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RESEARCH REPORT

AN EXPLORATION OF HOUSING
OPTIONS FOR ABORIGINAL
PEOPLE IN EDMONTON, ALBERTA
AND WINNIPEG, MANITOBA



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**An Exploration of Housing Options for Aboriginal People in Edmonton, Alberta
and Winnipeg, Manitoba**

Final Report

**Submitted to
Canada Mortgage and Housing Corporation**

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AN EXPLORATION OF HOUSING OPTIONS FOR ABORIGINAL PEOPLE IN EDMONTON, ALBERTA AND WINNIPEG, MANITOBA

INTRODUCTION

This study examined the housing situation and issues of Aboriginal people in Edmonton, Alberta and Winnipeg, Manitoba, and homeownership programs that target Aboriginal participants.

RESEARCH METHODOLOGY

The research summarized relevant literature and examined available statistical data. Twenty key informant interviews were conducted with representatives of organizations that provide housing and other related services to Aboriginal people in Edmonton and Winnipeg. Those who participated in the interviews were individuals who had experience working directly with, and providing a variety of services to, Aboriginal people in one of the cities of interest, and/or were professionals with in-depth knowledge and expertise on urban Aboriginal housing issues. Twelve interviews were conducted in Edmonton, while the remaining eight were conducted in Winnipeg.

Following completion of the interviews, a household survey was conducted with 60 Aboriginal households in Edmonton and 62 in Winnipeg. All survey respondents were over 18 years of age, of self-reported Aboriginal ancestry and resided in the city at the time of the survey.

In Edmonton, 32 surveys were completed in-person and 28 by telephone. Those who were telephoned were identified via random dialing¹ and snowball sampling²; the snowball sample was developed from a list of homeowners provided by a local contact who conducted homeownership workshops, and a list of members of the Canadian Native Friendship Centre. The in-person interviews were conducted through public approach³ and group questionnaire administration⁴.

In Winnipeg, the surveys were all conducted in-person. The respondents were identified first by accessing a list of households provided by the Aiyawin Housing Corporation and the Winnipeg Native Friendship Centre. A snow ball sample technique was applied to develop further referrals and contact names.

The review of the literature and key informant interviews were utilized to identify "Homeownership Initiatives" that could be potential case studies. The research encountered difficulty in identifying Homeownership Initiatives that were oriented specifically towards Aboriginal households in Edmonton and Winnipeg, so the selection criteria was broadened to include homeownership initiatives for all low-to moderate-income households in Edmonton and Winnipeg. The list of potential case studies included a mixture of education programs, rent-to-own home ownership programs, and subsidized housing agencies for Aboriginal renters.

¹ Random dialing involves accessing phone numbers from a telephone directory. If a respondent on the telephone self-identified as Aboriginal and was over the age of 18, he/she was asked to complete the survey. This technique is useful in obtaining data from a random assortment of households with telephones, but does exclude those who do not have a telephone.

² Snowball sampling consists of identifying a few initial respondents, then utilizing the social networks of those respondents to identify further respondents. Snowball sampling has both advantages and disadvantages in that it tends to produce samples that are not truly random and may share characteristics. The advantage of snowball sampling is that it can offer researchers access to difficult to reach populations.

³ Public approach refers to the practice of approaching people in public places. For this survey, two events were used to access respondents: an outdoor summer festival held in downtown Edmonton, and a Pow Wow.

⁴ Group questionnaire administration was conducted by advertising for respondents in the local newspaper. If the respondent qualified, he/she was invited to attend a group session where the survey was explained and then conducted. Researchers were in attendance to answer questions and assist respondents in completing the survey.

Final selection of case studies was based on the willingness of the agency to participate and the relevance of the initiative to the research. Seven case studies were completed: three in Edmonton and four in Winnipeg. In Edmonton these included: the HOME Program, the Central Edmonton Community Land Trust and the Aboriginal Homeownership Workshops. In Winnipeg these included: the Spence Neighbourhood Association, the North End Housing Project, the Winnipeg Housing Rehabilitation Corporation and Payuk Inter-Tribal Housing Cooperative.

FINDINGS

A. Housing Needs and Issues of Aboriginal People in Edmonton and Winnipeg

The research identified a number of prevalent issues that urban Aboriginal people face when accessing housing.

1. The Aboriginal communities in Edmonton and Winnipeg are younger, have lower incomes, experience higher poverty rates, and have less education than the general municipal populations.

The largest concentrations of urban Aboriginal people in Canada live in Edmonton and Winnipeg. More than half of the Aboriginal households in Edmonton and Winnipeg have incomes below Statistics Canada's low-income cut off points (LICO), and more Aboriginal households in these cities live in poverty compared to the national average. As well, the average annual individual income for Aboriginal people in Edmonton and Winnipeg is noticeably less than the average income for non-Aboriginal individuals. The largest age grouping of Aboriginal people in both cities is the 0 to 14 year old age group, followed by the 24 to 44 year old range.

Many lack educational credentials such as a high school diploma, have few occupationally focused skills, and do not have a strong employment history. These factors make it difficult for many Aboriginal workers to secure sustainable, meaningful employment. As a result, many accept low paying employment or rely on provincial income support. In both Edmonton and Winnipeg, key informants and household survey respondents reported that the income gained from either of these sources is felt to be insufficient to meet basic needs, increasing the demand for subsidized housing units.

Household survey respondents indicated that the insecure, low paying employment held by many Aboriginal people creates barriers to housing. Most key informants in Edmonton noted that the minimum wage in Alberta (\$5.90 per hour) and the low wages paid to unskilled and semi-skilled workers in Alberta are insufficient to allow an individual to earn enough to pay market rental rates for acceptable housing. Some of the key informants in Winnipeg made similar comments regarding the Manitoba minimum wage (\$7.00 per hour) and poverty in relation to housing.

Informants identified a need to increase education and training opportunities for Aboriginal communities in both rural and urban areas in order to allow Aboriginal workers to develop the skills required to gain meaningful employment and earn a stable income.

2. There Are Insufficient Housing Options in Edmonton and Winnipeg for Aboriginal Families with Fixed and Low Incomes.

There are long waiting lists for subsidized housing units with Aboriginal housing organizations, as well as municipal housing corporations. While there are ample rental properties available in both Edmonton and Winnipeg, market rents for apartments and single family homes tend to be beyond the reach of most low income individuals and families. The lack of subsidized housing and affordable rental properties has put many low income families and individuals at greater risk for homelessness.

The Edmonton Capital Region Housing Corporation has 4,500 occupied single family units and a waiting list of approximately 1,800 families. Amisk Housing Corporation has 96 fully occupied houses and duplexes, with a waiting list of 1,600 families, while the Métis Urban Housing Corporation has 416 occupied units and a waiting list of 621 families. According to representatives of subsidized housing agencies, the average wait for a subsidized housing unit is approximately three years.

A lack of affordable rental housing was also clearly articulated as an issue by household survey respondents. In Edmonton, 67 per cent of the household survey respondents reported that there is not enough affordable housing available in the private rental market, while 58 per cent in Winnipeg noted this as a substantial issue. Likewise, 42 per cent in Edmonton and 45 per cent in Winnipeg stated that there is not enough subsidized housing available. The majority of respondents in Edmonton and Winnipeg also noted that the average costs of rent or mortgage payments were too high for them to sustain.

3. There Are Insufficient Housing Units to Accommodate Large Families, Resulting in Overcrowding.

In both Edmonton and Winnipeg, the majority of rental apartments have less than two bedrooms. There are relatively few subsidized housing units and market rental apartments with three or more bedrooms. Vacancy rates for units with three or more bedrooms are lower than vacancy rates for smaller units. Many Aboriginal people have large nuclear families, and live with extended family and friends. There is a high demand for larger rental units with three or more bedrooms and this exceeds the supply, leading to overcrowding.

Subsidized housing agencies have guidelines that limit the number of people per unit according to the National Occupancy Standards. According to key informants in both Edmonton and Winnipeg, many families are refused subsidized housing units because their family size/composition exceeds the number of bedrooms available in the units. As well, some families have been evicted from subsidized housing units because of extra, unapproved family members and friends moving in and creating overcrowded conditions.

4. Discrimination Affects Aboriginal People when Accessing Housing, Regardless of Housing Need or Income Level.

The literature reviewed, key informants and household survey respondents all reported that discrimination affects the housing options available to Aboriginal households. The types of discrimination included income and employment based discrimination and discrimination based on race, age, gender, family size, and cultural practices (see Figure 1).

According to key informants, Aboriginal households felt discriminated against in the housing market by banks and other financial institutions such as mortgage brokers, insurance companies and realtors; however, the review of the literature found that there is little empirical research investigating alleged discrimination by these agents and institutions.

Many household survey respondents noted that various types of discrimination created barriers to accessing housing. In Edmonton, subsidized housing renters more frequently reported experiencing discrimination from landlords, financial institutions and neighborhood residents than did market renters and homeowners. In Winnipeg, more homeowners than tenants noted discrimination as a barrier to accessing housing.

Some of the Aboriginal housing agencies in Edmonton that provide rent-geared-to-income housing noted that they encountered local community resistance when attempting to purchase property. Community members insisted that the agency hold a community information meeting, construct fences around the property, or closely monitor the tenants.

5. Many Aboriginal People Lack an Established Relationship with a Financial Institution and Credible References for Landlords.

According to key informant interviews and household survey respondents, some Aboriginal people do not maintain bank accounts because of real or perceived incidents of discrimination. It was also noted that many Aboriginal people have difficulty securing rental housing because they do not have current, credible references. This is especially true for individuals and families who have recently moved from a rural First Nations community into the city and do not have an established history of banking or renting.

6. The Most Vulnerable Populations Live in Unstable Housing Conditions.

Marginalized sub-populations within the Aboriginal community tend to be at the greatest risk for homelessness. Those individuals affected by chronic unemployment or under-employment, substance abuse problems, chronic health issues and family instability face difficulties securing and maintaining suitable housing.

According to key informants there is an unmet demand for supportive housing options. There are growing numbers of Aboriginal families and individuals who require services that combine safe, appropriate housing along with employment skills training, counseling, family support, and health care services. As well, special needs populations, such as children from families in conflict with the law, require housing options that are not currently available.

Type of Discrimination	Result: Barrier to Rental Faced By
<ul style="list-style-type: none"> Income discrimination 	<ul style="list-style-type: none"> recipients of provincial income support, band funding or employment insurance persons who do not have a bank account
<ul style="list-style-type: none"> Employment discrimination 	<ul style="list-style-type: none"> unemployed or underemployed persons
<ul style="list-style-type: none"> Family discrimination 	<ul style="list-style-type: none"> people with, or even assumed to have, many children or large extended families
<ul style="list-style-type: none"> Racial discrimination 	<ul style="list-style-type: none"> persons that appear to be of Aboriginal descent
<ul style="list-style-type: none"> Gender discrimination 	<ul style="list-style-type: none"> single mothers
<ul style="list-style-type: none"> Age discrimination 	<ul style="list-style-type: none"> young adults
<ul style="list-style-type: none"> Cultural discrimination 	<ul style="list-style-type: none"> Aboriginal families because of an assumption that Aboriginal people do not have adequate urban life skills to maintain the property and be good tenants

Figure 1 Types of discrimination reported by household survey respondents

7. The Combination of Issues Faced by Aboriginal Households Leaves this Community Vulnerable to Cycles of Homelessness.

In both Edmonton and Winnipeg, homeless counts and estimates indicate that many homeless people are Aboriginal. Multiple data sources consulted for this research indicate that the combination of issues faced by Aboriginal people related to housing work together to put Aboriginal individuals and families at risk for cycles of homelessness.

As the urban Aboriginal population grows, the need for affordable housing is expected to increase. Unless the education and employment challenges within the Aboriginal community are addressed, most Aboriginal households will face difficulties paying market rent.

8. Characteristics of Housing and Neighbourhoods Occupied by Aboriginal Households.

The research found a high demand for affordable housing in neighbourhoods with high proportions of Aboriginal households. These neighbourhoods possess the following characteristics:

- Old, well established neighbourhoods with aging, poorly maintained housing stock (in Winnipeg the housing stock in the older neighbourhoods tends to be very old and dilapidated);
- Primarily private market or subsidized rental units with basic appliances only;
- Inner city areas with good access to public transportation;
- Generally unsafe, with high incidences of crime (in Winnipeg, respondents noted high incidences of gang related activities and “party houses” where tenants use and sell illegal narcotics);
- Residents who come from a variety of ethnic and cultural backgrounds, with high proportions of Aboriginal and immigrant households (more household survey respondents in Edmonton than in Winnipeg reported living in mixed ethnic and cultural areas); and
- High proportions of low-and moderate-income households.

Generally, compared to subsidized housing and market renters, more homeowners reported:

- living in a very safe neighborhood and feeling very secure in their neighborhood;
- living in homes of 1,000 square feet or more of living space;
- having appliances, electrical and plumbing systems in excellent working order; and
- being very satisfied with their housing conditions.

However, in both Edmonton and Winnipeg, subsidized housing renters reported living in newer housing (40 or fewer years old) than that occupied by homeowners and unsubsidized tenants.

9. Aboriginal Views and Perceptions Concerning Homeownership.

According to Statistics Canada, approximately 65 per cent of the Aboriginal households in Winnipeg and 71 per cent of the Aboriginal households in Edmonton rent their accommodations.⁵ Families and individuals rent because they cannot afford to buy a home, due to a lack of finances related to a lack of education and occupationally focused skills, low paying and insecure job opportunities, and other barriers to securing sustainable, meaningful employment.

Key informants reported that there are growing numbers of professional Aboriginal people with stable employment who have the financial means to purchase a home. Reasons stated as to why many of these households are not purchasing homes include insufficiencies of:

- savings for a down payment;
- awareness concerning homeownership;
- information concerning the process of buying a home; and
- interest in owning a home.

Aboriginal households appear to prefer to rent because it affords greater mobility and easier return to a First Nations community. As well, systems of private property ownership are not common in First Nations communities so individuals who have recently moved to the city may not be familiar with or interested in homeownership or in homeownership as a means to build equity.

The majority of household survey respondents and key informants felt that homeownership would be beneficial and desirable for urban Aboriginal households and identified a number of approaches aimed at facilitating homeownership among qualified Aboriginal households. These included down payment assistance, homeownership education, support in developing financial management skills and support throughout the home buying process. In order to be effective, strategies and programs should reflect Aboriginal housing preferences, values and traditions.

For Aboriginal households that are not yet qualified for homeownership, respondents identified a need for related programs and services to address barriers of employment, education and health related issues. Programs and services should be integrated and address various levels of barriers and needs related to housing, either in steps or simultaneously.

⁵ Key Informant Interviews estimated these percentages to be much higher.

B. Homeownership Projects in Edmonton and Winnipeg

In Edmonton there are Aboriginal Homeownership Education Workshops that specifically target Aboriginal participants. A homeownership education program oriented towards low-to moderate-income households works together with the workshop program to provide information and support services to Aboriginal people interested in buying a home.

In Winnipeg, a number of neighbourhood revitalization initiatives include affordable housing programs. Homeownership services include rent-to-own programs, down payment assistance, and homeownership education. With the assistance of these programs, a number of Aboriginal households have become homeowners.

A number of best practices and lessons were identified by representatives of the homeownership programs. These included:

- Initiatives aimed at Aboriginal communities should be conceived, planned, and implemented by Aboriginal-led organizations;
- Guidance, education, and support for homeownership are beneficial for low-to moderate-income households;
- Successful housing models should be holistic and integrate housing needs in rural and First Nations communities with urban housing needs; and
- Housing programs should facilitate independence, confidence, and self-reliance.

The HOME Program (Edmonton)

The HOME Program in Edmonton is a self-sustaining initiative that is low cost to implement and relies on community involvement and support. Participants are not expected to pay program fees or contribute to other costs.

Some program participants became homeowners while others reported that having increased their knowledge concerning home ownership they now felt more confident in their ability to eventually purchase a home. The HOME Program has found that people are less of a financial risk when educated and supported.

The Central Edmonton Community Land Trust (CECLT) (Edmonton)

The non-profit Central Edmonton Community Land Trust (CECLT), incorporated in 1998, is based upon affordable, community housing models developed and operating in the United States.

Initially, CECLT purchased 17 properties in the inner city which were in substandard condition and required renovations before they could be occupied. Funding was provided by the City of Edmonton Low Income Capital Assistance Program, CMHC's Residential Rehabilitation Assistance Program, and a short term loan from the Inner City Housing Society. The first tenants on the rent to own program occupied the units in 2000, and none have yet transitioned to home ownership.

The Aboriginal Homeownership Workshops (Edmonton)

Development of the Aboriginal Homeownership Workshop was spearheaded by a local, Aboriginal woman. The first workshop was delivered in Edmonton in September 2003 at the Canadian Native Friendship Centre and other workshops have been held at the Northern Alberta Institute of Technology and the Bent Arrow Traditional Healing Society.

The workshops aim to provide education on the home buying and maintenance processes to Aboriginal people in the Edmonton area. Approximately 141 participants have attended and 16 individuals purchased homes. In informal follow up evaluations, all homeowners stated that they would not have bought homes if they had not taken the workshops. Others who have not yet purchased indicated they are better informed and will be looking to home ownership within the next year or two.

The program facilitator reports that the information delivered in the workshop provides participants with increased confidence to succeed as homeowners. Recognition of the program is growing and the facilitator has been invited to provide the workshop throughout the province as well as in other provinces.

Spence Neighborhood Association (SNA) (Winnipeg)

Spence Neighborhood Association's (SNA) primary objective is to activate and engage the people of Spence in building and rebuilding their neighborhood in the areas of health, safety, employment, housing, and neighborhood image. The original target audience of the program was community members in general, and the rationale was the large number of boarded-up houses creating a safety issue and aesthetic challenges to the community. Over time, the mandate changed to focus on assisting individuals with low-to moderate-incomes in need of housing.

The SNA's initial activities included the purchase and renovation of 12 low value properties in need of renovations and up-keep. These properties were then allocated to individuals and families who qualified for a rent-to-own program. The SNA has experienced challenges in maintaining their funding source to purchase and renovate such houses, given increasingly strict eligibility criteria and funding regulations for rent-to-own housing programs. In the last two years, SNA has modified its service delivery and now focuses on building new homes rather than purchasing and renovating old properties.

Within the last two years, SNA built six new houses and intends to build another eight over the next year. Of the original 12 rent-to-own properties, all units have been occupied for the last two to three years and the residents have kept their payments up to date.

The primary benefit for participants of SNA's programs is eventual home ownership. As well, a program representative identified some unanticipated benefits, including an overall improvement in the aesthetic appeal of the neighborhood, which in turn improved the standard of living and brought new people into the community. Unanticipated negative effects were identified as an increase in the value of house prices in the neighborhood causing an increase in costs associated with construction and renovations.

The North End Housing Project (NEHP) (Winnipeg)

The North End Housing Project (NEHP) originally focused on renovating old, sub-standard houses in a community in the north end of Winnipeg. Initiated in 1998 by the Community Education Development Authority (CEDA), the NEHP began with the purchase of seven properties and focused on two of the lowest income neighborhoods with sub-standard housing conditions in Winnipeg: William Whyte and Lord Selkirk Park.

The NEHP purchases derelict houses and constructs new houses in the community for either sale or rent-to-own acquisition. The construction work is undertaken by an employment creation project of the NEHP, which provides learning experiences to residents of the neighborhood who have been released from prison and are interested in the work experience. In addition, the used materials from the renovated properties are sold at a construction recycling business operated by the same community group to help generate funding for the project.

Upon completion, the renovated or newly constructed houses are made available to community residents with a household income below the Statistics Canada LICO. While a positive credit rating enhances one's program eligibility, it is not mandatory, provided that the applicant can demonstrate the ability to make payments on the house they wish to buy and have a basic commitment to enhancing the neighborhood.

Participants are also required to contribute sweat equity to the program in the form of volunteer work of approximately 15 hours per year which could be spent on board committees or other neighborhood-focused initiatives.

Potential clients are reached through distribution of brochures and posters in the relevant neighborhoods, as well as word-of-mouth.

Visible positive changes in the community, as a result of the NEHP's activities, have led to the growing involvement of community members in the health of their neighborhood. For example, a crime prevention program was originally initiated by the NEHP involving 10 ex-offenders acting to avert crime in the neighborhood. These individuals were involved with the safety of the community and were paid employees of the program. While the effects of this crime prevention strategy have not been formally measured, there has been no recidivism by the ex-offenders in the three years since implementation.

The Winnipeg Housing Rehabilitation Corporation (WHRC)

The Winnipeg Housing Rehabilitation Corporation (WHRC) is a municipal, non-profit housing corporation established by Council in 1977. Its mandate is to acquire and renovate older buildings to provide quality affordable housing on a sale, rental and/or lease-to-purchase basis to persons of low-or modest-income, primarily in Winnipeg's inner city.

WHRC has helped make over 500 housing units available through subsidizing rental payments, creating rent-to-own relationships with tenants, and renovating houses for sale. WHRC's largest initiative is rent-geared-to-income rental units.

WHRC has taken several measures to assist their clients with the responsibilities of home ownership. Guidance is provided through educational workshops which outline common issues to consider when purchasing or maintaining a house and personalized one-on-one counseling. These initiatives have helped clients gain important knowledge concerning the process of purchasing and maintaining a house.

WHRC is in the process of designing a multi-lingual video to educate potential tenants and homeowners. It is intended to inform tenants of their rights and responsibilities and to describe common issues facing potential home owners. The video is planned to supplement the educational workshops and one-on-one assistance currently offered.

These WHRC initiatives have improved a number of derelict properties and revitalized the appearance of the neighbourhood. The level of safety is thought to have improved, and other homeowners have upgraded the appearance of their houses. One of the major benefits cited was the creation of units with more living space to accommodate large families.

The Payuk Inter-Tribal Co-Op (Winnipeg)

Payuk Inter-Tribal Co-Op provides a safe home environment and community atmosphere for Aboriginal residents of Winnipeg, especially women and their children. The building operated by Payuk consists of 42 units that offer subsidized housing to screened and approved co-op members. Through prohibiting alcohol and drugs in the building, many single parents have had an environment conducive to their values that also provides quality affordable housing.

According to the property manager, the goals and objectives of Payuk are being met. There are regular board meetings that address any current issues, the finances are in good shape, and the long waiting list of applicants are thought to be indications of success. The longevity of the co-op (approximately 15 years) was also noted as a positive sign of the impact of Payuk.

CONCLUSIONS

Overall, the key themes identified that pertain to housing needs now and in the future include:

- The urban Aboriginal population is younger and growing more quickly than the general Canadian population;
- There is a growing middle class of urban Aboriginal people who could become homeowners given appropriate information and support;
- Facilitating homeownership for low-to moderate-income households requires a multi-faceted approach that includes education, counseling and support as well as financial assistance;
- Programs to address housing issues for urban Aboriginal people need to consider conditions and realities in rural First Nations' communities because the issues are interrelated, and many people move back and forth between urban centers and First Nations' communities;
- Urban and rural Aboriginal communities need opportunities for education and employment in order to create stability in their families and communities, thereby creating favourable conditions for homeownership.

Related Publications (Free)

Homebuying Step by Step (Product Number 60946)

Guide to Co-operative Housing (World Wide Web access <http://www.cmhc.ca/en/bureho/buho/gucoho/index.cfm>)

Your Guide to Renting a Home (World Wide Web access <http://www.cmhc.ca/en/bureho/reho/index.cfm>)

2001 Census Housing Series Issue 6: Aboriginal Households (Product Number 63695)

Related Publications (Priced)

Home Care. A Guide to Repair and Maintenance (Product Number 61019)

Homeowner's Manual (Product Number 61841)

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Research Report: An Exploration of Housing Options for Aboriginal People in Edmonton, Alberta and Winnipeg, Manitoba.

Research Consultants: R.A. Malatest & Associates Ltd, Edmonton, Alberta. Principal Investigator: Lesley Just.

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LE POINT EN RECHERCHE

OPTIONS DE LOGEMENT POUR LES AUTOCHTONES À EDMONTON (ALBERTA) ET À WINNIPEG (MANITOBA)

INTRODUCTION

Cette étude a servi à examiner les questions et la situation en matière de logement des Autochtones vivant à Edmonton, en Alberta et à Winnipeg, au Manitoba, ainsi que les programmes d'accession à la propriété ciblant les participants autochtones.

MÉTHODE

Les chercheurs ont résumé la documentation pertinente et ont examiné les données statistiques disponibles. Ils se sont entretenus avec vingt spécialistes représentant des organisations qui fournissent des logements et d'autres services connexes aux Autochtones à Edmonton et à Winnipeg. Les personnes qui ont participé aux entretiens étaient des individus ayant de l'expérience du travail direct avec les Autochtones et de la prestation de divers services à cette population dans une des villes à l'étude et/ou des professionnels ayant des connaissances approfondies et des compétences relatives aux questions de logement des Autochtones vivant en milieu urbain. Douze entrevues ont eu lieu à Edmonton, alors que les huit autres se sont déroulées à Winnipeg.

Après les entrevues, les chercheurs ont fait un sondage auprès de 60 ménages autochtones à Edmonton et de 62 autres à Winnipeg. Tous les répondants avaient plus de 18 ans, s'étaient eux mêmes déclarés d'ascendance autochtone et vivaient dans la ville au moment du sondage.

À Edmonton, 32 ménages ont été interrogés en personne et 28, par téléphone. Les chercheurs ont utilisé les techniques du sondage téléphonique par échantillon aléatoire¹ et du sondage en boule de neige² pour trouver les personnes qu'ils ont interrogées par téléphone. Dans le deuxième cas, l'échantillon a été établi à partir d'une liste de propriétaires occupants fournie par une personne ressource locale qui avait donné des ateliers sur l'accession à la propriété, et d'une liste de membres du Canadian Native Friendship Centre. Les chercheurs ont eu recours à l'approche publique³ et à l'administration du questionnaire en groupe⁴ pour les entrevues en personne.

À Winnipeg, tous les entretiens se sont déroulés en personne. On a d'abord repéré les répondants en accédant à une liste de ménages fournie par l'Aiyawin Housing Corporation et le Winnipeg Native Friendship Centre. On a utilisé le sondage en boule de neige pour obtenir les noms d'autres répondants et personnes ressources.

¹ Le sondage téléphonique par échantillon aléatoire consiste à composer des numéros de téléphone tirés d'un annuaire téléphonique. Si un répondant au téléphone se déclarait d'ascendance autochtone et avait plus de 18 ans, on lui demandait de répondre au questionnaire. Cette technique est utile pour obtenir des données d'un assortiment aléatoire de ménages abonnés au téléphone, mais présente l'inconvénient d'exclure les personnes qui n'ont pas le téléphone.

² Le sondage en boule de neige consiste à identifier quelques répondants initiaux, puis à utiliser les réseaux sociaux de ces répondants pour trouver d'autres répondants. Le sondage en boule de neige présente à la fois des avantages et des inconvénients, du fait qu'il a tendance à produire des échantillons qui ne sont pas réellement aléatoires et dont les membres peuvent partager certaines caractéristiques. L'avantage du sondage en boule de neige, c'est qu'il peut offrir aux chercheurs un accès à des populations difficiles à atteindre.

³ L'approche publique fait allusion à la pratique qui consiste à aborder des gens dans les lieux publics. Pour cette enquête, les chercheurs ont utilisé deux événements pour aborder des répondants : un festival d'été extérieur qui a eu lieu dans le centre ville d'Edmonton, et un pow wow.

⁴ L'administration du questionnaire en groupe s'est faite en mettant une annonce dans le journal local afin de demander des répondants. Si le répondant était admissible, on l'invitait à assister à une séance de groupe où le questionnaire était expliqué, puis administré. Les chercheurs étaient présents pour répondre aux questions et aider les répondants à remplir le questionnaire.

L'examen de la documentation et les entretiens avec les spécialistes ont été utilisés pour cerner les « initiatives visant l'accession à la propriété » qui pourraient être utilisées pour des études de cas. Les chercheurs ont eu de la difficulté à trouver des initiatives de ce genre destinées spécifiquement aux ménages autochtones à Edmonton et à Winnipeg, alors ils ont élargi les critères de sélection pour inclure les initiatives visant tous les ménages à revenu faible ou modéré à Edmonton et à Winnipeg. La liste des études de cas possibles comprenait divers programmes d'éducation, programmes de location avec option d'achat et organismes offrant des logements subventionnés pour locataires autochtones.

La sélection finale des études de cas s'est fondée sur la volonté de l'organisme de participer et sur la pertinence de l'initiative pour la recherche. Les chercheurs ont fait sept études de cas : trois à Edmonton et quatre à Winnipeg. À Edmonton, ces études portaient sur : le programme HOME, le Central Edmonton Community Land Trust et les Aboriginal Homeownership Workshops. À Winnipeg, les initiatives comprenaient : la Spence Neighbourhood Association, le North End Housing Project, la Winnipeg Housing Rehabilitation Corporation et la Payuk Inter-Tribal Housing Cooperative.

CONSTATATIONS

A. Besoins et problèmes de logement des Autochtones à Edmonton et à Winnipeg

La recherche a cerné un certain nombre de questions dominantes auxquelles font face les Autochtones en milieu urbain voulant accéder à un logement.

1. Les collectivités autochtones à Edmonton et à Winnipeg sont plus jeunes, ont des revenus plus bas, connaissent des taux de pauvreté plus élevés et ont un niveau d'instruction moins élevé que les populations municipales en général.

C'est à Edmonton et à Winnipeg qu'on trouve les plus fortes concentrations d'Autochtones du Canada vivant en milieu urbain. Plus de la moitié des ménages autochtones d'Edmonton et de Winnipeg ont des revenus inférieurs au seuil de faible revenu (SFR) de Statistique Canada et le nombre de ménages autochtones de ces villes qui vivent dans la pauvreté est plus élevé que la moyenne nationale. En plus, le revenu individuel annuel moyen des Autochtones à Edmonton et à Winnipeg est nettement inférieur au revenu moyen des individus non autochtones. Dans les deux villes, c'est dans de la tranche d'âge de 0 à 14 ans, suivie de la tranche de 24 à 44 ans qu'on trouve le plus grand nombre d'Autochtones.

Beaucoup n'ont pas de titres de compétence comme un diplôme d'études secondaires, ont peu de compétences reliées à une profession particulière et n'ont pas de solides antécédents d'emploi. Pour ces raisons, il est difficile pour de nombreux travailleurs autochtones de trouver un emploi viable et intéressant. Par conséquent, beaucoup acceptent un emploi mal rémunéré ou dépendent du soutien du revenu provincial. Aussi bien à Edmonton qu'à Winnipeg, les spécialistes et les répondants au sondage auprès des ménages ont dit être d'avis que le revenu tiré de l'une ou l'autre de ces sources est insuffisant pour répondre aux besoins essentiels, ce qui augmente la demande de logements subventionnés.

Les répondants à l'enquête sur les ménages ont indiqué que les emplois mal rémunérés et précaires de nombreux Autochtones créent des obstacles au logement. La plupart des spécialistes consultés à Edmonton ont fait remarquer que le salaire minimum en Alberta (5,90 \$ de l'heure) et les bas salaires versés aux travailleurs non qualifiés et semi-qualifiés en Alberta sont insuffisants pour permettre à une personne de gagner assez d'argent pour payer les loyers exigés sur le marché pour des logements acceptables. Quelques uns des spécialistes consultés à Winnipeg ont fait des observations semblables concernant le salaire minimum du Manitoba (7 \$ de l'heure) et la pauvreté en rapport avec le logement.

Les spécialistes ont parlé du besoin d'accroître les occasions d'éducation et de formation dans les collectivités autochtones en milieu rural et urbain afin de permettre aux travailleurs autochtones d'acquérir les compétences requises pour obtenir un emploi valable et gagner un revenu stable.

2. Il n'y a pas assez de choix de logements à Edmonton et à Winnipeg pour les familles autochtones ayant des revenus fixes et faibles.

Les listes d'attente de logements subventionnés des organismes de logement autochtones et des sociétés d'habitation municipales sont longues. Bien qu'il y ait amplement de logements à louer aussi bien à Edmonton qu'à Winnipeg, les loyers du marché pour les appartements et les maisons individuelles ont tendance à être trop élevés pour la plupart des individus et des familles à faible revenu. Le manque de logements subventionnés et de logements locatifs abordables a augmenté le risque de nombreuses familles et personnes à faible revenu de se retrouver sans abri.

L'Edmonton Capital Region Housing Corporation a 4 500 logements individuels occupés et une liste d'attente d'environ 1 800 familles. L'Amisk Housing Corporation a 96 maisons et duplex entièrement occupés et une liste d'attente de 1 600 familles, alors que la Métis Urban Housing Corporation compte 416 logements occupés et une liste d'attente de 621 familles. Selon les représentants des organismes de logement subventionné, l'attente moyenne pour un logement subventionné est d'environ trois ans.

Les répondants à l'enquête auprès des ménages ont clairement indiqué que le manque de logements locatifs abordables était un problème. À Edmonton, 67 % des répondants ont dit qu'il n'y avait pas suffisamment de logements abordables sur le marché locatif privé, alors que 58 % des répondants à Winnipeg ont indiqué qu'il s'agissait d'un problème considérable. De même, 42 % des répondants à Edmonton et 45 % de ceux de Winnipeg étaient d'avis qu'il n'y a pas suffisamment de logements subventionnés disponibles. La majorité des répondants à Edmonton et à Winnipeg ont aussi affirmé que les coûts moyens de la location d'un logement ou du remboursement d'un emprunt hypothécaire étaient au-dessus de leurs moyens.

3. Il n'y a pas assez de logements pour les grandes familles, ce qui cause du surpeuplement.

Tant à Edmonton qu'à Winnipeg, la majorité des appartements locatifs ont moins de deux chambres. Il y a relativement peu de logements subventionnés et d'appartements locatifs du marché qui ont trois chambres ou plus. Les taux d'occupation des logements de trois chambres ou plus sont plus bas que ceux des logements plus petits. Beaucoup d'Autochtones ont une grande famille nucléaire et vivent avec des membres de leur famille élargie et des amis. Il existe une forte demande de grands logements locatifs de trois chambres ou plus et la demande est supérieure à l'offre, ce qui entraîne le surpeuplement.

Les organismes de logement subventionné appliquent des lignes directrices qui limitent le nombre de personnes par logement, en conformité avec la Norme nationale d'occupation. Selon des spécialistes consultés à Edmonton et à Winnipeg, beaucoup de familles se voient refuser un logement subventionné parce que le nombre de chambres dans les logements disponibles n'est pas suffisant compte tenu de la taille ou de la composition de leur

famille. En plus, certaines familles ont été expulsées de logements subventionnés parce que d'autres membres de leur famille et des amis non approuvés avaient emménagé avec eux et créé des conditions de surpeuplement.

4. La discrimination nuit aux Autochtones à la recherche d'un logement, quels que soient leurs besoins de logement ou leur niveau de revenu.

Les documents examinés, les spécialistes consultés et les répondants à l'enquête auprès des ménages ont tous indiqué que la discrimination a un effet sur les choix de logement auxquels les ménages autochtones ont accès. Les types de discrimination comprennent la discrimination se fondant sur le revenu et l'emploi, la race, l'âge, le sexe, la taille de la famille et les pratiques culturelles (voir la figure 1).

Selon les spécialistes consultés, les ménages autochtones croyaient être victimes de discrimination sur le marché du logement de la part des banques et d'autres établissements financiers comme les courtiers en prêts hypothécaires, les compagnies d'assurance et les agents immobiliers. Toutefois, l'examen de la documentation a révélé peu de recherches empiriques portant sur une discrimination présumée de la part de ces agents et institutions.

Beaucoup de répondants à l'enquête auprès des ménages ont fait remarquer que divers types de discrimination nuisaient à leur capacité d'accéder à un logement. À Edmonton, les locataires de logements subventionnés ont plus souvent indiqué avoir fait l'objet de discrimination de la part des propriétaires bailleurs, des institutions financières et des résidents du quartier que les locataires de logements du marché et les propriétaires occupants. À Winnipeg, les propriétaires occupants ont été plus nombreux que les locataires à mentionner la discrimination en tant qu'obstacle à l'accès au logement.

Type de discrimination	Résultat : Obstacles au logement locatif rencontrés par des
• Discrimination fondée sur le revenu	<ul style="list-style-type: none"> • bénéficiaires du soutien du revenu provincial, d'un financement de bande ou d'assurance emploi • personnes qui n'ont pas de compte bancaire
• Discrimination fondée sur la situation d'emploi	<ul style="list-style-type: none"> • chômeurs ou travailleurs sous employés
• Discrimination fondée sur la famille	<ul style="list-style-type: none"> • personnes ayant ou même qu'on présume avoir beaucoup d'enfants ou de grandes familles étendues
• Discrimination raciale	<ul style="list-style-type: none"> • personnes qui semblent être d'ascendance autochtone
• Discrimination fondée sur le sexe	<ul style="list-style-type: none"> • mères seules
• Discrimination fondée sur l'âge	<ul style="list-style-type: none"> • jeunes adultes
• Discrimination culturelle	<ul style="list-style-type: none"> • familles autochtones parce qu'on suppose que les Autochtones n'ont pas assez de connaissances de base de la vie urbaine pour entretenir la propriété et être de bons locataires

Figure 1 Types de discrimination signalés par les répondants à l'enquête auprès des ménages

Certains organismes de logement autochtones d'Edmonton qui fournissent des logements à loyer proportionné au revenu ont dit s'être heurtés à une résistance de la part de la communauté locale lorsqu'ils ont tenté d'acheter des logements. Les membres de la collectivité ont insisté pour que l'organisme convoque une réunion d'information communautaire, construise des clôtures autour de la propriété ou surveille de près les locataires.

5. Beaucoup d'Autochtones n'ont pas de relation établie avec une institution financière ni de références crédibles pour les propriétaires bailleurs.

Selon les entrevues menées auprès de spécialistes et les répondants à l'enquête auprès des ménages, certains Autochtones n'ont pas de compte bancaire en raison d'incidents réels ou perçus de discrimination. On a aussi fait remarquer que beaucoup d'Autochtones ont de la difficulté à obtenir un logement locatif parce qu'ils n'ont pas de références crédibles récentes. C'est le cas notamment des individus et des familles qui ont récemment quitté une communauté rurale des Premières nations pour s'établir en ville et qui n'ont pas d'antécédents établis d'activités bancaires ou de location.

6. Les populations les plus vulnérables vivent dans des conditions de logement instables.

Des sous groupes marginalisés au sein de la communauté autochtone ont tendance à risquer plus que d'autres de se retrouver sans abri. Les individus touchés par le chômage chronique ou le sous emploi, des problèmes d'alcool et d'autres drogues, des problèmes de santé chroniques ou une instabilité familiale ont de la difficulté à obtenir et à conserver un logement convenable.

Selon les spécialistes consultés, il existe un besoin non satisfait de choix de logements avec services de soutien. De plus en plus de familles et d'individus autochtones ont besoin de services qui allient un logement sûr et approprié avec des services de formation professionnelle, d'orientation, d'aide à la famille et de soins de santé. En plus, des populations ayant des besoins spéciaux, comme les enfants venant de familles en conflit avec la justice, ont besoin de types de logement qui n'existent pas à l'heure actuelle.

7. Mises ensemble, les difficultés auxquelles font face les ménages autochtones rendent cette communauté vulnérable aux cycles d'itinérance.

Tant à Edmonton qu'à Winnipeg, les nombres réels et estimatifs de personnes sans abri indiquent que beaucoup de sans abri sont autochtones. De multiples sources de données consultées pour cette recherche indiquent que la combinaison des difficultés que rencontrent les Autochtones en matière de logement concourt à rendre les individus et les familles autochtones vulnérables aux cycles d'itinérance.

On s'attend à ce que les besoins en logements abordables augmentent à mesure que la population autochtone urbaine grossit. À moins qu'on relève les défis que présentent l'éducation et l'emploi au sein de la collectivité autochtone, la plupart des ménages autochtones auront de la difficulté à payer le loyer du marché.

8. Caractéristiques des logements et des quartiers occupés par les ménages autochtones.

La recherche a révélé une forte demande de logements abordables dans les quartiers ayant une proportion élevée de ménages autochtones. Ces quartiers ont les caractéristiques suivantes :

- vieux quartiers bien établis ayant un parc de logements vieillissants et mal entretenus (à Winnipeg, les logements dans les vieux quartiers ont tendance à être très vieux et délabrés)
- principalement des logements locatifs subventionnés ou du marché privé n'ayant que les appareils de base
- zones du centre ville offrant un bon accès au transport en commun
- généralement dangereux et affichant une incidence élevée de crimes (à Winnipeg, les répondants ont mentionné une incidence élevée d'activités liées aux gangs et de party houses (semblables à des piqueries, où les locataires utilisent et vendent des drogues illicites)
- des résidents ayant une variété d'antécédents ethniques et culturels, dont une grande proportion sont des ménages autochtones et immigrants (le nombre de répondants à l'enquête auprès des ménages qui ont dit vivre dans des zones ethniques et culturelles mixtes était plus élevé à Edmonton qu'à Winnipeg) et
- de fortes proportions de ménages à revenu faible et modéré.

Généralement, comparativement aux locataires de logements subventionnés et du marché, davantage de propriétaires occupants ont dit :

- vivre dans un quartier très sûr et se sentir très en sécurité dans leur quartier
- vivre dans des maisons ayant une surface habitable de 1 000 pieds carrés ou plus
- avoir des appareils et des systèmes électriques et de plomberie en excellent état de marche et
- être très satisfaits de leurs conditions de logement.

Toutefois, tant à Edmonton qu'à Winnipeg, les locataires de logements subventionnés ont indiqué vivre dans des logements plus neufs (40 ans ou moins) que ceux qu'occupaient les propriétaires occupants et les locataires non aidés.

9. Avis et perceptions des Autochtones concernant l'accèsion à la propriété

Selon Statistique Canada, environ 65 % de la communauté autochtone de Winnipeg et 71 % des ménages autochtones d'Edmonton louent leur logement⁵. Les familles et les individus louent un logement parce qu'ils n'ont pas les moyens d'acheter une maison en raison d'une insuffisance de fonds attribuable à un manque d'éducation et de compétences liées à une profession particulière, d'emplois mal rémunérés et précaires et d'autres obstacles à l'obtention d'un emploi durable et valable.

Les spécialistes consultés ont indiqué qu'il y a un nombre croissant de professionnels autochtones ayant un emploi stable et les moyens financiers nécessaires à l'achat d'un logement. Les raisons avancées pour expliquer pourquoi un grand nombre de ces ménages n'achètent pas de logement comprennent une insuffisance :

- des économies nécessaires pour faire une mise de fonds
- des connaissances concernant l'accèsion à la propriété
- de l'information concernant le processus d'achat d'un logement et
- d'intérêt pour la propriété résidentielle.

Les ménages autochtones semblent préférer louer un logement parce que cela leur assure une plus grande mobilité et leur permet de retourner plus facilement dans une communauté des Premières nations. En plus, les systèmes de propriété privée ne sont pas courants dans les communautés des Premières nations, alors les individus qui viennent de s'installer en ville pourraient ne pas connaître le concept de la propriété résidentielle ou de l'accèsion à la propriété en tant que moyen de se constituer un avoir propre, ou ne pas s'y intéresser.

La majorité des répondants à l'enquête auprès des ménages et des spécialistes étaient d'avis que la propriété serait bénéfique et souhaitable pour les ménages autochtones urbains et ont mentionné plusieurs approches destinées à faciliter l'accèsion à la propriété parmi les ménages autochtones admissibles. Ces approches comprenaient l'aide pour la mise de fonds, l'information sur la propriété résidentielle, le soutien de l'acquisition de compétences en gestion financière et un soutien tout au long du processus d'achat d'un logement. Pour être efficaces, il faudrait que les stratégies et programmes reflètent les préférences des Autochtones en matière de logement, leurs valeurs et leurs traditions.

Dans le cas des ménages autochtones qui ne répondent pas encore aux critères pour l'accèsion à la propriété, les répondants ont mentionné le besoin de programmes et de services complémentaires pour venir à bout des obstacles à l'emploi et des problèmes connexes liés à l'éducation et à la santé. Les programmes et les services devraient être intégrés et tenir compte de divers niveaux d'obstacles et de besoins liés au logement, soit progressivement ou simultanément.

B. Initiatives visant l'accèsion à la propriété à Edmonton et à Winnipeg

À Edmonton, il y a des ateliers d'information sur l'accèsion à la propriété qui ciblent spécifiquement les participants autochtones. Les responsables d'un programme d'information sur l'accèsion à la propriété orienté vers les ménages à revenu faible et modéré travaillent avec les responsables du programme d'ateliers pour fournir des renseignements et des services de soutien aux Autochtones que l'achat d'un logement intéresse.

À Winnipeg, un certain nombre d'initiatives de revitalisation des quartiers comprennent des programmes de logement abordable. Les services d'accèsion à la propriété comprennent les programmes de location avec option d'achat, l'aide à la mise de fonds et la formation sur l'accèsion à la propriété. Grâce à ces programmes, un certain nombre de ménages autochtones sont devenus propriétaires occupants.

Les représentants de programmes d'accèsion à la propriété ont mentionné plusieurs pratiques exemplaires et leçons, dont les suivantes :

- les initiatives destinées aux communautés autochtones devraient être conçues, planifiées et mises en œuvre par des organisations dirigées par des Autochtones
- les conseils, la formation et un soutien relatif à l'accèsion à la propriété profitent aux ménages à revenu faible et modéré
- pour connaître du succès, les modèles de logement doivent être holistiques et intégrer les besoins de logement dans les collectivités rurales et des Premières nations et les besoins de logement en milieu urbain et
- les programmes de logement doivent faciliter l'indépendance, la confiance et l'autonomie.

Le programme HOME (Edmonton)

Le programme HOME d'Edmonton est une initiative autonome dont le coût de mise en œuvre est faible et qui compte sur la participation et le soutien communautaires. On ne s'attend pas à ce que les participants versent des droits pour le programme ou aident à payer d'autres coûts.

Certains participants au programme sont devenus des propriétaires occupants, alors que d'autres ont indiqué que maintenant qu'ils connaissent mieux le processus d'accèsion à la propriété, ils ont plus confiance en leur capacité d'acheter un logement tôt ou tard. Le programme HOME a révélé que les gens constituent un moins grand risque financier lorsqu'on les renseigne et qu'on les soutient.

⁵ Les spécialistes interrogés estimaient que ces pourcentages étaient beaucoup plus élevés.

La Central Edmonton Community Land Trust (CECLT) (Edmonton)

La Central Edmonton Community Land Trust, ou CECLT, est une fiducie foncière collective sans but lucratif qui a été constituée en personne morale en 1998 et qui se fonde sur les modèles de logement communautaire abordable mis au point et en œuvre aux États Unis.

La CECLT a commencé par acheter dans le centre ville 17 propriétés dans un état inférieur aux normes exigées et ayant besoin de rénovations avant de pouvoir être occupées. Le Low Income Capital Assistance Program de la Ville d'Edmonton, le Programme d'aide à la remise en état des logements de la SCHL et un emprunt à court terme de l'Inner City Housing Society ont donné à la fiducie le financement nécessaire. Les premiers locataires participant au programme de location avec option d'achat ont emménagé dans les logements en 2000 et aucun n'a encore fait la transition vers la propriété de son logement.

Les Aboriginal Homeownership Workshops (Edmonton)

C'est une femme autochtone de la localité qui a dirigé l'élaboration de ces ateliers sur l'accession à la propriété à l'intention des Autochtones. Le premier a eu lieu à Edmonton en septembre 2003 au Canadian Native Friendship Centre et d'autres ateliers ont été donnés au Northern Alberta Institute of Technology et à la Bent Arrow Traditional Healing Society.

Les ateliers visent à renseigner les Autochtones de la région d'Edmonton sur les processus d'achat et d'entretien d'un logement. Environ 141 personnes y ont assisté et 16 d'entre elles ont acheté un logement. Dans des évaluations de suivi officielles, tous les propriétaires occupants ont déclaré qu'ils n'auraient pas acheté de logement s'ils n'avaient pas assisté aux ateliers. D'autres qui n'ont pas encore accédé à la propriété ont dit qu'ils sont mieux informés et qu'ils envisagent d'accéder à la propriété d'ici un an ou deux.

Selon l'animateur du programme, l'information fournie pendant l'atelier donne aux participants plus de confiance en leur capacité de réussir en tant que propriétaires occupants. La renommée du programme augmente et l'animateur a été invité à présenter l'atelier dans toute l'Alberta ainsi que dans d'autres provinces.

Spence Neighborhood Association (SNA) (Winnipeg)

Le principal objectif de la Spence Neighborhood Association (SNA) est de mobiliser et de motiver les gens de Spence pour qu'ils augmentent la santé, la sécurité, l'emploi et le logement dans leur quartier et, par le fait même, qu'ils améliorent son image. Le public cible original du programme était les membres de la communauté en général et sa justification était le grand nombre de maisons aux ouvertures condamnées qui créaient un problème de sécurité et d'esthétique dans la collectivité. Avec le temps, son mandat a changé pour se concentrer sur l'aide aux personnes à revenu faible et modéré ayant besoin de logement.

La SNA a commencé par acheter et rénover 12 propriétés de faible valeur ayant besoin de rénovations et d'entretien. Ces propriétés ont ensuite été affectées à des individus et à des familles répondant aux critères d'un programme de location avec option d'achat. La SNA a eu des problèmes à maintenir sa source de financement pour l'achat et la rénovation de maisons de ce genre, étant donné les critères d'admissibilité et les règlements sur le financement de plus en plus rigoureux des programmes de location de logements avec option d'achat. Pendant les deux dernières années, la SNA a modifié son mode de prestation de service et se concentre maintenant sur la construction de maisons neuves plutôt que sur l'achat et la rénovation de vieilles propriétés.

Pendant les deux dernières années, la SNA a construit six maisons neuves et elle a l'intention d'en construire huit autres au cours de la prochaine année. Parmi les 12 propriétés initiales louées avec option d'achat, toutes sont occupées depuis les deux à trois dernières années et les résidents n'ont pris aucun retard dans leurs paiements.

Le principal avantage pour les participants aux programmes de la SNA est l'accession progressive à la propriété. En plus, un représentant du programme a mentionné quelques avantages non prévus, y compris une amélioration globale de l'attrait esthétique du quartier, ce qui a à son tour amélioré le niveau de vie et attiré d'autres personnes dans la collectivité. Les effets négatifs imprévus comprennent une hausse du prix des maisons dans le quartier qui a entraîné une augmentation des coûts liés à la construction et à la rénovation.

Le North End Housing Project (NEHP) (Winnipeg)

À l'origine, le North End Housing Project (NEHP) avait pour but de rénover de vieilles maisons inférieures aux normes exigées dans une collectivité de la zone nord de Winnipeg. Lancé en 1998 par la Community Education Development Authority (CEDA), le NEHP a commencé par l'achat de sept propriétés dans deux des quartiers ayant le revenu le plus bas où les conditions de logement étaient inférieures aux normes exigées à Winnipeg : William Whyte et Lord Selkirk Park.

Dans le cadre du NEHP, on achète des maisons délabrées et on construit des maisons neuves dans la collectivité pour les vendre ou les louer avec option d'achat. Le travail de construction est réalisé par les participants à un projet de création d'emplois du NEHP, qui offre des expériences d'apprentissage aux résidents du quartier qui ont été libérés de prison et que cette expérience de travail intéresse. En plus, les matériaux usagés provenant des propriétés rénovées sont vendus à une entreprise de recyclage des matériaux de construction qu'exploite le même groupe communautaire pour aider à générer des fonds pour le projet.

Une fois les travaux terminés, les maisons rénovées ou nouvellement construites sont mises à la disposition de ménages de la collectivité ayant un revenu inférieur au SFR de Statistique Canada. Bien qu'une cote de solvabilité positive améliore l'admissibilité des demandeurs au programme, elle n'est pas obligatoire à la condition que le demandeur puisse démontrer sa capacité de faire les paiements nécessaires à l'achat de la maison et qu'il manifeste un engagement de base à l'égard de l'amélioration du quartier.

On exige aussi que les participants fassent une contribution en travail au programme sous forme d'environ 15 heures de travail bénévole par année. Pour se conformer à cette exigence, ils peuvent faire partie de comités du conseil d'administration ou participer à d'autres initiatives axées sur le quartier.

On atteint les clients éventuels par la distribution de dépliants et d'affiches dans les quartiers pertinents, ainsi que par le bouche à oreille.

Les changements positifs visibles qui se sont produits dans la collectivité par suite des activités du NEHP ont amené les membres de la communauté à participer de plus en plus à la santé de leur quartier. Par exemple, le NEHP a créé un programme de prévention du crime qui faisait appel à dix ex-délinquants pour prévenir le crime dans le quartier. Ces individus travaillaient pour assurer la sécurité de la communauté et étaient des employés payés du programme. Même si les effets de cette stratégie de prévention du crime n'ont pas été mesurés officiellement, les ex-délinquants n'ont pas récidivé depuis la mise en œuvre du programme il y a trois ans.

La Winnipeg Housing Rehabilitation Corporation (WHRC)

La Winnipeg Housing Rehabilitation Corporation (WHRC) est une société d'habitation sans but lucratif municipale établie par le Conseil municipal en 1977. Son mandat est d'acquérir et de rénover de vieux immeubles pour fournir des logements abordables de qualité à des personnes à revenu faible ou modéré voulant les acheter, les louer ou les louer avec option d'achat, surtout dans le centre ville de Winnipeg.

La WHRC a aidé à mettre plus de 500 logements à la disposition des personnes dans le besoin en subventionnant les paiements de loyer, en créant des relations de location avec option d'achat avec les locataires et en rénovant des maisons en vue de leur vente. L'initiative la plus importante de la WHRC est l'offre de logements locatifs à loyer proportionné au revenu.

La WHRC a pris plusieurs mesures pour aider ses clients à composer avec les responsabilités de la propriété résidentielle. Elle offre des conseils au moyen d'ateliers éducatifs qui décrivent les questions courantes à examiner lorsqu'on achète ou entretient une maison ainsi que des conseils individuels personnalisés. Ces initiatives ont aidé les clients à acquérir des connaissances importantes concernant le processus d'achat et d'entretien d'une maison.

La WHRC conçoit actuellement une vidéo multilingue pour renseigner les locataires et propriétaires occupants éventuels. Elle vise à informer les locataires de leurs droits et responsabilités et à décrire les questions courantes que pourraient rencontrer les propriétaires occupants éventuels. Par cette vidéo, la WHRC veut compléter les ateliers éducatifs et l'aide individuelle qu'elle offre actuellement.

Ces initiatives de la WHRC ont amélioré un certain nombre de propriétés délabrées et ont revitalisé l'apparence du quartier. On croit que le niveau de sécurité a augmenté et d'autres propriétaires occupants ont amélioré l'aspect de leur maison. Un des principaux avantages mentionnés était la création de logements comprenant plus d'espace habitable pour accueillir les grandes familles.

La Payuk Inter-Tribal Co-Op (Winnipeg)

La Payuk Inter-Tribal Co-Op offre un milieu de vie sûr et une atmosphère communautaire aux résidents autochtones de Winnipeg, notamment des femmes et leurs enfants. L'immeuble qu'exploite Payuk comprend 42 logements subventionnés qui sont offerts à des membres présélectionnés et approuvés de la coopérative. En interdisant l'alcool et les drogues dans l'immeuble, beaucoup de parents seuls ont obtenu un environnement conforme à leurs valeurs qui offre aussi un logement abordable de qualité.

Selon le gestionnaire de la propriété, la coopérative Payuk atteint ses buts et objectifs. Il y a des réunions régulières du conseil d'administration qui traitent des affaires courantes, les finances sont saines et la longue liste d'attente est considérée comme une indication du succès de la coopérative. La longévité de la coopérative (environ 15 ans) est également un signe positif de l'impact de Payuk.

CONCLUSIONS

Globalement, voici quelques-uns des principaux thèmes cernés qui ont trait aux besoins actuels et futurs en matière de logement :

- La population autochtone urbaine est plus jeune et croît plus rapidement que la population canadienne en général
- Il y a une classe moyenne croissante d'Autochtones urbains qui pourraient devenir des propriétaires occupants si on leur donnait l'information et le soutien appropriés
- La facilitation de l'accession à la propriété pour les ménages à revenu faible et modéré exige une approche à multiples facettes qui comprend l'éducation, l'orientation et un soutien, de même qu'une aide financière
- Les programmes qui cherchent à régler les problèmes de logement des Autochtones en milieu urbain doivent tenir compte des conditions et réalités des communautés rurales des Premières nations, parce que les problèmes sont reliés entre eux et que beaucoup de gens déménagent à maintes reprises des centres urbains aux communautés des Premières nations et de ces communautés à la ville
- Les communautés autochtones urbaines et rurales ont besoin d'occasions d'éducation et d'emploi afin de créer une stabilité dans leurs familles et leurs collectivités, ce qui produirait des conditions favorables à la propriété résidentielle.

Publications connexes (gratuites)

L'achat d'une maison étape par étape (numéro du produit 61143)

Guide de l'habitation coopérative (à l'adresse Internet
<http://www.cmhc.ca/fr/acloco/acloco/uhaco/index.cfm>)

Votre guide pour la location d'un logement (adresse Internet
<http://www.cmhc.ca/fr/acloco/loco/index.cfm>)

Série sur le logement selon les données du recensement de 2001.
Numéro 6 : Ménages autochtones (numéro du produit 63696)

Publications connexes (payantes)

Votre maison : L'entretien et la réparation (numéro du produit 61210)

Manuel du propriétaire occupant (numéro du produit 62096)

Directrice de projet de la SCHL : Marcelle Marie Gareau

Rapport de recherche : An Exploration of Housing Options for Aboriginal People in Edmonton, Alberta and Winnipeg, Manitoba

Consultants pour la recherche : R.A. Malatest & Associates Ltd, Edmonton (Alberta). Chercheuse principale : Lesley Just.

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EXECUTIVE SUMMARY

Introduction

This study examined the housing situation and issues of Aboriginal people in Edmonton, Alberta and Winnipeg, Manitoba, and homeownership programs that target Aboriginal participants.

Research Methodology

The research summarized relevant literature and examined available statistical data. Twenty key informant interviews were conducted with representatives of organizations that provide housing and other related services to Aboriginal people in Edmonton and Winnipeg. Those who participated in the interviews were individuals who had experience working directly with, and providing a variety of services to, Aboriginal people in one of the cities of interest, and/or were professionals with in-depth knowledge and expertise on urban Aboriginal housing issues. Twelve interviews were conducted in Edmonton, while the remaining eight were conducted in Winnipeg.

Following completion of the interviews, a household survey was conducted with 60 Aboriginal households in Edmonton and 62 in Winnipeg. All survey respondents were over 18 years of age, of self-reported Aboriginal ancestry and resided in the city at the time of the survey.

In Edmonton, 32 surveys were completed in-person and 28 by telephone. Those who were telephoned were identified via random dialing¹ and snowball sampling²: the snowball sample was developed from a list of homeowners provided by a local contact who conducted homeownership workshops, and a list of members of the Canadian Native Friendship Centre. The in-person interviews were conducted through public approach³ and group questionnaire administration⁴.

In Winnipeg, the surveys were all conducted in-person. The respondents were identified first by accessing a list of households provided by the Aiyawin Housing Corporation and the Winnipeg Native Friendship Centre. A snow ball sample technique was applied to develop further referrals and contact names.

¹ Random dialing involves accessing phone numbers from a telephone directory. If a respondent on the telephone self-identified as Aboriginal and was over the age of 18, he/she was asked to complete the survey. This technique is useful in obtaining data from a random assortment of households with telephones, but does exclude those who do not have a telephone.

² Snowball sampling consists of identifying a few initial respondents, then utilizing the social networks of those respondents to identify further respondents. Snowball sampling has both advantages and disadvantages in that it tends to produce samples that are not truly random and may share characteristics. The advantage of snowball sampling is that it can offer researchers access to difficult to reach populations.

³ Public approach refers to the practice of approaching people in public places. For this survey, two events were used to access respondents: an outdoor summer festival held in downtown Edmonton, and a Pow Wow.

⁴ Group questionnaire administration was conducted by advertising for respondents in the local newspaper. If the respondent qualified, he/she was invited to attend a group session where the survey was explained and then conducted. Researchers were in attendance to answer questions and assist respondents in completing the survey.

The review of the literature and key informant interviews were utilized to identify “Homeownership Initiatives” that could be potential case studies. The research encountered difficulty in identifying Homeownership Initiatives that were oriented specifically towards Aboriginal households in Edmonton and Winnipeg, so the selection criteria was broadened to include homeownership initiatives for all low to moderate income households in Edmonton and Winnipeg. The list of potential case studies included a mixture of education programs, rent-to-own home ownership programs, and subsidized housing agencies for Aboriginal renters.

