an education because student housing is full.

In Yellowknife, where the population between 1986 and 1991 grew by 29.9%, the Mayor estimated that over the course of the year there are approximately 700 instances where people do not have the benefit of shelter:

"They include literally the entire spectrum of the population, from those who arrive in town for some particular reason, find they want to stay here and have no place to stay, from those who have been removed from their housing, to those with children and families who just can't find a place to live within their means" (Minutes of Proceedings and Evidence, Issue No. 29A:97)

The Committee visited a number of communities where the shortage of housing was critical. In Rankin Inlet for example, there is a waiting list of about 100 and there are approximately 225 public housing units. The families are forced to live with other families while they wait. In Iqaluit the waiting list comprises 30 singles, 14 couples and 17 families.

In Kuujuaarapik, an Inuit community of 500 situated in Northern Quebec, witnesses indicated that, housing has not kept up with the population growth. Some families have been waiting three years while others double up with other families.

Effect of CMHC Budgetary Reductions

The Hon. Don Morin, Minister responsible for the NWT HC reported that the 3% housing cap announced in the February federal budget in fact translate into a 55% cutback in new construction and urged the government to reinstate housing resources at least to the 1991 level. (*Minutes of Proceedings and Evidence*, Issue No. 26:26)

The Minister also outlined for the Committee what the impact would be if the funding was not reinstated:

- The number of families in need of housing will grow.
- Social and health related problems for aboriginal people will increase as a result of continued and increasing overcrowding and inadequate housing conditions.
- NWT funding commitments to social housing will grow at the expense of other social, health and education programs.
- There will be permanent loss of construction and other jobs in the private sector. The reduction of the federal social housing budget will result in the loss of 155 to 198 full time jobs in local communities in the NWT.
- Decreasing opportunities to develop a greater sense of independence and responsibility within the northern population, as a result of the continuing lack of affordable, suitable and adequate housing.

The Minister's concerns were echoed by a number of witnesses in Northern communities:

"The forecasted reduction in federal housing dollars will only assist in compounding these problems. The end result will be a greater dependency on other federally assisted programs, such as health and social benefits. What little the federal government saved against the national deficit would be offset by a greater dependency on government programs. What is to be gained by this?" (Mr. Peter Scott, District Manager, NWT Housing Association, Keewatin District, Minutes of Proceedings and Evidence, Issue No. 28A:115)

Witnesses in Fort Norman described what amounts to a freeze on housing allocations and expressed grave concern about future levels.

"As far as we understand it, everything's on hold right now. the HAPs and everything. We don't know what is happening next year at all. The budget has been put back until October as far as we know." (Minutes of Proceedings and Evidence, Issue No. 29A:22)

As Mr. John Todd, MLA from Keewatin Central said:

"Housing is an instrument of everything. It is an instrument of health, it is an economic instrument, it is a social instrument. In the Arctic in particular it is even more so. There is nowhere else to go. If we cut the housing by 50% or 55%, there is going to be a cost associated with that. Whether it is a cost of crime, spousal assault, social services, etc. there is going to be a net cost..."

So if I were to say anything to you, it would be to ask you, plead with you, to try to get the message across that we have to get back, at the very minimum, to the 1991 levels of housing." (Mr. John Todd, Minutes of Proceedings and Evidence, Issue No. 28A:140)

The Housing Crisis: More Than A Supply Issue

The housing crisis in Aboriginal communities is more than just a lack of supply. Witnesses pointed out that houses do not meet the cultural and practical needs of communities.

Chief Steven Fiddler, Bearskin Lake Band, stated that: "the quality of housing currently provided is inadequate to meet the geography, the lifestyle, the culture, and the economy of the reserve." (*Minutes of Proceedings and Evidence*, Issue No. 26A:2) Examples include the lack of wheelchair access and the inadequate size of houses (24' X 28') for the average family of 4.5 people.

In Iqaluit, Ms. Lynn Hirshman, Director of Social Services commented that the new seniors facility was not designed to have any younger family members live with the seniors, and this is culturally inappropriate and unrealistic. (*Minutes of Proceedings and Evidence*, Issue No. 28A:57)

In international circles there has been a recognition that adequate housing is about more than providing a supply of houses that meets

building codes. There has been a movement from a consideration of building codes to a broader understanding of housing standards in a more health enhancing sense emphasizing houses that further the well-being and development of the people and the communities where those houses are located (Dr. John O'Neil, Department of Community Health Services, University of Manitoba, *Minutes of Proceedings and Evidence*, Issue No. 20:6)

Dr. O'Neil noted that:

"Overcrowding is important, but just increasing the supply of housing units and making sure they've all got running water still doesn't meet that last requirement of having a house that reflects the senses of value and purpose in people's lives." (Minutes of Proceedings and Evidence, Issue No. 20:19)

Witnesses described the housing stock as being inappropriate for special needs groups (elders, single mothers, physically challenged).

"The Native senior has been largely overlooked in policies and programs in Canada which typically apply to Natives in general or the elderly in general. Many elders forgo seeking medical or other assistance that they need in order to avoid being forced to leave their family and community. Those that do enter nursing homes outside of Native communities frequently feel extremely unhappy and alienated. There is a need to provide alternatives for those seniors who require care that the family alone is unable to provide, without requiring them to leave their communities and destroying the satisfactory aspects of the social network."

... The housing situation for the disabled on reserves is grim. Most lack supportive services such as home care. Special wheelchair access is rarely available for homes and public buildings. The poor conditions of many homes are not conducive to the maintenance of proper personal hygiene for the house-bound or bedridden." (Northern Health Research Group, The Health Effects of Housing and Community Infrastructure on Canadian Indian Reserves, Ottawa, 1991, p. 41)

Many First Nations witnesses described situations in their communities in which persons requiring housing suited to their special needs, such as young single mothers, homeless, seniors and the physically challenged, live in unsuitable housing situations. Governments of First Nations are helpless to address these problems due to lack of sufficient resources. Among these communities is the village of the Gwa'Sala-'Nakwaxda'Xw Band in British Columbia.

"Because no such housing is currently available, some of our disabled Elders are forced to cope with narrow doorways and other inconveniences. More ramps are needed to supplement or replace steps, as well as heavy duty grips and bars in the bathrooms. It is shameful that we have nothing better to offer our senior people."

Witnesses stressed that these differences must be recognized in order that appropriate programs are developed.

"The Government of Canada must accept the north as it is now, on its own terms, while we all try to work towards a stronger northern economy and society. In addition to our cultural distinctiveness, the economy in the Inuit homelands is structurally different from that of the Canadian mainstream. Failure to understand this and deal with policies rooted in this understanding invariably result in the introduction of inappropriate programs and the consistent inefficiency or failure of these well-intentioned programs. And this failure has its own costs" (Ms. Kayrene Nookiguak, *Minutes of Proceedings and Evidence*, Issue No. 13:11)

Most witnesses also pointed out that Aboriginal people must be involved in decision-making at all levels, from the local level to the national level, so that housing appropriate to the needs of each community is available.

It is also essential that the economic development opportunities associated with housing construction benefit aboriginal communities. There is no question that housing and infrastructure construction is an important contributor to the Canadian economy. CMHC

notes that one in ten jobs in the economy depends on residential construction. Expenditure on new residential construction amounts to about 7% of the gross domestic product.¹² Witnesses, such as Mr. Ray Hamilton, Gabriel Housing, commented that Métis people do not benefit from the economic spinoffs created from housing. Local labour and materials are not utilized because of the inflexibility inherent in federal housing programs.

A recent DIAND discussion paper acknowledged the fact that many aspects of housing continue to be supplied to reserves through non-Indian sources located off reserve, including capital investment, materials and labour. The paper noted that a new Housing Program on-reserve must increase economic and employment benefits to Indian people and communities. DIAND estimated that the volume of construction, repair and renovation of housing each year translates into a potential for the equivalent of at least 5,000 full time jobs on reserve.¹³

Chief Stanley Sainnawap, Big Trout Lake commented that:

"I think bands should be given some authority or control over housing. To build the projects here, either housing or renovation, the lumber has to be graded or stamped. As you know, yesterday I showed you what the graded lumber looked like when we went to the school—all the cracks. . . I think the bands should be given an opportunity to produce their own lumber at least. . . Why should we have to use the commercial way of drying the wood. . . I think those houses, the way they are built right now, are really hazardous. When there's a fire, it would only take about five or ten minutes to flatten the whole house. . . So one of my proposals is that the band should be given an opportunity to look at how they want to control and handle their housing program." (Chief Stanley Sainnawap, Big Trout Lake Band, *Minutes of Proceedings and Evidence*, Issue No. 26A:42)

In Iqaluit, Mr. Chuck Tolley, Director of the Baffin Divisional Board of Education commented that:

"I personally see nothing more disappointing than, when you go into a community, to see a group of southern Canadians building houses for the local people. We have kids who have gone through the school system and we have people who have been trained as carpen-

ters, but because the tendering system doesn't allow local contractors to get many of these contracts, we end up with imported labour building houses for the community (Minutes of Proceedings and Evidence, Issue No. 28A:95)

RECOMMENDATIONS

The Committee recommends that the Government of Canada provide the necessary funding to meet the housing needs of all Aboriginal and northern people living on-reserves, off-reserves, and in the North. Not only is there a backlog of new units, but there is a lack of funding to renovate existing units. Particular attention must be paid to the needs of victims of abuse, seniors, the homeless and the disabled. On-reserve particular issues which must be addressed include the existing backlog of approximately 11,000 housing units and the additional demand for housing created because of Bill C-31. In the North, there is a critical shortage of over 3,500 units which necessitates a greater need for resources. As a first and crucial step towards preventing that backlog from worsening the federal government should immediately reinstate CMHC funding for the Northwest Territories to at least 1991 levels.

The Committee recommends that the Government of Canada recognize that Aboriginal people have particular cultural and practical housing needs which are not being addressed due to the rigidity of current federal housing programs. Building codes, design requirements, and material and labour specifications must be more flexible in order to permit the type of housing which meets the needs of Aboriginal and northern communities and utilizes local resources.

The Committee recommends that the Government of Canada recognize that the only way to provide the flexibility that Aboriginal people need to ensure the delivery of the kind of housing best suited to their particular needs is through self-government for Aboriginal people.

