

City of Calgary  
Housing Solutions:  
*Indigenous Affordable  
Housing Funding  
Program (IAHFP).*

# Introduction

## Background

According to the 2021 Census, 1.8 million or 5.0% of the total population in Canada are Indigenous, up from 4.9% in 2016. The Indigenous population grew by 9.4% from 2016 to 2021, surpassing the growth of the non-Indigenous population over the same period (+5.3%). Research tells us that over half of the on-reserve population is migrating to the cities. Indigenous people were more likely to live in a large city in 2021 than in 2016. Over this five-year period, the Indigenous population living in a large urban centre grew by 12.5%. Calgary's Indigenous population is 48,625 individuals or approximately 3 to 4.0% of the total. Additionally, Indigenous people are migrating from other Canadian cities into Calgary, and therefore, affordable housing that is both culturally and economically viable is and will be an important consideration for The City of Calgary now and into the future.

The adequate provision of affordable housing has not been equally afforded to Indigenous people. In the Calgary context, as residents of Calgary, Indigenous people are facing housing challenges that are not acceptable. On any given night Indigenous people encounter homelessness and insecure housing at a far greater rate than non-Indigenous people living in Calgary. The City of Calgary recognizes Indigenous<sup>1</sup> people as the original peoples of North America and as "rights bearing". Our primary commitment to ReconciliACTION is prioritizing now and into the future the co-creation of housing solutions that address the need for land and infrastructure, increases in social programming, and amendments to municipal by-laws and policies that continue undue racism and discrimination against Indigenous people living in Calgary. This Indigenous Affordable Housing Funding Program (IAHFP) contributes to this commitment and is a program to support For Indigenous By Indigenous (FIBI) affordable housing projects

## Community Engagement – Guiding the Work

Understanding the jurisdictional and legal complexities facing Indigenous communities and carving out a role for municipal government in the urban Indigenous affordable housing landscape is new for most cities. There are many layers to understand when discussing affordable housing for Indigenous people. Deliberately recognizing and addressing The City's Corporate Affordable Housing Strategy, Social Wellbeing Policy, the White Goose Flying report and the Anti-Racism Strategic Plan, it has become increasingly important for The City to further examine its role in ensuring Indigenous people who live in Calgary have access to safe and affordable homes.

The City completed voluntary related engagement with the results of this work found in The City's report CD2022-0706 *Affordable Housing for Urban Indigenous Calgarians* (the WWH Report). The following key themes emerged as important to a holistic approach to all aspects of affordable housing. These themes were validated with Indigenous Elders and community partners involved in the work to-date, through a traditional Blackfoot tea dance ceremony which was held virtually on Thursday, December 9, 2021.

- **Reconciliation** – understood as a formal declaration to advance urban Indigenous housing as a priority.
- **Natural Laws** – also known as Indigenous worldviews or way of life which should be used in parallel to better reflect Indigenous concepts of housing and home prior to colonization.
- **Recognize the Land** – understood as the acquisition, building and creation of affordable housing in Calgary with access to land based oral practice and the provision of supports for Indigenous people moving to the city of Calgary. For example, considering the creation of on-site outside spaces for ceremony or consideration of off-site transportation of residents to other locations for land-based teachings.
- **Safe Spaces** – understood as the types of housing designs that create a sense of community specifically for seniors, youth, and lone parents to come together as community, and be free of trauma. For example, considering how to create a sense of relationality between residents in housing design.

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<sup>1</sup> The Canadian Constitution recognizes three distinct groups of Indigenous (Aboriginal) peoples: Indians (referred to as First Nations), Métis and Inuit. Increasingly, and in keeping with international agreements, throughout this document "Indigenous Peoples" is being used instead of "Aboriginal peoples."

- **Colonization and External Racism** – this recognizes how external racism and stereotyping can further harm Indigenous residents and applies this understanding in systems, design, and operation of their housing project. For example, considering the need for smudging, ceremonial spaces, and other oral practice in housing design.
- **Supports** – understood as built-in Indigenous programming within the housing structure. For example, Elders in residence, day-care, or other healing programs.

The IAHP responds directly to this voluntary engagement and is an important first step in addressing the overrepresentation of Indigenous households in housing need in Calgary.