Final selection of case studies was based on the willingness of the agency to participate and the relevance of the initiative to the research. Seven case studies were completed: three in Edmonton and four in Winnipeg. In Edmonton these included: the HOME Program, the Central Edmonton Community Land Trust and the Aboriginal Homeownership Workshops. In Winnipeg these included: the Spence Neighbourhood Association, the North End Housing Project, the Winnipeg Housing Rehabilitation Corporation and Payuk Inter-Tribal Housing Cooperative.

Findings

A. Housing Needs and Issues of Aboriginal People in Edmonton and Winnipeg

The research identified a number of prevalent issues that urban Aboriginal people face when accessing housing.

1. The Aboriginal communities in Edmonton and Winnipeg are younger, have lower incomes, experience higher poverty rates, and have less education than the general municipal populations.

The largest concentrations of urban Aboriginal people in Canada live in Edmonton and Winnipeg. More than half of the Aboriginal households in Edmonton and Winnipeg have incomes below Statistics Canada’s low income cut off points (LICO), and more Aboriginal households in these cities live in poverty compared to the national average. As well, the average annual individual income for Aboriginal people in Edmonton and Winnipeg is noticeably less than the average income for non-Aboriginal individuals. The largest age grouping of Aboriginal people in both cities is the 0 to 14 year old age group, followed by the 24 to 44 year old range.

Many lack educational credentials such as a high school diploma, have few occupationally focused skills, and do not have a strong employment history. These factors make it difficult for many Aboriginal workers to secure sustainable, meaningful employment. As a result, many accept low paying employment or rely on provincial income support. In both Edmonton and Winnipeg, key informants and household survey respondents reported that the income gained from either of these sources is felt to be insufficient to meet basic needs, increasing the demand for subsidized housing units.

Household survey respondents indicated that the insecure, low paying employment held by many Aboriginal people creates barriers to housing. Most key informants in Edmonton

noted that the minimum wage in Alberta (\$5.90 per hour) and the low wages paid to unskilled and semi-skilled workers in Alberta are insufficient to allow an individual to earn enough to pay market rental rates for acceptable housing. Some of the key informants in Winnipeg made similar comments regarding the Manitoba minimum wage (\$7.00 per hour) and poverty in relation to housing.

Informants identified a need to increase education and training opportunities for Aboriginal communities in both rural and urban areas in order to allow Aboriginal workers to develop the skills required to gain meaningful employment and earn a stable income.

2. There Are Insufficient Housing Options in Edmonton and Winnipeg for Aboriginal Families with Fixed and Low Incomes.

There are long waiting lists for subsidized housing units with Aboriginal housing organizations, as well as municipal housing corporations. While there are ample rental properties available in both Edmonton and Winnipeg, market rents for apartments and single family homes tend to be beyond the reach of most low income individuals and families. The lack of subsidized housing and affordable rental properties has put many low income families and individuals at greater risk for homelessness.

The Edmonton Capital Region Housing Corporation has 4,500 occupied single family units and a waiting list of approximately 1,800 families. Amisk Housing Corporation has 96 fully occupied houses and duplexes, with a waiting list of 1,600 families, while the Métis Urban Housing Corporation has 416 occupied units and a waiting list of 621 families. According to representatives of subsidized housing agencies, the average wait for a subsidized housing unit is approximately three years.

A lack of affordable rental housing was also clearly articulated as an issue by household survey respondents. In Edmonton, 67% of the household survey respondents reported that there is not enough affordable housing available in the private rental market, while 58% in Winnipeg noted this as a substantial issue. Likewise, 42% in Edmonton and 45% in Winnipeg stated that there is not enough subsidized housing available. The majority of respondents in Edmonton and Winnipeg also noted that the average costs of rent or mortgage payments were too high for them to sustain.

3. There Are Insufficient Housing Units to Accommodate Large Families, Resulting in Overcrowding.

In both Edmonton and Winnipeg, the majority of rental apartments have less than two bedrooms. There are relatively few subsidized housing units and market rental apartments with three or more bedrooms. Vacancy rates for units with three or more bedrooms are lower than vacancy rates for smaller units. Many Aboriginal people have large nuclear families, and live with extended family and friends. There is a high demand for larger rental units with three or more bedrooms and this exceeds the supply, leading to overcrowding.

Subsidized housing agencies have guidelines that limit the number of people per unit according to the National Occupancy Standards. According to key informants in both Edmonton and Winnipeg, many families are refused subsidized housing units because their family size/composition exceeds the number of bedrooms available in the units. As well, some families have been evicted from subsidized housing units because of extra, unapproved family members and friends moving in and creating overcrowded conditions.

4. Discrimination affects Aboriginal people when accessing housing, regardless of housing need or income level.

The literature reviewed, key informants and household survey respondents all reported that discrimination affects the housing options available to Aboriginal households. The types of discrimination included income and employment based discrimination and discrimination based on race, age, gender, family size, and cultural practices (see Figure 1).

According to key informants, Aboriginal households felt discriminated against in the housing market by banks and other financial institutions such as mortgage brokers, insurance companies and realtors; however, the review of the literature found that there is little empirical research investigating alleged discrimination by these agents and institutions.

Many household survey respondents noted that various types of discrimination created barriers to accessing housing. In Edmonton, subsidized housing renters more frequently reported experiencing discrimination from landlords, financial institutions and neighborhood residents than did market renters and homeowners. In Winnipeg, more homeowners than tenants noted discrimination as a barrier to accessing housing.

Figure 1 Types of discrimination reported by household survey respondents	
Type of Discrimination	Result: Barrier to Rental Faced By
<ul style="list-style-type: none"> Income discrimination 	<ul style="list-style-type: none"> recipients of provincial income support, band funding or employment insurance persons who do not have a bank account
<ul style="list-style-type: none"> Employment discrimination 	<ul style="list-style-type: none"> unemployed or underemployed persons
<ul style="list-style-type: none"> Family discrimination 	<ul style="list-style-type: none"> people with, or even assumed to have, many children or large extended families
<ul style="list-style-type: none"> Racial discrimination 	<ul style="list-style-type: none"> persons that appear to be of Aboriginal descent
<ul style="list-style-type: none"> Gender discrimination 	<ul style="list-style-type: none"> single mothers
<ul style="list-style-type: none"> Age discrimination 	<ul style="list-style-type: none"> young adults
<ul style="list-style-type: none"> Cultural discrimination 	<ul style="list-style-type: none"> Aboriginal families because of an assumption that Aboriginal people do not have adequate urban life skills to maintain the property and be good tenants

Some of the Aboriginal housing agencies in Edmonton that provide rent-geared-to-income housing noted that they encountered local community resistance when attempting to purchase property. Community members insisted that the agency hold a community information meeting, construct fences around the property, or closely monitor the tenants.

5. Many Aboriginal People Lack an Established Relationship With a Financial Institution and Credible References for Landlords.

According to key informant interviews and household survey respondents, some Aboriginal people do not maintain bank accounts because of real or perceived incidents of discrimination. It was also noted that many Aboriginal people have difficulty securing rental housing because they do not have current, credible references. This is especially true for individuals and families who have recently moved from a rural First Nations community into the city and do not have an established history of banking or renting.

6. The Most Vulnerable Populations Live in Unstable Housing Conditions.

Marginalized sub-populations within the Aboriginal community tend to be at the greatest risk for homelessness. Those individuals affected by chronic unemployment or under-employment, substance abuse problems, chronic health issues and family instability face difficulties securing and maintaining suitable housing.

According to key informants there is an unmet demand for supportive housing options. There are growing numbers of Aboriginal families and individuals who require services that combine safe, appropriate housing along with employment skills training, counseling, family support, and health care services. As well, special needs populations, such as children from families in conflict with the law, require housing options that are not currently available.

7. The Combination of Issues Faced by Aboriginal Households Leaves This Community Vulnerable to Cycles of Homelessness.

In both Edmonton and Winnipeg, homeless counts and estimates indicate that many homeless people are Aboriginal. Multiple data sources consulted for this research indicate that the combination of issues faced by Aboriginal people related to housing work together to put Aboriginal individuals and families at risk for cycles of homelessness.

As the urban Aboriginal population grows, the need for affordable housing is expected to increase. Unless the education and employment challenges within the Aboriginal community are addressed, most Aboriginal households will face difficulties paying market rent.

8. Characteristics of Housing and Neighbourhoods Occupied by Aboriginal Households.

The research found a high demand for affordable housing in neighbourhoods with high proportions of Aboriginal households. These neighbourhoods possess the following characteristics:

- Old, well established neighbourhoods with aging, poorly maintained housing stock (in Winnipeg the housing stock in the older neighbourhoods tends to be very old and dilapidated);
- Primarily private market or subsidized rental units with basic appliances only;
- Inner city areas with good access to public transportation;
- Generally unsafe, with high incidences of crime (in Winnipeg, respondents noted high incidences of gang related activities and “party houses” where tenants use and sell illegal narcotics);
- Residents who come from a variety of ethnic and cultural backgrounds, with high proportions of Aboriginal and immigrant households (more household survey respondents in Edmonton than in Winnipeg reported living in mixed ethnic and cultural areas); and
- High proportions of low and moderate income households.

Generally, compared to subsidized housing and market renters, more homeowners reported:

- living in a very safe neighborhood and feeling very secure in their neighborhood;
- living in homes of 1000 square feet or more of living space;
- having appliances, electrical and plumbing systems in excellent working order; and
- being very satisfied with their housing conditions.

However, in both Edmonton and Winnipeg, subsidized housing renters reported living in newer housing (40 or fewer years old) than that occupied by homeowners and unsubsidized tenants.

9. Aboriginal Views and Perceptions Concerning Homeownership.

According to Statistics Canada, approximately 65% of the Aboriginal community in Winnipeg and 71% of the Aboriginal households in Edmonton rent their accommodations.⁵ Families and individuals rent because they cannot afford to buy a home, due to a lack of finances related to a lack of education and occupationally focused skills, low paying and insecure job opportunities, and other barriers to securing sustainable, meaningful employment.

Key informants reported that there are growing numbers of professional Aboriginal people with stable employment who have the financial means to purchase a home. Reasons stated as to why many of these households are not purchasing homes include insufficiencies of:

- savings for a down payment;

⁵ Key Informant Interviews estimated these percentages to be much higher.

- awareness concerning homeownership;
- information concerning the process of buying a home; and
- interest in owning a home.

Aboriginal households appear to prefer to rent because it affords greater mobility and easier return to a First Nations community. As well, systems of private property ownership are not common in First Nations communities so individuals who have recently moved to the city may not be familiar with or interested in homeownership or in homeownership as a means to build equity.

The majority of household survey respondents and key informants felt that homeownership would be beneficial and desirable for urban Aboriginal households and identified a number of approaches aimed at facilitating homeownership among qualified Aboriginal households. These included down payment assistance, homeownership education, support in developing financial management skills and support throughout the home buying process. In order to be effective, strategies and programs should reflect Aboriginal housing preferences, values and traditions.

For Aboriginal households that are not yet qualified for homeownership, respondents identified a need for related programs and services to address barriers of employment, education and health related issues. Programs and services should be integrated and address various levels of barriers and needs related to housing, either in steps or simultaneously.

B. Homeownership Projects in Edmonton and Winnipeg

In Edmonton there are Aboriginal Homeownership Education Workshops that specifically target Aboriginal participants. A homeownership education program oriented towards low to moderate income households works together with the workshop program to provide information and support services to Aboriginal people interested in buying a home.

In Winnipeg, a number of neighbourhood revitalization initiatives include affordable housing programs. Homeownership services include rent-to-own programs, down payment assistance, and homeownership education. With the assistance of these programs, a number of Aboriginal households have become homeowners.

A number of best practices and lessons were identified by representatives of the homeownership programs. These included:

- Initiatives aimed at Aboriginal communities should be conceived, planned, and implemented by Aboriginal-led organizations;
- Guidance, education, and support for homeownership are beneficial for low to moderate income households;
- Successful housing models should be holistic and integrate housing needs in rural and First Nations communities with urban housing needs; and
- Housing programs should facilitate independence, confidence, and self-reliance.

The HOME Program (Edmonton)

The HOME Program in Edmonton is a self-sustaining initiative that is low cost to implement and relies on community involvement and support. Participants are not expected to pay program fees or contribute to other costs.

Some program participants became homeowners while others reported that having increased their knowledge concerning home ownership they now felt more confident in their ability to eventually purchase a home. The HOME Program has found that people are less of a financial risk when educated and supported.

The Central Edmonton Community Land Trust (CECLT) (Edmonton)

The non-profit Central Edmonton Community Land Trust (CECLT), incorporated in 1998, is based upon affordable, community housing models developed and operating in the United States.

Initially, CECLT purchased 17 properties in the inner city which were in substandard condition and required renovations before they could be occupied. Funding was provided by the City of Edmonton Low Income Capital Assistance Program, CMHC's Residential Rehabilitation Assistance Program, and a short term loan from the Inner City Housing Society. The first tenants on the rent to own program occupied the units in 2000, and none have yet transitioned to home ownership.

The Aboriginal Homeownership Workshops (Edmonton)

Development of the Aboriginal Homeownership Workshop was spearheaded by a local, Aboriginal woman. The first workshop was delivered in Edmonton in September 2003 at the Canadian Native Friendship Centre and other workshops have been held at the Northern Alberta Institute of Technology and the Bent Arrow Traditional Healing Society.

The workshops aim to provide education on the home buying and maintenance processes to Aboriginal people in the Edmonton area. Approximately 141 participants have attended and 16 individuals purchased homes. In informal follow up evaluations, all homeowners stated that they would not have bought homes if they had not taken the workshops. Others who have not yet purchased indicated they are better informed and will be looking to home ownership within the next year or two.

The program facilitator reports that the information delivered in the workshop provides participants with increased confidence to succeed as homeowners. Recognition of the program is growing and the facilitator has been invited to provide the workshop throughout the province as well as in other provinces.

Spence Neighborhood Association (SNA) (Winnipeg)

Spence Neighborhood Association's (SNA) primary objective is to activate and engage the people of Spence in building and rebuilding their neighborhood in the areas of health, safety, employment, housing, and neighborhood image. The original target audience of the program

was community members in general, and the rationale was the large number of boarded-up houses creating a safety issue and aesthetic challenges to the community. Over time, the mandate changed to focus on assisting individuals with low to moderate incomes in need of housing.

The SNA's initial activities included the purchase and renovation of 12 low value properties in need of renovations and up-keep. These properties were then allocated to individuals and families who qualified for a rent-to-own program. The SNA has experienced challenges in maintaining their funding source to purchase and renovate such houses, given increasingly strict eligibility criteria and funding regulations for rent-to-own housing programs. In the last two years, SNA has modified its service delivery and now focuses on building new homes rather than purchasing and renovating old properties.

Within the last two years, SNA built six new houses and intends to build another eight over the next year. Of the original 12 rent-to-own properties, all units have been occupied for the last two to three years and the residents have kept their payments up to date.

The primary benefit for participants of SNA's programs is eventual home ownership. As well, a program representative identified some unanticipated benefits, including an overall improvement in the aesthetic appeal of the neighborhood, which in turn improved the standard of living and brought new people into the community. Unanticipated negative effects were identified as an increase in the value of house prices in the neighborhood causing an increase in costs associated with construction and renovations.

The North End Housing Project (NEHP) (Winnipeg)

The North End Housing Project (NEHP) originally focused on renovating old, sub-standard houses in a community in the north end of Winnipeg. Initiated in 1998 by the Community Education Development Authority (CEDA), the NEHP began with the purchase of seven properties and focused on two of the lowest income neighborhoods with sub-standard housing conditions in Winnipeg: William Whyte and Lord Selkirk Park.

The NEHP purchases derelict houses and constructs new houses in the community for either sale or rent-to-own acquisition. The construction work is undertaken by an employment creation project of the NEHP, which provides learning experiences to residents of the neighborhood who have been released from prison and are interested in the work experience. In addition, the used materials from the renovated properties are sold at a construction recycling business operated by the same community group to help generate funding for the project.

Upon completion, the renovated or newly constructed houses are made available to community residents with a household income below the Statistics Canada LICO. While a positive credit rating enhances one's program eligibility, it is not mandatory, provided that the applicant can demonstrate the ability to make payments on the house they wish to buy and have a basic commitment to enhancing the neighborhood.

Participants are also required to contribute sweat equity to the program in the form of volunteer work of approximately 15 hours per year which could be spent on board committees or other neighborhood-focused initiatives.

Potential clients are reached through distribution of brochures and posters in the relevant neighborhoods, as well as word-of-mouth.

Visible positive changes in the community, as a result of the NEHP's activities, have led to the growing involvement of community members in the health of their neighborhood. For example, a crime prevention program was originally initiated by the NEHP involving 10 ex-offenders acting to avert crime in the neighborhood. These individuals were involved with the safety of the community and were paid employees of the program. While the effects of this crime prevention strategy have not been formally measured, there has been no recidivism by the ex-offenders in the three years since implementation.

The Winnipeg Housing Rehabilitation Corporation (WHRC)

The Winnipeg Housing Rehabilitation Corporation (WHRC) is a municipal, non-profit housing corporation established by Council in 1977. Its mandate is to acquire and renovate older buildings to provide quality affordable housing on a sale, rental and/or lease-to-purchase basis to persons of low or modest income, primarily in Winnipeg's inner city.

WHRC has helped make over 500 housing units available through subsidizing rental payments, creating rent-to-own relationships with tenants, and renovating houses for sale. WHRC's largest initiative is rent-geared-to-income rental units.

WHRC has taken several measures to assist their clients with the responsibilities of home ownership. Guidance is provided through educational workshops which outline common issues to consider when purchasing or maintaining a house and personalized one-on-one counseling. These initiatives have helped clients gain important knowledge concerning the process of purchasing and maintaining a house.

WHRC is in the process of designing a multi-lingual video to educate potential tenants and homeowners. It is intended to inform tenants of their rights and responsibilities and to describe common issues facing potential home owners. The video is planned to supplement the educational workshops and one-on-one assistance currently offered.

These WHRC initiatives have improved a number of derelict properties and revitalized the appearance of the neighbourhood. The level of safety is thought to have improved, and other home owners have upgraded the appearance of their houses. One of the major benefits cited was the creation of units with more living space to accommodate large families.

The Payuk Inter-Tribal Co-Op (Winnipeg)

Payuk Inter-Tribal Co-Op provides a safe home environment and community atmosphere for Aboriginal residents of Winnipeg, especially women and their children. The building

operated by Payuk consists of 42 units that offer subsidized housing to screened and approved co-op members. Through prohibiting alcohol and drugs in the building, many single parents have had an environment conducive to their values that also provides quality affordable housing.

According to the property manager, the goals and objectives of Payuk are being met. There are regular board meetings that address any current issues, the finances are in good shape, and the long waiting list of applicants are thought to be indications of success. The longevity of the co-op (approximately 15 years) was also noted as a positive sign of the impact of Payuk.

Conclusions

Overall, the key themes identified that pertain to housing needs now and in the future include:

- The urban Aboriginal population is younger and growing more quickly than the general Canadian population
- There is a growing middle class of urban Aboriginal people who could become homeowners given appropriate information and support
- Facilitating homeownership for low to moderate income households requires a multi-faceted approach that includes education, counseling and support as well as financial assistance
- Programs to address housing issues for urban Aboriginal people need to consider conditions and realities in rural First Nations' communities because the issues are interrelated, and many people move back and forth between urban centers and First Nations' communities
- Urban and rural Aboriginal communities need opportunities for education and employment in order to create stability in their families and communities, thereby creating favourable conditions for homeownership.

Glossary of Terms

Aboriginal

In accordance with the definition of Aboriginal Identity used by Statistics Canada for the 2001 Census, the term Aboriginal as used in this report refers to a person who reports that he or she identifies with, or is a member of, an organic, political or cultural entity that stems historically from the original persons of North America. The term includes the Indian, Inuit and Métis peoples of Canada.

Acceptable housing

Canada Mortgage and Housing Corporation (CMHC) defines acceptable housing as housing that is adequate in condition, suitable in size, and affordable:

- *Adequate* dwelling units are those reported by their occupants as not requiring major repairs;
- *Suitable* dwelling units have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements; and
- *Affordable* dwelling units cost less than 30% of before-tax household income.

Affordable housing

Private market housing that is not rent-geared-to-income or subsidized by government funds or programs. The City of Edmonton defines affordable housing as rental or ownership housing that:

- Is provided to households who have an affordability problem (spend in excess of 30% of their gross income on housing) and earn less than the median income, but are capable of independent living, without a need for support services;
- Requires no ongoing government subsidies; and
- Includes housing built by the private, co-operative, non-profit and public sectors.

Cooperative housing

The National Association of Housing Cooperatives (NAHC) defines cooperatives as housing initiatives in which cooperative members own a share in a corporation that owns or controls the building(s) and/or property in which they live. Each shareholder is entitled to occupy a specific unit and has a vote in the corporation. Every month, shareholders pay an amount that covers their proportionate share of the expense of operating the entire cooperative, which typically includes underlying mortgage payments, property taxes, management, maintenance, insurance, utilities, and contributions to reserve funds.

Housing cooperatives come in many shapes and sizes: cooperatives include townhouses, garden apartments, mid-and high-rise apartments, single-family homes, student housing, senior housing, and mobile home parks. The purchase price of cooperative membership can be left to the market or the price can be maintained at below market in order to preserve

affordability. All cooperatives share a common set of principles adopted by the International Cooperative Alliance.

Condominiums

In a condominium each resident owns their own unit in a building, instead of owning a share in a corporation that owns the whole building and related areas as in a cooperative. There are monthly carrying charges similar to cooperatives for the operational costs of the common areas and grounds. Also like cooperatives, condominium owners usually elect a board of directors to govern the operations.

Core housing need

When households live in housing that is below one or more of the adequacy, suitability, or affordability standards (as defined above), and have incomes that are too low to allow them to rent alternative local market dwellings that meet acceptable standards for less than 30% of their before-tax income, CMHC considers them to be in core housing need. By definition, these households are excluded from acceptable housing and from the benefits such housing confers.

Low-income housing

Low-income housing is housing that meets the housing affordability and housing physical adequacy needs of households with incomes below the poverty line. It includes government-subsidized housing provided on a “rent-geared-to-income” basis to low-income seniors and families. It also includes many older, low-cost, privately owned houses and apartments, and inner-city rooming house units. Low-income housing tends to be occupied by persons who are capable of independent living, without a need for support services with the housing unit.

National Occupancy Standards

As defined by CMHC, the National Occupancy Standards for housing indicate that there should not be less than one or more than two persons per bedroom, spouses and couples share a bedroom, parents do not share a bedroom with children, dependants aged 18 or older do not share a bedroom, and dependants and siblings age five or more of the opposite sex do not share a bedroom.

Rent geared to income

The rent of many low income housing and subsidized housing programs is not set or determined by market rates. Rather, the rent depends on the household income of the tenants. Many rent geared to income initiatives determine rent based on 30% of the household before tax income.

Social housing

Social housing is rental housing that was built and maintained with government assistance, and is made available to families and individuals (households) with low and moderate incomes. Rental rates for social housing are set according to the income of the renter. Various municipal government and independent non-profit housing organizations operate social housing in all cities in Canada.

Special needs housing

“Special needs housing includes a range of emergency, staged-transitional and permanent housing options for people who need “non-housing” support services (meals, housekeeping, etc.) to enable them to maintain occupancy in that housing. Examples of “special needs housing” include seniors’ subsidized lodge units, group homes, 1st, 2nd, and 3rd stage housing for women and children leaving abusive relationships, and shelters for homeless individuals and families.

Subsidized housing

See Social housing above.

Sweat equity

Sweat equity refers to the volunteer work requirements of many housing programs. The recipient of the housing contributes volunteer hours and work that is then considered to be an equitable contribution to the housing costs. Sweat equity can take the form of house construction, program administration or any other type of volunteer work that benefits the housing program, program participants and/or community members.

An example of a home ownership program that uses sweat equity is Habitat for Humanity (HFH). HFH is a joint venture, in which those benefiting from it participate directly in the work. Each partner family must invest 400 hours of unpaid labour, or “sweat equity”, into the construction of their house and other HFH houses. This reduces cost and increases pride of ownership. In addition, each partner family must agree to meet all financial obligations in making a down payment and purchasing their house.

SECTION: 1 INTRODUCTION AND OVERVIEW OF THE RESEARCH PROCESS

1.1 Introduction

The Aboriginal population in Canada is becoming increasingly urban. One-half of the Aboriginal population in Canada live in urban areas, and close to two-thirds of those are located in cities in Western Canada (Hanselmann, 2003). These populations are not a homogenous group, and can include persons that self identify as registered or non-registered Indian, Inuit, or Metis. There are as many differences in education, wealth, and overall socio-economic status *within* Aboriginal communities as there are *between* Aboriginal and non-Aboriginal communities (Hull, 2001). As such, there is significant variation in the socio-economic status and living conditions of urban Aboriginal people.

“Among the Aboriginal population living off reserves.....[T]here is a sizable minority with high needs, most notably the non-participants, the underemployed and single parents and their children. At the same time, the majority are in the labour force, usually in lower income and less secure occupations, and their needs are for improved income, skills and job security.....A minority, particularly among Metis and non-status men, are owners of small businesses, and another minority are in more highly paid occupations. Each of these Aboriginal populations have issues reflecting their class and occupational position.” (Hull, 2001; 61).

According to Hanes (2004), most First Nations communities are plagued by housing shortages, extensive waiting lists for rental units, infrastructure problems with existing housing and house overcrowding issues. As well, Aboriginal peoples are one of the few remaining populations in Canada that still face ongoing issues with a lack of basic plumbing facilities in their homes (Falkenhagen, 2001). Numerous agencies and organizations are concerned with the housing options available to Aboriginal people in urban centers, however, no one particular order of government is willing to assume primary responsibility for urban Aboriginal policy. According to the literature, the programming that is currently taking place in Western Canadian cities is, generally, inconsistent (Hanselmann, 2003).

The proportion of urban Aboriginal people is growing. In 1996, Aboriginal people comprised 3.8% of Edmonton's population. By 2001, this proportion had increased to 4.6% (Hanselmann, 2003 (based on Statistics Canada census data)). Similar to Edmonton, the Aboriginal population of Winnipeg is growing. In 1996, 6.9% of residents in Winnipeg were Aboriginal. In 2001, the proportion of Aboriginal people in the population of Winnipeg had increased to 8.4% (Hanselmann, 2003). As the population of urban Aboriginal people increases, the demand for suitable housing will also increase.

In response to these concerns, Canada Mortgage and Housing Corporation commissioned this research to investigate the housing situation of Aboriginal communities in Edmonton and Winnipeg. Specifically, the project was designed to meet the following objectives:

- To examine the housing situation of Aboriginal people in Winnipeg and Edmonton;
- To examine the characteristics of the housing stock occupied by Aboriginal people in Edmonton and Winnipeg;
- To explore the types of housing options that Aboriginal people in Edmonton and Winnipeg use and prefer; and
- To explore options and methods for increasing urban Aboriginal homeownership through various forms of tenure, including cooperatives and freehold.

These objectives were explored through multiple lines of inquiry. Information was gathered via a literature and document review, consultation with experts in the field of housing, key informant interviews with representatives of urban housing agencies and programs, a household survey with urban Aboriginal households, and case studies conducted on homeownership programs in Edmonton and Winnipeg. A detailed description of the methodology used to conduct each phase of the research is provided below.

1.2 Research Methodology

The research utilized a mixed mode approach to data collection, and gathered qualitative and quantitative information through four approaches. A thorough literature review was conducted, followed by completion of several key informant interviews with representatives of housing agencies and social service organizations in Edmonton and Winnipeg. An exploratory household survey of Aboriginal households was conducted in each city, and seven case studies were prepared on programs and initiatives related to homeownership for low to moderate income households. A description and discussion of the methodology employed for each phase of the research is provided below.

1.2.1 Literature Review

A comprehensive literature and document review was conducted to identify overarching urban Aboriginal housing trends and issues, as well as identify relevant statistics for the local communities of interest. The literature and document search was conducted on sources relevant to the following topics:

- Urban poverty;
- Urban Aboriginal people;
- Aboriginal housing issues;
- Children and housing;
- Housing programs;
- Characteristics of Aboriginal communities in Edmonton and Winnipeg;
- Urban Aboriginal policy;
- Crime rates for specific neighbourhoods in Edmonton and Winnipeg;
- Statistical profiles of specific neighbourhoods in Edmonton and Winnipeg;
- Homeownership programs; and

- Statistical profiles of urban Aboriginal communities.

Literature, documents and survey data were obtained from academic databases, research organizations, Statistics Canada, CMHC library, relevant internet sites, key informants and other experts in the field of housing throughout the research process. A listing of references is provided at the end of the report.

1.2.2 Key Informant Interviews

Twenty (20) key informant interviews were conducted with representatives of organizations that provide housing services and other related services to Aboriginal people in Edmonton and Winnipeg. Twelve interviews were conducted in Edmonton, while the remaining eight were conducted in Winnipeg.

The key informants who participated in the interview process were individuals employed with housing agencies that provide services to Aboriginal people in Edmonton or Winnipeg, people that have experience working directly with and providing a variety of services to Aboriginal people in one of the cities of interest, and/or professionals with in-depth knowledge and expertise on urban Aboriginal housing issues.

The interview discussions focused on the following 15 topics:

- Current issues faced by urban Aboriginal people in regards to accessing and maintaining suitable housing;
- Anticipated issues that urban Aboriginal people will face over the next five years in regards to accessing and maintaining suitable housing;
- Societal barriers encountered by urban Aboriginal people and/or housing agencies when accessing and maintaining suitable housing;
- Possible explanation as to why the majority of urban Aboriginal people live in rental accommodations;
- Benefits and drawbacks of homeownership for urban Aboriginal people;
- The types of neighbourhoods and facilities available in areas with large concentrations of urban Aboriginal residents;
- The types of neighbourhoods and facilities available in areas where social housing agencies buy or build housing;
- Agencies that encourage and/or facilitate Aboriginal home ownership (currently and in previous programming);
- Best practices in housing programs for urban Aboriginal people;
- Anticipated demand for housing by urban Aboriginal people over the next five years;
- Strategies that may be utilized to help meet the anticipated housing demand;
- Types of housing purchase and tenure that may be most suitable and appropriate for urban Aboriginal populations;

- Strategies to encourage and facilitate homeownership for urban Aboriginal people;
- Sub-populations of urban Aboriginal people that may be overlooked by current housing programs and initiatives; and
- Gaps in the knowledge/research related to urban Aboriginal housing.

The organizations included in the Edmonton interview process are mandated to serve the following client groups:

- All Aboriginal (six organizations)
- Metis (two organizations)
- Non-Aboriginal⁶ (two organizations)
- Clients in urban areas (three organizations)
- Organizations that provide housing to all urban, low income people (funding agencies) (two organizations)

Please note that the above total exceeds 12 because some agencies provided multiple responses.

In Winnipeg, the organizations included in the interview process are mandated to serve the following target groups:

- All Aboriginal groups (four organizations)
- Metis (two organizations)
- Agency does not directly work with clients, but has knowledge of the community housing issues (two organizations)

In order to generate consistent information from key informants, a standard interview guide was used to structure and lead the discussions. The time required to complete an interview varied from approximately 45 minutes to 1.75 hours, with an average completion time of approximately one hour. A list of the organizations that participated in the interview process and a copy of the key informant interview guide are provided in Appendices A and B.

1.2.3 Household Survey

Following completion of the key informant interviews, an exploratory household survey was conducted with 60 Aboriginal households in Edmonton and 62 Aboriginal households in Winnipeg. All survey respondents were over 18 years of age, were of self-reported Aboriginal ancestry and resided in the appropriate city at the time of the survey.

⁶ Defined as all people in need. No ethnic group status is required for qualification, nor is ethnic or cultural background recorded for these clients

In Winnipeg, all 62 survey completions were conducted in-person by a surveyor. The respondents were identified first by accessing a list of households provided by the Aiyawin Housing Corporation and the Winnipeg Native Friendship Centre. A snow ball sample technique⁷ was applied to develop further referrals and contact names.

In Edmonton, a variety of approaches were utilized to reach potential survey respondents. Thirty-two (32) surveys were completed in-person, while the remaining 28 were conducted via telephone. The telephone survey respondents were identified via random dialing⁸ and snowball sampling: the snowball sample was developed from a list of homeowners provided by a local contact who conducted homeownership workshops, and a list of members of the Canadian Native Friendship Centre. The in-person interviews were conducted through public approach⁹ and group questionnaire administration¹⁰.

The surveys were completed using paper and pencil, and the results were then entered into a DASH database. Basic statistical analysis of frequencies and cross tabulations were conducted on the data to develop profiles of the respondents and their answers.

In both cities, the surveyors who conducted the interviews were of Aboriginal descent, had previous experience conducting social research interviews, were from the local area, and were familiar with the local Aboriginal communities. Detailed tables depicting the housing status, household composition, neighbourhood of residence and other demographic characteristics of the survey respondents are provided in Appendix C.

1.2.4 Case Studies

⁷ Snowball sampling consists of identifying a few initial respondents, then utilizing the social networks of those respondents to identify further respondents. Snowball sampling has both advantages and disadvantages in that it tends to produce samples that are not truly random and may share characteristics. The advantage of snowball sampling is that it can offer researchers access to difficult to reach populations. Further discussion concerning snowball sampling can be found in Atkinson & Flint (2001).

⁸ Random dialing involves accessing phone numbers from a telephone directory. If a respondent on the phone self identified as Aboriginal and was over the age of 18, he/she was asked to complete the survey. This technique is useful in obtaining data from a random assortment of households with telephones, but does exclude those who do not have a telephone.

⁹ Public approach refers to the practice of approaching people in public places. For this survey, two events were used to access respondents: an outdoor summer festival held in downtown Edmonton, and a Pow Wow. The festival was oriented towards the general public while the Pow Wow was oriented towards Aboriginal people. At both events, a surveyor approached people and asked a few qualifying questions. If they self identified as Aboriginal, were over the age of 18, and resided in Edmonton, they were asked to complete the survey. Twenty-one (21) surveys were completed at these public events.

¹⁰ Group questionnaire administration was conducted by advertising for respondents in the local newspaper. Interested individuals called the researchers and were asked if they were over the age of 18, self identified as Aboriginal, and lived in the city of Edmonton. If the respondent qualified, he/she was invited to attend a group session where the survey was explained and then conducted with the respondents together. Researchers were in attendance to answer questions and assist respondents in completing the survey. Eleven (11) surveys were completed in the group questionnaire session in Edmonton.

The literature review and key informant interviews were utilized to identify homeownership initiatives that could be potential case studies. The research encountered difficulty in identifying homeownership initiatives that were oriented specifically towards Aboriginal households in Edmonton and Winnipeg, so the selection criteria was broadened to include Aboriginal homeownership initiatives in other jurisdictions, as well as homeownership initiatives for all low to moderate income households in Edmonton and Winnipeg. Several initiatives were identified in Edmonton, Winnipeg, Saskatoon, Calgary and Ottawa. The list of potential sites was a mixture of education programs, rent-to-own home ownership programs, and subsidized housing agencies for Aboriginal renters. The case study sites were then contacted to gather initial data concerning what the organization does and to determine if representatives of the program were willing to participate.

Final selection of case study sites was based on the willingness of the agency to participate and the relevance of the initiative to the research. Seven case studies were completed: three in Edmonton and four in Winnipeg. Detailed case study write-ups are included in Appendix E. The question guide used to conduct case study interviews and choose case study data sources is included in Appendix B.

1.3 Challenges and Limitations Encountered During the Research Process

A number of challenges and limitations were encountered during the research process that have affected the type and quality of the research results. These issues include: difficulties in accessing household survey respondents, which led to different recruitment processes being used in Edmonton and Winnipeg; a small survey sample size; and limited numbers of homeownership programs targeted at Aboriginal people to include in the case study list. A detailed discussion of each factor is provided below.

1.3.1 The Household Survey Respondent Recruitment Processes Differed Between Cities.

Initially, similar sample strategies were planned to conduct the household surveys in Edmonton and Winnipeg. The survey was to be conducted door to door in a selection of neighbourhoods identified by key informant interview participants as having high densities of Aboriginal residents. As well, the surveys were to be conducted with a specified number of Aboriginal homeowners, if available, and lists of subsidized housing tenants were to be included in the survey sample. The initial survey design sought to obtain survey data from a balanced number of male and female respondents of mixed ages and household structure.

In Winnipeg, no homeownership programs specific to the Aboriginal community were identified. As such, a sample of successful homeowners was not available and the survey sample relied on snowball sampling based on a list of subsidized housing tenants and households within neighbourhoods known to have high concentrations of Aboriginal households. As noted in footnote 3, snowball sampling is useful in accessing difficult to reach populations, and can result in samples of respondents who share characteristics that are more similar than different.

In Edmonton initial attempts at door-to-door surveying were unsuccessful, so a variety of approaches were utilized to reach potential survey respondents. These approaches included random dialing, snowball sampling, public approach and group questionnaire administration. As a result, the sample from Edmonton was more randomly chosen than the sample from Winnipeg which may have resulted in differences in the composition and characteristics of the respondents from each city. Footnotes 3, 4, 5 and 6 provide information about each sampling approach.

1.3.2 Small Survey Sample Sizes Limit the Generalizability of the Results

The original research design called for 60 household survey completions in each city. Researchers conducted a total of 60 surveys with individuals in Edmonton and 62 in Winnipeg. As an exploratory project that seeks to identify trends and issues in the Aboriginal communities of Edmonton and Winnipeg, these sample sizes are adequate.

However, given the large number of Aboriginal people in each city, these sample sizes are too small to provide statistically reliable data that can be confidently generalized to the entire Aboriginal populations in Edmonton and Winnipeg¹¹. As such, the survey results should be interpreted with caution as a snapshot of individual views from the community, rather than as perspectives that are representative of the entire Aboriginal communities of Edmonton and Winnipeg.

1.3.3 Limited Pool of Homeownership Programs Targeting Aboriginal Communities in Edmonton and Winnipeg

Originally, the research sought to identify and investigate homeownership programs specific to Aboriginal communities. Few initiatives targeted specifically to the urban Aboriginal population were identified. As such, the selection of homeownership programs and the case study subjects was broadened to include initiatives open to a variety of participants, including urban Aboriginal people.

1.4 Reporting of Results

The research utilized both quantitative and qualitative data. Analyses derived from the literature review, key informant interviews, survey data and case studies are directly reported as such and appropriately sourced in the text. Throughout the report, results are reported according to source. As such, results from various data sources are cited according to the following titles:

¹¹ In Edmonton, 60 completions from a total population of 40,930 has a sample error of 12.6% at the 95% confidence level. In Winnipeg, 62 completions in a total population of 55,755 has a sample error of 12.4% at the 95% confidence level. In effect, this means that in 95 instances out of 100, 12.6% (Edmonton) or 12.4% (Winnipeg) of the population will not conform to the survey results.

- Information from the literature is cited according to the APA style of citation. The author and date of the source is provided in brackets following the statement;
- Key informant interviews are referred to as “key informants”;
- Results from the household survey are referred to as “survey respondents”; and
- Data from the case studies is sourced as “case study sources”.

For analysis of the qualitative data, the report utilizes the following “rules” of reporting on key themes, issues and perceptions stated by research participants. The following descriptions and coding scheme are used:

- **No/None**: refers to instances where no individual identified the particular issue;
- **Few/Very Few**: refers to instances where only one or two individuals may have expressed a particular opinion;
- **Some**: refers to instances where between one-quarter and one-half of the individuals interviewed expressed a particular opinion;
- **Several/Many/Most**: refers to instances where the majority of (more than half), but not all interviewees expressed the same opinion and/or held similar perceptions regarding a selected issue or topic; and
- **All**: reflects consensus across all stakeholder groups. All interviewees questioned on the topic expressed the same view or held the same/similar opinion.

Themes that emerged from the data are compared to other research findings (literature review, household survey data and case study information) in order to confirm findings and/or identify areas and issues where the data results do not support and validate one another.

SECTION: 2 RESEARCH RESULTS

This section presents a synthesized account of research results from the literature review, key informant interviews, household survey and case studies. At various points in the report, reference is made to particular neighbourhoods with high numbers of Aboriginal residents. To aid the reader in identifying these areas, city maps of Edmonton and Winnipeg indicating the location of neighbourhoods are provided in Appendix D

An additional focus of the research was to identify similarities and differences in the characteristics of the Aboriginal communities, the housing market and housing needs between the two cities. Where appropriate, these similarities and differences are noted in the text of the report.

2.1 Overview of the Aboriginal Communities in Edmonton and Winnipeg

In order to fully understand and contextualize the housing needs and issues in Edmonton and Winnipeg, it is important to examine the demographic composition of the Aboriginal communities in these cities. The author acknowledges that there is a long history of historical events and injustices that have led to the current situation for Aboriginal people today. These issues are not explored in this research, however, the reader is referred to Brown et. al. (2004) for a comprehensive overview of the history contributing to the current issues identified in this report.

It should be noted that statistics relating to the Aboriginal population are estimates based on national census data. Many experts on various aspects of Aboriginal communities and issues note that these statistics are not accurate. The 2005-2009 Edmonton Community Plan on Housing and Support Services recommends that an Aboriginal Systems and Data Committee be established to collect accurate and representative data.

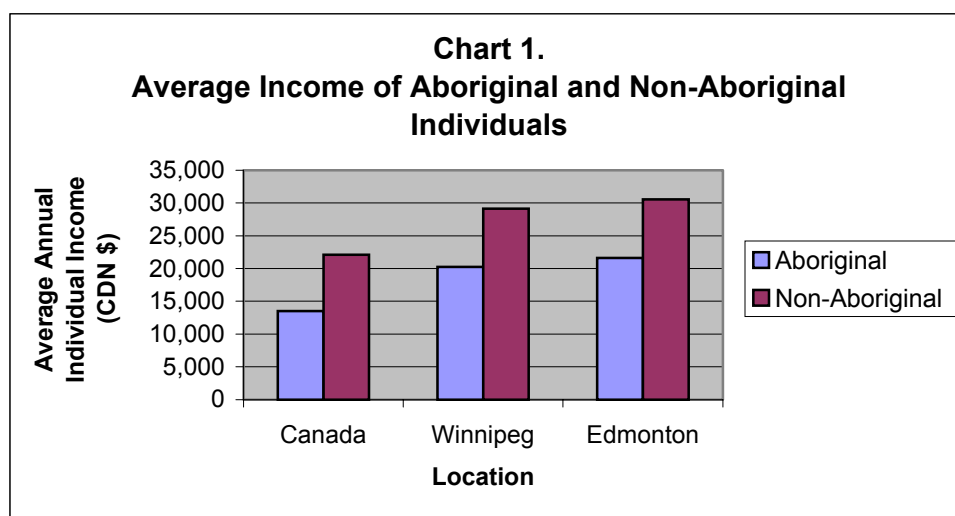
2.1.1 Poverty and Income

According to Lee (2000), 1996 Census data indicates that urban Aboriginal people are more than twice as likely to live in poverty than non-Aboriginal people. Statistics Canada 2001 Census data also supports this claim. For example, according to 2001 Census data, the average annual income for Aboriginal persons is 61% of the average income for all Canadians¹². Given that Winnipeg has the highest concentration of urban Aboriginal people in Canada, followed by Edmonton higher rates of poverty and core housing need may be expected in these cities (Anderson, 2003). In Winnipeg, the poverty rate amongst the Aboriginal population is nearly 63%, while in Edmonton, 62% of the Aboriginal population

¹² \$13,526 for Aboriginal persons, versus \$22,120 for all Canadians

are poor¹³. These numbers are higher than the national poverty rate for all Aboriginal people as well as the non-Aboriginal poverty rates for all residents of Edmonton and all residents of Winnipeg¹⁴ (Lee, 2000).

While average earnings for Aboriginal people in Edmonton and Winnipeg are considerably higher than the national averages, there is still a notable lag in incomes between the Aboriginal and non-Aboriginal populations in both cities. The chart below compares national and municipal annual incomes for Aboriginal and non-Aboriginal persons.



Source: Statistics Canada 2001 Census data.

2.1.2 Age Composition

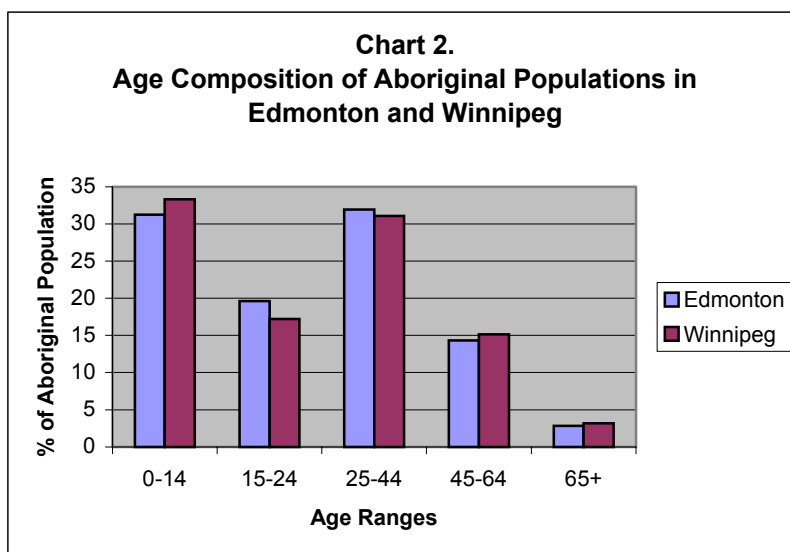
As noted in the introduction, approximately 4.6% of Edmonton's population are Aboriginal, while 8.4% of Winnipeg's population are Aboriginal people (Hanselmann, 2003). From 1991 to 2001, the Aboriginal population of Edmonton has increased 41%, while in Winnipeg, the Aboriginal population grew by 59% (Peters, 2004). This increase is due primarily to natural population increase, with rural First Nations' community to urban movement playing a smaller role (ibid). As well, changes to Aboriginal policy have led to a small increase in the Registered Indian population, especially in urban areas, as well as increases in the willingness of people to self-declare themselves as Aboriginal in census counts (ibid). Studies concerning relocation of Aboriginal populations across Canada indicate that there is a substantial amount of back and forth travel of individuals between rural First Nations'

¹³ For these statistics, "poor" is defined as persons in households with incomes below the Statistics Canada Low Income Cutoffs (LICOs). "Poverty rates" refers to the percentage of the total Aboriginal population in the city living in households below the LICOs.

¹⁴ According to Statistics Canada 2001 Census data, the national poverty rate for all Aboriginal people is 56%. The poverty rate for all residents of Edmonton is 21%, while in Winnipeg the overall poverty rate is 23%.

communities and urban centers, however this movement is not well understood (Peters, 2004).

In both cities, the Aboriginal communities are young, with the largest age cohort being the 25-44 year old range, followed by 0-14¹⁵. In both Edmonton and Winnipeg, more than 80% of the Aboriginal populations are under the age of 45. The Chart below depicts the age distribution within the Aboriginal populations of Edmonton and Winnipeg.



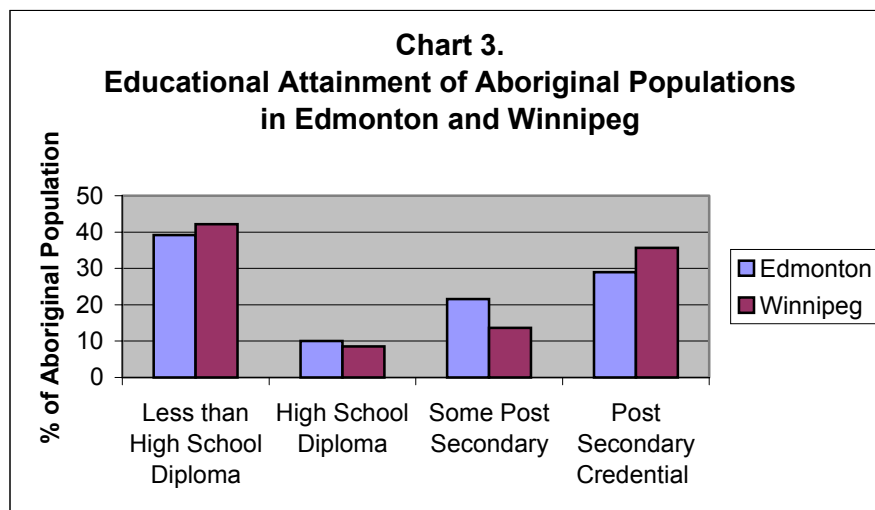
Source: Statistics Canada 2001 Census data.

2.1.3 Educational Attainment

Educational attainment of the Aboriginal population in Edmonton varies, with the majority of persons age 15 and over having completed some high school but not holding a high school diploma (33%). Ten percent hold only a high school diploma, while twenty nine (29) percent of the Aboriginal population hold some form of post secondary credential: a trade certificate or diploma, non-university certificate or diploma, or university degree.

Similar variety in educational attainment can be found in the Aboriginal community in Winnipeg. Forty two (42) percent of the adult Aboriginal population in Winnipeg do not hold a high school diploma. Eight (8) percent hold a high school diploma, and 36% hold some form of post secondary credential. The chart below provides a comparison of educational attainment for Aboriginal people in Edmonton and Winnipeg.

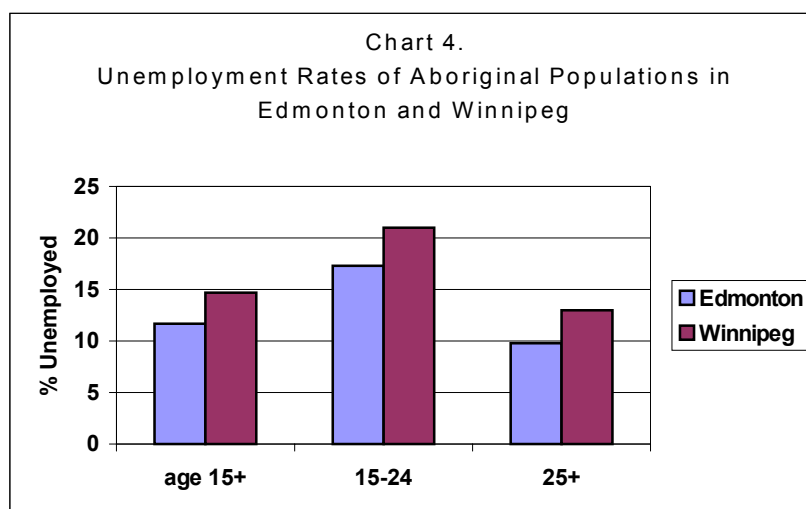
¹⁵ 32% of the Aboriginal population in Edmonton and 31% in Winnipeg are 25-44 yrs. old, while 31% of the Aboriginal population in Edmonton and 33% in Winnipeg are 0-14 yrs. old. Statistics Canada, 2001 Census.



Source: Statistics Canada 2001 Census data.

2.1.4 Unemployment Rates

Unemployment rates for Aboriginal people are slightly higher in Winnipeg than in Edmonton. In Edmonton, 12% of Aboriginal people aged 15 and older are unemployed while in Winnipeg, the unemployment rate for Aboriginal adults is 15%. The youth unemployment rate is higher in both cities; in Edmonton, 17% of Aboriginal people aged 15-24 are unemployed, while 21% of youth in Winnipeg are unemployed. The chart below provides a comparison of the unemployment rates for Aboriginal people in Edmonton and Winnipeg.



Source: Statistics Canada 2001 Census data.

In Winnipeg and Edmonton, Aboriginal people live in all neighbourhoods, however there are higher densities of Aboriginal residences in the inner cities and older neighbourhoods. For example, in 2001 approximately 41% of the Aboriginal population of Winnipeg lived in the inner city (Aboriginal Task Force, 2004). Table 1 below provides the proportion of Aboriginal residents found in the major neighbourhood areas of Edmonton and Winnipeg. Neighbourhood maps of Edmonton and Winnipeg that situate these areas throughout each city are provided in Appendix D.

Table 1.
Proportion of Aboriginal People Residing in Various Neighbourhoods in Edmonton and Winnipeg

WINNIPEG NEIGHBOURHOOD	ABORIGINAL POPULATION AS % OF TOTAL POPULATION ¹⁶	EDMONTON NEIGHBOURHOOD	ABORIGINAL POPULATION AS % OF TOTAL POPULATION ¹⁷
Point Douglas South	41.5%	Rundle Heights	19.2%
Inkster East	22.8%	Parkdale	12.7%
Downtown East (Centre-ville)	22.5%	Boyle Street	11.9%
Point Douglas North	18.9%	Delton	10.0%
River East South	14.8%	Inglewood	9.8%
Downtown West (Centre-ville)	12.7%	West Jasper Place	9.5%
St. Boniface West	10.5%	Cromdale	9.1%
St. Vital North	8.2%	York	8.6%
Seven Oaks West	7.8%	Athlone/Castledowns	7.8%
River Heights East	7.3%	Downtown	6.8%
Inkster West	7.0%	Kilkenny	6.6%
Seven Oaks East	5.8%	Kildare	6.5%
St. James-Assiniboia East	5.5%	Callingwood (North and South)	6.1%
St. James-Assiniboia West	5.4%	Rosslyn	5.2%
Fort Garry South	4.9%	Bonnie Doon	4.5%
River East West	4.7%	Clareview	4.2%
River Heights West	3.3%	Westmount	3.9%
Fort Garry North	2.5%	Oliver	3.7%
Seven Oaks North	Not available	Blue Quill	3.0%
River East North	Not available	Strathcona	2.4%
Total	8.4%	Hazeldean	2.3%
		Keehewin	1.6%
		Bulyea Heights	1.2%
		Millwoods	Not available
		Total	4.6%

¹⁶ Source: Statistics Canada, 2001 Census (Data extracted from Eagle's Eye report, United Way, Winnipeg)

¹⁷ Source: Statistics Canada, 2001 Census (Data extracted from Alberta Finance website)

2.1.5 Incidence of Homeownership

The majority of all Aboriginal households in Edmonton and Winnipeg are renters. In 2001, 35% of all Aboriginal households in Winnipeg owned their own homes while approximately 29% of Aboriginal households in Edmonton were homeowners¹⁸. The charts below provide a visual breakdown of the proportion of homeowners versus renters in each city¹⁹.

Chart 5.
Aboriginal Households in
Winnipeg

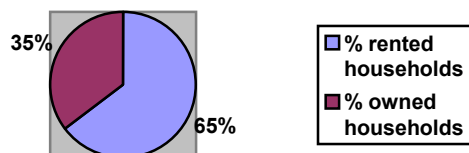
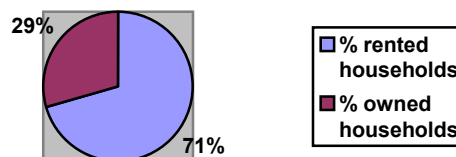


Chart 6.
Aboriginal Households in
Edmonton



2.2 General Housing Markets in Edmonton and Winnipeg

Mainstream housing markets are affected by several economic and social events, including current mortgage rates, immigration into Canada, employment rates, income levels, consumer confidence and spending, and the value of the Canadian dollar (CMHC, 2004a). While these factors most directly influence new housing starts and the mainstream resale market, there is an effect of fluctuations of these factors on the availability and quality of low income social housing.

Overall, across Canada, housing costs for homeowners have been increasing at rates less than increases in household income. For example, from 1995 to 2000, the average shelter-cost-to-income ratio (STIR) remained relatively constant²⁰. According to CMHC (2004a) the economic resurgence experienced in most parts of Canada in the late 1990s led to increased household incomes, while declining mortgage rates over the same period helped limit increases in shelter costs.

¹⁸ Source: Statistics Canada 2001 Census

¹⁹ Source for chart data for Winnipeg and Edmonton: Statistics Canada 2001 Census.

²⁰ For example, from 1995-2000 the average household income for homeowners in Winnipeg increased 17.3%. Homeowners in Edmonton saw a household income increase of 21.7% during the same time period. Increases in average shelter costs for homeowners from 1996-2001 were 10.8% in Winnipeg and 13.6% in Edmonton. However, the STIR remained constant in both cities during that time period: In 1996, the average STIR in Winnipeg was 17%. It remained the same in 2001. In Edmonton, the average STIR was 18% in both 1996 and 2001. Source: CMHC Research Highlights, Socio-economic Series 04-027. June 2004.

2.2.1 Edmonton

Currently, there are ample private market rental vacancies in Edmonton. The apartment vacancy rate in late 2003 was approximately 3.4%, the highest number of vacancies in the city since 1997 (CMHC, 2003a). Vacancy rates vary across the city, with the highest vacancy rates found in West Jasper Place and in the neighbourhoods situated in the north east section of the city. Vacancy rates for townhouses are also increasing. The increasing vacancy rates in Edmonton are attributed to increases in new apartment building construction and low mortgage interest rates that entice many renters into homeownership (CMHC, 2003a).

For publicly funded rental units for low income renters, the vacancy rates remain constant at approximately 1.2%. The majority of vacant units in 2003 were either one bedroom or bachelor units located in Edmonton's inner city. Very few two bedroom or larger units were vacant (CMHC 2003a). There are slightly increasing vacancy rates for publicly funded townhouses, with vacancy rates for these units at 2.5% in October 2003. Many key informants representing subsidized housing agencies in Edmonton also noted that there are low vacancy rates for all units, there are fewer units with three or more bedrooms, and that demand for larger units is greater than demand for bachelor and one bedroom units.

According to CMHC (2003a), from October 2002 to October 2003, average private market rental prices in Edmonton increased 2.2% city wide, followed by an additional 1.8% increase in 2004 (CMHC, 2004). In 2003, the average rental cost for a two bedroom apartment in Edmonton was \$722.00 per month. In 2005, costs for private rental market units are expected to continue increasing due to increasing operating costs for landlords in the areas of utilities, insurance, property taxes, repairs and renovations (CMHC, 2004).

In Edmonton, new and resale housing prices have been increasing and are expected to continue rising over the coming few years. Low mortgage rates and a growing economy have spurred increases in new single-detached housing starts, and residential resale prices will continue to increase 5% to 10%, on average (CMHC, 2003a). Housing sale prices are expected to increase 12% in the greater Edmonton area over 2005²¹. Table 2 below provides a summary of recent housing activity in Edmonton.

Table 2.
Summary of Recent Housing Activity in Edmonton.

Year	Total Housing Starts	Single Detached Housing Starts	New Housing Price Index, annual % change	MLS® Average Selling Price	Rental Vacancy rates (structures of 3+ units).
2003	12,380	6,391	5.8%	\$165,541.00	3.4%
2004(f)	10,250	5,500	6.0%	\$174,000.00	3.0%
2005(f)	9,500	5,250	5.0%	\$183,000.00	--

Source: extracted from CMHC 2004; pg. 24.

²¹ Source: REMAX Realty Housing Price Projections. Press release, November, 2004.

2.2.2 Winnipeg

In Winnipeg, the apartment vacancy rates are lower than in Edmonton. According to CMHC Rental Market Report (2003b), the overall vacancy rate in October of 2003 was 1.3% and “apartment seekers have been having a more difficult time finding accommodations for the last few years as the vacancy rate has been under two percent since October 2000” (pg. 1). Vacancy rates have sharply declined in inner city neighbourhoods, indicating possible movement of people into the inner city who cannot find or afford accommodations in suburban areas. Construction of new apartment units across Winnipeg is expected to increase the private sector vacancy rates in 2004 and 2005. The vacancy rates for publicly funded rental units were especially low at 0.8% in 2003, however, agreements made under the Affordable Housing Agreement will also create additional affordable units over the next few years through construction of new properties and rehabilitation of older housing stock (CMHC, 2003b).

In conjunction with declining vacancy rates, apartment rents are steadily increasing in all Winnipeg neighbourhoods (CMHC, 2003b). From October 2002 to October 2003, average apartment rents increased by 3.2%. Increased heating costs contributed to the rent increase, and suburban areas experienced higher increases (4.3%) than did inner city neighbourhoods (2.4%). One and two bedroom units comprise 90% of the Winnipeg apartment market, and average rents for these units rose 3.7%. The highest rental increase by unit was for apartments with three or more bedrooms. The average rent increase for larger units was 7.6% across Winnipeg. Three or more bedroom units in inner city neighbourhoods were affected the most, with average rent increases of 12%, or \$87 per month (CMHC, 2004a).

A forecasted rise in interest rates and property prices in 2005 are expected to slow the demand for house sales over the coming few years, especially in the entry-level, first time buyer category. Despite the lessened demand, the resale housing market in Winnipeg will continue to experience shortages of stock in affordable, entry-level price ranges. According to CMHC, “The average MLS® price for the Winnipeg CMA has increased by 25 per cent since 1999, house prices in two of the inner-city neighbourhoods have increased by over 50 per cent, returning to where they were a decade ago” (CMHC, 2004; 11). Table 3 below provides a summary of recent housing activity in Winnipeg.