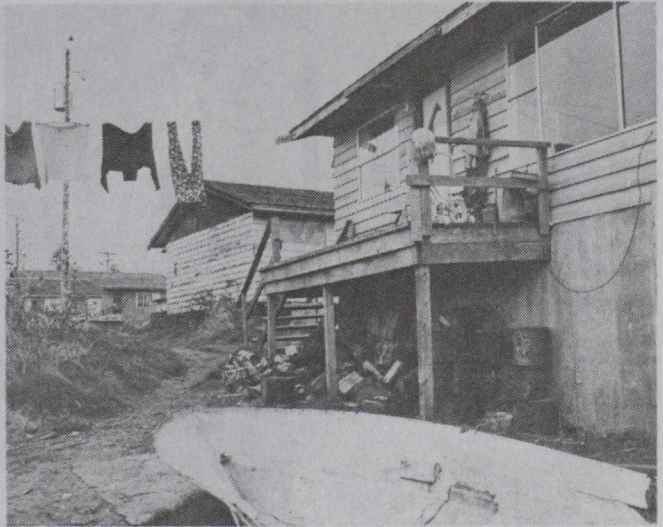
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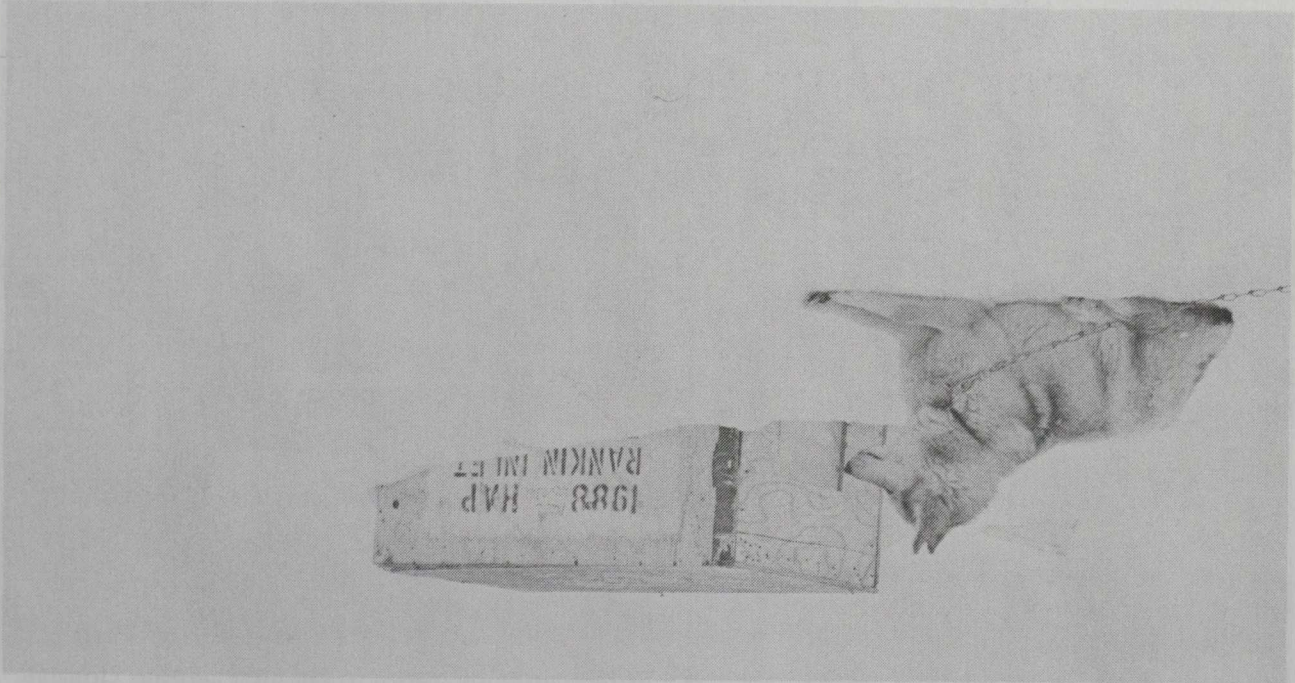
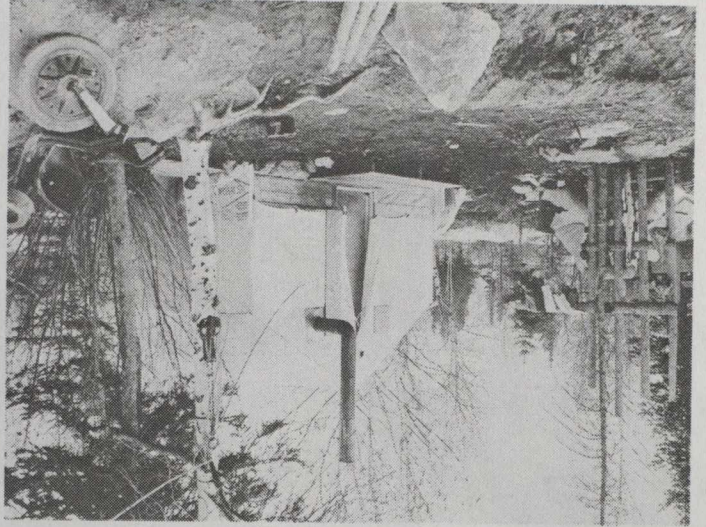
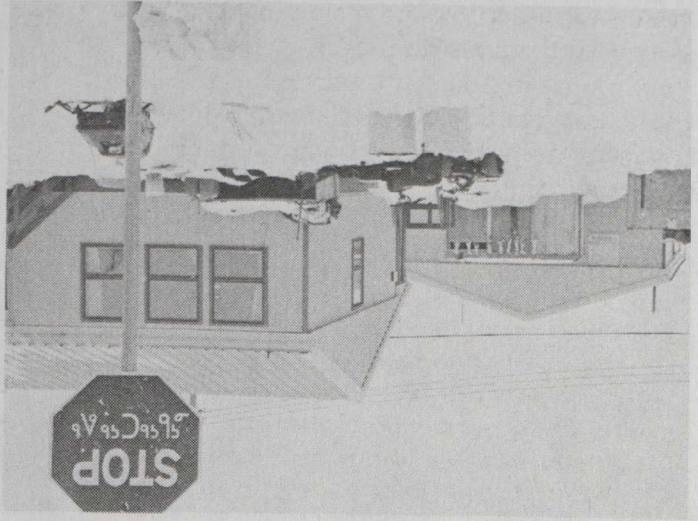
¹ Indian and Northern Affairs Canada, Highlights of Aboriginal Conditions, 1981-2001, Part II, Social Conditions, Ottawa, Dec. 1989, p. 13.

² Mr. Alan Williams, ADM, DIAND, *Minutes of Proceedings and Evidence* of the Standing Committee on Public Accounts, Issue No. 36.

- 3 AFN, *Recommendations of the First Nations Housing Task Force Revisions to the First Nations Housing Policy*, Ottawa, 1992, p. 4.
- 4 DIAND, *Laying the Foundation of a New On-Reserve Housing Policy*, Ottawa, 1990, p. 38
- 5 AFN, *Recommendations of the First Nations Housing Task Force Revisions to the First Nations Housing Policy*, Ottawa, 1992, p. 5
- 6 CMHC, *Evaluation of the Rural and Native Housing Programs, Main Report*, Ottawa, 1992, p. 55.
- 7 Fifty percent of RNH program activity is targeted to off-reserve Native households (100% of Urban Native and On-Reserve is targeted to Natives) Nationally, in 1990, targets were achieved in RNH and Urban Native, but not rural RRAP or ERP (Submission to Standing Committee on Aboriginal Affairs, CMHC, February 13, 1992.)
- 8 Letter from Andrew Petter, Minister of Aboriginal Affairs, Province of British Columbia, to Standing Committee on Aboriginal Affairs.
- 9 Between 1961 and 1986, the NWT population increased by 127%, three times the national rate (*Minutes of Proceedings and Evidence*, Issue 28A:65).
- 10 Government of NWT, *Housing Needs Survey*, August, 1992.
- 11 The 1992 Needs Survey uses CMHC definitions of adequate, suitable, affordable.
- 12 CMHC Strategic Plan 1992-96, p. 1.
- 13 DIAND, *Laying the Foundations of a New On-Reserve Housing Policy*, Ottawa, 1990, p. 7.







4

THE HOUSING CRISIS: JURISDICTIONAL, PROGRAM ISSUES



In addition to the problems noted earlier relating to the lack of supply, the problem with inappropriate housing and the lack of economic spinoffs, there are other issues, namely jurisdictional, and program issues.

JURISDICTIONAL ISSUES: CLARIFYING RESPONSIBILITY

There are fundamental differences between Aboriginal people and the government concerning the federal responsibility for Aboriginal housing.

Indian organizations disagree with the federal government's characterization of its responsibility.

The AFN stated that:

First Nations maintain that housing is a federal responsibility which flows from the special relationship with the federal Crown

created by section 91(24) of the British North America Act of 1867 and the treaty agreements themselves.¹

The FSIN noted that:

It is the FSIN position that shelter in the form of housing, renovations, and related infrastructure is a treaty right and forms part of the federal trust and fiduciary responsibility. (This position derives) from the special Indian-Crown relationship dating back to the Royal Proclamation of 1763, enhanced by section 91(24) of the Constitution Act of 1867 and sections 25 and 35 of the Constitution Act of 1982. (Mr. Tony Coté, Director, Saskatchewan Indian Housing Corporation, Minutes of Proceedings and Evidence, Issue No. 23:9)

Mr. John Rayner, DIAND, commented that "the government to this time, has not recognized any universal Indian entitlement to government financed housing, but it has committed itself that all Indians should have access to adequate, suitable, and affordable housing as a matter of social policy." (Mr. John Rayner,

Assistant Deputy Minister, Policy and Consultation, *Minutes of Proceedings and Evidence*, Issue No. 10:12)

In the Auditor General's audit of DIANDs Housing Program, no clear statement of federal responsibility respecting housing was found. This has made it difficult for DIAND to administer the Housing Program effectively. (Submission to the Standing Committee on Aboriginal Affairs, Auditor General of Canada, February 26, 1992, p. 1)

The Métis National Council and the Native Council of Canada did not comment on this particular aspect. For the MNC and the NCC the issue is whether the federal government recognizes any responsibility for their members at all.

The Métis National Council commented that: *there are no special programs from the federal or provincial government in place for Métis people. We don't qualify for all of those aboriginal programs. Even though we're recognized in the Constitution as an aboriginal people, we don't share in the special programs instituted by government for aboriginal peoples.* (Mr. Yvon Dumont, President, Métis National Council, *Minutes of Proceedings and Evidence*, Issue No. 18:5)

The Native Council of Canada commented that: *People off reserve are constantly left out... We're dealing with three-quarters of a million aboriginal people out there. . . , our people are grossly misrepresented when it comes to budget concerns. You're dealing with fewer than 300,000 people living on reserves. . . I'm not criticizing the amount of dollars and saying that should be turned over; I think in many cases many of those reserve communities are underfunded as well. In many cases they're strained to their maximum limit.* (Mr. Phil Fraser, Vice-President, Native Council of Canada, *Minutes of Proceedings and Evidence*, Issue No. 16:6)

The Inuit Tapirisat of Canada made reference to the Universal Declaration of Human Rights:

The funding levels provided to the service agencies responsible for housing in our communities is not sufficient to allow housing conditions in the Inuit homelands to match those of the Canadian population in general—now or in the foreseeable future—no matter how efficient and innovative the delivery agencies and their programs may be. . . I have already mentioned that the United Nations; Universal Declaration of Human Rights states that affordable housing is a fundamental human right. The CMHC's own long-term objectives begin with the following: to help insure that Canadians, regardless of where they live, have access to affordable, suitable, and adequate housing by facilitating the effective operation of housing markets. . . to support an adequate supply of social housing in cases where the market does not provide for Canadians who cannot meet their housing needs on their own. . . (Submission to the Standing Committee on Aboriginal Affairs, Inuit Tapirisat of Canada, February 20, 1992, p. 12)

This uncertainty has resulted in a confusing patchwork of federal and provincial programs that are difficult to access. There is a distinct lack of co-ordination between programs and governments.

In northern Quebec, Aboriginal people live side by side, and yet have completely different levels of housing and services. This was aptly illustrated in the communities of Whapmagoostui and Kuujuaarapik, located side by side on James Bay. The Cree, through federal housing programs have homes with basements, and have a piped water system. The Inuit community, a municipality under provincial legislation, on the other hand, has a trucked water system, and has been told by the provincial housing agency that they cannot have basements in their homes.

In Alberta, Mr. Alden Armstrong, Director of Housing in Paddle Prairie commented that he has experienced difficulties accessing programs when he has approached both federal and municipal agencies and says that no one seems to understand the legislation. Mr. Armstrong indicated that he would like to see some

type of organization set up, provincially at least, through which Métis concerns could be given due consideration. (*Minutes of Proceedings and Evidence*, Issue No. 30A:11) At present, Mr. Armstrong noted that CMHC on-reserve programs are not available on Métis settlements, because the settlements are constituted under provincial legislation, and therefore, do not qualify for those particular programs. (*Minutes of Proceedings and Evidence*, Issue No. 30A:1)

Mr. Ray Hamilton, from Gabriel Housing, Saskatchewan, expressed similar concerns and suggested that a Métis housing commission would help Métis people access programs.

