

RESEARCH REPORT



Providing Housing Services for
Off Reserve Aboriginal Peoples:
Analysis and Recommendations



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**PROVIDING HOUSING SERVICES
FOR OFF RESERVE ABORIGINAL
PEOPLES: ANALYSIS
AND RECOMMENDATIONS**

**Congress of Aboriginal Peoples
September 1995**

This project of the Congress of Aboriginal Peoples was funded by the Canada Mortgage and Housing Corporation, as part of the Corporation's contribution to the International Year of the World's Indigenous People. The views expressed are those of the Congress of Aboriginal Peoples, and the Corporation accepts no responsibility for them.

Ce projet du Congrès des peuples autochtones a été financé par la Société canadienne d'hypothèques et de logement dans le cadre de sa participation à l'Année internationale des populations autochtones.

Une composante de cette initiative était la tenue d'un atelier réunissant des membres du Congrès des peuples autochtones, pour discuter des nouvelles orientations possibles dans la façon d'appliquer et d'administrer les services de logement offerts aux Autochtones.

Le rapport commence avec une analyse des caractéristiques socio-démographiques des Autochtones vivant à l'extérieur des réserves. Il résume ensuite les résultats de l'atelier sur le logement, qui faisait partie de ce projet, et se termine avec une analyse des problèmes de logement actuels et des recommandations.

Résultats du projet

Le rapport indique que les conditions de vie des Autochtones ne s'améliorent pas nécessairement lorsqu'ils déménagent dans les cités et les villes. On y révèle qu'il existe un écart important entre les Autochtones hors des réserves et les citoyens non autochtones en ce qui concerne les réalisations sociales et économiques.

Le rapport compare la fréquence des problèmes sociaux et de santé des populations autochtones vivant à l'intérieur et à l'extérieur des réserves. Il suggère qu'il existe très peu de différence entre les deux groupes en ce qui concerne les problèmes de santé. Au niveau des problèmes sociaux perçus comme le suicide, le chômage et l'alcoolisme, un assez grand nombre d'Autochtones hors réserve les considèrent comme étant des problèmes de collectivité très importants, tandis que les Autochtones dans les réserves y accordent une importance encore plus grande.

Dans le rapport, on soutient la nécessité d'augmenter les fonds accordés au logement des Autochtones hors des réserves, et l'on formule les recommandations particulières suivantes concernant les mesures à prendre pour le logement :

- a) l'autoassurance du parc de logements existants;
- b) l'utilisation des réserves pour imprévus des groupes sans but lucratif pour accroître l'activité;
- c) le transfert, autant que possible, des responsabilités en matière de gestion du parc en faisant appel à la rémunération à l'acte;
- d) le recours aux établissements de crédit autochtones pour le financement du parc de logements neufs;
- e) le transfert de la gestion des logements existants du gouvernement fédéral aux groupes autochtones, avec les ressources nécessaires.



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Introduction

Context

This analysis was originally conceived as part of the International Year of the World's Indigenous Peoples project and an Agreement was entered into by CMHC and the Native Council of Canada (NCC) in September 1994, to produce a report dealing with various aspects of CMHC's rural and native housing program. Shortly after the signing NCC changed its name to the Congress of Aboriginal Peoples (CAP) and elected a new slate of executive officers.

As a result of discussions between the new President of CAP, the Minister responsible for CMHC and some of his officials, the original scope of the Agreement was changed. Reference to "urban and rural Native housing authorities" was deleted and replaced with the more generic term "Aboriginal Housing". An important consequence of this change is that Aboriginal peoples are no longer to be lumped in with non Aboriginal rural poor in the provision of housing as was the case in the past. And because CAP's constituency is made up of the off reserve Aboriginal population of Canada, the Agreement was also changed to reflect this fact.

Aboriginal Person

For purposes of the analysis in keeping with CAP's usage, the definition of an Aboriginal individual is a person who has Aboriginal ancestry regardless of whether or not he or she is registered under the Indian Act or lives on or off a reserve.

Aim

Briefly stated, the primary aim of the analysis to determine what remedies and/or new policy initiatives are required to provide decent housing to off reserve Aboriginal (ORA) peoples now and in the

future.

Scope

As outlined in the Agreement, the work to be undertaken includes:

- * Making an assessment of current ORA housing delivery problems especially those related to funding, government policy and organization of delivery system.
- * Exploring the essential ingredients of a new, CMHC housing policy, methods of financing and changes to administrative/structure required to deliver housing in keeping with government's commitment to Aboriginal self-government objectives.
- * Offering suggestions and/or recommendations dealing with the above.

Methods

An important information source for the analysis was the convening of an ORA housing Workshop made up of CAP Board members. Their views were canvassed on current housing delivery problems and suggestions for solution. Additionally, their views on the need for a new government housing policy was explored along with the funding and administrative re-structuring that would be required to implement any new policy.

The Workshop was conducted at the Radisson Hotel in Ottawa on December 11, 1994. In addition to Board members an official from CMHC attended. Professor Valentine of Carleton University acted as moderator. (A summary of the deliberations is part of the report and is included elsewhere.)

Relevant statistical data dealing with the general socio-demographic characteristics of the ORA population were tabulated and analyzed. The information was derived from publications produced by Statistics Canada dealing with ORA peoples. A list of references is appended.

Finally, information was also derived from a review of reports, official documents and from consultations with persons knowledgeable about Aboriginal housing issues.

Organization of Report

This submission along with appended materials constitutes the final report. It is organized into 4 additional sections:

The first, gives a brief analysis of the salient, socio-demographic characteristics of the ORA population derived from data published by Statistics Canada.

This is followed by a summary of the deliberations of CAP Board members in the housing Workshop referred to above.

The next makes an analysis of current housing problems based on information from reports, official documents and consultations with persons knowledgeable about Aboriginal housing.

Followed by an exploratory discussion of the requirement for new CMHC ORA housing policy, funding ramifications and the need for new administrative arrangements to facilitate interfacing by CMHC with CAP in the delivery of affordable housing.

Recommendations are included in each section and summarized at the conclusion.

General Socio-Demographic Characteristics

Population Size

All the data for this section are derived from Statistics Canada reports dealing with the 1991 Census and Aboriginal Peoples Survey (APS). Source references are given either in the text or in the accompanying graphic figures.

The '91 Census reveals that there are about 1,002,670 persons of Aboriginal ancestry living in Canada.

Of this number, 826,970 or 81% live away from reserves in rural and urban centres across the country. Figure 1 shows the percentage of those with Indian, Metis and Inuit origins residing on and off reserves.

Urbanization

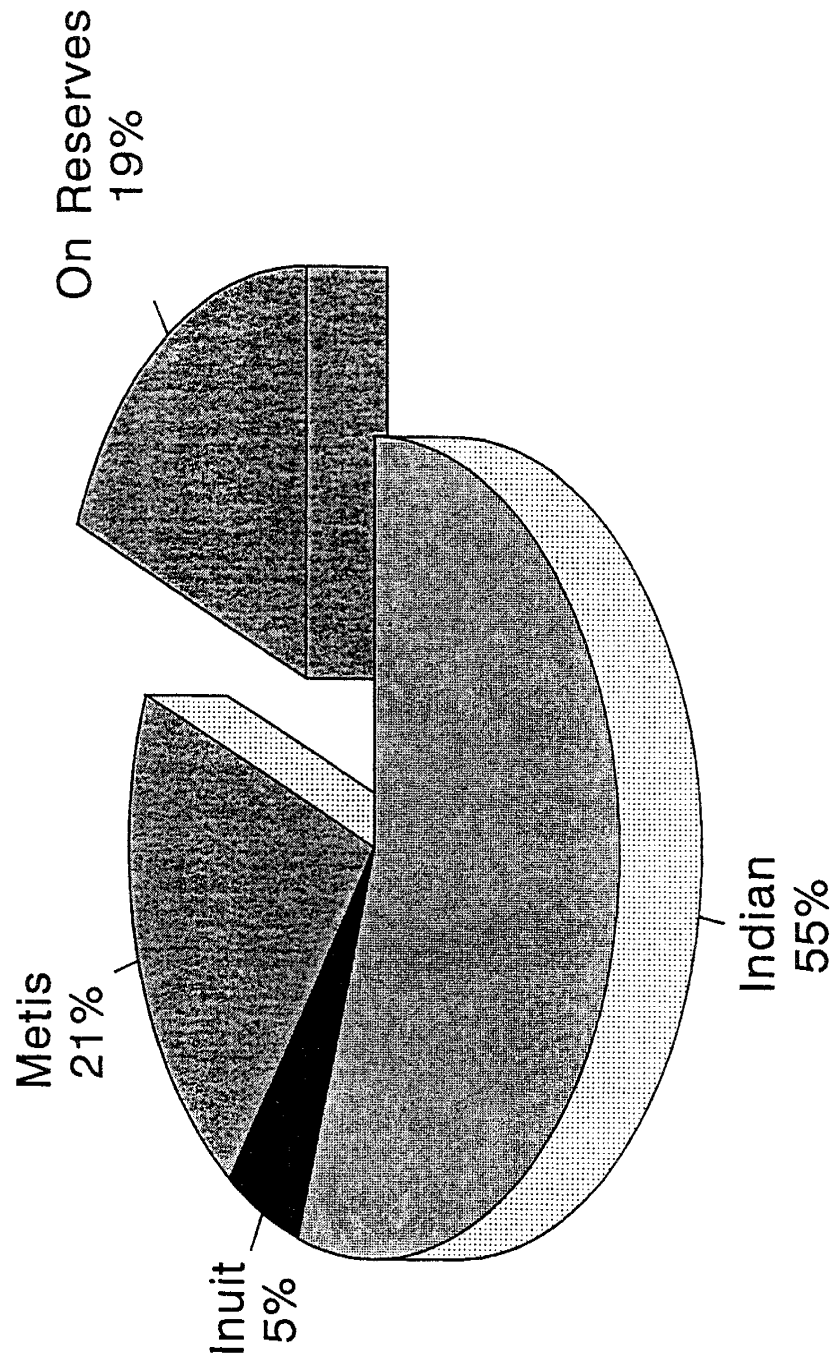
The "urbanization" of Aboriginal peoples was noted in the '86 Census and since then the number now living in large Census Metropolitan Areas across the country has increased by about 67%.