Table 3.
Summary of Recent Housing Activity in Winnipeg.

Year	Total Housing Starts	Single Detached Housing Starts	New Housing Price Index, annual % change	MLS® Average Selling Price	Rental Vacancy rates (structures of 3+ units).
2003	2,430	1,641	3.7%	\$108,812.00	1.3%
2004(f)	2,000	1,400	3.5%	\$113,000.00	1.5%
2005(f)	1,800	1,300	3.0%	\$117,500.00	--

Source: extracted from CMHC 2004; pg. 24.

2.3 Housing Needs and Issues of Aboriginal People in Edmonton and Winnipeg

The literature review, key informant interviews and household survey identified a number of prevalent issues that urban Aboriginal people face when accessing housing. The following sections present these issues, by theme, and highlight those issues that are common across cities or are specific to either Edmonton or Winnipeg. As well, in cases where the perceptions of issues varied between Homeowners, Subsidized Housing Renters and Market Renters, these distinctions are discussed.

2.3.1 Education, Employment and Income Affect Housing Options

Key informants, Statistics Canada 2001 Census data and literature indicate that Aboriginal people often lack educational credentials such as a high school diploma, have few occupationally focused skills, and do not have a strong employment history. These factors work together to keep people chronically unemployed or underemployed and unable to pay rent regularly or qualify for a mortgage.

Household survey respondents indicated that the insecure, low paying employment held by many Aboriginal people creates barriers to housing²². Most key informants in Edmonton noted that the minimum wage in Alberta²³ and the overall low wages paid to unskilled and semi-skilled workers in Alberta is insufficient to allow an individual to earn enough to pay market rental rates for acceptable housing. Some of the key informants in Winnipeg made similar comments regarding wage levels and poverty in relation to housing. More Homeowners in Edmonton and Winnipeg noted that poverty and poorly paid employment are housing related issues than Subsidized Housing Renters and Market Renters²⁴.

Many individuals with barriers to employment rely on provincial income support to meet basic needs. Most key informants in Edmonton stated that the level of support provided to provincial income assistance recipients in Alberta is not adequate to allow people to obtain acceptable housing. Issues noted by key informants concerning the Alberta provincial income support program, Supports for Independence (SFI), include:

- In order to receive SFI benefits, the recipient must have a permanent address. Therefore, those most at risk of homelessness (i.e. those people that do not have their own home and are “couch surfing” with friends and family) often cannot access SFI benefits to prevent becoming homeless;
- The shelter allowance provided by SFI is not enough to cover the costs of average market rent; and

²² Forty three percent (43.3%) of respondents in Edmonton and 43.5% of respondents in Winnipeg noted this as an issue (refer to Table F1, Appendix F).

²³ The minimum hourly wage in Alberta is currently \$5.90. In Manitoba, the minimum hourly wage is currently \$7.00.

²⁴ Refer to Tables F1a and F1b, Appendix F for detailed percentages in each tenure category.

- SFI will not provide the money for a damage deposit or advance an additional month's rent to the recipient to pay for the last month's rent requirement. Therefore, when an SFI recipient is able to find affordable housing, the recipient often cannot secure the housing because of a lack of the required deposits.

Key informants and literature also indicate that there are insufficient supports available to assist Aboriginal people in pursuing higher education and occupational training. For example, one study on youth participation in trades and skilled careers showed that there is a need for a program to encourage Aboriginal youth to pursue careers in the skilled trades (Liberty, 2003). However, the majority of the youth interviewed did not know where or how to access information concerning trades training and apprenticeship programs, nor were they aware of agencies that offer apprenticeship programs (ibid).

There is an identified need to increase training, apprenticeship and partnership opportunities for urban Aboriginal people to obtain meaningful employment (EAUAC, 2000). A recent industry report notes that 73 of the 76 major industry associations in western Canada predict moderate to severe skilled worker shortages over the next five years (Hirsch, 2005). One remedy for this situation, as suggested by the author of the report, is to increase training and skills development for Aboriginal youth.

2.3.2 There are Insufficient Housing Options for Families on Fixed and Low Incomes

Literature and key informants in both Edmonton and Winnipeg noted that cost was a key determinant in housing choice, as well as the primary reason for moving (Higgitt, 1994; Skelton, 2002).

In both Edmonton and Winnipeg, there is an overwhelming need for affordable housing for homeless families and families on fixed and low incomes. In Edmonton, 43% of the homeless population are estimated to be Aboriginal persons (Edmonton Joint Planning Committee on Housing, 2005). Efforts have been made to address this area of need, but it is not sufficient to meet full demand. For example, between 2000-2004, approximately 20 million dollars were spent on homelessness initiatives in Winnipeg. However, the shelters that were built are more suitable for single people and do not meet the needs of families (Lafreniere, 2004).

Affordable, non-subsidized housing initiatives are also beyond the reach of many low income families. According to a recent study in Winnipeg, an affordable housing initiative in the inner city developed single family units at a cost of \$700-\$750 per month, including utilities. However, more than 75% of the urban Aboriginal single parent families surveyed reported an annual household income of \$15,000 or less and can only afford up to \$375 for rent (ibid). In Edmonton and Winnipeg, substantially more Market Renters than Subsidized

Housing Renters reported that the high costs of rent and mortgage payments are housing issues faced by the Aboriginal community²⁵.

For example, in Winnipeg, most families wait an average of three years for a subsidized housing unit. Currently, there are approximately 2,400 families with a total of 7,500 children waiting for affordable housing in Winnipeg (Lafreniere, 2004). According to key informants, Kinew Housing Corporation has a waiting list of 1200 families and the Aiyawin Housing Corporation has 800 units to accommodate 2,500 applicant families. Their waiting list is approximately 1,700 families.

Likewise, in Edmonton, between the three housing corporations that currently provide subsidized housing to Aboriginal families, there are waiting lists of several thousand families (Native Counselling Services of Alberta, n/d). The Edmonton Capital Region Housing Corporation has 4,500 occupied single family units and a waiting list of approximately 1,800 families. Amisk Housing Corporation has 96 fully occupied houses and duplexes, with a waiting list of 1,600 families, while the Metis Urban Housing Corporation has 416 occupied units and a waiting list of 621 families (key informant interviews). According to representatives of subsidized housing agencies, the average wait for a subsidized housing unit is approximately three years.

A lack of affordable rental housing was also clearly articulated as an issue by household survey respondents. In Edmonton, 66.7% of the survey respondents reported that there is not enough affordable housing available in the private rental market, while 58.1% of the survey respondents in Winnipeg noted this as a substantial issue. Likewise, 41.7% of survey respondents in Edmonton and 45.2% of respondents in Winnipeg stated that there is not enough subsidized housing available. The majority of respondents in Edmonton and Winnipeg also noted that the average costs of rent or mortgage payments were too high for them to meet sustainably²⁶.

2.3.3 The Housing Stock is Insufficient to Accommodate Large Families

According to key informants, many Aboriginal people have large families and will often allow extended family and friends to move in with them when needed. The majority of subsidized housing units in both Edmonton and Winnipeg are one and two bedroom. There are small numbers of rental units available with three or more bedrooms in either city, and the vacancy rates for these units remain low. For example, the rental market surveys of October 2003 (CMHC 2003a and 2003b) indicate that, in Edmonton, there were 3,183 rental apartments with three or more bedrooms. Only 135 of those units were vacant. Likewise, in Winnipeg at the same time, there were 1,105 rental apartments in the market with three or more bedrooms. Only three of those units were vacant. A small percentage of survey

²⁵ This issue was reported by the following percentages of household survey respondents: In Edmonton, 71% of Market Renters vs. 40% of Subsidized Housing Renters while in Winnipeg: 38% of Market Renters vs. 13% of Subsidized Housing Renters.

²⁶ 65.0% of respondents in Edmonton and 32.3% of respondents in Winnipeg stated this. See Table F1, Appendix F.

respondents in Edmonton also noted that there were not enough units to accommodate large families²⁷.

The 2005 Edmonton Community Plan on Housing and Support Services recognizes the need for large housing units for Aboriginal families. The strategy outlined in the Plan includes designating a specific portion of available five and six bedroom units in social and affordable housing for large Aboriginal families.

2.3.4 Overcrowding is an Issue in Many Aboriginal Households

Subsidized housing agencies have guidelines that limit the number of people per unit according to the National Occupancy Standards²⁸. Key informants in both Edmonton and Winnipeg stated that many families are refused subsidized housing units because their family size/composition exceeds the number of bedrooms available in the units. As well, some families have been evicted from subsidized housing units because of extra, unapproved family members and friends moving in and creating overcrowded conditions.

In Winnipeg, it is estimated that 11.6% of Aboriginal households are overcrowded (Manitoba Aboriginal and Northern Affairs, 2000). Across Canada, approximately 17% of urban Aboriginal households experience overcrowding (The Daily, Sept. 24, 2003). One study conducted with Aboriginal newcomers to Winnipeg concluded that more than 17% of survey respondents lived in overcrowded households (Aboriginal Task Force, 2004).

2.3.5 Subsidized and Affordable Housing is Often Located in Unsafe Neighbourhoods

Many key informants in both Edmonton and Winnipeg noted that much of the affordable housing stock available to Aboriginal families is located in older, inner city neighbourhoods with high incidents of crime. Tables 4 and 5 below provide the crime rates for neighbourhoods in Edmonton and Winnipeg with the highest proportions of Aboriginal residents.

When developing housing stock, subsidized housing agencies in Edmonton made efforts to purchase properties scattered across neighbourhoods and streets in order to minimize “ghettoization” of the tenants. However, many of these units are located in neighbourhoods perceived to be unsafe by many key informants. Unlike Edmonton,

²⁷ Refer to Table F2, Appendix F.

²⁸ These standards dictate that there should be a minimum of 1 and a maximum of 2 people per bedroom. Single people over the age of 18 should have a private bedroom and mixed gender children over the age of 5 should not share a bedroom. Exceeding these guidelines constitutes overcrowding.

most of the subsidized housing in Winnipeg is concentrated in inner city and north end neighbourhoods.

The neighbourhoods presented in Tables 4 and 5 are the neighbourhood boundaries used for municipal statistical reporting and used in the household survey. In both Edmonton and Winnipeg, crime rates are reported by smaller neighbourhood area. However, Winnipeg groups neighbourhoods into neighbourhood clusters. As such, for the neighbourhood clusters in Winnipeg, the estimated crime rates provided are averages of the crime rates reported for each individual neighbourhood within the neighbourhood cluster. To locate these areas within Edmonton and Winnipeg, refer to the maps provided in Appendix D.

Table 4.
Crime Rates in Selected Edmonton Neighbourhoods, Compared to Edmonton Overall Average

EDMONTON NEIGHBOURHOOD CLUSTERS	% ABORIGINAL OF TOTAL POPULATION ²⁹	% OF SURVEY RESPONSE (62 TOTAL)	ESTIMATED CRIME RATE PER 1000 POPULATION ³⁰		
			VIOLENT CRIME	PROPERTY CRIME	TOTAL CRIME
Edmonton – overall city average	4.6%	N/A	6	50	85
Rundle Heights	19.2%	5.0%	8	40	67
Parkdale	12.7%	1.7%	19	99	187
Boyle Street	11.9%	8.3%	44	121	440
Delton	10.0%	1.7%	7	62	102
Inglewood	9.8%	0.8%	6	65	111
West Jasper Place	9.5%	3.3%	11	104	163

²⁹ Source of Aboriginal identify population per neighbourhood: Statistics Canada, 2001 Census and Edmonton Social Plan, Neighbourhood Demographics.

³⁰ Source of crime statistics: Edmonton Police Service, Neighbourhood Crime Statistics January to September 2004 and Edmonton Social Plan, Crime in Edmonton Fact Sheet.

Table 5.
Crime Rates in Selected Winnipeg Neighbourhood Clusters, Compared to Winnipeg Overall Average

WINNIPEG NEIGHBOURHOOD CLUSTERS	% ABORIGINAL OF TOTAL POPULATION	% OF SURVEY RESPONSE (62 TOTAL)	ESTIMATED CRIME RATE PER 1000 POPULATION ³¹		
			VIOLENT CRIME	PROPERTY CRIME	TOTAL CRIME
Winnipeg – overall city average	8.4%	N/A	11	60	72
Point Douglas South ³²	41.5%	9.7%	56	139	204
Inkster East ³³	22.8%	1.6%	28	106	136
Downtown East ³⁴	22.5%	4.8%	42	112	162
Point Douglas North ³⁵	18.9%	8.1%	22	131	131
River East South ³⁶	14.8%	3.2%	19	84	104
Downtown West ³⁷	12.7%	6.5%	24	133	163

As indicated by the crime rates presented in Tables 4 and 5, the incidents of crime in the Winnipeg neighbourhood clusters most heavily populated with Aboriginal households tend to be substantially above the municipal average, implying that the areas are not very safe. In Winnipeg, the neighbourhood cluster with the highest proportion of Aboriginal residents is Point Douglas South. The overall crime rate for that area is 204 incidents per 1000 people, compared to the overall City of Winnipeg crime rate of 72 incidents per 1000 people.

In Edmonton however, the crime rates vary across neighbourhoods and some neighbourhoods with high proportions of Aboriginal residents have only marginally higher than average crime rates. For example, in Edmonton the neighbourhood with the highest proportion of Aboriginal residents is Rundle Heights, however the incidents of property crime and total crime in Rundle Heights are below the municipal average. The violent crime rate for that area is 8 incidents per 1000 people, compared to the overall city of Edmonton violent crime rate of 6 incidents per 1000 people. Two other neighbourhoods with high percentages of Aboriginal residents have higher than

³¹ Source: neighbourhood crime rates provided by the City of Winnipeg, based on Statistics Canada 2001 UCR2, 2001 Census data. <http://www.winnipeg.ca/census/2001/>

³² This cluster includes the neighbourhoods of William Whyte, Dufferin, Lord Selkirk Park and North Point Douglas.

³³ This cluster includes the neighbourhoods of Brooklands, Burrows-Keewatin and Weston.

³⁴ This cluster includes the neighbourhoods of Spence, Central Park, West Broadway, Centennial, Colony, China Town, West Alexander and Logan-C.P.R.

³⁵ This cluster includes the neighbourhoods of St. John's, Burrows Central, Luxton and Mynarski.

³⁶ This cluster includes the neighbourhoods of Chalmers and Talbot-Grey.

³⁷ This cluster includes the neighbourhoods of Polo Park, Daniel McIntyre and St. Mathews.

average crime rates. Delton and Boyle Street, in particular, have substantially higher than average rates of violent crimes, property crimes, and all crimes.

The perception of survey respondents does not agree with the police reports and perceptions of key informants. In Edmonton and Winnipeg, the vast majority of respondents reported feeling that their neighbourhood was safe³⁸ and that they felt personally secure in their neighbourhood³⁹. Most of the respondents in both Edmonton (75.0%) and Winnipeg (70.9%) stated that they believe the residences in their neighbourhood to be secure from crimes such as theft, vandalism or arson. Five percent (5%) or less of respondents in either city felt that the residents in their neighbourhood were very insecure and vulnerable to crime⁴⁰. Overall, more Homeowners than Subsidized Housing Renters and Market Renters in both cities reported feeling safe and personally secure in their neighborhood⁴¹.

Overall, a small percentage of household survey respondents noted that there are few safe neighborhoods with affordable housing (6.5% in Winnipeg, 3.3% in Edmonton). However, in Edmonton and Winnipeg, more Homeowners than Subsidized Housing Renters and Market Renters stated this opinion⁴².

2.3.6 Discrimination Plays a Role in Housing Options for Aboriginal People, Regardless of Housing Need or Income Level

There is evidence for discrimination against Aboriginal people in the housing market, however the degree to which discrimination occurs and to whom it occurs most often varies and has not been consistently identified. Most key informants in both Edmonton and Winnipeg cited discrimination by landlords and local community members as a barrier for Aboriginal people to secure housing in particular neighbourhoods or buildings.

In particular, many key informants stated that Aboriginal people with large families were often refused rental opportunities by landlords. Evidence from the literature does not directly support this claim. One study conducted on this issue in Winnipeg found no individual correlation between family size and housing discrimination (Corrado Research & Evaluation Associates Inc. 2002). However, respondents in that study stated that they felt that they had fewer rental options than non-Aboriginal people and that landlords did not maintain the property as well as they would if the property were rented by a non-Aboriginal family.

Table 6 summarizes the types of discrimination experienced by Aboriginal people in the Edmonton and Winnipeg housing markets, as cited in the literature and by key informants. The degree to which each type of discrimination occurs is not known.

³⁸ Refer to Table F3, Appendix F.

³⁹ Refer to Table F4, Appendix F.

⁴⁰ Refer to Table F5, Appendix F.

⁴¹ Refer to Tables F3a, F3b, F4a and F4b, Appendix F.

⁴² Refer to Tables F1a and F1b, Appendix F.

The types of discrimination presented below apply mainly to Aboriginal people attempting to access housing in the rental market. Many key informants consulted during this research process noted that some financial institutions discriminate against Aboriginal people attempting to access mortgage funding, however no empirical data has been identified that validates this claim, nor has there been any systematic attempt to document this phenomenon in the academic literature related to Aboriginal housing (Novak, et. al., 2002). According to Novak, et. al. (2002), there is very little information available concerning discrimination in the housing sales, mortgage lending or home insurance markets.

Table 6.
Types of Discrimination Reported By Household Survey Respondents

Types of discrimination reported by household survey respondents	
Type of Discrimination	Result: Barrier to Rental Faced By
<ul style="list-style-type: none"> Income discrimination 	<ul style="list-style-type: none"> recipients of provincial income support, band funding or employment insurance persons who do not have a bank account
<ul style="list-style-type: none"> Employment discrimination 	<ul style="list-style-type: none"> unemployed or underemployed persons
<ul style="list-style-type: none"> Family discrimination 	<ul style="list-style-type: none"> people with, or even assumed to have, many children or large extended families
<ul style="list-style-type: none"> Racial discrimination 	<ul style="list-style-type: none"> persons that appear to be of Aboriginal descent
<ul style="list-style-type: none"> Gender discrimination 	<ul style="list-style-type: none"> single mothers
<ul style="list-style-type: none"> Age discrimination 	<ul style="list-style-type: none"> young adults
<ul style="list-style-type: none"> Cultural discrimination 	<ul style="list-style-type: none"> Aboriginal families because of an assumption that Aboriginal people do not have adequate urban life skills to maintain the property and be good tenants

Some of the Aboriginal housing agencies in Edmonton that provide rent-geared-to-income housing noted that they encountered local community resistance when attempting to purchase property. Community members insisted that the agency hold an information meeting, construct fences around the property, and closely monitor the tenants. One agency representative added that “these meetings and conditions are not required when immigrants move into the neighbourhood. Why should they be mandatory only if an Aboriginal family may move in?”

Household survey respondents also noted discrimination as a prevalent issue in their lives. Thirty-seven percent (37%) of respondents in Winnipeg and 62% of respondents in Edmonton cited racial discrimination as a barrier to housing. In Winnipeg, substantially more Homeowners reported racial discrimination as a barrier to housing than Subsidized Housing Renters and Market Renters⁴³. Similarly, respondents noted that economic/income and other types of discrimination are significant issues related to urban Aboriginal housing. Respondents also reported that banks and other financial institutions in Edmonton and Winnipeg do not work cooperatively with Aboriginal people⁴⁴.

2.3.7 There are Insufficient Housing, Services, and Facilities in First Nations' Communities in Alberta and Manitoba

According to several key informants in Edmonton, there is a shortage of housing in most First Nations' communities and the housing that exists is plagued with problems of overcrowding and disrepair. As a result, many residents leave the First Nations' community and move into Edmonton in search of a higher standard of living. A lack of suitable employment opportunities, post secondary education, and other services may also motivate people to migrate to urban areas.

Some key informants in Winnipeg also noted that the housing stock in Manitoba's First Nations communities is generally run down, overcrowded and insufficient to meet demand. As a result, people often leave the First Nations' community and move into Winnipeg in search of housing and a better standard of living.

Individuals and families who leave First Nations communities because of a lack of housing, employment, educational opportunities or other services may return, temporarily or permanently. This cycle of moving has implications for housing programs, in that urban temporary housing arrangements may be more suitable for some individuals and families than are permanent housing arrangements (key informant interview). However, neither the housing conditions in First Nations communities nor the cycle of moving were identified as issues by household survey respondents. None of the household survey respondents in Edmonton or Winnipeg cited a lack of adequate housing in First Nations communities as being a problem that affects their housing choices in urban areas.

2.3.8 Many Aboriginal People do not Have an Established Relationship with a Financial Institution

Many key informants in both Edmonton and Winnipeg noted that many Aboriginal people have had negative experiences with banks and other financial institutions. They may not hold bank accounts or deal with financial institutions due to suspicion and mistrust. As well, low income people often do not maintain bank accounts. According to key informants and

⁴³ Refer to Tables F2a and F2b, Appendix F.

⁴⁴ Refer to Tables F1 and F2, Appendix F.

survey respondents, many landlords will not rent to people that do not have an established bank account.

Almost twenty seven percent (26.7%) of respondents in Edmonton and 45.2% of Winnipeg respondents noted that having no experience dealing with banks or financial institutions was a barrier to accessing housing. In Winnipeg, substantially more Homeowners than Subsidized Housing Renters and Market Renters stated this opinion, while in Edmonton, fewer Subsidized Housing Renters than Homeowners and Market Renters felt the same⁴⁵. As well, a small percentage of respondents in both cities noted that not knowing how to get a mortgage was a barrier to homeownership⁴⁶.

2.3.9 Many Aboriginal People Lack Current References

Some key informants noted that Aboriginal people in their community have difficulty securing rental housing because they do not have current references. This is especially true for individuals and families who have recently moved from a rural First Nations community into the city and do not have an established history of renting. Forty percent (40%) of Edmonton respondents and 30.6% of survey respondents in Winnipeg noted that a lack of credible references is a barrier to housing⁴⁷. More Subsidized Housing Renters (50%) in Edmonton than other household survey respondents noted that a lack of references is a barrier to accessing housing.

2.3.10 The Most Vulnerable Populations Tend to Live in Unstable Housing Conditions

Key informants identified vulnerable and marginalized populations within the Aboriginal community as those affected by chronic unemployment and underemployment, those with substance abuse problems and addictions, those living with family violence, the disabled and those living with debilitating disease. Most key informants in both Edmonton and Winnipeg noted that these populations tend to have the most problems finding and securing adequate housing.

Approximately one third of household survey respondents in Edmonton and one fifth of respondents in Winnipeg noted that substance abuse, addictions, and family instability create housing issues. There was variation in the rate of response within respondent types: More Subsidized Housing Renters in Edmonton than Homeowners and Market Renters noted substance abuse as a housing related issue. In Winnipeg, more Homeowners than Subsidized Housing Renters and Market Renters reported substance abuse and family instability as housing related issues⁴⁸. A small

⁴⁵ Refer to Tables F2a and F2b, Appendix F.

⁴⁶ Refer to Tables F1 and F2, Appendix F.

⁴⁷ Refer to Table F2, Appendix F.

⁴⁸ Refer to Tables F1a and F1b, Appendix F.

percentage of Winnipeg respondents noted that landlords are not willing to rent to people with substance abuse and addictions problems⁴⁹.

2.3.11 There is a lack of supportive, creative, and integrated housing options

In Edmonton, some key informants noted that there is a need for more integrated housing options that provide employment and life skills training, counseling, addictions treatment and other supports for vulnerable groups in conjunction with affordable, safe housing. Studies also note that vulnerable populations have distinct needs for integrated housing and support services. For example, persons and families living with HIV/AIDS have integrated housing and support needs (Ship & Norton, 2003) distinct from other groups of Aboriginal people.

A further sub-group of Aboriginal people found to require alternative approaches to housing are children of women in conflict with the law, children of families with domestic violence or other instability issues, and/or children of families living in unsafe conditions.

Some key informants noted that examples of creative, integrated approaches are the Orenda House in Edmonton and the Neechi Foods Co-op in Winnipeg. Orenda House is an eight unit apartment building for families with addictions. It provides safe, affordable housing along with in-house addictions treatment and other family supports. The facility is managed by Bent Arrow Traditional Healing Society, and programs and services are provided cooperatively by Bent Arrow, Alberta Human Resources and Employment, Alberta Children's Services and the Edmonton Police Service.

Neechi Foods Co-op is an Aboriginal managed worker cooperative in Winnipeg that revolves around an organic grocery store that provides stable employment, decent wages and employment training opportunities to local community members. The store also provides discounted fruit baskets to local children and groceries for school meal programs. Neechi Co-op has formed partnerships with the Payuk Inter-Tribal Housing Cooperative, as well as local schools, youth centers and health care clinics in order to provide holistic programs and services to co-op members.

2.3.12 The Combination of Housing Issues Faced by Aboriginal People Leaves This Community Vulnerable to Cycles of Homelessness

While the primary data collection activities of this research did not focus on homelessness, there is ample evidence in the literature indicating that all of the factors identified above work together to create conditions of housing vulnerability for Aboriginal people.

⁴⁹ Refer to Tables F1 and F2, Appendix F.

Overall, the literature agrees that the numbers of urban Aboriginal homeless people across Canada are continually increasing (see Benson et. al., n/d; CBC News, 2004; Mason, 1996). An informal homeless count conducted by the Social Planning Council of Winnipeg indicates that approximately 75% of the homeless in that city are Aboriginal (CBC News, 2004), while the City of Edmonton Taskforce on Homelessness identified 43% of those who are homeless as Aboriginal (Edmonton Homelessness Count Committee, 2002).

2.4 Trends and Projections for Housing Needs

Most key informants in Edmonton and Winnipeg do not expect significant changes to any of the housing issues identified, nor were any new, emerging issues identified. The issues discussed above are expected to intensify due to the increasing Aboriginal population and the disproportionately high amount of youth in the Aboriginal populations compared with the overall Canadian population.

Generally, Statistics Canada population projections predict an increase in urban Aboriginal youth populations, and steadily increasing housing costs over the next five years (for example, see Anderson, 2003). Key informants estimate that urban Aboriginal demand for resale housing is expected to remain constant, while fewer available subsidized rental units will increase pressures on affordable housing.

A search of the available sources did not identify any housing needs projections specific to urban Aboriginal communities in Edmonton or Winnipeg, however demand for affordable housing is expected to increase overall. For example, over the coming decade, the number of renter households in Edmonton is expected to increase approximately 2,000 to 2,300 households per year. An estimated one third of these households will require affordable housing (Edmonton Task Force on Affordable Housing, 2003). This increase in the overall number of renters will increase both demand and competition for available units. While this estimate applies to the entire urban population, key informant perceptions and census data showing increases in urban Aboriginal populations suggest that similar increases in rental housing need will affect the Aboriginal community. Given that approximately 43% of the homeless population in Edmonton are Aboriginal, the Edmonton Community Plan on Housing and Support Services (2005) places particular emphasis on meeting the affordable housing needs of Aboriginal people.

Housing needs are expected to intensify over the coming years. The City of Winnipeg (2004) estimates that from 2001 to 2011, an additional 16,129 to 19,618 single family units will be required to meet demand. Over the same period, an additional 5,376 to 6,539 multi family units will be needed. In Edmonton, from 1997 to 2011, Baxter (2001) estimates that an additional 2,600 apartment style condominiums, 66,000 ground oriented dwellings⁵⁰, and 21,000 rental apartment units will be required to meet housing demands.

⁵⁰ Ground oriented dwellings include single family detached houses, duplexes, fourplexes, and townhouses.

As well, overall housing prices are expected to increase. According to REMAX Realty Corporation (2001), average house prices are expected to rise by at least 5% per year to 2011. In Edmonton, the annual price increase is expected to be approximately 10% to 2011. The REMAX (2004) forecast for 2005 puts the average selling price for a house in Edmonton around \$200,000, while in Winnipeg the average selling price for a house is expected to be approximately \$120,000. Both of these estimates are lower than the national forecast for 2005, which places the average house price at \$237,000.

2.4.1 If Current Funding Levels are not Increased, Fewer Subsidized Housing Units Will be Available

In 2008, the program funding agreements between some of the social housing agencies and CMHC will mature. According to all the key informants from subsidized housing agencies, if these programs are not renewed and kept at a minimum of current funding levels, the agencies will not be able to afford to subsidize all the units they currently have. These units will either have to be adjusted to market level rent, or sold. Either scenario means fewer available subsidized housing units for urban Aboriginal families.

2.5 Types of Housing Used by Aboriginal Communities in Edmonton and Winnipeg.

This section describes the characteristics of the neighbourhoods and housing types occupied by survey respondents and households that key informants are familiar with. Discussions of the condition of the housing stock, cleanliness and facilities of neighbourhoods, and overall resident satisfaction with the neighbourhoods and housing options are provided.

2.5.1 Characteristics of Housing and Neighbourhoods Occupied by Aboriginal Households

Table 1 provides a list of neighbourhoods in Edmonton with higher than average proportions of Aboriginal households. These neighbourhoods were described by key informants to have the following general characteristics:

- Old, established neighbourhoods with an aging housing stock (houses *generally* built from 1940 to 1970);
- Well served by public transportation systems;
- Well located, reasonable quality schools;
- Generally unsafe with high incidents of crime such as theft and muggings;
- Poorly maintained housing stock with insecure apartment buildings, run-down row housing, and many rooming houses. Insect infestation and sub-standard facilities (wiring, plumbing) were said to be common in older buildings;

- Majority of the housing stock are unfurnished, private market rental units or subsidized rental units with basic appliances only;
- Average, approximate monthly rental costs in these neighbourhoods were said to be \$300.00 for a room in a rooming house, \$500.00 for a one bedroom apartment, and \$700-\$900 for a two or three bedroom house. These costs may or may not include utilities;
- There is a high demand for low cost housing in these neighbourhoods. As a result, landlords were said to generally not care about the condition of the property or ensuring that tenants are satisfied;
- Average annual household income is less than \$20,000 per year for many households;
- Most residents are poorly educated and do not have a high school diploma; and
- Higher than average proportions of recent immigrant families.

Table 1 also provides a list of neighbourhoods in Winnipeg with higher than average proportions of Aboriginal households. These neighbourhoods were described by key informants to have the following general characteristics:

- Neighbourhoods are generally in decline, with many properties built between 1900 and 1950;
- Many abandoned or boarded-up properties;
- Many dilapidated, run down houses and apartment buildings;
- The majority of housing units are private market rental, with some subsidized social housing. A small number are owner occupied;
- Housing typically includes basic appliances (fridge and stove) only. These appliances are often old and not functioning properly. Furniture, washers and dryers are not usually provided;
- Available housing is often small (approximately 600 to 800 square feet, on average). There is not enough space or bedrooms in these houses/units to accommodate large families;
- High crime rates: arson, gang activities, prostitution, illegal narcotics;
- Households that are known as “party houses” where tenants violate the designated city codes concerning actions such as the use and sale of alcohol and illegal narcotics;
- Centrally located with good access to public transportation;
- Lower than average educational attainment amongst residents (less than grade 12 diploma); and
- Mixed ethnic and cultural backgrounds, with high numbers of recent immigrant families.

The following section presents a summary of the responses provided by household survey respondents in regards to their perceptions of the quality of their housing and

neighbourhood. Results are presented by city. Cases where the survey results differ from the key informant interview results and/or literature are highlighted and possible explanations are provided. As well, instances where the responses of Homeowners, Subsidized Housing Renters and Market Renters differ are noted and discussed at appropriate points in the text. Detailed tables of survey data for each variable are provided in Appendix F.

2.5.2 Condition of the Housing Stock Occupied by Survey Respondents

Many respondents in Edmonton (46.7%) and Winnipeg (53.2%) reported living in housing that was between 20 and 40 years of age. Very few respondents lived in housing that was older than 100 years. In Edmonton, Subsidized Housing Renters tended to live in newer homes than did Market Renters and Homeowners, while in Winnipeg, more Homeowners reported having newer housing than Subsidized Housing Renters and Market Renters⁵¹.

Overall, most respondents in Edmonton and Winnipeg reportedly lived in housing with 1000 to 1500 square feet of living space⁵². Overall, Homeowners in both cities reported having larger homes than Subsidized Housing Renters and Market Renters⁵³. These results differ somewhat from key informant perceptions that state that the majority of Aboriginal households in Winnipeg live in small (600-800 square feet) units⁵⁴.

The largest percentage of respondents in Winnipeg lived in two bedroom units (37.1%), while in Edmonton, the largest percentage of respondents lived in three bedroom units (35%). In both cities, the smallest percentage of respondents lived in units with four or more bedrooms. These results are consistent with literature and information gathered during the key informant interview process which indicated that there is not enough housing available to accommodate large families.

In both Edmonton and Winnipeg, the majority of respondents were satisfied with the electrical and plumbing systems in the housing, however, more respondents in both Edmonton and Winnipeg were satisfied with the working order of the electrical system than were satisfied with the working order of the plumbing. Eighty one percent (81.6%) of respondents in Edmonton and 69.3% of respondents in Winnipeg reported that the electrical system in their housing was in excellent or good working order. Nearly 62% of respondents in Edmonton and 66.1% of respondents in Winnipeg also reported that the plumbing system in their housing was in excellent or good working order. Slightly more Homeowners than

⁵¹ Refer to Tables F6a and F6b, Appendix F.

⁵² Square footage was estimated by respondents and was not verified by any other means. As such, it may not be accurate. Respondents were asked if they had an idea of the size of 1000 square feet. For those that answered no, the surveyor provided a basic description based on perceptions of the average two bedroom apartment size.

⁵³ Refer to Tables F7a and F7b, Appendix F.

⁵⁴ This discrepancy may be a result of differences in the population served by subsidized housing units and the survey respondents, or in different perceptions of square footage held by key informants versus survey respondents.

Subsidized Housing Renters and Market Renters reported that the electrical and plumbing were in excellent working condition⁵⁵.

Overall, most respondents were satisfied with the overall appearance of their housing. In both Edmonton and Winnipeg, the majority of respondents reported that their housing was in overall good or fair condition (Edmonton – 75%, Winnipeg – 64.5%). In general, Homeowners tended to be more satisfied with the overall appearance of their housing than Subsidized Housing Renters and Market Renters in both cities⁵⁶.

Respondent reports of the condition of their housing differ somewhat from key informant perceptions and literature reports, which indicate higher proportions of urban Aboriginal people living in sub-standard housing and in core housing need. Several factors may explain this discrepancy, including higher proportions of middle income households in the survey population than are served by the agencies represented by the key informants, and differing perceptions between Aboriginal households and researchers as to what “good working order” means.

The vast majority of all housing units in Edmonton and Winnipeg included a fridge and stove in the rent or purchase price (Edmonton – 91.7% for both, Winnipeg – 98.4% fridge and 93.5% stove). Slightly less than half of the housing units also contained a clothes washer and dryer (Edmonton – 48.3% washer and 46.7% dryer, Winnipeg – 43.5% washer and 40.3% dryer). More Homeowners than Subsidized Housing Renters and Market Renters in both cities reported getting a washer, dryer, dishwasher and microwave with the housing. Overall, more Homeowners also reported that their appliances work well⁵⁷. Given that the majority of survey respondents were renting their accommodations, these results are consistent with standard rental practices, in that most rental units are supplied with a fridge and stove only.

The majority of respondents were satisfied with the condition of their appliances. In Edmonton, 75.0% of respondents stated that their appliances were in excellent or good working condition, while in Winnipeg, 75.8% of respondents reported having appliances in excellent or good working condition.

These results differ somewhat from key informant perceptions, especially in Winnipeg, where key informants noted that appliances in rented Aboriginal households are usually old and in poor working order. Several factors may explain this discrepancy, including higher proportions of middle income households in the survey population than are served by the agencies represented by the key informants, and differing perceptions between Aboriginal households and researchers as to what “good working order” means.

The majority of respondents in Edmonton (73.3%) and Winnipeg (72.6%) did not have a garage, however, more than half of the respondents reported having a yard (Edmonton –

⁵⁵ Refer to Tables F9a, F9b, F10a and F10b, Appendix F.

⁵⁶ Refer to Tables F11a and F11b, Appendix F.

⁵⁷ Refer to Tables F12a, F12b, F13a and F13b, Appendix F.

68.3%, Winnipeg – 53.2%). Of those respondents who reported having a garage or yard, the majority stated that these were in good condition.

There were distinct differences in respondent satisfaction with the landlord in Edmonton and Winnipeg, with satisfaction levels being generally lower in Winnipeg than in Edmonton. In Edmonton, 75% of respondents reported that the landlord is very or somewhat responsive to problems and requests. In Winnipeg, 51.7% of respondents reported that the landlord is very or somewhat responsive.

Of those respondents in Edmonton and Winnipeg who rent, more than half reported that heat and water are included with the rent. Approximately one quarter indicated that electricity is included in the rent. Approximately 40% in both cities indicated that no utilities are included in the rent.

Overall, the majority of respondents in Edmonton (70%) and Winnipeg (75.9%) were satisfied with their housing. These results are more positive than the perceptions reported by key informants and much of the literature. This may be the result of differences in the socio-economic status of the survey respondents versus those the key informants and researchers are familiar with. The key informants represent subsidized housing agencies and much of the literature addresses marginalized populations, poverty and sub-standard housing conditions. As well, these results may indicate difference in perceptions of adequate housing between Aboriginal households, subsidized housing agencies, and researchers.

2.5.3 Survey Respondents' Perceptions of Neighbourhood Cleanliness

Overall, more respondents in Edmonton than in Winnipeg felt that their neighbourhood was clean. The majority of respondents in both Edmonton (78.3%) and Winnipeg (62.9%) stated that their neighbourhood was very or somewhat clean. Cleanliness of neighbourhoods was not mentioned as an issue by key informants, nor does the literature widely address this topic. Generally, more Homeowners than Subsidized Housing Renters and Market Renters reported living in clean neighborhoods⁵⁸.

2.5.4 Survey Respondents' Perceptions of Neighbourhood Social Relations

Few respondents in either Edmonton or Winnipeg characterized their neighbourhood as having close social relations between neighbors. In both cities, more respondents overall reported having poor social relationships with their neighbors than reported having excellent relations. However, Homeowners in Edmonton and Winnipeg generally reported having more positive relations with neighbors than did Subsidized Housing Renters and Market Renters⁵⁹.

⁵⁸ Refer to Tables F19a and F19b, Appendix F.

⁵⁹ Refer to Tables F20a and F20b, Appendix F.

Many key informants and survey respondents noted that neighbourhoods with large proportions of Aboriginal households are also very ethnically diverse. The survey results imply that there is little social mixing and relationship building occurring between neighbourhood residents. It should be noted that 23.3% of respondents in Edmonton and 22.6% of Winnipeg respondents reported choosing their neighbourhood because family and friends lived there, implying that there are positive social relationships between the Aboriginal people residing in these neighbourhoods.

2.5.5 Survey Respondents' Perceptions of Neighbourhood Services, Amenities and Facilities

In both Edmonton (71.7%) and Winnipeg (77.4%), most respondents were satisfied with the convenience of their neighbourhoods to local shopping, schools, support facilities, cultural facilities, medical facilities and other facilities that meet their needs. Slightly more respondents in Edmonton (6.7%) than in Winnipeg (4.8%) reported living in a neighbourhood that was very inconvenient for accessing facilities.

More respondents in Edmonton (56.7%) than in Winnipeg (37.1%) stated that the local schools were of excellent or good quality. Most respondents in Edmonton reported that the local parks and playgrounds were either very good or acceptable (70%). Less than half (48%) of respondents in Winnipeg noted that their local parks/playgrounds are very good or acceptable. Overall, Homeowners tended to be more satisfied with the local schools, parks and playgrounds than Subsidized Housing Renters and Market Renters⁶⁰.

Overall, respondents were satisfied with the access to public transportation from their neighbourhood. The majority of respondents in both cities stated that the access to public transportation was excellent or good.

In terms of overall satisfaction with the neighbourhood, most respondents were either somewhat or very satisfied. More respondents in Edmonton (10.0%) than in Winnipeg (3.2%) reported being very unsatisfied. Overall, fewer Homeowners reported dissatisfaction with the neighborhood than Subsidized Housing Renters and Market Renters⁶¹.

2.5.6 Survey Respondents' Perceptions of the Diversity, Education and Income Levels of Neighbourhood Residents

Overall, most respondents in Edmonton and Winnipeg reported living in neighbourhoods with ethnically diverse, low income, moderately educated households. Eighty percent (80%)

⁶⁰ Refer to Tables F22a, F22b, F23a and F23b, Appendix F.

⁶¹ Refer to Tables F25a and F25b, Appendix F.

of respondents in Edmonton and 77.4% of respondents in Winnipeg stated that the neighbourhood they live in is ethnically and culturally diverse.

Generally, respondents felt that their neighbourhoods were comprised of low to moderate income households. The most frequent estimation of household income levels in the neighbourhood of residence given by respondents in Winnipeg was \$15,000 - \$30,000 per year, followed by \$30,000 - \$50,000 per year. In Edmonton, similar proportions of respondents estimated that their neighbours earned approximately \$15,000 - \$30,000 per year (33.3%) and \$30,000 - \$50,000 per year (35.0%). Overall, Homeowners reported living in neighborhoods with slightly higher income levels than Subsidized Housing Renters and Market Renters⁶² in Edmonton and Winnipeg.

In Edmonton, almost 42% of respondents estimated that most of their neighbours had finished high school or completed some post secondary education. In Winnipeg, more than half of the respondents (53.2%) estimated that most of their neighbours had either a high school diploma or some post secondary education. There were notable differences in responses by city as well as by tenure type: In Edmonton, most Homeowners reported that their neighbors had completed grade 10 to 12, while in Winnipeg most Homeowners reported that their neighbors had some post secondary education⁶³.

2.6 Aboriginal Views and Perceptions Concerning Homeownership and Housing

Key informants and household survey respondents were asked about Aboriginal views and perceptions to housing and how these perceptions may relate to homeownership. Presented below is a discussion of the factors and issues identified by the key informants and survey respondents.

*"Homeownership is an answer – but there has to be more subsidized housing.
For a lot [of people], homeownership is not an option."*

-(Winnipeg key informant interview)

2.6.1 Reasons Why Many Aboriginal People Prefer to Rent

As reported in the overview on the Aboriginal communities in Edmonton and Winnipeg, 2001 Census data states that in Winnipeg, 35% of Aboriginal households own their homes, while the remaining 65% rent. In Edmonton, the figures reported are 29% of households are homeowners, while the remaining 71% are renters.

Most key informants stated that they believe the percentage of Aboriginal households who rent to be much higher than that captured by the census data, and many key informants estimated the percentage to be approximately 80% in both cities. Of the remaining 20%, a

⁶² Refer to Tables F27a and F27b, Appendix F.

⁶³ Refer to Tables F28a and F28b, Appendix F.

small number (approximately 5%) own homes and the rest are in varying degrees of homelessness. A number of Aboriginal people are “couch surfing” because they cannot access subsidized housing and cannot afford to pay market rent.

Many key informants stated that those who rent generally do so because it is what they can access and afford. Many Aboriginal people have seasonal or low paying jobs that result in sporadic and limited income. It is difficult for people with low and unstable sources of income to establish a credit history, build up strong references, or qualify for a mortgage. As well, the most common reason provided by survey respondents in Edmonton and Winnipeg when asked why they chose to live in the particular housing unit they currently occupy was because it was affordable.

Some key informants in Edmonton and Winnipeg also noted that there are growing numbers of Aboriginal professional people with stable employment who pay market rent for housing. This group of people may be ideal candidates for homeownership, however they do not pursue purchasing a home for a number of possible reasons, including:

- Lack of savings;
- Not enough income to save for a down payment;
- Student loan debt;
- Unfavorable credit rating;
- Generalized fear of taking on the responsibility of a mortgage and homeownership;
- Lack of interest in owning property; and
- Lack of education concerning homeownership.

According to survey respondents, key informants and literature, renting allows people greater mobility. Peters (2004) suggests that the back and forth moving patterns of many Aboriginal people represents possible attempts to build and maintain vital community relationships.

Most key informants in both Edmonton and Winnipeg stated that many urban Aboriginal people are interested in relocating to the city for a temporary period. For some the strong cultural ties to their home communities does not permit them to see the city as home and they prefer to have the ability to move at any time. As well, some key informants in Winnipeg noted that people who have recently moved into the city from a First Nations' community may not have any interest in or knowledge of homeownership as it is not a predominant part of their First Nations' community experience.

2.6.2 Factors that Influence Aboriginal People's Choices In Regards To Where to Live

Many of the issues articulated by key informants during the research process are reflected in the literature and provide explanation for why many Aboriginal people choose to live in areas characterized as high density, undesirable neighbourhoods:

“Urban Aboriginals who are not tenants of urban Aboriginal housing corporations must make their way in the market. As with non-Aboriginals, they face high rents and a short supply of affordable housing. In addition to these challenges, they face discrimination. As a result, they often locate in neighbourhoods where they find acceptance. These neighbourhoods are often experiencing decline and plagued by aggressive policing, barred windows, and routine drug-and alcohol-related violence.”

-Chisholm, 2003; pg. 41-42

Aside from the affordability factor previously discussed, other reasons frequently reported by survey respondents for choosing their particular housing unit included convenience of the location and an overall fondness for the neighbourhood. In Winnipeg, more than 20% of respondents also stated that they chose their current residence because of the quality of the local schools, because family and friends lived nearby, and/or because they could not find anything better to rent. In Edmonton, more than 20% of respondents also stated that they chose their current residence because family and friends lived nearby and/or they could not find anything better to rent. In both cities, more Subsidized Housing Renters and Market Renters than Homeowners stated choosing their neighborhood because of family/friends or because there were no better options available⁶⁴.

2.6.3 Barriers to Homeownership for Aboriginal People in Edmonton and Winnipeg

Many key informants in both Edmonton and Winnipeg identified a number of potential barriers to homeownership for Aboriginal households. Many of these barriers are the same as those identified that pose issues for accessing rental housing, such as lack of occupational skills and education, unstable employment prospects, and inadequate income. Further barriers identified by key informants to homeownership in particular include: a lack of awareness of private property management systems; a lack of education concerning homeownership issues and processes; insufficient financial management skills to allow a household to save a down payment and manage debt; lack of confidence to succeed as a homeowner; and lack of experience dealing with realtors, mortgage brokers, financial institutions and other related agencies.

When asked to identify the barriers to homeownership faced by Aboriginal people in Edmonton and Winnipeg, survey respondents generated a total of seventeen different responses. The top five issues identified by respondents, overall, in each city are similar to the issues identified by key informants. These perceived barriers are as follows:

Edmonton:

- Aboriginal people lack awareness concerning homeownership (58.3%);
- Aboriginal people lack adequate savings for a down payment (51.7%);

⁶⁴ Refer to Tables F29a and F29b, Appendix F.

- Aboriginal people lack adequate and stable income to meet the demands of a mortgage (50.0%);
- Aboriginal people lack information concerning how to purchase a home (41.7%); and
- Aboriginal people lack secure employment (35%).

Winnipeg:

- Aboriginal people lack awareness concerning homeownership (43.54%);
- Aboriginal people lack secure employment (41.9%);
- Aboriginal people lack adequate savings for a down payment (35.5%);
- Aboriginal people lack experience and history dealing with banks and other financial institutions (33.9%); and
- Aboriginal people lack adequate and stable income to meet the demands of a mortgage (30.6%).

Similar responses are provided by respondents within distinct tenure types in Winnipeg. In Edmonton, the top five responses provided by Homeowners differed on the fourth and fifth response. The following responses were noted for Homeowners in Edmonton as the fourth and fifth most common response:

- Transient culture of many Aboriginal people; and
- No history/experience dealing with banks and financial institutions⁶⁵.

2.6.4 Perspectives on Whether or not Homeownership is Beneficial for Aboriginal People

Overall, the majority of key informants and household survey respondents in Edmonton and Winnipeg stated that homeownership is beneficial to Aboriginal households. In particular, ten out of twelve key informants in Edmonton felt that homeownership would be somewhat or very beneficial to Aboriginal individuals, families or communities. All of the key informants in Winnipeg felt that homeownership is beneficial to Aboriginal people who have suitable skills to be able to maintain the property and meet the demands of a mortgage. According to many key informants in Edmonton and Winnipeg, the people that should be targeted for homeownership programs are those with a stable employment history, are addictions-free, and have established a reasonable amount of family stability.

The vast majority of survey respondents in Edmonton (91.7%) and Winnipeg (83.9%) felt that homeownership is beneficial for Aboriginal people. The top three reasons given for why homeownership is beneficial by respondents in each city are as follows.

⁶⁵ Refer to Tables F31, F31a and F31b, Appendix F.

Edmonton:

- Homeownership creates pride of ownership (25.0%);
- Homeownership contributes to financial security (10.0%); and
- Homeownership creates residential stability. People will not have to move as often if they own their own home (8.3%).

Winnipeg:

- Homeownership creates pride of ownership (27.4%);
- Homeownership contributes to financial security (25.8%); and
- Homeownership helps generate equity, savings, and assets (22.6%).

Overall, slightly more Homeowners than Subsidized Housing Renters and Market Renters stated that homeownership is beneficial for Aboriginal people⁶⁶. Few respondents stated that homeownership is not beneficial for Aboriginal people. Of those that held this opinion, the most frequent reason given by respondents in Edmonton and Winnipeg was that Aboriginal people are not ready or qualified to undertake homeownership. All of the respondents who answered that homeownership is not beneficial for Aboriginal people were either Subsidized Housing Renters or Market Renters.

Overall, the majority of survey respondents reported the opinion that traditional, private homeownership is the most suitable and appropriate type of homeownership for Aboriginal households. One notable difference in opinion between respondents in Edmonton and Winnipeg was towards ownership of condominiums. Thirty-five percent (35%) of respondents in Edmonton felt that condominium ownership is desirable and appropriate. In Winnipeg, however, only 3.2% of respondents responded favorably to condominium style ownership⁶⁷.

2.6.5 Perspectives on Whether or not Homeownership is Desirable to Aboriginal People

The majority of survey respondents who were renters stated an interest in becoming homeowners. In Winnipeg, 53.2% of renter respondents expressed interest in homeownership, while more than two thirds of the renter respondents in Edmonton (68.3%) noted a desire to own a home. Of those that indicated interest in homeownership, the most frequent reason given by respondents in both cities was that they wanted the privacy, comfort, and independence that accompanies owning a home.

⁶⁶ Refer to Tables F32a and F32b, Appendix F.

⁶⁷ Such a wide discrepancy in results for this variable is unexpected. Several explanations may apply: Edmonton has a larger population and may have a larger condo market, more condo units may be available for purchase in Edmonton versus Winnipeg, and/or the differences in sampling techniques used in the two cities produced the difference.

The majority of respondents in Winnipeg and Edmonton felt that homeownership is desirable to Aboriginal people. The top three reasons given by all respondents (Homeowners and Renters) for why Aboriginal people may want to own homes are as follows.

Edmonton:

- Homeownership helps generate equity, savings, and assets (15%);
- Homeownership facilitates economic and social empowerment of Aboriginal people (13.3%); and
- Homeownership creates greater freedom and privacy for people (6.7%).

Winnipeg:

- Homeownership facilitates economic and social empowerment of Aboriginal people (19.4%);
- Homeownership creates greater freedom and privacy for people (16.1%); and
- Homeownership helps generate equity, savings, and assets (14.5%).

Less than 20% of Subsidized Housing Renters and Market Renters in both cities stated no interest in homeownership. Of the Edmonton Renters who indicated no interest in homeownership, the most frequent reason given was that they did not want the responsibility of homeownership. In Winnipeg, the most frequent reason provided was that they felt they were too old to take on the responsibility of homeownership.

Approximately 15% of all respondents (Renters and Homeowners) in Edmonton and Winnipeg stated that on a general level, Aboriginal people are not interested in homeownership. Of those that held this opinion, the most frequent reason given by respondents in Edmonton and Winnipeg was that the concept of private property ownership is not culturally relevant for Aboriginal people⁶⁸.

2.6.6 Strategies and Options that May Encourage Homeownership to Aboriginal People

As noted previously in the report, there are few homeownership programs and initiatives oriented specifically toward Aboriginal households. Rather, Aboriginal households interested in homeownership often participate in programs for all low to moderate income earners. Literature, key informants and survey respondents provided a number of suggestions for ways to encourage Aboriginal people to purchase homes. These suggestions are identified and discussed below.

A study conducted on the feasibility of homeownership for tenants and waiting list families of an Aboriginal subsidized housing organization in Ottawa notes that conventional homeownership is unattainable for this group because the average house prices are too high for the average incomes of subsidized housing program residents (York, 1997). York

⁶⁸ Refer to Tables F34, F34a and F34b, Appendix F.

(1997) goes on to suggest that potential homeownership options for low income Aboriginal people should focus on lowering the cost of borrowing money, lowering the price of the home to be purchased, and increasing the incomes of low to moderate income households. Other specific recommendations put forth by York (1997) to assist Aboriginal people with homeownership include:

- That the Urban Native Housing Program permits tenants to purchase their unit under defined criteria;
- That mortgage loan insurance levels be increased to 100% and 105% for selected Aboriginal income groups and that long term viability of the household rather than availability of funds normally associated with home acquisition be the primary factor in determining access to homeownership;
- That the impact of second mortgages, non-amortized second mortgages or “silent” mortgages be further investigated as mortgage instruments to be incorporated in the development of options to assist Aboriginal households to access homeownership without on-going subsidy assistance from the Federal Government; and
- That the overall benefits of the land trust concept be assessed in order to identify the conditions necessary for the successful inclusion of land trusts in a comprehensive Urban Aboriginal Home Ownership Program.

Another homeownership study conducted in the United States also indicates that affordable lending programs increase homeownership amongst underserved populations, especially inner city residents and ethnic communities (Quercia, et. al., 2003). In particular, programs that allow for a property purchase with lower down payment and programs that allow buyers greater flexibility in where they get the down payment funds tend to be more successful in facilitating homeownership to buyers than do programs that lower the cost of borrowing (ibid).

Key informants in Edmonton and Winnipeg recommended the following approaches to creating successful housing and homeownership programs for Aboriginal communities:

- Many key informants in Edmonton recommended *self-help housing* programs as acceptable means to facilitate homeownership. The notion of sweat equity appeals to key informants because it requires the tenant to participate in building his/her own home. This process facilitates attachment and encourages pride of ownership.
- Some *positive aspects of cooperatives and other types of high density housing* (such as condominiums) were identified. In such close-knit communities, additional support services can be more easily placed “on-site” and made more accessible for target populations. As well, cooperatives, condominiums and other types of alternative housing may provide newcomers to the homeowner process with experience and learning tools for homeownership within a supportive, community environment.
- *Affordable homeownership plans should be fair* and not take advantage of low income families by charging excess interest or other administrative fees that are hidden in long term payments.

- *Housing and related service agencies should work together to provide multiple supports.* Non-income barriers to homeownership include weak urban life skills, lack of experience living in urban environments, and limitations in relationship skills to be able to manage family as well as neighbourhood conflicts appropriately. In order to assist people in overcoming many of the non-income barriers to homeownership, some Aboriginal people were said to need supports that empower them to take control over their lives and generate feelings of hope that their lives' can improve.
- *Strategies and programs should reflect Aboriginal housing preferences and values.* Ownership of property, including homeownership, must be defined from an Aboriginal perspective and should accommodate a variety of value systems in relation to material goods, sharing and private property.
- *Rules and regulations should be more flexible in order to accommodate Aboriginal cultural living arrangements.* According to most key informants, for many Aboriginal groups, this means communal systems of sharing and property ownership, and housing systems that accommodate extended family. As well, this may mean low density housing that does not build units close together (as in cooperative or condominium living). As one key informant stated, "traditionally, if [Aboriginal] people came into conflict with each other, they would just pack up and move down the river. People tend to maintain a similar mentality today and will move to avoid a conflict".
- Strategies should include *education on housing related issues*, including household financial management, home maintenance and up-keep, the extra and hidden costs to home ownership (utilities, property taxes, maintenance costs, landscaping), and the skills required to establish and maintain amicable relationships with neighbors.
- *Homeownership programs could be "gradual" and offer rent-first with the option to buy later alternatives* for people who are able to assume ownership. Allowing people to rent first and then convert to purchasing, if they choose, would provide a more gradual transition to homeownership which would allow prospective buyers to determine if they are ready, willing and able to assume the responsibility of a mortgage and property.
- Education and employment programs should focus on providing people with *tangible skills that will facilitate long-term labour force attachment*. For example, some key informants mentioned that more Aboriginal people, especially women and youth, could be encouraged and assisted to pursue qualifications in the trades. These occupations offer two elements critical to homeownership: steady work and good pay.
- *More advertisement and education is needed concerning the programs available to assist with homeownership.* Many Aboriginal people are not aware of existing opportunities and are not aware of how or where to access this information.
- Some key informants in Winnipeg suggested that more people may be willing to establish long term residence if the neighbourhood is clean and safe. As such, it was recommended that *more social housing be established outside the inner city, into the suburban areas*.
- *Programs could be Aboriginal group specific.* There are differing housing and support needs found within the sub-groups of urban Aboriginal communities. For example, in Winnipeg, some key informants noted that the Metis community tends to be more

established than other Aboriginal groups⁶⁹. Programming should be targeted to address these specific needs.

When asked to identify the most effective approaches to assist Aboriginal people with homeownership, the most common response given by respondents in both Edmonton (61.7%) and Winnipeg (45.2%) was rent-to-own programs. This option was stated more frequently by Market Renters than by Homeowners or Subsidized Housing Renters in both cities⁷⁰.

The second most frequent response given by respondents in Edmonton (45%) was the traditional mortgage purchase with assistance in generating the down payment. In Winnipeg, sweat equity programs such as Habitat for Humanity tied with rent-to-own programs as the most frequent response (45.2%). Nearly 39% of respondents in Winnipeg reported that the traditional mortgaged purchase with down payment assistance was the most effective approach to homeownership for Aboriginal people.

When asked to identify strategies that may assist Aboriginal people in overcoming barriers to homeownership, respondents generated a total of sixteen different responses. The five strategies most frequently identified by respondents in each city are as follows:

Edmonton:

- Create education programs to inform Aboriginal people about homeownership and dealing with banks (33.3%);
- Develop mortgage assistance programs provided by banks and other financial institutions (20%);
- Provide culturally appropriate counseling and information to Aboriginal people concerning homeownership (8.3%);
- Increase the overall decision making power and authority of Aboriginal people in homeownership and housing programs (8.3%); and
- Appoint an Aboriginal financial advisor or banking liaison to provide assistance and information to Aboriginal people, and to facilitate communication between banks and Aboriginal applicants (5%).

Winnipeg:

- Provide culturally appropriate counseling and information concerning homeownership to Aboriginal people (25.8%);
- Create education programs to inform Aboriginal people about homeownership and dealing with banks (24.2%);

⁶⁹ An example of a comment provided that related to this theme is the following: One key informant noted that in Winnipeg, the Metis population are more politically significant than in Edmonton, and that the Metis Federation is a very active organization that has channeled many of its members into homeownership and other supportive programs.

⁷⁰ Refer to Tables F36, F36a and F36b, Appendix F.

- Increase the government funding to implement more training programs to assist Aboriginal people with getting and keeping stable employment (16.1%);
- Appoint an Aboriginal financial advisor or banking liaison to provide assistance and information to Aboriginal people, and to facilitate communication between banks and Aboriginal applicants (9.7%); and
- Develop mortgage assistance programs provided by banks and other financial institutions (8.1%).

2.6.7 Factors That May Discourage Homeownership

The identification of factors that may discourage homeownership was not a key focus of the research, nor was this question directly posed to key informants or survey respondents. However, the data provided in Table F36, Appendix F indicates that few Edmonton survey respondents (less than 20%) reported being in favour of sweat equity programs, cooperatives or condominiums. Some key informants made statements relevant to this topic that may provide some insight to the lack of support for these types of housing arrangements.

In Edmonton (five out of 12) expressed hesitation in recommending cooperative ownership or other types of high density housing arrangements for Aboriginal people. The reasons provided to explain this hesitation include:

- Supports would need to be put in place to assist residents with adjusting to urban, high density living;
- Most Aboriginal people would not be happy living in the type of high density situation found in a cooperative; and
- Fear that an Aboriginal cooperative would be perceived as a ghetto or slum, and the surrounding community may resist having an Aboriginal cooperative established in their neighbourhood.

As well, one key informant in Winnipeg noted that cooperatives or other types of housing should not be built specifically for one type of community (e.g. Aboriginal people or single mothers). Rather, housing communities should be integrated and include people of various ethnic, cultural, income and educational backgrounds.

