



Statement from the National Indigenous Collaborative Housing Inc. (NICHl) on the Housing Affordability Report of the Standing Senate Committee on Banking, Commerce and Economy

Ottawa, Ontario, March 10, 2026 - The recently tabled *Standing Senate Committee on Banking, Commerce and the Economy's* report on Canada's housing affordability crisis highlights a serious national problem. But it largely ignores the housing realities of First Nations, Inuit, and Métis peoples - even though Indigenous peoples face some of the worst housing conditions in the country.

Indigenous housing challenges are not the same as those in the mainstream market. They come from years of gaps in governance, chronic underfunding, and barriers to accessing financing and land. These issues are different from those facing most non-Indigenous households. By not addressing these realities, especially in urban, rural, and northern areas, the report misses a crucial part of the crisis.

While the report's emphasis on expanding non-market housing and improving financing tools may indirectly benefit Indigenous housing providers, Indigenous-specific needs, delivery models, and rights-based approaches are absent from the analysis. There is no recognition of Indigenous housing organizations as distinct partners, no discussion of Indigenous-led housing systems, and no recommendations tailored to the realities of Indigenous communities.

NICHl's view is clear: Canada cannot solve its housing crisis without making Indigenous housing a central priority, not an afterthought. This means:

- Recognizing Indigenous housing providers as essential partners.
- Supporting Indigenous-led strategies in urban, rural, and northern regions.
- Ensuring federal housing policy respects Indigenous rights, governance, and long-term sustainability.

Indigenous housing is at the heart of Canada's housing crisis. Future federal housing policy and parliamentary or Senate studies must treat it that way. If governments do not create a meaningful strategy, NICHl will.

To view the Report of the Standing Senate Committee on Banking, Commerce and the Economy click below.

https://publications.gc.ca/collections/collection_2026/sen/yc11-0/YC11-0-451-2-eng.pdf

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