While there are several housing programs which aboriginal communities can access, there appears to be little co-ordination between governments. Although the provinces were invited to share their views, not all responded. However, one witness said that one of the ways in which the organization to which he belongs has been able to help aboriginal communities is by helping them to stack federal and provincial programs together in order to access enough money to complete housing projects. (Mr. Udo Staschik, Member, Frontiers Foundations Inc. (Ontario), *Minutes of Proceedings and Evidence*, Issue No. 25:12)

Greater co-ordination of effort is needed in the North, in order to solve housing shortages. In Yellowknife, the Committee was told it cost \$60,000 to develop one lot. The city's annual Operations and Maintenance Budget is \$26 million, yet the tax base is only 8,000 people. In order to keep housing affordable, help is needed to provide the required infrastructure. While each level of government has a particular area of jurisdiction, they are all interrelated. As the Mayor noted "there's no sense having a house sitting there if you can't provide it with water and sewer because you can't live in it". (Her Worship Mayor Pat McMahan, City of Yellowknife, *Minutes of Proceedings and Evidence*, Issue No. 29A:102)

A town planner based in Rankin Inlet noted that:

There are mechanisms in place for discussion and coordination between various bodies. Despite these mechanisms, I still find there is not always the full extent of coordination required to deliver a developed site to somebody who wants to construct a housing unit. One of the real problems is there tends to be last minute program cutbacks or decisions to change funding by one agency or body, without consideration of the impact of that funding decision on another body. (Ms. April Taylor, Planner, Keewatin District, GNWT, *Minutes of Proceedings and Evidence*, Issue No. 28A:132)

In the NWT, witnesses suggested that a more co-ordinated effort between governments would ensure that vacant government housing is utilized to meet community needs. In Iqaluit, there is an 8% vacancy rate, 6% of which is vacant federal housing. (*Minutes of Proceedings and Evidence*, Issue No. 28A:78) Mr. Scott similarly commented that in Arviat there is always two or three empty government units. (*Minutes of Proceedings and Evidence*, Issue No. 28A:118) In Norman Wells, empty federal units have been offered for rent at prohibitively high rates. (*Minutes of Proceedings and Evidence*, Issue No. 29A:37) In fact, in Iqaluit and Rankin Inlet, some witnesses supported the idea of one housing authority with authority over all housing units.

PROGRAMS

The housing needs of Aboriginal people vary from province to province, Region to Region, and community to community. Some First Nations have an inadequate land base to accommodate a growing population. Others, in remote areas find the cost of housing-related infrastructure beyond their budgets. All are hampered by restrictions in the *Indian Act* which effectively curtail borrowing by councils or individuals to finance housing construction. Some individuals find that this, along with

uncertainty regarding their relationship to the land and their homes, makes homeownership impossible.

Similarly, Aboriginal people living across Canada in rural areas and in cities have different housing needs and wants.

In the North, many Northerners cannot afford the prohibitively high cost of housing. Availability and affordability are major problems.

In spite of the differences between the many individuals who spoke to the Committee, one common theme emerged. Existing government programs do not meet housing needs not only because resources are inadequate. In fact many witnesses suggested that if programs were more flexible, resources could be utilized better.

ON-RESERVE

Under the Housing Program, DIAND provides a capital subsidy between \$19,080 and \$46,260 depending on the band's location and economic circumstances to bands for the construction and acquisition of new homes. Funds are also provided for renovation.

Witnesses, including the FSIN noted that the subsidy per unit is not sufficient to build a house to the National Building Code. In Saskatchewan, \$50,000 would be a reasonable figure, \$80,000 in the remote Athabasca region. (*Minutes of Proceedings and Evidence*, Issue No. 23:16)

Witnesses told the Committee that the \$6,000 per unit for renovation is simply not enough. In Kasabonika, in northern Ontario, a 1980 consultant's study indicates that \$818,420 is needed to renovate existing units; there is simply not enough money under the programs to accomplish this. (*Minutes of Proceedings and Evidence*, Issue No. 26A:64)

DIAND funds are allocated annually, with the exception of some First Nations participating in AFA's who receive block funding. First Nations who receive annual allocations are frequently frustrated by DIAND delays. Delays often cost the councils more money. In remote areas, if funds are not received in time it may force First Nations to transport materials by air instead of the winter road, a much more expensive alternative.

Because DIAND's Housing Program is inadequate, many First Nations utilize CMHC's On-Reserve Housing Program to supplement it. Under this program, CMHC provides a subsidy which enables First Nations to reduce the interest rate payable on money borrowed to finance a housing project.

First Nations requiring financing must find lenders, and because reserve land is not mortgageable, lenders require guarantors. Witnesses commented that the process, whereby the Minister of DIAND provides that guarantee, is cumbersome. Some communities experience lengthy delays. The CBA commented that DIAND and CMHC have conflicting requirements which result in added work for the lender and delays for the bands. (*Minutes of Proceedings and Evidence*, Issue No. 26:4) The Canadian Bankers Association (CBA) commented that as a result of decentralization, DIAND policies and procedures vary from Region to Region, thereby causing added difficulties for lenders. There are often delays in obtaining guarantee documentation. The CBA has been trying to resolve difficulties with the ministerial guarantee documentation. Despite negotiations since 1985, issues remain unresolved. (*Minutes of Proceedings and Evidence*, Issue No. 26:5)

The CBA made six recommendations for change:

1. Issue a new straightforward and binding guarantee with related documentation, to be made available on a timely basis.

2. Issue clear and comprehensive guidelines as to the roles and responsibilities of the financial institutions, after discussion and agreement with the lenders.
3. Produce standard operating procedures across all jurisdictions, including turn-around criteria.
4. Provide annual summary data on the total dollar volume of reserve lending to be made available in each jurisdiction, to people in government and to the banks so they can understand where a lot of the lending is taking place.
5. Acknowledge lenders' conditions, such as those with respect to environmental concerns, or at least discuss them.
6. Appoint authorized representatives from each organization and empower them to make decisions, to deal with and properly resolve outstanding concerns.

The CBA commented that where a band borrows money, at present, both CMHC mortgage insurance and a guarantee by the Minister of INAC are provided to the lender. However, the CBA would lend the money based solely on the Ministerial guarantee.

The involvement of both CMHC and DIAND complicates housing for First Nations in other ways. Overall, there does not appear to be a great deal of over all co-ordination between CMHC and DIAND. For example, the AFN commented to the Committee that there are interesting ideas which have been implemented elsewhere in Canada which have not been explored for possible application to reserves. Such ideas include the self-build concept behind the CMHCs Demonstration Program which ran from 1986-1991 (now part of the RNH program).

Program or budget changes in either department affect the number of houses which are built. The 1992 federal cuts to CMHC have reduced the number of units which can be built on-reserve. CMHC estimates that instead of funding 1,070 units, only 842 will be funded in 1992. (*Minutes of Proceedings and Evidence*, Issue No. 19:12)

Since DIAND has the lead role on reserve, this affects the allocation of CMHC units. CMHC has effectively given DIAND control over the allocation of the CMHC budget on reserve, although there are liaison committees in each Region, and attempts are currently underway to involve Aboriginal people. Basically, CMHC advises DIAND what the annual budget is, and DIAND decides the allocation in each Region. Within each Region, DIAND informs CMHC which bands are on the list for a project for the next year. (*Minutes of Proceedings and Evidence*, Issue No. 19:12)

Under DIAND's Social Development Program, DIAND provides a shelter allowance for those tenants who are receiving social assistance only where CMHC pays an operating subsidy. When the operating subsidy ends, so too does the shelter allowance. For the most part, these payments cover cost such as fuel, utilities and maintenance/repairs. It has been suggested that this distinction be removed, and the allowance paid even where there is not a CMHC loan. (Mr. John Rayner, Assistant Deputy Minister, Department of Indian Affairs, *Minutes of Proceedings and Evidence*, Issue No. 10:13)

Witnesses, including the FSIN suggested that DIAND and CMHC on-reserve programs should be amalgamated into one. (*Minutes of Proceedings and Evidence*, Issue No. 23:6) In fact, this option was raised as early as 1986 in an evaluation of DIANDs On-Reserve Housing Program prepared by EKOS Research Associates.² The report went on to state that the program could then be taken over by an aboriginal organization.

First Nations requiring housing related infrastructure cannot obtain this funding from the Housing Program. Money must be found from the *Capital Facilities and Community Ser-*

VICES Program which provides funding for capital construction costs and operations and maintenance costs. Services such as water, sanitation, electricity, roads, community buildings, fire protection and policing services are all funded from this program. Witnesses in northern Ontario commented that there just isn't enough money to build all the capital projects needed, especially given the costs of water and sewage. (*Minutes of Proceedings and Evidence*, Issue No. 26A:40, 26A:65)

There are two other federal sources for infrastructure. Under the Government's Native Agenda, \$275 million had been allocated to a new initiative, the Indian Water and Health Initiative, which was introduced to accelerate the provision of safe water and sewage services on reserves. Through the Department of the Environment, Green Plan funding is available for water distribution and sewer systems on reserves. Monies under both these programs are channelled through DIAND to the community. The FSIN questioned whether the amount allocated to Saskatchewan under the Green Plan was a realistic figure. \$42 million has been allocated to Saskatchewan over the next five years, however, in order to provide water and sewage to the Prince Albert district alone, the costs are estimated at \$44 million. (*Minutes of Proceedings and Evidence*, Issue No. 23:17; Submission to the Standing Committee on Aboriginal Affairs, Prince Albert Tribal Council, June 4, 1992) In spite of the programs aimed at addressing infrastructure needs there are many communities which do not have basic services. Communities visited by the Committee, such as Bearskin Lake did not have running water or adequate sewage disposal.

Witnesses also commented that the Housing Program does not address the ongoing maintenance of band owned housing. Once a project is built, funding is not provided by DIAND for ongoing maintenance or counselling, whereas under CMHC programs these services are provided at least while the mortgage is outstanding. The FSIN commented that these

services are necessary in order to maintain the houses. (*Minutes of Proceedings and Evidence*, Issue No. 23:8) Because housing is band owned, occupants depend on the band for repairs and renovations. Chief Fiddler of the Bearskin Lake Band commented that there are no programs to address minor repairs to housing units. Furthermore, he commented that First Nations do not have the means to make major repairs. "The residents let the units fall into a state of disrepair, so when the band comes around to do renovations, the cost is usually very high. This is because the residents don't have any sense of ownership because the units are owned by the band." (*Minutes of Proceeding and Evidence*, Issue No. 26A:3)

Review of the Housing Program

The problems associate with the Housing Program have been apparent for many years, however DIAND has not taken any action. As a result funding levels have remained constant since 1983 as has the subsidy amount per unit, and problems have not been addressed.

The AFN commented to the Committee that as early as 1975, the inadequacies of the programs had become obvious, and a joint DIAND/AFN working committee was established to formulate a new housing policy. However, studies have shown that the policy endorsed by Cabinet in 1977 did not result in improvements.

A 1990 DIAND discussion paper outlined various problems as well as specific proposals for change and was supposed to lead to a submission to Cabinet regarding a new on-re-seve housing policy. The AFN commented that because the policy review was no longer progressing they undertook their own steps to develop a First Nations position and alternatives to the current programs. (*Minutes of Proceedings and Evidence*, Issue No. 12:7)

OFF-RESERVE

Off-reserve, and in the North, federal government programs are provided by CMHC under the authority of the *National Housing Act*.

