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Standing Committee on Indigenous and Northern Affairs

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• (1535)

[*Translation*]

The Chair (Hon. Marc Garneau (Notre-Dame-de-Grâce—Westmount, Lib.)): Hello, everyone.

Welcome to meeting number 13 of the Standing Committee on Indigenous and Northern Affairs.

[*English*]

We are gathered today on the unceded territory of the Algonquin Anishinabe nation.

[*Translation*]

Today, we continue our second study on the effects of the housing shortage on Canada's indigenous peoples.

[*English*]

Today we'll hear from Ms. Clio Straram, head of indigenous banking at BMO Financial Group; as well as Ms. Tracy Antoine, vice-president, commercial financial services, indigenous markets, British Columbia region, Royal Bank of Canada.

Later, we'll go on to a second panel at 4:15.

[*Translation*]

I'd like to remind all those attending the meeting in person today of the Board of Internal Economy's directive regarding physical distancing and masking.

[*English*]

To ensure an orderly meeting, please wait until I recognize you, and mute yourself when you're not speaking.

We will hear from our two panellists right now.

Ms. Straram, you have five minutes to make your presentation.

The Clerk of the Committee (Ms. Vanessa Davies): Mr. Chair, if I could just interrupt before we start, could you review the interpretation buttons with the witnesses?

The Chair: Very good.

Members or witnesses may speak in the official language of their choice. Interpretation services in English, French, and Inuktitut are available for the first part of today's meeting. Please be patient with the interpretation. There may be a delay, especially since the Inuktitut has to be translated into English first, before it can be translated into French, and vice versa.

The interpretation button on your screen can be found at the bottom for English, French, or Inuktitut. If interpretation is lost, please inform me immediately. We'll stop things until we can fix the problem. Before you speak, please wait until I recognize you by name. When speaking, speak slowly and clearly. When you are not speaking, your microphone should be on mute.

Ms. Straram, you have the microphone for five minutes.

Ms. Clio Straram (Head, Indigenous Banking, BMO Financial Group): Thank you.

Hello. *Aaniin*. My name is Clio Straram. I am Cree, and my community is Fond Du Lac first nation. I am the head of indigenous banking at the Bank of Montreal.

BMO has a long history of partnering with indigenous communities. The indigenous banking unit, which I head up, was created in 1992—that's 30 years ago today—to address a gap in available capital for first nations governments as a result of the Indian Act.

A housing shortage has existed for indigenous people for generations. Due to the Indian Act, banks cannot take security over tangible assets on reserve. Anyone who is not a member of the community is not allowed to seize ownership of assets on reserve. For this reason, for generations indigenous peoples have not been able to build needed infrastructure in their communities, or even build intergenerational wealth for themselves and their families, the way that Canadians have off reserve. Homes also create a place to heal from intergenerational trauma.

In response to this, we figured out how to lend in this space by relying on the strength of the first nations or indigenous governments and their guarantees. In 1995 our on-reserve home loan program was created to make it possible for indigenous peoples living on reserve to borrow from a major financial institution to buy, build or renovate a home in their community.

In addition to our on-reserve home loan program, BMO has partnered with the first nations market housing fund. The fund provides additional security in the form of a credit enhancement. We do section 10 and section 95 loans, lending to indigenous governments and people to build homes. These loans are supported by ministerial guarantees and CMHC insurance.

We also provide infrastructure loans to indigenous governments to build multiple homes. This can be done without a ministerial guarantee or CMHC insurance, but is instead based on the strength of the indigenous government. These homes can be either rented or sold to members after they're built. This approach reduces the cost to build each home as economies of scales are achieved, which is particularly important for some of our more northern and remote communities.

While these products alone will not solve the housing shortages, they represent BMO's commitment to making a positive difference. However, there are many factors at play. Household incomes are also a critical component. As a result, as a response to the Truth and Reconciliation Commission's call to action for corporate Canada, BMO's indigenous strategic framework is based on three pillars—education, employment and economic empowerment. These are guided by our indigenous advisory council. Higher education and employment opportunities lead to higher incomes.

In response to this, at BMO we support indigenous students with scholarships and bursaries. We also strive to increase our indigenous representation at BMO through internships, hiring programs and formal mentoring programs for our new hires to support them during their career at BMO.

We are also a member of Canadian Council for Aboriginal Business, and were awarded with a progressive aboriginal relations award at the gold level consecutively six times. This award measures companies' indigenous employment and procurement practices. The gold level is the highest-possible achievement.

Looking ahead, there's still much that can be done. It's critically important to increase the available supply of housing in indigenous communities. Additionally, these homes need to be equipped to handle the impacts of climate change, heat waves, forest fires, extended freezing temperatures and flooding. These are all realities that will only worsen. Our northern communities are particularly feeling these extremes, exacerbated by the higher building and energy costs.

Creating stronger, adaptable, mobile and energy-efficient homes will be key. Partnerships, I believe, will also contribute to making positive change possible.

Meegwetch.

The Chair: Thank you, Ms. Straram.

We'll now go to Ms. Tracy Antoine.

Ms. Antoine, you have five minutes.

Ms. Tracy Antoine (Vice-President, Commercial Financial Services, Indigenous Markets, British Columbia Region, Royal Bank of Canada): [*Witness spoke in Kikwstétsemc and provided the following text:*]

Weytkp Xwexw'eytep Tracy Antoine ren skwekwst.s.

[*Witness provided the following translation:*]

Hello, everyone. My name is Tracy Antoine.

[*English*]

As vice-president for indigenous banking at RBC for the B.C. region, I thank you for the invitation to appear before the committee today.

The housing crisis facing indigenous peoples is an issue of which I am acutely aware, both personally and professionally. At RBC, we see the effects of the housing crisis in many forms: on reserve, in remote communities and also in urban areas. We know, for example, that approximately 60% of first nations housing on reserve is in need of minor and major repair, with 10% needing complete replacement.

