

First Nations Housing Conference Webinar #11

On-reserve Housing and
Ministerial Loan Guarantee

January 20, 2021

For general information purposes only.



Indigenous Services
Canada

Services aux
Autochtones Canada

Canada

Presentation Outline

- ISC: Working Under COVID-19 Restrictions
- Support to Housing on Reserve
- Past and Current Investments
- National First Nations Housing and Related Infrastructure Strategy
- Continuum of Housing for Various Demographics
- Emerging Trends and Innovative Housing Projects
- Ministerial Loan Guarantee

ISC: Working Under COVID-19 Restrictions

- Travel to First Nations is restricted to essential services only
- Most employees are working from home
- All Indigenous Services Canada employees continues to be available to their clients
- Employees are available by phone, e-mail, and on Microsoft Teams for virtual meetings

Support to Housing on Reserve

Capital Facilities and Management Program

Ministerial Loan Guarantee Program

Targeted Funding Program

Shelter Allowance Through Ontario Works

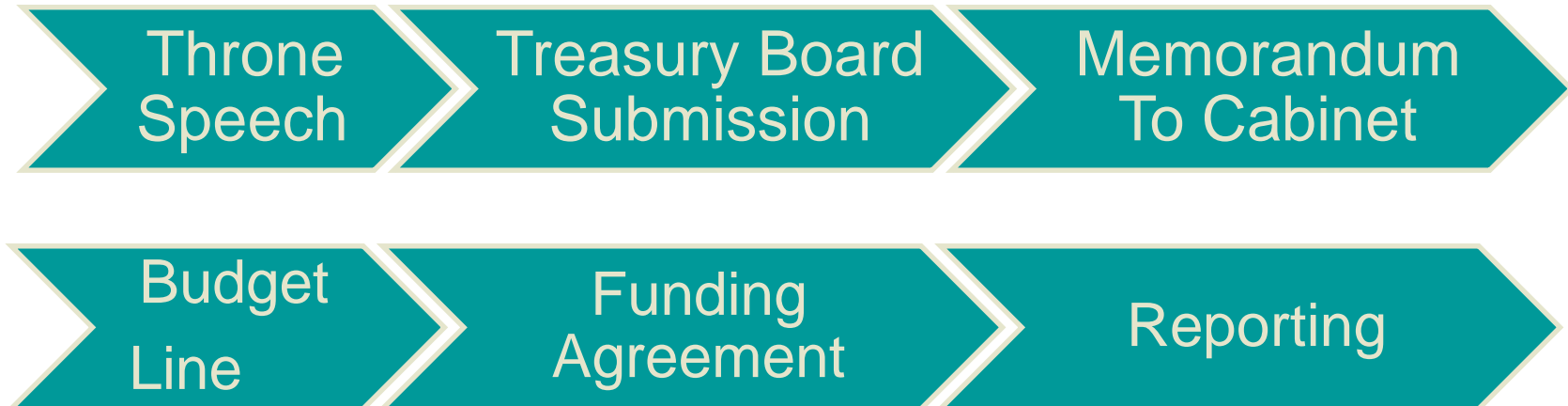
Emergency Management Program

Total Investments since 2016

| Budget years | Total National | Total Ontario | Purpose | Outcome |
|------------------------|------------------------|------------------|---|--|
| 2016/2017 2017/2018 | \$416 M Budget 2016 | \$102 M | Construction, Renovation and Capacity Enhancement | 600 new units (\$ 113 M) 725 Renovations (\$ 18 M) 183 Capacity Proj. (\$ 9 M) |
| 2018/2019 | \$200 M Budget 2017 | \$38 M | Construction, Renovation and Capacity Enhancement | |
| 2019/2020 | \$200 M Budget 2017 | \$28.60 M | Construction, Renovation and Capacity Enhancement | Enhanced Formula Allocation |
| 2019/2020 | Human Rights Tribunal | \$25 M | Construction, Renovation and Capacity Enhancement | Enhanced Formula Allocation |
| 2020/2021 | \$200 M Budget 2017 | \$28.60 M | Construction, Renovation and Capacity Enhancement | Enhanced Formula Allocation |
| | Human Rights Tribunal | \$25 M | Construction, Renovation and Capacity Enhancement | Enhanced Formula Allocation |
| | | \$247.2 M | | |

Past and Current Investments: Targeted Funding Programs

- Targeted Funding Authority



10-Year First Nations National Housing and Related Infrastructure Strategy

IMPROVING INDIGENOUS HOUSING OUTCOMES

National Housing Strategy Consultations 2016-2017

National Housing Strategy consultations highlighted the need for Indigenous-led housing strategies. These strategies are based on self-determination, reconciliation, respect and co-operation.