Aboriginal organizations are largely involved in the delivery of CMHC programs on a fee for service basis in accordance with detailed agreements. While these organizations often have some involvement on the tripartite management committees which make major decisions, it was clear that they sought greater involvement in policy and program decisions as well as program delivery. Witnesses questioned some of CMHC's policies, such as allocation based on the lifetime costing model and sought greater control by delivery agents. **In fact, Mr. Dumont pointed out that aboriginal organizations can deliver programs for less cost than CMHC.** (Mr. Yvon Dumont, President, Métis National Council, *Minutes of Proceedings and Evidence*, Issue No. 18:7)

Many witnesses, commented on CMHC's including the Cooperative Housing Program. The Urban Native Non-Profit Housing Program and Rural and Native Housing.

The Federal *Cooperative Housing Program* provides financial and other assistance to cooperative non-profit housing associations to develop and acquire housing for moderate income households and households with special needs. Assistance includes interest-free loans to assist in the development of proposals, mortgage insurance, monthly payments to bridge the gap between expenses and revenues, direct subsidies to low-income households. The cooperative collectively owns and manages the housing.

Mr. Burton Kewayosh, the Vice-President of the Native Intertribal Housing Co-operative Inc. in London, Ontario, wholeheartedly endorsed the original cooperative housing program under which the co-operative initially operated in 1983. He explained the co-operative's objective to the Committee: to provide housing on a non-profit basis; to offer security of

tenure; to provide a good quality housing environment; and to create a community. Mr. Kewayosh noted that:

"it's control over our living environment and its accountability as well, because we have to be accountable for a multi-million dollar budget and real estate. It also enhances responsibility because its a month to month grind as far as meeting housing charges, which are essentially mortgage payments. We feel it's indicative of some sort of self-government within an urban setting. It's a direct and equal control in this particular housing environment." (*Minutes of Proceedings and Evidence*, Issue No. 28:23)

Mr. Kewayosh commented that recent changes have forced native co-operatives to move away from the six co-operative principles that were adopted by the International Co-operative Alliance in 1966 for all co-operative organizations. For example, since 1985, CMHC requires that members must meet core needs thresholds; this compromises the principal of open and voluntary membership. Mr. Kewayosh noted that the income mix of members in the co-operative has been very beneficial; "we have role models to help these people get a leg up and get out of a very low income situation, and help work them back into university, back into higher paying jobs." (*Minutes of Proceedings and Evidence*, Issue No. 28:33)

Mr. Kewayosh recommended that CMHC reinstate the original co-op program, which would allow co-operatives to operate fully as co-operatives, with fewer government restrictions.

Mr. Kewayosh also recommended that CMHC increase the maximum unit prices for detached accommodation. This would allow either new homes to be built or better quality homes to be purchased, resulting in lower maintenance costs in the long run.

A recent CMHC evaluation of the co-operative housing programs, both the present program and its predecessor, indicates that

co-operative housing projects are less costly to operate than Urban Native Non-Profit Housing Program projects.³

The Urban Native Non-Profit Housing Program helps low income people in urban areas with populations over 2,500 to obtain housing. Households must be in core need, and pay rents usually not in excess of 25% of their income.

Native organizations sponsoring non-profit housing corporations manage the units. CMHC provides assistance to the corporations in two main ways. An ongoing subsidy is provided to cover the difference between the total rents paid and the actual cost of financing and operating the project, and assistance is given to reduce principal and interest payments used to amortize capital costs of the project over 35 years.

Witnesses from four non-profit housing corporations appeared before the Committee: Mr. Ray Hamilton, Gabriel Housing Association (Regina), Mr. Ken Russell and Ms. Evie Amagoalik, Inuit Non-Profit Housing (Ottawa and NWT), Ms. Marsha Smoke and Mr. Robert Spence, Gignul Non-Profit Housing Corporation (Ottawa), Mr. Tony Kay, Nitawin Housing Development Corporation (Sioux Lookout). The witnesses indicated that there is insufficient housing to meet demand, and in spite of the great need, the number of units decreases every year. Gignul, Inuit and Nitawin told the Committee about their lengthy waiting lists. Nitawin's waiting list is more than 230 families and 38 of these applications are because of medical need.

The Committee heard that the program does not have the necessary flexibility to allow needs to be met because it is based on an existing program designed for middle and low income white Canadians, with a few minor changes:

"It can't and it won't work. What has to happen is that you sit down and listen to what we are saying. You have to come to our communities to design a program that

meets our needs for our special cases". (Minutes of Proceedings and Evidence, Issue No. 18:23)

A number of areas for review were suggested including the utilization and disposition of assets by the corporation.

Witnesses expressed a desire to have greater input into the CMHC policy-making process. In Saskatchewan, while a tripartite management committee made up of CMHC, the province and the Métis Society makes major decisions about the rural native programs, no such formal structure exists which provides for participation by urban corporations in decision making. As a result, Métis people in Saskatchewan have no input into such things as the allocation of units. It was suggested that allocation should be the responsibility of the Métis Urban Housing Association, a body which represents seven of the eight corporations in the province. (Minutes of Proceedings and Evidence, Issue No. 18:42) Similarly, witnesses from Ontario noted that, urban corporations have very little say in decision making, and they recommended that Aboriginal people should be involved in the federal-provincial decision-making process.

Witnesses indicated that if the corporations had more flexibility they would be able to supply more housing for the same money. CMHC has received several suggestions from Mr. Hamilton aimed at offsetting the cost to the government, but they did not support them. He commented that "those are the inflexibilities. Maybe people think we don't have the ability to do this or to think on our own; I think that's the whole thing with this whole program". (Minutes of Proceedings and Evidence, Issue No. 18:23) An alternative financing arrangement to reduce the lifetime costs of a project was suggested by one witness to the Committee. If the corporation utilized the anticipated subsidy money during the research and development phase, this money could be used as a downpayment, thereby reducing the mortgage term and saving money over the life of the project.

Witnesses commented on CMHC's policy which sets a price within which a corporation must purchase a unit. Mr. Hamilton noted that

the MUP results in ghettoization because, in effect, the corporation is restricted to acquiring units in one area of town. He suggested that greater flexibility be given to corporations: allocate a budget rather than a number of units, and allow the corporations the flexibility to spend the money as they saw fit. The corporation could purchase units in different parts of the city to better serve the needs of the clients. (*Minutes of Proceeding and Evidence*, Issue No. 18:33)

Similarly, witnesses from Ottawa noted that the MUP effectively restricted the locations in which the corporations are able to purchase housing. Some of the areas are not particularly suited to families with small children. This has forced Gignul Housing to purchase triplexes or row housing with chronic maintenance problems. As CMHC policy does not permit units to be sold except to other eligible sponsors, this effectively prevents corporations from divesting themselves of problem units.

The *Rural and Native Housing Program* was introduced in 1974 to address the needs of rural, low-income, off-reserve native and non-native households. Rural is defined as communities having a population of 2,500 or less. Fifty percent of the RNH activity is targeted to native people.

The NCC commented that as a result of this policy, many rural areas and towns in Canada are excluded from the program. They suggested that CMHC review the definition so that RNH would be more widely available. (Mr. Gene Rheame, Housing Co-ordinator, Native Council of Canada, *Minutes of Proceedings and Evidence*, Issue No. 16:9)

Three options were available under RNH until recently: homeownership, lease to purchase, and rental. Under homeownership, the government paid the difference between the client's payment, (which is based on household income) and the principal, interest, taxes and heating costs. The client was responsible for maintenance, repairs, electricity, water and sewage. Under the rental and lease purchase options (prior to ownership), the client made a

payment based on household income, and the government covers shelter cost (with the exception of electricity).

Changes to the RNH program were announced in December of 1991⁴: the RNH Homeownership option has been terminated (ownership clients will be served through the Self-Build or Lease to Purchase Programs); ERP levels will be increased.

The NCC commended CMHCs approach to consultation in the review of the RNH program. (*Minutes of Proceedings and Evidence*, Issue No. 16:8) They suggested that native people should be involved even further: in both the policy and planning stage and in the actual drafting of the program guidelines. (*Minutes of Proceedings and Evidence*, Issue No. 16:16)

The Self-Built option, introduced in 1992, will incorporate the concepts developed in the RNH Demonstration Program, which ran from 1986 to 1991. This program was partially based on similar programs being offered by provincial governments in NWT and Alberta.⁵

Under the Demonstration Program, a total of 500 houses were built in a five year period. While the Homeownership Program concentrated on cash income, and required homeowners to make monthly cash payments, the Demonstration Program on the other hand made use of non-cash resources to provide construction labour. The client assumed responsibility for on-going maintenance and operating expenses. The average cost of a house built under this program was approximately \$42,000, close to one half the cost of building under other government programs or in the private market.⁶ Sixty-five percent of the households selected for the program were native. The Demonstration Program showed that the capital cost of constructing a dwelling was reduced by 50%.

The NCC commented that the new program was flexible, intelligent and wide-ranging, however, while the vehicle had been provided, there was no fuel to run it, because of the budget cuts. (*Minutes of Proceedings and Evidence*, Issue No. 16:16)

THE NORTH

The biggest problem facing the North is the availability of any housing at all. Many northerners cannot afford the high cost of housing. Witnesses stressed that solutions must be found by northerners and not imposed from the outside. Witnesses supported greater homeownership initiatives. For example, witnesses supported expansion of the NWT's HAP program. The Métis Housing Needs Survey indicated that in 1991, homeownership for 159 families in all of NWT was achieved through HAP, whereas, four communities alone indicated their need at as many as 159 HAP houses per year.⁷ Witnesses commented that the client base for HAP is now exhausted and that NWTHC is reviewing the criteria with a view to expanding it to permit more people to qualify for the program. In fact, the NWT recently announced new programs which will enable more people to become homeowners. Witnesses noted other problems with HAP. Because it is a self-build program, clients often experience technical difficulties. Some groups in need are unable to benefit from the program. A witness noted that:

"The single working mother, in the lower income — cannot afford to go out and hire contractors for \$50,000 or \$60,000 to build the package for her — never has an opportunity to get out of public housing. They're doomed to public housing forever because they can never afford to hire someone else to do it for them, they don't have the building skill themselves. . . so a working single mother is doomed to public housing forever, in my opinion." (Mr. Rod Hardy, Businessman, Fort Norman, *Minutes of Proceedings and Evidence*, Issue No. 29A:20)

A comment frequently heard was that people must be given the opportunity to participate in decisions. Mr. Louie Pilakapsi indicated that the Inuit have always had ideas to improve housing, for example, how to make it more fuel efficient. However, they have not had the opportunity to take part in the decision-making

process. (Mr. Louie Pilakapsi, President, Keewatin Inuit Association, *Minutes of Proceedings and Evidence*, Issue No. 28A:112)

Witnesses expressed frustration that their complaints go unheard. "I don't know where my complaints are going; maybe they just stay there" said one Housing Association Chairperson. (Ms. Lorraine Doctor, Chairperson, Fort Norman Housing Association, *Minutes of Proceedings and Evidence*, Issue No. 29A:27)

In northern Quebec, Mr. Niviaxie pointed out to the Committee that the municipality had made many suggestions over the years to SHQ, but, they have been denied. A striking example is the fact that while a Cree community has houses with basements, the Inuit community across the street does not. Witnesses stressed that affordability under current programs was a great problem. Many witnesses indicated that the requirement that a household pay 25% of gross income for public housing was too high: twenty-five percent of net income would at least be some improvement. Mr. Steven Roberts, President of the Iqaluit Chamber of Commerce, noted that housing is so expensive in Iqaluit that small businesses cannot employ the most qualified people because, unlike governments, they cannot provide housing for employees.

SOLUTIONS

Given the vast differences between communities, solutions to the housing crisis must be found by Aboriginal and northern people themselves. Organizations must be established to develop and implement housing policies. There is also a need for financial, insurance and other services.

