

Aboriginal Housing
Reference Book Part I

November 2004

Table of Contents

Appendix A: 10-Year Chronology of Federal Aboriginal Housing Policy.....	1
Appendix B: Detail of Current Federal Programs.....	4
Appendix C: Aboriginal Housing Policy Recommendations Made at the Canada- Aboriginal Peoples Roundtable April 19, 2004	9
Appendix D: Recommendations of the Assembly of First Nations	11
Appendix E: Recommendations of the National Aboriginal Housing Association .	13
Appendix F: Evaluations and Audits	15

Appendix A: 10-Year Chronology of Federal Aboriginal Housing Policy

In 1993, the Government of Canada discontinued the delivery of new long-term social housing commitments except on reserve. Federal funding for housing renovation programs targeted to low-income households has continued and some of these programs are targeted for Aboriginal people. Each year, CMHC spends approximately \$2 billion of federal funding for social housing for some 636,000 existing units until commitments gradually expire by the 2030s.

In October 1994, the Remote Housing Program was introduced as a one-year strategic initiative to deal with the critical housing conditions in northern, remote off reserve communities. A budget of \$17 million (\$20 million including administration) was available for this initiative. In 1996, the Remote Housing Program initiative was reintroduced for a one-year period with minor variations. The designation of eligible remote communities in Residential Rehabilitation Assistance Program zones 2 and 3 was extended to communities having year-round access provided that such community was located more than 200 kms from the nearest service center. Reserve communities meeting these geographic boundaries also became eligible for assistance.

In 1996, the federal government offered to transfer the administration of social housing to provinces and territories in order to clarify jurisdiction in housing and improve service delivery. To date, nine of the 13 provinces and territories have signed agreements for the transfer of administration of social housing. Social housing agreements have not yet been signed with BC, Alberta, Quebec and PEI. Overall, 75% of the federally funded stock is now under provincial and territorial administration.

The First Nations On-Reserve Housing Policy (INAC) was also introduced in 1996 with a commitment of \$240 million over five years to support the policy. Of this total, \$120 million came from internal reallocations of INAC funds and the remaining funds were obtained from the Financial Management Committee and the Gathering Strength initiative. Implementation of the policy was optional for First Nations and provided one-time funding to assist communities in adopting the policy and implementing their comprehensive community-based, multi-year housing plans. The On-Reserve Housing Policy gives First Nations greater flexibility and control over housing projects in their communities and encourages communities to build links between housing and community economic development, job creation and skills strengthening. The policy emphasizes community control and has helped these First Nations respond to their community needs and opportunities, to increase their supply of adequate housing and to work towards sustainable improvements to housing. This approach is based on four key pillars:

- First Nation control through community based housing programs;
- First Nation expertise through capacity development;

DRAFT

Nov-04

- Shared responsibility on costs and ownership options; and
- Better access to private capital.

In 1998, INAC obtained an increase in its Ministerial Loan Guarantee authority for on-reserve housing loans from \$1.2 billion to \$1.7 billion. The Ministerial Loan Guarantee was established in the 1970s to secure housing loans on reserves. Reserves are located on Crown lands and as such are non-mortgageable. First Nations and individuals may apply for a Ministerial Loan Guarantee that provides security to the lending institution in the case of default by the borrower. The lending institution must be an approved lender under the *National Housing Act* and the First Nation is required to state to the Minister that they will assume responsibility to repay the loan, should the Minister be required to make any payments under the guarantee. Defaults under loan guarantees have been very low, amounting to approximately \$12 million since 1978, most of which have been recovered or are being recovered through repayment agreements with First Nations. With the increase in Ministerial Loan Guarantee authority given to INAC in 1998, INAC also received approval of new terms and conditions which streamline the process in line with current financial industry practices. The current Ministerial Loan Guarantee exposure (total loans minus repayments to date) is \$1.2 billion.

The *First Nations Land Management Act* (FNLMA) was introduced in 1999 to allow more flexibility in land management. First Nations that have signed Agreements under this Act, have authority to exercise control over their lands and resources for the use and the benefit of their members. In addition, First Nations operating under this Act are required to develop land codes which include rules and procedures on Matrimonial Real Property, specifically with respect to the use, occupation and possession of reserve land, and the division of interests in reserve land in cases of marriage breakdown. As of April 2004, 12 First Nations currently operate under FNLMA, although 33 are eligible.