Overcrowding is a serious concern when talking of the residents' health on reserve. For this, we provide many housing alternatives, including an RBC housing program, the on-reserve housing loan program, which is a specific relationship between RBC and the first nations government. We also support all other funding housing opportunities through the ministerial loan guarantees offered by Indigenous Services Canada and CMHC for low-income affordable housing.

One of the big concerns RBC has is that low-income affordable housing creates a dependency cycle because of the lack of jobs. As previously noted by Clio, it is very evident that support of higher education to overcome the low incomes is cyclical when it comes to providing adequate housing. With housing, you also need infrastructure dollars. With the \$30-billion infrastructure deficit currently held by the federal government and a 35,000-unit shortfall, it is hard for banks such RBC and others to come to the table and provide housing funding when there's no infrastructure to build on.

The COVID-19 pandemic has shown us the serious concerns of the first nations leadership, which we communicate with on a regular basis. With regard to the overcrowded housing conditions, for RBC this is a crisis that we want to be at the table to help the government resolve through our financial services and our philanthropic investment programs that we currently offer, over and above all of the housing programs that we support and are available to the nations. Access to affordable financing for homes is a small yet important step toward eradicating this crisis, but it is definitely not the sole solution. As this is the fastest-growing demographic and an integral part of the future workforce of the nation, it is important to RBC to remain committed to further discussions specific to finding innovative solutions to overcome collateral security, which supports more capital projects and job creation.

Twenty-five years after publishing “The Cost of Doing Nothing”, we find that the agenda items have remained the same. This will [*Technical difficulty—Editor*] for us to be able to have future conversations and to have RBC work together as partners of change and implement long-term solutions. This will assist the first nations in Canada in meeting their goals and becoming prosperous and self-sustaining in the spirit of reconciliation.

Kuk sts elp.

Thank you.

• (1540)

The Chair: Thank you very much, Ms. Antoine.

We'll now proceed with a round of questions, beginning with Ms. Stubbs from the Conservative Party.

Ms. Stubbs, you have six minutes.

Mr. Gary Vidal (Desnethé—Missinippi—Churchill River, CPC): Mr. Chair, if it's all right with you, we've had a change of lineup here. I'm going to go first, if that's all right.

The Chair: Go ahead, Mr. Vidal.

Mr. Gary Vidal: Thank you.

Ms. Straram, I want to go down a couple of questions with you first. I recognize that you come from Fond du Lac, which is in my riding. Last week I was talking about the tuberculosis outbreaks that have been happening in that area and the direct connection that obviously has to overcrowded housing. We're talking about some very direct links here and, coming from there, you're obviously very aware of the remote areas up in northern Saskatchewan.

You talked about your on-reserve housing program. I want to understand how you qualify for that. What are the technical aspects of that? I don't want to get into too much accounting lingo, but I want to know how you actually qualify, what it takes and maybe a bit about what the difference is in something as northern and remote as Fond du Lac, which has a kind of fly-in access, compared to communities that are still remote but maybe not as inaccessible as some of those other communities. If you can do just a bit of a rundown for me on that, that would be great.

• (1545)

Ms. Clio Straram: It's my pleasure. Thanks for the question.

Our program essentially straddles both the retail bank and the commercial bank.

On the commercial side, we set up a contingent liability. That's based on the indigenous community or the first nation government. We have that overarching contingent liability approved at the first nation level in the commercial bank. This is based on the strength of the financials of the first nation. That's how we get the initial program set up.

Then it moves into the retail part of our bank. That's where individual members come into a branch and apply for a loan. Let's say, for example, we have \$2 million authorized overarching for our first nation community. Let's say it costs \$200,000 to build a home in that community. They would come into the branch and request a \$200,000 loan. We assess that individual based on the same assessment markers for anybody across Canada. The exact same application process happens for the individual. The difference is really the security that's in that. Off reserve, it would be the house. In a community, we're really relying on the guarantee from the first nation government.

Mr. Gary Vidal: I appreciate that. I understand the security issue there. That's very helpful.

Can you tell me how many first nations have gone through? Is this a very common relationship that you have with many first nations or is this a new venture? If it is, how fast is it growing?

Ms. Clio Straram: It's a good question.

We started this program a long time ago in 1995. Now, over 100 communities are participating in the program. I would say that the growth rate of this program really just depends on how much communities want to sign up for this program. I do think there is a lot of opportunity here for continued growth.

I should note that RBC is also being represented. Really formalized programs like this are at BMO and at RBC. The other institutions don't have formalized programs. That is another component of the equation.

Mr. Gary Vidal: Thank you.

You led me right into my next step here. I wanted to go to Ms. Antoine.

You talked about some similar programs that you've been working on. I want to give you the chance to answer the same questions, if you would like to. I won't take a bunch of time asking them; I'll just give you the floor.

Ms. Tracy Antoine: Absolutely.

RBC was the first to market with an on-reserve housing loan program such as this, in the early nineties. Clio and I cross paths often in the marketplace because we're out there doing the same kind of work in trying to overcome this housing crisis. We're not here as competitors. We definitely do support the housing crisis that we're talking about today.

At RBC, \$200 million in contingent liability has been approved. We expect another \$100 million to come through the door in the current fiscal and half of the next fiscal, just based on the existing relationships we have and everybody being focused on housing.

Access to infrastructure is always something that they feel that they need to overcome. Funding flows slowly through the current federal government infrastructure program, so at times we come to the table for the nation and provide bridge financing to help them build units.

This program is specifically built for those who are employed in communities. The affordable housing and low-income CMHC programs tend to support those who are unable to work or are on social assistance under the welfare system schematic currently delivered by Indigenous Services Canada.