## Indigenous Affordable Housing Funding Program Overview

### Program Objectives:

The City of Calgary is providing \$6 million in one-time funding to increase the supply of affordable housing units for Indigenous peoples in Calgary who need affordable housing, as per The City of Calgary's definition ([Affordable Housing \(calgary.ca\)](#)). This funding will be delivered through IAHP. Supporting housing that is designed, delivered, and owned by and for Indigenous peoples in Calgary is a key objective of this investment. In addition, by making this investment, The City aims to:

- Reduce the number of Indigenous households in housing need.
- Increase the overall supply of affordable housing for Indigenous peoples in Calgary based on identified and verified needs within communities.
- Increase the number of Indigenous housing units that are culturally appropriate (design and delivery).
- Increase the supply of affordable housing units operated by Indigenous partners.
- Increase the capacity of Indigenous governments and/or not for profit organizations to provide affordable housing.

### Eligibility

#### Applicants must:

##### *Organization/Incorporation Status*

- Be an Indigenous Non-Profit Housing Provider as defined in Appendix C or signatories of Treaty 7, the Métis Nation of Alberta, Calgary offices and/or Indigenous urban social or housing organization who are planning affordable housing in Calgary.

##### *Alignment to Themes*

- Ensure the project aligns to one or more of the **four themes** listed above from The City's report CD2022-0706 *Affordable Housing for Urban Indigenous Calgarians* specifically: Recognize the Land, Safe Spaces, Colonization and External Racism and Supports.

##### *Capacity*

- Demonstrate experience in developing, delivering, and operating housing projects. Examples may include client testimonials, annual reports or evaluations, examples of existing housing.
  - Applicants that do not have sufficient experience may partner with an Indigenous Government, Non-Profit Housing Provider or Housing Provider as an ally as defined in Appendix C. This documentation must include a description of ownership/title, and clearly identify the division of equity in the proposed project as well as the respective responsibilities of each partner in the design and delivery of the housing. Acceptable formal documentation includes board minutes, Band Council resolution, signed MOUs or similar legal documentation. Allyship must be defined in the application with the Indigenous organization clearly leading the project. Acceptable allyship includes acting as a guide or mentor, financial guidance or other specialized knowledge that assists with capacity development.

##### *Need*

- Demonstrate a proven need for affordable housing. While statistics can inform need, this should be supplemented with additional evidence which may include but is not limited to recent waitlists, number of

members living off reserve or on settlement who are in core housing need, case files and elevations that demonstrate core housing gaps for program clients.

### *Organizational Financial Health*

- A review of audited financial statements for past three (3) years will be conducted.
  - Audited financial statements must demonstrate good and prudent financial management with balanced budgets, prudent reserves, a good balance sheet position and reasonable borrowing capacity in place.
- Disclosure of any commitments or contingent liabilities.
- Applicant's bank or other financial institution(s)' letters of reference and credit check (as applicable).
- List of assets owned at fair market value (if applicable).
- A signed letter from the Chief Financial Officer (or equivalent financial authority) of the Applicant to demonstrate to The City that the Applicant has sufficient financial standing and capacity to carry out their respective role(s) on the Project.

### **Projects Must:**

#### *Target Populations*

- Target and serve:
  - Indigenous households that earn less than 65 per cent of the Calgary Area Median Income and spend more than 30 per cent of their gross income on shelter costs.
  - Indigenous households who are on, or eligible to be on, a social housing waitlist.
  - Indigenous households living in inadequate, shared, or overcrowded accommodation.
  - Indigenous households living in housing detrimental to their health and safety.
  - Indigenous households with special needs such as seniors (i.e., accessibility needs).

#### *Term*

- All units must remain affordable for a minimum of 20 years; to a preferred goal of 40 years upon certified completion of the project.

#### *Financial Capital Plan & Project Schedule*

- Include an order of magnitude class 5 project cash flow which is an estimate prepared when little or no design information is available for the project. Please refer to the excel spreadsheets in the application for additional required details. Class 5 estimates include at a minimum:
  - an itemized breakdown of the projected capital costs
  - all funding sources (committed and uncommitted) to pay for these costs
- Include a clear and reasonable project management schedule that demonstrates the projects delivery timeline.
- Meet minimum energy efficiency, as defined in the National Energy Code of Canada for Buildings 2017 and accessibility requirements or adaptable dwelling units, as defined in the Alberta Building Code 2014.

