

TOPIC 1: Projects and Initiatives relevant for the Ring of Fire Area2

TOPIC 2: Priority topics identified by the Working Group – Information and Gaps.....3

TOPIC 7: Homelands and Reservations, and Housing.....4

TOPIC 5: Community wellbeing, Education, Training and Employment8

TOPIC 14: Capacity-building..... 10

TOPIC 1: Projects and Initiatives relevant for the Ring of Fire Area

A. Provide a list of the projects and initiatives in which you are involved in that relate to the Ring of Fire Assessment Area.

Project Name	Assembly of First Nations (AFN) Joint Working Group on Housing, Related Infrastructure, and Homelessness
Description	Supports the implementation and updates to the First Nations Housing and Related Infrastructure Strategy and operates as a forum for discussion and information sharing, and to advance the First Nations housing priorities.
Timeframe	Ongoing
Lead	AFN / Indigenous Services Canada (ISC)
Collaborators	Canada Mortgage and Housing Corporation (CMHC), and the Department of Housing, Infrastructure and Communities (HICC).
Your Role	Supporting through CMHC's mandate and tools.
Location	National

For a list of projects that include unit and capacity funding, please see the attached excel file.

B. Explain if and how Indigenous Nations and communities in the Ring of Fire Area collaborated in these projects and initiatives.

First Nation communities within the Ring of Fire assessment area are either eligible to receive a funding allocation through CMHC's Section 95 On-Reserve Non-Profit Housing Program and/or the Residential Rehabilitation Assistance Program (RRAP), or they apply to the Housing Internship for Indigenous Youth (HIY) program, the Indigenous Skills and Training Program (IST) or programs through the National Housing Strategy (NHS).

C. Would you be willing to give a public presentation about any of these initiatives to the working group, and if so, which ones?

Canada Mortgage and Housing Corporation's (CMHC) engagement in the Ring of Fire regional assessment has primarily centered on the funding of construction and renovation projects with First Nations within the assessment area. As such, this focus may not be fully aligned with the broader objectives of the assessment process.

TOPIC 2: Priority topics identified by the Working Group – Information and Gaps

In the Call for Information and Data, the Working Group identified key priorities for information gathering and gap identification at this time. Table 3 reflects these key priorities.

Referring to the priorities and issues listed in Table 3, based on your expertise, provide advice on:

A. the best sources of existing data, including means to access it,

CMHC publishes data to a variety of public reporting:

- Call for Justice reporting for the Federal Pathway. Results can be accessed publicly on [CIRNAC's website](#).
- Quarterly Indigenous and Northern reporting for the National Housing Strategy (NHS) and its initiatives. This can be found on [HICC's website](#).

At this time, CMHC does not have data available for only the Ring of Fire area.

B. Adequate spatial and temporal boundaries to assess impacts,

Some Indigenous and Northern projects *may* be posted to the “[Announced Infrastructure and Housing Projects](#)” map, hosted on HICC’s website. This map is not comprehensive of all NHS projects.

C. Key indicators to describe potential impacts,

CMHC’s focus of the topics identified in table 3 is the “overall housing picture.”

Key indicators used to report publicly on this topic include:

- Total funding committed to date, by program or initiative
- Number of new units committed
- Number of repaired/renewed units committed
- Status of construction: conditional commitment, under construction, and built/completed.

D. Known data gaps or uncertainties, and

CMHC does not currently report on The Ring of Fire and instead provides a broader view of Indigenous and Northern Housing in public reporting.

E. Suggestions for studies or other ways to fill those gaps.

TOPIC 7: Homelands and Reservations, and Housing

A. Share what you know about housing and infrastructure trends in the assessment area, such as rates of overcrowding, waitlists for adequate housing, housing in need of repair, and housing deficits.

CMHC recognizes that locally disaggregated housing and infrastructure data for the Ring of Fire region is limited. The following responses draw on national, provincial and regional-level data to provide a general overview of housing trends affecting First Nations in Northern Ontario.

- Overcrowding and Housing Shortages:
 - Nationally, over one in five First Nations people (21.4%) lived in crowded housing in 2021, with 12.9% living in housing with a one-bedroom shortfall, 4.8% living in housing with a two-bedroom shortfall and 3.8% living in housing with a shortfall of three or more bedrooms. Overall, the share of First Nations people living in crowded housing declined by 1.2% from 2016. (Statistics Canada, 2025).
 - In Ontario in 2021, 30% of First Nations households on reserve live in crowded conditions, with bedroom shortfalls common in northern communities (Chiefs of Ontario & FNIGC, 2021).
 - Overcrowding is particularly acute in Northern Ontario due to limited housing stock and high construction costs ([CMHC, 2024](#)).
 - The 2024 AFN Closing the Infrastructure Gap report highlights that overcrowding is more severe in remote communities due to limited housing stock and population growth ([AFN, 2024](#)).
 - Communities within the assessment area face compounded challenges due to remoteness, lack of infrastructure and climate-related constraints ([AFN, 2024](#)).