We work hard through our bank programs to make affordable housing on reserve that is backstopped by the first nations guarantee. At times, RBC and BMO will risk share these facilities at a 70-30 split. We're looking at and talking about risk sharing at a higher rate as well, so that this makes more for those communities that have infrastructure funding in place and available to build as fast as the infrastructure is put in.

• (1550)

Mr. Gary Vidal: Thank you.

I'm just curious if—

The Chair: I'm sorry, Mr. Vidal. Your six minutes are up.

We'll now go to Ms. Atwin.

I understand you may wish to share your time with Mr. Powlowski.

Go ahead. You have six minutes.

Mrs. Jenica Atwin (Fredericton, Lib.): Thank you, Mr. Chair.

Thank you so much to our witnesses for joining us today. I'm speaking from Fredericton, which is unceded Wolastoqiyik territory here in New Brunswick.

Ms. Antoine, I'll begin with you. Can you speak generally about why it was important for RBC, as a financial institution, to have a separate indigenous banking unit? Can you talk about where that concept came from and why it's important for your institution?

Ms. Tracy Antoine: RBC has had reconciliation initiatives at the forefront for many decades. We began relationships probably about 60 years ago with our first on-reserve branch. Since then, we've been listening and communicating with first nations communities across the country.

There are so many situations where we are able to help them, and we see a huge shift in the first nations communities swinging from a managing poverty perspective to a managing wealth perspective. We find that financial literacy is in demand, and value adds is something that is part of reconciliation. Housing is just one of the agenda items that we work on passionately, because we see the direct impact on their health based on overcrowded conditions.

COVID-19 brought back to the forefront how important health is, when you see such things as COVID and TB spread throughout a community very quickly, with high numbers based on overcrowding in itself. That is one way to start turning the wheel to having real social impact in a first nations community. It's very important to this organization.

Mrs. Jenica Atwin: Thank you very much.

To Ms.—

The Clerk: Ms. Atwin, if I can interrupt.

I've been asked if you could slow your questions down a bit. Your video feed is not keeping up with your question. Slow your question down a bit.

Mrs. Jenica Atwin: Thank you. I've been told many times that I speak too quickly.

We talked a bit about some of the programs through BMO and RBC that can help support first nations on reserve to qualify for mortgages. I'm wondering if there are any changes in legislation or policy that may be helpful to allow banks to provide mortgages.

Please talk about the policy side of things, Ms. Straram.

Ms. Clio Straram: When I look at what I see as an opportunity for changes that the government could make, aside from the barriers that exist with taking security on reserve and somehow figuring out a way to change that entirely, I have some other thoughts and general ideas that potentially could be used. For example, currently with the ministerial loan guarantees program, you can have one,

two or three houses being approved for a community. Really, you're going to continue having significant housing shortage supply issues in these communities, because that's not the number of houses they need. They need a lot more houses than that.

Rather than dedicating this funding amount to so few homes, make it possible to redirect that funding to repay infrastructure financing, so actually lending money to build more than two or three homes in order to build 10 or 20 homes at a time, but using that annual funding as a source of repayment for those loans. That way, you're getting out the supply up front versus houses being built over 25 years. You're getting the houses up front and the repayment is happening over 25 years.

Another idea is incentivizing your own home, or owning your own home. Home ownership, I do think, is key. I've talked about our home loan program. I think it's key to alleviating some of the pressures on the housing shortages, because then you would have a multiple supply of housing. You have one on the government side, either through the indigenous government or our federal government, and then, on the other side, from the individual indigenous person, who's getting a loan and who's building their own home. It increases the supply of housing, because it's coming from different sources.

However, if, in your community, home ownership is not that popular or it's just not seen that often, and your best alternative to owning your home is living in one that has very little cost associated with it, I think it's important to encourage home ownership at the leadership level. When we talk about government changes, this could also be at the indigenous government level, where you see chief and council, elders, business leaders, all of these leadership people in the community, encouraging others to do the same for home ownership.

Another thought is reducing the cost differential. We talked about building homes in northern Canada or in more remote communities. The difference in the cost of building a home in Winnipeg versus northern Saskatchewan is substantial. That can also be very discouraging when you want to build your own home. Again, this comes to funding, but providing some sort of funding for this gap, to take away that barrier of the difference in the cost, I think is another opportunity to encourage home ownership.

My last one, which I feel is not groundbreaking, is around multi-unit residential buildings. Building more of these mid-rise buildings with smaller units would really increase supply. I think the standard of single family homes in our communities, detached homes, provides housing for a family, but we do have young people, elders; we have people who just want to live alone. Bachelor units, one-bedroom units, I think would be helpful and would appeal to a broader range of people. They would be more affordable and potentially also lead to more home ownership.

• (1555)

The Chair: Thank you, Ms. Straram. Thank you, Ms. Atwin.

[Translation]

Mrs. Gill, you now have the floor for six minutes.

Mrs. Marilène Gill (Manicouagan, BQ): Thank you, Mr. Chair.

I would like to thank the witnesses, Ms. Straram and Ms. Antoine.

On this committee, we have often heard that complex challenges require multiple solutions. So I'm glad to see that we have people from banking here with us.

I will mainly direct my questions to Ms. Straram, deferring to her experience as head of the Quebec region, among other things.

Ms. Straram, could you tell us more about your experience with indigenous housing and BMO services in Quebec?

For example, you could tell us about your client base and your projects. Then, of course, I will have more questions to ask.

[English]

Ms. Clio Straram: My idea about funding the cost of rental for more remote communities was admittedly not my own idea. This is something that's currently happening in Quebec. I think it's a really good idea. They recognized that issue and came up with a solution, which was to provide for that funding gap. I think that's a really important one.