Figure 2 indicates the rate of increase by region or province for the five year period between Census'. The highest rate is in Quebec followed by the eastern provinces and the lowest are in western Canada and Ontario (see also Appendix I for more detail).

Age Distribution

As shown in Figure 3, compared to the age distribution for the country as a whole the off reserve Aboriginal (ORA) population is a young one--35% are under 15 years old compared to 21% for Canada. However, the percentage of those in the 15 to 64 years age grade is close to the national norm.

81% of Aboriginal People Live Away from Reserves

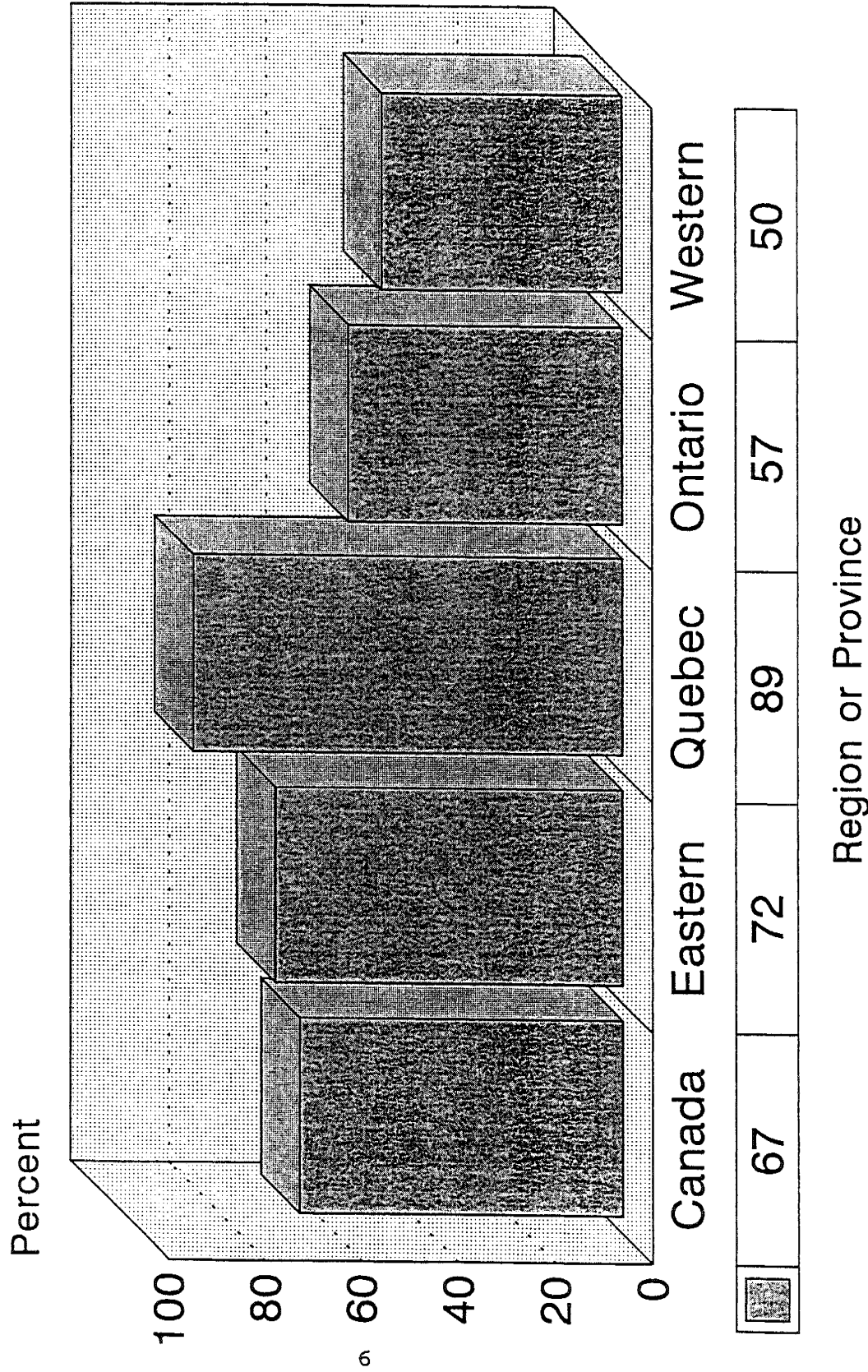


Source: Statistics Canada, Cat. #94-325

CAP 1995

Figure 1

Percent Increase Aboriginal Peoples in Metro Areas From 1986 to 1991



Source: Statistics Canada 1986 and 1991 Census

Figure 2

Only 3% of the ORA population is over 65 years old compared to 11% for the country as a whole--a difference of almost 4 times.

No doubt the explanation for why Aboriginal peoples have a much lower life expectancy lies in past years of neglect resulting in a very low standard of living compared to the one enjoyed by other Canadians.

Poor health conditions, inadequate housing, insufficient income and low levels of educational achievement have long been recognized as the cause of high mortality rates among Aboriginal peoples and we find now that these conditions obtain not only on reserves but among those living in urban centres as well.

Socio-economic Indicators

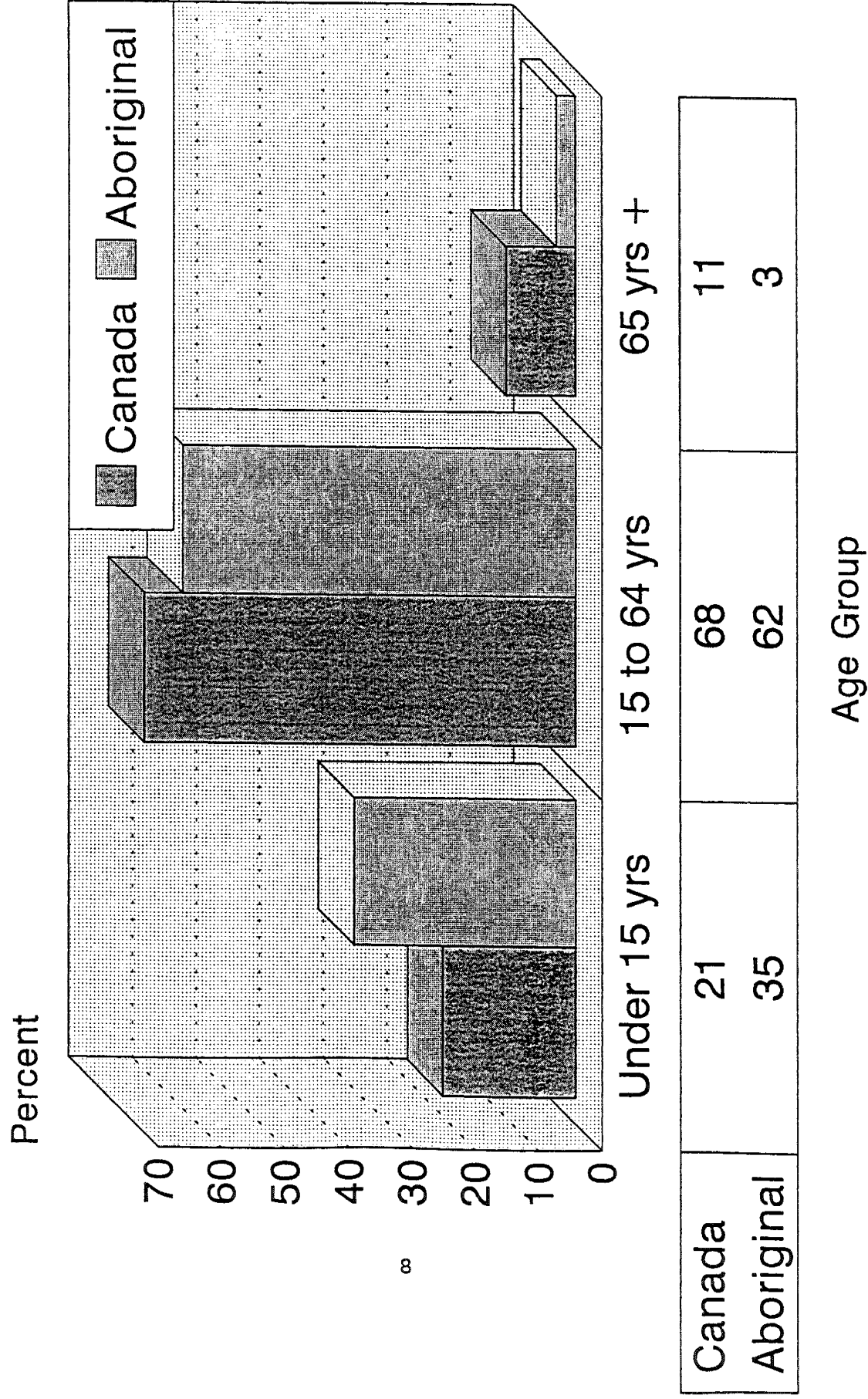
It is beyond the scope of this report to make a detailed analysis of current living conditions being experienced by the ORA population. However, to the extent that they are important indicators of standard of living, a brief examination of several variables such as education, employment and income is made to show that a gap exists between ORA peoples and their non-Aboriginal counterparts in terms of respective achievement levels. The gap varies in deviation from the norm from province to province.