- Housing Condition and Repairs:
 - Nationally, 19.7% of First Nations people lived in dwellings requiring major repairs in 2021, down from 23.6% in 2016 (Statistics Canada, 2025).
 - In Ontario, 44% of homes on reserve require repairs, with 31% needing major repairs, a rate significantly higher than for the general population (Chiefs of Ontario & FNIGC, 2021).
 - The 2024 report on First Nations housing by the Office of the Auditor General of Canada found that housing conditions in First Nations communities remain inadequate, with persistent issues such as mould, overcrowding, and

deteriorating infrastructure contributing to health risks and reduced housing lifespan (OAG, 2024).

- Funding programs exist but further investments are required to meet the scale of need ([CMHC, 2024](#)).
- **Waitlists and Access Challenges:**
 - Many First Nations in northern Ontario report long housing waitlists, with some communities citing wait times of 5–10 years for new units or repairs (Chiefs of Ontario & FNIGC, 2021).
 - The Auditor General noted that Government of Canada lacks reliable data on housing waitlists and conditions, limiting its ability to plan and allocate funding effectively (OAG, 2024).
- **Infrastructure Deficits:**
 - The AFN estimates a need for \$349.2 billion nationally to close the infrastructure gap, with Ontario requiring \$49 billion in capital investment and \$9.9 billion in operations and maintenance. Specific to housing, nationally, AFN estimates that a total investment of \$135.1 billion is required to close the housing gap through the construction of new housing units, major and minor renovations, servicing new lots, and addressing overcrowding, population growth, and on-reserve migration (AFN, 2024).
- **Population Growth and Migration:**
 - The on-reserve First Nations population in Ontario is growing faster than the provincial average, driven by high birth rates and return migration (Statistics Canada, 2022).
 - This trend is likely to continue, placing additional pressure on housing and infrastructure systems in northern Ontario.

B. Describe the federal initiatives that support housing for community members in the assessment area, and elaborate on the future of these initiatives.

CMHC works closely with Housing, Infrastructure and Communities Canada (HICC) and Indigenous Services Canada (ISC) to ensure collaboration on a coordinated federal approach to housing and infrastructure, with CMHC complementing distinctions-based programming through lending-based and targeted Indigenous housing initiatives.

CMHC Programs and Financial Tools

- Lending and Insurance Instruments:
 - [Ministerial Loan Guarantees \(ISC\)](#): Indigenous Services Canada provides loan security for on-reserve housing loans, enabling access to CMHC's Mortgage Loan Insurance (MLI) and preferred interest rates.
 - Alternative Security Models: CMHC offers flexible security options for on-reserve lending, including: pledge of land or leasehold interest, business revenue and personal property, letters of credit, or subsidy as collateral (piloted under the Section 95 On-Reserve Non-Profit Housing program).
- On-Reserve Housing Programs:
 - [Section 95 Non-Profit Rental Housing Program](#) (s.95): Legacy program through CMHC that provides upfront loans and long-term subsidies for affordable rental housing on reserve.
 - [On-Reserve Residential Rehabilitation Assistance Program \(RRAP\)](#): Legacy program through CMHC that provides funding for major repairs, emergency repairs and adaptations to improve the health and safety of on-reserve housing.
 - A-to-A Leasing: CMHC enables First Nation members to lease land to themselves, creating a mortgageable interest for financing.
- National Housing Strategy (NHS) Supply Programs:
 - Affordable Housing Fund
 - Apartment Construction Loan Program
 - Co-op Housing Development Program
 - Federal Lands Initiative
 - Canada Greener Affordable Housing Program
 - Affordable Housing Innovation Fund
- Indigenous-Led Financial Tools:
 - [First Nations Market Housing Fund](#): The Fund provides credit enhancement and capacity development to support market housing on reserve.
- Capacity Building:
 - Housing Internship Initiative for Indigenous Youth (HIY): Funds through CMHC for internships in housing-related fields, supporting youth employment and skills development.
 - [Indigenous Skills and Training Program \(IST\)](#): Funds through CMHC to support skills and capacity development for improving on-reserve housing.

C. Identify all mechanisms available to communities in the assessment area to expand their reserves to address growing populations and infrastructure demands related to potential development (not limited to the Addition to Reserve process).