#### *Financial Operation Plan*

- Demonstrate that the project has a positive Net Operating Income throughout the Term, through pro-forma showing the revenue and expenses or an agreement with another order of government for operating funding. The pro-forma will need to include documentation of all secured funding sources, plan for inflation at a cost of 2% yearly, vacancies, rental arrears, and damages to units, debt service cost if applicable. If the project includes affordable housing units mixed with market units, a breakdown of the entire project costs and separate breakdown of the total capital costs associated specifically with the affordable units are required. For applicants pursuing multi-use design (commercial, office space) projected revenue will be considered.

#### *Operating Principles*

- Incorporate the following principles in the application:

- A commitment to the active principles of Ownership, Control, Access, and Possession (OCAP) and For Indigenous by Indigenous (FIBI)
- A commitment and demonstration of the principles of Ethical Space, Sanctified Kindness, and Relationality; specifically, through the co-creation of the project with community input including Elders guidance.
- A commitment to both Western and Indigenous knowledge and practice through an intentional alignment to Natural Laws (Siim'ohksin/Wahkotowin). When we refer to Indigenous or Western knowledge, we are speaking to an expansive set of knowledge systems & traditions on both sides. Please see Appendix C.

### **Eligible Costs/Expenses include:**

- Hard costs
  - Land acquisition specifically for the project being applied for.
  - Development costs such as site grading, remediation work, levies, utility upgrades.
  - Construction costs.
  - Purchase and renovation of existing units not already providing affordable housing.
  - Conversion of non-residential space to residential units.
  - Site improvements adjacent to existing, or proposed affordable housing, such as landscaping, and/or the additions of ceremonial, and other cultural spaces.
- Soft costs
  - Consulting fees, such as architectural consulting.
  - Legal fees.

### **Ineligible Costs/Expenses include:**

- IAHP cannot be used:
  - For housing developments outside of City of Calgary boundaries. Specifically, funding cannot be used for on-reserve or on-settlement housing; shelters; rent supplements; home repairs; or market housing outside of a mixed-income housing model.
  - For the provision of support services, or any costs associated with operating a completed project. These costs must be funded through other sources.
  - To reimburse capital expenditures of projects completed or near completion at the time of application.
  - To fund eligible expenses defined within the Housing Incentive Program.

### **Funding Eligibility and Disbursement:**

- This program will provide funding for the construction of planned projects. While we recognize the value of multi-use design (commercial, office space), the funding will support only the residential component of a project. Where projects have commercial, office or other non-residential space, funding will be pro-rated on the basis of space allocation in the building.
- Applicants may apply for the Housing Incentive Program (HIP) which, if approved, can be used to cover pre-development and development fees incurred and cover GST costs [Affordable Housing \(calgary.ca\)](http://Affordable Housing (calgary.ca)).
- This program does not cover GST.
- Projects may stack funding with other similar provincial and federal programs.
- Project applicants must contribute 10% of the total project cost from non-government sources (e.g., their own equity, or philanthropic contributions, revenues from First Nations casinos or similar).
- Disbursement schedule of funding to successful projects will be determined on a case-by-case basis.

**An applicant or project that does not meet all eligibility criteria will not be considered for funding.**

## Application Timelines

All applicants are encouraged to reach out to Housing Solutions [cpaffordablehousing@calgary.ca](mailto:cpaffordablehousing@calgary.ca) to get applications ready to submit. The application window will open on National Truth & Reconciliation Day, September 30, 2023, and will close on November 30, 2023. Applications will be reviewed by a City of Calgary convened panel and decisions will be announced Q1 2024.

### Pre-Application Planning Sessions:

To assist with pre-planning and knowledge-building, Housing Solutions will be offering information sessions and a Program overview prior to the application window opening on September 30, 2023. Workshops will be available between June and September to all interested parties to better understand and prepare for some of the more technical aspects of the application including:

- Understanding Stages of Development
- Creating a Proforma Budget
- Accessing Need Data and Alignment to the Understanding the affordable housing needs of Indigenous people living in Calgary: By Indigenous people for Indigenous people report (WWH Report)
- Planning for Operational Sustainability

Dates and registration can be found on the Housing Solutions webpage [Affordable Housing \(calgary.ca\)](https://www.calgary.ca/AffordableHousing).

# Appendix A: Evaluation

All applications will be individually assessed to ensure all the required documentation and information is provided before they can be further considered eligible to receive funding. Applications that are incomplete, or not meeting the outlined eligibility criteria, will not be considered for funding.

