



Co-operative Housing Federation of Canada
Fédération de l'habitation coopérative du Canada

**Written Submission to the House of Commons Standing Committee
on Human Resources, Skills and Social Development and the State of
Persons with Disabilities**

By the Co-operative Housing Federation of Canada

February 3rd, 2021



List of Recommendations:

- **Recommendation 1:** Develop a long- term solution for indigenous housing co-operatives receiving Urban Indigenous Assistance through long-term rental assistance for low-income households.
- **Recommendation 2:** Implement the Urban, Rural and Northern Indigenous Strategy as called for by the Canadian Housing Renewal Association



Co-operative Housing and Reconciliation

Housing co-operatives and the co-op sector broadly are dedicated to reconciliation with Indigenous peoples. There are many reasons for housing co-ops to engage in reconciliation. Some of these reasons can be linked to the Co-operative Values and Co-operative Principles. Three of the Co-operative Values are equity, equality and solidarity, and these values fully support the work of reconciliation.

Housing co-op members own and control housing in an environment of inequality and injustice. Housing is just one area where Indigenous people and communities face significant disparities. Over 20% of urban Indigenous people live in core housing need while 1 in 15 urban Indigenous people will experience homelessness. Of those Indigenous people who have housing, 23% live in unsuitable housing and 20% live in housing that is in need of repair. As research indicates, housing policies and services that consider the historical context of trauma and colonization are urgently needed, particularly for Indigenous women.¹

Along with our sector-wide commitment to reconciliation, we have been advocating for specific issues that directly affect our Indigenous members. We are calling on the federal government to reaffirm adequate funding for Indigenous co-operative housing. We can recommend the government implement the Urban, Rural and Northern Housing Strategy as outlined by the Canadian Housing and Renewal Association.

Recommendation 1: Develop a long-term solution for indigenous housing co-operatives receiving Urban Indigenous Assistance through long-term rental assistance for low-income households.

Many Indigenous non-profit organizations and Indigenous co-op groups started providing housing with support from a program that used to be called the Urban Native Housing Program. This program is designed to provide housing for those with the highest needs and offered both operating and rental assistance through time-limited operating agreements. In order to be eligible, households must have an annual income that is at or below the core need income threshold, as dictated by CMHC's Urban Indigenous Assistance Program Agreement.

As these co-ops have matured from their operating agreements, significant support is needed for these co-ops to be able to continue to provide affordable housing for low-income, Indigenous households. A long-term plan is needed, especially for those co-ops who have not been eligible for rental assistance through the Federal Community Housing Initiative, that began in 2020.

We are calling on the federal government to reaffirm adequate funding for Indigenous co-ops and non-profits. This could be done through a rental supplement program and funding for operations. Anything short of this will mean co-op communities will have to continue selling-off units to the market, contradicting our shared goal to preserve and improve the existing housing stock serving Indigenous peoples.

¹ Bingham, B., Moniruzzaman, A., Patterson, M. *et al.* Gender differences among Indigenous Canadians experiencing homelessness and mental illness. *BMC Psychol* **7**, 57 (2019). <https://doi.org/10.1186/s40359-019-0331-y>



Recommendation 2: Implement the Urban, Rural and Northern Indigenous Housing Strategy

An Urban, Rural and Northern Indigenous Housing Strategy remains missing in the National Housing Strategy (NHS). This is required to meet the needs of approximately 80% of Indigenous peoples not currently represented in the distinctions-based categories of housing strategies that are part of the NHS. Such a strategy is an important step in self-determination and progress along the path to reconciliation.

Such a strategy needs to also be developed in parallel with services to combat homelessness and address the issues of racism. Additional services would benefit to address the challenges faced by Indigenous peoples, and other resources should be afforded to create more services in the spirit of healing and reconciliation.

CHF Canada supports the Canadian Housing and Renewal Association's report calling for an Urban, Rural and Northern Indigenous Housing Strategy. A comprehensive Indigenous Housing Strategy should have the following outcomes: maintain affordability in Indigenous housing, prevent further growth in housing need, reduce the number of Indigenous people in core housing need, and ultimately eliminate Indigenous people living without a home.

Indigenous housing providers are asking for an inclusive Indigenous-led, dedicated approach that can provide funding, capacity building, best practices and planning services for Indigenous housing providers across the country.

Co-ops are community-driven solutions to the housing crisis

The co-op housing sector is well poised to work closely with public, private and non-profit partners to build the housing to meet the pre-existing and growing needs in our communities. Our movement is resourceful, passionate, and committed to our vision of co-op housing for all.

Amidst an array of needed public investment in response to COVID-19, investing in long-term solutions that support community well-being must be a top priority in economic recovery planning. This is the time for ambitious public investments in people and in communities. This is the time to invest in permanent affordable housing options across Canada.

A housing system that works for all Canadians must include more co-operative housing.

About CHF Canada

CHF Canada is the national voice of co-operative housing, representing 2,200 housing cooperatives, home to a quarter of a million people in every province and territory. Co-operative housing is a well-documented success story. For over 50 years, co-ops have provided good-quality, affordable housing owned and managed by the community members who live there.