The other experience that we have with Quebec is financing at the first nation government level or at the indigenous government level for building multiple homes. It's not relying on a ministerial guarantee for one individual person, or for the first nation, but lending money to a first nation government to build five or 10 homes at a time, or a multi-unit building. I think I'll probably repeat a lot of what I have said already, so I'll try not to do that too much, but that is what I've been seeing in Quebec. I've been seeing really innovative ways to help alleviate some of the housing shortages.

• (1600)

[Translation]

Mrs. Marilène Gill: Thank you, Ms. Straram.

What setbacks have you seen?

There are many setbacks, and of course the same ones can happen just about anywhere across the country. I know this because the constituency I have the honour to represent includes several indigenous communities.

What setbacks did the financial institution you represent experience? How are you able to provide more assistance to address the housing shortage for indigenous people on reserve?

[English]

Ms. Clio Straram: I will bring it back to those remote communities. The cost to build in those remote regions is exceptionally high compared to communities that are more urban or located close to urban centres. You are trying to figure out a way to bring up not only the materials to build a home, and how to get them onto a truck that can drive over frozen water or make it through in the right season because of flooding issues, but also all the other mate-

rials that you have to get up there for building that home, and for just existing up there, such as diesel for an energy source.

I think that the cost of making this happen is just so inhibiting to being able to address this issue. For me, that is the biggest one, and figuring out a way to get more houses done at a lower cost is what I see as a primary focus, be that by—sorry, go ahead.

[Translation]

Mrs. Marilène Gill: Ms. Straram, I'm sorry to interrupt you, but my time is running out quickly. I would just like to make sure I understand your response.

So you're saying that it's harder for communities in remote areas to qualify for or get funding from financial institutions, given the various costs associated with labour and transportation.

As parliamentarians, we could find solutions to make it easier for communities to gain access to these funds.

Ms. Straram, as I understand it, this is one of the major challenges. Is that right?

[English]

Ms. Clio Straram: Facilitating access to funding would make it more possible for these members in more remote communities. If it costs twice as much to build a home up north and you're earning the same income, it's twice as expensive for you, so we have to either reduce the costs or increase the funding source to cover that cost differential.

To reduce cost, that's where I suggest building multiple homes at one time, because you're really getting economies of scale. If you're building five or 10 homes at once, you can use the same architects and contractors, and you can haul up more materials in one order. All of that reduces the per unit cost.

[Translation]

Mrs. Marilène Gill: Do I have any time left, Mr. Chair?

The Chair: You have 30 seconds left.

Mrs. Marilène Gill: That's what I thought.

In that case, I will speak again later.

Thank you.

The Chair: Thank you, Mrs. Gill.

[English]

We'll now go to Ms. Idlout.

Ms. Idlout, you have six minutes.

Ms. Lori Idlout (Nunavut, NDP): [Member spoke in Inuktitut as follows:]

That concludes the first round of questions. Unfortunately, because of timing constraints we'll have to stop there. I'd like to thank Ms. Straram and Ms. Antoine for agreeing to provide testimony today and for answering our questions. You're important stakeholders on this important study concerning housing, so we very much appreciate you taking the time to speak to us today. Thank you very much.

With that, I'd like to suspend so we can prepare for the second panel.

• (1610) _____ (Pause) _____

• (1610)

The Chair: I'd like to welcome Professor Naiomi Metallic of the Schulich School of Law at Dalhousie University; Mr. Garry Bailey, president of the Northwest Territory Métis Nation; and Ms. Sarah Silva, CEO of the Hiyam Housing Society of the Squamish Nation.

Welcome today. I will just remind you that you may speak in the official language of your choice. We have interpretation services in English, French and Inuktitut. Please be patient with the interpretation. Sometimes it takes a while to come through. The interpretation button is found at the bottom of your screen, for English, French or Inuktitut. If interpretation is lost, please inform me immediately and we'll stop the proceedings so that we can correct that.

With that, I would like to invite our first speaker, Professor Naiomi Metallic, to take the microphone for a statement.

You have five minutes, Professor.

Professor Naiomi Metallic (Assistant Professor, Chancellor's Chair in Aboriginal Law and Policy, Schulich School of Law, Dalhousie University, As an Individual): Thank you for the invitation to speak to you today as you study this important issue.

My areas of experience on indigenous issues include learning a great deal about the chronic underfunding of essential services to first nations living on reserve, including social assistance and housing, as well as federal funding policies that have seriously contributed to the housing shortages in first nations.

That is not what I am here to speak about this evening, however, though I hope you are looking at these issues as well.

I am not here to focus on the causes of the problem, but rather to highlight a possible part of the solution, at least for Mi'kmaq and Wolastoqey communities in the Maritimes.

I am here to talk about the Dale Sappier, Clark Polchies and Joseph Gray cases that were decided by the Supreme Court of Canada in 2006. In this case the court held that Mi'kmaq and Wolastoqey peoples have the right to harvest timber for domestic use as an aboriginal right. This case has been underutilized and I think it certainly holds promise as part of the solution to the housing shortage in Mi'kmaq and Wolastoqey communities.

To explain the case, Sappier and Polchies, who are Wolastoqiyik from the Woodstock First Nation, cut 16 hardwood logs from Crown lands around the Nashwaak River watershed in New Brunswick. The men planned to use the wood for construction of

Polchies' home, specifically to make the hardwood flooring and furniture consisting of tables, beds and cabinets, with any leftovers to be used for community firewood.

Gray, who is Mi'kmaq from the Pabineau First Nation, cut down four birdseye maple logs on Crown lands in the area. He planned to use the wood to make furniture, specifically cabinets, end tables and coffee tables, as well as moulding for his home.

All men were charged under New Brunswick's Crown Lands and Forests Act with unlawful possession of Crown timber from Crown lands.