Many witnesses commented that Aboriginal people must have greater input into all stages of housing policy in order to ensure that programs are designed which are flexible and allow for local input.

The MNC suggested that:

"if a program offered assistance to people to meet their needs from \$1,000 to \$40,000 and allowed them to use their creativity and the resources around them, you'd probably have nobody applying for section 79. . . leave the decision up to the individual. I could qualify for one of those white-collar houses if I want to. If I want to live in a \$20,000 house I built out of my own sweat, and put in equity from my own sweat, and use \$20,000 instead of \$90,000 so I'm not stuck with that 25 year mortgage, how can the public blame the government. . . You've left the responsibility up to the individual or to the client group. We'll take the responsibility." (Mr. Yvon Dumont, President, Métis National Council, *Minutes of Proceedings and Evidence*, Issue No. 18:17)

Mr. Gary Bohnet, President, Métis Association of NWT commented that:

"In the studies we have done, people have said there has to be major change in the way housing programs are delivered in the NWT. We can't be based on southern models. The models have to be flexible for the communities and the people they're going to deal with. . . . Just recently we had little tiff with the territorial government about our views of the way housing programs are delivered and the way they feel they're going to be delivered. They're still at that mentality that they know what's best for people at the community level, and it is not working. . . . When it comes to programs designed for the NWT, the officials and the people themselves have to be innovative in their thinking and looking at things that are northern designed and northern made." (Mr. Gary Bohnet, President, Métis Association of NWT, *Minutes of Proceedings and Evidence*, Issue No. 29A:128)

Mr. Bohnet outlined some of the recommendations of the Métis Housing Needs Survey, which include the following: 1. that a Métis Housing Corporation be set up to be run by Métis and Dene people. 2. that a Planning and Implementation Committee be created to negotiate with governments in the development and mandate of the Corporation and its objectives.

Individuals like Jake Heron in Yellowknife stressed that Aboriginal people have to be the ones who give the directions to the corporations. They have to ensure that the programs in fact meet their needs. Responsibility must be delegated to the community level so that the Fort Franklin Housing Authority has the ability to pick the kind of public housing they want, support half or full ownership and use subsidies to provide the support needed to maintain the homes. (*Minutes of Proceedings and Evidence*, Issue No. 29A:157)

The AFN, has called for development of structures, mechanisms and processes to facilitate the transfer of the housing program to First Nations, consistent with their inherent right to self-government. (Recommendations of the First Nations Housing Task Force. Revisions to the First Nations Housing Policy, Ottawa 1992)

At the XIIIth Annual Chiefs Assembly, held June 23, 1992 a resolution was adopted endorsing a two phase approach.

Phase I proposes an immediate increase in federal capital resources to restore purchasing power to 1984 levels as a minimum and an increase in funding to support administrative operations and the establishment of First Nations control.

Phase II calls for the development of structures, mechanisms and processes to facilitate the transfer of housing programs to First Nations, including the establishment of a data base and an accurate assessment of the resources required to sustain future programs consistent with the inherent right to self-government.

The First Nations Housing Task Force was given the mandate by the Chiefs to provide input into the Cabinet proposal to be developed by DIAND regarding the Housing Program. Their final proposal was delivered to DIAND November 20, 1992. The document outlines the fundamental principles as well as the germane background factors which underly First Nations housing. Many of the ideas in the document had been presented to the Committee by Mr. Charlie Hill from the AFN.

The document notes that it is essential that any proposed solutions adhere to the following principles:

- First Nations lands are non-mortgageable and not otherwise subject to seizure or alienation.
- First Nations have the inherent right to:
 - determine their own affairs and implement self-government.
 - enact and enforce any laws, regulations, and policies respecting provision of housing and related services for their citizens.
 - possess, occupy and manage a land base sufficient to sustain their citizens.
- First Nations have a right to share in the resources of this country.

Two main elements are required to resolve housing problems: increased resources and First Nations control over all aspects of the program. Control would rest with the governing body in each community. The governing body would make decisions as to the kind of structure which should be established at the local level to deliver the housing programs. Decisions on standards for construction, infrastructure, fire safety, environmental protection, land tenure allocation and use; financing; technical services; training, education and counselling; maintenance; contractors, suppliers and enforcement of First Nations laws would be required.

Models for First Nations housing institutions are discussed at the community, tribal council or treaty, regional, and national levels.

At the community level, the structure would be under the control of the First Nations government. The government could choose to set up a semi-autonomous Housing Institution which would deal with such items as determined by the government. Examples of powers which

could be given to this institution are policy development (tenure, occupancy rights, financing, program administration and planning, housing maintenance, standards and inspections), policy implementation, program development and delivery, enforcement and evaluation.

Tribal Council or Treaty Based Models to a large extent would serve as an extension of the community based housing authority. A representative from each community would form a Housing Authority which would be responsible for a range of activities such as policy development, compilation and assessment of data, development of standards, purchasing of materials and inspection services.

Regionally based institutions would gain their authority from the First Nations and their Region. Responsibilities might include, policy development, standards, (planning, training), technical and advisory services, budget projections and allocation of resources.

At the national level, the AFN suggests that a Housing Commission could be established either as a federally incorporated body or preferably, under specific legislation, e.g. the National First Nations Housing Act.

Responsibilities would include: assessing resource requirements, developing national policies on housing delivery, assembling technical information, working with First Nations, government and the private sector and developing guidelines for program administration, including reporting requirements; construction standards, etc.

One of the organizations which is part of the AFNs Task Force is the FSIN. The FSIN appeared before the Committee and advocated the establishment of a comprehensive First Nations management and delivery system under First Nations government control. The FSIN seeks federal recognition of First Nations jurisdiction and federal recognition of housing as a statutory right rather than a discretionary program. The FSIN's Saskatchewan Indian Hous-

ing Commission is in the process of developing housing policies and programs for First Nations in Saskatchewan.

The Director of the SIHC, Mr. Tony Coté, pointed out to the Committee that:

"History reveals that housing policies never really worked for First Nations people at the reserve level. The reason for that, of course, was direct involvement by Indian Affairs. They had full control of the construction of houses during the 1950s. . . The strategy in INAC (is) devolution and down-sizing. . . There does not seem to be an equivalent increase in resources to First Nations governments to carry out the responsibilities they have inherited from INAC." (Mr. Tony Coté, Director, Saskatchewan Indian Housing Commission, *Minutes of Proceedings and Evidence*, Issue No. 23:5)

In terms of structures and systems the SIHC proposed that a single federal agency be established, properly mandated, with responsibility from Indian housing in Saskatchewan. The new agency, (Federal Indian Housing Authority For Saskatchewan) would be responsible for data generation, planning and budget output, and allocation of all federal funding. Through this new entity, all federal activities of the various departments in respect of Indian housing would be consolidated. Programs would be rationalized and funding arrangements would be globally framed. At the community level, the band council would be responsible for management.

The following specific recommendations were made:

1. Federal recognition of the need for increasing base-subsidy and renovation allowance levels and recognition of the need for flexible and more global funding regimes/agreements.
2. The provision of new funding for the development of Indian housing standards and management systems.

3. The provision of new funding for development and provision of certificate training programs by the Saskatchewan Indian Institute of Technologies for Indian inspectors, project managers, and tradesmen. (SIHC lacks the resources to hire young people who are graduating from university).
4. The provision of targeted, A-Base funding for project management, maintenance management, ongoing maintenance programming, and counselling.
5. That INAC secure a new authority mandate from Treasury Board to accommodate the above items.
6. The provision of special INAC funding to enable the FSIN to carry out three feasibility projects designed to investigate alternative investment/financing options in respect of Indian housing.

The AFN has explored the American model. The Committee learned from American witnesses that Indian housing authorities are formed by state or tribal ordinance to provide construction and management of programs funded by the U.S. Department of Housing and Urban Development. (HUD) There are 186 housing authorities serving 250 Indian communities and 199 Alaskan native villages. HUD regulations provide a model tribal ordinance to create a housing authority. Although states and local governments have been able to form housing authorities since 1937, tribal governments were not eligible until 1961. Essentially, the tribe appoints a board of commissioners, who are comprised of interested members of the community. Once approved by HUD, the board hires a director to administer the business of the authority. The authority, financed by HUD, develops and manages units under either rental or homeownership programs. In addition to HUD, the Bureau of Indian Affairs and the Department of the Interior has a small housing program. The housing authorities formed a

non-profit association in 1975, the National American Indian Housing Council, which acts as a central forum for housing authorities. The council has six major areas of interest including: legislation and programs; HUD regulations and their administration, training of housing authority personnel, technical assistance to housing authorities and the dissemination of information. (Ms. Virginia Spencer, Executive Director, National American Indian Housing Council, *Minutes of Proceedings and Evidence*, Issue No. 25:31).

There is also a need for organizations to explore the provision of financial, insurance and other services by Aboriginal people to Aboriginal people. In some cases witnesses discussed some existing models with the Committee.

Aboriginal Lending Institutions

The FSIN told the Committee that they are seeking INAC funding in order to establish their own financial institution in order to benefit from some of the spinoffs from housing construction in Saskatchewan.

The FSIN pointed out to the Committee that under the present system of both on-reserve, and off-reserve housing an individual or band must obtain financing for CMHC housing programs. Mr. Coté noted that in Saskatchewan: *"the number of CMHC units off and on-reserve totals 2,082. Using average capital cost of 70,000 per unit times 2,082, it comes to \$145,740,000. Principal and interest payments per year, using an average of 11%, times the \$145,740,000 comes to \$16,833,480. Amortized over 25 years, the interest paid after 25 years would come to \$275,097,016... The banks or financial institutions are making money out of these mortgages. What we are saying is that we would like to establish our own institution"* (Mr. Tony Coté, Director, Saskatchewan Indian Housing Corporation, *Minutes of Proceedings and Evidence*, Issue No. 23:14)

The potential is enormous. The Canadian Bankers Association indicated to the Committee that as of March 31, 1992, the member banks has approximately \$260 million outstanding in on-reserve loans alone. These loans are all guaranteed by INAC.⁸ Mr. Charlie HILL from the AFN pointed out that because there is no risk involved, First Nations should be able to receive preferential interest rates. (*Minutes of Proceedings and Evidence*, Issue No. 21:10) DIAND indicated that there were approximately 258 guaranteed loans in 1990-91.

There are existing examples. The band council of the Six Nations reserve in Bradford, Ontario, has a system whereby housing loans are provided to individual members.

