



FIRST NATIONS HOUSING

NOVEMBER 2023

The Assembly of First Nations in collaboration with Indigenous Services Canada recently completed in 2022 the *Closing the Infrastructure Gap by 2030: Cost Report for Budget 2023*, an historic report estimating the national capital and operational investments needed from the Government of Canada at \$349.2 billion.

FUNDING AND FINANCING FIRST NATIONS HOUSING TO 2030



\$114.7B

To raise the quality and standards of First Nations housing by 2030 to a level comparable to that of mainstream Canadians



\$20.4B = \$135.1B

For operations & maintenance

Federal government obligations to pay for First Nations housing:

- Constitutionally protected Aboriginal rights & title
- International covenants (UNDRIP & others)
- First Nations Treaty & human rights to housing
- Fiduciary obligations & restitution for decades of neglect

First Nations share in paying the costs of housing:

- Canada signed Treaties promising housing in return for limited use of land
- Vast majority of First Nations currently pay an affordable share of their housing
- Poor local/regional economies limit the share many First Nations can afford
- First Nations repay housing loans leaving few funds for basic services

Types/sources of housing construction & maintenance funds:

- Multi-year Federal-to-First Nations, government-to-government transfers
- Bank & other lenders' loans, although the Indian Act limits this option
- First Nations self-funding mechanisms
- Revolving loan funds, rent, local fees/taxes
- Innovative financing options under development

Free housing is a myth - First Nations occupants pay their share for housing:

- A subject of much misinformation and myth
- Truth is - most housing occupants pay rent and/or other fees
- Occupants also pay maintenance, repair and renovation costs.
- Most occupants contribute to their housing costs.

"According to a Royal Bank economist in November 2023, "The bottom line: Closing the (First Nations) infrastructure gap could help boost annual (First Nations) output by up to 17%, raising both employment levels, productivity, and wages earned. The potential benefits extend beyond the (First Nations) population, adding close to half a percent to the total production capacity of the Canadian economy."

BENEFITS OF FEDERAL INVESTMENTS TO CLOSE THE GAP IN FIRST NATIONS HOUSING



Improved individual & community health leading to other benefits



Improved education, business, economic development & wealth creation



Return on investment



Improved safety for women & children



Advances reconciliation



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Despite increased and welcomed federal First Nations housing investments since 2015, additional federal investments are urgently needed.

The Assembly of First Nations (AFN) continues to advocate that the federal government invest significantly over multiple years to ensure First Nations have access to the capital needed to address the housing crisis. By ensuring access to the funding to fully meet housing needs, the federal government would help First Nations raise the quality and standards of their housing to a level comparable to that of mainstream Canadians.

Overcrowding :



36,899

Number of units required to address overcrowding.



42,534

Minor Repairs required from 2021-2030



157,473

Total number of housing units required from 2021-2030 to address overcrowding, replacement and population growth



37,589

Major Repairs required from 2021-2030



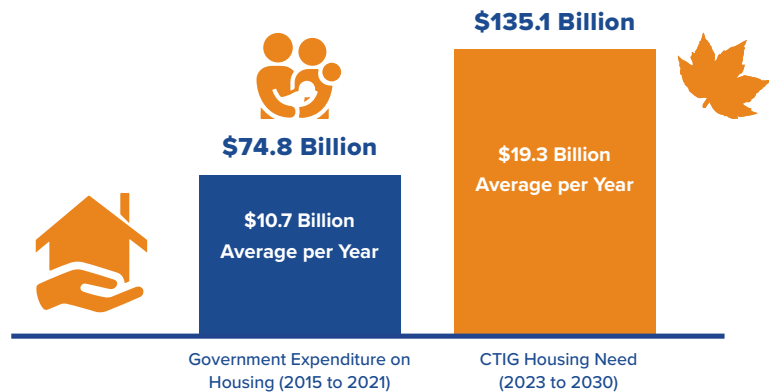
Housing is essential for well-being with broad socio-economic impacts

Housing :



80%

First Nations need 80% MORE funding than the rest of Canada receives to “Close the Gap” on housing.



Statistics Canada. Table 36-10-0608-01 Infrastructure Economic Accounts, investment and net stock by asset, industry, and asset function (x 1,000,000)

Statistics Canada. Table 10-10-0005-01 Canadian Classification of Functions of Government (CCOFOG) by consolidated government component (x 1,000,000)

Expectations from the federal government:

- Transfer care and control of housing to First Nations including sufficient resources and move toward a new First Nations housing policy.
- Consider the federal government’s Treaty and fiduciary obligations to First Nations as well as those flowing from Canada’s adherence to the United Nations Declaration on Indigenous Peoples.
- Honour the Nation-to-Nation relationship. Respect that transformative change must be envisioned from a First Nations perspective and safe, healthy, accessible, suitable and affordable housing and adequate community infrastructure are fundamental building blocks of a thriving First Nation.
- Support First Nations in co-developing new models for funding self-sufficiency in housing which will increase financial human resources and financial capacity for First Nations to meet the continuum of housing.
- Address the challenges caused by the legacy of the Indian Act and colonization to ensure First Nations do not inherit dysfunctional federal housing programs and services

Required investments are fiduciary reparations needed for over a century of underfunded programs for First Nations to improve self-determination and socioeconomic outcomes, as well as minimize the disparity between First Nations and Canadians access to essential community housing.