The Supreme Court of Canada found that these men had an aboriginal right to harvest wood for domestic purposes on their traditional lands. This is because the evidence showed that, pre-contact, both the Mi'kmaq and Wolastoqey people used wood to fulfill their domestic needs, including for shelter, transportation, tools and fuel.

In the modern context, the court said that the practice evolved into a right to harvest wood by modern means to be used in the construction of modern dwellings. To my knowledge, first nations in the region have yet to fully seize on this right to address housing needs, but I suspect this is largely due to a lack of appetite by provincial governments to work with first nations to implement this right. More needs to be done to actualize this right.

Court decisions, by their nature, are very focused. They don't provide all the details that are necessary to be worked out in order to respect and implement inherent rights. The Supreme Court has said that it only lays down minimum standards and it is open for, and the court encourages, governments to go beyond this. There inevitably need to be negotiations, agreements and possibly even legislation to flesh out the right.

I think there is a role for Canada to play here. This could range from supporting communities with capacity and infrastructure dollars to build mills and train community members in the processing of lumber. This might also include legislating in the area. There is potentially a need to lay out parameters around the exercise of this right. Especially if the provinces are unwilling to do so, Canada has the power to do this under section 91(24) even in relation to Crown land in the province.

If the committee wants some further legal and academic sources to draw on in this regard, I would be happy to supply this.

I will end by saying that in whatever capacity Canada decides to act, collaboration with the Mi'kmaq and Wolastoqey, and recognizing their role in the management and stewardship of lumber resources is key. In the Sappier-Gray decision, the Supreme Court stressed that the right to harvest lumber for domestic use is a communal right. This acknowledges a communal management or self-government dimension to this right, not just for exploitation of the resource by individual members but the community managing the use of the resource.

This also aligns with both Mi'kmaq and Wolastoqey people's own laws that emphasize stewardship of the land and sustainable resource practices. In Mi'kmaq this is captured in the concept, *Nektukulimk*.

With that, I will end with *wela'liog* to thank the committee for the opportunity to speak with you today.

Thank you.

• (1615)

The Chair: Thank you, Professor Metallic.

We'll now go to our second speaker, Mr. Garry Bailey.

Mr. Bailey, you have five minutes.

Mr. Garry Bailey (President, Northwest Territory Métis Nation): Thank you.

As the president of the Northwest Territory Métis Nation, I'm pleased for the opportunity to appear before the standing committee on aboriginal peoples.

For a little background, indigenous Métis in the Northwest Territories—

[*Translation*]

Mrs. Marilène Gill: Mr. Chair, I have a point of order.

The interpreter is saying that the sound quality isn't good enough for the interpreters to do their job.

[*English*]

The Chair: I understand. We'll just pause for a second. Perhaps Madam Clerk or the IT people can see if Mr. Bailey can move his microphone so he is more understandable.

At the moment, Mr. Bailey, the interpreters don't have sufficient quality of voice to be able to translate, so we have a bit of a problem. We may have some suggestions for you.

The Clerk: Mr. Chair, if I could, I'll explain. Mr. Bailey could not receive a House of Commons headset because he's in the Northwest Territories and we couldn't ship one to him in time. He purchased one to the best of his ability and unfortunately it's insufficient. We knew this and he did not pass his technical test, so we're just doing the best we can. If the interpreters are unable to interpret, perhaps we'll have to end his testimony.

• (1620)

The Chair: Thank you, Madam Clerk.

Mr. Bailey, unfortunately, if the interpreters can't translate, we can't provide service in both official languages, which is a problem. I don't know if at your end there's anything you might be able to do to make your voice clearer, but if not, I'm afraid we'll have to stop your testimony. We'll see what we can do to perhaps bring you back on another occasion. Perhaps you can try something now and if it doesn't work we'll do it another time.

Mr. Garry Bailey: Okay. Can you hear me now? Is it a bit better? I don't know. I did the sound check.

[*Translation*]

Mrs. Marilène Gill: Pardon me, Mr. Chair.

The Chair: Yes.

Mrs. Marilène Gill: I'm speaking up again, simply in the interest of fairness. I would also like to draft motions later on to ensure that interpreters are well taken care of and to save people the frustration of being unable to present their testimony.

It's really hard to send a headset to my home because it's so far away. In the first round, we refused to hear from a witness for much the same reason.

I'd like people to be able to testify using the proper devices for the sake of fairness, but also out of respect for the witnesses themselves and for the committee as a whole.

The Chair: Thank you, Mrs. Gill. We will do what we can in that regard.

[*English*]

Mr. Bailey, I'm terribly sorry, but we're going to have to end your testimony. We will do our very best to get you back and to get you a proper headset so that you can provide testimony at a future date. I'm terribly sorry, but we'll have to stop at this point.

Mr. Garry Bailey: In the meantime, I did email all my speaking notes, so hopefully you can just take my speaking notes and go with that. It's unfortunate that that's the way this is going. It seemed to be fine earlier when we did a test.

The Chair: That's understood, and as I said, we will try to get you back. Thank you for providing your speaking notes, and we're sorry that we couldn't carry on. It is important to have the interpretation.

With that, Ms. Sarah Silva, we're passing it to you—

Mr. Michael McLeod (Northwest Territories, Lib.): Mr. Chairman.

The Chair: Yes, sir.

Mr. Michael McLeod: Mr. Chairman, on a point of order, it's unfortunate that we can't move forward with Mr. Bailey's presentation. It points to the fact that we don't have any opportunities. There's no chance you're going to mail a headset to anybody in the Northwest Territories unless you're going to give us two to three weeks' advance notice. That really puts us at a disadvantage if it comes down to bringing people to make presentations. We have to find a better way. I'm wasting my time here if I can't bring my witnesses in to present on a very important matter. We have the second-highest core need in the country, and we can't get a person who is really deeply affected by it as a leader to present. There has to be a solution. It's not the first time, but it affects us more in the north than in any other part of this country.