The Mohawks of Kahnawake in Quebec, have unique solutions to address the problems of the availability of loan financing and lack of equity in securing loans as they relate to housing and economic development. Mr. Michael Rice, the founding manager of the Caisse Populaire Kahnawake, explained to the Committee that a financial institution, the Caisse Populaire, was established in 1987 on reserve and which provides most of the services offered by banks and trust companies. It is the first native controlled financial institution to be affiliated with the Fédération des caisses populaires Desjardins de Montréal et de l'Ouest-de-Québec (FMO) (there are a total of seven in Quebec). (*Minutes of Proceedings and Evidence*, Issue No. 28:19) Several factors including the structure of the caisse populaire (ownership and control), the nature of the relationship with Desjardins and tax treatment of the caisse populaire, attracted the founders to the caisse populaire model. In terms of a loan security system, a trust deed system has been devised which allows individual Indians to use land and buildings for which they have a Certificate of Possession as security for commercial and housing loans. The borrower cannot pledge the assets directly to the caisse because the caisse does not meet the definition of an Indian within the *Indian Act*. The borrower transfers the assets in trust to trustees pursuant to a trust agreement. The trustees are all individual Indians from the community. The trust agreement specifies that if the borrower

defaults on the loan, the trustees may use the assets to satisfy the debt. The Caisse Populaire enters into a trust contract with the trustees. "For us it was very important to put the onus on the individual Indian to feel he or she really has something to lose." (Mr. Michael Rice, Manager, Caisse Populaire Kahnawake, *Minutes of Proceedings and Evidence*, Issue No. 28:7)

Mr. Rice noted that while there may be some potential problems with the trust deed model, it has not been tested in court, it has been very successful. To May 31, 1992, some 75 housing loans (\$2,701,340) and 25 commercial loans have been made (\$1,858,580).⁹ Mr. Rice noted that

"Why I think we are successful too is because all the people running our operation are from Kahnawake. We know our people's habits. When you're ignorant sometimes you're afraid. To take an example, the iron workers, it's not uncommon for them to work as iron workers for many years, but they change companies every three months. So there's no stability in working with the same company and some banks look at that and say there is something wrong there. But we understand that, because we know exactly how our people think." (Minutes of Proceedings and Evidence, Issue No. 28:11)

Aboriginal Insurance Corporation

Witnesses discussed the development of Aboriginal insurance corporations. Mr. Montour of the AFN commented that in Six Nations alone, approximately \$6 million a year goes off reserve to insurance companies providing house insurance. He noted that on a national scale, a risk management arm of an aboriginal housing commission, similar to the American Indian Housing Council is a possible solution in the long term. (*Minutes of Proceedings and Evidence*, Issue No. 12:23)

In the USA, in order to safeguard homes constructed with HUD funding, HUD contracted out insurance coverage for Indian housing authorities in a master policy. In 1986, the

NAIHC incorporated AMERIND Risk Management Corporation under tribal law, as a self-insurance pool for Indian housing authorities. Not only is the program owned and directed by Indian housing authorities, it has saved money for the federal government: approximately \$12 million in insurance costs in the first three years alone. AMERIND is contemplating additional services: health insurance coverage for housing authorities, continued coverage for paid-off units. (*Minutes of Proceedings and Evidence*, Issue No. 25:33)

Aboriginal Housing Corporations

There are not many Aboriginal controlled corporations participating in housing and infrastructure construction, particularly when the potential is considered. Studies commissioned by DIAND regarding the activities of native contractors bear this out.¹⁰

Witnesses indicated to the Committee that there were various impediments facing Aboriginal controlled construction corporations; bonding is one such problem. CMHC requires protection in order to ensure that contracts are completed: off reserve, generally speaking, a contractor must be bonded. (*Minutes of Proceedings and Evidence*, Issue No. 19:8) The developer may require a bid bond to be submitted with the tender; this protects the developer from losing the low bid. Once a contract is signed, the contractor may be required to supply a performance bond. In the event that a contractor could not meet its obligations, the bonding company would fulfil them. Of course, the bonding company has a number of requirements before acting as the contractors guarantor.

CMHC indicated that where they are involved on-reserve, either a contractor must be bonded or some alternative arrangement must be made. On-reserve, if a band wishes to do its own building, CMHC has recognized that bands are rarely able to obtain bonding. Consequently, as long as DIAND will contribute at least 20% of the cost, CMHC will waive the bonding requirement after certain procedures are followed.

However, if that bank wants to build elsewhere they will still face the requirement for bonding. CMHC noted that it is not their role to provide the economic development assistance in order to help a band to obtain bonding. (*Minutes of Proceedings and Evidence*, Issue No. 19:8)

In 1985 DIAND commissioned a study of surety bonding for native and Northern contractors. The study found that the lack of availability of bonding to aboriginal controlled companies was due to several factors, including, legal restraints imposed by section 89 of the *Indian Act*, financial strength, management abilities, and performance record. Five options were presented to solve the bonding problem, including, a government guarantee, a legislated program, and a native owned insurance company.

DIAND has also studied other options, but a comprehensive solution has not been implemented.¹¹ DIAND deals with this issue on a case by case basis.

Aboriginal Preference Policies

The NWT HC noted that they have instituted a northern preference policy and are trying to have this policy apply to programs where CMHC is involved. CMHC has recently adopted changes which permit northern preference policies. Mr. Hamilton, Gabriel Housing, suggested that aboriginal preference policies could be beneficial to Aboriginal people. Greater flexibility within CMHC would allow for a reinstatement of a preference policy that operated in 1970's in Saskatchewan, under the Rural Native Program. Within certain parameters, preference was given to Métis contractors to build houses for Métis people. Public tender was not required. (*Minutes of Proceedings and Evidence*, Issue No. 18:14)

Training programs

The inspection of houses is one area which could provide more jobs for aboriginal people. CMHC explained to the Committee that since 1982, all on-reserve housing had to be built to the National Building Code. This necessitated inspection by CMHC inspectors or CMHC approved inspectors for houses built both under DIAND housing programs and NHA housing programs. DIAND set up an accreditation process for DIAND inspectors which would allow DIAND inspectors to qualify for non-*National Housing Act* inspections as well as *National Housing Act* inspections. CMHC evaluated the results of the accreditation process and found that the inspectors are qualified to do NHA inspections, and therefore, CMHC offices are authorized to use these people. (*Minutes of Proceedings and Evidence*, Issue No. 19:7) The FSIN noted that, in Saskatchewan, at the reserve level, CMHC compliance inspectors inspect the construction and noted that "We need more training dollars for accreditation and human resource development for our own Indian inspectors. We have sent them on a number of courses to try to improve their grades and upgrade them to qualify to do the work CMHC inspectors are currently doing at the reserve level." (*Minutes of Proceedings and Evidence*, Issue No. 23:6)

In the North, the Hon. Don Morin noted that: the cost of construction is almost three times as high (as it is in the south). Our Operations and Maintenance costs are five times as much. (*Minutes of Proceedings and Evidence*, Issue No. 26:30) In Iqaluit, Mr. Mike Haddon, Acting District Manager, NWT HC, commented that while NWT HC has had some success in ensuring the participation of local labour, low education and training levels hinder the process. (*Minutes of Proceedings and Evidence*, Issue No. 28A:65) He commented to the Committee that in Iqaluit greater use of local labour would decrease overall costs because the costs associated with airfare, accommodation, and meals, which are very high, would be virtually eliminated.

Witnesses pointed out other reasons why local labour is not utilized. Mr. Niviaxe the acting mayor of the municipal corporation of Kuujuaarapik and Mr. Roussell, the Secretary-Treasurer pointed out to the Committee that in Kuujuaarapik, located on James Bay, the houses are generally built in a very short time over the summer by contractors from the south. Eight percent of the labour has to be local and often, this requirement cannot be met. Skilled labourers must have accredited qualifications, and as Mr. Roussel pointed out: *"We have a lot of apprentice carpenters who now have their card. But they don't work year to year to accumulate enough hours. One year they don't work they lose their card. That's the problem. The law for the North should be changed. They take the rules from the south and apply them to the north. We don't have construction like the south. It doesn't make sense."* (Mr. Pierre Roussell, Secretary-Treasurer, Municipal Corporation of Kuujuaarapik, *Minutes of Proceedings and Evidence*, Issue No. 28A:32)

"Socially, psychologically, it would be of so much benefit to the community to have local hire, to have local people build their

own houses, maybe look at some form of sweat equity, to support the local educational institutions in training people so they can build houses here. It improves the social well-being and the economic well-being of the community if people are directly involved in the building of their own homes." (Mrs. Hirshman, Director, Social Services, Town of Iqaluit, *Minutes of Proceedings and Evidence*, Issue No. 28A:57)

Homeownership

Many witnesses supported the expansion of programs which would enable people to own their own homes. Off reserve, and in the North witnesses supported the Rural and Native Housing Program and NWT's HAP which promoted this alternative. On reserves, individuals face particular obstacles to homeownership such as the inability to obtain financing and uncertainty with respect to land tenure. However, First Nations, like Sechelt and individuals like Michael Rice have managed to find ways to overcome these problems and facilitate homeownership in their communities.

RECOMMENDATIONS

The Committee recommends that it must be clarified whether the housing responsibility of the Government of Canada for status and non-status Indians living on and off-reserve, Inuit and Métis people is a matter of social policy, or based on treaty and Aboriginal rights.

The Government of Canada and the provinces and territories, together with Aboriginal people should make the resolution of jurisdictional difficulties and duplication in housing programs a priority in addressing housing needs in Aboriginal communities.

In the North, governments should co-ordinate their efforts and ensure that vacant territorial and federal housing is utilized to meet the housing needs of the communities.

The Government of Canada, pending further structural change to the way housing is delivered, immediately review the Ministerial Guarantee guidelines and process in order to resolve outstanding problems, and to ensure that Ministerial Guarantees are provided to First Nations in a timely and efficient manner. The Committee recommends that the gov-

ernment eliminate the requirement which calls for mortgage insurance as well as a Ministerial Guarantee. The government should discuss with financial institutions the possibility of obtaining preferred interest rates on any loans made to First Nations which are guaranteed by the Minister.

The Committee recommends that Government of Canada bring DIAND's review commenced in 1975 of the on-reserve Housing Program to an immediate conclusion and present recommendations on a new on-reserve housing policy to Cabinet for consideration. The views of Aboriginal groups, including the views of the Assembly of First Nations, and this report of the Standing Committee should be carefully taken into account by the Government of Canada in the formulation of a new on-reserve housing policy.

As an interim measure, pending the full transfer of housing to Aboriginal people, CMHC should ensure that Aboriginal people are fully involved in all policy and program decisions. Programs guidelines should ensure that the maximum possible flexibility is provided to Aboriginal organizations participating in those programs. Aboriginal organizations formed under the Urban Native Non-Profit Housing Programs should have greater flexibility to manage day to day operations as well as the disposition and acquisition of capital assets. There should be more aboriginal organizations involved in the delivery of programs like Rural and Native Housing to Aboriginal communities. Furthermore, these organizations should be given greater responsibilities than is presently the case.

The Committee recommends that the government deliver all of its funding for Aboriginal housing through one department or agency.

The Committee recommends that the Government of Canada transfer, in consultation with Aboriginal people, control of housing along with sufficient resources to Aboriginal people in order to ensure that there is greater community control over the development and delivery of housing programs. Aboriginal people themselves should determine whether the appropriate delivery structures should be developed at the local, tribal council, regional, territorial, or national levels.

Responsibilities of delivery organizations could include:

- the development of Aboriginal lending institutions
- the development of Aboriginal Insurance Companies
- the development of Aboriginal controlled housing corporations
- the development of Aboriginal controlled housing construction corporations
- addressing, in a comprehensive manner, problems such as the lack of bonding for Aboriginal controlled corporations
- the collection of data on housing conditions
- the allocation of federal funding
- economic development
- program delivery

- liaising with other departments regarding input into policy and program decisions such as skill development training programs, with a view to eventual transfer of further responsibility from the federal agencies now delivering these other programs to the aboriginal organizations.
- The Committee recommends that the Government of Canada provide greater opportunities for homeownership on-reserve, off-reserve, and in the North through the development and expansion of homeownership programs, and the encouragement of innovative solutions aimed at addressing impediments faced by Aboriginal people to homeownership. Both on and off reserves, financial institutions controlled by aboriginal and/or northern people could facilitate access to financing.