CMHC supports housing development on newly added reserve lands. However, CMHC does not administer land expansion processes. Communities in the Ring of Fire region seeking to expand their reserve lands to accommodate housing and infrastructure should contact Indigenous Services Canada (ISC) or Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC) for guidance on the following mechanisms:

- Addition to Reserve (ATR): Allows First Nations to add land to their reserves for residential, economic, or cultural purposes.
- Treaty Land Entitlement (TLE) and Specific Claims Settlements: May result in land acquisition for housing development.

D. Based on your experience, share lessons learned and best practices on how Indigenous communities can enhance use of their homelands to build local capacity while also enhancing local economic activities (including traditional activities).

- CMHC's lending, commercial tools, and capacity development help to support sustainable housing delivery and culturally appropriate housing solutions.
- Ensure flexible security and financing models within the First Nations housing landscape to improve access to capital for First Nations.
- Align emerging federal initiatives (i.e., Build Canada Homes) and policy transformation with First Nations housing priorities.
- Support First Nations financial self-determination through co-developed tools and flexible financing options.
- Advance integrated planning across housing, infrastructure, and economic development.
- Capacity development programs foster local employment and housing management expertise.
- Training in asset management and financial literacy improves long-term sustainability.
- Housing and infrastructure investments generate significant economic output and employment (AFN/Conference Board of Canada, 2024).

TOPIC 5: Community wellbeing, Education, Training and Employment

- A. Identify whether and how your programs and initiatives related to community wellbeing, education, training, and employment are focused on addressing needs of communities in the assessment area. Include lessons learned and best practices from your agency's or department's experience in implementing such programs and initiatives.**

CMHC's Housing Internship for Indigenous Youth (HIY) program addresses employment and housing needs of Indigenous communities, particularly in remote areas, by providing Indigenous youth with practical, hand-on work experience in housing related fields. HIY is funded as part of the federal Youth Employment and Skills Strategy led by Employment and Social Development Canada. Through these internships, youth develop and apply their skills within their own communities, directly contributing to a stronger local workforce. The HIY program also plays a key role in building housing capacity by training youth in key roles such as housing management, trades and maintenance, giving communities skilled labour to support housing development.

Best practices include removing barriers to participation and building strong partnerships. Flexible eligibility criteria such as not requiring completed education ensure that all Indigenous youth can access the program. Additionally, extending internship durations allows youth to fully develop job-related skills while providing communities with consistent skilled support.

- B. Specifically address how programs can work towards improving level of literacy and bring specialized skills training to remote communities.**

The HIY program equips Indigenous youth with both technical and transferable skills by combining hand-on training in housing trades, maintenance, administration and mould remediation with development of essential soft skills like communication, problem-solving and teamwork. By delivering internships within remote communities, the program removes barriers to education and bring career development opportunities to youth where they live.

C. Explain how your programs and initiatives offer support specifically for vulnerable populations to access benefits of potential development.

- The program ensures that Indigenous youth access employment opportunities skills development and involvement in community housing projects.
- Youth gain practical housing skills and workplace competencies, contributing to community housing projects while strengthening their employability and building local capacity.

D. Provide examples relevant to the assessment area.

From **2018/19 to 2024/25**, the HIIY program provided funding for 50 internships in the Regional Assessment area, with more than \$500,000 in committed funding to support youth training and skill development. Participating communities included:

First Nation	Number of internships
Aroland First Nation	1
Attawapiskat First Nation	4
Constance Lake First Nation	6
Eabametoong First Nation	6
Ginoogaming First Nation	6
Marten Falls First Nation	3
Moose Cree First Nation	4
Nibinamik First Nation	14
Webequie First Nation	6

E. If applicable, explain and illustrate the various collaborations and partnership required to carry out these programs and initiatives.

N/A.

TOPIC 14: Capacity-building

A. Describe Indigenous Skills and Training Program (IST) and how you can facilitate participation by communities in the assessment areas.

IST provides funding to support development of capacity that improves on-reserve housing outcomes. This is typically in the form of skills training, learning resource development, and organizational effectiveness. Capacity development and organizational ability to plan, design, build, manage, and operate a housing portfolio are critical for communities to be able to meaningfully participate in housing-related activities.

B. Identify known barriers for participation in these initiatives by Indigenous communities in the assessment area, and potential solutions to address them.

Many communities in rural and Northern Ontario face low capacity. Limited staffing, a lack of in-community technical expertise, and difficulties with access to training lead to the need to outsource work to costly external contractors, extending timelines for projects. Many low-capacity communities also have difficulty creating funding proposals or creating proactive housing strategies.

An approach has been to partner with Tribal Councils and other regional technical bodies with the infrastructure, relationships, and mandate to support multiple communities simultaneously. They are able to efficiently coordinate training, share resources, and provide comprehensive support to their member communities, relieving the administrative application burden from the communities themselves.