Funding applications for family housing options will be prioritized. Specialized family populations, such as Indigenous women fleeing violence, Indigenous households with children attending elementary to high school, Indigenous seniors and youth aging out of care. Grant applications for housing for other Indigenous populations where there is a substantiated need and demand will also be considered. Applicants are responsible for establishing tenant eligibility and selection criteria. These criteria may prioritize housing for those most in need.

## Process

The evaluation of applications will be done by a review panel consisting of City of Calgary representatives, and a representative from the Indigenous funders from the Network of Indigenous Funders in Alberta (NIFA). All application information received will be shared with representatives from the Government of Alberta and the Government of Canada. Coordination amongst all three orders of government is a critical step to ensure coordination and alignment between funding programs.

The personal information collected through this funding application is collected under the authority of the City of Calgary and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and will be used for the purpose of determining eligibility for funding. Should you have any questions about the collection or use of your personal information, please contact Michelle Hoare (Administrative Assistant, Housing Solutions) via phone at 587-390-1314, or via email at Michelle.Hoare@calgary.ca.

Applicants will be asked to make an oral presentation to the City of Calgary Housing Solutions Elders Advisory Council (HSEAC), specifically to comment on the cultural nuances of their project. The HSEAC is comprised of a representative group of five respected and recognized Elders or Knowledge Keepers from the Calgary urban community, Treaty 7, and Métis Nation of Alberta, Calgary office.

The review panel will then make a recommendation to the General Manager, Community Services regarding which projects to fund. The General Manager, Community Services will make the final decision on which projects receive funding under the IAHP.

## Stage One: Basic Eligibility

Applicants must achieve a passing score on all basic eligibility criteria to progress to the next stage.

BASIC ELIGIBILITY CRITERIA	PASS/FAIL
<p>ORGANIZATION/INCORPORATION STATUS</p> <ul style="list-style-type: none"> <li>Applicant is an Indigenous government or organization (as defined in Attachment C) with a declared intention to build and operate in the city of Calgary</li> <li>Applicant is partnering with Indigenous government or organization and has included the necessary documentation.</li> </ul>	Pass/Fail
<p>CAPACITY</p> <p>Applicant(s) demonstrates capacity to develop and deliver projects, preferably to Indigenous peoples. Demonstration of the following:</p> <ul style="list-style-type: none"> <li>Property management experience (i.e., rent collection, maintenance, housing policy and process to select tenants in urban settings).</li> </ul>	Pass/Fail

<ul style="list-style-type: none"> <li>• Experience in delivering Indigenous specific affordable housing in urban settings.</li> <li>• Experience and understanding of the culturally relevant housing and support needs of Indigenous people in the urban setting.</li> <li>• Evidence of co-creation of the project (e.g., Ethical Space, OCAP, FIBI).</li> <li>• Relevant connections to Indigenous service providers, Elders, and other supports as part of the project.</li> </ul>	
<p><b>NEED</b></p> <p>Provide an explanation and evidence of the need for affordable housing for the specific Indigenous community to be served.</p> <ul style="list-style-type: none"> <li>• Provide evidence of need (i.e., waitlists for housing, number of members living off reserve/on settlement/off settlement who are in core housing need, needs assessment).</li> <li>• Connect proposed project scope, service &amp; design) to need identified.</li> </ul>	Pass/Fail
<p><b>TARGET POPULATION</b></p> <ul style="list-style-type: none"> <li>• Indigenous households that earn less than 65% of the Calgary Area Median Income and spend more than 30 per cent of their gross income on shelter costs.</li> <li>• Indigenous households who are on, or eligible to be on, a social housing waitlist.</li> <li>• Indigenous households living in inadequate, shared, or overcrowded accommodation.</li> <li>• Indigenous households living in housing detrimental to their health and safety.</li> <li>• Indigenous households with special needs such as seniors (i.e., accessibility needs).</li> </ul>	Pass/Fail
<p><b>FINANCIAL HEALTH</b></p> <p>A review of audited financial statements for past three (3) years.</p> <ul style="list-style-type: none"> <li>• Audited financial statements must demonstrate good and prudent financial management with balanced budgets, prudent reserves, a good balance sheet position and reasonable borrowing capacity in place.</li> <li>• Disclosure of any commitments or contingent liabilities</li> <li>• Applicant's bank or other financial institution(s)' letters of reference and credit check (as applicable)</li> <li>• List of assets owned at fair market value (if applicable)</li> <li>• A signed letter from the Chief Financial Officer (or equivalent financial authority) of the Applicant to demonstrate to The City that the Applicant has sufficient financial standing and capacity to carry out their respective role(s) on the Project</li> </ul>	Pass/Fail
<p><b>CAPITAL FUNDING</b></p> <p>Project demonstrates capital funding. All units must remain affordable for a minimum of 20 years; to a preferred goal of 40 years upon certified completion of the project</p> <ul style="list-style-type: none"> <li>• Clear details on the source of expected capital contributions to support the project.</li> <li>• If possible, documentation of all secured funding sources and uncommitted funding sources as well</li> </ul>	Pass/Fail
<p><b>OPERATIONAL FUNDING</b></p> <p>Project is sustainable and does not require operational funding from The City. Detail the following:</p> <ul style="list-style-type: none"> <li>• Mitigation plan if tenants' incomes are significantly under maximum income thresholds.</li> <li>• Mitigation plan for inflation, vacancies, rental arrears, damage to units, exceptional damage/unpredictable.</li> <li>• Costing if support services are being offered. Must identify supporting agencies.</li> </ul>	Pass/Fail