NOTES

- ¹ Assembly of First Nations, Presentation to the Standing Committee on Aboriginal Affairs on First Nations' Housing, February 18, 1992, p. 8.
- ² EKOS Research Associates Inc., *Summary Report of the Evaluation of the On-Reserve Housing Program*. Ottawa, 1986.
- ³ CMHC, Evaluation of the Federal Co-operative Housing Programs Summary Report, Ottawa, February 1992, p. 42.
- ⁴ CMHC, Briefing on Rural and Native Housing Programs Submission to the Standing Committee on Aboriginal Affairs, Ottawa, Feb. 13, 1992.
- ⁵ CMHC, Report on the 1988 CMHC RNH Demonstration Program, Final Report, Ottawa, p. 2.
- ⁶ CMHC, The RNH Native Housing Demonstration Program: A Five Year Self-help Housing Experiment, Ottawa, p. 31.
- ⁷ Métis Housing Needs Survey, p. 7.
- ⁸ Written submission by the Canadian Bankers Association to the Standing Committee on Aboriginal Affairs, p. 2.
- ⁹ Michael Rice, Submission to the Standing Committee on Aboriginal Affairs on Banking and Collateral in Kahnawake, Ottawa, June 10, 1992, p. 14.
- ¹⁰ DPA Group Inc. for INAC *Review and Assessment of Demand on Surety Bonding, March 1986*.
- ¹¹ Document dated Feb. 5, 1988 ADM (INAC) to DM (INAC).



APPENDIX A

LIST OF WITNESSES

Ottawa (Organizations and Individuals)	Date	Issue
Assembly of First Nations (AFN) Bill Montour, Chief of Staff Bob Decontie, Housing Coordinator	February 19, 1992	12
Charles Hill, Senior Policy Advisor, Housing	April 2, 1992	21
Inuit Tapirisat of Canada (ITC) Kayrene Nookiguak, Jack Hicks	February 20, 1992	13
The Office of the Auditor General of Canada (AG) Denis Desautels, Auditor General of Canada Larry Ting, Principal, Audit Operations	February 26, 1992	14
Native Council of Canada (NCC) Phil Fraser, Vice-President Gene Rheume, Housing Co-ordinator	March 17, 1992	16
Department of Indian and Northern Affairs (DIAND) John S. Rayner, Assistant Deputy Minister, Policy and Consultation Ian Corbin, Director of Housing, Band Support and Capital Management Branch	February 11, 1992	10
Alan Williams, Assistant Deputy Minister, Finance and Professional Services	March 18, 1992	17
Métis National Council (MNC) Yvon Dumont, President	March 19, 1992	18
Manitoba Métis Federation (MMF) Ed Swain, General Manager		
Ontario Métis Aboriginal Association (OMAA) Larry Belrose		

Ottawa (Organizations and Individuals)	Date	Issue
Gabriel Housing Corporation, Regina Ray Hamilton, General Manager		
Canada Mortgage and Housing Corporation (CMHC) Michael Daley, Vice-President — Programs	February 13, 1992	11
Dale Falkenhagen, Special Advisor to the Vice-President of Programs		
Lawrence Gladue, Director of Program Operations	March 26, 1992	19
Deborah Taylor, Acting Director, Program Planning and Analysis Division		
Randy Risk, Manager, Program Analysis and Monitoring Group		
Bernie Burns, Manager, Rural and Native Housing Group		
Murray Town, Co-ordinator, On-Reserve and Urban Native Housing		
Northern Health Research Group (NHRG) Dr. John O'Neil, Department of Community Health Services, University of Manitoba	March 31, 1992	20
Professor Leo Zrudlo School of Architecture, Laval University	April 8, 1992	22
Federation of Saskatchewan Indian Nations (FSIN) Ernie Cameron, Secretary-Treasurer and Chairman, Saskatchewan Indian Housing Corporation	April 9, 1992	23
Tony Coté, Director of Housing, Saskatchewan Indian Housing Corporation		
Inuit Non-Profit Housing Corporation (INHC) Ken Russell, Executive Director	April 30, 1992	24
Evie Amagoalik, Administrative Assistant		
Frontiers Foundation Inc. (Ontario) Udo Staschik, Member	May 12, 1992	25

Ottawa (Organizations and Individuals)	Date	Issue
National American Indian Housing Council Virginia E. Spencer, Executive Director Hilda Garcia, Executive Director, Akwesasne Housing Authority, St. Regis, New York	May 12, 1992	25
Canadian Bankers Association (CBA) Ted Taylor, Chairman, Mortgage Committee and President, Scotia Mortgage Corporation Rod Pennycook, Vice-President, Residential Mortgages, Royal Bank of Canada Barbara Amsden, Director, Financial Affairs	May 13, 1992	26
Northwest Territories Housing Corporation Hon. Don Morin, Minister Responsible and Minister Responsible for Public Works Larry Elkin, President Dave Murray, Vice-President of Community and Program	May 13, 1992	26
Gignul Non-Profit Housing Corporation Marsha Smoke, President Robert Spence, General Manager	May 14, 1992	27
Native Intertribal Housing Co-operative Inc. Burton Kewayosh, Vice-President	June 10, 1992	28
Caisse Populaire de Kahnawake Michael Rice, Founder and Manager	June 10, 1992	28

Other Organizations and Individuals	Date	Issue
Sechelt, British Columbia Thomas Paul, Chief Garry Feschuk, Councillor	March 9, 1992	
Tsulquate — Gwa'sala—'nakwaxda'xw Village, British Columbia Puddy Walkus, Chief Johson Bell, Councillor Clifford Hanuse Henry George Vern Lowen Jessie Wakus Lousisa Joseph Mary Rufus Janine Joanie Song Joanie	March 10, 1992	
Ahousaht, British Columbia Louie Frank, Chief Cosmos Frank Edwin Frank, Sr. John Busey Greg Louie	March 10, 1992	
Musqueam, British Columbia A. Glenn Guerin	March 12, 1992	
Bearskin Lake, Ontario Steven Fiddler, Chief, Bearskisn Lake Band Jacob Mekanak, Deputy Chief Paul Beardy, Councillor, Thomas McKoop, Councillor, John Kam, Housing Co-ordinator, Dora Beardy Thomas Fiddler Ruby Beardy	May 4, 1992	26A
Big Trout Lake, Ontario Stanley Sainnawap, Chief, Big Trout Lake Band		

Other Organizations and Individuals	Date	Issue
Kasabonika Lake, Ontario Mike Morris, Councillor, Kasabonika Lake Band Gordie Semple, Elder Emily Gregg, Councillor Charlie Oskineegish Irene Semple, Elder Sophie Anderson, Elder	May 4, 1992	26A
Sioux Lookout, Ontario Luke Sagutch, Elder Garnet Angeconebe, Executive Co-ordinator, Independent First Nations Alliance Laura Wynn, Executive Director, Nishnawbe-Gamik Friendship Centre Frank McKay, Executive Director, Windigo Tribal Council Eno Anderson, Executive Director, Shibogama Tribal Council Douglas Semple, Special Project Co-ordinator, Shibogama Tribal Council Tony Kay, Manager, Nitawin Housing Development Corporation Udo Staschik, Frontiers Foundation Inc. (Ontario) Geordie Kakepetum, Executive Director, Northern Chiefs Council	May 6, 1992	27A
Chisasibi, Quebec Chief Violet Pachanos, Chisasibi Band Council Tom Wadden, Treasurer, Chisasibi Band Council George Burman, Architect Frank Lango, Building Estimator Louis Kanatewat, Director Chisasibi Housing Department	May 19, 1992	28A
Kuujuaarapik, Quebec Myra Niviixie, Acting Mayor, Municipal Corporation of Kuujuaarapik Pierre Roussel, Secretary-Treasurer Silas Cookie, Councillor, Municipal Corporation of Kuujuaarapik	May 20, 1992	28A

Other Organizations and Individuals	Date	Issue
<p>Iqaluit, NWT Bill Mackenzie, Chairman, Iqaluit Housing Authority Andrew Otway, Manager, Iqaluit Housing Authority Doug Sage, Acting Superintendent, Department of Social Services, Government of the Northwest Territories Lynn Hirshmann, Director, Social Services, Town of Iqaluit Mike Haddon, Acting District Manager, NWTHC Sandra Turner, Program Co-ordinator, NWTHC Duncan Cunningham, Assistant to the President, Baffin Region Inuit Association Marty Kuluquqtug, Chairman, Qikiqtaaluk Corporation Steven Roberts, President, Iqaluit Chamber of Commerce Chuck Tolley, Director, Baffin Divisional Board of Education Bill Riddell, Chairman, Emergency Shelter</p>	May 20, 1992	28A
<p>Rankin Inlet, NWT Louie Pilakapsi, President, Keewatin Inuit Association Marius Tungilik, Regional Director, Keewatin, GNWT Peter Scott, District Manager, NWT Housing Association, Keewatin District Alan Armstrong, Rankin Inlet Housing Association Bettie Palfrey, Keewatin Regional Health Board April Taylor, Planner, Keewatin District, Department of Municipal and Community Affairs, GNWT John Todd, MLA, (Keewatin Central) Ledvinia Brown</p>	May 22, 1992	28A

Other Organizations and Individuals	Date	Issue
Fort Norman, NWT Paul Wright, Elder David Etchinelle, Chief, Fort Norman Band Freddie Doctor, Councillor Rod Hardy, businessman Rocky Norwegian, businessman Lorraine Doctor, Chairperson, Fort Norman Housing Association Garry Yakelaya, businessman	June 1, 1992	29A
Norman Wells, NWT Doug Bruce, for Kevin Diebold, Mayor of Norman Wells Val Elliott, Chairman of the Board of Directors, Norman Wells Housing Authority Terry Richards, Manager, Norman Wells Housing Authority Ruby McDonald, Métis Local 59 Paul Jensen, Area Superintendent, Esso Resources Tony Grandjambe, Fort Good Hope Housing Society Dolphus Tutcho, Fort Franklin Sandy Joyce, Fort Good Hope Mary Cook, elder, Fort Good Hope	June 2, 1992	29A
Yellowknife, NWT Pat McMahon, Mayor, City of Yellowknife Richard Zerr, Director, Planning and Lands, City of Yellowknife Lynn Brooks, Executive Director, Status of Women Council of NWT Angie Lance, Executive Director, Native Women's Association of NWT Gary Bohnet, President, Métis Association of NWT	June 3, 1992	29A

Other Organizations and Individuals	Date	Issue
Yellowknife, NWT (Continued) Bobby Bulmer, North Slave Housing Corporation Jake Heron Alan Faulkner, President, Yellowknife Association of Concerned Citizens for Seniors Kathy Praamsma, Secretary, Yellowknife Association of Concerned Citizens for Seniors Barbara Bromley, Past President, Don Scott, President, Borealis Housing Co-operative	June 3, 1992	29A
Paddle Prairie, Alberta Alden Armstrong, Director of Housing, Paddle Prairie Dennis Noel, Housing Consultant	June 3, 1992	30A
La Ronge, Saskatchewan Ernie Cameron, Chairperson, Saskatchewan Indian Housing Commission Lydia Gauthier, Band Administrator, Lac La Ronge Band Tony Cote, Director, Saskatchewan Indian Housing Commission Henry Felix, Director of Housing, Lac La Ronge Band Roger Ratt, Councillor, Lac La Ronge Band John Walkett, Councillor, Lac La Ronge Band Grace Charles, Band Administrator, Lac La Ronge Band Lois Jordan, Councillor, Lac La Ronge Band Al Finlayson, Project Officer, CMHC	June 4, 1992	30A
Stanley Mission, Saskatchewan Tom McKenzie, Councillor, Stanley Mission Band Norman Charles, Councillor, Stanley Mission Band	June 4, 1992	30A

Other Organizations and Individuals	Date	Issue
<p>La Ronge, Saskatchewan Peter Brooke, Executive Director, Prince Albert Tribal Council Neil Hollends, Head of Engineering, Prince Albert Tribal Council Dennis Whitecap, Chief, Shoal Lake Indian Band</p>	June 4, 1992	30A
<p>Weyakwin, Saskatchewan Clara Nelson, Mayor, Municipality of Weyakwin Pat Nelson, Alderman, Municipality of Weyakwin Donna McDonald Peter Still Todd Jackson</p>	June 5, 1992	30A

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2018-2019	2018-2019
2019-2020	2019-2020
2020-2021	2020-2021

APPENDIX B

WRITTEN SUBMISSIONS RECEIVED

Alberta Minister of Municipal Affairs,
R.B. Fowler, Q.C.