Education

The ORA population of age 15+, has the same proportion of persons with less than grade 9 education as do other Canadians, Figure 4.

Only a 3% difference exists between the two groups in terms of those who hold a secondary school certificate. A large gap exists between the two, however, in terms of those with university degrees. Only 5% of the ORA population has completed university compared to 11% for Canada as a whole, slightly more

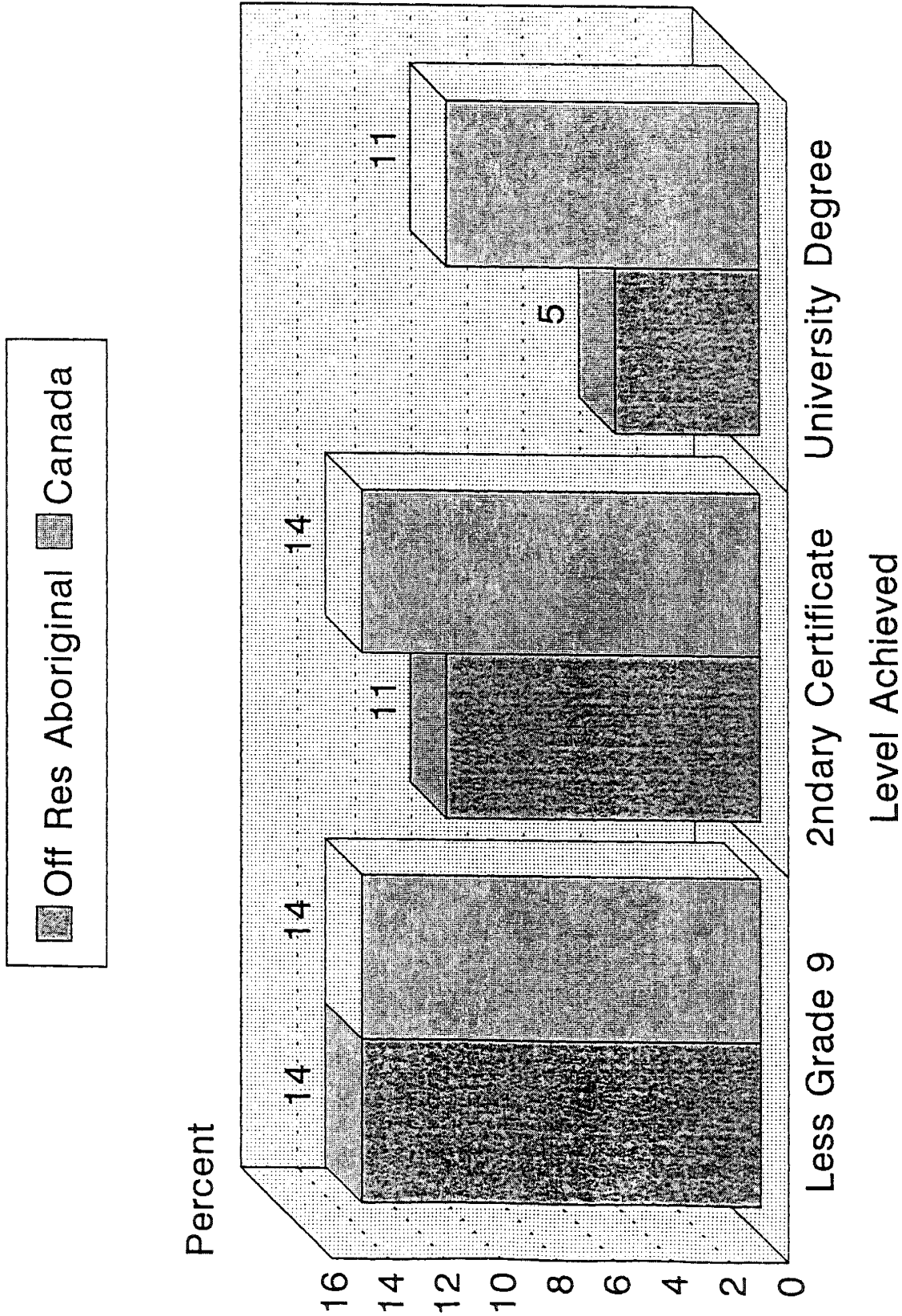
Age of Off Reserve Aboriginal Population and Canada



Source: Statistics Canada, Cat. #94-325

Figure 3

Education of Off Reserve Aboriginal People 15 yrs+ Compared to Canada as a Whole



Source: Statistics Canada, Cat. #94-325

than double the rate of the ORA group.

The comparative rates for each achievement level are similar in each province and Territory.

Unemployment

Although the ORA population has proportionately about the same educational achievement level as the country as a whole, with the glaring exception of university completion, the two groups have very different rates of unemployment.

The ORA rate (at the time of the '91 Census) is about 18% compared to 10% for Canada.

As illustrated in Figure 5, the highest ORA rate is in Newfoundland, 35%, followed by Prince Edward Island, 25%, and Saskatchewan and Yukon with 24%, each. The lowest rate is in Ontario, 13%.

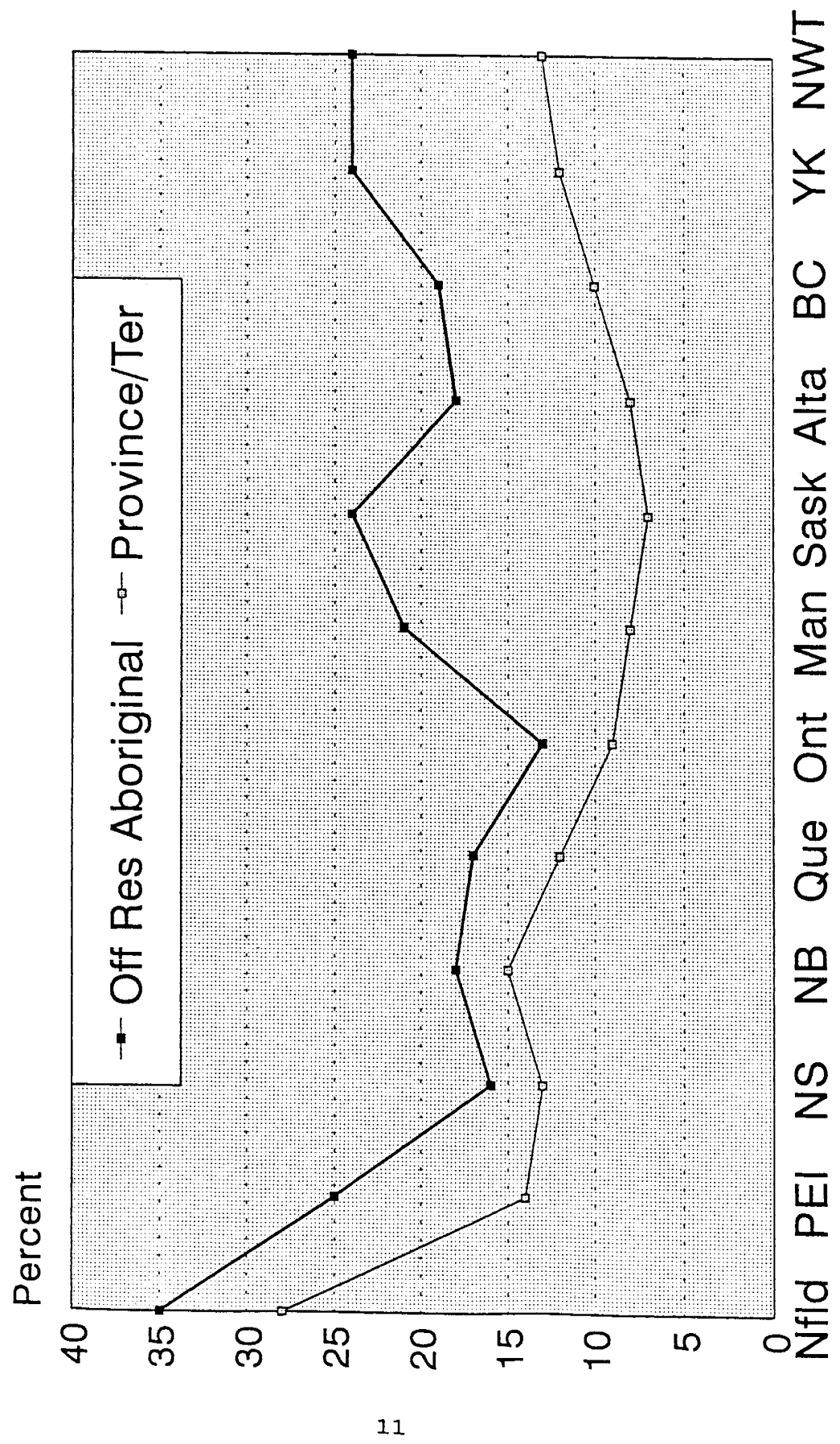
The gap between the two rates is narrowest in eastern and central Canada and widest in western Canada and the two Territories. It is widest in Saskatchewan where the ORA rate, 24%, is just over 3 times that of the provincial rate of 7%.