2.7 Homeownership Projects and Initiatives in Edmonton and Winnipeg

With the costs of housing continually increasing, a growing concern in communities across Canada is facilitating homeownership opportunities for low to moderate income households, including Aboriginal families. For example, in Regina the Pasqua First Nation is planning to buy ten lots to build homes that Aboriginal families can then purchase from the band (Rhodes, 2004). A similar initiative is planned by the First Nations Housing Development

Corporation for the City of Edmonton⁷¹. A number of homeownership programs designed to assist low to moderate income households were identified in Edmonton and Winnipeg. Most of these programs, while not specifically targeted to Aboriginal people, are oriented towards assisting low to moderate income households with homeownership and have had Aboriginal participants.

2.7.1 Types of Initiatives Currently Available

The types of initiatives oriented towards low to moderate income individuals and families range from educational opportunities, down payment assistance, support in securing funding and finding a suitable property, rent-to-own programs and renovation programs. Few programs specific to the Aboriginal community were identified, however there were some Aboriginal participants in each of the initiatives examined. A brief summary of homeownership programs for low to moderate income people identified in Edmonton and Winnipeg are provided below, along with a presentation of lessons learned and best practices. Seven homeownership initiatives are detailed in case studies presented in Appendix E of this report.

In Edmonton, two homeownership education initiatives were identified. A workshop series specifically for Aboriginal people is operating in Alberta, providing homeownership education and information. Graduates of the Aboriginal Homeownership Education Workshops are then encouraged to continue on to the HOME Program, another Edmonton based homeownership education program. The HOME Program is open to all people interested in homeownership and the content is geared towards assisting low to moderate income households who are “market ready” take the first crucial steps to purchasing a home. A small number of spots in the HOME Program are reserved for Aboriginal participants from the Aboriginal Homeownership Education Workshops.

The Metis Urban Housing Corporation in Edmonton experimented with a rent to own program in 1993. Six houses were sold through this program before the program was terminated. According to representatives from the organization, the program was considered a failure that did not assist people in achieving sustainable homeownership since none of the buyers of these properties kept the homes for more than six months (one sold the property for a profit, the remaining five defaulted on the mortgage and lost the property to the bank). Rather, the sale of the units removed six properties from the available subsidized housing units, thereby increasing waiting lists for affordable housing.

An Edmonton based non-profit organization, the Central Edmonton Land Trust, also offers a rent-to-own program for low to moderate income individuals and families. Implemented in 2000, the first renter to transition to homeownership will occur in May of 2005. The organization has faced continual challenges with funding sources, vacant properties and organizational leadership that threaten its programming.

⁷¹ Source: P. Roberts, Senior Advisor, Assisted Housing Division, CMHC, Edmonton. Personal communication, January 2005.

No stand-alone homeownership education workshops were identified in Winnipeg, however there are a number of homeownership programs oriented to low to moderate income people in inner city communities that include home ownership education as part of the programming.

The Affordable Housing Initiative (AHI) in Winnipeg offers the Homebuyer Down Payment Assistance program. The program targets low to moderate income renters in Manitoba, including urban families, urban Aboriginal people, northern residents, seniors, persons with disabilities and new immigrants. The program will provide qualified applicants with a percentage of the purchase price of a house. Qualified applicants must be current renters who can secure mortgage financing and be able to meet the monthly financial requirements of homeownership. Housing must be new or recently renovated and fall within a price limit. Recipients of the down payment assistance are required to own and live in their property for at least ten years.

Also funded by the AHI, the New Homeownership Supply Program aims to increase the supply of new affordable housing in Manitoba by providing builders, homeowners and rent-to-owners with a one-time financial contribution that will be used to offset the capital costs of home construction. Homes that are eligible under this program must be affordable and priced under a specified limit. Qualified homeowners must be low to moderate income, be able to secure mortgage financing, and agree to own and live in the home for at least ten years.

In 2001-02, the Winnipeg Housing and Homelessness Initiative (WHHI) provided the Housing Opportunities Partnership (HOP) with funds to purchase and renovate up to ten homes in Winnipeg's Daniel McIntyre and St. Matthews inner city neighbourhoods.

Other homeownership projects identified in Winnipeg that are oriented towards facilitating homeownership for low to moderate income people in inner city neighbourhoods include the North End Housing Project, the Spence Neighbourhood Association and the West Broadway Development Corporation. All of these agencies purchase and renovate homes in inner city neighbourhoods, sell the properties to qualified applicants, and conduct a variety of inter-related community education and enhancement activities.

2.7.2 Best Practices and Lessons Learned

The key informant interviews, case studies and literature provide insight into successful and unsuccessful housing programs and services. Case studies were prepared on seven programs and services oriented towards assisting low to moderate income households achieve homeownership. Presented in Appendix E, the case studies include the following:

- The HOME Program, Edmonton;
- Central Edmonton Community Land Trust;
- Aboriginal Homeownership Workshops, Edmonton;
- Spence Neighbourhood Association, Winnipeg;

- North End Housing Project, Winnipeg;
- Winnipeg Housing Rehabilitation Corporation; and
- Payuk Inter-Tribal Housing Cooperative, Winnipeg.

The following discussion summarizes the best practices identified by these sources.

Initiatives aimed at Aboriginal communities should be conceived, planned and implemented predominately by Aboriginal people

According to Native Counselling Services of Alberta (n/d, pg. 11), “Most of the institutions governing Aboriginal life today originate outside Aboriginal communities. For the most part, they operate according to the rules that fail to take into account Aboriginal values and preferences”. In a study conducted on three Aboriginal homelessness initiatives, Devine (2002) concluded that experienced, skilled, Aboriginal led groups are required to achieve the best results for Aboriginal housing programs. This means that agencies developing and implementing housing projects for the Aboriginal community should be:

- experienced and skilled at accessing and managing grant money;
- led and managed by Aboriginal people;
- have established connections and networks with traditional and non-traditional supports⁷²; and
- have a strong track record of success in project management and administration.

Most key informants in Edmonton and Winnipeg agreed that housing programs and initiatives for Aboriginal people should be managed by Aboriginal people. The Payuk Inter-Tribal Housing Cooperative in Winnipeg is a good example of some of these suggestions in practice (see Case Study 7, Appendix E). The tenants of the cooperative have representation on the Board of Directors and they are involved in organizing various events in the cooperative. This provides the residents with increased opportunity to be involved in the management of their cooperative. As well, one of the factors contributing to the success of the Aboriginal Homeownership Workshops is the cultural component and the peer support provided by programs that are planned, implemented and attended by members of the Aboriginal community.

In relation to developing programs for the urban Aboriginal community, key informants also noted that there is a need to build trust from the Aboriginal communities towards mainstream society, especially the federal government.

⁷² These supports can include local community groups, banks and financial institutions, and all three levels of government.

Guidance, education and support for homeownership are beneficial for low to moderate income families

While not specific to Aboriginal families, one study done on outcomes for Habitat for Humanity (HFH) homebuyers concluded that incorporating a counseling process for participants is invaluable and contributed to the success of the housing initiatives (Crawford & Londerville, 2004). As well, assigning “partners” to homeowners that the homeowner can turn to for guidance, advice and support in the homeownership process was cited as a very valuable resource for new homeowners to have.

According to program representatives, the HOME Program and the Aboriginal Homeownership Workshops in Edmonton have facilitated homeownership for Aboriginal families. These families may not have purchased their homes without the additional reassurance, confidence and support that knowledge can provide (see case Studies 1 and 2, Appendix E). A similar viewpoint is held by the Central Edmonton Community Land Trust. This organization has recently included mandatory home ownership education workshops as part of its rent-to-own homeownership program (see Case Study 2, Appendix E). Both the Spence Neighbourhood Association and the North End Housing Project in Winnipeg offer homeownership education and information to support rent to own homeowners (see Case Studies 4 and 5, Appendix E).

Successful housing models should be holistic and integrate housing needs in rural and First Nations’ communities with urban housing needs

On a theoretical level, new thinking around Aboriginal moving patterns imposes new challenges for housing projects and initiatives, especially those initiatives that seek to establish permanence of residence. As Peters (2004) points out, Aboriginal people may tie community building to culture, history and relationships (rather than place/location), and use ties to rural First Nations’ community areas to maintain community relationships.

“With respect to issues of public policy, the continuing importance of reserves and Metis communities suggests that initiatives focused only on urban areas may not address some of the significant factors at work in urban Aboriginal communities. There may need to be careful attention to the appropriate scale for different aspects of programs and services, and to the interface between organizations in different locales”.

-Peters, 2004; pg. 5

Regardless of the reason and characteristics of rural to urban moving patterns, the movement of Aboriginal people is relevant to housing needs, and efforts are required to ensure that people moving into the cities from rural areas to avoid crowded housing conditions and homelessness on their First Nations’ communities, do not meet with the same fate in the city (Native Counselling Services of Alberta, n/d).

Housing programs should facilitate independence, confidence and self reliance

Several key informants felt that the policies and regulations of housing programs should empower people to live independent, dignified lifestyles and that high density housing initiatives should have on-site management in order to address issues and problems quickly. This applies to rental, rent-to-own and homeownership initiatives.

Many factors contribute to suitability for homeownership

Key informants and case study results suggest that not all low to moderate income households are suitable for homeownership, and that the ability to pay a mortgage is one factor required in the homeownership equation. Other, equally important factors include the ability to budget accordingly, knowledge and awareness of the responsibilities of homeownership, overall good health, and a relevant interest in homeownership.

Some low income households do not earn enough to service a mortgage, even with assistance. For example, the Central Edmonton Community Land Trust has found that households that fall under the Core Needs Income Threshold have insufficient income to service a mortgage and need more than five years to build up equity for a down payment in a rent-to-own program (see Case Study 2, Appendix E).

Representatives of the HOME Program and the Aboriginal Homeownership Workshops stated that there are many individuals and families with the means to purchase a home, but lacking the knowledge or confidence to do so. Providing homeownership education on how to manage finances, apply for a mortgage, buy a property and maintain the property has provided many “market-near” households with the knowledge and confidence required to proceed in the housing market.

In addition to financial health and knowledge, key informants suggest that homeowners need to be free of addictions and other issues that can make holding steady employment difficult. As well, homeowners need to develop a “homeowner mentality” and take responsibility for all maintenance and repairs on the property.

Several key informants mentioned that it is unclear whether or not Aboriginal people are truly interested in homeownership. If this is the case, it is inappropriate for mainstream society to encourage ownership of private property when it is not currently valued, and efforts to persuade Aboriginal people to own homes will not be successful.

SECTION: 3 RESEARCH CONCLUSIONS AND GAPS

The research has reviewed the literature and statistical data available, explored the opinions and experiences of various housing agencies and programs that provide services to Aboriginal people in Edmonton and Winnipeg, and conducted household surveys with a selection of Aboriginal households in both cities. Key issues and themes related to housing homeownership were identified, as well as similarities and differences between the urban Aboriginal populations in Edmonton and Winnipeg.

3.1 Conclusion

Overall, the key themes identified that pertain to housing needs now and in the future include:

- The urban Aboriginal population is younger than the general Canadian population;
- The urban Aboriginal population is growing at a faster rate than the general Canadian population;
- There is a growing segment of the urban Aboriginal population who are interested in homeownership;
- Facilitating homeownership for low to moderate income households requires a multi-faceted approach that includes education, counseling and support as well as financial assistance;
- Programs to address housing issues for urban Aboriginal people need to consider conditions and realities in rural First Nations communities because the issues impact one another, and many people migrate back and forth between urban centers and First Nations communities; and
- Urban and rural Aboriginal communities need opportunities for education and employment in order to create stability in their families and communities, thereby creating favourable conditions for homeownership.

This section presents identified gaps in the programs, services, knowledge and research related to Aboriginal housing, with an emphasis on homeownership. The conclusions draw upon input provided by key informant interviews and household survey respondents, as well as the literature review conducted. Further specific recommendations related to the data presented in this report are provided in Appendix G.

3.2 Gaps in Programs, Services, Knowledge and Research Related to Urban Aboriginal Housing Issues

The research focused on housing issues and homeownership programs for urban Aboriginal people in Edmonton and Winnipeg. However, key informants and case study research also identified a number of needs that are not currently being addressed by the existing

programs and initiatives. As well, topics that are poorly understood and currently under-researched were identified. A summary of these gaps is provided here.

3.2.1 Gaps in Programs for Specific Sub-groups of Aboriginal People

Many key informants in both Edmonton and Winnipeg noted that there is a paucity of housing programs to address the housing needs of Seniors/Elders, especially those capable of independent living.

In Edmonton, key informants and case study research noted gaps in services for the following sub-groups of Aboriginal people:

- Large families (single or dual parent families with many children);
- Single adults, especially single adult males;
- Adults over the age of 29. Twenty-nine is the youth cut-off age for most Federal government sponsored programs. As such, people over this age cannot access programs earmarked for youth;
- Mentally ill or disabled persons, as well as people affected by fetal alcohol syndrome (FAS); and
- The homeless, particularly those homeless people that do not utilize shelters or community kitchens. These people are unlikely to be counted or acknowledged within the homeless population.

In Winnipeg, key informants and case study research noted gaps in services for the following sub-groups of Aboriginal people:

- Status Indians living away from their First Nations' community: There is a need to provide information and referral services to this group of Aboriginal people. Many people that have recently moved from a First Nations' community do not have experience dealing with other agencies aside from Indian and Northern Affairs Canada (INAC). This population may not know about other government departments or social agencies that can provide services to them.
- Aboriginal people that move to Winnipeg from out-of-province. This population is not eligible for Native subsidized housing or band funding because they are not within their jurisdiction for services.
- Youth and young adults: This group is often unemployed and poorly educated. They are considered "employable" and have a difficult time accessing social supports, but also face difficulties securing reasonable employment because of their education and work history.

3.2.2 Gaps in Knowledge Concerning Urban Aboriginal Housing Practices and Approaches

A scan and review of the literature revealed that there is little literature or formal studies related to the following topics:

- Homeownership for low to moderate income families;
- Profiles of successful homeowners within these income categories; and
- Best practices in homeownership for low to moderate income individuals and families.

Likewise, there is a dearth of data on these topics specific to urban Aboriginal people. In addition, key informants identified the following areas and topics that they believe to be lacking in adequate information and understanding.

Effective cooperative housing models

Currently, there is not a locally derived, culturally appropriate model for cooperative housing development. In particular, a model for cooperative housing development specific to urban Aboriginal peoples in Western Canada is needed by housing agencies to develop programs and services.

Homeless tracking studies

One key informant noted that there is scant accurate information available in regards to the homeless population in Winnipeg. In particular, there is a weak understanding of the cycles and duration of homelessness of urban Aboriginal people and where/how they eventually find housing. As such, it is difficult to measure whether or not homelessness initiatives and other affordable housing programs are effective. Some key informants defined “homelessness” as including those “couch surfing” individuals who are living with family until they find affordable housing.

Housing models that incorporate the extended family

Currently, there are not any creative, alternative urban design models that accommodate large, extended families within single family dwelling neighbourhoods. Most housing models are focussed on the nuclear family of four to six members, and exclude larger families and extended family members. Key informants noted that extended family housing models may be culturally appropriate for Aboriginal households as well as many immigrant households.

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APPENDIX A

LIST OF AGENCIES AND INDIVIDUALS CONSULTED DURING THE RESEARCH PROCESS

ORGANIZATION/PROJECT NAME AND ADDRESS	PURPOSE FOR AND RESULTS OF CONTACT
AMISK Housing Corporation, 16678 114 Ave. Edmonton, AB T5A 0A3 Ph. (780) 452-6651	AMISK was contacted to participate in the key informant interview process. The Housing Manager participated in an interview.
Metis Urban Housing Corporation 11922 121A Street Edmonton, Alberta T5L 0A2 Ph. (780) 452-6440	The Metis Urban Housing Corporation was contacted to participate in the key informant interview process. The Executive Director and Finance Officer participated in a key informant interview.
Bent Arrow Traditional Healing Society: Orenda House Supported Living Facility 11618 124 Street Edmonton, Alberta T5M 0K7 Ph. (780) 232-2796	Orenda House was contacted to participate in the key informant interview process. The Executive Director, Facility Manager, Program Officer, and associated stakeholders with the project (City of Edmonton Police Officer, Alberta Children's Services Representative and Alberta Human resources and Employment Representative) took part in a focus group.
Boyle Street Co-op Residential Housing Program 10116 105 Avenue Edmonton, Alberta T5H 0K2 Ph: (780) 424-4106	Boyle Street was contacted to participate in the key informant interview process. Consultant interviewed the Residential Housing Program Coordinator.
Canative Housing Corporation 406 Evergreen Street Sherwood Park, Alberta T8A 1K3 Ph: (780) 446-8078	The organization has sold off all of its housing stock and is in the process of dissolving. Consultant interviewed the Founder of the organization and former Executive Director
Canadian Native Friendship Centre 11205 101 Street Edmonton, Alberta T5A 0A3 Ph: (780) 479-1999	The CNFC was contacted to participate in the key informant interview process. Consultant interviewed the Community Resources Director.
Capital Region Housing Corporation (CRHC) 10242 105 Street Edmonton, Alberta T5J 3L5 Ph: (780) 420-6161	The CNFC was contacted to participate in the key informant interview process. Consultant interviewed the General Manager.
Elizabeth Fry Society Aboriginal Women's Program 10523 100 Avenue Edmonton, Alberta T5J 0A8 Ph. (780) 421-1175	The Aboriginal Women's Program was contacted to participate in the key informant interview process. The Program Manager participated in an interview.
Native Counselling Services of Alberta 9330 104 Avenue Edmonton, Alberta	Native Counselling Services was contacted to participate in the key informant interview process. A Project Manager participated in an interview.

ORGANIZATION/PROJECT NAME AND ADDRESS	PURPOSE FOR AND RESULTS OF CONTACT
T5H 4G7 Ph: (780) 990-1120	
Red Road Healing Society 3010 119 Avenue Edmonton, Alberta Ph: (780) 471-3220	Red Road was contacted to participate in a key informant interview. The Program Officer participated in an interview.
Western Economic Diversification Suite 1500, Canada Place 9700 Jasper Avenue Edmonton, Alberta T5J 4H7 Ph: (780) 495-7721	Ms. Olsen was contacted as an individual expert in the field of housing in Western Canada. She works as an advisor and policy analyst on the Urban Aboriginal Strategy for WED. Ms. Olsen provided relevant literature and other information pertinent to the study.
Aboriginal Council of Winnipeg 181 Higgins Avenue Winnipeg, MB R3B 3E8 Ph: (204) 989-6380	A Member of the Board of Directors, Policy and Advocacy was interviewed.
Aiyawin Housing Corporation 1079 Wellington Avenue, Unit J Winnipeg, MB R3E 3E8 Ph: (204) 985-4242	Aiyawin is a non-profit subsidized housing agency for Aboriginal residents. The organization was contacted to participate in a key informant interview and assist with the household survey. Consultant interviewed the Manager.
Kinew Housing Corporation 201, 424 Logan Avenue Winnipeg, Manitoba R3A 0R4 Ph: (204) 956-5093	Kinew provides non-profit, subsidized rental housing to all Aboriginal people. Consultant interviewed the Manager
Manitoba Housing Corporation (MHC) 203-280 Broadway Winnipeg, Manitoba R3C 0R8 Ph: (204) 945-4895	MHC administers the Urban Native Housing Program. MHC works with Kinew Housing Corp., Aiyawin Housing Corp. and other non-profit groups that directly manage subsidized housing for Aboriginal communities. One Aboriginal cooperative is managed by MHC. Consultant interviewed the Assistant Director of Portfolio Administration
Manitoba Metis Federation (MMF) 150 Henry Avenue Winnipeg, Manitoba R3B 0J7 Ph: (204) 586-8474	The MMF represents the interest of Metis people in Manitoba and provides services for Metis people. The services provided include a homelessness initiative in Winnipeg to assist at-risk people to find suitable housing. The Consultant interviewed the Vice President, Winnipeg Region
North End Community Renewal Corporation (NERC) 509 Selkirk Avenue Winnipeg, Manitoba R2W 2M6 Ph: (204) 261-8757	NERC implements the North End Housing Project (NEHP), as well as other housing related programs. The organization was contacted for participation in the key informant interview process and the case study. The Consultant interviewed the Executive Director

ORGANIZATION/PROJECT NAME AND ADDRESS	PURPOSE FOR AND RESULTS OF CONTACT
Winnipeg Housing and Homelessness Initiative (WHHI) 203-280 Broadway Winnipeg, Manitoba Ph: (204) 940-3070	WHHI is involved in a number of housing initiatives for low to moderate income families and inner city neighbourhoods. Representatives from the WHHI participated in the key informant interviews.
Social Planning Council of Winnipeg (SPCW) 412 McDermot Winnipeg, Manitoba R3A 0A9 Ph: (204) 943-2561	The SPCW conducts research and explores new ideas related to social welfare in Winnipeg. In 1994, after the federal government eliminated new funds to social housing programs, the SPCW began researching and tracking housing issues, including homelessness. Consultant interviewed the Director
Aboriginal Homeownership Workshop Program, Edmonton c/o	Program founder and facilitator was interviewed to develop the case study.
Central Edmonton Community Land Trust PO Box 64063, 11528-107 Street Edmonton, Alberta T5H 4K7 Ph: (780) 504-3591	Executive Director was interviewed to develop the case study.
The HOME Program c/o CTD Housing Solutions Edmonton Ltd. 6 th Floor, 10242 105 Street Edmonton, Alberta, T5J 3L5 (780) 504-6161	Program founder and facilitator was interviewed to develop the case study.
Spence Neighborhood Association 2 nd Floor, 430 Langside Street Winnipeg, MB Ph: (204) 783-5000	The Home Resource Coordinator was interviewed to develop the case study.
West Broadway Development Corporation 60 Frances Street Winnipeg, MB R3A 1B5 Ph: (204) 949-2886	The General Manager participated in an interview and provided reference documents for a case study.
Payuk Inter-Tribal Co-Op Ltd. 100-500 Balmoral Street Winnipeg, Manitoba	Payuk is a cooperative housing organization for Aboriginal women and children. S.A.M. Management has taken over management of the coop. The General Manager of S.A.M. Management participated in an interview and provided reference documents for a case study.

APPENDIX B

RESEARCH INSTRUMENTS

Key Informant Interview Guide
Household Survey
Case Study Questions and Data
Source Guide

Instrument 1: Key Informant Interview Guide**Canada Mortgage and Housing Corporation (CMHC)
An Exploration of Housing Options for Aboriginal People in Edmonton and Winnipeg
Key Informant Interview Guide**

On behalf of the Canada Mortgage and Housing Corporation (CMHC), R.A. Malatest & Associates Ltd. is undertaking research into housing issues faced by Aboriginal populations in Edmonton and Winnipeg. In particular, the study seeks to document housing issues faced by urban Aboriginal populations since January of 2002. The specific objectives of the research are as follows:

- To document the characteristics of the housing stock currently occupied by urban Aboriginal people in Edmonton and Winnipeg;
- To examine the types of housing arrangements that urban Aboriginal people use and prefer; and
- To explore options for increasing the various forms of home ownership currently available to urban Aboriginal peoples.

The interview should take about 60 minutes to complete. Please note that your participation in this project is voluntary and your responses are confidential. Individual names will not be associated with specific information in the analysis or reporting of results. Thank you for your time and input into this important research.

Key Informant Information	
Name:	
Organization: Name & Address	
Position:	
Telephone:	
Email:	

<p>Which client group(s) is your organization mandated to provide services to?</p> <p>Please check all that apply</p>	<p><input type="checkbox"/> Treaty Indian</p> <p><input type="checkbox"/> Inuit</p> <p><input type="checkbox"/> Métis</p> <p><input type="checkbox"/> Status</p> <p><input type="checkbox"/> Non-Aboriginal</p> <p><input type="checkbox"/> Clients coming from rural areas</p> <p><input type="checkbox"/> Clients coming from urban areas</p> <p><input type="checkbox"/> Other:</p>
<p>Which client group(s) does your organization primarily provide services to?</p> <p>Please check all that apply</p>	<p><input type="checkbox"/> Treaty Indian</p> <p><input type="checkbox"/> Inuit</p> <p><input type="checkbox"/> Métis</p> <p><input type="checkbox"/> Status</p> <p><input type="checkbox"/> Non-Aboriginal</p> <p><input type="checkbox"/> Clients coming from rural areas</p> <p><input type="checkbox"/> Clients coming from urban areas</p> <p><input type="checkbox"/> Other:</p>
Date	
<p>Would you like to receive a copy of the research findings when they become available?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

Section 1: Urban Aboriginal Housing Issues

- 1.1 In your opinion, what are the five most important issues related to current housing needs of Aboriginal people in Edmonton/Winnipeg?
- 1.2a In regards to the current housing situation of Aboriginal people in Edmonton/Winnipeg, do you anticipate any changes to this situation in the next year?
- 1.2b Do you anticipate any changes to the housing situation of Aboriginal peoples in Edmonton/Winnipeg within the next 5 years?
- 1.3 In your opinion, what societal barriers do Aboriginal people face when trying to access housing in Edmonton/Winnipeg?
- (note: if respondent does not understand the question or cannot answer it, the interviewer may use prompts such as : "these barriers may include issues such as transportation, fit with the local neighborhood, Aboriginal cultural practices, diversity of the neighborhood, perceptions of Aboriginal people, etc".)*
- 1.3a Does your agency experience barriers in attempting to find housing for Aboriginal people in Edmonton/Winnipeg? Please describe these barriers.
- 1.4 According to Statistics Canada 1996 Census data, approximately 60% of all Aboriginal households in Edmonton and Winnipeg were living in rental accommodations.

In your opinion, why are so many Aboriginal households renting (rather than purchasing their own home)?

(note: if respondent does not understand the question or cannot answer it, the interviewer may use prompts such as : “possible reasons may include issues such as tenants prefer to rent, tenants are students, tenants cannot afford to buy, tenants do not have permanent employment, high costs of living in the city cause many people to rent, etc”.)

1.4a. In your opinion and experience, where are the remaining 40% of the Aboriginal population in Edmonton/Winnipeg living?

1.5 On a scale of 1 to 4, where 1 is “very beneficial” and 4 is “not at all beneficial”, to what degree would home ownership be beneficial to Aboriginal persons, families or communities in Edmonton/Winnipeg?

1. Very beneficial (proceed to question 1.4a)	2. Somewhat beneficial (proceed to question 1.4a)	3. Slightly beneficial (proceed to question 1.4a)	4. Not at all beneficial (proceed to Section 2)
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1.5a If you answered 1, 2 or 3 to question 1.5, what are the characteristics of the Aboriginal communities, households and/or individuals that would **most likely benefit** from home ownership?

1.5b If you answered 4 to question 1.5, why do you think that homeownership is difficult or not beneficial for Aboriginal people? Please describe the factors that present difficulties to Aboriginal homeownership.

Section 2: Urban Aboriginal Housing Options

2.1 Please describe the general characteristics of the housing stock currently occupied by Aboriginal people in Edmonton/Winnipeg that your agency provides services for.

General location(s)	Please provide a physical address as well as mark the area on the city map provided.
Types/characteristics of neighborhoods Please comment on the quality and availability of all those that apply	Safety: Personal security: Cleanliness: Security of buildings:

	<p>Quality of building's caretaker(s):</p> <p>Social bonds between neighborhood residents:</p> <p>Convenience of location for work, school, etc.:</p> <p>Educational opportunities available for children:</p> <p>Local parks and playgrounds available for children</p> <p>Access to transportation:</p> <p>Income levels of neighborhood residents:</p> <p>Education levels of neighborhood residents:</p> <p>Ethnic/cultural diversity and composition of the neighborhood:</p> <p>Other relevant characteristics (please specify):</p>
Dwelling types (apartment, detached house, duplex, etc) and sizes (# of bedrooms, square footage)	Please describe the housing stock in terms of physical character, as well as the adequacy, suitability, availability and affordability of the housing for Aboriginal people.
General age and condition of dwellings	
Types of tenure Please check all that apply and indicate an approximate percentage of the proportion of housing in the neighborhood that fits each tenure type	<input type="checkbox"/> private housing (mortgaged, rent to own, condo): <input type="checkbox"/> social housing (subsidized rent, rent to own, co-op): <input type="checkbox"/> private market rental: <input type="checkbox"/> other (please specify):

Types of amenities available with the housing Please comment on the quality and availability of all those that apply	Washer/dryer: Fridge: Stove: Furnishings: Yard/garden: Garage/parking: Common areas: Other (please specify):
Please indicate average monthly cost, including costs associated with rent, mortgage, co-op fees or condo fees	
Additional comments	

According to Statistics Canada, Aboriginal migration from rural to urban centres has consistently increased over the past 50 years, and this trend is expected to continue in coming years. As well, more than one quarter of the Aboriginal populations in Alberta and Manitoba are under the age of 25. As such, it is likely that larger numbers of young Aboriginal people will continue to migrate to Edmonton/Winnipeg.

In recognition of the above noted Aboriginal population and migration trends, please answer the following questions based on your experience as an agency worker.

- 2.2 Over the next five years, what changes do you expect to occur in Aboriginal demand for rental and other types of housing in Edmonton/Winnipeg?
- 2.3 What strategies could be developed and implemented to meet these housing needs and demands?

note: if respondent cannot answer the question, the interviewer may go through the list of possibilities below and ask the respondent for his/her opinion of the strategy :

1. *First Nations communities purchase property in urban areas*
2. *More subsidized social housing should be built specifically for Aboriginal people*
3. *Mechanisms should be developed to assist Aboriginal people with securing housing in the private market (ie: housing bank for assistance with rental deposits or purchase down payments)*
4. *Programs should be developed that use "equity labour" to refurbish old housing and make it affordable to Aboriginal people*
5. *Other ideas?*

Section 3: Urban Aboriginal Housing Programs

3.1 Please list all of the agencies/programs that you are familiar with that currently provide housing services to Aboriginal people in Edmonton/Winnipeg. Please describe program factors/elements that contribute to the effectiveness of meeting the housing needs of the Aboriginal populations in Edmonton/Winnipeg.

Agency, program name, and client group served	Program description	Aspects of the program that lend themselves to program success and what improvements can be made to programs to enhance success (strategies/mechanisms to improve program success)
Agency: Program name: Client group served:	Facilitate home ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> rental <input type="checkbox"/> social housing <input type="checkbox"/> private market	
Agency: Program name: Client group served:	Facilitate home ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> rental <input type="checkbox"/> social housing <input type="checkbox"/> private market	
Agency: Program name: Client group served:	Facilitate home ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> rental <input type="checkbox"/> social housing <input type="checkbox"/> private market	
Agency: Program name: Client group served:	Facilitate home ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> rental <input type="checkbox"/> social housing <input type="checkbox"/> private market	

For questions 3.2 and 3.3, the following general definitions apply to the housing options listed:

Co-op housing: A housing scheme in which cooperative members own a share in the corporation that owns or controls the building(s) and/or property in which they live. Each shareholder is entitled to occupy a specific unit and has a vote in the corporation. Every month, shareholders pay an amount that covers their proportionate share of the expense of operating the entire cooperative, which typically includes underlying mortgage payments, property taxes, management, maintenance, insurance, utilities, and contributions to reserve funds.

Self-help housing: Housing programs to assist low income individuals and families in securing adequate, clean, safe accommodation. Programs vary, but can include low interest mortgage loans or subsidized rent that is geared to income.

Labour equity housing: A home ownership option for low income families that requires the recipient to contribute hours of unpaid, volunteer labour to qualify for a low interest mortgage on a modest, affordable home. The labour is typically related to the construction of the home. A well known example of this type of housing scheme is Habitat for Humanity.

3.2 Is your agency a cooperative, or do you work with cooperatives, self help housing and/or labour equity housing programs? Please explain

3.3 As an agency that is familiar with Aboriginal people, to what degree do you feel that community home ownership concepts such as Aboriginal co-ops or self-help and labour equity housing would be acceptable alternatives for Aboriginal people in Edmonton/Winnipeg?

3.4 What are the advantages and drawbacks to Aboriginal home ownership in the form of cooperatives?

3.5 How can home ownership be made more widely available to urban Aboriginal people?

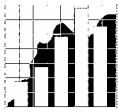
(note: if respondent cannot answer the question, the interviewer may use prompts such as : "possible strategies may include developing a down payment bank, assistance programs for saving and mortgage planning, programs that refurbish worn housing through equity labour, price caps on Aboriginal housing markets, specific mortgage programs through Aboriginal communities, etc".)

3.6 What factors/opportunities may lead to or promote sustainable home ownership for urban Aboriginal peoples in Edmonton/Winnipeg?

(note: if respondent cannot answer the question, the interviewer may use prompts such as : "possible factors and opportunities may include flexible financial and tenure options, low purchase prices, low mortgage rates, higher income, better education, trades training, low cost childcare, etc".)

In Edmonton/Winnipeg, there tend to be large concentrations of Aboriginal peoples in the inner-city area. On the map provided, please indicate the areas of the city that tend to have large concentrations of Aboriginal residents (if known).

3.7 Are you aware of any barriers that prevent Aboriginal people from accessing housing in other parts of Edmonton/Winnipeg?



☐ Yes

☐ No

3.7a If yes, what are these barriers and how can they be overcome?

Section 4: Other Information

- 4.1 Are you aware of any segment of the urban Aboriginal population in Edmonton/Winnipeg whose housing needs are not currently being served by any order of government or non-governmental organization?
- 4.2 Are you aware of any gaps in information/data available regarding urban Aboriginal housing?
- 4.3 Which, if any, research topics would you like to see addressed in the next few years related to urban Aboriginal housing issues?
- 4.4 Are there any further comments you wish to add related to urban Aboriginal housing issues in Edmonton/Winnipeg?

THAT COMPLETES OUR INTERVIEW.
THANK YOU FOR YOUR TIME AND THOUGHTFUL RESPONSES.

Instrument 2: Household Survey

Canada Mortgage and Housing Corporation (CMHC)
An Exploration of Housing Options for Aboriginal People in Edmonton and Winnipeg
Survey

On behalf of the Canada Mortgage and Housing Corporation (CMHC), R.A. Malatest & Associates Ltd. is undertaking research into housing issues faced by Aboriginal populations in Edmonton and Winnipeg. In particular, the study seeks to document housing issues faced by urban Aboriginal populations since January of 2002. The specific objectives of the research are as follows:

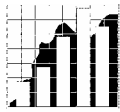
- To document the characteristics of the housing stock currently occupied by urban Aboriginal people in Edmonton and Winnipeg;
- To examine the types of housing arrangements that urban Aboriginal people use and prefer; and
- To explore options for increasing the various forms of home ownership currently available to urban Aboriginal peoples.

This survey should take about 20 minutes to complete. Please note that your participation in this project is voluntary and your responses are confidential. Individual names will not be associated with specific information in the analysis or reporting of results. Thank you for your time and input into this important research.

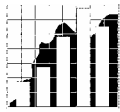
Respondent Housing Characteristics	
City:	<input type="checkbox"/>
Where do you live (name of neighborhood) currently	
Do you rent or own your own home now? Please indicate what kind of rent or ownership you have.	<input type="checkbox"/> rent <input type="checkbox"/> private market rental <input type="checkbox"/> subsidized social housing <input type="checkbox"/> other self help housing <input type="checkbox"/> other: <input type="checkbox"/> temporary/transitional housing <input type="checkbox"/> do not know/no response <div style="float: right;"> <input type="checkbox"/> own <input type="checkbox"/> private ownership <input type="checkbox"/> condominium <input type="checkbox"/> cooperative <input type="checkbox"/> rent-to-own <input type="checkbox"/> other: </div>
What kind of housing do you live in now?	<input type="checkbox"/> Rooming house <input type="checkbox"/> Town house <input type="checkbox"/> Duplex <input type="checkbox"/> Detached single family house <div style="float: right;"> <input type="checkbox"/> Apartment <input type="checkbox"/> Row house <input type="checkbox"/> Fourplex <input type="checkbox"/> other: </div>

1. Please describe the following characteristics of your neighborhood.

Characteristics	Please describe in relation to the residence and neighborhood being surveyed – check one
Safety	<input type="checkbox"/> Very safe <input type="checkbox"/> Somewhat safe <input type="checkbox"/> Somewhat unsafe <input type="checkbox"/> Very unsafe <input type="checkbox"/> Other: <input type="checkbox"/> Do not know
Personal security	<input type="checkbox"/> I feel very secure <input type="checkbox"/> I feel somewhat secure <input type="checkbox"/> I feel somewhat insecure <input type="checkbox"/> I feel very insecure <input type="checkbox"/> Other <input type="checkbox"/> Do not know
Cleanliness of neighborhood	<input type="checkbox"/> Very clean <input type="checkbox"/> Somewhat clean <input type="checkbox"/> Somewhat dirty <input type="checkbox"/> Very dirty <input type="checkbox"/> Other: <input type="checkbox"/> Do not know
Security of residences	<input type="checkbox"/> Residences are very secure <input type="checkbox"/> Residences are somewhat secure <input type="checkbox"/> Residences are somewhat insecure <input type="checkbox"/> Residences are very insecure <input type="checkbox"/> Other: <input type="checkbox"/> Do not know
Social bonds between neighborhood residents	<input type="checkbox"/> Excellent – I am friendly with my neighbors and I trust the people in my neighborhood <input type="checkbox"/> Good – I know my neighbors and trust the people I recognize in my neighborhood <input type="checkbox"/> Distant – I may recognize some of my neighbors, but I do not know them and I cannot trust the people in the neighborhood. <input type="checkbox"/> poor – I do not know my neighbors and I do not trust people in the neighborhood <input type="checkbox"/> other: <input type="checkbox"/> do not know
Convenience of location for work, school, etc.	<input type="checkbox"/> very convenient <input type="checkbox"/> somewhat convenient <input type="checkbox"/> somewhat inconvenient <input type="checkbox"/> very inconvenient <input type="checkbox"/> other: <input type="checkbox"/> do not know
Educational opportunities & facilities available for children	<input type="checkbox"/> local schools are excellent <input type="checkbox"/> local schools are very good <input type="checkbox"/> local schools are acceptable <input type="checkbox"/> local schools are not acceptable <input type="checkbox"/> other: <input type="checkbox"/> do not know



Local parks/playgrounds for children	<input type="checkbox"/> excellent: safe, clean and good facilities/equipment <input type="checkbox"/> very good: safe, clean, reasonable facilities/equipment <input type="checkbox"/> acceptable: safe, reasonably clean, some facilities/equipment <input type="checkbox"/> not acceptable: not safe or clean, poor quality facilities <input type="checkbox"/> other: <input type="checkbox"/> do not know
Access to transportation	<input type="checkbox"/> Excellent – bus stop is close by and excellent bus schedule <input type="checkbox"/> Good – bus stop is close by and I don't have to wait long for a bus <input type="checkbox"/> Reasonable – bus stop is less than 10 minutes walk and I usually don't wait longer than 20 minutes for a bus <input type="checkbox"/> poor – more than 10 minute walk to bus stop and I usually have to wait at least 20 minutes for a bus <input type="checkbox"/> other:
Ethnic/cultural diversity and composition of the neighborhood	<input type="checkbox"/> very diverse – a wide range of people from different cultures <input type="checkbox"/> somewhat diverse <input type="checkbox"/> little diversity <input type="checkbox"/> other: <input type="checkbox"/> don't know
General income level of neighborhood households	<input type="checkbox"/> less than \$15,000 per year <input type="checkbox"/> \$15,000 to \$30,000 pre year <input type="checkbox"/> \$30,000 to \$50,000 per year <input type="checkbox"/> more than \$50,000 per year <input type="checkbox"/> other:
General education level of neighborhood adults	<input type="checkbox"/> less than grade 10 <input type="checkbox"/> grade 10-12 <input type="checkbox"/> grade 12 diploma <input type="checkbox"/> some post-secondary <input type="checkbox"/> post-secondary degree/diploma/certificate <input type="checkbox"/> other:
Why did you choose to live in this neighborhood? Please check all that apply	<input type="checkbox"/> My family/friends live near here <input type="checkbox"/> It is a convenient location for work/school/shopping/etc. <input type="checkbox"/> I like the neighborhood <input type="checkbox"/> I like the schools <input type="checkbox"/> It is affordable <input type="checkbox"/> I could not find any other place to rent <input type="checkbox"/> Other:
Overall, how satisfied are you with your neighborhood?	<input type="checkbox"/> Very satisfied <input type="checkbox"/> Somewhat satisfied <input type="checkbox"/> Somewhat unsatisfied <input type="checkbox"/> Very unsatisfied <input type="checkbox"/> Other: <input type="checkbox"/> Do not know



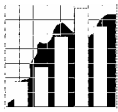
2. Please describe the condition of your property or rental unit and the types of amenities that are included with your rent (if applicable).

Housing Condition and Amenities	Description Check one
General age of unit – estimate	<input type="checkbox"/> Less than 20 yrs old <input type="checkbox"/> 20-40 yrs old <input type="checkbox"/> 40-70 yrs old <input type="checkbox"/> 70-100 yrs old <input type="checkbox"/> More than 100 yrs old <input type="checkbox"/> Do not know/no response
Approximate square footage and number of bedrooms	<input type="checkbox"/> Less than 1000 sq. feet <input type="checkbox"/> 1 bedroom <input type="checkbox"/> 1000-1500 sq. feet <input type="checkbox"/> 2 bedrooms <input type="checkbox"/> More than 1500 sq. feet <input type="checkbox"/> 3 bedrooms <input type="checkbox"/> Do not know/no response <input type="checkbox"/> 4 or more bedrooms
Electrical system – is it in good working order?	<input type="checkbox"/> Excellent working order <input type="checkbox"/> Good working order <input type="checkbox"/> Fair working order <input type="checkbox"/> Poor working order <input type="checkbox"/> Do not know/no response
Plumbing – is it in good working order?	<input type="checkbox"/> Excellent working order <input type="checkbox"/> Good working order <input type="checkbox"/> Fair working order <input type="checkbox"/> Poor working order <input type="checkbox"/> Do not know/no response
Overall appearance – condition of flooring, paint, cabinets, etc.	<input type="checkbox"/> Excellent condition <input type="checkbox"/> Good condition <input type="checkbox"/> Fair condition <input type="checkbox"/> Poor condition <input type="checkbox"/> Do not know/no response
Appliances – what is included Please check all that apply	<input type="checkbox"/> Fridge <input type="checkbox"/> Stove <input type="checkbox"/> Washer <input type="checkbox"/> Dryer <input type="checkbox"/> Microwave <input type="checkbox"/> Dishwasher <input type="checkbox"/> Other:
Appliances – overall condition	<input type="checkbox"/> Excellent working order <input type="checkbox"/> Good working order <input type="checkbox"/> Fair working order <input type="checkbox"/> Poor working order <input type="checkbox"/> Do not know/no response
Garage For condition: note size, age, general structural integrity, etc.	<input type="checkbox"/> yes, there is a garage Condition: _____ <input type="checkbox"/> no garage
Yard For condition: note landscaping, fencing, etc.	<input type="checkbox"/> yes, there is a yard Condition: _____ <input type="checkbox"/> no yard
Up-keep and responsiveness of the landlord to maintenance issues (if applicable)	<input type="checkbox"/> Landlord is very responsive – responds to problems and fixes things immediately. Has a good relationship with the tenants. <input type="checkbox"/> Landlord is somewhat responsive – responds to most problems and fixes things in a reasonable amount of time. Cooperative with the tenants. <input type="checkbox"/> Landlord is somewhat unresponsive – responds to some problems, but not all and some times fixes things. May take a long time to get things fixed and problems solved. Has a distant relationship with the

	tenants. <input type="checkbox"/> Landlord is very unresponsive – rarely responds to problems or fixes things. Difficult to reach and not cooperative with the tenants. <input type="checkbox"/> Do not know <input type="checkbox"/> Other:
Which utilities are included with your rent? (if applicable) Please check all that apply	<input type="checkbox"/> Heat <input type="checkbox"/> Water <input type="checkbox"/> Electricity <input type="checkbox"/> Other:
Why did you choose to rent/purchase this housing? Please check all that apply	<input type="checkbox"/> My family/friends live near here <input type="checkbox"/> It is a convenient location for work/school/shopping/etc. <input type="checkbox"/> I like the neighborhood <input type="checkbox"/> I like the schools <input type="checkbox"/> It is affordable <input type="checkbox"/> I could not find any other place to rent/purchase <input type="checkbox"/> Other:
Overall, how satisfied are you with your housing?	<input type="checkbox"/> Very satisfied <input type="checkbox"/> Somewhat satisfied <input type="checkbox"/> Somewhat unsatisfied <input type="checkbox"/> Very unsatisfied <input type="checkbox"/> Other: <input type="checkbox"/> Do not know

3. In your opinion, what are the most important issues related to current housing needs of Aboriginal people in Edmonton/Winnipeg?
Please check all that apply.

- ☐ High cost of rent/mortgage
☐ Not enough affordable housing available (private market)
☐ Not enough subsidized social housing available
☐ Racial discrimination
☐ Economic or other types of discrimination
☐ Cannot qualify for a mortgage
☐ Poverty, lack of sufficient income
☐ Low paying, insecure employment
☐ Family instability
☐ Substance abuse issues
☐ Other:



4. In your opinion, what societal barriers do Aboriginal people face when trying to access housing in Edmonton/Winnipeg?

Check all that apply.

- ☐ Landlords are unwilling to rent to Aboriginal people
- ☐ Banks and other financial institutions do not work cooperatively with Aboriginal people
No history/experience dealing with banks or other financial institutions (ie. no bank account, poor credit rating, etc)
- ☐ Racial or cultural discrimination
- ☐ Economic or other types of discrimination
- ☐ Not In My Backyard (NIMBY) attitude from local communities
- ☐ Lack of secure, gainful employment
- ☐ Lack of credible references
- ☐ Lack of personal transportation
- ☐ Other:

5. Do you think that homeownership is good for Aboriginal people?

☐ Yes

☐ No

☐ Do not know/no response

Why or why not?

6. In your opinion, do Aboriginal people want to buy and own homes?

☐ Yes

☐ No

☐ Do not know/no response

Why or why not?

7. What types of homeownership are the most desirable and appropriate for Aboriginal people in Edmonton?

Check all that apply

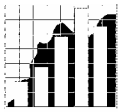
☐ private ownership

☐ cooperative ownership

☐ condominium ownership

☐ Other: _____

8. If you are currently renting, are you interested to own your own home?

☐ Yes☐ No☐ Do not know/no response☐ N/A

Why or why not?

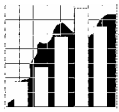
9. Of the following approaches to home ownership, which do you think are the most effective for Aboriginal people?

- ☐ Traditional mortgaged purchase
- ☐ Traditional mortgaged purchase with assistance with the down payment (low down payment, no down payment)
- ☐ Rent to own programs
- ☐ Sweat equity programs
- ☐ Cooperative ownership
- ☐ Condominium ownership
- ☐ Other: _____

10. What factors or issues create barriers to Aboriginal homeownership?

Check all that apply.

- ☐ Lack of awareness about homeownership, including hidden costs and maintenance and repair expectations
- ☐ Lack of adequate savings for a down payment
- ☐ Lack of adequate income to meet the obligations of a mortgage
- ☐ Banks and other financial institutions do not work cooperatively with Aboriginal people
- ☐ No history/experience dealing with banks or other financial institutions (ie. no bank account, poor credit rating, etc)
- ☐ Lack of information about how to purchase a home
- ☐ Lack of interest to purchase a home
- ☐ Not In My Backyard (NIMBY) attitude from local communities
- ☐ Lack of secure, gainful employment
- ☐ Transient culture/nature of many Aboriginal people
- ☐ Lack of affordable properties on the housing market
- ☐ Other: _____



11. What strategies could be developed to assist people to overcome the barriers you identified in question 10?

12. In order to provide us with a complete picture of the Aboriginal community in Edmonton, please answer the following demographic questions about your household:

12a. Number of Resident Adults (age 18 or older): _____

Number of adult males

- ☐ one
☐ two
☐ three
☐ more than 3
☐ do not know/no response

Ages of each adult male: _____

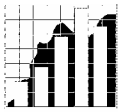
Number of adult females

- ☐ one
☐ two
☐ three
☐ more than 3
☐ do not know/no response

Ages of each adult female: _____

12b. Number of Resident Children (age 17 or younger):

- | | |
|--|-------------------------------|
| <input type="checkbox"/> one | <input type="checkbox"/> four |
| <input type="checkbox"/> two | <input type="checkbox"/> five |
| <input type="checkbox"/> three | <input type="checkbox"/> six |
| <input type="checkbox"/> more than six | |
| <input type="checkbox"/> do not know/no response | |



Age of each
child: _____

12c. Number of Resident Families

*"Resident Families" includes one or two parents with dependent children under 18 years of age.
Dependent children may be biological children or guardian children for which an adult has taken primary
caregiver responsibility*

- ☐ one family
- ☐ two families
- ☐ three families
- ☐ more than 3 families
- ☐ do not know/no response
- ☐ Other: _____

12d. How many members of your household are members of your immediate family?

"immediate family" refers to married or common law spouses and their children.

12e. Major Source of Household Income

- ☐ Full time employment
- ☐ Provincial government subsidy (SFI, EIA)
- ☐ Employment Insurance
- ☐ Band funding
- ☐ Student loans/bursaries/grants
- ☐ Family/friends
- ☐ Other: _____

12f. Length of Time in Current residence

- ☐ less than 6 months
- ☐ 6 months to 1 year
- ☐ 1-3 years
- ☐ 3-5 years
- ☐ 5-10 years
- ☐ more than 10 years
- ☐ do not know/no response

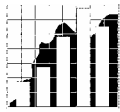
THAT COMPLETES OUR INTERVIEW.
THANK YOU FOR YOUR TIME AND THOUGHTFUL RESPONSES

Instrument 3: Case Study Questions and Data Source Guide

Research question	Potential data sources
Contact Information	
1. Physical and Mailing Address	➤ Interview with program officer ➤ Website or print information
2. Names and Titles of Officers	
3. Phone numbers and email addresses of officials	
History of the Program	
4. When was the program initiated?	➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors) ➤ Annual reports ➤ Other program documentation, if available (project proposals, funding reports, etc)
5. Who initiated the program?	
6. Who was the original/initial target audience of the program?	
7. Have the target audience(s), goals or objectives of the program changed since its inception?	
8. How was the program originally funded?	
Program Goals and Objectives	
9. What are the current working goals and objectives of the program?	➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors) ➤ Annual reports ➤ Program reports/evaluations, if available ➤ Website or print information ➤ Other program documentation, if available (project proposals, funding reports, etc)
10. Have the original goals and objectives been changed or modified since initial implementation of the program?	
11. If changes were made to the original goals or objectives, what were those changes and why were they made?	
12. Were the original goals and objectives an accurate reflection of the target population's needs?	
13. If the original goals/objectives did not reflect the needs of the target population, what was the response of the organization/program?	
Funding Model and Approaches	
14. Is the initiative self-sustaining?	➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors) ➤ Annual reports ➤ Program reports/evaluations, if available ➤ Website or print information ➤ Other program documentation, if available (project proposals, funding reports, etc)
15. What is the major funding source?	
16. Is there more than one funding source? If so, who are the other funders?	
17. Have there been any changes in the funding structure and sources since initial implementation of the program?	
18. If yes, what were those changes and why did they occur?	
19. What were the effects of funding changes on service delivery?	
20. What were the effects of funding changes on outcomes for service users?	
21. What challenges, if any, does the program encounter in accessing funding?	
22. How are or have these challenges been addressed?	

Program Participant/Service User Profile	
23. Who utilizes the program/service? (overall user profile)	<ul style="list-style-type: none">➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors)➤ Annual reports➤ Program reports/evaluations, if available➤ Website or print information➤ Other program documentation, if available (project proposals, funding reports, etc)
24. How many Aboriginal clients does the program serve?	
25. What are the characteristics of the Aboriginal clients (if agency serves non-Aboriginal clients as well as Aboriginal clients)? (includes age, gender, socio-economic background, education, employment status, family size, income, Aboriginal status of participants)	
Program Delivery System	
26. How are potential clients reached? (how is information about the program disseminated and who is the target audience for promotional materials)	<ul style="list-style-type: none">➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors)➤ Annual reports➤ Program reports/evaluations, if available➤ Website or print information➤ Other program documentation, if available (project proposals, funding reports, etc)
27. What are the qualifications/criteria required by clients to access the program services? (may include factors such as income, employment, family status, Aboriginal status, etc)	
28. Who provides/implements program activities and services?	
29. Has there been a “champion” or leader in this type of programming? (if so, who is/are the leader(s) and what has their role been?)	
30. How are program activities and services implemented?	
31. Are there any partner agencies involved in the program delivery process? If yes, who is the partner and what is the role of the partner?	
32. In what manner are the clients expected to participate in/contribute to the program? (for example, sweat equity labour, attending educational workshops, fund contribution, etc.)	
Outcomes and Results	
33. Are the goals and objectives being met?	<ul style="list-style-type: none">➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors)➤ Annual reports➤ Program reports/evaluations, if available➤ Website or print information➤ Other program documentation, if available (project proposals, funding reports, etc)➤ Interviews with program users/clients (if accessible)¹ to inform questions 36 and 37
34. What problems are/have been encountered while working to meet the goals and objectives of the program?	
35. How were the problems addressed?	
36. Were/are there any unintended or secondary benefits associated with the program? If yes, what were/are they?	
37. Were/are there any unintended negative effects associated with the program? If yes, what were/are they?	

¹ If possible, the Consultant suggests including a selection of program clients as key informants. This data source is dependent upon agreement of the case study agency, permission from the clients, and adherence to privacy guidelines.



Best Practices and Lessons Learned	
38. Which program elements achieved the best results? With which clients? Why?	<ul style="list-style-type: none">➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors)➤ Annual reports➤ Program reports/evaluations, if available➤ Website or print information➤ Other program documentation, if available (project proposals, funding reports, etc)
39. What program elements, if any, were not successful? Why were they not successful?	
40. If an organization wanted to establish a similar program, what are those most important factors to take into consideration?	
41. What were/are the best practices or strategies that contributed to program development, implementation and success?	
42. Were there any unique considerations that may have contributed to the success or failure of the project? (for example, determined individuals, support mechanisms, policies, etc.)	
Client's Perspective on Programs and Services	
43. What factors, priorities and/or values motivate an Aboriginal person to buy a house?	<ul style="list-style-type: none">➤ Interviews with appropriate representatives (program officers, executive director, members of the board of directors)➤ Interviews with clients/users of the program, if accessible²➤ Annual reports➤ Program reports/evaluations, if available➤ Website or print information➤ Other program documentation, if available (project proposals, funding reports, etc)
44. Is the concept of building wealth through homeownership/equity important to Aboriginal clients?	
45. Is the concept of building community through homeownership important to Aboriginal clients?	
46. Overall, are client satisfied with the program/services received? Why or why not?	
47. What aspects of the program are clients satisfied with? Why?	
48. What aspects of the program are clients dissatisfied with? Why?	
49. What benefits did clients receive as a result of participating in the program?	
50. For those clients who purchased homes, were the purchasers able to build wealth?	
51. Were there any disadvantages experienced as a result of participating in the program?	
52. Can clients easily meet the demands/expectation of the program? (for example, was the client able to meet expectations such as labour requirements, mortgage payments, maintenance tasks, etc).	
53. For those clients who are struggling to meet the program demands, which demands are the most difficult to meet, and which clients have the most difficult time?	

² If possible, the Consultant suggests including a selection of program clients as key informants. This data source is dependent upon agreement of the case study agency, permission from the clients, and adherence to privacy guidelines.

APPENDIX C

CHARACTERISTICS OF SURVEY RESPONDENTS

Demographic Characteristics of the Respondents in the Household Survey

Tables C1 and C2 provide the neighborhood clusters of residence of the respondents in Edmonton and Winnipeg, as well as the percentage of the respondent sample who reported living in each area. As shown in the tables, the survey samples were distributed across both cities, rather than contained in a few areas. To locate these neighborhoods on city maps, please refer to the city maps of Edmonton and Winnipeg provided in Appendix B.

Neighborhood clusters were used to identify areas since most municipal maps of Edmonton and Winnipeg are divided according to these clusters, 2001 Census data was readily available for these clusters, and most municipal residents are familiar with these clusters and their location. The same is not true for smaller, individual neighborhoods in that residents may be confused about neighborhood boundaries and names.

Table C1
Location of Survey Respondents in Edmonton

Neighborhood cluster	% of total respondent sample (N=60)	% neighborhood cluster population that is Aboriginal
Clairview	10.0%	4.2%
Boyle Street	8.3%	11.9%
Callingwood	6.7%	6.1%
Cromdale	6.7%	9.1%
Oliver	6.7%	3.7%
Castledowns	5.0%	7.8%
Millwoods	5.0%	Not available
Rundle Heights	5.0%	19.2%
West Jasper Place	3.3%	9.5%
York	3.3%	8.6%
Westmount	3.3%	3.9%
Hazeldean	3.3%	2.3%
Strathcona	3.3%	2.4%
Kildare	3.3%	6.5%
Keheewin	3.3%	1.6%
Kilkenny	1.7%	6.6%
Bulyea Heights	1.7%	1.2%
Rosslyn	1.7%	5.2%
Parkdale	1.7%	12.7%
Downtown	1.7%	6.8%
Blue Quills	1.7%	3.0%
Delton	1.7%	10.0%
Inglewood	0.8%	9.8%
Do not know/no response	7.5%	N/A

Table C2
Location of Survey Respondents in Winnipeg

Neighborhood cluster	% of respondent sample	% neighborhood cluster population that is Aboriginal
Point Douglas South	9.7%	41.5%
Fort Garry North	8.1%	2.5%
Point Douglas North	8.1%	18.9%
River Heights East	8.1%	7.3%
Downtown West (Centre-ville)	6.5%	12.7%
Seven Oaks West	4.8%	7.8%
Seven Oaks East	4.8%	5.8%
Downtown East (Centre-ville)	4.8%	22.5%
Seven Oaks North	3.2%	Not available
Inkster West	3.2%	7.0%
River East South	3.2%	14.8%
St. Vital North	1.6%	8.2%
River East North	1.6%	Not available
Inkster East	1.6%	22.8%
St. James-Assiniboia East	1.6%	5.5%
St. James-Assiniboia West	1.6%	5.4%
River East West	1.6%	4.7%
St. Boniface West	1.6%	10.5%
River Heights West	1.6%	3.3%
Fort Garry South	1.6%	4.9%
No response/do not know	21.1%	Not applicable

Tables C3, C3a and C3b present the percentage of the survey sample who reported living in a variety of housing types.

Table C3
Types of Housing Occupied by Survey Respondents

Type of Housing Structure	Edmonton	Winnipeg
Apartment	30.0%	40.3%
Town house ¹	26.7%	8.1%
Detached single family house	21.7%	32.3%
Rooming house	6.7%	1.6%
Duplex	5.0%	12.9%
Fourplex	3.3%	1.6%
Other	6.7%	3.2%
Total	100%	100%

¹ Note: on the household survey, this question was asked with two categories: townhouse and rowhouse. In practice, no distinction is made between these terms, so they were combined into one category, "townhouse" for purposes of reporting.

Table C3a
Types of Housing Occupied by Survey Respondents in Edmonton, by Tenure Type.

Type of Housing Structure	% of homeowners in each dwelling type (N=9)	% of subsidized housing renters in each dwelling type (N=10)	% of market renters in each dwelling type (N=41)
Apartment	0%	20%	39%
Town house ²	11.1%	50%	24.4%
Detached single family house	66.7%	10%	14.6%
Rooming house	0%	10%	7.3%
Duplex	0%	10%	4.9%
Fourplex	0%	0%	4.9%
Other	22.2%	0%	4.9%
total	100%	100%	100%

Table C3b
Types of Housing Occupied by Survey Respondents in Winnipeg, by Tenure Type.

Type of Housing Structure	% of homeowners in each dwelling type (N=13)	% of subsidized housing renters in each dwelling type (N=15)	% of market renters in each dwelling type (N=34)
Apartment	0%	20%	64.7%
Town house ³	0%	26.7%	2.9%
Detached single family house	84.6%	13.3%	20.6%
Rooming house	0%	6.7%	0%
Duplex	15.4%	26.7%	5.9%
Fourplex	0%	6.7%	0%
Other	0%	0%	5.9%
total	100%	100%	100%

In both Edmonton and Winnipeg, a variety of homeowners and renters participated in the survey. The proportion of homeowners, low to middle income renters and subsidized housing renters who participated in the study are provided in Table C4. Table C5 provides the proportion of survey completions obtained from each type of tenure holder. Table C6 provides the percentage of respondents by number of families in each household.