In 1999, the Government of Canada announced \$753 million for a three-year National Homelessness Initiative (NHI), later extended, to support communities to plan and implement programs and services to assist homeless individuals and families achieve and maintain self-sufficiency. The NHI has funded housing and accommodation services for urban Aboriginal people.

In 2001, the Government of Canada, provinces and territories unanimously agreed on an affordable housing framework for a \$680 million (federal) cost-shared program. Implementation of the framework was delayed in several jurisdictions due to a lack of money for cost sharing. While affordable housing targeted for Aboriginal people was encouraged, it was not mandatory, and some provinces and territories did not support the segregation of funds.

In 2003, new monies and program extensions were announced for several initiatives including an additional: \$320 million for affordable housing; \$405

DRAFT

Nov-04

million for a three-year extension of NHI; and \$384 million for CMHC renovation programs. New affordable housing is intended to target people on social housing waiting lists and provides grants of up to \$75,000 per unit with a 50% cost share with provinces and territories. While not mandatory, provinces and territories have been urged to target new affordable housing to urban Aboriginals, new Canadians and persons with disabilities.

While the federal government has been involved in several housing initiatives, provinces and territories have primary responsibility for housing in non-reserve areas, including services for Aboriginal people.

Appendix B: Detail of Current Federal Programs

Canada Mortgage and Housing Corporation (CMHC)

The Canada Mortgage and Housing Corporation (CMHC) administers housing programs under the provisions of the *National Housing Act* with funding provided by the Government of Canada.

On-Reserve Housing

CMHC administers housing programs on reserve including assistance for housing repairs and the construction of rental housing. The On-Reserve Non-Profit Housing Program provides loan insurance to homeowners for up to 95% of the lending value of a home or for rental properties up to 85% of the lending value. The new on-reserve homeownership pilot product offers First Nations the option to secure financing without Ministerial Loan Guarantee. Assistance is also available in the form of subsidies to Indian Band Councils to build rental housing on-reserves. The current annual national budget for new commitments under the program is approximately \$121 million (in lifetime dollars).

The Residential Rehabilitation Assistance Program (RRAP) provides assistance to Aboriginal communities to repair rehabilitate or improve dwelling units to a minimum level of health and safety, or to make a unit accessible to a person with a disability. The current annual national budget for the program on reserve is approximately \$15.4 million.

The Home Adaptations for Seniors' Independence (HASI) program provides grants to assist elderly residents with mobility problems to modify their dwelling so that they may continue living in their home. The current annual national budget for the program on-reserve is approximately \$300,000.

The Shelter Enhancement Program (SEP) provides funding for the creation or renovation of shelters for women and children, as well as youth and men who are victims of family violence. The current national budget for the program on reserve is \$1 million.

In the area of capacity building, CMHC supports First Nations in training and knowledge transfer, facilitates research and information sharing, and along with its partners, explores alternative financing mechanisms and forms of security to support access to private financing and home ownership on-reserve. Examples include the Native Inspection Service Initiative which has empowered First Nations to provide inspection services and to promote better building techniques, healthy housing concepts, and technical innovation. CMHC also supported and helped develop the First Nations National Building Officers Association.

DRAFT

Nov-04

Off-Reserve Housing

Low-income Aboriginal people living off reserve are eligible for general housing programs available to the Canadian population. General housing programs include RRAP, HASI and SEP as described for the on-reserve population but available to the general population.

The federal government has committed \$1 billion to the Affordable Housing Initiative aimed to increase the supply of affordable housing through cost sharing agreements with provincial and territorial governments. In addition, nearly \$2 billion is spent annually to support several social housing programs including: Public Housing, Non-Profit Housing, Rent Supplement, Rural and Native Housing, Urban Native Housing and Cooperative Housing. More specifically, the Rural and Native Housing program provides assistance to Aboriginal and non-Aboriginal households in rural areas to obtain housing for ownership or rental. The Urban Native Housing program provides assistance to Aboriginal non-profit organizations and Aboriginal co-op groups who own and operate rental housing projects in urban areas.

Aboriginal groups also benefit from CMHC's Canadian Centre for Public Private Partnerships (CCPPP) that assists in creating and supporting new approaches to the development of affordable housing that does not require on-going government subsidies to operate. The Centre works with groups at the community level, offering experience, information and resources.

Indian and Northern Affairs Canada (INAC)

INAC's on-reserve housing policy was designed to emphasize community control and accountability, improve program flexibility, encourage shared responsibility and increase private sector investment, as well as improve linkages with training, job creation and business development. It is important to note that housing is a shared responsibility and First Nations are required to identify and obtain a portion of necessary financing. Departmental funding was never intended to cover the full cost of construction. The department's budget for housing is approximately \$138 million annually.

