

**Regional Assessment in the Ring of Fire Area**

**August 20, 2025**

**Federal Authority Advice Record**

**Response requested to [regionalrof-cdfregionale@iaac-aeic.gc.ca](mailto:regionalrof-cdfregionale@iaac-aeic.gc.ca) by October 3, 2025**

In providing your responses to the items below, please include any relevant information on associated Indigenous, public or other consultation or engagement activities and identify any partners or collaborations.

**1. MANDATE AND AREA(S) OF EXPERTISE**

Clearly outline the mandate of your department or agency and detail your area(s) of responsibility or expertise that may be related to the regional assessment

CMHC's mandate, as defined in the *National Housing Act*, is to: “promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost and generally contribute to the well-being of the housing sector in the national economy.”

CMHC's corporate mandate is to: “help Canadians meet their housing needs”. This mandate is reflected in our work through:

- Delivering federal housing programs, like those under the National Housing Strategy, to increase housing supply, preserve stock and to contribute to affordable housing.
- Supporting affordable housing, housing finance, and market stability by offering solutions that enable access to financing and ensuring housing finance system stability through all economic cycles.
- Providing research, data and policy advice to drive informed decision making, stimulate dialogue and improve outcomes in the housing sector.

**2. REGULATORY AUTHORITIES**

List and summarize the nature of the regulatory authorities of your department or agency in relation to physical works or activities in the Ring of Fire area.

**Impact Assessment Act**

Under the IAA, federal authorities, including CMHC, must ensure that proposed projects taking place on federal lands will not result in adverse effects. A

determination must be made prior to any action being taken that would allow the project to move forward. To make a determination, a review must be conducted to evaluate the project's level of risk and to make informed decisions about its likelihood of causing significant adverse effects.

### 3. EXPERT INFORMATION OR KNOWLEDGE

List and summarize the specialists or expert information or knowledge that your department or agency has that may be relevant to the regional assessment. Include all research, reports and data sets in this response inventory.

CMHC's expertise related to the IAA and the Regional Assessment in the Ring of Fire Area is specific to housing development on federal lands and in Indigenous communities. CMHC has not conducted relevant research or produced reports and/or data sets on the communities included in the Regional Assessment. If further engagement with CMHC is warranted, please connect with:

1. Director, Indigenous and Northern Housing Policy: Marcel Vautour
2. Senior Manager, Client Relationships and Operations Ontario Region: Priscilla Prias-Molina
  - a. Manages team responsible for relationship management with communities involved the assessment.
3. Senior Specialist, Client Relations, Indigenous Housing Ontario: Ishita Panchal
  - a. Has a close working relationship with the Matawa Tribal Council and First Nations located in the Ring of Fire geographic area.
4. Senior Council, Legal Services: Patricia Rowe

### 4. POLICIES, PROGRAMS OR INITIATIVES

List and summarize the past, current and planned policies, programs or initiatives of your department or agency that may be relevant to the regional assessment. Include an outline of related funding initiatives in this response and provide information on geographic locations, next steps and timing for the program/initiative.

CMHC delivers housing funding through a variety of application-based programs and initiatives.

CMHC is leading and delivering the National Housing Strategy, a 10-year, \$115+ billion plan to give more people in Canada a place to call home. Launched in 2017, the Strategy includes a [range of complementary programs and initiatives](#) that address diverse needs across the entire housing continuum. It's anchored in the [National Housing Strategy Act](#) which requires the Strategy to consider the key principles of a [human rights-based approach to housing](#).

## **New Construction and Repair Programs**

[Affordable Housing Fund](#): Low-interest repayable loans, forgivable loans and/or contributions to create new or repair existing affordable and community housing that covers a broad range of housing needs. This program is scheduled to sunset in 2028/29.

[Apartment Construction Loan Program](#): Low-cost loans to encourage the development of standard rental housing, seniors rental housing, and on- and off-campus student housing across Canada where there is a demonstrated need for supply. Application intake is ongoing. This program is scheduled to sunset in 2031/32.