Average Income

The two groups also have markedly different average incomes--\$18,383 for the ORA group compared to the Canadian average of \$24,000, almost 25% less.

The ORA average income for those aged 15 and over is less in every province and Territory than the provincial or Territorial average. It is 38% less in Northwest Territories and 33% less in Saskatchewan and Yukon respectively, Figure 6.

Unemployment Rate for Off Reserve Aboriginal People Compared to the Rate For Province and Territory



Source: Statistics Canada, Cat. #94-325

CAP 1995

Figure 5

As with unemployment the gap between ORA and the provincial or Territorial income norm is narrowest in eastern and central Canada and widest in western Canada and Territories, places where Aboriginal peoples form a comparatively higher percentage of each's total population than is the case in the eastern and central parts of the country (see Appendix I).

Health and Social Problems

Data from the Aboriginal Peoples Survey (APS) which was conducted by Statistics Canada in conjunction with the '91 Census reveals that both on and off reserve Aboriginal peoples experience very similar health and social problems and perceive the solutions to their problems similarly.

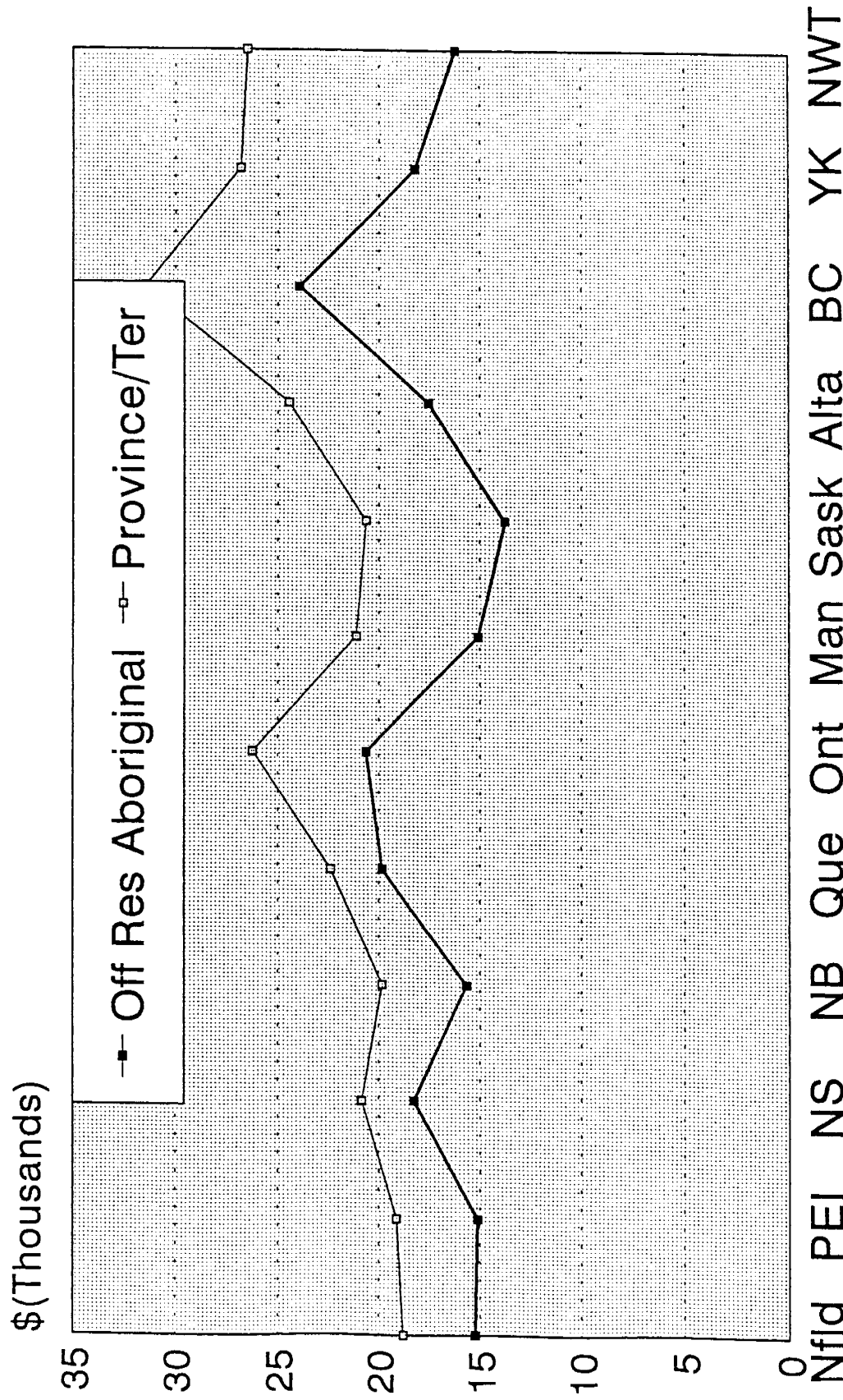
As is reported in Appendix II in more detail, both groups have very high chronic health problem rates, both, for example, experience a rate for tuberculosis which is 3 times the national one.

Surprisingly, while both report getting enough food to be a problem, it is slightly more of a problem for the ORA group.

Problems of suicide, alcohol and drug abuse are given greater emphasis by those on reserves but the relatively large numbers of ORA people reporting these as serious communal problems make it clear that both groups share high risk life conditions, this is especially true for Aboriginal young people living in the centre core of large cities.

Additionally, APS reveals that compared to those on reserves, a higher percentage of ORA people view more education, increased opportunities for employment and improved communal services as basic to the solution of their social problems. Both groups are very much aware that the availability of affordable decent housing is also an integral part of any solution.

Average Income of Off Reserve Aboriginal People Compared to Average For Province and Territory



Observations

What the ORA data from the '91 Census and APS suggest may be summarized as follows:

- * The Aboriginal population is the fastest growing segment of the Canadian population. Since 1986 it has increased at an annual average growth rate of about 6 times that for Canada.
- * About 81% of the Aboriginal population lives away from reserves and the number living in large Metro centres has increased 67% in the 5 year period between 1986--1991.
- * About 35% of the ORA population is under 15 years old. Over the next decade or so this will result in a dramatic increase in new family formations requiring affordable housing.
- * While educational achievement levels are improving for ORA peoples compared to those for Canada, they have a much higher rate of unemployment than their local non Aboriginal counterparts and nationally have average incomes of 25% less than the norm. These depressed economic conditions make it clear that they will require subsidized housing for sometime to come.

Finally, the data also suggest that the living conditions of Aboriginal peoples do not automatically improve as they move into cities and towns, contrary to conventional wisdom. Any new Aboriginal housing policy aimed at financial self-sufficiency must also recognize the need for some form of subsidized housing for at least the next 10 years. The co-existence of both approaches is central to the main recommendation of this report and the discussion which follows.

Workshop Summary

Agenda

Each participant in the housing Workshop was asked to comment on 2 sets of questions. The first dealt with the current situation and the second with future policy initiatives.

First Set--Present

1. Is your organization presently involved in the delivery of housing?
2. If so what problems do you face?
3. What remedies do you recommend?

Only 5 of the 12 participating organizations reported that they were involved in providing housing. All reported that there were insufficient funds to meet housing needs and that there was no clear government policy to meet current and future housing needs of the ORA group. Some stressed that because of depressed economic conditions locally and increased dependence on welfare, the ORA housing situation was worsening further widening the gap in living conditions between them and non Aboriginal peoples.