Under the 1996 Housing Policy, First Nations are given increased flexibility on how federal housing funds can be used. To obtain this flexibility, First Nations are required to prepare and implement a comprehensive community-based housing strategy incorporating a broad range of elements consistent with the following policy goals:

- protect and extend the life of existing houses;
- ensure housing meets minimum national standards through the introduction of maintenance, insurance regimes and renovation programs;

DRAFT

Nov-04

- construct quality, affordable new housing designed to respond to the variety of housing needs within the community;
- promote individual pride and shared responsibility, including home ownership and increased private market investment responsibility (shelter charges and ownership options); and better access to private capital (debt financing); and
- link housing activities with training, job creation and business development to create new opportunities for socio-economic development.

To date, approximately 500 First Nations have developed such plans

Urban Aboriginal Strategy (UAS)

The Urban Aboriginal Strategy (UAS) was announced in 1998 to address, in partnership with stakeholders, the serious socio-economic needs of urban Aboriginal people. The Strategy is designed to improve policy development and program coordination at the federal level and with other levels of government. The intent of the UAS is to reduce the level of disparity that urban Aboriginal people currently face by better tailoring government programs to the local needs and priorities of Aboriginal people living in cities.

The UAS emphasizes working with local people and organizations to develop solutions to address the particular needs of the local community. This policy direction is based on research and consultations that show these approaches are preferred by urban Aboriginal people and other stakeholders and achieve positive outcomes. The objectives of the UAS are:

- to respond more effectively to the needs identified by communities using available mechanisms;
- to better align federal programs to both provincial programs and other efforts to respond to local priorities;
- to test innovative policy and programming ideas;
- to gain a better understanding of what works and what does not and why; and ultimately,
- to improve the socio-economic conditions of urban Aboriginal people.

In June 2002, building on lessons learned to-date, the Government of Canada renewed and enhanced its UAS efforts by deciding to develop UAS pilot projects in select major cities. UAS pilot projects would be limited to communities in Canada that, according to 2001 Census data, were Census Metropolitan Areas (CMAs) and had Aboriginal identity populations of over 15,000 or 5% of total

DRAFT

Nov-04

CMA population. Eight urban centres – Vancouver, Edmonton, Calgary, Saskatoon, Regina, Winnipeg, Toronto, and Thunder Bay – met these criteria.

The pilot projects are intended to test new ideas on how to better respond, through partnership, to urban Aboriginal priorities that cannot be addressed through existing federal or provincial programming. The pilot projects initiative is intended to be locally-designed and locally-driven through working with local urban Aboriginal communities. To support these pilot projects, in the 2003 Budget, the Government invested \$25 million over three years, primarily to be used as “seed funding” for developing pilot projects that address the needs and priorities of Aboriginal people in the select cities.

In each of the eight cities designated under the UAS for pilot projects, federal officials are working closely with provincial and municipal officials, Aboriginal representatives and other community members to develop innovative projects. In some cases (e.g., Vancouver Agreement and Winnipeg Development Agreement), the UAS projects are being considered as part of larger urban development processes.

Building on early successes, Budget 2004 extended the UAS through to 2006–07 and doubled its budget to \$50 million, so that current projects with promising results can be expanded and, in partnership with willing provincial and municipal governments, up to six more communities can be added.

National Homelessness Initiative (NHI)

In 1999, the Government of Canada announced the National Homelessness Initiative (NHI), a three-year initiative designed to help ensure community access to programs, services and support for alleviating homelessness in 61 targeted urban communities located in all provinces and territories. The \$753 million initiative engaged governments, community and private sector partners in collaborative work to strengthen existing service capacity, and to develop new community-based responses to homelessness that reflect local circumstances.

In March 2003, the Government of Canada renewed the NHI for an additional three years (2003-2006). Under the second phase of the NHI, the government is putting a stronger emphasis on supporting the coordinated delivery of services to prevent and break the cycle of homelessness and on establishing sustainable, long-term solutions. Under this initiative, communities are assisted in further implementing measures that assist homeless individuals and families in achieving and maintaining self-sufficiency.

