

# Housing for First Nations:

## Canada Mortgage and Housing Corporation's Role in First Nations On-Reserve Housing and How Planners Can Be Involved



### Abstract

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This case-in-point assignment will focus on Canada Mortgage and Housing Corporation's role in the provision of housing on First Nations reserves and how planners can engage in planning for First Nations housing.

I will discuss Indigenous Planning as a broader context in which First Nations on-reserve housing fits into and discuss the housing challenges faced by Indigenous people. The paper will conclude with lessons learned from CMHC and how planners can improve and extend their planning efforts towards engaging in First Nations on-reserve housing.



Source: Aboriginal Perspectives (no date)



Source: Place Royal (2010)

## Background

### Indigenous Planning

Matunga (2006) stated that, Indigenous planning can be defined as “an indigenous devised process for linking indigenous (and other) knowledges with decisions and actions managed and controlled by Indigenous people” (p. 4). It has been argued by Matunga (2006) and Jojola (no date) that Indigenous people have planned their environment, land and resources prior to colonization. However others may argue that Indigenous planning is a new phenomenon which began after colonization and subjected Indigenous people to planning as a mainstream initiative (Jojola, 2008).

Post colonization, Indigenous people began to realize that mainstream planning practices “were employed to render Indigenous communities invisible, to exclude them, silence them, and further marginalize them” (Jackson 1998, as cited in Sandercock, 2004, p. 95). Indigenous people experienced unfair planning practices which caused them to unite

and plan for their communities in ways that reflect their tradition, culture, ways of life and addresses their unique needs.

Although Indigenous planning may differ from mainstream planning processes, Indigenous planning also incorporates planning processes familiar to mainstream societies (Mbadugha, 2011). As Matunga (2006) stated “the colonial encounter provided the basis for evolution of a dual planning tradition, one grounded in Indigenous tradition, philosophy and practice, the other in the imported traditions and practices of an introduced “settler”, western planning” (p. 4). This integration assisted in the creation of balanced, more complete and comprehensive plans for Indigenous communities (Mbadugha, 2012). When planning for Indigenous people, it is important to recognize their views and understand their culture and traditions and for these views to be reflected in plans for Indigenous communities.

*“Native people have learned the white man’s ways; now they have to learn ours”  
Janice Toulouse Shingwaak,  
Ojibwe/Anishinabe Kwe*



Source: Nuclear News (no date)

*“Although we are in different boats, you in your boat and me in my canoe, we share the same river of life”  
Chief Oren Lyons, Onandaga Nation*



## Facts

### First Nations Housing Conditions

According to Sandercock (2004), Indigenous people have been victims of “foundational injustices and dispossessions” (p. 119), they have struggled for their voices to be heard, “for land rights, for autonomy, for economic opportunities and for forms of symbolic recognition as well as reconciliation” (Sandercock, 2004, p. 119). Their struggles continue to persist till present day. An area of Indigenous planning in which I will focus on in this case-in-point is First Nations on-reserve housing. First Nations people living on-reserves continue to experience injustices and challenges exemplified by their housing.

Housing is an extremely important factor in determining a person’s well being; it has been well documented and reported that First Nations communities in Canada experience numerous challenges when it comes to housing that meets the needs of the occupants (Mbadugha, 2011). According to Assembly of First Nations (AFN) (2005), “adequate housing is considered a fundamental human right, one that is critical to

the day-to-day wellbeing of First Nations people, as it is a key link to education, health, economic opportunities and employment outcomes” (p. 3). First Nations on-reserve housing has always been an issue and improvements are not being made. According to Skelton and Ribeiro (2010), “reflecting the colonial legacy, living conditions on many First Nations are atrocious, and they have been denounced internationally” (p. 128-129). It has been stated that “Aboriginal people are disproportionately affected by poor housing conditions, particularly on-reserve First Nations people” (Our Voices, 2009, p. 1). Skelton and Ribeiro (2010) stated that “a little more than one half of the houses are in adequate condition, and many have dire problems such as inadequate insulation, plumbing and electricity, overcrowding and toxic mould” (p. 129). There is a critical need for housing on-reserves to be able to meet the unique needs of Aboriginal people. Each community is different and varies in needs; therefore housing plans need to be flexible to meet these varied needs.

## Actions & Interactions

CMHC has been an indispensable player in the provision and financing of housing on First Nations reserves. CMHC provides financial assistance to First Nations communities through different programs like: On-Reserve Non-Profit Housing Program (Sect. 95), Residential Rehabilitation Assistance Program (RRAP), Home Adaptations for Seniors Independence Program (HASI), Aboriginal Capacity Development (AB CAP), Housing Internship Initiative for First Nation and Inuit Youth (HIIFNIY) and many more programs (Personal Communication with Reed, April 2012).

Through communication with First Nations communities and Aboriginal organizations, CMHC works at providing programs that are geared towards meeting the First Nations housing needs. Although CMHC has played a significant role in improving the housing conditions on-reserves, this did not come without challenges.

## Challenges and Lessons Learned

From speaking with Reed (personal communication, March 2012), he mentioned that although CMHC has provided financial assistance and support to First Nations communities in Manitoba and other provinces, they have experienced challenges and continue to work at overcoming these challenges. Some of the challenges Reed mentioned were: financial management, administration management, general governance, and maintenance of housing.

Houses are seen as assets and also liabilities depending on the condition of the house (personal communication with Reed, March 2012). Reed (personal communication, March 2012) stated that CMHC works at providing maintenance strategies to keep the good condition of the housing stock in First Nations communities, as well as renovation strategies to improve deteriorating houses. A challenge that First Nations continue to face in dealing with CMHC is the rigidity of CMHC's on-reserve non-profit housing program. Reed believes in order for CMHC's housing programs to be more functional for First Nations, these government programs need to be more flexible in order to meet the unique needs of First Nations people and their housing.



## Planners' Involvement

Speaking with Skelton (2012), he mentioned how planners can get involved with planning for First Nations housing. Planning for housing often leads to other areas of planning, therefore general discussions about a community's visions and needs around planning should not crystallize when it comes to housing, instead this should be a starting point to create a more comprehensive plan (personal communication with Skelton, April 2012).

When planning for housing, planning tools that are available, such as housing surveys are often inadequate for First Nations circumstances; therefore planners should approach it in a way that incorporates discussions and knowledge exchange about how to assess the community's situation (personal communication with Skelton, April 2012).

Planners can improve or extend their planning efforts into First Nations housing. As planners have the expertise and First Nations community members have the knowledge about their needs, these two parties can work together to create more comprehensive plans that include all areas of planning.



## Concluding Remarks

When it comes to planning for housing in First Nations communities it is important for planners and government organizations to be aware and understand the communities' needs as they are unique from western societies. Understanding can be achieved through dialogues to learn about the needs, culture, lifestyle and challenges of First Nations communities. Increased knowledge, communication and planning together with the community leads to effective plans and strategies to address challenges and needs.



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