² Note: on the household survey, this question was asked with two categories: townhouse and rowhouse. In practice, no distinction is made between these terms, so they were combined into one category, "townhouse" for purposes of reporting.

³ Note: on the household survey, this question was asked with two categories: townhouse and rowhouse. In practice, no distinction is made between these terms, so they were combined into one category, "townhouse" for purposes of reporting.

Table C4
Types of Housing Tenure Held by Survey Respondents.

Type of Tenure	Edmonton	Winnipeg
Unspecified renter	31.7%	8.0%
Private market renter	31.7%	48.4%
Subsidized housing renter	16.7%	24.2%
Private ownership	6.7%	17.7%
Unspecified homeowner	5.0%	1.6%
Condominium	3.3%	0
Cooperative	0	0
Rent-to-own	0	0
Do not know/no response	5.0%	0
Total	100%	100%

Table C5
Number of Homeowners, Low to Middle Income Renters and Subsidized Housing Renters Who Participated in the Survey.

Tenure Type	Edmonton	Winnipeg
Homeowners	9 completions (15.0%)	12 completions (19.4%)
Low to Middle income renters	41 completions (68.3%)	35 completions (56.4%)
Subsidized housing renters	10 completions (16.6%)	15 completions (24.2%)
Total	60 completions (100%)	62 completions (100%)

Household Composition of Survey Respondents

The following tables provide percentages of the survey sample who reported having one or more families living in the household, the major sources of household income, and the length of time the respondent has lived in that residence.

Table C6
Number of Resident Families in One Household⁴.

Number of Resident Families	Edmonton	Winnipeg
One	81.7%	83.8%
Two	5.0%	12.9%
Three	1.7%	1.6%
More than three families	0	0
Other	0	0
Do not know/no response	11.7%	0
Total	100%	100%

⁴ One "family" refers to a single person, married or common law couple, and the dependent children of a single parent, married or common law couple. For example, 2 single people in a household are considered 2 families.

Table C6a
Number of Resident Families in One Household⁵ in Edmonton by Tenure Type.

Number of Resident Families	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	81.7%	77.8%	80.0%	82.9%
Two	5.0%	0	10.0%	4.9%
Three	1.7%	11.1%	0	0
More than three families	0	0	0	0
Other	0	0	0	0
Do not know/no response	11.7%	11.1%	12.2%	12.2%
Total	100%	100%	100%	100%

Table C6b
Number of Resident Families in One Household⁶ in Winnipeg by Tenure Type.

Number of Resident Families	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	83.8%	92.3%	93.3%	73.5%
Two	12.9%	7.7%	6.7%	26.5%
Three	1.6%	0	0	0
More than three families	0	0	0	0
Other	0	0	0	0
Do not know/no response	0	0	0	0
Total	100%	100%	100%	100%

Table C7 provides the percentage of the survey sample who reported the following major sources of household income.

Table C7
Major Source of Household Income.

Major Source of Income	Edmonton	Winnipeg
Full time employment	70.0%	58.1%
Provincial government income assistance/subsidy	18.3%	19.3%
Student loans/grants/bursaries	3.3%	4.8%
Pension plan income	3.3%	0
Do not know/no response	3.3%	0
Employment insurance	1.7%	1.6%
Band funding	0	14.5%
Part-time/casual employment	0	1.6%
Total	100%	100%

⁵ One "family" refers to a single person, married or common law couple, and the dependent children of a single parent, married or common law couple. For example, 2 single people in a household are considered 2 families.

⁶ One "family" refers to a single person, married or common law couple, and the dependent children of a single parent, married or common law couple. For example, 2 single people in a household are considered 2 families.

Table C7a
Major Source of Household Income in Edmonton by Tenure Type.

Major Source of Income	All Respondents	Homeowners	Subsidized Renters	Market Renters
Full time employment	70.0%	88.9%	30.0%	75.6%
Provincial government income assistance/subsidy	18.3%	0	60.0%	12.2%
Student loans/grants/bursaries	3.3%	0	10.0%	2.4%
Pension plan income	3.3%	11.1%	0	2.4%
Do not know/no response	3.3%	0	0	4.9%
Employment insurance	1.7%	0	0	2.4%
Band funding	0	0	0	0
Part-time/casual employment	0	0	0	0
Total	100%	100%	100%	100%

Table C7b
Major Source of Household Income in Winnipeg by Tenure Type

Major Source of Income	All Respondents	Homeowners	Subsidized Renters	Market Renters
Full time employment	58.1%	84.6%	33.3%	58.8%
Provincial government income assistance/subsidy	19.3%	0	46.7%	11.8%
Student loans/grants/bursaries	4.8%	0	6.7%	5.9%
Pension plan income	0	0	0	0
Do not know/no response	0	0	0	0
Employment insurance	1.6%	7.7%	0	0
Band funding	14.5%	7.7%	6.7%	17.6%
Part-time/casual employment	1.6%	0	6.7%	0
Total	100%	100%	100%	100%

Table C8 provides proportions of the survey sample who reported the following length of time in their current residence.

Table C8
Length of Time Living in Current Residence.

Length of Time in Current Residence	Edmonton	Winnipeg
Less than 6 months	28.3%	8.1%
6 months to one year	8.3%	25.8%
1-3 years	23.3%	38.7%
3-5 years	16.7%	16.1%
5-10 years	10.0%	6.5%
More than 10 years	11.7%	4.8%
Do not know/no response	1.7%	0
Total	100%	100%

Table C8a
Length of Time Living in Current Residence in Edmonton by Tenure Type.

Length of Time in Current Residence	All Respondents	Homeowners	Subsidized Renters	Market Renters
Less than 6 months	28.3%	0	10.0%	39.0%
6 months to one year	8.3%	11.1%	0	9.8%
1-3 years	23.3%	0	60.0%	19.5%
3-5 years	16.7%	33.3%	10.0%	14.6%
5-10 years	10.0%	33.3%	10.0%	4.9%
More than 10 years	11.7%	22.2%	10.0%	9.8%
Do not know/no response	1.7%	0	0	2.4%
Total	100%	100%	100%	100%

Table C8b
Length of Time Living in Current Residence in Winnipeg by Tenure Type.

Length of Time in Current Residence	All Respondents	Homeowners	Subsidized Renters	Market Renters
Less than 6 months	8.1%	0	13.3%	8.8%
6 months to one year	25.8%	7.7%	13.3%	38.2%
1-3 years	38.7%	15.4%	53.3%	41.2%
3-5 years	16.1%	30.8%	13.3%	11.8%
5-10 years	6.5%	23.1%	6.7%	0
More than 10 years	4.8%	23.1%	0	0
Do not know/no response	0	0	0	0
Total	100%	100%	100%	100%

Tables C9, C10 and C11 present detailed household composition in terms of the number of resident males, females and children in each respondent household. The percentages of the survey sample who reported having one or more resident adult males, resident adult females and resident children in the household are provided for Edmonton and Winnipeg.

Table C9
Number of Resident Adult Males⁷

Number of Resident Males	Edmonton	Winnipeg
One	55.0%	62.9%
Two	23.3%	3.2%
Three	1.7%	0%
None	16.7%	33.9%
Don't know/no response	3.3%	0%
Total	100%	100%

⁷ Age 18 and older

Table C9a
Number of Resident Adult Males in Edmonton by Tenure Type⁸

Number of Resident Males	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	55.0%	77.8%	50.0%	51.2%
Two	23.3%	22.2%	10.0%	26.8%
Three	1.7%	0	0	2.4%
None	16.7%	0	40.0%	14.6%
Don't know/no response	3.3%	0	0	4.9%
Total	100%	100%	100%	100%

Table C9
Number of Resident Adult Males in Winnipeg by Tenure Type⁹

Number of Resident Males	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	62.9%	69.2%	60.0%	61.8%
Two	3.2%	7.7%	0	2.9%
Three	0	0	0	0
None	33.9%	23.1%	40.0%	35.3%
Don't know/no response	0	0	0	0
Total	100%	100%	100%	100%

Table C10
Number of Resident Adult Females¹⁰

Number of Resident Females	Edmonton	Winnipeg
One	61.7%	69.4%
Two	15.0%	12.9%
Three	3.3%	0%
None	16.7%	17.7%
Don't know/no response	3.3%	0%
Total	100%	100%

Table C10a
Number of Resident Adult Females in Edmonton by Tenure Type¹¹

Number of Resident Females	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	61.7%	88.9%	60.0%	56.1%
Two	15.0%	0	20.0%	17.1%
Three	3.3%	0	0	4.9%
None	16.7%	11.1%	20.0%	17.1%
Don't know/no response	3.3%	0	0	4.9%

⁸ Age 18 and older

⁹ Age 18 and older

¹⁰ Age 18 and older

¹¹ Age 18 and older

Total	100%	100%	100%	100%
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Table C10b
Number of Resident Adult Females in Winnipeg by Tenure Type¹²

Number of Resident Females	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	69.4%	69.2%	80.0%	64.7%
Two	12.9%	15.4%	13.3%	11.8%
Three	0	0	0	0
None	17.7%	15.4%	6.7%	23.5%
Don't know/no response	0	0	0	0
Total	100%	100%	100%	100%

Table C11
Number of Resident Children¹³

Number of Resident Children	Edmonton	Winnipeg
One	23.3%	29.0%
Two	13.3%	21.0%
Three	8.3%	4.8%
Four	3.3%	4.8%
None	40.0%	40.3%
Don't know/no response	11.7%	0%
Total	100%	100%

Table C11a
Number of Resident Children¹⁴ in Edmonton by Tenure Type

Number of Resident Children	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	23.3%	22.2%	20.0%	24.4%
Two	13.3%	11.1%	30.0%	9.8%
Three	8.3%	0	0	12.2%
Four	3.3%	0	10.0%	2.4%
None	40.0%	44.4%	30.0%	41.5%
Don't know/no response	11.7%	22.2%	10.0%	9.8%
Total	100%	100%	100%	100%

Table C11b
Number of Resident Children¹⁵ in Winnipeg by Tenure Type

Number of Resident Children	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	29.0%	30.8%	33.3%	26.5%
Two	21.0%	38.5%	26.7%	11.8%
Three	4.8%	7.7%	6.7%	2.9%
Four	4.8%	0	13.3%	2.9%
None	40.3%	23.1%	20.0%	55.9%

¹² Age 18 and older

¹³ Age 17 and under

¹⁴ Age 17 and under

¹⁵ Age 17 and under

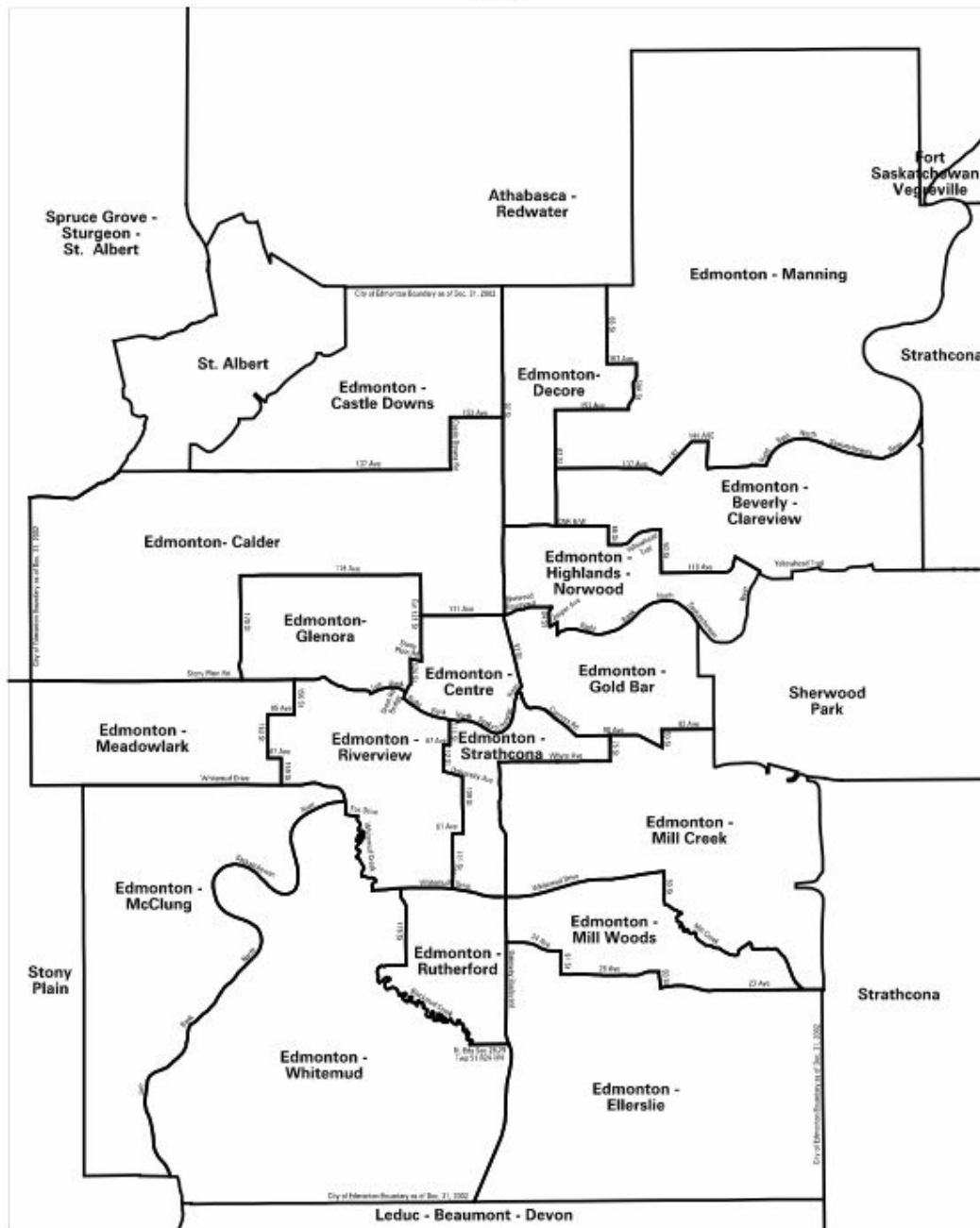
Don't know/no response	0	0	0	0
Total	100%	100%	100%	100%

APPENDIX D

NEIGHBORHOOD MAPS OF EDMONTON AND WINNIPEG

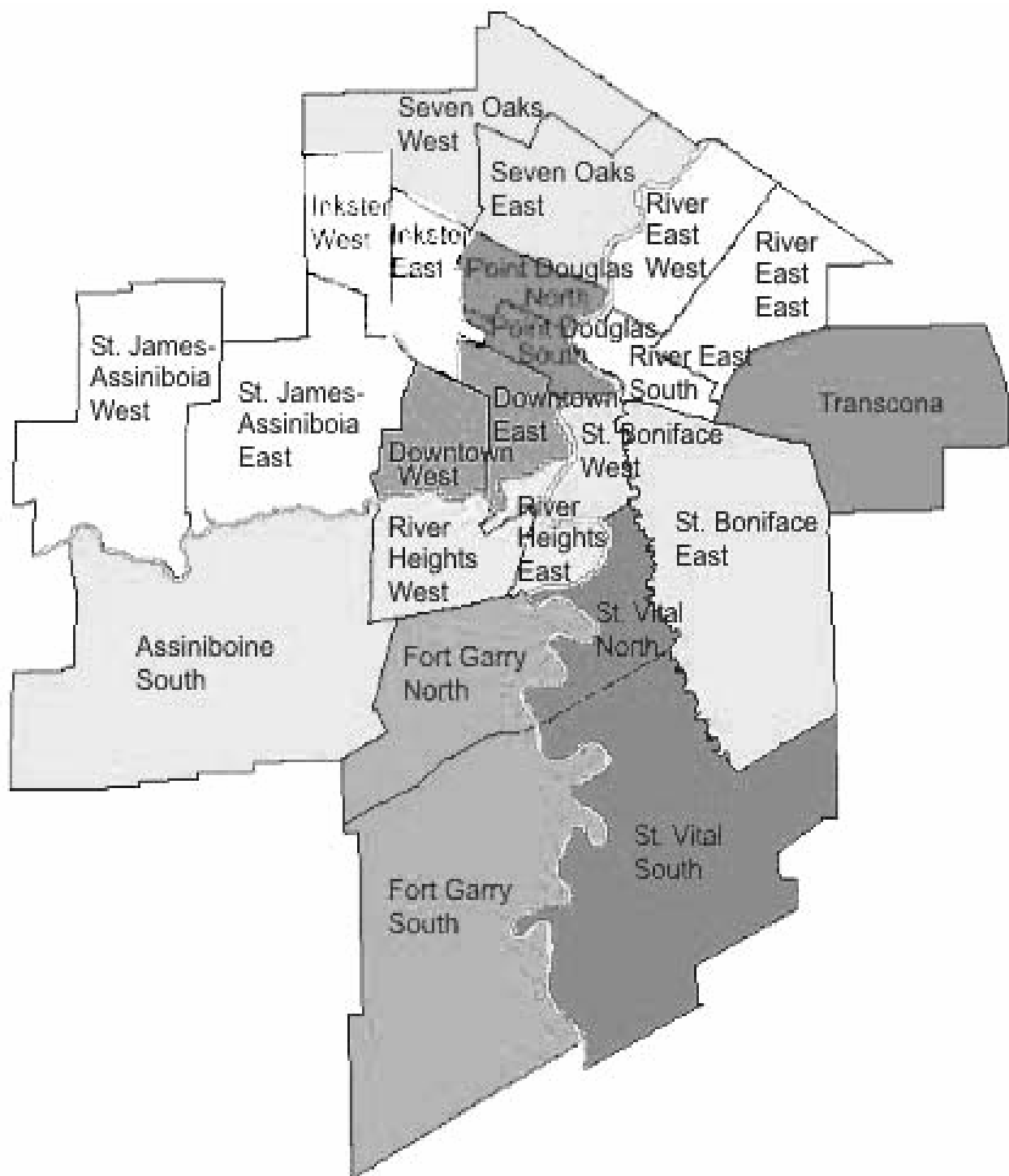
EDMONTON

PROVINCIAL ELECTORAL DIVISIONS
2004



Edmonton Neighborhood Groupings Used for the Research	Edmonton Electoral Division
Rundle Heights	Edmonton-Highlands Norwood
Parkdale	
Delton	
Cromdale	
Boyle Street	Edmonton Goldbar
Inglewood	
Westmount	
West Jasper Place	Edmonton Riverview
York	Edmonton Manning
Kilkenny	
Callingwood	Edmonton McClung
Athlone	Edmonton Calder
Rosslyn	
Bonnie Doon	Edmonton Strathcona
Clareview	Edmonton Beverly-Clareview
Downtown	Edmonton Centre
Oliver	
Blue Quill	Edmonton Whitemud
Keehewin	
Bulyea Heights	
Hazeldean	Edmonton Mill Creek
Millwoods	Edmonton Millwoods

Winnipeg: Municipal Neighborhood Clusters



APPENDIX E

CASE STUDIES

The HOME Program, Edmonton
Central Edmonton Land Trust
Aboriginal Homeownership Workshops, Edmonton
Spence Neighborhood Association, Winnipeg
North End Housing Project, Winnipeg
Winnipeg Housing Rehabilitation Corporation
Payuk Inter-Tribal Housing Cooperative, Winnipeg

CASE STUDY 1: The HOME Program, Edmonton

Contact Information

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Edmonton, Alberta, T5J 3L5
(780) 504-6161
toll free phone: 1-877-504-6161
<http://www.thehomeprogram.ca/details.htm>

Program Goals and Objectives

This program combines education, referrals, one-on-one counseling, down payment assistance, matching with housing product and housing professionals and ongoing support to meet the following objectives:

- To provide home ownership education to program participants;
- To provide financial counseling and advocacy to program participants;
- To provide down payment assistance to qualified applicants;
- To connect participants with appropriate housing products; and
- To develop resources and programs for new homeowners.

The goals, as stated above, are the original working goals of the program and have not changed since the program's inception.

History of the Program

The HOME Program was piloted in December of 2001. The pilot project funding was supplied by the Alberta Real Estate Foundation and other partners¹. The pilot project, originally offered only in Edmonton, led to implementation of more workshops in Edmonton, as well as Calgary and Red Deer. The goals, structure and delivery mechanism of the program have not changed since its inception. According to the Program Coordinator and founding member of the program "things have rolled out exactly as planned". The down payment assistance program was implemented in April of 2003 by a group of local Realtors concerned with assisting low to moderate income families purchase homes.

Program Delivery System and Content

The HOME Program incorporates five elements to assist low to moderate income individuals and families to overcome barriers and obstacles to home ownership. These five elements are education, counseling, down payment matching, underwriting assistance, and on-going support. The Education Program is delivered in two separate

¹ The details of partner agencies and their contributions is provided in the section on funding models and sources.

workshop sessions. Participants can take one or both sessions, in any order and at any time the participant chooses. The program facilitators prefer that participants complete session 1 before taking session 2, but this is not a mandatory requirement.

Session 1: Preparing for Home Ownership

Session 1 is open to everyone from the general public. There are no qualifications or criteria for attendance except pre-registration. Spaces are allocated on a first come-first served basis, and workshops generally fill up at least one month in advance. This session is scheduled for two hours and includes information on homeownership responsibilities and affordability issues. Several speakers knowledgeable in key topic areas speak to participants on the HOME Program and the various services offered, how to determine if home ownership is right for the participant, a general discussion of mortgages, money and an emphasis on understanding credit; and up-to-date information on the Greater Edmonton real estate market. The overall goal of session 1 is to equip participants with the knowledge of the steps involved in achieving homeownership.

Session 2: Obtaining a Mortgage, Shopping for a Home and Closing

Session 2 takes about four hours to present and includes the following topics:

- Credit rating and debt;
- Shopping for a home and working with Realtors;
- Financing options, mortgages, and the mortgage process;
- Closing on a property; and
- Further responsibilities of being a homeowner: utilities, repairs, maintenance, etc.

For qualifying participants who complete both sessions, the HOME Program also provides individual counseling, down payment assistance, underwriting assistance and ongoing support.

The counseling component of the program is designed to identify and address individual barriers to homeownership, as well as tailor the program services to meet individual needs. The counseling focuses on developing an action plan for participants to deal with barriers (such as poor credit rating, lack of a down payment, etc) and assisting with the mortgage pre-qualification process. Counseling is mandatory for those participants interested in applying for a down payment top up incentive.

The Alberta Real Estate Foundation, the AREA Society and participating Realtors jointly sponsor a revolving fund to offer down payment assistance to help people achieve the full 5% down payment. To qualify for application for this assistance, the participant must have finished the educational workshops, be able to contribute at least half of the down payment amount, have an annual household income at or below \$40,000², demonstrate

² Participants with an annual household income of \$40,000 or less can qualify to receive down payment assistance of 2.5%, up to a maximum of \$3,000. Households with an annual income between \$40,000 and \$50,000 can qualify to receive assistance of 1.25% of the down payment, up to a maximum of \$3,000. Participants with an annual household income greater than \$50,000 cannot receive down payment assistance, but can qualify for a \$1,000 assistance grant to cover closing costs.

capacity to meet the needs of home ownership, and participate in individual counseling. The down payment assistance is offered as a gift and does not have to be repaid unless the participant sells the property for a profit within three years of the original purchase.

On going support is provided to participants in a number of ways. Program Coordinators will follow up with those who are working on credit repair, savings, and other issues. The program encourages individual support networking with other program participants and homeowners. Participants who have completed both sessions and have pre-qualified for a mortgage can be matched with a participating Realtor to enter into a Buyer Agency Agreement. The Realtor will then work with the participant to find a suitable property.

There are five sets of HOME Program sessions offered every year in Edmonton. Each session can accommodate 40 people and is usually full. The program is not advertised to the general public. Rather, information is distributed to relevant non-profit organizations that work with low to moderate income families and/or deal with housing issues. The program also draws on other home ownership programs and offers spaces to Aboriginal participants who have completed home ownership education workshops specifically geared towards Aboriginal people, as well as clients of the Central Edmonton Community Land Trust³, whose home ownership applicants are required to attend the program.

Funding Models and Approaches

The HOME Program is a self-sustaining initiative that is supported by the Alberta Real Estate Association, Canada Mortgage and Housing Corporation, CTD Housing Solutions Ltd, and the Alberta Real Estate Foundation. The program is low cost to implement and relies on community involvement and support. Participants are not expected to pay program fees or contribute to other costs.

Specifically, the HOME Program was originally implemented with a donation from the Alberta Real Estate Foundation. The Alberta Real Estate Association has also agreed to contribute \$5,000 per Real Estate Board Area. Currently, there are 11 Board Areas in the province, and funding from five of these areas have been received by the HOME Program.

The largest single cost for the program is the revolving down payment fund. The Alberta Real Estate Foundation contributed \$68,500 in seed money to start the fund, and each time a participant purchases a home, a portion of the Realtors' commission from the transaction is put back in to replenish the fund.

CTD Housing Solutions Ltd. provides office space for the HOME Program, as well as salary and support for a full-time administrator. CMHC provides information resources for the workshops, and has worked with program volunteers to assist participants in gaining mortgage insurance and underwriting exceptions.

³ Both the Aboriginal Homeownership Education Workshops and the Central Edmonton Community Land Trust are included as case studies in this research.

Program Participant/Service User Profiles

The HOME Program is geared towards modest income families and households struggling to purchase a first home, individuals who are “market-near” (i.e. close to being able to purchase their first home but lacking some information or down payment funds) and those who simply feel that they need more information before undertaking further steps to purchasing a home. The education component of the HOME Program is open to anyone regardless of their current housing status.

Due to privacy concerns and policy, the HOME Program could not provide profiles of participants, however, according to anecdotal information provided by the Program Coordinator and Administrator, most of the participants are low income families who are not yet market ready to purchase a home. Many attend to gain more information for planning purposes, with the intention to purchase a home within the next few years.

There is no specific Aboriginal component in the HOME Program. According to the Program Coordinator, approximately five to ten percent of program participants are Aboriginal (15 to 30 participants, overall). The majority of these participants were referred from the Aboriginal home ownership information workshop program, while others learned of the HOME Program through a non-profit organization. Most of the Aboriginal participants of the HOME Program are employed full time.

Outcomes and Results

There has not been a formal evaluation undertaken on the outcomes for participants of the HOME Program, however, program staff report positive results based on anecdotal evidence and participant reports in end-of-session evaluation forms.

Since April of 2003, the HOME program has educated 300 participants, 80 of whom have gone on to become successful homeowners⁴. Of these, five Aboriginal HOME Program participants have been successful in becoming home owners. Aside from successful home ownership, program participants reported having increased their knowledge about home ownership, and many stated feeling more confident in their ability to eventually purchase a home⁵. No unintended benefits or results have been observed or identified by program staff.

Best Practices and Lessons Learned

The HOME Program has found that people are less of a financial risk when educated and supported. Anecdotal information provided by the Program Coordinator and Administrator indicate that some of the positive outcomes and benefits of the program include:

- Many more people are being exposed to the concept of home ownership and are being educated on the process and requirements of owning a home;

⁴ These numbers are province-wide. Detailed records were not available for examination, however, according to the Program Coordinator, approximately 75% of the participants and successful homeowners are in the Edmonton area.

⁵ Source: this anecdotal information was provided by HOME Program staff.

- Low to moderate income households gain confidence that it is possible to purchase and maintain a home;
- Low to moderate income people are able to purchase homes; and
- Local Realtors and mortgage professionals generate more business.

In regards to developing and implementing the HOME Program, stakeholders involved with the program note that local commitment, the partnership of various housing and social service agencies, and the efforts of volunteers from within the real estate industry were vital in rolling out and maintaining the program.

Client's Perspective on Programs and Services

Aside from the anecdotal information provided throughout this report, the HOME Program has not kept further participant input or feedback that was made available for the research. As well, due to privacy concerns, names and contact information of participants of the program were not available.

CASE STUDY 2: Central Edmonton Community Land Trust (CECLT)

Contact Information

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Program Goals and Objectives

The mission of the CECLT is to provide affordable rent-to-own homeownership opportunities for low income families in Central Edmonton. The vision of the organization is to create safer, family-friendly neighborhoods through affordable housing initiatives by working collaboratively within the community.

The CECLT aims to achieve their mission and vision by focusing on the following objectives:

- Facilitate affordable homeownership;
- Revitalize central Edmonton neighborhoods by renovating and upgrading older homes;
- Help rent-to-own homeowners improve and maintain their homes;
- Include people of diverse cultural backgrounds and people with special needs; and
- Raise funds and solicit needed goods and services.

History of the Program

In 1997, a concerned group of local residents, community groups, and social service agencies began meeting to discuss potential solutions to the lack of affordable and adequate housing options available to low-income families and individuals in the inner city of Edmonton. This group formed the CECLT, which was officially incorporated as a non-profit corporation in September of 1998. The CECLT was based upon affordable, community housing models developed and operating in the United States.

Initial seed funding for the organization came from a variety of sources, including grants, start up loans and deferred consulting fees from the Muttart Foundation, CMHC Project Development Fund, and Communitas Group, the Alberta Real Estate Foundation, the Mennonite Centre for Newcomers, and the City of Edmonton Family and Community Support Services.

Initially, the CECLT Board of Directors purchased 17 properties in the inner city (McCauley and Norwood neighborhoods); 14 single-family homes and three duplex units. All of these properties were in substandard condition at purchase and required renovations before they could be occupied. Funding for these initial purchases and renovations was provided by the City of Edmonton Low Income Capital Assistance

Program, CMHC's Residential Rehabilitation Assistance (RRAP) Rental and Disabled programs, and a short term loan from the Inner City Housing Society. The first tenants to move into the units on the rent to own program occupied the units in 2000. As such, none of the rent-to-own program participants have yet transitioned to home ownership.

Current Organizational Structure, Program Delivery System and Program Content

The CECLT operates according to the original mission and mandate. The organization is governed by a volunteer, elected Board of Directors (BOD) and decisions are made both by the Board of Directors and the membership. The BOD has eight members, four of whom are CECLT household members, one lawyer, one person familiar with residential relations, a representative from the City of Edmonton, and one person with expertise in financial management. The BOD has the following committees: Finance, Maintenance, Funding, and a combined Selections/Resident Relations Committee. The organization is supported by an Executive Director and relies on volunteers to assist with home renovations, help with program administration, assist rent to own residents to maintain their houses, do fundraising and material donation activities, undertake publicity and communications work for the program, and work on planning new projects and acquiring new properties.

The CECLT has faced challenges with the effectiveness of the BOD. The organization is addressing these challenges through developing the capacities of the BOD and developing more effective policies and processes. For example, in 2004, the BOD participated in two development workshops designed to increase the skills of the BOD members and assist the BOD in developing a common vision for itself. At the same time, clear terms of references were developed for all of the BOD positions and committees. An Oath of Confidentiality was implemented for all Board members, and a policy manual was created to house these and other related documents.

The Community Land Trust owns land and properties that are leased, long term, to prospective residents with the potential to become homeowners. In order to become a CECLT member, a household must have an annual income below CMHC's Core Need Income Threshold. Qualifying households must purchase a one-time \$30 share in the CECLT and pay a \$25 credit check fee. Households are then interviewed by the selections committee and homes are allocated to qualifying applicants on a first-apply, first-served basis. The CECLT rent-to-own housing (RTOH) program is advertised through relevant, local non profit organizations, including the Boyle Street Co-op and the Mennonite Centre for Newcomers.

Approved households then enter into a five year rental agreement with the CECLT, after which they will be given an option to purchase the property at a fixed price. For the first five years of participation, the resident of the property pays housing charges which are put into savings that will eventually contribute to a down payment for purchase. After the first year of tenancy, some of the housing charges are diverted into equity. After five years, residents will have a down payment on the property. They can then assume the mortgage and continue to accumulate equity in their homes. The residents will continue to lease the land from the CECLT for a set fee of approximately \$50 per month. The first RTO homes were occupied in 2000. Of the nine families that moved into RTO units in 2000, two are set to transition to homeownership in May of 2005.

Funding Models and Approaches

The organization is struggling with financial sustainability and is pursuing grant funding from the City of Edmonton Housing Services and the Edmonton Housing Trust Fund to enable the CECLT to transition several properties to resident ownership in 2005, engage in capital improvements to the CECLT owned houses, and maintain the CECLT on a long term basis.

Throughout 2004, the organization struggled with vacancies and arrears, which affected the financial health of the program. For example, the vacancy losses experienced by the CECLT in 2003 were \$4,847. In 2004, these losses increased to \$27,683. As well, the organization lost approximately \$7,879 in unrecoverable debt⁶. These financial problems are the result of a number of factors:

- Several long term rent to own residents faced financial difficulties and had to move out of the property, leaving CECLT with several vacant properties as a result. Some of these tenants simply stopped paying rent, rather than seeking other, more suitable housing, causing the increase in unrecoverable debts;
- Vacancy rates in Edmonton, overall, increased in 2004, thereby reducing the waiting list for CECLT properties. As well, of those on the waiting list, many of them did not meet the income levels or family size requirements of the organization; and
- There are a few properties vacated in 2004 that require substantial repairs before they can be re-occupied. The organization currently does not have the funds to do these repairs, so the properties remain vacant.

As a result of these circumstances, the organization is facing a cash flow issue and currently has monthly payments that exceed monthly receipts by approximately \$2000 to \$2,500. The default rate for RTO mortgages is high – the ED estimated that it is above 20%.

The CECLT has a vision of partnership that it hopes will assist in the financial sustainability of the organization. The organization has conducted discussions with Habitat for Humanity, the Housing Industry Forum of Edmonton, CMHC, and Capital Region Housing Corporation to explore partnership opportunities. To date, no formal partnership arrangements have been developed. The outlook by organizational representatives is positive and a preliminary budget for 2005 showed a deficit of only \$1000. This indicates that the CECLT has the potential to become sustainable if it can reduce vacancy levels of its properties.

Program Participant/Service User Profiles

CECLT has properties in McCauley and Norwood/Alberta Avenue. CECLT household member recruitment has been primarily focused on existing residents of these neighborhoods. The table below provides neighborhood demographics for these neighborhoods.

⁶ Source of financial data: Central Edmonton Community Land Trust Finance Committee Report – 2004 Annual General Meeting

	McCauley	Norwood/Alberta Avenue	Edmonton - overall
% of the population that are immigrants	40.6%	26.3%	21.8%
% of the population that are Aboriginal	15.7%	9.5%	4.6%
Average household income	\$39,222	\$40,718	\$66,412
% of population that are single parents	25.9%	30.5%	18.4%

Source: Edmonton on-line Social Plan, based on Statistics Canada 2001 Census data

As shown in the table above, both Norwood/Alberta Avenue and McCauley are comprised of households with annual incomes well below the city average. As well, there are more immigrant families, Aboriginal households and single parents in these neighborhoods, compared to the city averages.

CECLT member households are diverse, and include single parent families, Aboriginal households, immigrant families, and persons with disabilities. Specific participant profiles and demographics are not kept by the CECLT. The Executive Director (ED) of the program estimates that approximately 10%-15% of the RTOH residents are Aboriginal, however, no specific efforts have been, or are planning to be, made to target the program to Aboriginal people.

The ED also estimates that the majority of the RTOH property residents are two parent families, and a smaller number are single individuals or single parents. The majority of potential homeowners are between the ages of 30 and 40, with few younger or older residents.

Participants in the program must meet the income requirements, as outlined by agreements between the CECLT, CMHC and the City of Edmonton. As well, all RTOH residents require the ability to qualify for a mortgage. In general, most of the residents are not well educated and tend to have a grade 12 diploma or less. All candidates for the RTOH program are required to complete both workshops of the HOME Program.

Challenges, Outcomes and Results

Since 1998, the organization has grown to consist of 16 single family houses and six duplex units. Currently, the organization faces challenges filling their properties with qualified applicants who fit the income guidelines and keeping up with on-going property maintenance costs.

A number of issues have created challenges for the organization: limited resources, an over-reliance on volunteer support, erratic property management practices, and the challenges faced by CNIT families in servicing regular housing costs have caused a number of problems for the CECLT.

As a volunteer –run organization, the BOD is relied upon to undertake most of the work for the organization. All of the original BOD members have left the organization because

they were expected to do too much. The current BOD members are reluctant to undertake some of the less desirable tasks, such as going to residents homes to collect rent and enforce rules. As a result, the organization has outstanding rental arrears, there are more vacant properties than the CECLT can financially absorb, and residents are not always adhering to the rules of the CECLT. For example, it was found that one household had sublet their property to another, non-qualifying household.

Few qualified families have applied for RTO properties in 2004. In order to ensure that the properties were occupied, the CECLT has resorted to short term market rental of their properties until suitable RTOH applicants are found. The renting of vacant properties to renters has also provided some additional funds that can be used for additional home maintenance and renovations and allows the volunteer Maintenance Committee freedom from worry about watching over vacant properties.

As well, the organization is experiencing difficulties with the rent to own model in that households with incomes below the CNIT cannot make payments large enough to build up sufficient equity for a down payment in a five year period. To address this issue, the BOD is considering other options, including extending the RTO agreement to a ten year period.

To address challenges encountered with the functioning of the organization, the Board of Directors hired an Executive Director to deal with the day to day management of the organization. As well, the BOD participated in a visioning and development exercise and arrived at the following goals to lead the activities of the CECLT in the future:

- To pursue long term, sustainable funding through applying for charitable status, continuing to apply for grant funding, and researching other potential funding sources;
- To create a better educated, stronger and more cohesive Board of Directors through recruiting new board members, and providing Board member training;
- To increase public awareness of the CECLT and build up a reputation of trust, commitment and integrity with the local communities in which the CECLT purchases property;
- To maintain a viable number of homes within the Land Trust that are manageable using current resource levels. This may be accomplished by filling the currently vacant homes with well-qualified residents and ensuring that properties can be sold within the by-laws and funding partner parameters; and
- To develop a process to manage maintenance issues by possible contracting to a third party maintenance agency, re-establishing the maintenance committee, and forming partnerships with like-minded agencies.

As well, the BOD is working to strengthen its relationship with the Capital Region Housing Corporation to provide some limited property management assistance.

An additional, currently unresolved issue is how the CECLT will transfer the title of the homes to the residents. The challenge that the CECLT is facing is to find a mortgage lender willing and able to provide a mortgage on a dwelling unit not attached to the land (CECLT maintains title to the land). The CECLT is currently studying different models

and developing a protocol for transferring the house titles to its member households. The Community Economic Development Technical Assistance Program (CEDTAP) has provided funding to support this work.

A further challenge faced by the organization has been building relationships and bonds between member households. CECLT properties are spread throughout the inner city, making it difficult for households to connect on a regular basis or develop relationships or a commitment to one another. It is also uncertain whether or not the original recruitment of CECLT members was done in a manner to attract the most appropriate families who are motivated and committed to the community land trust model. According to the Executive Director, the original outreach to build CECLT's membership was based in part on approaching existing renters of City-owner properties. While completely unintended, the underlying message received by some of these renters may have been "Do you want to become a member of the CECLT or be forced to move?".

Best Practices and Lessons Learned

The challenges described above have taught the organization a number of important lessons around administration and management of the CECLT. For example, the organization spent considerable amounts of time in 2003 and 2004 troubleshooting resident financial difficulties, addressing issues related to increasing vacancies in CECLT properties, and attempting to collect arrears. As such, the organization "...realized it was important to make sure applicants met the income and family size criteria, otherwise they would probably not succeed as a rent to own homeowner in the long term"⁷

The CECLT has also realized that a community land trust needs to develop a sustainable business model where revenues meet expenses on a consistent basis in order to remain viable. Government grants and private donations can provide necessary seed funding. However, these sources and the funds are finite so the organizations must develop and maintain an operating model that will eventually generate sufficient revenues from the properties within the land trust to cover operating and maintenance costs. The CECLT has taken advantage of current political agendas to address affordable housing issues, however the CECLT also realizes that these proprieties may not always be forefront for housing issues and the funding may "dry up". The CECLT is working to build more sustainable partnerships and to create a management model that is self-sustaining.

According to program representatives, the biggest barrier to home ownership for many of the residents in the program is their mindset: "many of the people in the program have a renters mind set and simply do not understand the concept of ownership" as it applies to housing. For example, according to the Executive Director, many of the RTO households consider themselves to be "tenants" of the CECLT and they expect the CECLT to take responsibility for doing all maintenance and repair in the house. In response, the CECLT has increased its support to tenants around home ownership

⁷ Source: Central Edmonton Community Land Trust Finance Committee Report – 2004 Annual General Meeting, pg. 8.

education and requires all RTO residents to take the HOME Program. Mandatory participation in the HOME Program workshops is expected to help with this challenge.

Another learning articulated by the CECLT is that, to be effective, the organization needs to rely on paid staff as well as volunteers. In order to enforce rules and policies, the CECLT requires skilled, experienced administration to provide support to the BOD.

Developing a strong sense of purpose and community is yet another key consideration for a community land trust. According to the CECLT ED, this requires paying careful attention to recruiting member households who are truly committed to the community land trust model and goals of the organization. The CECLT is comprised of volunteers and staff committed to the vision and mission of the organization, The next step is to create that same level of commitment amongst member households.

CASE STUDY 3: Aboriginal Homeownership Education Workshops

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History of the Program

The Aboriginal Homeownership Workshops is a relatively new program. Development of the program and workshops were spearheaded by a local, Aboriginal woman, interested in real estate and home renovations. The founder/facilitator of the program has more than 30 years experience buying, selling and renting properties and wanted to share her passion and success with others from her community.

The first workshop was delivered in Edmonton in September 2003 at the Canadian Native Friendship Centre (CNFC). The first workshop was designed to be delivered over a five day period. Over the course of workshop implementation, the program was continually streamlined and materials condensed until it reached its current format of six to seven hours of content delivered in one day. Since 2003, the facilitator has conducted several other workshops at the CNFC, as well as workshops done on special request for the Asokan Project, operated out of the Northern Alberta Institute of Technology (NAIT) and at the Bent Arrow Traditional Healing Society.

Program Goals and Objectives

The goal of the program is to encourage homeownership to first time home buyers, renters interested in purchasing, or persons with previous homeownership experience. The workshops aim to provide education on the home buying and maintenance processes to Aboriginal people in the Edmonton area.

The specific objectives of the workshops are to teach participants how to:

- Realistically assess and identify their housing needs;
- Select a safe neighborhood;
- Find an affordable home that meets their current and anticipated future needs;
- Learn more about the options and programs available to assist homebuyers with a purchase;

- Assess what is affordable and learn simple calculations to determine how much they can afford to spend;
- Manage credit and debts;
- Make a down payment, secure a mortgage and determine closing costs and other financial requirements of home purchase;
- Build a team of professional assistance that can help them through the home buying process, including finding appropriate realtors and negotiating with financial institutions; and
- Evaluate and manage the on-going costs and requirements of homeownership, including day to day costs, unanticipated costs and associated maintenance costs.

Program Delivery System and Content

The workshop is conducted over one full day, usually on a Saturday. Information is delivered through a variety of instructional methods, including lectures from guest speakers, video presentations, written materials and hand-outs and personal experiences shared by the facilitators. The program uses materials and resources provided by the guest speakers, CMHC and those created or adapted by the facilitator. The workshop structure and content conforms to the following general outline:

- Opening prayer, introductions and overview of the workshop;
- Presentation on the HOME Program;
- Discussion on money management guided by hand-outs on living within a budget, a financial checklist, warning signs of financial difficulty, options for reducing debts, trouble with debts, debt management, financial planning strategies and credit, shopping tips, information on tax waivers, wills and tips on conserving energy;
- Video presentation and guest speaker (realtor) lead discussion on home buying that includes hand-outs on steps to home buying, buying a condo, home buying tips, tips on selling a home and how to write up an offer;
- Guest speaker (Mortgage Broker) led discussion on finding the right mortgage, the mortgage checklist, and negotiations;
- Video presentation and guest speaker (home inspector) presentation on home inspection issues, processes and renovation assistance programs;
- Video presentation and discussion on home renovations including hand-outs on various aspects of renovating and repair; and
- Workshop evaluations and closing prayer

Advertising for the program is done through e-mail contacts, word of mouth, notices posted at the Canadian Native Friendship Centre, Aboriginal housing agencies and other Aboriginal service organizations across the city. Information about the program has spread quickly and recently, a representative from the Support Network in Edmonton contacted the Program Facilitator requesting permission to include the workshop in their listings of community events.

Funding Models and Approaches

The program is low cost and relies on volunteers for implementation. Funding and support for the program is based on a model of partnership.

The Canadian Native Friendship Centre provides meeting space for the workshops and assists in organization and coordination of the workshops. CMHC provides core funding, as well as CMHC publications and resource materials for use in the workshops. Facilitation and presentations are provided by community volunteers with relevant knowledge, skills and expertise in specific areas of homeownership.

The number of workshops that can be run is dependent upon grant funds. Minor cuts to grant funding has put the program at risk and the program facilitator had to reduce the number of workshops planned for 2004 until additional sources of funding could be secured. The program facilitator is continually seeking out potentially new sources of funds to support and expand the program. The Facilitator has identified a need to use videos relevant to the topic areas. I.e. videos currently available have non- aboriginal models and speakers. Videos are needed in areas of: home buying, home inspection, bank negotiations, home repair and home maintenance.

Outcomes and Results

Since September of 2003, 141 participants attended, sixteen people purchased homes. Two other participants utilized the HOME Program workshops following the Aboriginal Homeownership Workshop and are in the process of home buying. One person built a home. In-formal follow up evaluations (phone calls) have been conducted on these homeowners. They all responded by saying that they would not have bought homes if they hadn't taken the workshops. Others are indicating they are better informed and will be looking at home ownership within the next year or two.

The program facilitator reports that the information delivered in the workshop provides participants with increased confidence to succeed as homeowners. Recognition of the program is growing and the facilitator has been invited to provide the workshop throughout the province as well as to other provinces to host the workshop.

Best Practices and Lessons Learned

The program is planned and implemented by Aboriginal people, for Aboriginal people. As such, the course content and facilitation are culturally appropriate and the environment is comfortable for people to ask questions and voice opinions.

The following elements of education programs have been identified as best practices for initiatives aimed at Aboriginal audiences:

- Tangible role models from the Aboriginal community (i.e. Successful Aboriginal homeowners who can share their stories and lend support);

- Materials and resources that feature local Aboriginal people who have achieved homeownership;
- Leadership and guidance provided by members of the local Aboriginal community; and
- Programs and services that address multiple barriers to homeownership, including fear, lack of education and information, and income.

CASE STUDY 4: Spence Neighborhood Association (SNA)

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Program Goals and Objectives

Spence Neighborhood Association's (SNA) primary objective is to activate and engage the people of Spence in building and rebuilding their neighborhood in the areas of health, safety, employment, housing, and neighborhood image. SNA strives to meet this objective through realization of the following goals:

- To provide a variety of housing types (homeownership, quality rental properties, student housing) and improve existing housing available for low to moderate income families;
- To enhance the physical appearance of the neighborhood in order to bolster resident and visitor perceptions, and increase safety; and
- To increase the condition and market value of properties in the neighborhood.

The program's goals and objectives have grown and changed to meet the needs of the community. Initially, the organization wanted to assist very low income families and individuals with accessing suitable housing, however, the organization found that there were few funding sources available for this target group. The group was able to access funding sources earmarked to assist low to moderate income families, so the SNA altered its mandate to include slightly higher income participants than originally intended.

While the current mandate of helping individuals with low to moderate incomes secure housing remains consistent, growing concerns over property crimes and residents overall safety has been given more attention recently. A secondary aim of increasing house values was achieved with a satisfactory level of success, however, the increased costs have hindered future development of the neighborhood due to the additional resources needed to offset the higher housing market costs.

History of Program

The SNA was implemented in 1999 by a group of community members comprised of residents and those who worked in the community. The efforts of these individuals evolved into a neighborhood housing coalition thereby creating the SNA. The original target audience of the program was community members in general, and the rationale for the program was initiated by the large number of boarded-up houses creating a safety issue and aesthetic challenges to the community. Over time, the mandate

changed to focus on helping individuals with low to moderate incomes in need of housing. While previous concerns were still of importance to the neighborhood, the funding available to assist low to moderate income residents helped to initiate the current program and re-organize its objectives. The decision to help this income bracket led to some feedback related to a lack of attention to very low income individuals and their housing challenges. In response, the SNA has tried to assist with rent-to-own properties.

Program Delivery System and Content

The SNA's initial activities included the purchase and renovation of 12 low value properties in need of renovations and up-keep. These properties were then allocated to individuals and families who qualified for a rent-to-own program. The SNA has experienced challenges in maintaining their funding source to purchase and renovate such houses, given increasingly strict eligibility criteria and funding regulations for rent-to-own housing programs. In the last two years, SNA has modified its service delivery and now focuses on building new homes rather than purchasing and renovating old properties.

Currently, the SNA offers down payment assistance, educational training courses, rent-to-own properties, renovation and new construction of property for purchase. SNA works within a coalition of housing providers that work to improve the appearance of the neighborhood and provide affordable houses for low to moderate income families.

SNA is involved in the construction and renovation of housing with the following agencies: Housing Opportunity Partnership (HOP); Lazarus Housing; Habitat for Humanity, and the Winnipeg Housing Rehabilitation Corporation (WHRC). Representatives of the SNA feel that working in partnership helps facilitate service delivery and the coordination of home renovations. To keep on target with the projected goals, SNA manages program activities and services through monthly stakeholder meetings with staff, SNA board members, and representatives from the partner agencies. During these meetings, partner organizations assist in decision-making pertaining to funding, construction and renovations.

Community residents comprise the SNA Board, which is comprised of up to 12 representatives. The community is divided into eight areas that each have a representative chosen to sit on the board. In addition to the board members, there are four director-at-large positions that assist in the operation of activities conducted by SNA⁸. Board member positions are for two years and board meetings are scheduled on the second Tuesday of every month. The volunteer board members are an example of the inclusiveness of SNA and an indication of the motivation of the community residents to improve the neighborhood.

Through the offered services, SNA guides potential participants through the process of homeownership and encourages successful clients to be active members of the community. Educational workshops offered by SNA assist program participants in recognizing the responsibilities of homeownership and provides assistance with budgeting and common housing issues. Clients are also supported to become involved

⁸ <http://www.spenceneighborhood.com/staff.htm>

in community organizations and/or committees. While it is compulsory for participants to obtain a pre-approved mortgage, SNA offers information and general assistance in completing this process. The eligibility criteria of the program focuses primarily on the applicant's employment status and family income. In order to qualify for the rent-to-own program, the annual gross family income must be less than \$46,400.00.

SNA offers educational courses as part of a training program centered on principles of basic home ownership (targeted to new Spence homeowners) covering aspects of home maintenance, budgeting, insurance, etc. The 14 courses that comprise the training are approximately two hours in length and offered twice per year, several months apart. The courses are optional for new participants of SNA and all community members are encouraged to attend.

Potential clients typically become aware of SNA and its services through a monthly newsletter that is hand-delivered to all community residents. In addition to the monthly newsletter, SNA distributes approximately 4,000 newsletters to mailboxes in the community advertising their general meeting. Correspondence with community residents has proved to be crucial in earning trust and securing volunteer support for the organization.

Funding Models and Approaches

SNA is not self-sustaining and relies on various funding sources to support their activities. Core funding for SNA is provided through Neighborhood Development Assistance funds. Other project funding includes the following sources⁹:

- Neighborhoods Alive! Neighborhood Renewal Fund;
- City of Winnipeg;
- National Crime Prevention Centre;
- Winnipeg Housing and Homelessness Initiative;
- Province of Manitoba – Youth Programs;
- Canadian Wildlife Foundation;
- Assiniboine Credit Union; and
- Environmental Youth Corps.

While the organization has relied on the same core funding sources since its inception, the program has received increasing amounts of money over the years. However, given rising property values and increasing costs of home renovation labour and materials in recent years, the increases in funding have not been enough to meet demand.

The SNA relies on both paid staff members and dedicated community volunteers to deliver programs and services, and insufficient funding has threatened the strength of the organization. For example, during one period of funding insecurity, SNA experienced staff turnover which in turn hampered the training courses offered to owners. As well,

⁹ <http://www.spenceneighborhood.com/funders.htm>

applying for funding has been found to be labour-intensive and typically requires a considerable amount of staff time.

Program Participant/Service User Profiles

The SNA assists individuals lacking the down payment and budgeting skills needed to purchase a home who live within the geographic boundaries of the Spence neighborhood. The SNA has not kept detailed client tracking records that could provide profiles of participants, however, according to anecdotal information provided by the Home Resource Coordinator, the majority of clients are young families.

Due to the eligibility criteria for the rent-to-own program, all qualifying participants had a gross annual family income higher than the Statistics Canada low-income cut-off¹⁰ but beneath \$46, 379. All the participants had at least one family member employed full time. The specified income threshold, along with the pre-approved mortgage requirement, excludes families reliant on social assistance or other social safety net funding sources from qualifying.

There is no specific Aboriginal component to the assistance offered by SNA. According to the Home Resource Coordinator, approximately 20-30% of program participants are of Aboriginal background. These participants meet the same eligibility criteria as all other participants. According to the perceptions of the Home Resource Coordinator, the Aboriginal participants in the rent-to-own program have met with the same degree of success as other participants.

Outcomes and Results

There has not been a formal program evaluation or participant outcomes study conducted on the SNA programs, however, program staff report positive results based on anecdotal evidence and informal participant feedback. Within the last two years, SNA built six new houses and intends to build another eight over the next year. Of the original eleven rent-to-own properties, all units have been occupied for the last two to three years with the original residents in the homes with their payments up to date.

The primary benefit for participants of SNA's programs is home ownership. As well, a program representative identified some unanticipated benefits, including an overall improvement in the aesthetic appeal of the neighborhood, which in turn improved the standard of living and brought new people into the community. Unanticipated negative effects were identified as an increase in the value of house prices in the neighborhood causing an increase in costs associated with construction and renovations. Rising house values are indeed a positive influence resulting from home improvements and of the local housing market, however, concern was voiced over the availability of additional funding to counter the rates as well as the risk of rents and house prices increasing to a level difficult to afford for community residents.

Best Practices and Lessons Learned

¹⁰ Statistics Canada's calculations of low-income are dependent on family size and geographic location of residence.

Despite the perceived success of SNA, certain challenges exist in service delivery. Appropriate levels of funding were cited as an extenuating factor hampering the time of staff members as well as the quality of workmanship on the renovated houses. A home-owning participant stated that “renovation supplies and attention to detail were compromised” although they noted that due to the budgetary constraints on the program, the quality would naturally be less than professional. Marketing is limited by the current funding arrangement and therefore the awareness and success of the program is often difficult to promote. Other challenges outlined were staff shortages and turnover issues resulting in weakened service delivery mainly pertaining to the training classes. This issue becomes more significant when the legalities surrounding homeownership are taken into consideration in conjunction with regulations governing the resale of the house within five years of original purchase from SNA. Most of the aforementioned challenges have been addressed and do not inhibit service delivery and the sustainability of SNA to the same degree as in years past.

Through careful identification of the challenges of the program, SNA has successfully countered the potential problems with practical solutions. Through active correspondence with other housing agencies in Winnipeg and feedback from program participants, SNA has improved the workmanship of renovations through accountable contractors. Marketing costs have been factored into cost of the new houses and staffing shortages were more of a past problem resolved through the maturity of the organization. Funding has been improved through increased partnership with other housing agencies and through this mutual relationship, legal issues are typically resolved through supplementary work with the funders and lawyers.

In regards to the development and implementation of SNA, it was noted that the following factors were vital for the success of the program.

- Community input, buy-in, and support;
- Analysis of community needs;
- Stable and predictable funding;
- Community communication;
- Appropriate level of staffing;
- Funding for small grants to homeowners and renters for repairs and renovations; and
- Improving the look and curb appeal of the houses in the neighborhood.

Client’s Perspective on Programs and Services

Aside from the anecdotal information provided throughout this report, SNA has not kept further participant input or feedback that was made available for the research. SNA was helpful in lending information on the client’s perspective through scheduling a meeting with a client that was involved with SNA that is also a current home-owner in the Spence community. The following outlines the findings from this interview.

The cost of owning a home in the Spence neighborhood was found to be less than the rental costs the participant was then paying, and this factor stood to be one of the most influential elements of becoming involved with SNA. Another feature influencing the

participant's decision to participate was the overall benefit of homeownership and the positive influence it would provide for the family. The respondent has had experience living in a rural First Nations Community, a low-income rental property, and a newly renovated house. Comparing these experiences, she felt that homeowners in general are better neighbors and a benefit of the program.

The respondent had looked at all of the available property choices and housing agencies, and decided on SNA for the quality of work done and the general aesthetics of the house. While she noted that these houses are built with cost in mind, the materials and work were found to be sub-standard, or done without much planning into traffic patterns of the inhabitants. The respondent felt one of the major problems with the house was insufficient insulation and therefore the heating bills were higher than expected. Overall, the respondent was satisfied with the house she purchased, despite the unexpected problems encountered through the process.

The fulfillment of home-ownership and stable housing was achieved with the assistance of SNA, however, the respondent outlined challenges resulting from purchasing the house. She stated that working with the Realtor was a confusing process and more expensive than originally thought which created a very difficult time financially. Once the respondent moved into the neighborhood, she found that certain youth in the community posed a negative influence on two of her older sons. In addition, the respondent felt compelled to purchase two dogs for protection which led to several noise complaints. Another point made by the respondent was that due to the history of previous owners of the unit, the existing neighbours were very cautious of the new owners. Solutions presented by the respondent included SNA working with existing neighbours to facilitate the entry of new tenants into the community and seeking input of the purchaser for renovations prior to selling the house.

CASE STUDY 5: North End Housing Project (NEHP), Winnipeg

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Program Goals and Objectives

Originally, the North End Housing Project (NEHP) was focused on renovating old, sub-standard houses in a community in the north end of Winnipeg. Over the last few years, the scope of the organization has evolved to incorporate a construction material recycling business with a crime prevention element resulting from dedicated volunteers reacting to issues facing their neighborhood. While the recycling business has progressed independently from the NEHP, the NEHP continues to address housing issues in north end neighborhoods from a community perspective.

The current goals and objectives of the NEHP are as follows:

- To renovate sub-standard properties in the community for re-sale at a reduced rate for community residents; and
- To provide support to the tenants living in the units for at least five years to ensure that the residents are satisfied with the property and are not selling the units for profit.

The goals and objectives of the NEHP are the original working goals of the program and have not changed since the program's inception.

History of the Program

Started in 1998 by the Community Education Development Authority (CEDA), the NEHP began with the purchase of seven properties. The initiative began with a few staff along with strong volunteer support, and with the attainment of a charitable designation, the seven properties were then gifted to the North End Housing Project (NEHP).

Based on a comprehensive neighborhood needs assessment, the NEHP originally focused on two of the lowest income neighborhoods with sub-standard housing conditions in Winnipeg: William Whyte and Lord Selkirk Park. According to a representative of the NEHP, a significant proportion of residents in these neighborhoods were Aboriginal (approximately 54%)¹¹.

¹¹ this is an estimate provided by the key informant. Statistics Canada Census data indicate that Aboriginal households comprise 40.5% of the residents of William Whyte and 54.9% of the residents of Lord Selkirk Park.

In order to cluster the renovations to houses within a specific boundary, the NEHP identified a target street and used the adjacent streets for comparisons of housing values and initial indicators of success of the initiative. A representative of the NEHP noted that these initial renovations resulted in noticeable improvements in property values of the housing renovated by the NEHP¹². Surveys were also completed with residents and tenants of the community to develop neighborhood plans, which lead to a more comprehensive and holistic approach to housing and community issues. These initial results have allowed the NEHP to demonstrate the positive effects of the initiative and to expand the role of the project to address social issues that impact their community through renewing housing issues through social capital. The greater appreciation of the factors facing the community gained from the research led to the sponsorship of three to four social events in the community per year by NEHP. Crime prevention was also recognized as one of the key concerns of the residents, which led to an innovative response by the community through the creation of work opportunities for convicted criminals in the form of a construction material recycling program.

Program Delivery System and Content

The NEHP purchases derelict houses and constructs new houses in the community for either sale or rent-to-own acquisition. The construction work is undertaken by an employment creation project of the NEHP, which provides learning experiences to residents of the neighborhood that have been released from a prison facility and are interested in the work experience. In addition, the used materials of the renovated properties are sold at a construction recycling business operated by the same community group, which originated from the activities of the NEHP.

Upon completion, the renovated or newly constructed houses are made available to community residents that satisfy the eligibility criteria. In order to qualify for homeownership through the NEHP, participants must have a household income below the Statistics Canada LICO. As well, participants require a good credit rating and must have a basic commitment to enhancing the neighborhood. While a positive credit rating enhances one's program eligibility, it is not mandatory, provided that the applicant can demonstrate the ability to make payments on the house they wish to buy.