DRAFT

Nov-04

The extended NHI consists of the following program components:

- Supporting Communities Partnership Initiative (SCPI) – provides communities with program support and funding, which must be matched by community resources, for increasing availability and access to services and facilities for homeless populations.
- Urban Aboriginal Homelessness (UAH) – together with the Government of Canada’s Urban Aboriginal Strategy (UAS), supports projects to increase the well-being of urban Aboriginal people.
- National Research Program (NRP) – increases community-relevant research and policy, supports research partnerships and facilitates knowledge transfer and sharing of best practices in support of effective responses to homelessness.
- Homeless Individuals and Families Information System (HIFIS) – builds on progress to date in collection and management of electronic data that supports better understanding of homelessness issues.
- Regional Homelessness Fund (RHF) – provides support to small and rural communities dealing with homelessness issues.
- Surplus Federal Real Property for Homelessness Initiative (SFRPHI) – makes surplus federal real property available to support communities’ efforts in addressing the needs of people who are homeless as well as those at risk of homelessness.

DRAFT

Nov-04

Appendix C: Aboriginal Housing Policy Recommendations Made at the Canada-Aboriginal Peoples Roundtable April 19, 2004

Assembly of First Nations

- Distinct housing approach for First Nations;
- Eliminate INAC and Indian Act;
- Establish effective coordination among First Nations, CMHC, INAC and Infrastructure Canada;
- Establish a First Nations housing authority to support policy development, promote education on home ownership and deliver federal programs in a seamless way;
- Build on success of some communities by ensuring support for comprehensive community planning;
- Provide support to encourage partnerships and create purchasing power;
- Develop and share models that improve access to financing such as revolving loan funds and public/private partnerships;
- Improve access to financing for homeownership such as revolving loan funds;
- Share models that create First Nations housing and commercial development companies; and
- Provide access to Canada's Infrastructure program for housing and economic development infrastructure.

Métis National Council

- Distinct housing approach for Métis;
- Involve Aboriginal organizations in affordable housing program implementation;
- Federal government resume its leadership role in social housing and restore social housing commitments and budget;
- Implement new social housing initiatives for Métis in partnership with Métis;
- Develop a Métis housing strategy to improve Métis housing conditions; and
- Review program design and implementation policies of Affordable Housing Initiative

Inuit Tapiriit Kanatami

- Distinct housing approach for Inuit;
- Inuit training programs, procurement and employment opportunities;
- Home ownership for low-income Inuit; and
- Work in collaboration with Inuit land claim organizations and regional institutions in partnership with governments at all levels to develop strategies and programs.

DRAFT

Nov-04

Congress of Aboriginal People

- Establish new pan-Aboriginal federal Ministry (supports pan-Aboriginal approach); and
- That the Federal Interlocutor work with CAP on the cities agenda to address Aboriginal dimensions.

Native Women's Association of Canada

- Preference for a pan-Aboriginal approach but undecided;
- Address needs of women in Aboriginal housing strategies; and
- Improve reporting on gender-based outcomes.

Other Aboriginal Groups

- Federal government should engage other groups in addition to the five National Aboriginal Organizations;
- Focus on education, skills and apprenticeships;
- Stress links between health and housing, take a more holistic approach and consider economic development;
- Improve data;
- Non-reserve housing strategy for Aboriginal people; and
- Bottom-up approach to planning, priorities and program delivery.

DRAFT

Nov-04

Appendix D: Recommendations of the Assembly of First Nations

Excerpt from Building a Joint Agenda: Implementing the commitments of the Government of Canada and the Assembly of First Nations, AFN 2004.

The AFN's housing objectives include:

- 1) a shift from dependence to a sustainable housing model controlled by First Nations that will respond to the need for social housing; and
- 2) create, through housing, opportunities for employment and economic development.

The AFN identifies several steps to work towards this vision:

- Establish effective coordination among First Nations, CMHC, INAC and Infrastructure Canada;
- Establish a national First Nations housing authority to support policy development, promote education on home ownership and deliver federal programs in a seamless way;
- Build on success of some communities by ensuring support for comprehensive community planning;
- Provide support to encourage partnerships and create purchasing power;
- Develop and share models that improve access to financing such as revolving loan funds and public/private partnerships;
- Improve access to financing for homeownership such as revolving loan funds;
- Share models that create First Nations housing and commercial development companies; and
- Provide access to Canada's Infrastructure program for housing and economic development infrastructure.

The AFN has indicated that the creation of on-reserve housing markets should be encouraged. Furthermore, the AFN supports the transfer of responsibility of housing to First Nations and has developed a proposal and workplan to achieve this objective. The AFN's proposal calls for an enhanced working relationship with the federal government based on nation to nation and government to government relationships.