All expressed the view that a new housing policy was required with sufficient funding to remedy the current situation. A new policy should place the responsibility for the delivery of housing services in the hands of ORA authorities and not solely in those of provincial or federal governments. However funding should be provided by governments for these authorities to hire a staff to work with local groups and in collaboration with governments plan and coordinate delivery systems. Also without a core housing staff

housing requirements could not be monitored.

Second Set--Future

4. Should a new policy view the provision of housing as a "welfare measure" or as an "economic investment" opportunity?
5. Should an "ORA housing authority" be established to replace CMHC's "rural and native" program?
6. In addition to government sources should other financial instruments be created to help fund housing? Should government provide start-up funds for this purpose?
7. In the event that the federal government decides to "down-load" responsibility for Aboriginal housing to the provinces what should CAP's response be?

On whether a new policy should consider the provision of decent housing as a "welfare measure" or as an "economic investment", the consensus was that subsidized housing would be required for a long time to come but this need not preclude pursuing the "economic investment" strategy where feasible, especially in urban areas with good employment opportunities.

In this connection all expressed the concern that if the federal government cut the housing budget any further, existing subsidized housing stocks would be greatly diminished. CAP was urged to make representations to the government to increase and not cut CMHC's budget for Aboriginal housing. Additionally, it was urged to have all Aboriginal peoples recognized as a federal responsibility and not just those living on reserves. Concern was expressed that the finance ministry was ignoring the ORA population.

In keeping with the federal governments commitment and CAP's wish to implement Aboriginal self government, all participants agreed that an ORA housing authority be established to replace CMHC's rural and native one.

Also as self-government comes into effect the responsibility for housing should be transferred to Aboriginal organizations such as CAP along with the necessary funding. Under no circumstances, including current budgetary down-loading provisions, should the responsibility be transferred to third parties be these provincial governments or Aboriginal groups not connected to representative national Aboriginal organizations such as CAP.

There was some discussion about the possibility of establishing an independent financial corporation(s) to finance housing which would have powers to lend, borrow and invest money as well as buy land and houses. However, there was not enough time to explore this option more concretely and it was decided that it should be a topic of a future workshop.

Finally, there was general agreement that funds should be provided immediately by CMHC for CAP to establish a housing unit with a small staff. The work of the unit would be to identify housing needs, coordinate existing housing programs and interface with CMHC. It would also explore new strategies for funding such as the investment corporation model alluded to in the discussions.

The Current Situation

The Congress of Aboriginal Peoples foresees a major deepening of the housing crisis faced by our people for the next decade. Even if social housing had continued to be funded at 1992 levels these programs could not have met the demographic imperatives of the off-reserve population with its higher birthrates, earlier entry into the jobs and housing markets, lower incomes and expanding migration to urban areas. The termination of funding for existing programs (RRAP and ERP) as of December 1995, and the downloading of housing responsibility to the provinces, accompanied by a reduction of federal transfer payments will hasten the onset of a total collapse of the off-reserve programs gradually built up since 1974.

We recognize immediately that the commitment of the federal government to budget deficit reduction has spared no federal department or agency, and further, that CMHC has little room to manoeuvre faced as it is with on-going social housing subsidies well into the next century. We can find no comfort in the suggestion that new funds may be generated from administrative efficiencies achieved through streamlining existing programs and procedures. Such savings are relatively minor, tend to be one-time-only and, as in the case of the recent budget, can fall victim to deficit reduction demands of the federal government.

For more than 20 years CMHC has taken a lead role in developing a partnership with off-reserve aboriginal people in the formation and support of native housing delivery groups and put in place a variety of mechanisms (Tripartite Management Committees, Native Cadre, Secondment and Client Training programs) to ensure our involvement in meeting our own housing needs. In some, but not all, cases the provincial/territorial governments have been active players.

While achievements have been uneven, there has been a net gain in skill-building of our member groups, and several native housing delivery agencies now have the capacity to undertake greater responsibilities, such as portfolio management as a way of remaining viable operations in spite of funding cutbacks and shortfalls.

Without taking anything away from past accomplishments, the fact remains that governments, at all levels, have never come close to meeting aboriginal housing needs, partly because the backlog was so great but mostly because scarce resources were allocated oblivious to the disproportionate native requirement and the refusal of successive federal governments to accept their responsibility to give aboriginal off-reserve housing a priority claim on limited funds. There has been more than a shortage of fiscal resources. There has been a shortage of political will, complicated by federal/provincial jurisdictional squabbles.

The Congress of Aboriginal Peoples is fully cognizant of its responsibility to insist that the federal government provide CMHC with the means to adequately fulfil its role as the lead player in off-reserve housing. We are not short of allies in this endeavour, from Max Yalden, Canada's Chief Commissioner of Human Rights, to the Standing Committee on Aboriginal Affairs ("A Time For Action"), to the "Red Book", to the Royal Commission on Aboriginal People to the Hon. David Dingwall who told a Calgary audience that aboriginal housing is a "critical" need, "the most pressing issue" facing his ministry.

CAP's primary objective is to turn that rhetorical support into action. Our first, and most important recommendation coming out of our analysis is this: there must be a solid commitment on the part of the federal government to the restoration and enhancement of program funds for ORA housing. With such a commitment, and a timetable for its implementation, CAP can work with CMHC for interim

adjustments and other delivery mechanisms that will allow us, at the very least, to "tread water" as we pursue the larger goal of self-government which includes the provision of housing to our own peoples.

Much of CAP's frustration (and a major difficulty in preparing this analysis) stems from the open and widespread acknowledgement that aboriginal housing conditions demand urgent attention and the commitment of additional resources. This recognition is, however, immediately blunted by the federal position that budgetary limitation preclude it from tackling even this "most pressing issue". The onus is clearly on CAP to re-exert all possible pressure on the federal Minister to live up to long-standing promises, re-confirmed in the "Red Book", to provide resources to the aboriginal community to redress the imbalances of the current situation. It is now glaringly apparent to us that a much more aggressive course of political action on our part will be needed to ensure that our people and their housing needs are not ignored, or lead the government to believe that we will quietly accept a "no priority" status.

ORA housing is not receiving the priority it deserves either on its own merits or in comparison to the funding being found for the minority of aboriginal people living on reserves. It is not our purpose to suggest that housing conditions on the reserves don't warrant federal resources, but we cannot, and do not, accept the proposition that ORA programs should be cut back, or terminated, while programs on reserve continue untouched or are enhanced. It is both short-sighted and dangerous for the federal government to discriminate against those aboriginal people who do not live on reserves. It is inequitable and divisive and leaves the federal authority rightly vulnerable to the charge that it is creating disincentives for aboriginal people to achieve independence and self-determination as equals. Deficit reduction cannot and must not become the vehicle by which "second-class aboriginality" is

condoned and re-enforced.

There is no justification, even in the face of massive withdrawal of federal funds, for the government to concentrate limited resources on one segment of the aboriginal population, i.e. those who live on reserves. The demographic findings (and they tell only part of the story) that we have included in the first part of this analysis clearly show the extent to which aboriginal people in Canada live "off reserve". Until such time as new funding, and new mechanisms can be put in place, CAP must take the position that the needs of the aboriginal peoples be addressed in an equitable fashion. We therefore recommend that funding presently available for aboriginal housing be re-allocated as between "on" and "off" reserve peoples to fairly and equitably reflect the level of current need.

Since 1974 when the federal authority first embarked on off-reserve housing programs in a significant way, there has been a steady growth in the number of aboriginal delivery agencies, particularly in the form of non-profit urban housing societies. Most of these groups have struggled to remain viable in the face of inadequate resources and client waiting lists in every case greater than their total existing portfolios. In the process they have acquired a lot of experience and varying degrees of expertise in the delivery and management of housing programs. Over these two decades a number of policy and program changes were brought in, and the funding and delivery mechanisms were altered, as were the eligibility criteria for access to benefits.

At present there is wide variation across Canada in the nature of the programs and in the capacity of the aboriginal groups to meet the challenge of remaining viable in view of announced cut-backs in funding. In this situation it is essential that maximum flexibility be allowed to CAP's members as they struggle to survive as housing delivery partners. There can be no "one program fits

all circumstances" approach to current problems. We believe that the National Housing Act allows the Corporation to use a variety of experimental approaches pending the resolution of the funding shortfall. We recommend that the federal government give CMHC the green light to proceed with new and experimental uses of existing funds to ensure that ORA housing programs and delivery agents remain viable.

The Future

Concurrent with CAP's efforts to re-establish an adequate level of federal funding, we wish to re-visit and rehabilitate our partnership with CMHC. Our findings indicate that our member organizations have gradually had their concerns downgraded not just in terms of reduced funding levels but also in relation to the administrative structures within CMHC which were formerly dedicated to ORA concerns. What was once a clearly defined "affirmative action" initiative has steadily been eroded to the point where we are now lumped in with all other "social housing" programs, at the mercy of provincial/territorial governments whose priorities seldom include the disproportionately greater needs of aboriginal peoples. As the socio-demographic statistics clearly reveal in this analysis, the aboriginal condition deserves priority attention. The fiscal and administrative resources of CMHC that are currently dedicated to ORA housing have dwindled to the point where our capacity to remain in effective partnership with CMHC is threatened.

