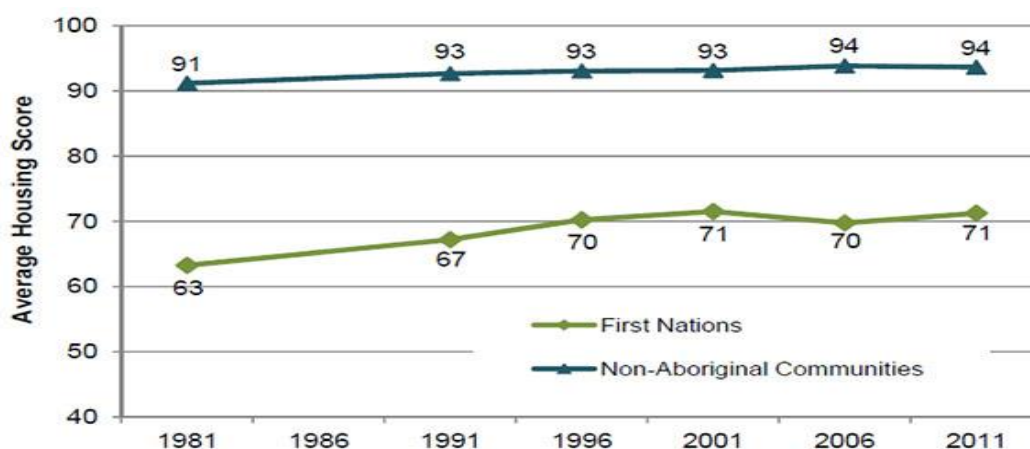


Adequate housing is a basic human need and is a prerequisite for healthy and sustainable communities. Housing impacts a range of other socio-economic determinants, including employment, social inclusion, and levels of educational attainment. Poor housing conditions are associated with increased risk of mortality from infectious diseases, chronic illness, injuries, poor nutrition, and mental disorders.¹

Housing conditions are significantly poorer on First Nation reserves than in non-Aboriginal communities. Of the four (4) indicators of socio-economic well-being measured by the Community Well-Being (CWB) Index², the greatest disparity between First Nation and non-Aboriginal communities is in relation to housing.³ Not enough housing units are being built and much of the existing housing stock requires major repair - both issues contribute to growing concerns of overcrowding and mould related issues.

2011 Community Well Being Index Housing Score



According to data reported⁴ by First Nations through the Community Infrastructure and Housing Annual Report, there are 113,223 housing units on reserve, of which:

- 20.7% require major repairs (2015-2016);
- 5.6% require full replacement (2015-2016); and
- 73.6% are deemed adequate⁵ (2015-2016).

The adequacy indicator, as captured in this report, does not take overcrowding into consideration to assess whether a housing unit is adequate.

¹ [Social Determinants of Health: The Canadian Facts](#). Mikkonen and Raphael, 2010; 2003 April Report of the Auditor General, Chapter 6.

² The CWB index is a means of measuring socio-economic well-being in First Nations, Inuit and non-Aboriginal communities. It combines data on income, education, housing and labour force activity into well-being "scores" for communities in Canada, which can be used to compare well-being across First Nations and Inuit communities with the well-being of non-Aboriginal communities.

³ See [The Community Well-Being Index: Report on Trends in First Nations Communities, 1981-2011](#).

⁴ Data is self-reported by First Nations and was extracted from the Integrated Capital Management System. It cannot be validated by INAC.

⁵ "Adequate" is defined as a dwelling that does not require Major Renovations or Replacement and which does possess basic plumbing facilities, specifically hot and cold running water, inside toilets and installed baths or showers.

Based on data from the 2011 National Household Survey, an assessment of the existing housing needs on reserve was conducted⁶, capturing data on housing conditions, housing suitability and overcrowding⁷. According to this study, there were 91,385 households on reserve in 2011, of which:

- 24.1% needed minor repairs;
- 39.5% required major repairs;
- 21% were overcrowded;
- 10.6% experienced both major housing condition deficiencies and overcrowding; and
- only 25.9% were deemed adequate.

Based on the identified housing deficiencies, the study estimated that close to 20,000 new units and additions to 17,535 existing units were required to eliminate overcrowding. Major repairs to 40,000 existing dwellings were also needed to address structural, health and safety issues. In terms of investments, the on-reserve housing need was estimated to be \$ 5.5 billion (2011), with a projection to reach a potential need of \$25 billion by 2036.

The current federal on-reserve housing program model and funding level are not keeping pace with the need. Recent reports such as the 2016 INAC Evaluation and 2015 Senate Committee Report, as well as pre-engagements held in 2016 identified a need to explore different mechanisms to address housing deficiencies and overcrowding on reserve, including innovative approaches and alternative financing.

⁶ Stewart Clatworthy, 2016, *Indicators and Projections of Housing Repair requirements: 2011 Update*

⁷ The Clatworthy report uses the National Occupancy Standard (NOS) indicator (used by the Canada Mortgage and Housing Corporation) to measure housing suitability and overcrowding. The NOS measures the suitability in terms of the number of bedroom required to meet the household's needs based on the size and composition of the household. Overcrowding, as assessed by the report, can be addressed by the construction of new dwellings or additions to existing units.