The AFN proposes the development of a First Nations policy development process where policy initiatives would originate from strong First Nation leadership and advocacy. This would be facilitated by the formation of a Joint Steering Committee of First Nations and federal agency representatives; First Nations participation in federal / provincial / territorial processes; and improved systems of funding.

DRAFT

Nov-04

The AFN has identified both short-term and medium-term solutions to address immediate housing needs and intends to work towards developing long-term sustainability of on-reserve housing.

Short-term deliverables identified by the AFN include:

- Secure funds for an AFN Housing Secretariat to engage in substantive policy discussions;
- Joint AFN/INAC team to review data, 1996 policy (to determine what worked and what didn't);
- Addressing the current lack of coordination through establishing effective coordination processes among First Nations, CMHC, INAC, Infrastructure Canada;
- Building on the success of some communities by ensuring support for comprehensive community planning;
- Encouraging partnerships among communities to create purchasing power;
- Developing and sharing models that improve access to financing such as revolving loan funds and public/private partnerships;
- Access to the Canada Infrastructure Program to build housing and economic development infrastructure; and
- Sharing models that create First Nation development companies or other institutions that build houses and create revenue and employment within First Nations communities.

Medium-term deliverables include:

- A First Nation Housing Authority to:
 - support First Nation policy development on housing;
 - promote public education within First Nations on home ownership;
 - generate options resulting in incentives and opportunities for home ownership; and
 - deliver federal programs in a seamless way that is accountable to First Nations.

DRAFT

Nov-04

Appendix E: Recommendations of the National Aboriginal Housing Association

Excerpt from A New Beginning: The National Non-Reserve Aboriginal Housing Strategy, National Aboriginal Housing Association (NAHA), March 2004.

“NAHA believes that, as part of the federal government’s broader initiative to stimulate construction of new rental units, it would be effective to include a specific allocation of the total current \$1 billion affordable rental housing budget to recognize the higher incidence of need among the non-reserve Aboriginal population as well as the higher subsidy requirements necessary to meet the needs of this population...

- An allocation of 7.5% of the current federal capital budget (\$1 billion) to provide \$75 million (with matched cost sharing) could facilitate construction of 2,200 units annually and a total of 22,000 households over the next decade. This reflects a realistic goal to fully eliminate problems of severe rent burden.
- NAHA reminds governments that there is already a national non-reserve housing delivery infrastructure. Existing Aboriginal housing providers should deliver the new housing units, and other remedies proposed in the affirmative budget recommendations.
- NAHA is recommending the federal government...convene a national circle... to examine specific initiatives to eliminate homelessness, reduce the high incidence of housing in need of major repair, and reduce the number of households paying more than 30% of income for shelter. These initiatives should focus on increased budget allocations in fiscal 2005-2006 for new affordable rental housing; other acceptable forms of rental assistance and targeted rental repair assistance.
- NAHA is also calling upon the federal government to ensure future homelessness funding is based upon acceptable Aboriginal community-based plans and delivery networks; and that specific targets be mandated within the existing Supporting Community Partnership Initiatives spending envelope.
- In addition, we are recommending increasing the Urban Aboriginal Strategy homelessness component from the current \$17 million to \$25 million fiscal 2004-2005; and \$50 million 2005-2006.

NAHA is recommending a six point agenda for action to address the serious housing conditions of Canada’s non-reserve Aboriginal population. It is an agenda that will require the co-operation of all levels of government and the Aboriginal community.

DRAFT

Nov-04

1. Setting the Framework

(Begin with) NAHA's overview of housing need and cost of remedies, along with guiding principles (is the first step). NAHA will commence costing of a targeted rental housing repair program, as well as consultation on other acceptable forms of rental assistance to reduce rent burden among Aboriginal households.

2. Fixing the Existing Programs

All levels of government must work together to fix the flawed current federal / provincial / affordable rental housing framework agreement.

3. Developing A Consultative Framework

NAHA is calling upon the federal government to take the lead in the development of a consultative framework on future housing policy, with NAHA, First Nations, Métis and Inuit representatives. NAHA will urge the federal government to invite provincial and territorial participation, as well as representation from cities and towns.

4. Protecting the Existing Portfolio

Canada's 11,000 existing Aboriginal housing units and nearly 8,000 rural and native housing units must be protected for future generations. The federal government has the responsibility of communicating standards and expectations to its provincial and territorial partners on the future management and operation funding to ensure that the small but significant portfolio continues to meet the needs of Aboriginal households.