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| <ul style="list-style-type: none"><li>• Documentation of all secured funding sources.</li><li>• Debt servicing plan, if applicable.</li></ul> |  |
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## Stage Two: Evaluation of Proposed Project

EVALUATION CRITERIA FOR CAPITAL PROJECT PROPOSALS	<sup>2</sup> ELIGIBLE POINTS
<p>PROJECT PLAN</p> <ul style="list-style-type: none"> <li>• Clear and reasonable project plan that includes a project management schedule that demonstrates the project can be delivered within the program timeline and parameters.</li> <li>• Project Plan should also include identification of contractor, deliverables and target dates, risk assessment with mitigation strategies, project phases, project readiness including confirmation if the land is secured, status of zoning and municipal approvals, encumbrances, and associated studies.</li> </ul>	25 (25%)
<p>ALIGNMENT TO PRIORITY POPULATIONS</p> <ul style="list-style-type: none"> <li>• Specialized family populations, such as Indigenous women fleeing violence, Indigenous households with children attending elementary up to and including high school, Indigenous seniors and youth aging out of care. Grant applications for housing for other Indigenous populations where there is a substantiated need and demand will also be considered.</li> <li>• Applicants are responsible for establishing tenant eligibility and selection criteria. These criteria may prioritize housing for those most in need.</li> </ul>	20 (20%)
<p>AFFORDABILITY</p> <ul style="list-style-type: none"> <li>• Applicant demonstrates a clear plan for how the property will be viably managed over the term of the project and that the project is operationally sustainable with all, or a portion of rental rates set at no more than 30 per cent of gross household income.</li> <li>• <i>IAHFP will not be providing any operational funding to sustain or maintain the project once complete.</i></li> </ul>	20 (20%)
<p>COMMUNITY ENGAGEMENT</p> <ul style="list-style-type: none"> <li>• Demonstration of co-creation of the project including local Indigenous Elders, communities, other housing, and housing supports service providers, and community tenants and business owners as appropriate in the planning and design of the project.</li> </ul>	15 (15%)
<p>ALIGNMENT WITH ONE OR MORE OF THE 4 THEMES IN THE WWH REPORT</p> <ul style="list-style-type: none"> <li>• <b>Recognize the Land</b> is understood as the acquisition, building and creation of affordable housing in Calgary with access to land based oral practice and the provision of supports for Indigenous people moving to the city of Calgary. For example, projects will consider the creation of on-site outside spaces for ceremony or consideration of off-site transportation of residents to other locations for land-based teachings.</li> <li>• <b>Safe Spaces</b> is understood as the types of housing designs that create a sense of community specifically for seniors, youth, and single moms to come together as community, and be free of trauma. For example, projects will consider how their project can create a sense of relationality between residents in their design.</li> <li>• <b>Colonization and External Racism</b> recognizes how external racism and stereotyping can further harm Indigenous residents and applies this understanding in systems, design, and operation of their housing project. For example, projects will consider the need for smudging, ceremonial spaces, and other oral practice in their design.</li> </ul> <p><b>Supports</b> are understood as built in Indigenous programming within the housing structure. For example, Elders in residence, day-care or other healing programs could be considered.</p>	10 (10%)