The Chair: Thank you, Mr. McLeod. I think you make an extremely important point.

It's clear that if we're going to provide headsets to some of the remote communities, we have to schedule the appearance of people living in those remote communities at a later date to allow sufficient time to get the headsets to them.

As I said, we will try to get Mr. Bailey back, because I know that he's an important witness. We'll do the same thing, of course, for Mr. Quesnel, who was not able to speak in the first session.

With that, I'd like to proceed.

Ms. Silva, if you're ready, you have the microphone for five minutes.

Ms. Sarah Silva (Chief Executive Officer, Hiyám Housing Society, Squamish Nation): *Ta néwyap.* Hello. My name is Sarah Silva. I am a Squamish Nation member and the CEO of Hiyam Housing Society.

Hiyam Housing Society is an incorporated non-profit society that was created a few years ago by the Squamish Nation to develop and manage culturally appropriate and affordable housing within our community. The Squamish Nation is one of the largest first nations in B.C. We have approximately 4,000 members, most whom live off reserve. We have, of course, like most first nations, a lot of issues around affordability and need. Our current wait-list right now is approximately 30 years' long, with 1,000 people.

I'll speak a little bit about the unaffordability in our region. North Vancouver, Squamish, B.C., and Vancouver are some of the most expensive cities in the world. We're facing a lot of really unaffordable rents that don't align with our income levels. What's currently happening is that a lot of our community members are moving really far away into rural areas, not within our actual communities and reserves. They're paying most of their income on shelter. There's not a lot left over for actual food, education and even heat a lot of the time. That's been a rising issue that we're trying to address by bringing everybody home within a generation.

Another issue, of course, is the poor living conditions in overcrowded homes on and off reserve. Of course, we have the overcrowded situation happening on reserve. We have many different generations living under one roof. What's happening is that a lot of the younger generation don't essentially have another home to move into. There's nothing around that's affordable, so they're continuing to live within the home. We're also seeing not enough funding for renovations and just nowhere to move. A lot of elders are living in condemned homes and mouldy homes, unfortunately, without anywhere to go.

Along with, of course, a lot of the same poor living conditions and overcrowded situations on reserve, we're also facing a lot of discrimination and poor living conditions off reserve as well. We're getting the lower end of the stock, essentially. A lot of people are applying to live in rental units, and we're facing a lot of discrimination. A lot of the time when we get into these units, they're illegal units and they're also mouldy. We don't necessarily have a place to argue for our rights in those landlord situations.

It's been an ongoing issue that we're trying to resolve by creating Hiyam Housing. Essentially, we're an incorporated non-profit, but we're also a housing authority, which is a best practice that's used by a lot of other first nations, in the sense that we can separate housing operations and governance from our leadership and from our council. It has been working, so we have been managing. We have our own governance. We do our own strategic planning, and we're going out for a lot more funding.

We have gotten a lot of funding in the last couple of years. We'll be building three new developments that we're really excited about. We're going to be breaking ground in the next couple of months. That's going to help, but really, the need is great, so it will just help meet a little bit of the need that we have within our community.

We've launched some programs that within the last few years have really helped us. With the market rent supplement program, we offer our residents who are living off reserve a market rent supplement to essentially subsidize their rents. We do have a home ownership program that we launched as well, but we need to have programs in place to allow us to be able to be in a position to save for a down payment. We had huge interest for the market rent supplement. We had about 150. We had about two people for the home ownership.

I think that speaks to the real need in our community. Of course we want to get there and have those programs and the housing in place to get there, but we're dealing with really core need and the need for supportive housing and just regular rent geared to housing as well.

To speak a little bit about the increased poverty levels as well, what we're noticing, of course, is that with the rising cost of housing, it's creating a real income divide between our community and the outside community, but also internally in our community. Unfortunately, without any support, our community hasn't been able to afford a lot of the rents, as I said before.

• (1625)

They're just being pushed further and further away from the community supports that we have.

Another issue that we're noticing as well, as part of our mandate to bring everybody home in a generation, is that we are perpetuating negative colonial impacts through this housing crisis for our community members, including myself.

I was raised in social housing. My mom was Squamish and she raised four children on her own. We moved into social housing very far away from our community. It was the only thing we could afford. We didn't have access to our own school, to our longhouse, to our elders, to our language, to our way of life or to our sports teams and all of that stuff. We were very isolated, and we didn't get a lot of support.

The idea is to really bring our community back, bring back those supports, bring back our way of life and build that up. What's happening without a lot of that housing is that these negative impacts are really getting worse.

Yes, another item is—

• (1630)

The Chair: Perhaps I could ask you to wrap it up, Ms. Silva.

Ms. Sarah Silva: Oh, okay, absolutely. I was just going to give some recommendations. We really need housing to be prioritized. There are a lot of housing barriers that exist under the Indian Act. I hope that those can be reviewed and that we can create more pathways to housing.

Of course, a lot of the housing programs that are coming out don't really reflect the needs of the community. We need more housing programs that reflect the needs of our community, to have more funding for support and infrastructure. Infrastructure, I should say, is a huge barrier for us. In our urban settings it has been built out, so there's not a lot of room, and in our rural settings there's no infrastructure, so it's definitely a huge barrier for us.

The Chair: Thank you, Ms. Silva.

We'll now proceed with one round of questions.

We'll start with Mr. Shields for six minutes.

Mr. Martin Shields (Bow River, CPC): Thank you, Mr. Chair.

Thank you to the witnesses today. It's very much appreciated, a very different approach and very different circumstances.

To Ms. Silva, I think you were just getting to recommendations. I'll give you a little more time if you succinctly can give us the recommendations you had there at the end.