Participants are also required to contribute sweat equity to the program in the form of volunteer work. The amount of sweat equity expected from approved residents is approximately 15 hours per year which could be spent on board committees or other neighborhood-focused initiatives. Potential clients are reached through distribution of brochures and posters in the relevant neighborhoods, as well as word-of-mouth.

The NEHP is governed by a volunteer Board of Directors. The founders of the project made attempts to ensure that home ownership participants and members of the Board of Directors are representative of the general residents in the north end neighborhoods. The Board is comprised of 16 members with eight elected members and eight appointed members. The elected members are residents of the community and the appointed board members are selected for their technical capacity and include a lawyer, real estate agent, a banking representative, and others. By incorporating community members into

¹² PhD Dissertation by Lawrence Dean (2004) University of Toronto

the planning and implementation of the project, the NEHP continues to be cognizant of cultural sensitivities and related issues affecting all of the residents of the north end, including the Aboriginal community¹³.

Many of the program activities and services offered by NEHP are coordinated through the tenant relations officers. The resource office of the NEHP also provides support and coordination of affairs and the management of the project is formally discussed during regular board committee meetings. An official board of 16 volunteers adds to the organization and coordination of activities. Local social work students completing outreach work in the community also add to the roster of volunteers.

Funding Models and Approaches

This initiative is not self-sustaining since it heavily relies on funding for both operating and renovation costs. NEHP's primary source of funding is supported through a million dollar line of credit with the Assiniboine Credit Union. The costs of renovation are also supported through public grants from the following funding sources: Affordable Housing Initiative (AHI); Neighborhoods Alive! Neighborhood Renewal Fund; City of Winnipeg; and the province of Manitoba. Residential Rehabilitation Assistance Program (RRAP) funds were accessed in the initial stages of the project to finance renovations of some properties. Currently, RRAP funding plays a less significant role.

Changes to funding programs occurred in 2002, which resulted in a suspension of organizational activities for a year and a half while the legal departments from the provincial government, credit union, and NEHP reviewed the various funding options available. The lapse of service delivery to the community resulted in a loss of faith of many residents in the value and credibility of the NEHP. Prior to the 2002 changes, a 25% down payment was required on properties for purchase. The NEHP would mortgage at the remaining 75% of the house price after the renovations. Since the changes implemented in 2002 NEHP currently works with a line of credit of one million dollars.

Most of the funding challenges faced by the NEHP have been resolved, The Thomas Sill Foundation (TSF), a private foundation, was instrumental in expanding services through the donation of over a quarter of a million dollars leading to the acquisition of 20 properties in 2001-02. Using the TSF funds, the NEHP was able to expand its target neighborhoods to include North Point Douglas, a neighborhood in close vicinity to the other neighborhoods helped by the NEHP. The separately managed crime prevention program is still facing funding constraints.

Program Participant/Service User Profile

The NEHP operates in William Whyte, Lord Selkirk Park, and North Point Douglas. The household composition of these neighborhoods is summarized in the table below.

	William Whyte	Lord Selkirk Park	North Point Douglas	Winnipeg - overall
% of the population	18.7%	17.2%	16.4%	17.3%

¹³ As stated by the interview respondent.

that are immigrants				
% of the population that are Aboriginal	40.5%	54.9%	39.8%	8.6%
Average household income	\$26, 243	\$23, 723	\$36, 425	\$63, 567
% of population that are single parents	36.2%	46.6%	10.2%	18.5%

Source: City of Winnipeg, based on Statistics Canada 2001 Census

As evidenced by the statistics presented in the table above, the residents of Lork Selkirk Park and William Whyte have significantly lower household incomes than the average for all of Winnipeg. As well, these neighborhoods have more single parents, immigrant and Aboriginal families than does Winnipeg, overall. North Point Douglas has a lower proportion of single parent families than the Winnipeg average, however, the average household income, proportion of immigrant families and percentage of Aboriginal households in North Point Douglas are higher than the Winnipeg averages.

While the NEHP is not specifically targeted to the Aboriginal population, the program serves a substantial number of Aboriginal residents. Of the 60 properties renovated by the program, approximately 42 properties are assumed to be owned or being rented-to-own by Aboriginal persons. In addition to the specific renovation work completed by NEHP, the employment training programs offered through the renovation business started by NEHP have offered employment and training opportunities to more than 20 Aboriginal residents. As well, three of the ten trainees in the crime prevention program are Aboriginal. Within all the various programs and services offered by the NEHP, efforts are made to include and address the needs and interests of the Aboriginal residents in the community.

Outcomes and Results

Visible positive changes in the community, as a result of the NEHP's activities, has led to the growing involvement of community members in the health of their neighborhood. For example, a crime prevention program was originally initiated by the NEHP involving 10 ex-offenders acting to avert crime in the neighborhood. These individuals were involved with the safety of the community and were paid employees of the program. While the effects of this crime prevention strategy have not been formally measured, there has been no recidivism of the ex-offenders in the three years since implementation¹⁴. The crime prevention program is currently managed through a separate steering committee. In addition to the crime prevention program, the efforts of the NEHP led to the creation of community feasts, hobby classes involving the residents of the community, and other group events.

A further unintended positive outcome of the NEHP was the creation of a building material recycling business where many housing supplies including doors, lighting fixtures, and other items are sold to help generate funding for the project. The inventory is generated through the demolition of houses and through donations. The space for this business was donated by the NEHP, and monthly revenues are estimated at approximately \$2,500 to \$3,000. The sales staff were originally volunteers, but enough revenue was generated to pay for employees.

¹⁴ Anecdotal information provided by the interview respondent.

Inter-City Renovations Inc.¹⁵ has created at least 25 job opportunities complete with benefits and an hourly wage higher than industry standards. The in-house training program provides the employees with the necessary knowledge for employment. While this enterprise is being managed apart from the direct mission of NEHP, the goal is to employ between 30-50 local residents and after two years of profitability to have the organization employee-owned and operated.

There has not been a formal evaluation undertaken on the outcomes for participants of the NEHP program, however, the interview respondent reported positive results based on prior research, participant reports, and anecdotal information. Previous research focused on the clustering of renovation projects to a given street using adjacent streets as a comparison. The property values of the houses renovated by NEHP showed a significant increase compared to the unaffected areas. The respondent noted that although there was a nearly a year and a half stagnation of services due to legal complications, the residents of the neighborhood recognized the value of the NEHP and gave their support. The respondent also mentioned that prior research demonstrated that 84% of the tenants who received NEHP services were satisfied with the services and NEHP in general¹⁶.

Best Practices and Lessons Learned

The NEHP has found that success in homeownership goes hand in hand with other social and economic supports. In particular, people who have access to additional supports such as employment training and homeownership education tend to be more successful homeowners. With the growth of additional support projects to accompany the homeownership program, the NEHP obtained recognition and additional funding based on their success.

Funding issues created a challenge to the viability of the program, however, the final funding method of using an approved line of credit of one million dollars was noted as an effective way of carrying out the mandate of the NEHP with fewer complications and barriers.

There were two main factors cited as influential in the success of the project. The interview respondent stated that it was critical that the government came in with funding, and without the funding the project would have likely failed. The respondent also noted that the permanence of the project was influenced by the research supporting the benefits of renovation derelict houses, and the involvement of city planners promoting the idea of renovating a cluster of properties. The project officer was also recognized as important in the role of liaison between the government, NEHP, and the funders of the project.

¹⁵ A NEHP employment creation project, initiated in 2002

¹⁶ PhD Dissertation by Lawrence Dean (2004) University of Toronto

CASE STUDY 6: Winnipeg Housing Rehabilitation Corporation (WHRC)

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Program Goals and Objectives

The Winnipeg Housing Rehabilitation Corporation (WHRC) is a municipal, non-profit housing corporation. The WHRC's present mandate, as established by Council in 1977, is to acquire and renovate older buildings to provide shelter on a sale, rental and/or lease purchase basis to persons of low or modest income, primarily in Winnipeg's inner city¹⁷. The WHRC is still operating under the original agreement and therefore the goals and objectives have not changed since the program's inception.

The main objectives of the WHRC include the following:

- Provide affordable housing in the inner city core through the conversion of existing buildings;
- Retain historical character of existing buildings in the process of building conversion to housing stock;
- Rehabilitate and consolidate surrounding housing stock in context with conversion; and
- Contribute to revitalization of older core area neighborhoods, through innovative selection of conversion stock.

History of the Program

The Winnipeg Housing Rehabilitation Corporation was first approved to be established by Council on June 1, 1977 and was incorporated January 27, 1978. The creation of the WHRC was a provincial government response to provide housing for low-income residents of Winnipeg. Over the years, the WHRC has helped make over 500 housing units available through subsidizing rental payments, creating rent-to-own relationships with tenants, and renovating houses for sale. The goals and objectives have remained the same since the initial agreement with the provincial government, however, other funding sources currently supplement the operating costs and facilitate additional renovations.

¹⁷ *Winnipeg Housing Policy* – City of Winnipeg, October 25, 1999. Particular neighborhoods not specified.

Program Delivery System and Content

The WHRC incorporates a number of elements to assist low to moderate income individuals and families in securing quality affordable housing. The largest initiative of the WHRC are the rental units available that are based on the tenant's income. In addition to the rental units, the WHRC offers rent-to-own units as well as new and renovated houses for sale.

The staff of WHRC are specialized in the various roles necessary to run the programs. There are approximately ten staff members with knowledge of property management with the positions of accountant, leasing manager, maintenance manager, accounts receivable, intake manager. With the number of staff in place, the clients are guided through intake through to the final stage of the housing option they choose. The WHRC's activities are guided by a board of representatives that include:

- Three members of Council (1 of which is the Chairperson of the Standing Policy Committee on Property and Development);
- Seven citizen members:
 - One representative from The Manitoba Home Builders Association;
 - One representative from The Social Planning Council;
 - One representative from the Manitoba Housing and Renewal Corporation;
 - One representative from the City's finance or development area;
 - One representative from the private sector finance or real estate area;
 - One representative from the education community; and
 - One citizen at large.

The board members help to organize and plan renovations, as well as govern the organization and oversee policy development.

The WHRC has taken several measures to assist their clients with the responsibilities of home ownership. Guidance is provided through educational workshops and a specific program that assists clients on a more personal level. The workshops outline common issues to consider when purchasing or maintaining a house thereby preparing and assisting the future home owner. While the workshops are available to new home owners, the WHRC has recognized a need for a more personalized approach to clients who may need additional guidance. In response to this need, the WHRC operates an initiative whereby a contract person works one-on-one with a client. These initiatives have helped clients gain important knowledge about the process of purchasing and maintaining a house.

Acknowledging the challenges of acquiring and maintaining housing, WHRC is in the process of designing a multi-lingual pre-tenancy video to educate potential tenants and homeowners. The video is intended to inform tenants of their rights and responsibilities while renting a unit and to provide knowledge of common issues facing potential home

owners. The video is planned to supplement rather than replace the educational workshops and one-on-one assistance currently offered.

The eligibility criteria of the clients varies depending on whether a client plans to purchase, rent, or rent-to-own (RTO) the property. With the rental property, the most important factor is the income level of the applicant, from which the subsidy would be calculated. For rental unit tenants, credit rating is of secondary importance. For home purchases and rent-to-own arrangements, credit requirements play a more important role. Although many individuals utilize the Provincial Homebuyers Down Payment Assistance Program, a third party mortgage qualified with a lender is necessary for purchasing a house from WHRC. In most cases, social funding agencies refer potential clients to WHRC, although many residents become aware of the services provided through neighborhood associations and word-of-mouth.

Funding Models and Approaches

The WHRC has a stable and secure source of core funding, however, the initiative is not self-sustaining due to its dependence on financial assistance through a long-standing working agreement with both the federal and provincial government. The federal government contributes funding for the WHRC through the provincial government. The local level of government also contributes finances to the WHRC and is responsible for funding the management and operations of the initiative. Due to the contractual relationship between the WHRC and the provincial government, funding structures have not been substantially changed between the partners.

Funding has been supplied by the federal government since 1978 and the provincial government since 1987 through contracts with the WHRC. The assistance led to mortgage financing and in turn the WHRC subsidized the mortgage and rental payments of Winnipeg residents. Annual allotments to mortgage funding and operating budgets have come through funding channels that include Winnipeg Housing and Homelessness Initiative (WHHI), National Housing Act (NHA), Affordable Housing Initiative (AHI), and Residential Rehabilitation Assistance Program (RRAP).

In the past few years, the WHRC has received additional funding from the WHHI, NHA, AHI, and RRAP. The additional financial assistance has led to increased productivity and has facilitated reaching the goals and objectives of the WHRC by providing the ability to renovate more rental units. While the agreement with the provincial government provides secure funding, the supplementary funding sources require annual applications for a lump sum figure. Additional funding is still needed to create further housing units of quality for individuals with low incomes.

Program Participant/Service User Profiles

The original audience of the WHRC were mostly family units who required financial assistance to acquire standard quality housing. Through having rent geared to the income of the tenants, affordable housing was available to individuals who lacked housing options. Over the years, the target audience of the WHRC has remained the same.

The general characteristics of the clientele served by WHRC differ according to either rental or homeownership status. Most of the rental units governed by the WHRC are on a limited income and typically dependent on social assistance while individuals associated with rent-to-own or home ownership initiatives have low to moderate employment incomes rather than social assistance. The interview respondent noted that the eligibility for available assistance differs greatly between programs with higher income level thresholds associated with AHI than RRAP, thereby limiting the number of individuals each program can serve.

The Provincial Homebuyers Down Payment Assistance Program has helped many residents purchase resale housing. Given that clients purchased the house at a rate lower than market value and the down-payment assistance is gradually forgiven over time, the homebuyers usually can service the mortgage and other housing costs while building equity in their homes.

Although the WHRC does not track the ethnicity of clients, information provided in the interview estimates that 30% of the rental clientele are of Aboriginal origin.

Outcomes and Results

There has not been a formal evaluation undertaken on the outcomes for participants of the WHRC, however, program staff report positive results based on anecdotal evidence. The respondent noted that the rental properties have achieved very positive results since the program allows individuals with low-incomes to have quality housing at reasonable rates.

The initiatives of WHRC have taken a number of derelict properties off of the market and revitalized neighborhood appearances. The level of safety is thought to have improved with these changes while at the same time encouraged other home owners to upgrade the appearance of the houses. One of the major benefits cited in the interview was the creation of units with more living space to accommodate large families. The respondent also said that the increase in market value of the homes has also been another positive aspect of the efforts of the WHRC. The intended and secondary benefits of the initiatives undertaken by the WHRC were also cited as the reason for a long waiting list of applicants demonstrating the continuing need for affordable living units of appreciable quality.

To date, over 500 units have been made available by WHRC that includes new and renovated units ranging from single-family houses to apartment buildings with over 70 dwelling units. The units made available by WHRC include rent-to-own units, units created by new construction, renovations to existing apartment buildings, and building conversions of warehouses, churches, and a police station to create affordable housing units.

According to the key informant, the least successful program element is the rent-to-own properties. The key informant noted that while the rent-to-own program was conceptually sound, it is very difficult to administer and achieve the intended results due to many tenants choosing to rent rather than own the property due to added responsibilities and the perceived additional costs. As a result, few housing agencies are willing to administer the program. The lack of success of the initiative is contributed,

in part, to narrow eligibility criteria and difficulty attracting renters to purchase the property and take over the responsibilities typically provided by landlords.

Best Practices and Lessons Learned

A number of best practices were identified by the interview respondent. The factors that have been found to lend themselves to success include:

- Flexibility in carrying out renovations, including flexibility in choosing properties to purchase and resources to put into each unit;
- Working closely with neighborhood agencies and local community members to attract prospective residents; and
- The specialized roles, responsibilities and expertise of the WHRC staff was a determinant of success due to the complicated nature of the program.

The WHRC has also faced a number of challenges, and has a significant waiting list of tenants for subsidized rental properties. In response, WHRC tries to access as much government support as possible to provide additional housing. Other challenges associated with achieving success have been sufficiently addressed by working closely with the neighborhoods and government agencies to recognize barriers and find solutions.

Client's Perspective on Programs and Services

Participant feedback is not collected by WHRC, but the program staff interviewed provided anecdotal information of the perspective of the clients. The program staff stated that most participants cite the benefits of home ownership as increased levels of privacy and independence (as compared to renting) as well as having more responsible neighbors. The program staff believes that for many neighborhood residents, the concept of building wealth is not as significant a consideration for homeownership compared to the perceived benefits of building community, increased safety, and the comforts provided by securing quality and affordable housing.

During the interview with program staff, it was noted that some program participants lack knowledge of general housing responsibilities and the costs associated with maintaining a house, including often higher-than-expected utility expenses. As such, this type of information should be delivered to program participants early in the program.

CASE STUDY 7: Payuk Inter-Tribal Co-Op Ltd.

Contact Information

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Program Goals and Objectives

The goals and objectives of the Payuk Inter-Tribal Co-Op can be summarized as providing adequate, affordable housing to Aboriginal families and individuals in Winnipeg¹⁸. The original goals and objectives continue to represent an accurate reflection of the target population's needs for it serves residents of Winnipeg who desire to live in the core area, while providing adequate affordable housing in a community atmosphere.

The goals, as stated above, are the original working goals of the program and have not changed since initial implementation of the initiative.

History of the Program

In 1985, through community meetings held at the old Indian-Métis Friendship Centre, residents of Winnipeg envisioned Payuk as a solution for creating a safe and supportive home for low-income Aboriginal people, especially children and women. Through four years of planning and fundraising, Payuk opened as a completely independent, self-governed and self-managed Aboriginal housing Co-Op in August of 1989¹⁹.

With technical support from a graduate of the Aboriginal economic development program, a Payuk project working group created an interim Board of Directors. The Payuk Inter-Tribal Co-Op purchased a semi-detached building in 1986 with assistance from CMHC through a mortgage loan agreement²⁰. At this time, volunteers sold many of the old building materials and raised \$2,000 for Payuk. Although the building was being prepared for renovations, the Winnipeg School Division #1 required the property to build a baseball field for a new school. Payuk was offered a new building to be constructed across the street from the original site. In addition, Payuk was given \$40,000 from the School Division for the amount of volunteer work that went into planning the original building for reconstruction.

¹⁸ Report for Payuk Inter-Tribal Co-Op completed by S.A.M. Management Inc. – January 2003

¹⁹ Payuk Inter-Tribal Co-Op History – June 1999

²⁰ Payuk Inter-Tribal Co-Op History – June 1999

Building plans and financial projections for the new apartment building were completed by Payuk's Board of Directors in 1988-89. The Board oversaw the architectural work, demolition of the previous building, and construction of the new apartment building. During this time, Payuk also sponsored the rehabilitation of one building into five housing units in the North End of Winnipeg. At that time, both the apartment units and the housing units were eligible for subsidized monthly assistance based on member income. During this time, Payuk developed and ran public orientation meetings to attract residents to the available units. These meetings helped clarify the roles and responsibilities of the Co-Op members, which was important with new members. The workshops are currently not being offered.

In 1996, the Co-Op experienced financial troubles following the departure of Payuk's manager. Payuk was instructed by CMHC to contract an outside management firm to direct the activities and improve the financial status of the Co-Op. Over the next three years, Payuk lacked a legally functioning Board of Directors, and continued to experience financial problems, which eventually led to the sale of the renovated housing units. The financial situation of the building operated by Payuk started to improve.

Manitoba Housing took over administrative responsibilities of Payuk's mortgage and operating agreements from CMHC in 1999. At that time, a representative of the Canadian Housing Co-operative Federation of Canada (CHCFC) offered to provide training to Board Members. On January 1, 2003, S.A.M. Management Inc. was contracted to provide professional property management to Payuk in addition to the assistance by the CHF.

Payuk Inter-Tribal Housing Co-Op has been through many challenges throughout its existence, however, it remains an affordable quality housing opportunity and a safe haven for Aboriginal residents of Winnipeg who choose to not be influenced by either drugs or alcohol.

Program Delivery System and Content

The building operated by Payuk Inter-Tribal Co-Op provides a safe home environment for Aboriginal residents of Winnipeg and their children. The building operated by Payuk consists of 42 units that offer subsidized housing to screened and approved Co-Op members. Through prohibiting alcohol and drugs in the building, many single parents have had an environment conducive to their values that also represents quality affordable housing.

S.A.M. Management Inc. is responsible for the day-to-day operations of Payuk. As mentioned in the history of Payuk, financial and operating issues necessitated the involvement of a professional management company. Responsibilities of the management company include:

- Hiring and supervision of caretaking staff;
- Making sure that regular inspections of mechanical equipment are performed, along with ensuring contracts are in place for elevators, fire panels and other building components;

- Ensure that costs are controlled and adhere to the budget through close supervision of secure contracts, work orders and quotations;
- Increase revenue by filling vacancies and maintaining the building at full capacity;
- Collecting monthly housing charges;
- Minimize lost revenue by monitoring collections on a weekly basis to prevent members getting into arrears;
- Pre-screening applications and educating members on their responsibilities in hopes to minimize damage to the building and foster a greater sense of community; and
- Submission of monthly financial statements and completion of all reporting requirements of Manitoba Housing.²¹

In addition to the S.A.M. Management, the Co-operative Housing Federation (CHF) has played an instrumental role in the success of Payuk. The CHF has assisted with board members including playing a significant role in the election of board members. Initially, the CHF became involved with Payuk after financial problems became evident. In response to these problems, the CHF worked closely with Payuk to identify practical solutions to improve Payuk. These solutions included re-establishing a legal Board of Directors, and to assist in the development of volunteer committees among the tenants, including a Healthy Committee which was created to help with safety concerns of the residents. The new Board members all received training in their roles and responsibilities from CHF that included information on the following²²:

- Overview of the history of Payuk;
- Structure of a housing Co-Op;
- Co-Op principles;
- Roles within the Co-Op including the board, members, consultants, staff, and auditors;
- Job descriptions for board members and executive members;
- Roles and responsibilities of directors;
- Legal responsibilities of directors;
- Developing committees within the Co-Op;
- Job descriptions for committees;
- Working effectively with committees;
- Chairing and organizing meetings; and
- Working with staff/management.

Payuk's Board of Directors have significant roles and responsibilities in operating the Co-Op by working on the behalf of all members. The Board of Directors are involved with the following activities:

- Setting up procedures such as membership criteria;

²¹ Report for Payuk Inter-Tribal Co-Op completed by S.A.M. Management Inc. – January 2003

²² Report for Payuk Inter-Tribal Co-Op completed by S.A.M. Management Inc. – January 2003

- Establishing rules and regulations within the building;
- Organizing and overseeing the volunteer committees;
- Conducting regular meetings with the membership;
- Hiring and overseeing the Management Company; and
- Working directly with the Co-op Housing Federation to strengthen the culture of its Co-Op and to stay updated on changes to the Cooperatives Legislation and Cooperatives Act.²³

The majority of program tasks and activities are managed by the partnership between Payuk's Board of Directors and S.A.M. Management. The involvement of CHF was significant in maintaining Payuk through a period of financial distress, and while the CHF is still involved, their involvement has been minimized since Payuk has improved their financial situation and elected a new Board of Directors. On occasion, Payuk informally partners with local housing agencies to share knowledge and practical information to help the co-operative, however, this has not occurred recently.

Membership selection into Payuk is dependant on applicants meeting certain criteria. Eligibility criteria for the members of Payuk consist of demonstrating a low-income²⁴ that would qualify for a subsidy, being of Aboriginal origin, and agreement with the rules of the building. While the rules prohibiting the use of alcohol and drug use in the building are agreed to at the time of membership, the rules are often difficult to enforce. Typically, most tenants respect this policy, however, tenants have been evicted for not conforming to the rules governing alcohol and drug use. The tenants are expected to accept the rules of the co-operative, follow the rules, and volunteer their time to help their community. Their volunteer effort is not charted, and is encouraged rather than mandatory. Tenants have independently organized several cultural activities in the building, including activities specifically for the many children of the building. Through operating Payuk as a cooperative, it offers residents an increased opportunity for Aboriginal members to be more involved in managing their housing.

Potential clients are typically reached through word-of-mouth advertising, which has lead to a considerable waiting list of applicants. The success of limited advertising was attributed to a low vacancy rate in Winnipeg, a shortage of buildings that offer rent geared to income policies, and the role of word-of-mouth advertising.

Funding Models and Approaches

Manitoba Housing finances the costs associated with subsidizing the rents of the tenants of Payuk Inter-Tribal Co-Op. This initiative is not self-sustaining and it relies on funding from their operating agreement with Manitoba Housing. Other sources of revenue are obtained through the rent generated from the daycare in the building and from the rent of the members.

Payuk's primary source of funding, their operating agreement with Manitoba Housing, is valid for 35 years, in conjunction with the mortgage on the building. The terms and

²³ Report for Payuk Inter-Tribal Co-Op completed by S.A.M. Management Inc. – January 2003

²⁴ Payuk uses the Core Need Income Threshold to help determine qualification of the members.

conditions of the operating agreement recognizes both controllable and uncontrollable expenses in the budget, thereby allowing the Co-Op to function effectively. Having the security and flexibility of the funding is beneficial to the success of the Co-Op. Although Payuk was troubled with financial problems in the past, with the involvement of S.A.M. management, an educated Board of Directors, and assistance from Manitoba Housing the Co-Op's financial situation has improved and is operating within budget.

Program Participant/Service User Profiles

The Payuk Inter-Tribal Co-Op is designed to assist low income Aboriginal residents, including those individuals on social assistance. Payuk has not kept detailed client tracking records that could provide profiles of participants, however, according to anecdotal information provided by several sources, most of the participants are low-income families who require financial assistance in securing housing. The target audience has not changed since implementation and the membership selection criteria remains the same.

Members of the Co-Op typically do not have problems meeting the expectations of the Co-Op. Expectations of the members include:

- Maintaining their individuals suites in good order;
- Notifying management of any potential maintenance problems; and
- Reporting any concerns regarding the overall appearance of the building.

Co-Op members are also expected to keep Payuk free of alcohol and drugs, however, in the initial months, some tenants did not follow this rule and were subsequently evicted on short notice. Payuk has not experienced significant turnover of its members since its inception. The low vacancy rates, need for quality subsidized accommodations, and the success of Payuk has led to a waiting list of applicants for membership to the Co-Op.

Members of the Co-Op have been active by creating committees in the building. Volunteer committees have organized children's programs and outings, potluck suppers, cultural and holiday events, as well as assisting the Board Members with membership recruitment and selection.

Outcomes and Results

There has not been a formal evaluation undertaken on the outcomes for members of Payuk, however, program staff reported positive results. According to the property manager, the goals and objectives of Payuk are being met. There are regular board meetings that address any current issues, the finances are in good shape, and the long waiting list of applicants are thought to be indications of success. The longevity of the Co-Op was also noted as a positive sign of the impact of Payuk by providing a personal atmosphere, a safe place to live, and affordable housing solutions for the members. The program staff mentioned that members of the Payuk Inter-Tribal Co-Op have noted many secondary benefits of Payuk that include the following:

- a better living situation than most housing options in the downtown area;
- the building is relatively new and is kept clean, well maintained, and has a good layout;

- the location of the building is close to major bus routes;
- less stress and a greater feeling of community;
- more control in operating the building; and
- a positive reputation of the building.

Program staff observed that a potential draw-back of Payuk could be the number of families including children in the building which may add greater noise or disturbance as a result of general living.

Best Practices and Lessons Learned

Throughout its history, Payuk has gained experience in operating a co-operative housing arrangement, and has experienced challenges and solutions to keep the building operating in the same capacity as originally intended.

Problems encountered include a lack of property management skills by the Board of Directors. In cases, they were unsure of their roles and responsibilities with respect to the Operating Agreement, certain policies, and their manager. To alleviate these problems, an increased focus was placed on educating board members on their responsibility through the Operating Agreement with CHF. Due to some earlier problems, it was necessary to hire a professional property management company while the Board of Directors were receiving training. The involvement of the property management company helped to ensure that the finances were adjusted to meet the requirements of Payuk.

Issues that were found to be important to the success of Payuk from the perspective of property management include the following:

- Having a board that understands the issues of maintaining a cooperative, including the responsibilities associated with delivering services on behalf of the Government in accordance with their operating agreement and policies;
- Taking control of the necessary activities, but encouraging the freedom and responsibilities of the Board of Directors;
- Having everyone working well together and knowing their roles and responsibilities;
- Respecting decisions made by the board members and property manager; and
- Securing trust among the tenants with the board and the property management organization.

To address these issues, the property manager noted that it took time to build trust and understanding with the board members and tenants of the building. Manitoba Housing also helped enhance their relationship from their long-standing experience with Payuk and understanding of current and future issues facing the co-operative. This collaborative relationship helped foster cooperation and led to progress for the benefit of the building.

The involvement of CHF and Manitoba Housing was instrumental in maintaining Payuk. With the co-operative in financial trouble, Manitoba Housing recognized the financial

burden, and met with the property management company and the board members to arrive at solutions. The patience and understanding of the funding agencies was recognized by the cooperative and were deemed crucial to the continued existence of Payuk. .

APPENDIX F

DATA TABLES OF HOUSEHOLD SURVEY RESPONSES

Data tables of household survey responses

The following tables provide detailed percentages of responses for each survey question. A number of survey questions were open-ended and did not provide respondents with a list of written responses to choose from. The following list of tables present data that was gathered from open ended questions:

- Tables F1, F1a and F1b: Most Important Housing Issues and Needs of Aboriginal People In Edmonton and Winnipeg;
- Tables F2, F2a and F2b: Respondent Perceptions of Barriers Faced by Aboriginal People when trying to Access Housing;
- Tables F31, F31a and F31b: Respondent Perceptions of Barriers to Homeownership for Aboriginal People;
- Tables F32, F32a and F32b: Respondent Perceptions of Whether or not Homeownership is Beneficial for Aboriginal People;
- Tables F33, F33a and F33b: Degree of Interest Expressed by Renting Respondents in Personal Homeownership;
- Tables F34, F34a and F34b: Respondent Perceptions of Whether or not Homeownership is Desirable to Aboriginal People; and
- Tables F37, F37a and F37b: Strategies to Assist Aboriginal People to Overcome Barriers to Homeownership.

Given that the answers were recorded in the respondent's words, many of the answers were worded differently but seemed to be very similar in meaning. In the reporting process, every effort was made to group responses while maintaining the original content and meaning of the respondent's answer. As a result, many of the categories of answers presented in the tables are very similar and overlap in meaning.

Responses are provided by city, by respondents overall. For some questions, additional disaggregation is provided according to tenure type and city. These questions provide a breakdown of responses for homeowners, subsidized housing renters, and market renters in Edmonton and Winnipeg.

Table F1
Most Important Housing Issues and Needs of Aboriginal People In Edmonton and Winnipeg¹

Most Important Issues Related to Housing Needs	Edmonton	Winnipeg
Not enough affordable housing available	66.7%	58.1%
High cost of rent/mortgage	65.0%	32.3%
Poverty, lack of sufficient income	46.7%	50.0%
Low paying, insecure employment	43.3%	43.5%
Not enough subsidized, social housing available	41.7%	45.2%
Substance abuse issues	33.3%	12.9%
Family instability	33.3%	21.0%
Racial discrimination	33.3%	27.4%
Cannot qualify for a mortgage	31.7%	17.7%
Economic or other types of discrimination	28.3%	17.7%
Waiting list for affordable housing is too long	5.0%	0
Few safe neighborhoods with affordable housing	3.3%	6.5%
Lack of motivation	1.7%	0
Do not know how to get a mortgage	1.7%	3.2%
General lack of knowledge about housing	1.7%	3.2%
Aboriginal people will live where their family, friends and support networks are located. This often means inner city and high density areas	1.7%	1.6%
Lack of convenient locations (not close to schools)	0	3.2%
Lack of education	0	1.6%
Do not know/no response	1.7%	1.6%

¹ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F1a
Most Important Housing Issues and Needs of Aboriginal People In
Edmonton by Tenure Type²

Most Important Issues Related to Housing Needs	All Respondents	Homeowners	Subsidized Renters	Market Renters
Not enough affordable housing available	66.7%	55.6%	70.0%	68.3%
High cost of rent/mortgage	65.0%	66.7%	40.0%	70.7%
Poverty, lack of sufficient income	46.7%	55.6%	30.0%	48.8%
Low paying, insecure employment	43.3%	44.4%	50.0%	41.5%
Not enough subsidized, social housing available	41.7%	33.3%	50.0%	41.5%
Substance abuse issues	33.3%	22.2%	40.0%	34.1%
Family instability	33.3%	33.3%	30.0%	34.1%
Racial discrimination	33.3%	44.4%	40.0%	29.3%
Cannot qualify for a mortgage	31.7%	33.3%	30.0%	31.7%
Economic or other types of discrimination	28.3%	22.2%	30.0%	29.3%
Waiting list for affordable housing is too long	5.0%	0	10.0%	4.9%
Few safe neighborhoods with affordable housing	3.3%	11.1%	0	2.4%
Lack of motivation	1.7%	0	0	2.4%
Do not know how to get a mortgage	1.7%	0	0	2.4%
General lack of knowledge about housing	1.7%	0	0	2.4%
Aboriginal people will live where their family, friends and support networks are located. This often means inner city and high density areas	1.7%	0	0	2.4%

² Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F1b
Most Important Housing Issues and Needs of Aboriginal People In
Winnipeg by Tenure Type³

Most Important Issues Related to Housing Needs	All Respondents	Homeowners	Subsidized Renters	Market Renters
Not enough affordable housing available	58.1%	61.05%	60.0%	55.9%
High cost of rent/mortgage	32.3%	38.5%	13.3%	38.2%
Poverty, lack of sufficient income	50.0%	61.5%	46.7%	47.1%
Low paying, insecure employment	43.5%	61.5%	26.7%	44.1%
Not enough subsidized, social housing available	45.2%	38.5%	60.0%	41.2%
Substance abuse issues	12.9%	30.8%	6.7%	8.8%
Family instability	21.0%	53.8%	6.7%	14.7%
Racial discrimination	27.4%	30.8%	6.7%	35.3%
Cannot qualify for a mortgage	17.7%	30.8%	13.3%	14.7%
Economic or other types of discrimination	17.7%	30.8%	6.7%	17.6%
Few safe neighborhoods with affordable housing	6.5%	23.1%	0	2.9%
Do not know how to get a mortgage	3.2%	7.7%	0	2.9%
General lack of knowledge about housing	3.2%	15.4%	0	0
Aboriginal people will live where their family, friends and support networks are located. This often means inner city and high density areas	1.6%	0	0	2.9%
Lack of convenient locations (not close to schools)	3.2%	0	6.7%	2.9%
Lack of education	1.6%	0	0	2.9%

³ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F2
Respondent Perceptions of Barriers Faced by Aboriginal People when trying to Access Housing⁴

Social Barriers Faced by Aboriginal People Trying to Access Housing	Edmonton	Winnipeg
Racial/cultural discrimination	61.7%	37.1%
Landlords unwilling to rent to Aboriginal people	56.7%	33.9%
Lack of credible references	40.0%	30.6%
Lack of secure, gainful employment	38.3%	51.6%
NIMBY attitude from local communities	31.7%	4.8%
Economic & other types of discrimination	30.0%	22.6%
No history/experience dealing with banks/financial institutions	26.7%	45.2%
Lack of personal transportation	21.7%	4.8%
Banks/other financial institutions do not work cooperatively with Aboriginal people	18.3%	25.8%
Not enough large homes available to accommodate large families	1.7%	0
Lack of confidence in Aboriginal people	1.7%	1.6%
Lack of education	1.7%	0
Lack of community resources	1.7%	0
Cost is too high	1.7%	0
Landlords will not rent to people that are band funded	0	1.6%
Landlords will not rent to people with addictions/substance abuse issues	0	1.6%
Landlords will not rent to people with large families	0	1.6%
Aboriginal people are not familiar with all areas of the city	0	1.6%
Aboriginal people want to live close to friends/family, therefore need to find housing in the same neighborhood	0	3.2%
Lack of communication between Aboriginal people and other society members	0	4.8%
Lots of single parent families	0	1.6%
Do not know/no response	6.7%	1.6%

⁴ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F2a
Respondent Perceptions of Barriers Faced by Aboriginal People when trying to Access Housing in Edmonton by Tenure Type⁵

Social Barriers Faced by Aboriginal People Trying to Access Housing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Racial/cultural discrimination	61.7%	66.7%	60.0%	61.0%
Landlords unwilling to rent to Aboriginal people	56.7%	55.6%	70.0%	53.7%
Lack of credible references	40.0%	33.3%	50.0%	39.0%
Lack of secure, gainful employment	38.3%	44.4%	50.0%	34.1%
NIMBY attitude from local communities	31.7%	22.2%	30.0%	34.1%
Economic & other types of discrimination	30.0%	33.3%	20.0%	31.7%
No history/experience dealing with banks/financial institutions	26.7%	33.3%	10.0%	29.3%
Lack of personal transportation	21.7%	33.3%	30.0%	17.1%
Banks/other financial institutions do not work cooperatively with Aboriginal people	18.3%	33.3%	10.0%	17.1%
Not enough large homes available to accommodate large families	1.7%	0	0	2.4%
Lack of confidence in Aboriginal people	1.7%	0	0	2.4%
Lack of education	1.7%	0	0	2.4%
Lack of community resources	1.7%	0	10.0%	0
Cost is too high	1.7%	11.1%	0	0

⁵ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F2b
Respondent Perceptions of Barriers Faced by Aboriginal People when trying to Access Housing in Winnipeg by Tenure Type⁶

Social Barriers Faced by Aboriginal People Trying to Access Housing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Racial/cultural discrimination	37.1%	69.2%	13.3%	35.3%
Landlords unwilling to rent to Aboriginal people	33.9%	30.8%	20.0%	41.2%
Lack of credible references	30.6%	38.5%	26.7%	29.4%
Lack of secure, gainful employment	51.6%	61.5%	40.0%	52.9%
NIMBY attitude from local communities	4.8%	34.1%	0	5.9%
Economic & other types of discrimination	22.6%	46.2%	6.7%	20.6%
No history/experience dealing with banks/financial institutions	45.2%	61.5%	33.3%	44.1%
Lack of personal transportation	4.8%	15.4%	6.7%	0
Banks/other financial institutions do not work cooperatively with Aboriginal people	25.8%	38.5%	26.7%	20.6%
Lack of confidence in Aboriginal people	1.6%	0	0	2.9%
Landlords will not rent to people that are band funded	1.6%	0	0	2.9%
Landlords will not rent to people with addictions/substance abuse issues	1.6%	0	0	2.9%
Landlords will not rent to people with large families	1.6%	0	6.7%	0
Aboriginal people are not familiar with all areas of the city	1.6%	7.7%	0	0
Aboriginal people want to live close to friends/family, therefore need to find housing in the same neighborhood	3.2%	7.7%	0	2.9%
Lack of communication between Aboriginal people and other society members	4.8%	15.4%	0	2.9%
Lots of single parent families	1.6%	7.7%	0	0

⁶ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F3
Respondent Perceptions of Neighborhood Safety

Safety of the Neighborhood	Edmonton	Winnipeg
Very safe	23.3%	29.0%
Somewhat safe	50.0%	45.2%
Somewhat unsafe	21.7%	19.4%
Very unsafe	3.3%	4.8%
Do not know/no response	1.7%	1.6%
Total	100%	100%

Table F3a
Respondent Perceptions of Neighborhood Safety in Edmonton by Tenure Type

Safety of the Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very safe	23.3%	44.4%	30%	17.1%
Somewhat safe	50.0%	55.6%	50%	48.8%
Somewhat unsafe	21.7%	0	20%	26.8%
Very unsafe	3.3%	0	0	4.9%
Do not know/no response	1.7%	0	0	2.4%
Total	100%	100%	100%	100%

Table F3b
Respondent Perceptions of Neighborhood Safety in Winnipeg by Tenure Type

Safety of the Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very safe	29.0%	76.9%	13.3%	17.6%
Somewhat safe	45.2%	15.4%	46.7%	55.9%
Somewhat unsafe	19.4%	7.7%	20%	23.5%
Very unsafe	4.8%	0	13.3%	2.9%
Do not know/no response	1.6%	0	6.7%	0
Total	100%	100%	100%	100%

Table F4
Respondent Perceptions of Personal Security in the Neighborhood

Personal Security	Edmonton	Winnipeg
I feel very secure	26.7%	29.0%
I feel somewhat secure	48.3%	50.0%
I feel somewhat insecure	15.0%	16.1%
I feel very insecure	8.3%	3.2%
Do not know/no response	1.7%	1.6%
Total	100%	100%

Table F4a
Respondent Perceptions of Personal Security in Edmonton by Tenure Type

Personal Security	All Respondents	Homeowners	Subsidized Renters	Market Renters
I feel very secure	26.7%	33.3%	40.0%	22.0%
I feel somewhat secure	48.3%	66.7%	30.0%	48.8%
I feel somewhat insecure	15.0%	0	20.0%	17.1%
I feel very insecure	8.3%	0	10.0%	9.8%
Do not know/no response	1.7%	0	0	2.4%
Total	100%	100%	100%	100%

Table F4b
Respondent Perceptions of Personal Security in Winnipeg by Tenure Type

Personal Security	All Respondents	Homeowners	Subsidized Renters	Market Renters
I feel very secure	29.0%	69.2%	6.7%	23.5%
I feel somewhat secure	50.0%	30.8%	66.7%	50.0%
I feel somewhat insecure	16.1%	0	20.0%	20.6%
I feel very insecure	3.2%	0	0	5.9%
Do not know/no response	1.6%	0	6.7%	0
Total	100%	100%	100%	100%

Table F5
Respondent Perceptions of the Security of Residences in the Neighborhood

Security of Residences	Edmonton	Winnipeg
Residences are very secure	23.3%	16.1%
Residences are somewhat secure	51.7%	54.8%
Residences are somewhat insecure	16.7%	9.7%
Residences are very insecure	5.0%	4.8%
Do not know/no response	3.3%	14.5%
Total	100%	100%

Table F5a
Respondent Perceptions of the Security of Residences in the Neighborhood in Edmonton by Tenure Type

Security of Residences	All Respondents	Homeowners	Subsidized Renters	Market Renters
Residences are very secure	23.3%	22.2%	40.0%	19.5%
Residences are somewhat secure	51.7%	66.7%	40.0%	51.2%
Residences are somewhat insecure	16.7%	0	20.0%	19.5%
Residences are very insecure	5.0%	0	0	7.3%
Do not know/no response	3.3%	11.1%	0	2.4%
Total	100%	100%	100%	100%

Table F5b
Respondent Perceptions of the Security of Residences in the Neighborhood in Winnipeg by Tenure Type

Personal Security	All Respondents	Homeowners	Subsidized Renters	Market Renters
Residences are very secure	16.1%	38.5%	6.7%	11.8%
Residences are somewhat secure	54.8%	53.8%	46.7%	58.8%
Residences are somewhat insecure	9.7%	0	13.3%	11.8%
Residences are very insecure	4.8%	0	13.3%	2.9%
Do not know/no response	14.5%	7.7%	20.0%	14.7%
Total	100%	100%	100%	100%

Table F6
Age of the Respondents' Housing

General Age of Housing Unit	Edmonton	Winnipeg
Less than 20 yrs.	23.3%	16.1%
20-40 yrs.	46.7%	53.2%
40-70 yrs.	21.7%	21.0%
70-100 yrs.	3.3%	3.2%
More than 100 yrs.	0	1.6%
Do not know/no response	5.0%	4.8%
Total	100%	100%

Table F6a
Age of the Respondents' Housing in Edmonton by Tenure Type

General Age of Housing Unit	All Respondents	Homeowners	Subsidized Renters	Market Renters
Less than 20 yrs.	23.3%	11.1%	40.0%	22.0%
20-40 yrs.	46.7%	66.7%	50.0%	41.5%
40-70 yrs.	21.7%	22.2%	10.0%	24.4%
70-100 yrs.	3.3%	0	0	4.9%
Do not know/no response	5.0%	0	0	7.3%
Total	100%	100%	100%	100%

Table F6b
Age of the Respondents' Housing in Winnipeg by Tenure Type

General Age of Housing Unit	All Respondents	Homeowners	Subsidized Renters	Market Renters
Less than 20 yrs.	16.1%	38.5%	6.7%	11.8%
20-40 yrs.	53.2%	38.5%	60.0%	55.9%
40-70 yrs.	21.0%	23.1%	20.0%	20.6%
70-100 yrs.	3.2%	0	6.7%	2.9%
More than 100 yrs.	1.6%	0	6.7%	0
Do not know/no response	4.8%	0	0	8.8%
Total	100%	100%	100%	100%

Table F7
Size of the Respondents' Housing

Approx sq. Footage	Edmonton	Winnipeg
Less than 1000 sq. feet	40.0%	37.1%
1000-1500 sq. feet	31.7%	41.9%
More than 1500 sq. feet	6.7%	11.3%
Do not know/no response	21.7%	9.7%
Total	100%	100%

Table F7a
Size of the Respondents' Housing in Edmonton by Tenure Type

Approx sq. Footage	All Respondents	Homeowners	Subsidized Renters	Market Renters
Less than 1000 sq. feet	40.0%	11.1%	50.0%	43.9%
1000-1500 sq. feet	31.7%	77.8%	20.0%	24.4%
More than 1500 sq. feet	6.7%	11.1%	10.0%	4.9%
Do not know/no response	21.7%	0	20.0%	26.8%
Total	100%	100%	100%	100%

Table F7b
Size of the Respondents' Housing in Winnipeg by Tenure Type

Approx sq. Footage	All Respondents	Homeowners	Subsidized Renters	Market Renters
Less than 1000 sq. feet	37.1%	7.7%	20.0%	55.9%
1000-1500 sq. feet	41.9%	38.5%	73.3%	29.4%
More than 1500 sq. feet	11.3%	53.8%	0	0
Do not know/no response	9.7%	0	6.7%	14.7%
Total	100%	100%	100%	100%

Table F8
Number of Bedrooms in the Respondents' Housing

Number of Bedrooms	Edmonton	Winnipeg
One	15.0%	22.6%
Two	25.0%	37.1%
Three	35.0%	27.4%
Four or more	6.7%	11.3%
No response	18.3%	1.6%
Total	100%	100%

Table F8a
Number of Bedrooms in the Respondents' Housing in Edmonton by Tenure Type

Number of Bedrooms	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	15.0%	0	10.0%	19.5%
Two	25.0%	11.1%	40.0%	24.4%
Three	35.0%	55.6%	30.0%	31.7%
Four or more	6.7%	11.1%	0	7.3%
No response	18.3%	0	0	0
Total	100%	100%	100%	100%

Table F8b
Number of Bedrooms in the Respondents' Housing in Winnipeg by Tenure Type

Number of Bedrooms	All Respondents	Homeowners	Subsidized Renters	Market Renters
One	22.6%	0	13.3%	35.3%
Two	37.1%	23.1%	26.7%	47.1%
Three	27.4%	38.5%	46.7%	14.7%
Four or more	11.3%	38.5%	13.3%	0
Total	100%	100%	100%	100%

Table F9
Quality of the Electrical System

Electrical System	Edmonton	Winnipeg
Excellent working order	43.3%	30.6%
Good working order	38.3%	38.7%
Fair working order	11.7%	27.4%
Poor working order	1.7%	3.2%
Do not know/no response	5.0%	0
Total	100%	100%

Table F9a
Quality of the Electrical System in Edmonton by Tenure Type

Electrical System	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent working order	43.3%	55.6%	60.0%	36.6%
Good working order	38.3%	33.3%	40.0%	39.0%
Fair working order	11.7%	0	0	17.1%
Poor working order	1.7%	11.1%	0	0
Do not know/no response	5.0%	0	0	7.3%
Total	100%	100%	100%	100%

Table F9b
Quality of the Electrical System in Winnipeg by Tenure Type

Electrical System	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent working order	30.6%	53.8%	6.7%	32.4%
Good working order	38.7%	30.8%	53.3%	35.3%
Fair working order	27.4%	15.4%	33.3%	29.4%
Poor working order	3.2%	0	6.7%	2.9%
Total	100%	100%	100%	100%

Table F10
Quality of the Plumbing System

Plumbing	Edmonton	Winnipeg
Excellent working order	31.7%	27.4%
Good working order	30.0%	38.7%
Fair working order	28.3%	24.2%
Poor working order	6.7%	8.1%
Do not know/no response	3.3%	1.6%
Total	100%	100%

Table F10a
Quality of the Plumbing System in Edmonton by Tenure Type

Plumbing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent working order	31.7%	55.6%	30.0%	26.8%
Good working order	30.0%	22.2%	30.0%	31.7%
Fair working order	28.3%	11.1%	10.0%	36.6%
Poor working order	6.7%	11.1%	30.0%	0
Do not know/no response	3.3%	0	0	4.9%
Total	100%	100%	100%	100%

Table F10b
Quality of the Plumbing System in Winnipeg by Tenure Type

Plumbing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent working order	27.4%	53.8%	6.7%	26.5%
Good working order	38.7%	38.5%	46.7%	35.3%
Fair working order	24.2%	7.7%	33.3%	26.5%
Poor working order	8.1%	0	13.3%	8.8%
Do not know/no response	1.6%	0	0	2.9%
Total	100%	100%	100%	100%

Table F11
Overall Appearance of the Housing Unit

Overall Appearance	Edmonton	Winnipeg
Excellent condition	16.7%	24.2%
Good condition	38.3%	38.7%
Fair condition	36.7%	25.8%
Poor condition	8.3%	11.3%
Total	100%	100%

Table F11a
Overall Appearance of the Housing Unit in Edmonton by Tenure Type

Overall Appearance	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent condition	16.7%	33.3%	10.0%	14.6%
Good condition	38.3%	55.6%	40.0%	34.1%
Fair condition	36.7%	11.1%	30.0%	43.9%
Poor condition	8.3%	0	20.0%	7.3%
Total	100%	100%	100%	100%

Table F11b
Overall Appearance of the Housing Unit in Winnipeg by Tenure Type

Overall Appearance	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent condition	24.2%	61.5%	6.7%	17.6%
Good condition	38.7%	30.8%	40.0%	41.2%
Fair condition	25.8%	7.7%	33.3%	29.4%
Poor condition	11.3%	0	20.0%	11.8%
Total	100%	100%	100%	100%

Table F12
Appliances Included with the Housing Unit⁷

Appliances Included	Edmonton	Winnipeg
Fridge	91.7%	98.4%
Stove	91.7%	93.5%
Washer	48.3%	43.5%
Dryer	46.7%	40.3%
Microwave	16.7%	12.9%
Dishwasher	25.0%	17.7%
Other	1.7%	4.8%
None	6.7%	1.6%

Table F12a
Appliances Included with the Housing Unit in Edmonton by Tenure Type⁸

Appliances Included	All Respondents	Homeowners	Subsidized Renters	Market Renters
Fridge	91.7%	77.8%	100%	92.7%
Stove	91.7%	77.8%	100%	92.7%
Washer	48.3%	66.7%	30.0%	48.8%
Dryer	46.7%	66.7%	30.0%	46.3%
Microwave	16.7%	55.6%	20.0%	7.3%
Dishwasher	25.0%	55.6%	10.0%	22.0%
Other	1.7%	0	0	2.4%
None	6.7%	22.2%	0	4.9%

Table F12b
Appliances Included with the Housing Unit in Winnipeg by Tenure Type⁹

Appliances Included	All Respondents	Homeowners	Subsidized Renters	Market Renters
Fridge	98.4%	92.3%	100%	100%
Stove	93.5%	92.3%	86.7%	97.1%
Washer	43.5%	84.6%	46.7%	26.5%
Dryer	40.3%	84.6%	40.0%	23.5%
Microwave	12.9%	46.2%	0	5.9%
Dishwasher	17.7%	46.2%	6.7%	11.8%
Other	4.8%	23.1%	0	0
None	1.6%	7.7%	0	0

⁷ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁸ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁹ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F13
Condition of the Appliances

Appliances – Overall Condition	Edmonton	Winnipeg
Excellent working order	31.7%	21.0%
Good working order	43.3%	54.8%
Fair working order	16.7%	21.0%
Poor working order	5.0%	3.2%
Do not know/no response	3.3%	0
Total	100%	100%

Table F13a
Condition of the Appliances in Edmonton by Tenure Type

Appliances – Overall Condition	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent working order	31.7%	44.4%	40.0%	26.8%
Good working order	43.3%	44.4%	40.0%	43.9%
Fair working order	16.7%	11.1%	10.0%	19.5%
Poor working order	5.0%	0	10.0%	4.9%
Do not know/no response	3.3%	0	0	4.9%
Total	100%	100%	100%	100%

Table F13b
Condition of the Appliances in Winnipeg by Tenure Type

Appliances – Overall Condition	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent working order	21.0%	30.8%	6.7%	23.5%
Good working order	54.8%	69.2%	46.7%	52.9%
Fair working order	21.0%	0	46.7%	17.6%
Poor working order	3.2%	0	46.7%	5.9%
Total	100%	100%	100%	100%

**Table F14
Garage**

Garage	Edmonton	Winnipeg
Yes	26.7%	27.4%
Condition:		
Good condition	25.0%	17.7%
Poor condition	1.7%	8.1%
No description provided/do not know	0	1.6%
No	73.3%	72.6%
Total	100%	100%

**Table F14a
Garage in Edmonton by Tenure Type**

Garage	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	26.7%	77.8%	10.0%	19.5%
Condition				
Good condition	25.0%	66.7%	10.0%	19.5%
Poor condition	1.7%	11.1%	0	0
No	73.3%	22.2%	90.0%	80.5%
Total	100%	100%	100%	100%

**Table F14b
Garage in Winnipeg by Tenure Type**

Garage	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	27.4%	84.6%	6.7%	14.7%
Condition				
Good condition	17.7%	69.2%	0%	5.9%
Poor condition	8.1%	15.4%	6.7%	5.9%
No	72.6%	15.4%	93.3%	85.3%
Total	100%	100%	100%	100%

Table F15
Yard

Yard	Edmonton	Winnipeg
Yes	68.3%	53.2%
Condition:		
satisfactory condition	53.3%	40.3%
unsatisfactory condition	13.3%	12.9%
No description provided/do not know	1.7%	0
No	31.7%	46.8%
Total	100%	100%

Table F15a
Yard in Edmonton by Tenure Type

Yard	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	68.3%	88.9%	90.0%	58.5%
Condition:				
satisfactory condition	53.3%	77.8%	50.0%	48.8%
unsatisfactory condition	13.3%	0	40.0%	9.8%
No	31.7%	11.1%	10.0%	41.5%
Total	100%	100%	100%	100%

Table F15b
Yard in Winnipeg by Tenure Type

Yard	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	53.2%	100%	60.0%	32.4%
Condition:				
satisfactory condition	40.3%	92.3%	33.3%	23.5%
unsatisfactory condition	12.9%	7.7%	26.7%	8.8%
No	46.8%	0	40.0%	67.6%
Total	100%	100%	100%	100%

Table F16
Responsiveness of the Landlord

Upkeep/Responsiveness of Landlord to Maintenance Issues	Edmonton	Winnipeg
Landlord is very responsive	41.7%	19.4%
Landlord is somewhat responsive	33.3%	32.3%
Landlord is somewhat unresponsive	10.0%	22.6%
Landlord is very unresponsive	1.7%	4.8%
Not applicable	6.7%	19.4%
Do not know/no response	6.7%	1.6%
Total	100%	100%

Table F16a
Responsiveness of the Landlord in Edmonton by Tenure Type

Upkeep/Responsiveness of Landlord to Maintenance Issues	All Respondents	Subsidized Renters	Market Renters
Landlord is very responsive	41.7%	60.0%	43.9%
Landlord is somewhat responsive	33.3%	30.0%	34.1%
Landlord is somewhat unresponsive	10.0%	10.0%	12.2%
Landlord is very unresponsive	1.7%	0	2.4%
Not applicable	6.7%	0	0
Do not know/no response	6.7%	0	4.9%
Total	100%	100%	100%

Table F16b
Responsiveness of the Landlord in Winnipeg by Tenure Type

Upkeep/Responsiveness of Landlord to Maintenance Issues	All Respondents	Subsidized Renters	Market Renters
Landlord is very responsive	41.7%	6.7%	32.4%
Landlord is somewhat responsive	33.3%	33.3%	44.1%
Landlord is somewhat unresponsive	10.0%	46.7%	20.6%
Landlord is very unresponsive	1.7%	13.3%	2.9%
Not applicable	6.7%	0	0
Do not know/no response	6.7%	0	0
Total	100%	100%	100%

Table F17
Utilities that are Included with the Rent¹⁰

Utilities Included with Rent	Edmonton	Winnipeg
Heat	53.3%	59.7%
Water	51.7%	59.7%
Electricity	25.0%	22.6%
Other: Cable TV	1.7%	9.7%
None of the above	38.3%	40.3%

Table F17a
Utilities that are Included with the Rent in Edmonton by Tenure Type¹¹

Utilities Included with Rent	All Respondents	Subsidized Renters	Market Renters
Heat	53.3%	90.0%	51.2%
Water	51.7%	80.0%	51.2%
Electricity	25.0%	60.0%	14.6%
None of the above	38.3%	10.0%	39.0%

Table F17b
Utilities that are Included with the Rent in Winnipeg by Tenure Type¹²

Utilities Included with Rent	All Respondents	Subsidized Renters	Market Renters
Heat	59.7%	73.3%	76.5%
Water	59.7%	73.3%	76.5%
Electricity	22.6%	13.3%	35.3%
None of the above	40.3%	26.7%	23.5%

¹⁰ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

¹¹ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

¹² Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F18
Overall Satisfaction with the Housing Unit

Overall Satisfaction with the Housing	Edmonton	Winnipeg
Very satisfied	26.7%	19.4%
Somewhat satisfied	43.3%	56.5%
Somewhat unsatisfied	10.0%	19.4%
Very unsatisfied	10.0%	3.2%
Other	0	1.6%
Do not know/no response	10.0%	0
Total	100%	100%

Table F18a
Overall Satisfaction with the Housing Unit in Edmonton by Tenure Type

Overall Satisfaction with the Housing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very satisfied	26.7%	55.6%	30.0%	19.5%
Somewhat satisfied	43.3%	22.2%	50.0%	46.3%
Somewhat unsatisfied	10.0%	0%	20.0%	9.8%
Very unsatisfied	10.0%	0	0	14.6%
Do not know/no response	10.0%	22.2%	0	9.8%
Total	100%	100%	100%	100%

Table F18b
Overall Satisfaction with the Housing Unit in Winnipeg by Tenure Type

Overall Satisfaction with the Housing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very satisfied	19.4%	61.5%	0	11.8%
Somewhat satisfied	56.5%	38.5%	73.3%	55.9%
Somewhat unsatisfied	19.4%	0	20.0%	26.5%
Very unsatisfied	3.2%	0	6.7%	2.9%
Other	1.6%	0	0	2.9%
Total	100%	100%	100%	100%

Table F19
Respondent Perceptions of Neighborhood Cleanliness

Cleanliness of the Neighborhood	Edmonton	Winnipeg
Very clean	30.0%	22.6%
Somewhat clean	48.3%	40.3%
Somewhat dirty	18.3%	32.3%
Very dirty	1.7%	3.2%
Do not know/no response	1.7%	1.6%
Total	100%	100%

Table F19a
Respondents Perception of Neighborhood Cleanliness in Edmonton by Tenure Type

Neighborhood Cleanliness	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very clean	30.0%	22.2%	30.0%	31.7%
Somewhat clean	48.3%	77.8%	60.0%	39.0%
Somewhat dirty	18.3%	0	10.0%	24.4%
Very dirty	1.7%	0	0	2.4%
Do not know/no response	1.7%	0	0	2.4%
Total	100%	100%	100%	100%

Table F19b
Respondents Perception of Neighborhood Cleanliness in Winnipeg by Tenure Type

Neighborhood Cleanliness	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very clean	22.6%	53.8%	26.7%	8.8%
Somewhat clean	40.3%	46.2%	20.0%	47.1%
Somewhat dirty	32.3%	0	40.0%	41.2%
Very dirty	3.2%	0	6.7%	2.9%
Do not know/no response	1.6%	0	6.7%	0
Total	100%	100%	100%	100%

Table F20
Respondent Perceptions of Social Bonds between Neighbors

Social Bonds Between Neighborhood Residences	Edmonton	Winnipeg
Excellent – I am friendly with my neighbors & I trust the people in my neighborhood	8.3%	6.5%
Good – I know my neighbors & trust the people I recognize in my neighborhood	36.7%	38.7%
Distant – I may recognize some of my neighbors, but I don't know them	36.7%	30.6%
Poor – I do not know my neighbors & I do not trust the people in my neighborhood	10.0%	19.4%
Other	1.7%	1.6%
Do not know/no response	6.7%	3.2%
Total	100%	100%