<sup>2</sup> All applications will be judged out of a maximum of 100%. Order of importance is reflected in the higher percentage for a clear project plan for example, and will have greater weight in the total score.  
*Indigenous Affordable Housing Funding Program (IAHFP).*

VALUE ADD <ul style="list-style-type: none"><li>Indigenous Innovation in design, programming, support services or other factors that align with the WWH report such as consideration of ceremony spaces, transportation off-site, environmental considerations.</li></ul>	10 (10%)

## Attachment B: Funding Agreement

All successful applicants will be required to enter into a conditional funding agreement with The City. Compliance to the requirements under the funding agreement will be monitored. Non-compliance to the agreed upon requirements may result in penalties and/or the withdrawal or repayment of the funds. Disbursement schedule of funding to successful projects will be determined on a case-by-case basis.

All successful applicants will also be required to enter into a Housing Agreement with the City. Housing Agreements are standard City process for all affordable housing partnership with the City of Calgary. The agreements are registered on title and outline the requirements for all units to remain affordable for a minimum of 20 years; to a preferred goal of 40 years upon certified completion of the project.

### Reporting Requirements

Successful applicants will be required to report on the following:

<p>Operating/Financial Plan to include:</p> <ul style="list-style-type: none"> <li>• Address of project(s)</li> <li>• Estimated number of units per project, including bedroom count</li> <li>• Estimated number of units allocated for Indigenous households</li> <li>• Estimated number of units at market rent vs. below market</li> <li>• Project income vs. expenses demonstrates cost neutrality defined as the delivery of affordable housing within the specified housing affordability boundaries.</li> </ul>	<p>Financial status</p> <ul style="list-style-type: none"> <li>• Estimated total cost per project</li> <li>• Estimated cost per door</li> <li>• Estimated annual operating cost</li> <li>• Estimated income from rent by: <ul style="list-style-type: none"> <li>○ Households in need</li> <li>○ Households at/below market rent</li> </ul> </li> <li>• Estimated funding revenue</li> </ul>
<p>Development progress</p> <ul style="list-style-type: none"> <li>• Actual address of project(s)</li> <li>• Actual number of units per project</li> <li>• Actual number of units allocated for those in need</li> <li>• Actual number of units allocated for Indigenous renters</li> <li>• Actual number of units at market rent vs. below market</li> </ul>	<p>Ongoing tenant/waitlist profile.:</p> <ul style="list-style-type: none"> <li>• Indigenous/non-Indigenous households</li> <li>• Annual Household income</li> <li>• Units occupied/unoccupied</li> <li>• Household composition</li> </ul>
<p>Exit surveys for tenants</p> <ul style="list-style-type: none"> <li>• Why people are moving out of the building</li> </ul>	<p>Applicant's perception of success of the project at to be presented orally to the Indigenous community, in or around September 30, 2023,</p>

## **Attachment C: Definitions**

### **Affordable Housing**

Housing is considered “affordable” when a household earn less than 65 per cent of the Calgary Area Median Income and spends more than 30 per cent of its gross income on shelter costs.

### **Ally/Allyship**

Allyship refers to the actions, behaviors, and practices that a formal organization and its leadership willingly undertake to support, amplify, and advocate with others, especially with individuals who don’t belong to the same social identity groups as themselves. For the purposes of this document, allyship must be formally recognized, recorded, and done in partnership with those intended to support for the purposes of Indigenous affordable housing funding, development, and operationalizing.

### **Core Housing Need**

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30 per cent or more of its before-tax income to access acceptable local housing (see “Identifying Core Housing Need” <https://www.cmhc-schl.gc.ca/en/data-and-research/core-housing-need/identifying-core-housing-need>).

### **Culturally Relevant Housing**

Culturally relevant housing cannot be uniformly described and will be unique to each Nation; understood through a comprehensive historic consideration of oral stories, ceremonies, and Elders guidance.

### **Elders**

Elders are respected individuals who play key roles in Indigenous communities. They are important knowledge keepers, and they also help to ensure cultural continuity. As living connections to the past, Elders serve as teachers, healers, advisors, and counsellors. Elder knowledge is culturally specific, therefore cannot be uniformly described. However, Elders share some commonalities; for instance, spirituality and tradition shape their lives as well as the guidance they provide to others.