[Canada Greener Affordable Housing Pre-Retrofit Funding \(closed\)](#): Non-repayable contributions for completing pre-retrofit activities. Application intake is closed.

[Canada Greener Affordable Housing Retrofit Funding](#): Low-interest repayable loans and forgivable loans to complete deep energy retrofits. Application intake is ongoing.

[Co-operative Housing Development Fund \(closed\)](#): Low-interest repayable loans and forgivable loans to support the construction of new co-op housing projects. The program provides \$1.5B over 7 years from 2024/25 to 2030/31. Please check our website for future application intake windows.

[Emergency Repair Program On-Reserve](#): Financial assistance to help low-income households on-reserve make emergency repairs required for the continued safe occupancy of their home. In 2024, the program was consolidated into a single and enhanced program called the On-Reserve Residential Rehabilitation Assistance Program.

Federal Lands Initiative: Forgivable loans to support the transfer of surplus federal properties at discounted to no cost for the development of affordable housing. This program is scheduled to sunset in 2027/28.

Home Adaptations for Seniors' Independence On-Reserve: Financial assistance for First Nations and First Nation members to pay for minor home adaptations to on-reserve properties to extend the time seniors can live in their own homes independently. In 2024, the program was consolidated into a single and enhanced program called the On-Reserve Residential Rehabilitation Assistance Program.

Indigenous Shelter and Transitional Housing Initiative (closed): Launched in November 2021 to support the construction of additional shelters and transitional homes for Indigenous women, children, and 2SLGBTQIA+ individuals fleeing gender-based violence, including in urban areas and in the North. Project selection is complete.

On-Reserve Non Profit Housing Program (Section 95): provides financial assistance in the form of low-interest repayable loans and subsidies to construct new rental housing or repair existing rental housing. CMHC offers funding on an annual basis.

Proposal Development Funding for First Nation communities: Supports development of project proposals for the On-Reserve Non-Profit Housing Program (Section 95). CMHC offers funding on an annual basis.

On-Reserve Residential Rehabilitation Assistance Program: Funding for major repairs, emergency repairs and adaptations to improve the health and safety of on-reserve housing. CMHC offers funding on an annual basis.

Rapid Housing Initiative (closed): Capital contributions for the rapid construction of new housing and/or acquisition of existing building for rehabilitation or conversion to permanent affordable housing. This initiative was delivered in three funding rounds from 2021/22 to 2023/24.

Seed Funding: Interest-free loans and non-repayable contributions to develop affordable housing. Supports costs for completing pre-development activities related to the construction of new affordable housing supply. CMHC has offered funding on an annual basis.

Shelter Enhancement Program - new construction (closed): provides forgivable loans for up to 100% of total eligible costs for the construction of new shelters.

Shelter Enhancement Program - renovation (closed): The overall focus of the Strategy will be on addressing the greatest housing needs of Indigenous people living in urban, rural and northern areas. This will span a range of housing choices and activities. Indigenous partners will determine their respective housing plans and priorities.

Urban, Rural and Northern Indigenous Housing Strategy: The strategy aims to improve the quality, supply and affordability of housing for Indigenous Peoples living in urban, rural and northern areas.

### **Capacity Building Initiatives**

Housing Internship for Indigenous Youth: Provides financial assistance – a wage subsidy – to organizations and businesses in the housing sector to hire Indigenous youth for internship positions. CMHC offers funding on an annual basis.

Indigenous Skills Training Program: Annual funding for skills and capacity development that supports partner-led initiatives to improve on-reserve housing. CMHC offers funding on an annual basis.

### **Efficiency Initiatives**

Housing Accelerator Fund (closed): Non-repayable contributions to encourage the implementation of initiatives that will speed up housing development approvals and increase supply. Available over 5 years from 2023/24 to 2027/28.

### **Innovation and Research Funding**

Affordable Housing Innovation Fund: flexible financing options will be considered to encourage new funding models and innovative building techniques to revolutionize the affordable housing sector. Phase 2 launched in 2022 and provides \$407.2M from 2022/23 to 2027/28.