National Housing Strategy



Create new housing



Modernize existing housing



Resources for community housing providers



Research and innovation



Human rights-based approach to housing

For all Canadians
Federal Government Lead:
CMHC

\$40 billion
10 years

Indigenous Housing Strategies



First Nation
Strategy

Co-developed with First Nations under the Chiefs Committee on Housing and Infrastructure

Federal Government Lead:
ISC

\$600 million
3 years



Inuit
Strategy

Co-developed Inuit Nunangat Housing Strategy under the Inuit-Crown Partnership Committee

Federal Government Lead:
CIRNA

\$640 million
10 years



Métis Nation
Strategy

Co-developed Housing Partnership Accord under the Permanent Bilateral Mechanism

Federal Government Lead:
CIRNA

\$500 million
10 years

\$1.7 billion

10-Year First Nations National Housing and Related Infrastructure Strategy (*cont'd*)

Purpose

To improve housing conditions for First Nations and ensure all First Nations have access to safe, secure, adequate and affordable housing.

- Lead by Assembly of First Nations and co-developed with Indigenous Services Canada and Canada Mortgage and Housing Corporation
- Endorsed by National Chiefs in 2018
- Principles of Self-determination, Reconciliation, Respect, Cooperation and Partnership

10-Year First Nations National Housing and Related Infrastructure Strategy (*cont'd*)

- Implementation Plan is currently under development: transfer care, control and management of housing by First Nation
- Data Collection initiative completed by AFN with 81 percent response rate in Ontario (60% national)
- Technical report completed on data collected for a costing model

Continuum of Housing for Various Demographics

- Housing continuums supported by ISC includes:
 - Detached Family homes
 - Multi-unit dwellings
 - Homes for seniors independent living
 - Tiny Homes

Emerging Trends and Innovative housing Projects

Open discussion

Share your thoughts!

Ministerial Loan Guarantees

- One of the many tools available to First Nations to access funding for housing on reserve.
- In most instances, financial institutions will not take the risk of providing a housing loan on reserve unless there is a guarantee of payment in the case of default.
- Through an MLG, loan financing can be guaranteed by the Minister for the construction, acquisition, or renovation of houses on reserve.

Ministerial Loan Guarantees (*cont'd*)

- Many First Nations in Ontario have successfully used MLGs to secure loans to build or renovate homes in their communities.
- Currently:
 - 4,810 housing units are currently under the Ministerial Loan Guarantee Program through 723 guarantee agreements;
 - The total current value (outstanding mortgage value) of all MLG-backed loans is \$327 million in Ontario.
- The most-used financial institution providing MLG-backed loans for housing in Ontario is the Canada Mortgage and Housing Corporation.

Success Stories

Six Nations of the Grand River



Eight Tiny Homes – completed August 2020

Success Stories

Anishnabe of Wauzhushk Onigum First Nation



Two tri-plexes – completed December 2018

Success Stories

Mississaugas of the Credit First Nation



One duplex – completed August 2019

Success Stories

Chippewas of Thames First Nation



One Tri-plex – completed July 2019

Success Stories

Beausoleil First Nation



Two tri-plexes – completed December 2018

Success Stories

Saugeen First Nation



Two tri-plexes – completed September 2018

Success Stories

Ginoogaming First Nation



Three duplexes – completed August 2018

Success Stories

WIKWEMIKONG UNCEDED INDIAN RESERVE



Six Plex – completed July 2017

Questions? Comments?

Siva Appiah
Senior Housing Officer / Regional Fire Lead
416-577-4886
Siva.Appiah@canada.ca

Sandra Loo
Capital Program Officer - (MLG)
416-659-4065
sandra.loo@canada.ca