It is the unanimous recommendation of our members that CMHC resurrect the necessary administrative structures within its agency to focus exclusively on aboriginal housing. Such an "Aboriginal Housing Group" would serve as the primary responsibility centre within CMHC to which we could relate as we attempt to move toward self-government. It should also be tasked, in our opinion, to consult closely with our organization at the national level, and with our P.T.O.'s in the regions to explore and exploit a new and experimental variety of mechanisms that may be available, or become available, as circumstances change.

Our groups have slowly been shut out of the loop as CMHC has moved into closer cost-sharing relationships with other levels of government to the neglect of its original affirmative action commitments to us. CAP members are at the point where our

struggles to stay alive, as resources shrank, have jeopardized our capacity to respond to requests from our governmental partners for specific remedial suggestions. We have been pre-occupied with our own survival, faced as we have been with "front'line" demands from our rapidly growing constituency while lacking the means to meet overwhelming need.

In our analysis we made all possible use of information obtained from the 1991 census and the Aboriginal Peoples Survey that was done by Statistics Canada. The data available to us was necessarily limited because we do not have the resources to obtain "custom runs" which could more narrowly focus on vital and compelling documentation of such significant information as overcrowding and need for major repair of existing aboriginal housing stock, or the rate of new family formations. We believe that a new responsibility centre for aboriginal housing within CMHC, working with us, could readily obtain this information, as the basis and justification for special, increased funding to meet ORA housing needs. We recommend that CMHC, in consultation with CAP, request a series of custom runs based on the 1991 Census and the Aboriginal Peoples Survey to establish current and future program needs and as a critical planning resource for possible change.

We noted earlier that aboriginal housing delivery groups have uneven levels of capacity and experience, and that great flexibility in program instruments will be needed to meet conditions and needs that vary from one group to the next. This analysis does not claim to be a blue-print for specific steps required, but rather seeks to develop guidelines for future action on a range of issues. Our approach is consistent with the principle that local and regional problems are best resolved by local and regional groups familiar with the community's needs and responsive to grass-roots initiatives. CAP's role in this is seen as the being the primary resource to CMHC and the federal ministry

at the national level to jointly work out a wide range of new initiatives and mechanisms which can be applied selectively to meet the needs of our member groups, in keeping with their capacity to effectively implement expanded opportunities as they arise.

We can identify in broad terms the areas we seek to have examined by a new, revitalized CMHC aboriginal housing group, working closely with us. These are as follows:

- a) self-insurance of existing housing stock to achieve bulk purchase economies
- b) use of existing contingency reserves by non-profit groups to generate expanded activity
- c) expansion of portfolio management responsibilities wherever possible using realistic fee-for-service payments to enhance viability
- d) combination of other federal program resources with programs designed to meet major repair needs of existing housing stock
- e) re-examination of the "demonstration housing project as a model for new home construction
- f) establishment and use of aboriginal capital lending institutions in the funding of new housing stock
- g) transfer of existing housing portfolios from the federal government to aboriginal groups, together with the resources necessary to meet on-going subsidy commitments

The Congress of Aboriginal Peoples itself will require operational funding to have the capacity to actively participate with CMHC in working out the details of these new approaches to ORA housing. We have consistently maintained our position that consultation on program initiatives is not meaningful to us "after the fact". What we are seeking is a genuine partnership in the development of new mechanisms and procedures to make best use of existing resources even as we make moves to obtain increased federal government commitment of new resources. It will be essential for CAP to have the staff and fiscal resources to keep its own members closely involved in any new developments, and to be able to draw on the substantial reservoir of housing expertise that already exists among our member groups.

CAP proposes that CMHC meet with us as soon as possible to review the recommendations which flow from this analysis, and for the purpose of identifying a source of funding to allow us to become a working partner with the Corporation and its aboriginal housing officials. On the basis of those discussions we would draw up a budget to cover CAP costs of retaining staff and other operating expenditures to make possible full participation in such a renewed partnership. In other words, we are looking to CMHC to become fully pro-active in a housing program for the aboriginal off-reserve peoples, taking the lead role in working out mechanisms and procedures that will retain existing delivery capacity and adjusting to the demands of current and prospective budget realities. We recommend that CMHC, jointly with CAP, develop and approve funding for our organization to re-establish a working partnership with CMHC and CAP's membership for the purpose of meeting ORA housing requirements.

Summary of Main Recommendations

1. There must be a solid commitment by the federal government to restore and increase funding for ORA housing.
2. Current funding available for aboriginal housing programs must be re-allocated to bring about equity and fairness between on-reserve and off-reserve peoples.
3. CMHC must be given ministerial authority and full latitude to use existing funds in new and experimental ways.
4. CMHC should establish an administrative structure within its agency to focus exclusively on aboriginal housing.
5. CMHC in consultation with aboriginal organizations (CAP) should request a series of custom runs based on the 1991 Census and the Aboriginal Peoples Survey to determine the current condition of housing.
6. CMHC should provide funds to CAP and its members to meet staff and operational costs necessary to re-establish a close working partnership on ORA housing.

Conclusion

We must emphasize that the steps we are recommending are fully consistent with the findings of the Standing Committee on Aboriginal Housing, the Red Book commitments and the Minister's description of aboriginal housing as a most critical and pressing issue. Our brief analysis complements the avowed intentions of the federal government to steadily pursue the goal of aboriginal self-government within the Constitution. It seeks the rehabilitation and renewal of CMHC's role as the lead player in aboriginal housing. It restores equity among aboriginal groups in their capacity to meet the housing needs of their constituencies. It seeks to restore CAP and its members as working partners with CMHC, building on the experience gained and the expertise developed over the past two decades.

Annex to Recommendations

Contingency Reserves

CAP believes contingency reserves can be used to lever resources for expended housing activity. CAP is particularly interested in examining how these contingency reserves can be used to anchor a community bond issue (perhaps with a government guarantee) for new housing starts.

The concept CAP would like to pursue is to develop a financing program whereby a housing group could plan and manage bond offerings to raise local capital to finance new housing starts. The bond issue could be managed by specially designated housing groups with strong and proven management capabilities. The bond issue could be secured by a government guarantee and backed by the contingency reserve of the housing authority. The rate of return for the bond holder would be based on market rates of return. Marketing of the bonds would focus on local RRSP and other pension monies managed by institutional managers.

The housing authority would seek overtime to be self-financing by capitalizing on the spread between the rates of return on the bond issue and the mortgage rate charged on the new housing unit.

In addition to benefiting from a government guarantee, bond holders could also receive an equitable interest in the mortgages to be provided for new housing starts.

CAP would like to pursue this concept further by examining the value of contingency reserves and the receptivity of other public institutions in participating in the scheme including the conditions for such participation.

CAP would also like to examine the feasibility of such a scheme including an examination of:

- the price and type of shares the Bond Agency (to be incorporated) will purchase;
- the type of dividend return (i.e., fixed, participating; fixed and participating, cumulative, non-cumulative);
- other financial and contractual investment provisions;
- the exchange feature for bondholders;
- default provisions;
- terms and conditions to be included in the financing agreement;
- and
- placement and administration fees

In addition, CAP proposes to examine the nature of the legal instruments to be developed, the conditions of public institutional participation, if any, the marketing of the bonds as well as the implementation and management of the scheme.

Transfer of Existing Portfolio

CAP believes that through the transfer of the existing housing portfolio to Aboriginal housing authorities, Aboriginal groups can develop the critical mass necessary to maintain ongoing

operations. As there is no new housing commitments and Aboriginal people are in greatest need, CMHC should set targets and timetables for the transfer of the existing portfolio to Aboriginal housing authorities. Consistent with the governments Red Book, aggressive procurement strategies should be developed to ensure that the tender process favours Aboriginal housing authorities. To increase the pace of the transfers CMHC along with HRD should make available resources to increase the capacity of Aboriginal groups to establish or expand their management and administrative capacity.

A national Steering Committee should be established to first set the targets and timetables for the transfer of the social housing units and should ensure that Aboriginal housing authorities have equitable access to the existing portfolio.

CAP is also interested in examining the existing commercial property portfolio with the profits (and basic operating savings in a combined operations) from the commercial operations to be used to help assist in maintaining a portion of the subsidy (or operating costs) for existing social housing units.

CAP is interested in further examining the nature and extent of CMHC's existing portfolio and proposes to undertake this analysis if further resources are secured.