Housing Supply Challenge (closed): The Housing Supply Challenge invites citizens, stakeholders, and experts to propose solutions to the barriers to new housing supply. The challenge was active for 5 years from 2020/21 to 2024/25.

National Housing Strategy Solutions Lab (closed): Solutions Labs is a program under the National Housing Strategy. These labs fuel bottom-up collaborative innovation by bringing diverse groups of people together to solve complex housing problems for government's consideration and help inform decision making at all levels. Labs are formed through either our annual open call for applications process or through our directed lab stream. Funding available from 2018/19 to 2026/27.

NHS Demonstrations Initiative (closed): The National Housing Strategy Demonstrations Initiative funds the demonstration of solutions that support housing affordability in real environments. Solutions support National Housing Supply priority areas and groups and outcomes, focusing on solutions with evidence of positive impact. The initiative intends to increase adoption of high-quality solutions for greater sector impact. Demonstrations support active scaling/replication with solutions adopters. Funding available from 2018/19 to 2026/27.

NHS Research and Planning Fund (closed): Funding for not-for-profit organizations, registered charities and Indigenous partners. Funds help to plan, undertake and share research related to affordable housing in Canada. The fund was launched in 2018 and provides \$6.6M over 10 years.

CMHC's Housing Research Scholarship Program: Offers research training awards and supplements to postdoctoral researchers and doctoral and master's students in the social sciences and humanities. Launched in 2018, the program provides \$3.65M over 10 years.

Housing Research Awards: The Housing Research Awards celebrate research excellence and provide funding to support exceptional work that advances Canada's National Housing Strategy. This program was launched in 2018 and provides \$500,000 over 10 years.

### **Homeownership Initiatives**

First-Time Home Buyer Incentive (closed): The First-Time Home Buyer Incentive was a shared-equity mortgage with the Government of Canada, which offered 5 or 10% of the home's purchase price to put toward a down payment. The program concluded in 2023/24.

Shared Equity Mortgage Providers Fund (closed): Launched in 2019, the program aimed to assist in the completion of 1,500 new units and help at least 1,500 homebuyers buy their first home. The program concluded in 2023/24.

**First Nation Housing Market Fund**: CMHC oversees the First Nation Housing Market Fund, First Nations-directed organization promoting homeownership for First Nations people and working with partners to provide pathways for families to own their homes. In 2008, the Government of Canada provided \$300 million as a one-time investment to establish the fund.

**Mortgage Loan Insurance**: CMHC offers a variety of mortgage insurance products to lenders including insured loans for on-reserve First Nation housing.

For more details on CMHC's programs and initiatives, please our [website](https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs):  
*<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs>*

5. Outline any additional responsibilities, information or knowledge and any partners or collaborations that have not been specified, above.

### **Indigenous Services Canada (ISC):**

CMHC works with Indigenous Services Canada to support housing outcomes for Indigenous communities through a collaborative and complimentary relationship. ISC provides Ministerial Loan Guarantee's (MLG's) to back the Section 95 program CMHC delivers. Through a memorandum of understanding (MOU), CMHC shares housing data with ISCs and, in turn, ISC shares housing data to support planning and program delivery.

Both CMHC and ISC are involved in the Urban, Rural, and Northern (URN) Strategy, which aims to improve the quality, supply and affordability of housing for Indigenous Peoples living in urban, rural and northern areas.

### **Housing Infrastructure Communities Canada (HICC):**

HICC serves as a portfolio department responsible for bringing together departments and agencies involved in Indigenous housing and infrastructure, including CMHC. Their goal is to take a whole of government approach to align efforts, reduce

duplication and improve outcomes. CMHC contributes to HICC's work by sharing expertise and data, along with program and policy insights. This helps inform federal strategies and funding decisions.

**Matawa First Nations Tribal Council:**

The Matawa First Nations Tribal Council is a non-profit regional organization representing nine Ojibway and Cree First Nations in Northern Ontario. These communities are located in the James Bay Treaty No. 9 and Robinson-Superior Treaty areas. The council helps coordinate regional initiatives and represents member interests in broader discussions with governments and industry, especially around resource development and land use.