Ms. Sarah Silva: I was talking a little bit about infrastructure. We have received some funding to build some housing on reserve, but a lot of that funding doesn't come with infrastructure funding for water services, sewers and things like that. It would be great to have access to more funding to develop our reserves and to be able to do housing. Also, for the home ownership program that we're running, it's a great program, but infrastructure is a piece that's not covered a lot of the time in the home loan program because it's so unaffordable and unattainable to our community. It would be nice to see more programs that address infrastructure.

Mr. Martin Shields: Thank you. Those are two great recommendations.

Is the land base for your nation where you're attempting to build this new housing?

Ms. Sarah Silva: That's right. It's located in North Vancouver on our Capilano reserve in our Xwemelch'stn village.

Mr. Martin Shields: You have enough land base in that area to develop quite a bit more housing then.

Ms. Sarah Silva: We're a fairly large nation. We have reserves in North Vancouver, but those are fairly built out. We don't have a lot of land there, but we do have more land in more rural settings such as Squamish. However, we don't have infrastructure in Squamish to develop housing.

Mr. Martin Shields: Right, it's catch-22. Is there any possibility of land trading in the sense of leasing out high-value land in North Vancouver to expand your base in Squamish?

Ms. Sarah Silva: It may be a possibility. Amazingly, we have a lot of support, and there are a lot of non-profits that are coming to us and offering land back as a step towards reconciliation. That's been really amazing. The rent supplement program that we have actually was a donation we received.

It would be amazing to see more companies and individuals step up with more donations in the future.

Mr. Martin Shields: I think you're talking about some creative things you have done to create the future you have, but you have a

generation that's at risk, and you need to do something as quickly as possible, right?

Ms. Sarah Silva: Absolutely, yes, and we have. Over the last two years we've been developing 200 units.

Mr. Martin Shields: You did mention the challenges of the Indian Act.

Ms. Sarah Silva: Yes. One challenge we're dealing with right now is that under the Indian Act we have to do referendum votes called land designations in order to be able to get leasing or financing. It's a barrier because it's a huge process. We have to go to the community and get them to vote. There are tons of legal costs and it's very timely.

At the end of the day we did it, and of course we got a yes vote. The need is great. It was 90% to move forward, but the community was asking why we were even doing this because it's crazy.

There is a section of the Indian Act—section 18(2)—that is used to build community infrastructure, such as stadiums, schools and things like that, I believe. It would be great to see social housing—not profit housing—built under this section of the Indian Act because it is definitely a huge barrier.

I don't know why we have to have such a restraint on developing housing within our own community.

• (1635)

Mr. Martin Shields: That's a big question that we'd like to see resolved.

Thank you.

Professor Metallic, you mentioned a really grassroots process, yet we have two levels of government.

Where's the feasibility in what seems like a very natural, grassroots building project of lumber mills and all the pieces that go with it? Where are the roadblocks and how can we resolve them?

Prof. Naomi Metallic: I was talking to a colleague of mine who works with a lot of first nations in New Brunswick. It seems that they're interested in moving some of this stuff forward, but there hasn't been a lot of uptake from the provinces in this or other areas. I think that is a big roadblock.

As I tried to convey, I do think there could be a role for Canada here, whether that is more related to funding or providing supports in terms of capacity development and infrastructure dollars. I also think we've seen more recent examples of Canada starting to legislate more in the area in terms of accommodating indigenous rights, like Bill C-92 and the indigenous language rights bill, for example.

I do think the possibility is there. There are authorities to support that if the need to go that far is required, but probably a very good starting point would be looking at the infrastructure and capacity support.

Mr. Martin Shields: This means going through a co-operative process, looking at the federal department, working with the province and getting to it. If you're talking about the legal process, we're talking years.

Prof. Naomi Metallic: Yes. There are different ways to get at this. I think that co-operative process is a faster possibility.

I don't necessarily want to preclude the legislative process. You are correct that it does take a long time, but a good starting point certainly will have to be working with the provinces. A lot could be done with Canada working with first nations now.

Mr. Martin Shields: Thank you.

The Chair: Mr. Weiler, you have six minutes.

Mr. Patrick Weiler (West Vancouver—Sunshine Coast—Sea to Sky Country, Lib.): Thank you, Mr. Chair.

I'd also like to thank Professor Metallic and Ms. Silva for joining our committee meeting today to talk about a hugely important topic from coast to coast to coast.

My first question is for Hiyam Housing.

Through you, Mr. Chair, to Ms. Silva, what objectives led Squamish to set up Hiyam Housing? You spoke a little bit to this in your opening, but what were the main objectives of setting up a separate, non-profit housing authority to address some of the housing challenges?

Ms. Sarah Silva: I was actually one of the founding members of Hiyam Housing. I've worked in the non-profit sector for over 10 years now.

I think they're doing some really amazing things here in our province, especially BC Housing. They've started to develop and fund housing on reserve, which was always a federal jurisdiction that the provincial government doesn't traditionally fund. However, they have stepped up and they have started funding.

Part of getting access to that funding meant that you had to be an incorporated non-profit. That was, of course, a little bit of a draw. It was also, like you said before, the ability to separate operations and have their own governance and do that whole part of it as well.

It was also the housing crisis that we were dealing with. We knew that the current model—the single-family home— was never going to meet the need. We knew we had to build up. We needed to do more high density and a variety of different types. Before, we were only doing single-family homes and it was really by date of application. There were all these other people, like people with disabilities or who may need support with addictions, or youth or students. All these target populations were being left out of the current housing program.

The model for Hiyam Housing was to make sure that within the community, every need is being met, essentially. That was part of our mandate. I think so far it's been working really well.