Table F20a
Respondent Perceptions of Social Bonds between Neighbors in Edmonton by Tenure Type

Social Bonds Between Neighborhood Residences	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent – I am friendly with my neighbors & I trust the people in my neighborhood	8.3%	33.3%	0	4.9%
Good – I know my neighbors & trust the people I recognize in my neighborhood	36.7%	22.2%	50.0%	36.6%
Distant – I may recognize some of my neighbors, but I don't know them	36.7%	44.4%	50.0%	31.7%
Poor – I do not know my neighbors & I do not trust the people in my neighborhood	10.0%	0	0	14.6%
Other	1.7%	0	0	2.4%
Do not know/no response	6.7%	0	0	9.8%
Total	100%	100%	100%	100%

Table F20b
Respondent Perceptions of Social Bonds between Neighbors in Winnipeg by Tenure Type

Social Bonds Between Neighborhood Residences	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent – I am friendly with my neighbors & I trust the people in my neighborhood	6.5%	15.4%	6.7%	2.9%
Good – I know my neighbors & trust the people I recognize in my neighborhood	38.7%	61.5%	33.3%	32.4%
Distant – I may recognize some of my neighbors, but I don't know them	30.6%	15.4%	26.7%	38.2%
Poor – I do not know my neighbors & I do not trust the people in my neighborhood	19.4%	7.7%	20.0%	23.5%
Other	1.6%	0	6.7%	0
Do not know/no response	3.2%	0	6.7%	2.9%
Total	100%	100%	100%	100%

Table F21
Respondent Perceptions of Neighborhood Convenience

Convenience of Location for Work, School, etc.	Edmonton	Winnipeg
Very convenient	35.0%	33.9%
Somewhat convenient	36.7%	43.5%
Somewhat inconvenient	15.0%	12.9%
Very inconvenient	6.7%	4.8%
Do not know/no response	6.7%	4.8%
Total	100%	100%

Table F21a
Respondent Perceptions of Neighborhood Convenience in Edmonton by Tenure Type

Convenience of Location for Work, School, etc.	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very convenient	35.0%	44.4%	20.0%	36.6%
Somewhat convenient	36.7%	44.4%	40.0%	34.1%
Somewhat inconvenient	15.0%	0	20.0%	17.1%
Very inconvenient	6.7%	11.1%	10.0%	4.9%
Do not know/no response	6.7%	0	10.0%	2.4%
Total	100%	100%	100%	100%

Table F21b
Respondent Perceptions of Neighborhood Convenience in Winnipeg by Tenure Type

Convenience of Location for Work, School, etc.	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very convenient	33.9%	38.5%	20.0%	38.2%
Somewhat convenient	43.5%	30.8%	53.3%	44.1%
Somewhat inconvenient	12.9%	30.8%	6.7%	8.8%
Very inconvenient	4.8%	0	13.3%	2.9%
Do not know/no response	4.8%	0	6.7%	5.9%
Total	100%	100%	100%	100%

Table F22
Respondent Perceptions of the Quality of Neighborhood Schools

Educational Opportunities & Facilities Available for Children	Edmonton	Winnipeg
Local schools are excellent	20.0%	9.7%
Local schools are very good	36.7%	27.4%
Local schools are acceptable	16.7%	25.8%
Local schools are not acceptable	5.0%	3.2%
Do not know/no response	21.6%	33.9%
Total	100%	100%

Table F22a
Respondent Perceptions of the Quality of Neighborhood Schools in Edmonton by Tenure Type

Educational Opportunities & Facilities Available for Children	All Respondents	Homeowners	Subsidized Renters	Market Renters
Local schools are excellent	20.0%	55.6%	0%	17.1%
Local schools are very good	36.7%	22.2%	40.0%	39.0%
Local schools are acceptable	16.7%	11.1%	10.0%	19.5%
Local schools are not acceptable	5.0%	0	20.0%	2.4%
Do not know/no response	21.6%	11.1%	30.0%	17.1%
Total	100%	100%	100%	100%

Table F22b
Respondent Perceptions of the Quality of Neighborhood Schools in Winnipeg by Tenure Type

Educational Opportunities & Facilities Available for Children	All Respondents	Homeowners	Subsidized Renters	Market Renters
Local schools are excellent	9.7%	23.1%	13.3%	2.9%
Local schools are very good	27.4%	53.8%	33.3%	14.7%
Local schools are acceptable	25.8%	15.4%	40.0%	23.5%
Local schools are not acceptable	3.2%	0	0	5.9%
Do not know/no response	33.9%	7.7%	13.3%	52.9%
Total	100%	100%	100%	100%

Table F23
Respondent Perceptions of the Quality of Neighborhood Parks and Playgrounds

Local Parks/Playgrounds for Children	Edmonton	Winnipeg
Excellent: safe, clean, good facilities	18.3%	11.3%
Very good: safe, clean, reasonable facilities	36.7%	30.6%
Acceptable: safe, reasonably clean, some facilities	33.3%	17.7%
Not acceptable: unsafe, unclean	11.7%	8.6%
Do not know/no response	0	31.8%
Total	100%	100%

Table F23a
Respondent Perceptions of the Quality of Neighborhood Parks and Playgrounds in Edmonton by Tenure Type

Local Parks/Playgrounds for Children	All Respondent	Homeowner	Subsidized Renters	Market Renters
Excellent: safe, clean, good facilities	18.3%	44.4%	40.0%	7.3%
Very good: safe, clean, reasonable facilities	36.7%	22.2%	0	48.8%
Acceptable: safe, reasonably clean, some facilities	33.3%	33.3%	60.0%	26.8%
Not acceptable: unsafe, unclean	11.7%	0	10.0%	17.1%
Total	100%	100%	100%	100%

Table F23b
Respondent Perceptions of the Quality of Neighborhood Parks and Playgrounds in Winnipeg by Tenure Type

Local Parks/Playgrounds for Children	All Respondent	Homeowner	Subsidized Renters	Market Renters
Excellent: safe, clean, good facilities	11.3%	38.5%	13.3%	0
Very good: safe, clean, reasonable facilities	30.6%	61.5%	13.3%	26.5%
Acceptable: safe, reasonably clean, some facilities	17.7%	0	53.3%	8.8%
Not acceptable: unsafe, unclean	8.6%	0	13.3%	14.7%
Do not know/no response	31.8%	100%	33.3%	76.5%
Total	100%	100%	100%	100%

Table F24
Respondent Perceptions of Neighborhood Access to Transportation

Access to Transportation	Edmonton	Winnipeg
Excellent	60.0%	53.2%
Good	21.7%	37.1%
Reasonable	16.7%	8.1%
Poor	0	1.6%
Do not know/no response	1.7%	0
Total	100%	100%

Table F24a
Respondent Perceptions of Neighborhood Access to Transportation in Edmonton by Tenure Type

Access to Transportation	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent	60.0%	88.9%	60.0%	53.7%
Good	21.7%	0	0	31.7%
Reasonable	16.7%	0	40.0%	14.6%
Poor	0	0	0	0
Other	0	0	0	0
Total	100%	100%	100%	100%

Table F24b
Respondent Perceptions of Neighborhood Access to Transportation in Winnipeg by Tenure Type

Access to Transportation	All Respondents	Homeowners	Subsidized Renters	Market Renters
Excellent	53.2%	38.5%	40.0%	64.7%
Good	37.1%	30.8%	60.0%	29.4%
Reasonable	8.1%	23.1%	0	5.9%
Poor	1.6%	7.7%	0	0
Other	0	0	0	0
Total	100%	100%	100%	100%

Table F25
Respondent Satisfaction with the Neighborhood

Overall Satisfaction with the Neighborhood	Edmonton	Winnipeg
Very satisfied	31.7%	16.1%
Somewhat satisfied	40.0%	59.7%
Somewhat unsatisfied	15.0%	19.4%
Very unsatisfied	10.0%	3.2%
Do not know/no response	3.3%	1.6%
Total	100%	100%

Table F25a
Respondent Satisfaction with the Neighborhood in Edmonton by Tenure Type

Overall Satisfaction with the Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very satisfied	31.7%	55.6%	30.0%	26.8%
Somewhat satisfied	40.0%	44.4%	50.0%	36.6%
Somewhat unsatisfied	15.0%	0	10.0%	19.5%
Very unsatisfied	10.0%	0	10.0%	12.2%
Do not know/no response	3.3%	0	0	4.9%
Total	100%	100%	100%	100%

Table F25b
Respondent Satisfaction with the Neighborhood in Winnipeg by Tenure Type

Overall Satisfaction with the Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very satisfied	16.1%	53.8%	6.7%	5.9%
Somewhat satisfied	59.7%	46.2%	73.3%	58.8%
Somewhat unsatisfied	19.4%		13.3%	29.4%
Very unsatisfied	3.2%	0	6.7%	2.9%
Do not know/no response	1.6%	0	0	2.9%
Total	100%	100%	100%	100%

Table F26
Respondent Perceptions of Neighborhood Ethnic/Cultural Diversity

Ethnic/Cultural Diversity in the Neighborhood	Edmonton	Winnipeg
Very diverse	41.7%	29.0%
Somewhat diverse	38.3%	48.4%
Little diversity	10.0%	21.0%
Do not know/no response	10.0%	1.6%
Total	100%	100%

Table F26a
Respondent Perceptions of Neighborhood Ethnic/Cultural Diversity in Edmonton by Tenure Type

Ethnic/Cultural Diversity in the Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very diverse	41.7%	33.3%	40.0%	43.9%
Somewhat diverse	38.3%	44.4%	40.0%	36.6%
Little diversity	10.0%	11.1%	20.0%	7.3%
Do not know/no response	10.0%	11.1%	0	12.2%
Total	100%	100%	100%	100%

Table F26b
Respondent Perceptions of Neighborhood Ethnic/Cultural Diversity in Winnipeg by Tenure Type

Ethnic/Cultural Diversity in the Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Very diverse	29.0%	23.1%	26.7%	32.4%
Somewhat diverse	48.4%	30.8%	40.0%	58.8%
Little diversity	21.0%	46.2%	33.3%	5.9%
Do not know/no response	1.6%	0	0	2.9%
Total	100%	100%	100%	100%

Table F27
Respondent Perceptions of General Neighborhood Income Levels

General Income Level of Neighborhood Residents	Edmonton	Winnipeg
< \$15,000 per year	16.7%	17.7%
\$15,000 - \$30,000 per year	33.3%	43.5%
\$30,000 - \$50,000 per year	35.0%	27.4%
> \$50,000 per year	1.7%	11.3%
Do not know/no response	13.3%	0
Total	100%	100%

Table F27a
Respondent Perceptions of General Neighborhood Income Levels in Edmonton by Tenure Type

General Income Level of Neighborhood Residents	All Respondents	Homeowners	Subsidized Renters	Market Renters
< \$15,000 per year	16.7%	0	30.0%	17.1%
\$15,000 - \$30,000 per year	33.3%	22.2%	20.0%	39.0%
\$30,000 - \$50,000 per year	35.0%	66.7%	20.0%	31.7%
> \$50,000 per year	1.7%	11.1%	0	0
Do not know/no response	13.3%	0	10.0%	2.4%
Total	100%	100%	100%	100%

Table F27b
Respondent Perceptions of General Neighborhood Income Levels in Winnipeg by Tenure Type

General Income Level of Neighborhood Residents	All Respondents	Homeowners	Subsidized Renters	Market Renters
< \$15,000 per year	17.7%	0	33.3%	17.6%
\$15,000 - \$30,000 per year	43.5%	7.7%	40.0%	58.8%
\$30,000 - \$50,000 per year	27.4%	46.2%	20.0%	23.5%
> \$50,000 per year	11.3%	46.2%	6.75	0
Total	100%	100%	100%	100%

Table F28
Respondent Perceptions of General Neighborhood Education Levels

General Education Level of Neighborhood Residents	Edmonton	Winnipeg
Less than grade 10	8.3%	11.3%
Grade 10-12	25.0%	17.7%
Grade 12 diploma	15.0%	16.1%
Some post secondary	26.7%	37.1%
Post secondary degree/diploma/certificate	10.0%	14.5%
Do not know/no response	15.0%	3.2%
Total	100%	100%

Table F28a
Respondent Perceptions of General Neighborhood Education Levels in Edmonton by Tenure Type

General Education Level of Neighborhood Residents	All Respondents	Homeowners	Subsidized Renters	Market Renters
Less than grade 10	8.3%	0	10.0%	9.8%
Grade 10-12	25.0%	44.4%	10.0%	24.4%
Grade 12 diploma	15.0%	0	10.0%	19.5%
Some post secondary	26.7%	33.3%	30.0%	24.4%
Post secondary degree/diploma/certificate	10.0%	0	10.0%	12.2%
Do not know/no response	15.0%	22.2%	30.0%	9.8%
Total	100%	100%	100%	100%

Table F28b
Respondent Perceptions of General Neighborhood Education Levels in Winnipeg by Tenure Type

General Education Level of Neighborhood Residents	All Respondents	Homeowner	Subsidized Renters	Market Renters
Less than grade 10	11.3%	7.7%	20.0%	8.8%
Grade 10-12	17.7%	0	33.3%	17.6%
Grade 12 diploma	16.1%	7.7%	13.3%	20.6%
Some post secondary	37.1%	38.5%	33.3%	38.2%
Post secondary degree/diploma/certificate	14.5%	46.2%	0	8.8%
Do not know/no response	3.2%	0	0	5.9%
Total	100%	100%	100%	100%

Table F29
Respondent Reason for Choosing to Rent or Purchase their Housing Unit¹³

Why Did you Rent/Purchase this Housing	Edmonton	Winnipeg
Family/friends live near here	21.7%	22.6%
Convenient location	40.0%	48.4%
I like the neighborhood	18.3%	54.8%
I like the schools	3.3%	21.0%
It is affordable	43.3%	71.0%
I could not find any other place to rent/purchase	20.0%	17.7%
Other	8.3%	3.2%
Do not know/no response	10.0%	0

Table F29a
Respondent Reason for Choosing to Rent or Purchase their Housing Unit in Edmonton by Tenure Type¹⁴

Why Did you Rent/Purchase this Housing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Family/friends live near here	21.7%	0	20.0%	26.8%
Convenient location	40.0%	33.3%	20.0%	46.3%
I like the neighborhood	18.3%	22.2%	10.0%	19.5%
I like the schools	3.3%	0	0	4.9%
It is affordable	43.3%	44.4%	50.0%	41.5%
I could not find any other place to rent/purchase	20.0%	0	30.0%	22.0%
Other	8.3%	0	30.0%	4.9%

Table F29b
Respondent Reason for Choosing to Rent or Purchase their Housing Unit in Winnipeg by Tenure Type¹⁵

Why Did you Rent/Purchase this Housing	All Respondents	Homeowners	Subsidized Renters	Market Renters
Family/friends live near here	22.6%	15.4%	33.3%	20.6%
Convenient location	48.4%	46.2%	46.7%	50.0%
I like the neighborhood	54.8%	84.6%	66.7%	38.2%
I like the schools	21.0%	46.2%	20.0%	11.8%
It is affordable	71.0%	53.8%	86.7%	70.6%
I could not find any other place to rent/purchase	17.7%	0	33.3%	17.6%
Other	3.2%	15.4%	0	0

¹³ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

¹⁴ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

¹⁵ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F30
Respondent Reasons for Choosing to Live in the Neighborhood¹⁶

Why Did You Choose to Live in this Neighborhood	Edmonton	Winnipeg
Family/friends live near here	23.3%	22.6%
Convenient location for work/school/shopping, etc	40.0%	3.5%
I like the neighborhood	26.7%	53.2%
I like the schools	8.3%	21.0%
It is affordable	40.0%	71.0%
I could not find any other place to rent	16.7%	21.0%
Unspecified other	6.7%	3.2%
Do not know/no response	5.0%	0

Table F30a
Respondent Reasons for Choosing to Live in the Neighborhood in Edmonton¹⁷

Why Did You Choose to Live in this Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Family/friends live near here	23.3%	11.1%	20.0%	26.8%
Convenient location for work/school/shopping, etc	40.0%	44.4%	20.0%	43.9%
I like the neighborhood	26.7%	44.4%	10.0%	26.8%
I like the schools	8.3%	11.1%	10.0%	7.3%
It is affordable	40.0%	44.4%	40.0%	39.0%
I could not find any other place to rent	16.7%	0	20.0%	19.5%
Unspecified other	6.7%	0	20.0%	4.9%
None of the above	5.0%	0	20.0%	2.4%

Table F30b
Respondent Reasons for Choosing to Live in the Neighborhood in Winnipeg¹⁸

Why Did You Choose to Live in this Neighborhood	All Respondents	Homeowners	Subsidized Renters	Market Renters
Family/friends live near here	22.6%	15.4%	26.7%	23.5%
Convenient location for work/school/shopping, etc	43.5%	38.5%	40.0%	47.1%
I like the neighborhood	53.2%	76.9%	66.7%	38.2%
I like the schools	21.0%	38.5%	20.0%	14.7%
It is affordable	71.0%	53.8%	93.3%	67.6%
I could not find any other place to rent	21.0%	0%	40.0%	20.6%
Unspecified other	3.2%	15.4%	0	0

¹⁶ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

¹⁷ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

¹⁸ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F31
Respondent Perceptions of Barriers to Homeownership for Aboriginal People¹⁹

Barriers to Aboriginal homeownership²⁰	Edmonton	Winnipeg
Lack of awareness about homeownership	58.3%	43.5%
Lack of adequate savings for a down payment	51.7%	35.5%
Lack of adequate income to meet the obligations of a mortgage	50.0%	30.6%
Lack of information about how to purchase a home	41.7%	29.0%
Lack of secure, gainful employment	35.0%	41.9%
No history/experience dealing with banks/financial institutions	31.7%	33.9%
Lack of affordable properties on the housing market	31.7%	19.4%
NIMBY attitude from local communities	28.3%	12.9%
Transient culture of many Aboriginal people	28.3%	16.1%
Banks and other financial institutions do not work cooperatively with Aboriginal people	25.0%	16.1%
Lack of interest to purchase a home	20.0%	16.1%
Cultural issues: torn between home community's sense of belonging and the better employment prospects of the city	5.0%	1.6%
Racism from the institutions	3.3%	1.6%
Addictions – alcohol, drugs, gambling	3.3%	0
Lack of education	1.7%	0
Insurance/bank policies not available for undesirable areas	0	1.6%
Aboriginal people do not know their rights	0	1.6%
Do not know/no response	5.0%	4.8%

¹⁹ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

²⁰ Italicized responses are those responses given under the survey category of "other" and were defined by respondents.

Table F31a
Respondent Perceptions of Barriers to Homeownership for Aboriginal People in Edmonton
by Tenure Type²¹

Barriers to Aboriginal homeownership²²	All Respondents	Homeowners	Subsidized Renters	Market Renters
Lack of awareness about homeownership	58.3%	66.7%	60.0%	56.1%
Lack of adequate savings for a down payment	51.7%	55.6%	40.0%	53.7%
Lack of adequate income to meet the obligations of a mortgage	50.0%	55.6%	30.0%	53.7%
Lack of information about how to purchase a home	41.7%	44.4%	30.0%	43.9%
Lack of secure, gainful employment	35.0%	44.4%	20.0%	36.6%
No history/experience dealing with banks/financial institutions	31.7%	55.6%	10.0%	31.7%
Lack of affordable properties on the housing market	31.7%	44.4%	30.0%	29.3%
NIMBY attitude from local communities	28.3%	33.3%	30.0%	26.8%
Transient culture of many Aboriginal people	28.3%	66.7%	20.0%	22.0%
Banks and other financial institutions do not work cooperatively with Aboriginal people	25.0%	33.3%	30.0%	22.0%
Lack of interest to purchase a home	20.0%	33.3%	10.0%	19.5%
Cultural issues: torn between home community's sense of belonging and the better employment prospects of the city	5.0%	11.1%	0	4.9%
Racism from the institutions	3.3%	11.1%	10.0%	0
Addictions – alcohol, drugs, gambling	3.3%	0	0	4.9%
Lack of education	1.7%	0	0	2.4%

²¹ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

²² Italicized responses are those responses given under the survey category of "other" and were defined by respondents.

Table F31b
Respondent Perceptions of Barriers to Homeownership for Aboriginal People in Winnipeg
by Tenure Type²³

Barriers to Aboriginal homeownership²⁴	All Respondents	Homeowners	Subsidized Renters	Market Renters
Lack of awareness about homeownership	43.5%	84.6%	13.3%	41.2%
Lack of adequate savings for a down payment	35.5%	69.2%	20.0%	29.4%
Lack of adequate income to meet the obligations of a mortgage	30.6%	61.5%	13.3%	26.5%
Lack of information about how to purchase a home	29.0%	53.8%	20.0%	23.5%
Lack of secure, gainful employment	41.9%	38.5%	33.3%	47.1%
No history/experience dealing with banks/financial institutions	33.9%	46.2%	26.7%	32.4%
Lack of affordable properties on the housing market	19.4%	15.4%	6.7%	26.5%
NIMBY attitude from local communities	12.9%	23.1%	6.7%	11.8%
Transient culture of many Aboriginal people	16.1%	23.1%	6.7%	17.6%
Banks and other financial institutions do not work cooperatively with Aboriginal people	16.1%	46.2%	6.7%	8.8%
Lack of interest to purchase a home	16.1%	30.8%	13.3%	11.8%
Cultural issues: torn between home community's sense of belonging and the better employment prospects of the city	1.6%	7.7%	0	0
Racism from the institutions	1.6%	0	6.7%	0
Insurance/bank policies not available for undesirable areas	1.6%	7.7%	0	0
Aboriginal people do not know their rights	1.6%	0	0	2.9%

²³ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

²⁴ Italicized responses are those responses given under the survey category of "other" and were defined by respondents.

Table F32
Respondent Perceptions of Whether or not Homeownership is Beneficial for Aboriginal People

Is Homeownership Beneficial to Aboriginal People	Edmonton	Winnipeg
Yes	91.7%	83.9%
Why ^{25 26} :		
Creates pride of ownership	25.0%	27.4%
Financial security	10.0%	25.8%
Stability/not having to move often	8.3%	9.7%
Equity/savings/asset accumulation	6.7%	22.6%
Freedom from landlord problems	6.7%	3.2%
Inheritance to pass on to children	3.3%	0
Helps integrate Aboriginal people into mainstream society	3.3%	12.9%
Allows greater freedom/privacy	3.3%	4.8%
Teaches responsibility	3.3%	1.6%
Better housing	1.7%	1.6%
Allow individuals and families to permanently move away from their rural First Nations Community	1.7%	1.6%
Not specified	33.3%	4.8%
No	5.0%	4.8%
Why not ^{27 28}		
People are not qualified for homeownership	8.3%	3.2%
No	5.0%	4.8%
Why not ^{29 30}		
Lack of information available to Aboriginal people regarding homeownership	1.7%	0
Aboriginal people should return to the communal system in first Nations' communities.	0	1.6%
Taxation is too high/should not be taxed on property	0	1.6%
Do not know/no response	3.3%	11.3%
Total	100%	100%

Table F32a

²⁵ The following responses were articulated by respondents and were not included in a survey list

²⁶ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

²⁷ The following responses were articulated by respondents and were not included in a survey list

²⁸ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

²⁹ The following responses were articulated by respondents and were not included in a survey list

³⁰ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

Respondent Perceptions of Whether or not Homeownership is Beneficial for Aboriginal People in Edmonton by Tenure Type

Is Homeownership Beneficial to Aboriginal People	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	91.7%	100%	90.0%	90.2%
Why ^{31 32} :				
Creates pride of ownership	25.0%	33.3%	30.0%	22.0%
Financial security	10.0%	11.1%	10.0%	9.8%
Stability/not having to move often	8.3%	11.1%	0	9.8%
Equity/savings/asset accumulation	6.7%	33.3%	0	2.4%
Freedom from landlord problems	6.7%	0	0	9.8%
Inheritance to pass on to children	3.3%	0	0	4.9%
Helps integrate Aboriginal people into mainstream society	3.3%	0	0	4.9%
Allows greater freedom/privacy	3.3%	0	0	4.9%
Teaches responsibility	3.3%	0	10.0%	2.4%
Better housing	1.7%	0	0	2.4%
Allow individuals and families to permanently move away from their rural First Nations Community	1.7%	0	10.0%	0
Not specified/No response	33.3%	22.2%	30.0%	22.0%
No	5.0%	0	10.0%	4.9%
Why not ^{33 34}				
People are not qualified for homeownership	8.3%	0	20.0%	7.3%
Lack of information available to Aboriginal people regarding homeownership	1.7%	0	0	2.4%
Do not know/no response	3.3%	0	0	4.9%
Total	100%	100%	100%	100%

³¹ The following responses were articulated by respondents and were not included in a survey list

³² The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

³³ The following responses were articulated by respondents and were not included in a survey list

³⁴ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

Table F32b
Respondent Perceptions of Whether or not Homeownership is Beneficial for Aboriginal People in Winnipeg by Tenure Type

Is Homeownership Beneficial to Aboriginal People	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	83.9%	100%	80.0%	79.4%
Why ^{35 36} :				
Creates pride of ownership	27.4%	53.8%	13.3%	23.5%
Financial security	25.8%	15.4%	26.7%	29.4%
Stability/not having to move often	9.7%	7.7%	6.7%	11.8%
Equity/savings/asset accumulation	22.6%	53.8%	6.7%	17.6%
Freedom from landlord problems	3.2%	7.7%	0	2.9%
Helps integrate Aboriginal people into mainstream society	12.9%	30.8%	6.7%	8.8%
Allows greater freedom/privacy	4.8%	0	20.0%	0
Teaches responsibility	1.6%	7.7%	0	0
Better housing	1.6%	0	0	2.9%
Allow individuals and families to permanently move away from their rural First Nations Community	1.6%	7.7%	0	0
Not specified/No response	4.8%	0	6.7%	0
No	4.8%	0	0	8.8%
Why not ^{37 38}				
People are not qualified for homeownership	3.2%	0	0	5.9%
Aboriginal people should return to the communal system of First Nations' communities	1.6%	0	0	2.9%
Taxation is too high/should not be taxed on property	1.6%	0	0	2.9%
Do not know/no response	11.3%	0	20.0%	11.8%
Total	100%	100%	100%	100%

³⁵ The following responses were articulated by respondents and were not included in a survey list

³⁶ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

³⁷ The following responses were articulated by respondents and were not included in a survey list

³⁸ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

Table F33
Degree of Interest in Personal Homeownership, as Expressed by Renters

For Non-homeowners, Are You Interested in Homeownership?	Edmonton	Winnipeg
Yes	68.3%	53.2%
Why ^{39 40} :		
Privacy/comfort/personal security/independence	20.0%	29.0%
Equity/savings accumulation	13.3%	17.7%
Inheritance to pass on to children	3.3%	1.6%
Move into better neighborhood	3.3%	1.6%
Create pride in ownership	13.3%	11.3%
Do not have to tolerate landlords	6.7%	1.6%
Better housing	1.7%	3.2%
Not specified	21.7%	1.6%
No	10.0%	17.7%
Why not ^{41 42} :		
No interest in ownership or responsibility	6.7%	4.8%
Plan to retire soon/too old to take on the responsibility	1.7%	3.2%
Like to rent/live in an apartment	0	3.2%
Have not planned for the future	1.7%	1.6%
Lack of money or credit history	1.7%	6.5%
Not specified	5.0%	0
Do not know/no response	6.7%	8.1%
Not applicable (homeowners)	15.0%	21.0%
Total	100%	100%

³⁹ The following responses were articulated by respondents and were not included in a survey list

⁴⁰ The percentages given are percentages of the entire sample. Multiple responses are possible, therefore the columns may not add up to the total percentage given under "yes".

⁴¹ The following responses were articulated by respondents and were not included in a survey list

⁴² The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

Table F33a
Degree of Interest in Personal Homeownership in Edmonton, Expressed by Renters

For Non-homeowners, Are You Interested in Homeownership?	All Respondents	Subsidized Renters	Market Renters
Yes	68.3%	100%	75.6%
Privacy/comfort/personal security/independence	20.0%	40.0%	19.5%
Equity/savings accumulation	13.3%	0	19.5
Inheritance to pass on to children	3.3%	10.0%	2.4%
Move into better neighborhood	3.3%	20.0%	0
Create pride in ownership	13.3%	20.0%	14.6%
Do not have to tolerate landlords	6.7%	0	9.8%
Better housing	1.7%	0	2.4%
Not specified	21.7%	0	0
No	10.0%	0	14.6%
No interest in ownership or responsibility	6.7%	20.0	4.9%
Plan to retire soon/too old to take on the responsibility	1.7%	0	2.4%
Have not planned for the future	1.7%	0	2.4%
Lack of money or credit history	1.7%	0	2.4%
Not specified/No response	5.0%	0	7.3%
Do not know/no response	6.7%	0	9.8%
Total	100%	100%	100%

Table F33b
Degree of Interest in Personal Homeownership in Winnipeg, Expressed by Renters.

For Non-homeowners, Are You Interested in Homeownership?	All Respondents	Subsidized Renters	Market Renters
Yes	53.2%	60.0%	70.6%
Privacy/comfort/personal security/independence	29.0%	40.0%	35.3%
Equity/savings accumulation	17.7%	6.7%	29.4%
Inheritance to pass on to children	1.6%	6.7%	0
Move into better neighborhood	1.6%	0	2.9%
Create pride in ownership	11.3%	6.7%	17.6%
Do not have to tolerate landlords	1.6%	0	2.9%
Better housing	3.2%	0	5.9%
Not specified	1.6%	0	0
No	17.7%	20.0%	23.5%
No interest in ownership or responsibility	4.8%	0	8.8%
Plan to retire soon/too old to take on the responsibility	3.2%	0	5.9%
Like to rent/live in an apartment	3.2%	0	5.9%
Have not planned for the future	1.6%	0	2.9%
Lack of money or credit history	6.5%	20.0%	2.9%
Do not know/no response	8.1%	20.0%	5.9%
Total	100%	100%	100%

Table F34
Respondent Perceptions of Whether or not Homeownership is Desirable to Aboriginal People.

Is homeownership desirable to Aboriginal people	Edmonton	Winnipeg
Yes	76.7%	62.9%
Why ^{43 44} :		
Equity/savings/asset accumulation	15.0%	14.5%
Empowerment of Aboriginal people	13.3%	19.4%
Allows greater freedom/privacy	6.7%	16.1%
One does not have to tolerate landlords	5.0%	8.1%
Secure, permanent housing	5.0%	4.8%
To get out of low income neighborhoods	3.3%	1.6%
Not specified	40.0%	8.0%
No	15.0%	14.5%
Why not ^{45 46} :		
Concept of property ownership is not culturally relevant	6.7%	6.5%
People do not have enough sustainable resources to support homeownership	5.0%	1.6%
Not specified	3.3%	0
Homes are free in First Nations' communities. Why pay?	1.7%	0
People do not realize that they could own a home	0	4.8%
People are not interested in home ownership	0	4.8%
Ownership results in loss of cultural identity	0	1.6%
Do not know/no response	8.3%	22.6%
Total	100%	100%

⁴³ The following responses were articulated by respondents and were not included in a survey list

⁴⁴ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

⁴⁵ The following responses were articulated by respondents and were not included in a survey list

⁴⁶ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

Table F34a
Respondent Perceptions of Whether or not Homeownership is Desirable to Aboriginal People in Edmonton by Tenure Type.

Is homeownership desirable to Aboriginal people	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	76.7%	77.8%	80.0%	75.6%
Why ^{47 48} :				
Equity/savings/asset accumulation	15.0%	22.2%	0	17.1%
Empowerment of Aboriginal people	13.3%	11.1%	10.0%	14.6%
Allows greater freedom/privacy	6.7%	0	20.0%	4.9%
One does not have to tolerate landlords	5.0%	11.1%	0	4.9%
Secure, permanent housing	5.0%	0	10.0%	4.9%
To get out of low income neighborhoods	3.3%	0	0	4.9%
Not specified	40.0%	0	30.0%	0
No	15.0%	0	20.0%	17.1%
Why not ^{49 50} :				
Concept of property ownership is not culturally relevant	6.7%	0	10.0%	7.3%
People do not have enough sustainable resources to support homeownership	5.0%	0	10.0%	4.9%
Not specified/No response	3.3%	0	0	4.9%
Homes are free on the in first Nations' communities. Why pay?	1.7%	0	0	2.4%
Do not know/no response	8.3%	22.2%	0	7.3%
Total	100%	100%	100%	100%

⁴⁷ The following responses were articulated by respondents and were not included in a survey list

⁴⁸ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

⁴⁹ The following responses were articulated by respondents and were not included in a survey list

⁵⁰ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

Table F34b
Respondent Perceptions of Whether or not Homeownership is Desirable to Aboriginal People in Winnipeg by Tenure Type

Is homeownership desirable to Aboriginal people	All Respondents	Homeowners	Subsidized Renters	Market Renters
Yes	62.9%	69.2%	60.0%	61.8%
Why ^{51 52} :				
Equity/savings/asset accumulation	14.5%	23.1%	6.7%	14.7%
Empowerment of Aboriginal people	19.4%	38.5%	6.7%	17.6%
Allows greater freedom/privacy	16.1%	15.4%	20.0%	14.7%
One does not have to tolerate landlords	8.1%	0	13.3%	8.8%
Secure, permanent housing	4.8%	15.4%	6.7%	0
To get out of low income neighborhoods	1.6%	0	0	2.9%
Not specified	8.0%	0	0	0
No	14.5%	15.4%	6.7%	17.6%
Why not ^{53 54} :				
Concept of property ownership is not culturally relevant	6.5%	0	0	11.8%
People do not have enough sustainable resources to support homeownership	1.6%	0	0	2.9%
People do not realize that they could own a home	4.8%	15.4%	0	2.9%
People are not interested in home ownership	4.8%	0	6.7%	5.9%
Ownership results in loss of cultural identity	1.6%	0	0	2.9%
Do not know/no response	22.6%	15.4%	33.3%	20.6%
Total	100%	100%	100%	100%

⁵¹ The following responses were articulated by respondents and were not included in a survey list

⁵² The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

⁵³ The following responses were articulated by respondents and were not included in a survey list

⁵⁴ The percentages given are percentages of the entire sample. Multiple responses are possible; therefore the columns may not add up to 100%.

Table F35
Respondent Perceptions about the Type of Housing Most Desirable and Appropriate for
Aboriginal People⁵⁵

Most desirable/ appropriate types of homeownership for Aboriginal people	Edmonton	Winnipeg
Private ownership	60.0%	83.9%
Condominium ownership	35.0%	3.2%
Cooperative ownership	35.0%	22.6%
Other	10.0%	3.2%
Do not know/no response	5.0%	6.5%

Table F35a
Respondent Perceptions about the Type of Housing Most Desirable and Appropriate for
Aboriginal People in Edmonton by Tenure Type⁵⁶

Most desirable/ appropriate types of homeownership for Aboriginal people	All Respondents	Homeowners	Subsidized Renters	Market Renters
Private ownership	60.0%	66.7%	50.0%	61.0%
Condominium ownership	35.0%	33.3%	40.0%	31.7%
Cooperative ownership	35.0%	22.2%	30.0%	39.0%
Other	10.0%	11.1%	10%	4.9%

Table F35b
Respondent Perceptions about the Type of Housing Most Desirable and Appropriate for
Aboriginal People in Winnipeg by Tenure Type⁵⁷

Most desirable/ appropriate types of homeownership for Aboriginal people	All Respondents	Homeowners	Subsidized Renters	Market Renters
Private ownership	83.9%	92.3%	80.0%	82.4%
Condominium ownership	3.2%	7.7%	6.7%	0
Cooperative ownership	22.6%	30.8%	33.3%	14.7%
Other	3.2%	0	6.75%	0

⁵⁵ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁵⁶ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁵⁷ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F36
Most Effective Approaches for Homeownership for Aboriginal People⁵⁸

Most Effective Approaches to Home Ownership	Edmonton	Winnipeg
Traditional mortgaged purchase	10.0%	27.4%
Traditional mortgaged purchase with down payment assistance	45.0%	38.7%
Rent to own programs	61.7%	45.2%
Sweat equity programs	13.3%	45.2%
Cooperative ownership	16.7%	25.8%
Condominium ownership	13.3%	0
Do not know/no response	8.4%	3.2%

Table F36a
Most Effective Approaches for Homeownership for Aboriginal People in Edmonton by Tenure Type⁵⁹

Most Effective Approaches to Home Ownership	All Respondents	Homeowners	Subsidized Renters	Market Renters
Traditional mortgaged purchase	10.0%	11.1%	10.0%	9.8%
Traditional mortgaged purchase with down payment assistance	45.0%	33.3%	40.0%	48.8%
Rent to own programs	61.7%	44.4%	40.0%	70.7%
Sweat equity programs	13.3%	22.2%	20.0%	9.8%
Cooperative ownership	16.7%	0	40.0%	14.6%
Condominium ownership	13.3%	11.1%	10.0%	14.6%

Table F36b
Most Effective Approaches for Homeownership for Aboriginal People in Winnipeg by Tenure Type⁶⁰

Most Effective Approaches to Home Ownership	All Respondents	Homeowners	Subsidized Renters	Market Renters
Traditional mortgaged purchase	27.4%	46.2%	26.7%	20.6%
Traditional mortgaged purchase with down payment assistance	38.7%	46.2%	40.0%	35.3%
Rent to own programs	45.2%	30.8%	33.3%	55.95
Sweat equity programs	45.2%	30.8%	53.3%	47.1%
Cooperative ownership	25.8%	30.8%	20.0%	26.5%

⁵⁸ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁵⁹ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁶⁰ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

Table F37
Strategies to Assist Aboriginal People to Overcome Barriers to Homeownership⁶¹

Strategies to Assist People Overcome Barriers⁶²	Edmonton	Winnipeg
Create education programs to inform Aboriginal people about homeownership and dealing with banks	33.3%	24.2%
Banks should provide mortgage assistance programs	20.0%	8.1%
Provide culturally appropriate counseling and information	8.3%	25.8%
Increase overall participation and decision-making authority of Aboriginal people in plans and programs	8.3%	6.5%
Appoint an Aboriginal financial advisor or banking liaison to provide assistance/information/facilitate communication between banks and the Aboriginal community	5.0%	9.7%
Create an Aboriginal owned sweat equity program specifically for Aboriginal people	5.0%	4.8%
More housing available in better neighborhoods	5.0%	1.6%
Create an Aboriginal housing board or association	1.7%	4.8%
Increase funding/more training programs to facilitate employment for Aboriginal people	1.7%	16.1%
More public education to help decrease discrimination against Aboriginal people in society	1.7%	8.1%
Early education	1.7%	3.2%
More rent-to-own, subsidized housing programs	1.7%	0
Resources for handling addictions	1.7%	0
Aboriginal people should take own steps within the existing system	0	3.2%
Create a federal government housing secretariat	0	1.6%
Aboriginal people should be encouraged to become part of cross-cultural community	0	1.6%
Do not know/no response	26.7%	16.1%

⁶¹ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁶² These responses were given to an open-ended question. As such, they were respondent generated and not included in a survey list

Table F37a
Strategies to Assist Aboriginal People to Overcome Barriers to Homeownership in
Edmonton by Tenure Type⁶³

Strategies to Assist People Overcome Barriers⁶⁴	All Respondents	Homeowners	Subsidized Renters	Market Renters
Create education programs to inform Aboriginal people about homeownership and dealing with banks	33.3%	33.3%	20.0%	36.6%
Banks should provide mortgage assistance programs	20.0%	22.2%	20.0%	19.5%
Provide culturally appropriate counseling and information	8.3%	0	0	12.2%
Increase overall participation and decision-making authority of Aboriginal people in plans and programs	8.3%	0	20.0%	7.3%
Appoint an Aboriginal financial advisor or banking liaison to provide assistance/information/facilitate communication between banks and the Aboriginal community	5.0%	0	10.0%	4.9%
Create an Aboriginal owned sweat equity program specifically for Aboriginal people	5.0%	11.1%	10.0%	2.4%
More housing available in better neighborhoods	5.0%	0	0	7.3%
Create an Aboriginal housing board or association	1.7%	0	0	2.4%
Increase funding/more training programs to facilitate employment for Aboriginal people	1.7%	0	0	2.4%
More public education to help decrease discrimination against Aboriginal people in society	1.7%	11.1%	0	0
Early education	1.7%	0	0	2.4%
More rent-to-own, subsidized housing programs	1.7%	0	0	2.4%
Resources for handling addictions	1.7%	0	0	2.4%
Do not know/no response	26.7%	33.3%	40.0%	22.0%

⁶³ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁶⁴ These responses were given to an open-ended question. As such, they were respondent generated and not included in a survey list

Table F37b
Strategies to Assist Aboriginal People to Overcome Barriers to Homeownership in
Winnipeg by Tenure Type⁶⁵

Strategies to Assist People Overcome Barriers⁶⁶	All Respondents	Homeowners	Subsidized Renters	Market Renters
Create education programs to inform Aboriginal people about homeownership and dealing with banks	24.2%	23.1%	20.0%	26.5%
Banks should provide mortgage assistance programs	8.1%	23.1%	0	5.9%
Provide culturally appropriate counseling and information	25.8%	23.1%	20.0%	29.4%
Increase overall participation and decision-making authority of Aboriginal people in plans and programs	6.5%	15.4%	0	5.9%
Appoint an Aboriginal financial advisor or banking liaison to provide assistance/information/facilitate communication between banks and the Aboriginal community	9.7%	23.1%	0	8.8%
Create an Aboriginal owned sweat equity program specifically for Aboriginal people	4.8%	0	6.7%	5.9%
More housing available in better neighborhoods	1.6%	0	0	2.9%
Create an Aboriginal housing board or association	4.8%	0	0	8.8%
Increase funding/more training programs to facilitate employment for Aboriginal people	16.1%	30.8%	26.7%	5.9%
More public education to help decrease discrimination against Aboriginal people in society	8.1%	7.7%	0	11.8%
Early education	3.2%	0	6.7%	2.9%
Aboriginal people should take own steps within the existing system	3.2%	0	0	5.9%
Create a federal government housing secretariat	1.6%	7.7%	0	0
Aboriginal people should be encouraged to become part of cross-cultural community	1.6%	7.7%	0	0
Do not know/no response	16.1%	0	40.0%	11.7%

⁶⁵ Multiple responses are possible for this question. Therefore, the columns may not equal the total number of responses or 100%

⁶⁶ These responses were given to an open-ended question. As such, they were respondent generated and not included in a survey list

APPENDIX G

SUGGESTIONS AND RECOMMENDATIONS

Recommendations

The analysis of the literature, key informant interviews, household survey data and case studies have provided a number of suggestions and recommendations relevant to housing and homeownership programs for urban Aboriginal people. These suggestions and recommendations are discussed below.

Partnership initiatives to increase Aboriginal access to homeownership

Key informants in Edmonton and Winnipeg provided a number of suggestions:

- Establish an Advisory Group connecting the National Homelessness Initiative and local Aboriginal people;
- Work together with government departments to develop a housing venture fund;
- Facilitate a lease-to-own program that provides Residential Rehabilitation Assistance Program (RRAP) funding for renovating older, less expensive homes.

Labour or “sweat” equity programs should be considered for funding and support

Many key informants recommended self-help housing programs as an acceptable means to facilitate homeownership. The notion of sweat equity appeals to key informants because it requires the tenant to participate in building his/her own home. This process facilitates attachment and encourages pride of ownership. The non-governmental organization Habitat for Humanity has built several homes in Winnipeg and some key informants feel that this may be a good model to follow.

First Nations communities could be supported to purchase or build urban housing for community members that choose to live out of the community

Key informants noted that First Nations could buy or build apartment buildings or single family dwellings in Winnipeg. The First Nations community administration could then either rent or sell the properties to community members. Arrangements could be made ahead of time, so that when people move into Winnipeg, they have accommodation waiting for them. This type of arrangement could take some of the pressure off the social housing system and help to decrease the numbers of homeless Aboriginal people in Winnipeg.

Several key informants mentioned the notion of creating “urban reserves”. These reserve areas would be initiated and managed by Aboriginal communities. This idea will require further research and development to link together the various benefits that could emerge from such a model. At present, the idea of an urban reserve was felt to be considered only for commercial profit and Aboriginal business development, rather than to meet immediate housing needs.

Promote homeownership on reserve to develop the idea of private property ownership

Several key informants noted that the lack of interest in homeownership by Aboriginal people is a cultural factor. Early education on the process and benefits of homeownership within the First Nations' education systems could help to provide Aboriginal people with information on different housing options.

Support Aboriginal organizations to do research on Aboriginal housing

Some key informants indicated that there is a desire for Aboriginal specific organizations, such as the Manitoba Métis Federation, to do specific research studies among their own populations (currently there are 16,000 registered Métis people living in Winnipeg) in order to determine housing needs and best strategies for responding to these needs.

Prior to funding decisions being made, housing programs should be evaluated for effectiveness and outcomes

Local housing programs should be evaluated for their cost effectiveness and overall outcomes for low to moderate income households. Those programs that are found to work well should then be supported. Those that do not should be reduced.

Most key informants in Edmonton felt that there is not a local level housing model that works well and is responsive to the unique needs of Edmonton's Aboriginal populations. A thorough local level program evaluation that can produce such a model would be very helpful to housing agencies.

Channel more resources into direct housing programming and less into research

Many key informants noted that there is adequate information available on urban Aboriginal housing issues. Most organizations just do not have the time or resources to synthesize and review it all and make it useful to them. Rather, potential research resources should be directed into further housing programs. This sentiment is reflected in the remark of one key informant: "There are too many reports, and not enough action."

Focus purchasing assistance programs on providing equity rather than lowering the costs of borrowing

Key informants and studies note that low to moderate income households become more successful homeowners when assisted in the initial stages with a down payment, closing costs or other financial grant. This approach is thought to be more effective than lowering payments by increasing mortgage times or adjusting interest rates.

URL	
Author(s)	Tracy Peressini Lynn McDonald
Year	2000
Publisher	Oxford University Press
Scope of work and methodology (if applicable)	<p>This article presents a review of literature on homelessness in Canada, including a description of the issues and complexities involved in studying homelessness. All the main explanations from homelessness given in contemporary scholarship are presented, as well as a portrait of homeless people derived from original survey research. Also includes a discussion on social policy and research advancements needed to address homelessness.</p> <p>The study uses data collected from a cross-sectional study of the homeless in Calgary to construct a detailed picture of social backgrounds, demographic characteristics and history.</p>
Key Findings	<p>Definitions of homelessness:</p> <ul style="list-style-type: none"> -Current definitions of homeless populations indicate that the homeless are many heterogeneous sub-groups with specialized needs. -Types of homeless include the "new homeless", the "chronic homeless", the "episodic homeless", the "literally homeless", the "precariously housed" -layered amongst the definitions listed above are definitions that highlight the specific circumstances faced by different types of homeless people: women, men, children, families, the elderly, runaway youth, those that are HIV positive, people living with AIDS, the disabled, the mentally ill, the unemployed, the working poor, people with addictions, etc. -An individual's period of homelessness correlates with the number and duration of previous episodes of homelessness. The longer that people spend on the street, the more likely they are to remain homeless. <p>Causes of homelessness:</p> <ul style="list-style-type: none"> -There are two general models/explanations for homelessness: the individual model and the structural model; -Individual model: focuses on a person's social, behavioural, emotional, and psychological deficits. From this perspective, homelessness is the result of personal limitations and choices. Research both supports and contradicts this model. For example, research has shown that if mental illness is correlated with homelessness, it only accounts for about 10-30% of homelessness. Other research reviewed in this article indicates that mental illness is as much a consequence of homelessness as it is a cause. -Structural model: This model attributes homelessness as a consequence of the social, political, and economic structures of society. There are two components to this model: 1. explanations that focus on
Keywords	homelessness, Calgary, urban housing
Name of Source	Factors Influencing Residential Mobility Among Families with Children Living in a Low-Income Area of Winnipeg, Manitoba.
Record Number	3
URL	

Author(s)	Nancy Higgitt
Year	1994
Publisher	Canada Housing and Mortgage Corporation
Scope of work and methodology (if applicable)	<p>This study investigated the factors influencing mobility among families with children living in a low income, inner city neighborhood.</p> <p>This qualitative study interviewed 71 parents/caregivers of children living in West Broadway, Winnipeg. A six month follow up interview was conducted with those informants that could be reached to assess their mobility and status since the original interview.</p> <p>The researcher utilized social workers, community programs for mothers, community development workers, and door to door canvassing to access key informants for the study.</p> <p>The door to door approach proved to be the most effective in obtaining contacts from the private housing market sector.</p>
Key Findings	<p>Key findings of the interviews include:</p> <ul style="list-style-type: none"> -The research did not find a clear link between childhood mobility and adult mobility patterns; -The main reasons given for frequent moving included, in this order of frequency: changes in family composition; physical condition of the housing; landlord and caretaker problems; and -Whether people rent in the social or private market seems to have some influence on mobility. In this study, more people living in social housing moved compared to those living in private market units.
Keywords	mobility, children, low income, affordable housing, Winnipeg
Name of Source	Residential Mobility of Aboriginal Single Mothers in Winnipeg: An Exploratory Study of Chronic Moving
Record Number	4
URL	
Author(s)	Ian Skelton

Year	2002
Publisher	Journal of Housing and the Built Environment 17: 127-144
Scope of work and methodology (if applicable)	This study conducted a review of the literature and completed two rounds of in-person interviews with highly mobile single Aboriginal mothers in Winnipeg's inner city. Nine respondents were interviewed twice each for this study.
Key Findings	<p>The most frequent responses given by mobile inner city residents for moving are as follows (in the order given):</p> <ol style="list-style-type: none"> 1. Rent too high 2. House too small 3. Unsafe neighborhood 4. Neighbor problems 5. Landlord/caretaker problems 6. Did not like the area 7. Apartment condemned 8. Tired of living in Manitoba Housing (public housing) 9. Ugly house 10. Vermin 11. Escaping an abusive partner 12. Trying to get away from drinking buddies 13. Divorce 14. Went up North to look for a job 15. Relocated to take care of a sick family member <p>Most highly mobile people know before they move that it is unlikely that moving will result in better housing. Often, these people move simply as a minor escape from other problems.</p> <p>In some cases, circumstances related to a person's Aboriginal heritage affected thinking about mobility. For</p>
Keywords	mobility, women, Winnipeg, children
Name of Source	Housing Discrimination and Aboriginal People in Winnipeg and Thompson, Manitoba
Record Number	5
URL	
Author(s)	Corrado Research and Evaluation Associates Inc.
Year	2002
Publisher	Canada Mortgage and Housing Corporation (CMHC)

Scope of work
and
methodology
(if applicable)

In-person, semi-structured interviews were conducted with 300 Aboriginal respondents in Winnipeg and 100 Aboriginal respondents in Thompson.

Key Findings

Some of the key findings about housing discrimination in Winnipeg and Thompson include the following:

-No strong individual correlations were found between housing discrimination and several key variables associated with it, such as being female, young, single, unemployed, enrolled in school, having children, pets, or a physical disability;

-There were no correlations found between housing discrimination and the time people spent searching for accommodation, or the number of places one viewed while searching;

-In Winnipeg, over the last five years, about 1/3 of the study respondents felt that they had experienced housing discrimination because of skin color, primary source of income, ethnicity, culture, or religion. Similar rates of discrimination were experienced in Thompson by people that felt that they had been discriminated against because of skin color and primary source of income;

-In both Winnipeg and Thompson, respondents felt that landlords exhibited a range of discriminatory behaviours, including not maintaining residences;

-In the past five years, the following forms of discrimination were experienced by Aboriginal people:

* 39% of the Winnipeg sample and 41% of the Thompson sample believed they had been given fewer choices among available vacancies;

* 41.7% of the Winnipeg sample and 41.2% of the Thompson sample stated that they had been given fewer choices among locations or neighborhoods;

Keywords

affordable housing, Winnipeg, discrimination

Name of Source

A Community Plan on Homelessness and Housing in Winnipeg

Record Number

6

URL

www.spcw.mb.ca/reference/doc_complan.pdf

Author(s)

Social Planning Council of Winnipeg

Year

2001

Publisher

Municipality of Winnipeg

Scope of work and methodology (if applicable)	Statistical data from the 1996 census and CMHC data was gathered and analyzed to develop a list of housing stock in Winnipeg. As well, interviews were conducted with representatives of 34 community organizations that address housing and outreach services in Winnipeg.
Key Findings	<p>This community plan is a grassroots response to issues of homelessness and housing in Winnipeg. It is based on four objectives:</p> <ol style="list-style-type: none"> 1. To identify the people who are in need of housing resources the most; 2. To identify the gaps in housing resources; 3. To increase available, safe, appropriate and affordable housing; and 4. To increase the coordination of housing resources. <p>This community plan provides the foundation for resource allocations and funding decisions in the near future by the community and government.</p> <p>Close to 70% of Aboriginal households and 80% of Aboriginal single parent households pay in excess of 25% of their gross income on housing. This results in "after shelter poverty". This leads to an increase in child poverty and dependence on food banks and other social services.</p> <p>Winnipeg was allotted approximately 10.2 million dollars from the Supporting Communities Partnership Initiative (SCPI) for the period of 2000-2003 to enhance transitional and emergency housing resources and food banks.</p>
Keywords	Winnipeg, housing policy, homelessness
Name of Source	Building Communities: First Nations Best Practices for Healthy Housing and Sustainable Community Development
Record Number	7
URL	
Author(s)	Morgan Green
Year	2001
Publisher	Canada Mortgage and Housing Corporation

Scope of work and methodology (if applicable)	This is a practical manual to deliver information to First Nations communities on building sustainable housing and developing sustainable communities.
Key Findings	<p>Specific topics addressed and explained in this manual include the following:</p> <ul style="list-style-type: none"> -construction methods and materials; -cutting edge technologies in electrical cogeneration systems; -natural sewage and waste water treatment systems; -alternative heat generation systems; -innovative transportation systems that could reduce some of the problems providing construction products and materials to remote and fly-in communities; -healthy housing principles; -occupant health; -environmental responsibility; -energy efficiency; -natural resource efficiency; -affordability; -sustainable community development; -human resource development and natural resource management; -environmental management to regulate community and economic development; -land use planning; -infrastructure and capital projects development planning; -long-term housing development planning; -administration and management training for community housing development; -housing policy and program development;
Keywords	best practices, housing program, community planning, community development
Name of Source	Transitional Housing: Objectives, Indicators of Success, and Outcomes
Record Number	8
URL	
Author(s)	Sylvia Novac Joyce Brown Carmen Bourbonnais
Year	2004
Publisher	Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

This report is based on a review of literature focused on the program objectives, indicators of success, and outcomes of transitional housing, as well as nine case studies. Appended to the report is an inventory of more than 75 transitional housing projects across Canada.

Key Findings

Some homeless adults, youth and families require support as well as housing to stabilize their lives, perhaps due to histories of abusive treatment, addictions, mental health problems, or lack of employment skills. Transitional housing is intended to offer a supportive living environment and tools and opportunities for social and skills development. Several federal government programs are funding the development of new transitional housing projects to address homelessness, but there is little research that assesses the effectiveness of this model.

Keywords

homelessness, transitional housing, best practice

Name of Source

Community Consultation on Homefullness

Record Number

9

URL

Author(s)

Native Counselling Services of Alberta

Year

Publisher

Native Counselling Services of Alberta

Scope of work and methodology (if applicable)	<p>Summary of large discussion groups and individual consultations involving homeless prevention programs, Aboriginal inclusion in housing initiatives (by being included in the Edmonton Joint Planning Committee) and possible solutions for other issues affecting housing. Describes the model chosen to ensure Aboriginal needs are recognized and met.</p> <p>"Think tank" meeting for which over 130 people from service agencies, government, volunteers and members of the community were invited to attend. Individual consultations with political organizations, committees, frontline service providers and other key individuals who serve Aboriginal clientele.</p>
Key Findings	<p>Edmonton has three Housing Corporations that all have long waiting lists which demonstrates the need to develop affordable housing programs. Programs and services need to be developed to ensure that Aboriginal people are not coming to urban areas to avoid homelessness on the reserve while ending up with the same fate in the city.</p> <p>A "Think Tank" was organized to develop a model that would "allow for representation in decisions affecting urban Aboriginal housing, health and homelessness, and planning and development of initiatives that will meet the issues identified at the Urban Aboriginal Forum on Housing and Homelessness." p.8</p> <p>"Most of the institutions governing Aboriginal life today originate outside Aboriginal communities. For the most part, they operate according to the rules that fail to take into account Aboriginal values and preferences" p. 11 - from the Report of the Royal Commission on Aboriginal Peoples</p> <p>Standardized programs that would collect homeless data more accurately than the ones currently available, should be developed.</p> <p>There are numerous issues involving housing in the Edmonton area including:</p> <ul style="list-style-type: none"> - Current statistics indicate that more and more Aboriginal youth and single teen parents are homeless, or they move from house to house causing great instability; -Instability reduces chances of staying in school and/or getting a permanent job; -Non-registered occupants in subsidized Aboriginal housing is around 2.5 occupants; -SET recipients are paying 70% and more of their income on rent;
Keywords	Edmonton, homelessness, housing policy, affordable housing
Name of Source	Urban Aboriginal Housing Forum
Record Number	10
URL	
Author(s)	Edmonton Aboriginal Urban Affairs Committee
Year	2000
Publisher	Edmonton Aboriginal Urban Affairs Committee

Scope of work
and
methodology
(if applicable)

A 2-day forum discussion with over 90 participants, including 5 Aboriginal Elders.

Key Findings

"Executive Summary:

The Housing Forum was held in order to discuss issues and develop recommendations specific to the urban Aboriginal community requirements. A steering committee with representation from the following groups was created: Nechi, Health Canada, Native Counselling Services of Alberta, Edmonton Aboriginal Coalition for Children Services, Canadian Heritage, Edmonton Aboriginal Urban Affairs Committee, and the Federal Government Homelessness City Coordinator.

The following recommendations were made during the Forum:

"An annual urban Aboriginal Housing Forum using the tipi approach be held, to allow for information exchange, obtain input for community priorities and identify accountability for action.

The Aboriginal community lobby to have urban Aboriginal representation on all boards and committees whose mandate is related to housing.

The Housing Forum report be widely circulated to both Aboriginal and non-Aboriginal organizations, and the three levels of government.

Statistics and data collection relating to urban Aboriginal people be current and the same statistical data be used for analysis and decision making.

An inclusive definition of homelessness be developed which is accepted by the community-at-large

Keywords

Edmonton, homelessness, housing policy, housing need

Name of Source

Edmonton Community Plan on Homelessness - Projects

Record Number

11

URL

www.ehtf.ca/projectslisting.asp?ContentID=8

Author(s)

Edmonton Housing Trust Fund

Year

2003

Publisher

Edmonton Housing Trust Fund

Scope of work
and
methodology
(if applicable)

Key Findings

The Edmonton Community Plan on Homelessness identifies needs, priorities and activities to address homelessness in Edmonton (2000-2003). They have provided a list of agencies and projects that serve the homeless in Edmonton. These projects are listed on the Edmonton Housing Trust Fund website and range from short-term emergency accommodation spaces to transitional housing, homes for people with addictions and those recently released from the criminal justice system (supportive living), children services to housing for seniors, and skills training to counselling services.

Keywords

Edmonton, homelessness, housing policy

Name of Source

Removing Rent Controls Will Not Lead To Inner-City Renewal

Record Number

12

URL

www.policyalternatives.ca/manitoba/fastfactsfeb26.html

Author(s)

Todd Scarth

Year

2001

Publisher

Canadian Centre for Policy Alternatives-Manitoba

Scope of work
and
methodology
(if applicable)

Key Findings

"Recent calls to remove rent controls serve a purpose in that they draw attention to a serious problem: lack of investment and affordable rental housing in inner-city Winnipeg. Yet there is very little evidence to support the claim that removing rent controls would lead to a revitalization of Winnipeg's core. Rent controls did not cause the decay of the inner-city, and removing them will not solve the problem."

"Winnipeg's housing problem is due far more to the federal government's abandonment of social housing, combined with changes to federal tax structure, and other factors such as a stagnant inner-city economy, than it is to rent controls."

When rent controls were eliminated in Ontario it had negative effects. Within three years (1997-2000) the rent for a one-bedroom apartment went up 21%. Low-income tenants were evicted which increased the number of homeless people in the area. Removing rent controls actually hurts the people it is intending to help. A better way to address the problem is to increase the opportunities for public investments into housing, co-op housing, and incentives for private investment.