British Columbia, Minister of Aboriginal Affairs,
Andrew Petter

Newfoundland, Intergovernmental Affairs Secretariat,
Dave Kennedy,
Director, Policy Development

Ontario Minister Responsible for Native Affairs,
C.J. Wildman

APPENDIX B

WRITTEN SUBMISSIONS RECEIVED

Alberta Minister of Municipal Affairs
R. H. Fowler, O.C.

British Columbia Minister of Municipal Affairs
Andrew F. Lee

Newfoundland Intergovernmental Affairs Secretariat
Dave Kennedy
Director, Policy Development

Ontario Minister responsible for Native Affairs
C. J. Wynne

APPENDIX C

SOCIAL AND ECONOMIC CONDITIONS*

Infant mortality per 1,000 births (1986)

Status Indians:	17
Inuit, NWT:	28
All Canadians:	8

Life Expectancy at Birth

In 1981, life expectancy at birth for status Indians was approximately 10 years less than that of the national population, the same as it had been 20 years earlier.

Suicides per 100,000 Population

Status Indian:	1981	43
	1986	34
Inuit, NWT:	1981	38
	1986	48
All Canadian:	1981	13
	1986	15

Violent Deaths per 100,000 Population (includes death from house fires)

Status Indian:	1981	267
	1986	157
Inuit, NWT:	1981	247
	1986	54

The high mortality from house fires (as much as 6-10 times higher than national figures) can be attributed to unsafe woodstoves, lack of safety devices in the home and inadequate fire protection services (The Health Effects of Housing and Community Infrastructure on Canadian Indian Reserves, p. 60)

* Information from Indian and Northern Affairs Canada, Highlights of Aboriginal Conditions, 1981-2001, Part I Demographic Trends, Part II Social Conditions, Part III Economic Conditions

Less than Grade 9 Education (1986)

Status Indians:	37%
Inuit:	53%
All Canadians:	17%

Labour Force Activity (1986)

Proportion of the population that is unemployed

Status Indians:	16%
Inuit:	14%
All Canadians:	7%

Proportion of the population not in the labour force

Indians on-reserve:	57%
All Canadians:	34%

Average Individual Income (1986)

Indians on-reserve:	\$ 9,300
Inuit:	\$11,600
All Canadians:	\$18,200

Average Family Income (1986)

Status Indians:	\$21,800
Inuit:	\$27,800
All Canadians:	\$38,700

Incarceration

- Nine percent of the federal penitentiary population are Aboriginal people, although only 2.5% of the population is of Aboriginal origin. The full extent of the problem is not known because statistics under-estimate the extent of Aboriginal representation in the federal correction system, (Final Report, Task Force on Aboriginal Peoples in Federal Corrections, 1988)
- In the West, representation is higher. For example, in Manitoba, 40% of the prisoners at Stony Mountain federal penitentiary are Aboriginal (22% in 1965). The situation is worse in provincial jails (Aboriginal people represent 11.8% of Manitoba's population according to an independent survey). (Vol. 1 The Justice System and Aboriginal People: Report of the Aboriginal Justice Inquiry of Manitoba, 1991)

APPENDIX D

GLOSSARY OF TERMS

ORGANIZATIONS

- AFN (Assembly of First Nations)
- AG (Auditor General of Canada)
- CBA (Canadian Bankers' Association)
- CMHC (Canada Mortgage and Housing Corporation)
- DIAND (Department of Indian Affairs and Northern Development)
- FSIN (Federation of Saskatchewan Indian Nations)
- GNWT (Government of the Northwest Territories)
- HWC (Health and Welfare Canada)
- ITC (Inuit Tapirisat du Canada)
- MNC (Métis National Council)
- NCC (Native Council of Canada)
- NWAC (Native Women's Association of Canada)
- NWTHC (Northwest Territories Housing Corporation)
- OMAA (Ontario Métis Aboriginal Association)

HOUSING PROGRAMS

- ERP (Emergency Repair Program)
- RNH (Rural and Native Housing)
- RRAP (Residential Rehabilitation Assistance Program)
- Rural RRAP (Rural Residential Rehabilitation Assistance Program)

OTHER

AFA (Alternate Financing Arrangements are one way in which funds are provided to First Nations, generally First Nations are given greater flexibility under these arrangements. DIAND data indicates that in 1990/91, approximately 22% of First Nations participate in AFA.)

CMHC DEFINITIONS

“adequate” housing which does not require major repairs and/or lacks basic facilities. Major repairs include, but are not limited to defective plumbing, defective electrical wiring, structural repairs to walls, floors or ceilings. Basic facilities include hot and cold running water, an indoor toilet, and a bathtub or shower.

“affordable” shelter payments of not more than 30% of gross household income. Shelter costs are defined as mortgage payments, property taxes and utilities (rent, utilities and related costs for renters).

“core” housing need is defined as: (any household paying 30% or more of its income for shelter or occupying a dwelling which is too small for the size and composition of the household or a dwelling which is in need of major repairs—structural, electrical, plumbing, heating, fire safety—and which does not have sufficient income to obtain an adequate or suitable dwelling on the housing market without paying 30% or more of its income for shelter).

“suitable” dwellings which are not crowded according to the National Occupancy Standard (NOS). The NOS defines a relationship between the size and composition of the household and the number of bedrooms in the unit taking into account the age and sex of children five years of age and older.

REQUEST FOR GOVERNMENT RESPONSE

Pursuant to Standing Order 109, your Committee requests that the Government table a comprehensive response to the Report within 150 days.

A copy of the relevant Minutes of Proceedings and Evidence of the Standing Committee on Aboriginal Affairs (*Issues Nos. 10, 11, 12, 13, 14, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30 and 31, which includes this Report*) is tabled.

Respectfully submitted,

LARRY SCHNEIDER,
Chairperson.

MINUTES OF PROCEEDINGS

THURSDAY, NOVEMBER 19, 1992

(40)

[*Translation*]

The Standing Committee on Aboriginal Affairs met *in camera* at 9:05 o'clock a.m., this day, in Room 208, West Block, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Jack Anawak, Ethel Blondin—Andrew, Suzanne Duplessis, Ross Reid, Larry Schneider and Robert E. Skelly.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer. *From First Nations Management Inc.:* Daniel Brant and David Shanks.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10*).

The Committee proceeded to consider a draft report.

At 10:15 o'clock a.m., the sitting was suspended.

At 10:28 o'clock a.m., the sitting resumed.

The Committee proceeded to discuss its future business.

It was agreed,—That the Committee allow for an extension of 33 days the contract with First Nations Management, and that, if needed, a supplementary 20 day period extension be provided.

It was agreed,—That the Committee invite representatives of Tribal Council of Prince Albert and Manitoba Keewatinowi Okimakanak to appear as soon as possible.

It was agreed,—That the Committee reevaluate DIAND Fur Industry Defence Program and that ministers or officials from Environment, External Affairs and Indian Affairs Departments be invited to appear before the Committee to report on last five year operations of the Fur Industry Defence Programme and what are the plans for next years.

At 11:10 o'clock a.m., the Committee adjourned to the call of the Chair.

THURSDAY, NOVEMBER 26, 1992

(41)

The Standing Committee on Aboriginal Affairs met *in camera* at 9:12 o'clock a.m., this day, in Room 701, La Promenade Building, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Ross Reid, Larry Schneider, Robert E. Skelly and Marcel R. Tremblay.

Acting Member present: David Kilgour for Ethel Blondin—Andrew.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10.*)

The Committee resumed consideration of a draft report.

At 9:40 o'clock a.m., the Committee adjourned to the call of the Chair.

MONDAY, NOVEMBER 30, 1992

(42)

The Standing Committee on Aboriginal Affairs met *in camera* at 3:35 o'clock p.m., this day, in Room 208, West Block, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Jack Anawak, Suzanne Duplessis, Alan Redway, Ross Reid, Larry Schneider and Robert E. Skelly.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10.*)

The Committee resumed consideration of a draft report.

At 5:00 o'clock p.m., the Committee adjourned to the call of the Chair.

THURSDAY, DECEMBER 3, 1992

(43)

The Standing Committee on Aboriginal Affairs met *in camera* at 3:40 o'clock p.m., this day, in Room 208, West Block, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Ethel Blondin—Andrew, Suzanne Duplessis, Alan Redway, Ross Reid, Larry Schneider and Robert E. Skelly.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10.*)

The Committee resumed consideration of a draft report.

It was agreed,—That the title of the report be «A time for action: Aboriginal and Northern Housing».

It was agreed,—That 12 000 copies of the Fourth Report be printed in English language and 2 500 copies in French.

It was agreed,—That the services of French and English languages editors be retained to assist in the preparation of the report, for an amount non exceeding \$ 2 000 each.

It was agreed,—That services of translators be retained, for a maximum of \$ 2 500, for the translation of the report in Cree, Ojibway and Inuktitut languages.

At 5:10 o'clock p.m., the Committee adjourned to the call of the Chair.

MONDAY, DECEMBER 7, 1992

(44)

The Standing Committee on Aboriginal Affairs met *in camera* at 15:39 o'clock p.m., this day, in Room 208, West Block, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Jack Anawak, Suzanne Duplessis, Alan Redway, Larry Schneider and Robert E. Skelly.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10*).

The Committee resumed consideration of a draft report.

At 4:35 o'clock p.m., the Committee adjourned to the call of the Chair.

TUESDAY, DECEMBER 8, 1992

(45)

The Standing Committee on Aboriginal Affairs met *in camera* at 4:07 o'clock p.m., this day, in Room 208, West Block, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Jack Anawak, Larry Schneider and Robert E. Skelly.

Acting Members present: Ken James for Suzanne Duplessis; Michel Champagne for Ross Reid.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10*).

The Committee resumed consideration of a draft report.

At 4:45 o'clock p.m., the Committee adjourned to the call of the Chair.

WEDNESDAY, DECEMBER 9, 1992

(46)

The Standing Committee on Aboriginal Affairs met *in camera* at 4:10 o'clock p.m., this day, in Room 536, Wellington Building, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Jack Anawak, Ethel Blondin—Andrew, Suzanne Duplessis, Alan Redway, Ross Reid, Larry Schneider and Robert E. Skelly.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10*).

The Committee resumed consideration of a draft report.

At 4:25 o'clock p.m., the sitting was suspended.

At 5:13 o'clock p.m., the sitting resumed.

At 5:45 o'clock p.m., the Committee adjourned to the call of the Chair.

THURSDAY, DECEMBER 10, 1992
(47)

The Standing Committee on Aboriginal Affairs met *in camera* at 3:50 o'clock p.m., this day, in Room 208, West Block, the Chairman, Larry Schneider, presiding.

Members of the Committee present: Jack Anawak, Suzanne Duplessis, Alan Redway, Ross Reid, Larry Schneider, Robert E. Skelly et Marcel R. Tremblay.

In attendance: From the Research Branch of the Library of Parliament: Elaine Gardner—O'Toole, Research Officer.

In accordance with its mandate under Standing Order 108(2), the Committee resumed its study on Aboriginal Housing. (*See Minutes of Proceedings, Tuesday, February 11, 1992, Issue No. 10*).

The Committee resumed consideration of a draft report.

It was agreed,—That pursuant to Standing Order 109, the Committee request the government to table a comprehensive response to its report.

It was agreed,—That the Chairman be authorized to make the necessary editorial and typographical corrections without changing substance of the report.

Ordered,—That the report be adopted as the Fourth Report to the House.

Ordered,—That the Chairman present to the House the Fourth Report as soon as possible.

At 4:25 o'clock p.m., the Committee adjourned to the call of the Chair.

Martine Bresson
Clerk of the Committee