Appendix I

COMPARISON OF THE GROWTH
OF THE ABORIGINAL CENSUS POPULATION
BETWEEN 1986 AND 1991

V.F.Valentine
NCC
March/93

COMPARISON ABORIGINAL CENSUS POPULATIONS

1986 AND 1991

	ABOR POP 1986	ABOR POP 1991	% INCREASE
CANADA	711,720*	1,002,675*	41*
NFLD	9,555	13,110	37
PEI	1,290	1,880	46
NS	14,225	21,885	54
NB	9,375	12,820	37
QUE	80,940	137,615	70
ONT	167,375	243,555	46
MAN	85,235	116,200	36
SASK	77,650	96,580	24
ALTA	103,930	148,225	43
BC	126,625	169,035	33
NWT	30,530	35,385	16
YK	4,995	6,385	28

Source: 1986 and 1991 Census, Statistics Canada, Ottawa.

***Note:**

Does not include approximately 60,000 who lived on reserves and refused to be enumerated or those who resided in institutions at time of each Census.

Prof. Vic Valentine,
NCC Socio-demographic Project,
Carleton University, Ottawa.

23 February 1993

**COMPARISON ABORIGINAL POPULATION RESIDING
IN SELECTED CENSUS METROPOLITAN AREAS 1986-1991
EASTERN CANADA**

Table 2

CMA	# 1986	# 1991	% Increase
Halifax	3,925	6,710	71.0
St John's	705	1,160	64.5
St John NB	1,205	2,185	81.3
TOTAL	5,835	10,055	72.3

Source: Statistics Canada 1986 and 1991 Census

V.F. Valentine
NCC Socio-demographic Project
Carleton University, Ottawa

6 March 1993

COMPARISON ABORIGINAL POPULATION RESIDING
IN SELECTED CENSUS METROPOLITAN AREAS 1986-1991
QUEBEC

Table 3

CMA	# 1986	# 1991	% Increase
Trois Riviere	820	2100	61.0
Chicoutimi-Janquiere	1600	2010	20.3
Montreal	22,700	44,645	49.2
Quebec	4,355	6,720	54.3
Sherbrooke	965	2,035	111.0
TOTAL	30,440	57,510	89.0

Source: Statistics Canada 1986 and 1991 Census

V.F. Valentine
NCC Socio-demographic Project
Carleton University, Ottawa

6 March 1993

COMPARISON ABORIGINAL POPULATION RESIDING
IN SELECTED CENSUS METROPOLITAN AREAS 1986-1991
ONTARIO

Table 4

CMA	# 1986	# 1991	% Increase
Toronto	32,955	40,040	21.5
Windsor	4,645	7,545	62.4
Hamilton	7,420	11,025	48.6
Kitchener	3,060	5,835	91.0
London	4,855	7,820	61.0
Oshawa	3,030	5,345	76.4
Ottawa-Hull	13,590	30,850	127.0
St Cath.-Niagara	5,335	9,000	68.7
Sudbury	4,405	7,040	60.0
Thunder Bay	4,595	6,980	52.0
TOTAL	83,890	131,480	57.0

Source: Statistics Canada 1986 and 1991 Census

V.F. Valentine
NCC Socio-demographic Project
Carleton University, Ottawa

6 March 1993

**COMPARISON ABORIGINAL POPULATION RESIDING
IN SELECTED CENSUS METROPOLITAN AREAS 1986-1991
WESTERN CANADA**

Table 5

CMA	# 1986	# 1991	% Increase
Winnipeg	28,320	44,970	59.0
Regina	8,610	12,765	48.0
Saskatoon	10,015	14,225	42.0
Calgary	15,245	24,375	60.0
Edmonton	27,950	42,695	53.0
Vancouver	32,035	42,795	34.0
Victoria	6,340	10,215	61.0
TOTAL	128,515	192,040	50.0

Source: Statistics Canada 1986 and 1991 Census

V.F. Valentine
NCC Socio-demographic Project
Carleton University, Ottawa

6 March 1993

Appendix II

HEALTH AND SOCIAL PROBLEMS
A COMPARISON OF THE ON AND OFF RESERVE
ABORIGINAL POPULATIONS

V.F.Valentine
NCC
July/93

Context

This report is an update of an earlier one produced and circulated by the Native Council of Canada's socio-demographic research project dealing with off reserve aboriginal people. Data for it are derived from Statistics Canada's recently released publications on aboriginal language usage, health and social conditions, especially its publication, *The Daily*, June 29, 1993, summarizing the findings of the Aboriginal Peoples Survey (APS).

In this report comparison is made between on and off reserve aboriginal groups using the following variables from the '91 APS:

- o APS population size.
- o Language usage and participation in traditional activities.
- o Reported chronic health problems.
- o Perceived social problems.
- o Perceived solutions to social problems facing aboriginal communities.

APS Population Size

The '91 Census placed the aboriginal population size at 1,002,675 based on those who answered the ethnic origin question in the Census as having aboriginal ancestry. APS asked an identity question and has estimated 625,710 people of aboriginal ancestry identified with an aboriginal group -- North American Indian, Metis or Inuit. This "identified" group is the focus of the report. There are a number of problems associated with the APS estimate which are not discussed here but will be the subject of another report.

Of the 625,710 an estimated 37% were under 15 years old. Also of the total number about 74% lived away from Indian reserves and settlements.

Language Usage and Participation in Traditional Activities

An estimated 171,090 aboriginal persons 5 years and older reported ability to speak an aboriginal language. Around 50% of that total number lived away from reserves (Table 1).

Table 1

* 5 yrs+ ** 15 yrs+	Total # Use or Act	# Off Res Use or Act	%
SPEAK ABORIGINAL LANGUAGE*	171,090	87,145	50
PARTICIPATE TRADITIONAL ACTS**	196,830	75,525	38
USE TRADITIONAL HEALERS**	16,550	9,545	58

Source: Statistics Canada, The Daily, June 29, 1993

196,830 aboriginal adults reported participating in a traditional activity in the year preceding the Survey. Of that total an estimated 38% lived away from reserves.

Also, 16,550 adults indicated they had used the services of traditional healers. A surprising 58% of these lived away from reserves.

Rates of language retention and participation in traditional acts are not themselves indicative of cultural retention. What the APS rates imply is that, contrary to conventional wisdom concerning urban aboriginals, the off reserve segment continues to retain an active interest in speaking an aboriginal language and participating in traditional activities. However, if the rates are calculated as proportions of each's population size, the rates for the on reserve segment are much higher than those for off reserve.

TABLE 2

Comparison On and Off Reserve Reported Chronic Health Problems 15 yrs+

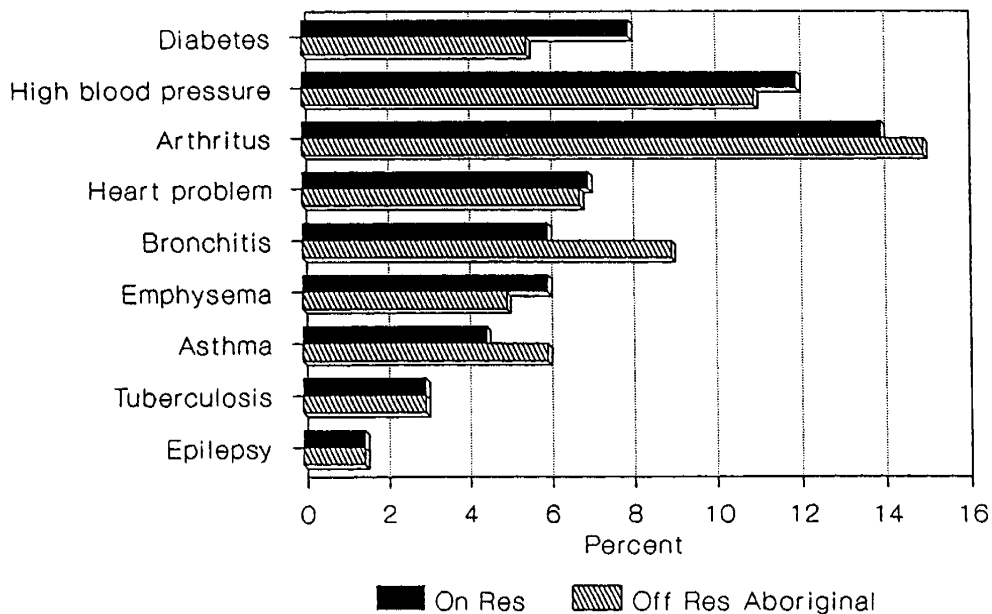
Health Problem	# On Res	% *	# Off Res	% **
Diabetes	8,635	8.5	14,865	5
High Blood Pressure	13,110	13	32,185	11
Arthritis	14,410	14	44,395	15
Heart Problem	6,940	7	18,875	7
Bronchitis	6,190	6	26,950	9
Emphysema	6,785	6.5	15,640	5
Asthma	4,545	6.5	17,820	6
Tuberculosis	3,445	3	8,395	3
Epilepsy	1,640	1.5	4,280	1.5

* N=102,275 on reserve population 15+

** N=291,255 off reserve population 15+

Source: Statistics Canada, The Daily, June 29, 1993

On and Off Reserve Reported Chronic Health Problems



Reported Chronic Health Problems

As is indicated by Table 2 and graph, proportionate to each's adult population, the health problems reported by both the on and off reserve groups have similar rates. The highest percent difference is for diabetes with about 4% separating the two.