### **Ethical Space**

An invitation to co-create a space between different cultures and knowledge systems. It is about relationality and creating a place for knowledge systems to interact with mutual respect, kindness, generosity and other basic values and principles. All knowledge systems are equal; no single system has more weight or legitimacy than another. The decision to enter ethical space is thus not asking parties to renounce their respective commitments or relinquish their jobs or roles. Rather, it is an opportunity for parties on both sides to communicate and be transparent about these commitments. An ethical space reflects a new way of thinking, a new way of doing things that does not diminish what already exists. Both a western written culture and an Indigenous oral culture are distinct, each with their own unique practices. Each culture can bring practices forward that together set the fundamental principles for how to move ahead, resulting in an ethical space, a place of cultural safety. Ethical space is less about making Indigenous ways the entire focus and more about creating a true team environment, where the parties deliberately level the playing field.

### **Indigenous Government**

Is defined as the formal structure through which Indigenous communities may control the administration of their people, land, resources and related programs and policies, through agreements with federal and provincial governments.

### **Indigenous Non-Profit Housing Provider**

Is defined as a non-profit, charitable organization or Indigenous government with an explicit mandate to serve, support and deliver housing and programs for Indigenous by Indigenous. Indigenous Non-Profit Housing Providers in the context of this funding can demonstrate experience in delivering Indigenous specific affordable housing in urban settings, an understanding of the culturally relevant housing and support needs of Indigenous people in the urban

setting, evidence of co-creation of the project (ethical space, OCAP, FIBI) and relevant connections to Indigenous service providers, Elders, and other supports.

### **Indigenous & Western Knowledge**

Indigenous knowledge is diverse, with unique contributions & insights that are often place-based and embedded in language, place & Natural law. Western knowledge is based on empirical truths and one-knowable reality enacted through a variety of knowledge traditions, methods, tools, and approaches to knowing & recording the world.

### **Indigenous Households**

Include any single-family household in which at least one spouse, adult interdependent partner or lone parent is Indigenous; any multiple family household where at least one of the families in the household is an Indigenous family; or two or more individuals sharing accommodation where at least 50 percent of the household is Indigenous.

### **Indigenous Peoples**

Include First Nations, Métis and Inuit who are Indigenous to Canada.

### **Natural Laws (Making Relatives/Relationality)**

Natural laws are understood as the worldviews/a way of life that informed Indigenous communities prior to colonization. Siim'ohksin and Wahkotowin are ways of understanding for example, what home meant to Indigenous peoples prior to colonization; concepts of relationality to each other and the land. The Nitsitapi (Blackfoot) say that their worldview comes from the Sky People; this is where the stories of creation and Natural laws are born. Every Indigenous nation has their own distinct worldview, the way in which they spiritually and physically situate themselves in the world relative to all other beings; that is, their relationships. The act of 'Making Relatives' is reflected within the concept of Siim'ohksin (Blackfoot) or Wahkotowin (Cree) and refers to the fact that all things in creation are related. Relationship is understood through the cultural principles of Discipline, Responsibility, Respect, and Accountability. When we talk about using a Siim'ohksin or Wahkotowin approach, we are talking about using an oral approach to making relatives. Each term is similar in context, thus validating the other. Both function in an oral capacity on a human level, within the environment (urban, in this respect) among the community, family, and individual. Siim'ohksin or Wahkotowin are the closest approximations for the Western idea of 'Making Relatives' and underscores a complex ideology and ceremony of building relationships.

### **Net Operating Income**

Revenue generated by a property, less operating expenses.

### **Sanctified Kindness**

Is a practice that creates a safe space for open conversation, equality, compassion, and gentleness to all living things; it can create a safe space for learning and understanding. It can provide the foundations for truth and reconciliation, and the first steps towards eliminating systemic racism. Early education and awareness are critical elements of sanctified kindness.

*We were given sanctified kindness through the smudge. It brought us together as relatives, with the whole environment: plants, animals, all human beings. We believe no one was stronger than the other, but we all need each other to achieve goals. - Reg Crowshoe*

To Indigenous people, sanctified kindness is one of the Natural laws, it brings people together as relatives, with the whole environment, plants, animals, and all human beings. It is about building that relationship. If coming from a world of sanctified kindness, anything is possible. The concept of sanctified kindness aligns with the idea of "sharing with compassion"; it is the giving of a resource, including stories, to help the community.