• (1640)

Mr. Patrick Weiler: I'd like to speak just a little more to the experience thus far for Hiyam Housing, knowing that it is a fairly young organization.

It was great to be able to participate in the announcement just a couple of months ago with the rapid housing initiative to deliver some much-needed supportive housing projects on the North Shore, as well as in Squamish. This has been part of a bigger program to address urban indigenous housing across B.C.

I was hoping you could maybe just speak a little bit more to the experience in the few years since Hiyam Housing has been set up and where you found the most success.

Ms. Sarah Silva: It's about partnerships, definitely. We have a really strong partnership with CMHC, with BC Housing and a variety of different non-profits. Everybody is coming to the table with something, and it's a partnership moving forward. We've had a lot of support, and building on those relationships has been really great for us.

The rapid housing project we're really excited about, because we've never had this type of housing in our community. It's supportive housing. We can bring members home. We can make sure that they're getting the supports they need, and hopefully we can move them along into safer and more affordable housing.

We're really excited about it. Partnerships and relationships have been really important to our success. We also partner with other non-profits because we're new. We bring in other really large, successful non-profits throughout B.C. to help us build up our own capacity and operations. That's been great as well. We have a lot of support with that.

Mr. Patrick Weiler: You've already mentioned a few recommendations up to this point. I was wondering if you could provide recommendations for maybe other first nations as well, on how this model can best be used to address housing challenges in indigenous communities.

Ms. Sarah Silva: I think the one-size-fits-all approach to different first nations doesn't necessarily work. We're all very unique and different in our needs. We're very much in an urban setting, so that high-density approach does work for us, but it won't necessarily work for a community up north. You need to look at each community and see what the issues and concerns are. I think, at the end of the day, when you speak to the first nations, they know what they're dealing with. They've dealt with housing for 30 years. They understand how to move forward.

For us, like I said before, the housing authority model did work. The non-profit is working in the sense that we can do a lot of our own planning. We can do the strategic planning, and we can access a lot more funding that wasn't really available to a first nation. If it is a first nation that's struggling with housing, I would just recommend looking at the different models that are out there and reaching out to make connections, to see what's working and what's not working.

Mr. Patrick Weiler: Thank you.

Maybe just quickly you could speak to some of the work you're doing on renovations.

Ms. Sarah Silva: We currently don't have a renovation program. It's definitely a big need within our community, but we started the home loan program last year, and we're looking to expand on it in different phases. We're going to be looking to do a renovation program in the next few years.

I think that gets really exciting for our community because we have a lot of single-family homes where the bottom units were never fully developed because there was never really a lot of funding to do that, so you have a lot of family members who are living in basements that don't have flooring or proper insulation and things like that. What we think the renovation program can do is help our membership be able to renovate their basement suites, and then they could have their family members or they could have their aunts and their grandmas living in these units in a safer and healthier environment.

The Chair: Thank you, Mr. Weiler.

• (1645)

[Translation]

Mrs. Gill, you have six minutes.

Mrs. Marilène Gill: Thank you, Mr. Chair.

I would also like to thank our witnesses, including Professor Metallic, whom I have had the opportunity to hear from on several occasions. Once again, I listened to her today with great interest, as I did Ms. Silva.

First, I have a question for Ms. Silva about needs.

Ms. Silva, you said that one-size-fits-all solutions don't work because they don't meet the specific needs of each nation, of course, but you also said the same thing about the housing itself. From what we have heard about that on this committee, the needs seem to be relatively the same, as it's the same type of housing.

Do current programs and policies help first nations obtain housing that meets other needs that they might have, in an equitable manner?

I'm thinking, for example, of health issues and multigenerational housing. We know how important elders are to first nations.

I'd like to hear your thoughts on this, please.

[English]

Ms. Sarah Silva: There are a lot of diverse housing needs in first nations communities. We're working on doing a housing needs assessment right now and it's something we're trying to seek out fund-

ing for. I think that would really help the different first nations to understand what the actual need is. We have done a few studies on the need, and elders of course are the priority. Then we have youth and working families as our priority, but that could be different in other communities. We currently don't have housing for our seniors. For our seniors, unfortunately there's not a lot of funding for them to come home and get the long-term support they need in the different housing model types.

Taking a bit of a flexible approach to the housing programs and policies would be great in the sense that, again, everybody's need is very different. However, I think what's missing in a lot of the different programs that are coming out is the support piece. It could be housing just for the structure, but we need to come home and do healing from all the generations of trauma. How are we going to get to home ownership and intergenerational wealth if we don't deal with the current issues we're facing within our communities? We need those supports that are devolved into those programs. Along with that, what I'm finding with a lot of the different programs as well is that they're designed to address the income levels of non-indigenous communities, meaning that CMHC might say the rents are based on the CMHC average for North Vancouver, but the CMHC average for North Vancouver does not reflect the income levels of our community and the need in our community.

I think it's just about taking an approach of, possibly, flexibility and building in infrastructure, and then of course possibly having indigenous people at the table when you're creating housing programs or working on policy.

[Translation]

Mrs. Marilène Gill: Thank you very much, Ms. Silva, for your testimony about tailoring programs and policies to suit real, concrete needs. So, it's about including people from the various communities.

I'd also like to ask Professor Metallic about what she said earlier on the Mi'kmaq nation and the opportunities available to them.

Professor Metallic, do you know of any similar rights that other nations might have?

Of course, it would vary a great deal. In the cases of the Mi'kmaq, where you are from, it's about the forest and wood. It wouldn't be the same in Nunavut, of course. It's a very complex issue.

Prof. Naomi Metallic: I don't know of any other similar cases brought before the courts by other first nations. I know there was a case out West brought by an individual who had built a small hunting cabin. However, I believe that a number of communities like the Mi'kmaq and Wolastoqiyik have used wood and the court recognized that they had the right to do so.

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