5. Recognizing Aboriginal Housing as a Cornerstone to Sustainable Communities

Increasingly, the future of our people is tied to the future of Canada's cities and towns. All levels of government must recognize that sustainable Aboriginal communities are built on a foundation of safe, affordable and culturally appropriate housing.

6. Measuring Success

There must be an accountability framework to measure success on achieving a national non-reserve Aboriginal housing strategy. NAHA, working with its partners, will seek funding to initiate this process."

Appendix F: Evaluations and Audits

Urban Social Housing Programs, 1999

The evaluation of urban social housing programs examined the Non-profit, Rent Supplement and Urban Native Housing programs between 1986 and 1993. The evaluation found that housing subsidies were targeted primarily to households with incomes below the core need income threshold of requiring 30 percent of its income or more to obtain suitable and adequate housing in the private housing market.

Programs under the urban social housing strategy led to an improvement in the housing situation of most clients and many clients indicated that their overall quality of life had improved since moving to their new dwelling unit. For the Urban Native Housing Program in particular, 76% of tenants indicated an improvement in their housing situation over their previous dwelling and 53% indicated that their overall quality of life had improved since moving.

Client satisfaction with their accommodation was high, 56% of the post-1985 Non-profit Housing Program tenants were very satisfied with their homes, 41% of post-1985 Rent Supplement Program tenants and 60% of post-1985 Urban Native Housing Program tenants were very satisfied with their homes.

Evaluation of the Residential Rehabilitation Assistance Program (RRAP) On Reserves (RRAP), 2002

The evaluation of the Residential Rehabilitation Assistance Program (RRAP), examined the program between 1995 through 2001. The evaluation found a strong rationale to continue on-reserve RRAP as a means to: improve housing conditions of low-income households on reserve to minimum health and safety standards; preserve the affordable housing stock; and improve housing accessibility for low-income persons with disabilities.

The evaluation concluded that RRAP was well-targeted to low-income households and persons with disabilities. The program made a significant impact on housing conditions of units that were funded, reduced overcrowding, extended the useful life of dwellings, and improved housing accessibility for persons with disabilities.

It was estimated that the program generated a generated range of 800 to 1,000 person years of employment over the period from 1995 to 2002.

DRAFT

Nov-04

The evaluation found that the program was widely viewed as a valuable program by Band Councils, delivery agents and CMHC and INAC staff. All groups were satisfied with overall program design and delivery. It was noted however, that the forgivable RRAP assistance was insufficient for repairs of the most deteriorated houses. The major issue identified was the total on-reserve RRAP budget, which was seen as being insufficient to meet repair needs even though First Nations also received funding from other sources such as INAC for housing repairs.

Residential Rehabilitation Evaluation (RRAP), 2003

An evaluation of the Residential Rehabilitation Assistance Program (RRAP) and the Emergency Repair Program (ERP) was completed in 2003. Both RRAP and ERP delivered off reserve have Aboriginal targets.

Overall, RRAP and ERP were well targeted to low-income households. In 2002, between 85% and 98% of households living in units assisted under the various components of RRAP had incomes below the level that would be required to access adequate and suitable housing without paying more than 30% of their income on shelter.

RRAP was found to have a significant impact on housing conditions by helping to preserve the affordable housing stock by permitting an extended useful life of properties and, in the cases of Rental and Rooming House RRAP, by maintaining rents below average market rent levels.

RRAP was found to also have a significant, positive impact on the accessibility of units modified under the program and on the ability of persons with disabilities to carry out daily living activities. Occupants of units modified under RRAP for Persons with Disabilities were satisfied with the quality and accessibility of their housing, and report improvements in their ability to participate in daily living activities as a result of RRAP-D funded modifications.

Report of the Auditor General of Canada, 2003

In the Report of the Auditor General of Canada, April 2003, examining housing on reserves, the Auditor General concluded that there was a continuing critical shortage of adequate housing to accommodate the young and growing population on reserve. Several factors that were identified as delaying progress included: the lack of agreement on roles and responsibilities between INAC, CMHC, First Nations and their housing authorities; and the complexity of funding mechanisms to support on-reserve housing.

The Auditor General recommended the need:

DRAFT

Nov-04

- Streamline on reserve housing programs and assign clear responsibility for results;
- for INAC and CMHC to strengthen the management of their housing programs; and
- better information about on-reserve housing costs, program performance, and results to help make informed decisions on allocation of scarce resources and to strengthen accountability for the money spent and results achieved.