Noteworthy the rate for tuberculosis is identical for both groups, 3%, this is, about 3 times the rate for the country as a whole.

In terms of these rather limited APS indicators of health there is hardly any difference between the two groups.

TABLE 3

Comparison On and Off Reserve Perceived Social Problems
15 yrs+

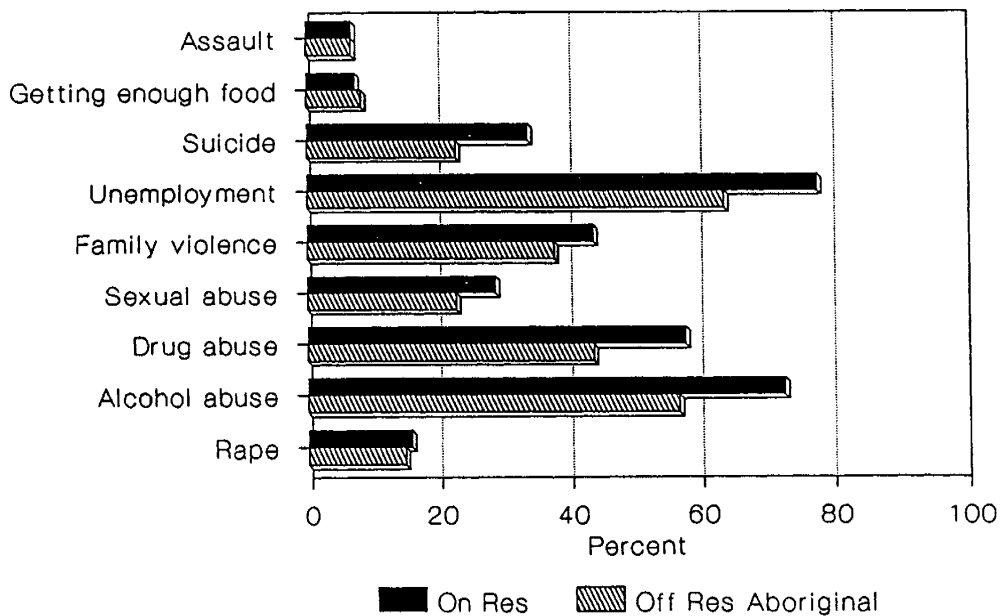
Social Problem	# On Res	% *	# Off Res	% * *
Suicide	35,195	34	64,784	22
Unemployment	79,900	78	184,030	63
Family Violence	44,975	44	109,665	37
Sexual Abuse	29,555	29	67,260	23
Drug Abuse	60,010	58	128,645	44
Alcohol Abuse	74,715	73	165,780	57
Rape	16,735	16	42,220	15
Getting Enough Food	7,860	8	24,755	9
Assault	7,390	7	21,180	7

* N=102,275 on reserve population 15+

** N=291,255 off reserve population 15+

Source: Statistics Canada, The Daily, June 29, 1993

On and Off Reserve Perceived Social Problems



Perceived Social Problems

There are marked percentage differences for several of the types of perceived social problems facing aboriginal communities. As proportions of each's population over 15 years old, the percentages for suicide, unemployment and alcohol abuse are markedly higher for the on reserve group. The percentages are more similar, however, for the other problems as Table 3 and graph show.

Rather surprisingly, while both groups perceived getting enough food a community problem, the percentage for the off reserve group is slightly higher 9% compared to 8%.

Although there is a wider spread in the percentages for some of the social problems faced by on and off reserve aboriginal communities than was the case for health, the problems faced by the off reserve communities are just as serious and debilitating as they are for the on reserve group. The 63% indicating unemployment as a problem for off reserve persons is one example, others include the relatively high percentages for alcohol and drug abuse.

What the data clearly underscore is that both groups share high risk life chances regardless of residence on or off reserves.

TABLE 4

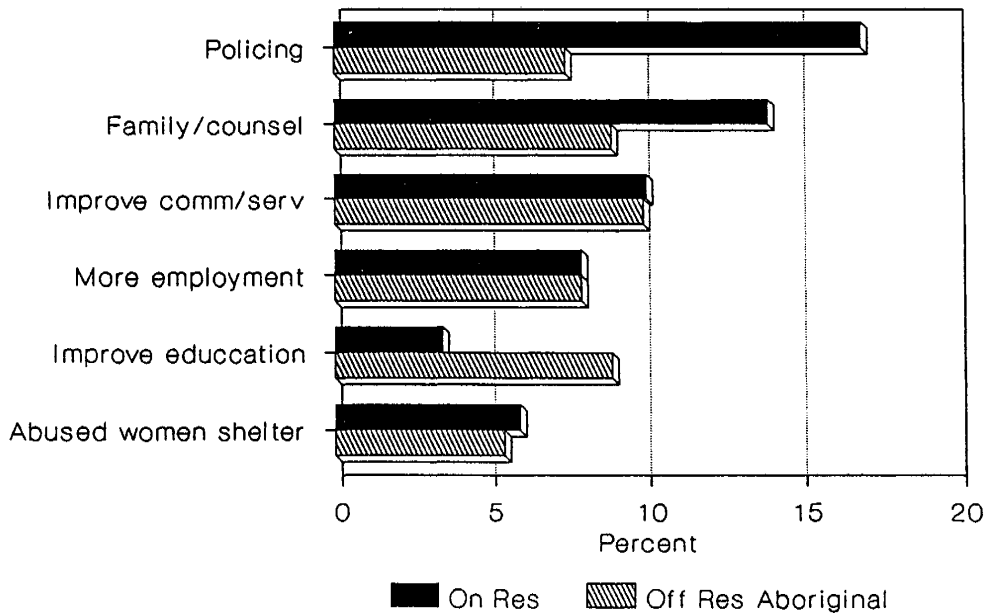
Comparison On and Off Reserve Perceived Solutions to Social Problems 15 yrs+

Solution	# On Res	% *	# Off Res	% **
More policing	17,810	17	21,825	8
Improve Family Services	14,255	14	27,005	9
Improve Community Serv.	10,465	11	28,450	10
More Employment	7,170	7	23,730	8
Improve Education	3,615	4	26,045	9
Abused Women's Shelters	6,790	7	15,725	5

* N=102,275 on reserve population 15+
 ** N=291,255 off reserve population 15+

Source: Statistics Canada, The Daily, June 29, 1993

On and Off Reserve Perceived Solution to Social Problems



Perceived Solutions to Social Problems Facing Aboriginal Communities

As shown by Table 4 and graph, proportionately, the off reserve aboriginal group perceives policing to be less important to solve community problems than do those on reserves, 8% and 17% respectively. On the other hand improved education is more highly regarded for the off reserve group than it is for the other, 9% and 4% respectively.

In the main however, the two groups are within a few percentage points of each other in terms of identifying solutions to their social problems.

Conclusion

What this preliminary analysis of the APS data suggests is:

1. The off reserve aboriginal population maintains a tenacious interest in speaking aboriginal languages and in experiencing traditional heritage events. However, with the exception of the Inuit, it receives little or no funding from governments for language education and cultural maintenance programs. The fact that 50% of the total number who report speaking an aboriginal language are off reserve is somewhat misleading because included in the count are the Inuit who report 3 out of 4 persons speaking Inuktitut. Unlike the Inuit, it is problematic whether off reserve Indian and Metis will be able to maintain their languages and cultures without supportive intervention by governments.
2. The chronic health problems reported by the APS are similar for both on and off reserve aboriginal groups. How the APS data compare with the rates reported for the general population are not yet known except for tuberculosis which is 3 times that for the country as a whole. Evidently getting enough food is as much a problem for some persons off as it is for some on reserves.
3. In terms of perceived social problems, both groups have acute concerns about stressful conditions. Problems of suicide, alcohol and drug abuse are given greater emphasis by the on reserve group but the relatively large numbers reporting these as serious communal problems for off reserve persons make it clear that both groups share high risk life conditions.
4. It shouldn't be surprising that the off reserve group

see improved communal services, education and more employment as necessary conditions for the solution of communal social problems rather than more policing. Although 3 out of 4 aboriginal persons live away from reserves they receive little or no special funding or government programs, again with the exception of the Inuit, specifically aimed at addressing their distressful conditions.

Finally, contrary to the comforting myth that aboriginal people who move to towns and cities will automatically become part of main stream Canada and enjoy markedly improved conditions, the APS data also suggest that the process will probably be painfully slow.

V.F.V

July 8, 1993

COMPARISON ABORIGINAL CENSUS POPULATIONS

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YK	4,995	6,385	28

Source: 1986 and 1991 Census, Statistics Canada, Ottawa.

*Note:

Does not include aboriginal persons who refused to be enumerated or who resided in institutions at the time of each Census. In 1991 approximately 78 Reserves refused to be enumerated. The estimated number not enumerated in both '86 and '91 could be as high as 60,000.

Prof. Vic Valentine,
NCC Socio-demographic Project,
Carleton University, Ottawa.

23 February 1993.