Keywords

Winnipeg, affordable housing, inner city

Name of Source

Expanded Inner-City Shelter Will Offer More Programs For Youth At risk of Homelessness

Record Number

13

URL

Author(s)

Winnipeg Housing and Homelessness Initiative

Year

2002

Publisher

Winnipeg Housing and Homelessness Initiative

Scope of work and methodology (if applicable)	Program and information report
Key Findings	<p>"An inner-city shelter has launched a renovation and expansion project that will provide better programs and services and improved accommodations for at-risk youth needing a safe place to stay. The project at Ndinawemaaganag Endaawaad Inc. is being made possible by a \$790,000 contribution from the Winnipeg Housing and Homelessness Initiative, which is funded by the governments of Canada and the City of Winnipeg."</p> <p>"Ndinawemaaganag Endaawaad is a residential safe house and provides short-term, accessible, 24 hour shelter and basic necessities, primarily for Aboriginal children at risk of abuse or exploitation."</p>
Keywords	homelessness, youth, inner city, Winnipeg
Name of Source	Aboriginal People in Manitoba 2000, Chapter 7: Housing and Mobility
Record Number	14
URL	www.gov.mb.ca/ana/apm2000/7/d.html
Author(s)	Government of Manitoba, Aboriginal and Northern Affairs
Year	2000
Publisher	Government of Manitoba, Aboriginal and Northern Affairs

Scope of work
and
methodology
(if applicable)

Key Findings

"One way that census data may be used to measure crowding , and to assess whether or not a housing shortage is in evidence, is by measuring and comparing the number of persons per bedroom in households." By this definition a house that has more than 2 persons per bedroom is considered overcrowded, because somewhere three or more persons are sharing a room or there are people using spaces not intended to be bedrooms.

In Manitoba, 10.3% of all Aboriginal people live in overcrowded homes. Housing costs in Winnipeg are higher therefore, slightly more Aboriginal people live in overcrowded homes (11.6%, off reserve and 13.8% on reserve for Status Indians). There is also a difference between Status Indians in the North versus those in the South of Manitoba. In the North the overcrowding rate for Aboriginal people is 14.5%, in the South it is 5.8% . Status Indians in the North are highly represented in these statistics: 14.8% on reserve and 17% off reserve are overcrowded.

Keywords

Name of Source

WHHI Assists Inner-City Homeownership Program

Record Number

15

URL

www.mb.hrdc-drhc.gc.ca/news/whhi.shtml

Author(s)

Winnipeg Housing and Homelessness Initiative

Year

2001

Publisher

Winnipeg Housing and Homelessness Initiative

Scope of work
and
methodology
(if applicable)

Information report

Key Findings

Low and moderate income families in Winnipeg's inner-city neighborhoods will have access to homeownership through the Housing Opportunities Partnership (HOP).

"The WHHI is providing HOP with approximately \$200,000 to purchase and renovate up to ten housing units in the Daniel McIntyre and St. Matthews neighborhoods in 2001/02."

"In addition, the Government of Canada, through CMHC, will allow potential buyers to qualify for a National Housing Act insured mortgage, using a minimum 5% downpayment, or a combination of 2.5% per cent down and the remaining 2.5 per cent in sweat equity, towards the total purchase price of the home."

HOP has completed 17 renovations, 14 of them have been sold for between \$29,000 and \$79,000.

Keywords

Winnipeg, low income, affordable housing, inner city

Name of Source

WHHI Helps Fund Inner City Affordable Housing Renovation Project

Record Number

16

URL

www.gov.mb.ca.chc/press/top/2002/07/2002-07-19-04.html

Author(s)

Winnipeg Housing and Homelessness Initiative

Year

2002

Publisher

Winnipeg Housing and Homelessness Initiative

Scope of work
and
methodology
(if applicable)

Key Findings

"Renovations to a boarded-up apartment block in the Spence neighborhood will soon provide 23 units of improved and affordable housing for low-income families wanting to live in the inner city."

"The project involves extensive renovations to the existing building that will reopen 11, two-bedroom and 12, one-bedroom safe, high quality suites. Upgrades include: re-surfacing the roof, replacement of windows, kitchens, bathrooms, flooring and ventilation fans in each suite, interior and exterior painting, a new security system with special attention to streetscaping. The rehabilitation of this once vacant apartment complex will significantly add to the many redevelopment projects currently underway in the neighborhood and help improve the quality of life for the residents."

Keywords

Winnipeg, low income, affordable housing, inner city

Name of Source

What Is Going On In Winnipeg's Inner City And What Can We Do About It?

Record Number

17

URL

www.policyalternatives.ca/manitoba/innercitypr.html

Author(s)

Christopher Leo

Year

1998

Publisher

Canadian Centre for Policy Alternatives-Manitoba

Scope of work
and
methodology
(if applicable)

Key Findings

"The problem with most efforts to revitalize the inner city is that they have not treated the inner city as the heart of a larger community. As a result, little attention has been paid to the impact that new developments in other parts of the city have had on the city centre."

"Crucial to an understanding of urban decay is the continued abandonment of inner cities by middle-class residents and the business that serve them. As the middle-class leaves, inner city social problems grow - adding further costs while the tax base is eroded."

Services that were offered in the inner-city move to serve the people in the suburbs. "New services are supplied and this leads to further tax increases and less investment in the inner city. As the city is forced to pay for servicing more far-flung subdivisions, costs and taxes rise, and the inner city decays further. Poverty becomes spatially concentrated. Crime is one of the results of poverty and social isolation, along with a variety of other problems-gangs, homelessness, street crimes. At this point, insurance companies start to red-line the inner city, making it difficult or impossible for people to get loans or insurance. This is as far as Winnipeg has travelled to date down the road."

Solutions include: growth boundaries which limit sprawl and encourage development in the city and more dollars for the clean up of the older structures; tax incentives for in-fill developments and development levies on low-density subdivisions; more dollars to public transportation rather than increasing the number of highways, larger roads and bridges which encourage the sprawl; and encourage the building of houses for mixed income groups to help stabilize the neighborhoods and attract business.

Keywords

Winnipeg, inner city, urban planning, urban poverty

Name of Source

Assiniboine Credit Union, Manitoba

Record Number

18

URL

www.cucentral.ca/Public/insidecdn/awards/ceda/content/1999.htm

Author(s)

Community Economic Development

Year

1999

Publisher

Community Economic Development

Scope of work
and
methodology
(if applicable)

Key Findings

"Due to a severely depressed inner-city housing market, traditional lenders and underwriters were abandoning inner-city neighborhoods. In response, Assiniboine Credit Union developed flexible guidelines relating to housing co-operatives and low-value inner city properties. At the same time they began providing mortgage loans to non-profit organizations that wanted to create affordable housing by acquiring and rehabilitating existing housing while training and employing neighborhood residents and technical vocational students.

By the end of 2000, 20 homes in Winnipeg's north end had been rehabilitated and occupied by low income families through the Community Loan Centre's partnership."

Keywords

Winnipeg, inner city, urban poverty, mortgage

Name of Source

Housing Programs Badly Needed, Urban Aboriginals Require Ottawa's Help

Record Number

19

URL

Author(s)

Winnipeg Free Press

Year

2004

Publisher

Winnipeg Free Press, page A 15

Scope of work and methodology (if applicable)	Newspaper article
Key Findings	<p>"The Kineo, Aiyawin and Kanata Urban Aboriginal Housing groups in Winnipeg have more than 2,300 families on waiting lists for the 800 units of housing they manage. As well, the Manitoba Housing Authority has more than 3,000 people on a waiting list for the housing authority's 8,000 rent-subsidized public housing units in our city. The present funding agreements for urban Aboriginal housing groups are structured in such a way that the rent geared to income subsidies ends once the mortgages on the housing units expire. About 30 per cent of the units managed by these groups will lose rent subsidy support within the next eight years. The housing groups will be forced to charge market-level rents."</p> <p>"Funding for new urban Aboriginal housing ceased in 1994 due to federal government program cutbacks that were made by Paul Martin, who was then finance minister. Since 1994, the urban Aboriginal housing groups in Winnipeg have been unable to build any new housing units for Aboriginal families."</p> <p>"Over the past four years, the three levels of government have attempted to re-establish their role for funding housing renewal in the inner city of Winnipeg. The Winnipeg Housing and Homelessness Initiative has provided funding to renovate and build housing in five inner city neighborhoods that have a high concentration of Aboriginal residents including West Broadway, Spence, William Whyte, Lord Selkirk and Point Douglas. Of the \$9.6 million expended by the WHHI program, \$9.3 million has been allocated to non-Aboriginal housing organizations and, due to federal government restrictions, only \$280,000 has been allocated to Aboriginal housing organizations."</p>
Keywords	Winnipeg, urban poverty, housing need, government program
Name of Source	Urban Native Housing Program
Record Number	20
URL	www.abo-peoples.org/programs/housing.html
Author(s)	Congress of Aboriginal Peoples
Year	1998
Publisher	Congress of Aboriginal Peoples

Scope of work and methodology (if applicable)	Information report
Key Findings	<p>As a result of the Helyer Report the Government launched a 200 million dollar demonstration-housing program focused on the housing needs in urban areas to produce housing projects.</p> <p>"One such project was Kinew Housing Corporation ("Kinew") in Winnipeg, sponsored by the Native Friendship Center. This was the first non-profit housing corporation sponsored, owned and managed by Aboriginal peoples. Kinew's first project was ten units of older housing. Aboriginal contractors were hired to do much of the renovation, introducing an element of potential employment to the program and going beyond the strict approach to housing. Between 1972 and 1975, five more urban Aboriginal non-profit housing societies were created across Canada: Canative, which operated in Edmonton and Calgary; Sasknative in Saskatoon; Native People of Thunder Bay Development Corporation; Wigwamen in Toronto and Skigin Elnoog in New Brunswick. All used the same approach of acquiring older existing housing, rehabilitation them and renting to low income families."</p> <p>The Demonstration program led to changes in the National Housing Act including: 100% capital financing, a fixed long term mortgage interest rate and 10% capital forgiveness. Despite these changes the housing corporations did not feel their needs were being met. Nonetheless they were responsible for 600 housing units by 1975.</p> <p>In 1977 the Native Council of Canada approached and were able to convince CMHC to set aside 400 units a year or 10% of the 1978 allocation of private lender capital financing. "In 1984 the deeper subsidy was extended to an additional 600 units, guaranteeing that tenants of Aboriginal ancestry would pay no more than 25% of their income for shelter under the federal programs."</p>
Keywords	Winnipeg, urban housing program, Aboriginal housing program, urban Aboriginal
Name of Source	2001 Aboriginal Peoples Survey Community Profile - Edmonton, Alberta
Record Number	21
URL	www12.statcan.ca/english/profil01aps/highlights.cfm
Author(s)	Statistics Canada
Year	2001
Publisher	Statistics Canada

Scope of work
and
methodology
(if applicable)

2001 Census data

Key Findings

The community profile provides the following statistics related to the Aboriginal community within Edmonton:

Total Aboriginal identity population: 45,580

Aboriginal identity population 15 years of age and over: 30,540

North American Indian: 14,080

Métis: 16,630

Inuit: 200

Land Area (square km): 9, 418.62

Keywords

Edmonton, Aboriginal population, urban Aboriginal

Name of Source

2001 Aboriginal Peoples Survey Community Profile - Winnipeg, Manitoba

Record Number

22

URL

Author(s)

Statistics Canada

Year

2001

Publisher

Statistics Canada

Scope of work
and
methodology
(if applicable)

2001 Census data

Key Findings

The community profile provides the following statistics related to the Aboriginal community within Winnipeg:

Total Aboriginal identity population: 59,300
Aboriginal identity population 15 years of age and over: 39,200
North American Indian: 16,070
Métis: 24,130
Inuit: 0
Land Area (square km): 4, 151.48

Keywords

Winnipeg, Aboriginal population, urban Aboriginal

Name of Source

Housing as a Socio-Economic Determinant of Population Health: A Research Framework

Record Number

23

URL

136.159.164.40/housingandhealth/english/summary-housing-and-health-framework.pdf

Author(s)

James R. Dunn
Michael Hayes
J. David Hulchanski
Stephen Hwang, et al.

Year

Publisher

Scope of work and methodology (if applicable)	This short report summarizes a framework for analyzing the relationship between housing and health from a population health perspective, which has been developed by Dunn (2002). Developed with the support of the National Housing Research Committee and the Canada Mortgage and Housing Corporation, the framework takes a population health perspective on the factors that shape health status across the socio-economic spectrum of Canadian Society.
Key Findings	<p>The report notes that the foundation of evidence upon which the population health perspective is based emphasizes the influence of social support, workplace organization, income inequalities and early child development on the population health. Drawing a link between this evidence and the literature in housing and urban studies, the report identifies three major dimensions of housing which could guide investigations of housing as a socio-economic determinant of health: material dimensions of housing, meaningful dimensions of housing, and spatial dimensions of housing."</p> <p>Materiality of Housing:</p> <ul style="list-style-type: none"> - physical, biological, and chemical exposures - redistributive properties of housing and land markets - suitability and adequacy for optimal quality of everyday life <p>Meaningful dimensions of housing</p> <ul style="list-style-type: none"> - refuge/control - expression of social status - surface for the inscription for self-identity <p>Spatial dimensions of housing</p> <ul style="list-style-type: none"> - systematic exposure to health hazards - systematic proximity to health-promoting or -diminishing opportunities
Keywords	population health, housing and health, framework
Name of Source	Neighborhood Housing Assistance Program Description and Proposal Requirements
Record Number	24
URL	
Author(s)	Winnipeg Housing and Homelessness Initiative
Year	
Publisher	Winnipeg Housing and Homelessness Initiative

Scope of work
and
methodology
(if applicable)

Key Findings

The Neighborhood Housing Assistance Programs aims to contribute to the revitalization of housing in declining neighborhoods by supporting homeownership and renovation initiatives of community based groups in designated neighborhoods through the provision of assistance of up to \$10,000 per residential dwelling unit for the purchase, renovation and/or sales tax on renovations.

The assistance is available to: 1. Urban neighborhoods identified by the city of Winnipeg as a "Major Improvement Area" and/or by Manitoba as a priority under the neighborhoods Alive! Initiative; 2. Declining areas of other Winnipeg neighborhoods; and 3. Neighborhoods in Brandon and Thompson as designated by Manitoba.

It is anticipated that this program will: 1. Improve the quality of the housing stock in the designated neighborhoods; 2. Increase the incidence of home ownership in the designated neighborhoods; 3. Increase the market value of homes in the designated neighborhoods; 4. Enhance community leadership in solving local problems; and 4. Enhance public perception of the quality of life in a neighborhood."

The eligible recipients are: community/neighborhood development/renewal corporations, non-profit housing corporations, non-profit continuing housing cooperatives and owners of residential rental properties.

"Eligible costs include the cost of acquisition, demolition, construction, repair or rehabilitation, including labour and applicable taxes, legal fees, interest on advances, building permits, certificates, application fees, engineering fees, insurance during construction, drawings and specifications. All repairs required to bring the property up to an acceptable level of health and safety should be completed."

Keywords

Winnipeg, government program, community development, Neighborhoods Alive! Initiative

Name of Source

Review and Update of the Edmonton Community Plan on Homelessness

Record Number

25

URL

www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/homeless.pdf

Author(s)

Edmonton Joint Planning Committee on Housing

Year

2002

Publisher

Edmonton Joint Planning Committee on Housing

Scope of work and methodology (if applicable)	Update of a community housing plan
Key Findings	<p>Executive Summary</p> <p>Progress - and Pressure</p> <p>"The Community Plan included the following statement: 'Edmonton needs at least 5000 units of affordable housing. Many agree that the ultimate solution to sheltering Edmontonians who cannot provide their own shelter would be a substantial addition to the city's inventory of affordable housing...In the absence of resources to take that action, the Edmonton Community Plan on Homelessness, 2000-2003, proposes interim measures to address the most pressing needs.'</p> <p>Significant progress has been made towards implementing the interim recommendations of the Community Plan since it was published in November 2000. Together, the Government of Canada's National Homelessness Initiative, the Provincial Government, the City of Edmonton, front-line agencies, foundations and private donor have contributed more than \$36.8 million toward homelessness. As a result, 538 housing units (against a three-year target of 997 units) and a number of new programs and supports have been approved.</p> <p>Although these projects and programs are significant, this review has revealed how the economic boom has accelerated the homelessness and affordable housing crisis in Edmonton in the following ways:</p> <ul style="list-style-type: none"> -Lack of affordable rental housing creates pressure on the continuum of facilities providing emergency, transitional and long- term supportive housing; -Existing emergency and transitional facilities are housing people for increasingly longer periods; and
Keywords	Edmonton, urban planning, homelessness, affordable housing
Name of Source	Affordable Housing in Canada: In Search of a New Paradigm
Record Number	26
URL	www.td.com/economics/special/house03.html
Author(s)	Don Drummond Derek Burleton Gillian Manning
Year	June 2003
Publisher	TD Bank Financial Group

Scope of work
and
methodology
(if applicable)

Key Findings

Executive Summary

"Housing is a necessity of life. Yet, after ten years of economic expansion, one in five households in Canada is still unable to afford acceptable shelter - a strikingly high number, especially in view of the country's ranking well atop the United Nations human-development survey. What's more, the lack of affordable housing is a problem confronting communities right across the nation - from large urban centers to smaller, less-populated areas. As such, it is steadily gaining recognition as one of Canada's most pressing public-policy issues."

"We are used to thinking of affordable housing as both a social and a health issue. This is not altogether surprising, given the fact that many social housing tenants receive their main source of income from government transfer payments. As well, in study after study, researchers have shown that a strong correlation exists between neighborhoods with poor quality housing and lower health outcomes.

However, working to find solutions to the problem of affordable housing is also smart economic policy. An inadequate supply of housing can be a major source of impediment to business investment and growth, and can influence immigrants choices of where to locate. Hence, implementing solutions to resolve this issue ties in well with the TD goal of raising Canada's living standards and overall quality of life.

This is not a report on homelessness per se. But, it is important to recognize that a significant number of the homeless are without shelter because they cannot afford it. Clearly, any successful efforts to alleviate the problem of insufficient income and/or increase the supply of affordable housing will help relieve

Keywords

affordable housing, economic policy, low income

Name of Source

Selected Ethnic Profiles of Canada's Young Age Cohorts

Record Number

27

URL

Author(s)

Fernando Mata
John Valentine

Year

November 1999

Publisher

Department of Canadian Heritage

Scope of work
and
methodology
(if applicable)

Using the 1996 population Census as its data source, the purpose of this document is to provide selected graphic profiles of age cohorts comprising children and youth of different ethnic and racial backgrounds as well as places of residence in Canada.

Key Findings

Graphs in the Study Significant to the present study include:

- Canada's young age cohorts are more ethnically diverse than older age cohorts
- One in five members of Canada's young cohorts has either visible minority or Aboriginal backgrounds
- Significant proportions of children and youth living in major Canadian cities are of visible minority or Aboriginal backgrounds
- * the legends for the graphs are as follows British, French & Canadian (grouped together); Aboriginal and Other Ethnic Origin

Graphs in the Appendices include:

- Age Cohorts in Canada
- Ethnic Origins, (by Province and territory by age; and by Census Metropolitan Areas by age
- Ethnic Groups by Age Cohorts and Selected CMAs in Canada
- Selected Socio-Economic Profiles of children aged 6-11 from the National Longitudinal Survey of Children and Youth

Keywords

youth, children, ethnic, age

Name of Source

Measuring Residential Mobility of Urban Aboriginal People

Record Number

28

URL

Author(s)

Canada Mortgage and Housing Corporation

Year

December 2000

Publisher

Canada Mortgage and Housing Corporation

Scope of work and methodology (if applicable)	<p>Objectives and Methodology</p> <p>The objectives of this pilot project were to design and test a survey methodology for addressing questions about residential mobility and migration among urban Aboriginal peoples. Prior to designing the pilot survey, consultations with CMHC and other researchers and a literature scan were conducted to identify research concepts and methodologies used in this field of study.</p> <p>A questionnaire was developed and tested with a sample of 144 Aboriginal respondents living in two major urban centers: 73 in Toronto and 71 in Winnipeg. Interviews were conducted by in-person and telephone interviews and with self-administered questionnaires. The sample included respondents among First Nations (96), Métis (40), Inuit (4) and other Aboriginal groups (4). The study data did not support statistically significant inferences to the population of Aboriginal people in Toronto and Winnipeg or other urban centres. Respondents were identified and interviewed with the assistance of 14 local Aboriginal organizations in the</p>
Key Findings	<p>Executive Summary</p> <p>The Pilot Survey was designed to support research that could address four main questions.</p> <p>Research Question #1: What are the patterns of residential mobility of urban Aboriginal households, including episodes of homelessness?</p> <p>This pilot study provides a successful test of a survey methodology that can be used to identify patterns of residential mobility in urban Aboriginal populations. The research demonstrated that details of past moves can be tracked within limits.</p> <p>Tracking details about past moves - The survey tracked up to three moves within a maximum five year time period. The results show that most respondents have a reasonable level of recall of the main characteristics of the moves of their household within this time period. Field team reports indicate, however, that the three move/five year horizons may be the practical limits to accurate recall. Response burden also becomes a problem as respondents are asked about events further back in time.</p> <p>Research concepts and question wording - There are some data quality problems associated with questions linked to past moves: for example, changes in the household type and size. Because of the questions about research concepts and the potential for reliability problems with key concepts, the pilot survey collected qualitative data to complement closed-category responses. This approach was very useful for understanding the responses that were intended by survey respondents (i.e. letting respondents use their own words to</p>
Keywords	mobility, urban Aboriginal, survey methodology,
Name of Source	The Housing Conditions of Aboriginal People in Canada
Record Number	29
URL	
Author(s)	Research & Development Highlights
Year	
Publisher	Research & Development Highlights

Scope of work
and
methodology
(if applicable)

Key Findings

The National study of Aboriginal housing conditions concludes with the following recommendations:

1. There is a need to examine how existing support mechanisms and organizations within the Aboriginal community can be strengthened to better address underlying problems of poverty.
2. Aboriginal and non-Aboriginal peoples need to establish a better dialogue to develop solutions to common problems of housing and poverty.
3. Researchers must continue to develop appropriate housing designs for rural and remote areas.
4. Researchers must attempt to fill in remaining data gaps on Aboriginal housing.
5. The ways in which housing can enhance the economic base in Aboriginal communities should be explored."

Keywords

Aboriginal poverty, housing conditions, rural

Name of Source

Effects of Urban Aboriginal Residential Mobility

Record Number

30

URL

Author(s)

Marcelle Marie Gareau

Year

November 2002

Publisher

Canada Mortgage and Housing Corporation

Scope of work and methodology (if applicable)	<p>The methodology for this research consisted of:</p> <ol style="list-style-type: none"> 1. A scan of existing literature and research on residential mobility; 2. A telephone survey with service providers in Regina (6) and Winnipeg (15); 3. Aboriginal agencies interviewed their clients in Regina (39) and Winnipeg (30); and 4. Two focus groups with Aboriginal clients: one in Regina with 21 Aboriginal clients; the other in Winnipeg with 20. A total of 41 Aboriginal clients participated in the two cities."
Key Findings	<p>Urban residential mobility is the movement of individuals or households within the same urban area.</p> <p>Aboriginal people living in urban areas move more frequently than non-Aboriginal people do. For example in 1991, the urban Aboriginal mobility rate was 1.8 times higher than the rate among non-Aboriginal people.</p> <p>Past research has indicated that while there are many reasons why Aboriginal people move so frequently, housing seems to be almost always important. Aboriginal people move in search of more affordable, suitable and adequate housing. They also move because of family reasons, for example, household size changes, conflict or breakdown; and because they are often looking for better access to community services or employment opportunities.</p> <p>So, what are the concerns about urban Aboriginal mobility?</p> <p>High mobility among urban Aboriginal people can affect social service agencies that provide services for Aboriginal people, as well as their clients.</p>
Keywords	urban Aboriginal, mobility, Winnipeg
Name of Source	Urban Aboriginal People: Homes, Homelessness and Residential Mobility
Record Number	31
URL	
Author(s)	Philip Deacon
Year	July 2001
Publisher	Canada Mortgage and Housing Corporation

Scope of work and methodology (if applicable)	A questionnaire was developed and tested with a sample of 144 Aboriginal respondents living in two urban centres - Toronto (73) and Winnipeg (71). The sample included respondents from First Nations (96), Métis (40), Inuit (4). Fourteen Aboriginal organizations in the two selected cities identified and helped interview respondents, the majority of whom were women. Information was gathered between November 1999 and January, 2000 using in-person interviews, telephone interviews and self-administered questionnaires.
Key Findings	Migration to urban areas, residential mobility within those areas, and homelessness are important issues for Aboriginal people in Canada and for the general population. This pilot study provides information about how a survey methodology can be used to identify patterns of residential mobility among urban Aboriginal populations. The objectives of this pilot study were to design and pilot test such a survey methodology, not to carry out a survey that would support statistically significant inferences for Aboriginal populations in urban centres.
Keywords	mobility, homelessness, urban Aboriginal, survey methodology, Winnipeg, women
Name of Source	Winnipeg's Neighborhood Profiles: William Whyte
Record Number	32
URL	
Author(s)	City of Winnipeg Statistics Canada
Year	
Publisher	City of Winnipeg

Scope of work
and
methodology
(if applicable)

The Winnipeg's Neighborhood Profiles are based on Non-Institutional Population and 20 % sampling as provided by Statistics Canada. This means the data does not include people living in hospitals, nursing homes, prisons, etc. As well, one in five dwellings were surveyed and the results were then multiplied by five to arrive at representative data for the whole community.

Key Findings

The following tables are provided in the report which compares the neighborhood of William Whyte to the City of Winnipeg as a whole:

- Population by age
- Marital Status (15 Years and Over)
- Census Families (including Family Size, Structure, Type, Families with Children, Income and Family Average Income by Family Structure)
- Households (including Size, type and income)
- Composition of Total Income and Incidence of Low Income
- Citizenship
- Knowledge of Languages (including knowledge of Official Languages and Knowledge of Other Languages)
- Aboriginals (Total number of Aboriginals in William Whyte 2,375 out of a possible 6, 290)
- Visible Minorities
- Education (including School Attendance and Education Attainment for 15 Years Old and Over)
- Labor Force (including employment/unemployment by age, employment sectors, Work Status, Place of Work and Employment Income)
- Mode of Transportation
- Change In Residence (including Moved within 1 Year, moved with 5 Years)
- Dwelling (including dwelling type, Number of Rooms, Dwelling Condition, Dwellings by Period of Construction, Dwelling -Tenure, Miscellaneous Dwelling Costs and One-Family Household Dwellings)
- Land Area

Keywords

Winnipeg, inner city, neighborhood profile

Name of Source

Winnipeg's Neighborhood Profiles Spence

Record Number

33

URL

Author(s)

The City of Winnipeg and Statistics Canada

Year

Publisher

The City of Winnipeg

Scope of work
and
methodology
(if applicable)

The Winnipeg's Neighborhood Profiles are based on Non-Institutional Population and 20 % sampling as provided by Statistics Canada. This means the data does not include people living in hospitals, nursing homes, prisons, etc. As well, one in five dwellings were surveyed and the results were then multiplied by five to arrive at representative data for the whole community.

Key Findings

The following tables are provided in the report which compares the neighborhood of Spence to the City of Winnipeg as a whole:

- Population by age
- Marital Status (15 Years and Over)
- Census Families (including Family Size, Structure, Type, Families with Children, Income and Family Average Income by Family Structure)
- Households (including Size, type and income)
- Composition of Total Income and Incidence of Low Income
- Citizenship
- Knowledge of Languages (including knowledge of Official Languages and Knowledge of Other Languages)
- Aboriginals
- Visible Minorities
- Education (including School Attendance and Education Attainment for 15 Years Old and Over)
- Labor Force (including employment/unemployment by age, employment sectors, Work Status, Place of Work and Employment Income)
- Mode of Transportation
- Change In Residence (including Moved within 1 Year, moved with 5 Years)
- Dwelling (including dwelling type, Number of Rooms, Dwelling Condition, Dwellings by Period of Construction, Dwelling Tenure, Miscellaneous Dwelling Costs and One-Family Household Dwellings)

Keywords

Winnipeg, inner city, neighborhood profile

Name of Source

Report on the Proceedings of the Housing Forum 2001

Record Number

34

URL

Author(s)

Institute of Urban Studies

Year

May 2002

Publisher

Winnipeg Housing and Homelessness Initiative

Scope of work and methodology (if applicable)	Consultation report
Key Findings	<p>"Discussion among the various groups focussed in different aspects of housing needs and strategies, reflecting the diverse backgrounds of the participants. While some felt that the new construction was needed on a large scale, others argued strongly that the emphasis should be on rehabilitation of the existing stock, and the new construction should occur only on a small scale. However, despite differences of opinion, there was strong consensus on a number of points."</p> <p>"Housing Need"</p> <p>There was a strong consensus that individuals most in need of affordable rental housing were: 1) large families (three children or more); 2) single individuals; and 3) people with disabilities. The construction of new housing should target these groups by providing units that: 1) have three or more bedrooms to accommodate large families; 2) provide a low-cost alternative to rooming houses or residential hotels for low-income single individuals; and 3) provide more wheelchair-accessible units, particularly units that accommodate families not only singles.</p> <p>Defining "Affordability"</p> <p>Definitions as to what constitutes "affordable" rents for low income tenants ranged significantly among participants. Many noted that affordability is defined by the social assistance shelter allowance in many inner city neighborhoods. Some participants suggested that affordable rents should not be calculated as 30% of gross income for low income households. It was also noted that rents must be kept below market value in order to be affordable for some households. One group felt that affordable should mean that the tenants do not regularly struggle to make rent.</p>
Keywords	housing need, Winnipeg, affordable housing, co-op, best practice
Name of Source	Model Housing
Record Number	35
URL	80-web22.epnet.com.login.ezproxy.library.ualberta.ca/DeliveryPrintSave.asp?tb=1&_...
Author(s)	Karen Hicks
Year	January 2003
Publisher	Macleans, Vol 116, Issue 2

Scope of work and methodology (if applicable)	Magazine article
Key Findings	<p>"John Martyn is co-founder of the Peterborough Community Housing Development Corporation (PCHDC), a grassroots, not-for-profit group takes a novel yet practical approach to helping people: it creates affordable housing by finding and renovating empty or abandoned buildings. The shortage of low-cost housing is one of the major contributing factors to homelessness in Canada -- and not just in large metropolitan centres. Peterborough, in fact, a city of 71,000 about 130 km northeast of Toronto, Canada has been named "the homeless capital of Ontario". It earned that dubious distinction in 2000 following an Ontario Non-Profit Housing Association study of those in danger of becoming homeless in 11 municipalities in the province, including Toronto. PCHDC, which has a volunteer board of 12 and two staff, owns or administers 18 housing units, providing affordable housing to eight individuals and 11 families with a total of 19 children."</p>
Keywords	affordable housing, homelessness, social housing
Name of Source	Women and Housing in Canada: Barriers to Equality
Record Number	36
URL	www.equalityrights.org/cera/docs/CERAWomenHous.htm
Author(s)	Centre for Equality Rights in Accommodation, Women's Housing Program
Year	March 2002
Publisher	Centre for Equality Rights in Accommodation

Scope of work
and
methodology
(if applicable)

Discussion paper

Key Findings

This paper discusses the issues of women and homelessness. Issues discussed include vulnerability to losing children, vulnerability to sexual assaults and violence, living in unsafe or unhealthy environments, sacrificing necessities such as food and clothing to pay for rent and moving into overcrowded accommodations. It also discusses Federal Housing Programs, Home Ownership, Aboriginal Women's Housing and Income Support Programs.

"Overview of Aboriginal Housing and Living Conditions:

- Access to affordable and adequate housing is one of the most pressing issues facing Aboriginal women across Canada; there is insufficient supply to meet the need and existing housing stock is inadequate, overcrowded, unsanitary and unhealthy.
- In 1996 close to three percent of all Canadian households (280,000) were Aboriginal and yet Aboriginal households comprised 9% of all Canadian households in core housing need.
- Aboriginal people predominantly live in rental housing.
- 21% of Aboriginal households live on reserve. In 1996, 28% of First Nations Aboriginal women lived on reserves. The vast majority of Aboriginal women - 72% - lived in non-reserve communities, most in urban areas: 68% of Métis women, 46% of First Nation women and 30% of Inuit women were living in cities and towns.
- 18% of Aboriginal women are single mothers, representing 27% of Aboriginal families. Of these families, 72% reside in cities and are in core housing need.
- Aboriginal women's poverty is acute. In 1996, 43% of Aboriginal women aged 15 and over had incomes below Low Income Cutoffs compared with 35% of Aboriginal men and 20% of non-Aboriginal women. The

Keywords

women, homelessness, poverty, government program, children

Name of Source

Rental Repair and Renovation in Canada, Analysis and Highlights of the 1995 Rental Repair and Renovation Expenditure Survey

Record Number

37

URL

Author(s)

Patricia Arseneault

Year

July 1998

Publisher

Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

The survey was directed to private rental units; public housing units were excluded. Tenants were asked to identify their landlords as part of the 1996 Labour Force Survey. Questionnaires were then mailed to those landlords and property managers, asking them to report on repairs/renovations spending for the building/tenant project.

Key Findings

"Executive Summary

This report presents data highlights and analysis from the Rental Repair and Renovation Expenditure Survey (RRRES). Statistics Canada conducted the RRRES on behalf of Canada Mortgage and Housing Corporation (CMHC), and Clayton Research Associates Limited analyzed the information for presentation in this report. Key findings of the study include:

- Repair and renovation work done by landlords on private rental units is a multi-billion dollar a year industry.
- Most private rental units (over 80 percent) underwent some type of repair and renovation work in 1995. Only a small portion underwent extensive work (involving expenditures of at least \$5,000 a unit), but this group accounted for one third of total spending.
- Essential work (i.e., repairs and maintenance) is much more common than desirable upgrades (i.e., additions, renovations and alterations, and new installations). About four out of five units underwent some repair and maintenance work, but only one in three received additions or new installations or underwent renovation.
- Average per unit repair and renovation spending by landlords on private rental units was highest in the Prairies and Ontario and lowest in Quebec and British Columbia.
- In general, average spending per unit was higher on lower density units (such as single-detached, doubles,

Keywords

rental unit, repair, renovation

Name of Source

A National Affordable Housing Strategy

Record Number

38

URL

www.fcm.ca/english/national/strategy2-e.pdf

Author(s)

Federation of Canadian Municipalities

Year

October 2000

Publisher

Federation of Canadian Municipalities

Scope of work and methodology (if applicable)	Discussion paper
Key Findings	<p>"In November 1998, FCM's Big City Mayors caucus declared homelessness in Canada "a national disaster". Following this call, the FCM National Housing Policy Options Team (NHPOT) was formed. The release in June 1999 of the landmark report "A Call to Action" by the NHPOT confirmed the worst fears about the state of homelessness and the shortage of affordable housing across the country. FCM built a set of proposals for the 2000 federal budget based on this need.</p> <p>The 2000 campaign saw encouraging movement by the federal government in the allocation of funds for homelessness initiatives, partial reduction of GST on new rental housing, and the inclusion of affordable housing as an eligible item under the new infrastructure program. While these steps were heartening, FCM and other organizations pointed out that this was only a start.</p> <p>Some municipal and regional governments stand ready to advance projects under the infrastructure program, once it becomes available, but many simply cannot afford the heavy demand this would place on municipal resources. Nor is the program adequately funded to have significant impact.</p> <p>This year's federal budget proposals are a refinement of last year's. FCM has consulted and gone back to the drawing board. Since the need has not declined, neither has the magnitude of FCM's request, yet the proposals are clarified and refocused.</p> <p>FCM believes that these proposals provide the basis for a focused, immediate response to an immediate response to an immediate need. Just as importantly, these proposals suggest the foundation for a long-term approach by a partnership of government, housing and social service providers, and industry. Because of</p>
Keywords	government program, housing policy, homelessness
Name of Source	The Long-Term Housing Outlook, Household Growth In Canada and the Provinces, 1991 - 2016
Record Number	39
URL	
Author(s)	Roger Lewis
Year	1997
Publisher	Canadian Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

Key Findings

"The importance of demographic forces in Canada's development is widely recognized. Nowhere is this more apparent than in the housing sector. Through the remainder of this century and into the next, demographic developments will be crucial determinants of the level, composition and location of housing demand in Canada. While variation in housing demand from year to year is largely related to cyclical economic factors, demand in the long run can be traced to changes in the size and age structure of the population and in the overall tendency to form households.

Since each household occupies a dwelling unit, an increase in the total number of households will by definition increase the number of housing units required. Household growth - the major source of housing demand - occurs as the population grows and ages, and as social and economic forces alter preferences for particular living arrangements. The characteristics of households, such as the age of the household maintainer and whether the household is composed of family or non family groupings, will strongly influence the type of housing demanded and the inclination to rent or own.

This report presents the results of projections - developed by Canada Mortgage and Housing Corporation (CMHC) - of household growth for Canada and for the individual provinces and territories to the year 2016. Long-term projections of housing demand are required because of the long production cycle involved in housing. That cycle, from community planning and the provision of services to the eventual construction of housing, can take many years and involves long-term decisions that affect the natural, social and economic environment for many decades.

Builders and materials manufacturers also need to plan ahead. While their planning horizons may not be as

Keywords

projection, population, household growth

Name of Source

Vacant Land in the West Broadway Community: Spatial Analysis and Revitalization Strategies

Record Number

40

URL

Author(s)

Amy Brown
Ravi Singh
Kyle Gray
Andre Barrett

Year

Publisher

Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

"A base map of the study area was acquired in digital format and clearly identifies property boundaries in the area. Ancillary data in the form of shapefiles was provided in order to allow for a spacial analysis of the vacant lots and the further land-use analysis of the vacant lots and the further land use analysis will be beneficial to any further study on this area of Winnipeg. The West Broadway Development Corporation will be exposed to the potential of GIS in urban planning and development issues. Maps were provided for the study area outlining vacant lots, parking lots, abandoned houses and community gardens. In addition, the density of the residential area was provided in terms of dwelling units and the area of the lots are also available."

Key Findings

"Executive Summary

The proposed project involves the identification of vacant land in the West Broadway neighborhood in Winnipeg. Additional analysis suited to the needs of the project sponsor, the West Broadway Development Corporation, included the documentation of various land uses in the community such as open spaces, community gardens, and lots containing abandoned homes. A demographic profile of the community was researched and a community survey was also developed.

This project supports and supplements the broad objective of the West Broadway Development Corporation to develop initiatives that encourage community revitalization and rejuvenation in this inner city neighborhood. The identification and inventorying of the vacant land in the area will provide a detailed database on the location and spacial distribution of this land. In addition, through research on similar urban renewal proposals in other communities, the project has developed individual redevelopment plans for six specific sites within the study area. It is hoped that this report will provide the basis for further investigation and community involvement in the renewal of these areas for use by the public."

"It is hoped that this report will provide the WBDC with a solid addition to their growing resource database and provide an increase knowledge base for future proposals and presentations to other organizations with a vested interest in this rejuvenating neighborhood."

Keywords

Winnipeg, inner city, urban planning, urban renewal

Name of Source

Government of Canada Invests Over \$637,000 Through the WHHI to Help Winnipeg's Homeless

Record Number

41

URL

www21.hrdc-drhc.gc.ca/news/pressreleases/3-30winnipeg_e.pdf

Author(s)

Winnipeg Housing and Homelessness Initiative

Year

March 2001

Publisher

Winnipeg Housing and Homelessness Initiative

Scope of work
and
methodology
(if applicable)

Press release

Key Findings

"[This] investment will help five local community groups expand their existing programs and continue to respond to the needs of Winnipeg's homeless, or those at risk of becoming homeless. Funding for Main Street Project, Holy Trinity Parish, the Social Planning Council of Winnipeg, West Broadway Development Corporation and Operation Go Home, is provided through the Government of Canada's Supporting Communities Partnership Initiative (SCPI) and Youth Employment Strategy (YES)."

"The SCPI enables communities to bring together various partners to develop local solutions to their particular homelessness needs and issues. It is a key component of the Government of Canada's Homelessness Initiative, which also includes expansion of existing programs for youth and Aboriginal peoples, enhancement of Canada Mortgage and Housing Corporation's renovation and shelter programs, and making surplus federal properties available for homelessness-related activities."

The document also includes supplemental information on the Supporting Communities Partnership Information (SCPI), the Holy Trinity Church, the Social Planning Council of Winnipeg, Youth Employment Strategy (YES) and Operation Go Home.

Keywords

Winnipeg, homelessness, government program

Name of Source

Supporting Communities Partnership Initiative
A Community Plan for the Homeless in Winnipeg

Record Number

42

URL

Author(s)

Year

January 2001

Publisher

Government of Canada

Scope of work and methodology (if applicable)	This initiative is the result of a series of broad based community consultations and the work of five Working Groups who analyzed the key points brought up by the community.
Key Findings	<p>"On december 17, 1999, the Government of Canada announced that it will invest \$753 million in an approach to help alleviate and prevent homelessness across Canada. The cornerstone of the strategy is the program 'Supporting Communities Partnership Initiative' (SCPI). Over the next three years the Canadian government will invest \$305 million to provide flexible funding for local initiatives that include community partnerships and joint funding opportunities.</p> <p>It is proposed that this initiative engage all levels of government and community stakeholders to develop the tools needed to tackle the problem of homelessness and to put in place a seamless web of services and supports for a successful transition from the street to a secure lifestyle. It will also assist in developing long-term plans to address the underlying causes of homelessness and to develop a prevention agenda."</p> <p>"As a result of the plenary session, five Working Groups were created. The five Working Groups addressed a variety of Homelessness programming challenges:</p> <ol style="list-style-type: none"> 1. The Second Stage Housing group addressed the continuum of service for individuals and families to become stabilized and graduate to a normalized housing environment. 2. The Outreach group examined service gaps, how service providers network and share information, and how additional outreach services can augment resources in high-needs areas. 3. The Community Development group worked to ensure community-based involvement in programs and services being provided, and held a series of community forums in inner-city neighbourhoods. 4. The Coordination and Integration group examined exiting services to identify program gaps, duplication and coordination. 5. The Administrative Simplicity group focused on ensuring easy access with a Single Window approach to...
Keywords	Winnipeg, government program, homelessness, community development
Name of Source	\$250,000 Will Help Create Transitional Housing for People Seeking Addictions Treatment
Record Number	43
URL	
Author(s)	Winnipeg Housing and Homelessness Initiative
Year	November 2001
Publisher	Winnipeg Housing and Homelessness Initiative

Scope of work and methodology (if applicable)	
Key Findings	<p>"The Behavioural Health Foundation Inc., with the help of a \$250,000 contribution from the Winnipeg Housing and Homelessness Initiative (WHHI), has acquired five transitional housing units in St. Norbert for people who, because of their situation, are a risk of becoming homeless. The funding is being provided under the Government of Canada's Supporting Communities Partnership Initiative (SCPI), under the National Homelessness Initiative."</p> <p>"The Behavioural Health Foundation Inc., in St. Norbert, provides behavioural health services to men, women, youth and children who suffer from addictions. These services include addictions treatment, child-care services, skills training, and development of education opportunities."</p> <p>The project involved purchasing five housing units that were converted into self-contained apartments for families and individuals wanting to live in a drug-and alcohol-free environment."</p> <p>"Eligible clients will have successfully completed the in-residence portion of the addictions program and be ready to re-enter the community either through school or employment upgrading prior to moving into the transitional housing units."</p> <p>"This transitional supporting housing will provide stable and supportive accommodations to people who might return to circumstances that would undermine their treatment progress."</p>
Keywords	Winnipeg, transitional housing, addiction, homelessness, government program
Name of Source	Supporting Community Partnerships Initiative Community Guide
Record Number	44
URL	
Author(s)	The Government of Canada's Homelessness Initiative
Year	August 2000
Publisher	Government of Canada

Scope of work
and
methodology
(if applicable)

Instructional handbook

Key Findings

This handbook details the guidelines to follow for those applying for funding under the Supporting Communities Partnership Initiative (SCPI).

The Government's Homelessness Initiative functions under all levels of government. Ten communities are eligible to apply for funding under this program: Vancouver, Calgary, Edmonton, Winnipeg, Toronto, Hamilton, Ottawa, Montréal, Québec City and Halifax. Other communities may still qualify if a problem of absolute homelessness is identified.

"The Supporting Communities Partnership Initiative (SCPI) is the cornerstone of the Government of Canada's strategy to combat homelessness. Through the SCPI, the federal government will provide \$305 million over three fiscal years, 2000-2003, to assist communities with absolute homelessness problems. The initiative encourages communities to work with provincial, territorial and municipal governments and private and non-profit organizations to address the immediate needs of homeless people and take steps to reduce and prevent homelessness. The SCPI provides flexible funding for local strategies and encourages other partners to participate.

Although homelessness exists across Canada, the particular problems associated with it may be quite different from one community to another. Consequently, the SCPI promotes a community-based approach. Further, it is designed to enable community service providers in a particular communities to work together to jointly plan, prioritize activities and recommend how funds should be distributed.

Objectives

Keywords

government program, homelessness, community development, funding

Name of Source

First Housing and Homelessness Projects Approved Under Single Window - Tripartite Initiative Provides Over \$856,000 in Funding

Record Number

45

URL

www.city.winnipeg.mb.ca/interhom/news/nr_2000/nr_20001013.stm

Author(s)

Winnipeg Housing and Homelessness Initiative

Year

October 2000

Publisher

Winnipeg Housing and Homelessness Initiative

Scope of work and methodology (if applicable)	Press release
Key Findings	<p>"The Winnipeg Housing and Homelessness Initiative (WHHI) "single window" office, a new tripartite government partnership, has approved funding of over \$856,000 for four projects in Winnipeg. The WHHI will provide over \$638,000 to assist local community groups with three housing projects in the West Broadway, William Whyte and Lord Selkirk neighborhoods, and over \$218,000 to help address youth homelessness."</p> <p>The projects include:</p> <ul style="list-style-type: none"> - The North End Housing Project (NEHP) involves the purchase and complete renovation of five units, including three single-family units and one duplex in the William Whyte and Lord Selkirk Park neighborhoods. In addition, the NEHP will complete renovations to six homes on three blocks of Alfred Avenue in William Whyte. - The Westminster Housing Society Project involves the purchase of two abandoned rooming houses to be developed into self-contained apartment units for low-income families. - The University of Winnipeg Educational Housing Corporation has purchased five properties, including vacant and boarded up buildings, on Balmoral Street in the West Broadway neighborhood to develop non-profit student housing. <p>-In addition to these housing projects, Macdonald Youth Services will receive funding assistance through the WHHI under the Government of Canada's Youth-at-Risk-Homelessness initiative."</p>
Keywords	Winnipeg, homelessness, government program, inner city, community development
Name of Source	The Surplus Federal Real Property for Homelessness Initiative
Record Number	46
URL	
Author(s)	Government of Canada
Year	
Publisher	The Government of Canada

Scope of work and methodology (if applicable)	Program description
Key Findings	<p>This program provides vacant federal land and buildings, in various communities, to create facilities for those at risk of homelessness. The government predicts that by 2002-2003 it will have helped community organizations transform 10 million dollars of federal surplus land into facilities to serve the homeless or those at risk of homelessness. Municipal, provincial/territorial governments as well as community-based organizations can apply to the Surplus Federal Real Property for Homelessness Initiative (SFRPHI).</p>
Keywords	homelessness, government program
Name of Source	Winnipeg Neighborhood Housing Plans and Advocacy Program
Record Number	47
URL	
Author(s)	City of Winnipeg
Year	November 2000
Publisher	City of Winnipeg

Scope of work and methodology (if applicable)	Program description
Key Findings	<p>The objective of the program is "to provide financial assistance and other support to neighborhood stakeholders to develop a Neighborhood Housing Plan to build local capacity, to undertake housing initiatives, and to provide training and support for home ownership and tenancy."</p> <p>Description:</p> <p>"The City's Housing Policy relies on community stakeholders to be involved in renewal efforts through the development of a Neighborhood Housing Plan, with the support and assistance of the City's Housing Team. A neighborhood Housing Plan provides a goal or direction to address housing issues in the neighborhood and helps outline the necessary steps to achieve these goals. The Neighborhood Housing Plan should consider other community elements related to housing and neighborhood stability. Training and support for homeowner-initiated renovations and tenancy training and support initiatives may also be sponsored within this program.</p> <p>Neighborhood Housing Plans may include a review of the following:</p> <ul style="list-style-type: none"> - Existing conditions, such as: <ul style="list-style-type: none"> - Supply and quality of housing stock - Extent and nature of deterioration - Socio-economic profiles of the neighborhood - Economic conditions, such as: <ul style="list-style-type: none"> - Business viability - Assessment values - Market values
Keywords	Winnipeg, government program, urban renewal, home ownership
Name of Source	City of Winnipeg Offers 2002 Renovation Tax Assistance Program
Record Number	48
URL	www.city.winnipeg.mb.ca/interhom/news/nr_2002/nr_20020429
Author(s)	City of Winnipeg
Year	April 2002
Publisher	City of Winnipeg

Scope of work and methodology (if applicable)	Program description
Key Findings	<p>The 2002 Home Renovation Tax Assistance Program provides property tax credits to encourage and assist the renovation of homes in the City of Winnipeg. "The program will help residents, particularly those in older neighborhoods, to upgrade their plumbing or heating systems, insulate walls and attics, and replace older roofing, eavestroughing, doors or windows. It's a highly practical program that motivates housing rehabilitation and maintains pride of ownership."</p> <p>A maximum amount of \$10,000 can be claimed by residents in the years 2003 to 2005. Those who qualify for a full credit (\$1,500) will receive three equal property tax reductions of \$500 over those three years. All renovations must be completed before December 2002 and only homes whose value is assessed under \$90,000 (including land) in 2002 can apply for this credit.</p>
Keywords	Winnipeg, government program, urban renewal, renovate
Name of Source	Winnipeg Municipal Cost Offsets Program
Record Number	49
URL	
Author(s)	City of Winnipeg
Year	November 2000
Publisher	City of Winnipeg

Scope of work and methodology (if applicable)	Program Description
Key Findings	<p>"Objective To encourage proponents to implement and renew quality, affordable housing by providing financial assistance through reimbursement of City fees and other eligible costs.</p> <p>Description The Municipal Cost Offsets Program provides a grant that is intended to remove financial barriers that may prohibit the economic viability of a housing project. A variety of municipal charges and fees related to regulation and development adds to the cost of a housing project. These charges and fees are eligible to be reimbursed through this program."</p> <p>The initial target neighborhoods for 2000-2001 include William Whyte, West Broadway and Spence.</p> <p>Eligible costs include, but are not limited to:</p> <ul style="list-style-type: none"> - Zoning/variance application fees - Building permit application fees - Lot grading fees - Utility hook-up charges - Building demolition fees - Central property searches - Property taxes during construction or renovation
Keywords	Winipeg, government program, urban renewal, renovate, affordable housing
Name of Source	Neighborhoods Alive!
Record Number	50
URL	www.gov.mb.ca/ia/programs/neighborhoods.html
Author(s)	Manitoba Department of Intergovernmental Affairs
Year	2002
Publisher	Manitoba Intergovernmental Affairs

Scope of work
and
methodology
(if applicable)

Program description

Key Findings

Neighborhoods Alive! is a provincial initiative that coordinates programs and services to support community-based efforts in order to revitalize neighborhoods by providing a single access point to existing and new programs in the following areas:

- Neighborhood Renewal Fund
- Housing
- Training, Education and Employment
- Safety and Crime Prevention
- Recreation
- Community Economic Development

Keywords

Neighborhoods Alive!, government program, urban renewal, Winnipeg

Name of Source

2001 Aboriginal Population Profile - Edmonton

Record Number

51

URL

www12.statcan.ca/english/Profil101ab/Details/details1.cfm?

Author(s)

Statistics Canada

Year

2001

Publisher

Statistics Canada

Scope of work
and
methodology
(if applicable)

2001 Census data

Key Findings

Population Statistics for the City of Edmonton
in 1996: 616,306
in 2001: 666,104 of which 30,365 identify as Aboriginal

Statistics provided in this document include:

- Census Family Status for Aboriginal Identity Population
- Selected Occupied Private Dwelling Characteristics for the Aboriginal Identity Population (some sample stats provided below):

- total number of dwellings = 14,245
- number of rented dwellings = 10,065
- number of owned dwellings = 4,185
- dwellings requiring major repairs = 1,940

*statistics for the Province of Alberta also provided

- Income Characteristics for the Aboriginal Identity Population
- Age Characteristics of the Aboriginal Identity Population

Keywords

Edmonton, population, statistics, demographics

Name of Source

Edmonton: Age Composition

Record Number

52

URL

Author(s)

Strategic Services, Alberta Aboriginal Affairs and Northern Development

Year

October 2003

Publisher

Statistics Canada

Scope of work
and
methodology
(if applicable)

2001 Census data

Key Findings

Document provides graphs which compare Aboriginal and non-Aboriginal people in Edmonton. These include:

- Age comparisons in four year increments starting at 0 and going to 75 years & over
- Age categories by sex
- Highest level of Completed Education (by age)
- Labor Force Activity (by age)
- Unemployment rates (by age)

All information in this document is based on data from the 2001 Census of Canada.

Keywords

Edmonton, population, statistics, demographics, age, gender

Name of Source

Winnipeg's Neighborhood Profiles: Inner City

Record Number

53

URL

Author(s)

City of Winnipeg
Statistics Canada

Year

Publisher

City of Winnipeg and Statistics Canada

Scope of work and methodology (if applicable)	The Winnipeg's Neighborhood Profiles are based on Non-Institutional Population and 20% sampling as provided by Statistics Canada. This means the data does not include people living in hospitals, nursing homes, prisons, etc. As well, one in five dwellings were surveyed and the results were then multiplied by five to arrive at representative data for the whole community.
Key Findings	<p>The inner city is defined based on the 1980 Winnipeg Core Area Initiative geography and is bounded by: West - Augrey/Ingersol/McPhillips North - Curch/Red River East - Red River/Archibald South- Marion/Red River/Corydon/Cockburn/Assiniboine River</p> <p>The following tables are provided in the report which compares the inner city (defined above) to the City of Winnipeg as a whole:</p> <ul style="list-style-type: none"> - Population by age - Martial Status (15 years and over) -Census Families (including Family Size, Structure, Type, Families with Children, Income and Family Average Income by Family Structure) -Households (including Size, type and income) -Composition of Total Income and Incidence of Low Income -Citizenship -Knowledge of Languages (including knowledge of Official Languages and Knowledge of Other Languages) -Aboriginals (Total number of Aboriginals in the Inner City 19,820 out of a possible 107,960) -Visible Minorities -Education (including School Attendance and Education Attainment for 15 Years Old and Over) -Labor Force (including employment/unemployment by age, employment sectors, Work Status, Place of Work and Employment Income) -Mode of Transportation
Keywords	Winnipeg, inner city, neighborhood profile
Name of Source	Canadian Housing Observer
Record Number	54
URL	
Author(s)	Canada Housing and Mortgage Corporation
Year	2003
Publisher	Canada Housing and Mortgage Corporation

Scope of work
and
methodology
(if applicable)

Key Findings

Housing and People

Good quality housing is important to the health and well-being of Canadians. The way homes are designed, constructed and maintained has a direct influence on occupants' health and quality of life. The use of appropriate building materials, the provision of adequate heating and ventilation and the physical layout and features of the home can all influence the health and well-being of residents.

Beyond the physical attributes of our homes, housing has important economic dimensions. For most households, in Canada, housing costs form the largest single component of the monthly budget. For those who are able to purchase their homes, housing constitutes a major financial asset, contributing to their longer term financial security. Having a secure source of housing is widely regarded as a stepping stone for gaining and maintaining employment, for providing a secure and supportive environment for raising children, and for accessing key public services such as health, education and social services.

Housing and Communities

An adequate supply of housing is acknowledged to be a key factor contributing to the overall level of amenity, security and quality of life in our communities. In an increasingly globalized economy, local communities which offer current and prospective residents a high quality of life are well positioned to attract and retain the labour force and investment needed to secure their continued growth and prosperity. The availability of housing, of varying sizes, type, tenures and prices, is an essential aspect of this quality of life and an important building block for inclusive communities capable of accommodating residents with diverse housing needs and economic means.

Keywords

community, economy, health, environment, demand, finance, affordability

Name of Source

Winnipeg Case Study RRAP Phase 1 Evaluation

Record Number

55

URL

Author(s)

R.A. Malatest & Associates Ltd.

Year

August 2002

Publisher

R.A. Malatest & Associates Ltd.

Scope of work and methodology (if applicable)	Qualitative case studies of five of Winnipeg's "Major Improvement Areas" and "Housing Improvement Zones".
Key Findings	<p>"The Winnipeg case study focused on the West Broadway, Spence, William Whyte and north/South Point Douglas, which are designated as the City of Winnipeg's 'Major Improvement Areas' and 'Housing Improvement Zones' for coordinated housing renewal and renovation activities from all three levels of government.</p> <p>The Winnipeg core areas are largely populated by low-income residents. The 1996 Census reported that 79.1% of families in the Spence neighborhood had an annual income below \$30,000, compared with 27% for the entire City of Winnipeg. The proximity of the neighborhood to the University of Winnipeg has meant that many students rent units in the core areas, especially in the Spence and West Broadway areas. There are also large Aboriginal populations in the core neighborhoods. The William Whyte area, for example, has over five times the average city-wide proportion of Aboriginal people, with 37.8% of residents being of Aboriginal ancestry, as compared with 7.1% in Winnipeg overall.</p> <p>Owner-occupied dwellings are rare in the the Winnipeg core neighborhoods; the Spence neighborhood consists of 80.6% rental units. There is a high density of rooming houses, with the Spence neighborhood alone containing 111 rooming houses in 1999. Rooming houses tend to be converted from previously single-family dwellings, and are in generally poor condition."</p> <p>"Most of the RRAP renovation has been undertaken through non-profit groups, though there have been some private landlords that have used RRAP in the core area. Non-profit groups have been proactive in the last five years in purchasing and renovating low-income, deteriorated or abandoned homes, rooming houses, and apartment blocks, and in renovating the properties using RRAP and other funding."</p>
Keywords	Winnipeg, government program, renovate, major improvement area, housing improvement zone, urban renewal
Name of Source	Adequate Housing: Royal Commission on Aboriginal Peoples
Record Number	56
URL	http://www.indigenous.bc.ca/rcap.htm
Author(s)	Royal Commission on Aboriginal People
Year	1996
Publisher	Royal Commission on Aboriginal People

Scope of work
and
methodology
(if applicable)

The Royal Commission on Aboriginal People presents its findings on Aboriginal housing. Their findings include ways for Aboriginal people to rely more on their own resources, describes the advantages of a stable environment, suggests new focuses for the housing corporations and government recommendations and possible program implementations. Included consultations with leaders, experts and community representatives.

Key Findings

Aboriginal people can rally the resources around them by:

1. contributing labour and building materials
 - in some communities time is given without compensation
 - traditional building materials can be donated
2. increasing the financial contributions made by individuals through rental charges
 - where occupants are not being charged rent, occupants can be asked to give 25% of their income for rent charges to build up capital for major renovations and new homes
 - Social assistance dollars can be used to build equity, create new businesses and contribute to the maintenance of the current housing stock.
3. giving people the option of carrying a mortgage as an alternative to paying rent. (p. 10)
 - some people may want to invest more in their homes if they know they will be able to continue to benefit from their investments
 - interest subsidies, partly forgivable loans and up-front equity subsidies may be necessary

Success stories from communities such as Cree Nation of Quebec, First Nations of Westbank in British Columbia describe their use of the 3 above rallying of resources.

Main challenges to creating adequate and affordable off-reserve housing are poverty and discrimination (p. 20)

Keywords

community development, rural, mortgage, urban Aboriginal, housing need

Name of Source

Urban Aboriginal People in Western Canada: Realities and Policies

Record Number

57

URL

Author(s)

Calvin Hansleman

Year

September 2001

Publisher

Canada West Foundation

Scope of work and methodology (if applicable)	<p>Discusses the gap in public policy addressing urban Aboriginal issues, with particular reference to cities in Western Canada.</p> <p>A compilation and analysis of socio-economic data, a review of existing public policy research studies, primary research of policy documents from the federal, provincial and municipal governments, telephone interviews with government officials, and the verification of the policy findings by each government.</p>
Key Findings	<p>"More Aboriginal people live in urban centres in Canada than on reserves, and the urbanization of Aboriginal people is especially apparent in western Canada. Two-thirds of Canada's urban Aboriginal people live in western Canada, and four of the five cities with the highest proportions of Aboriginal people are in the West.</p> <p>In spite of the size of the urban Aboriginal population, however, public policy discussions about Aboriginal people tend to focus on the reserve-based population. Discussions about treaties, self-government, finances, housing, and other issues focus almost exclusively on First Nation communities and rural areas. This oversight is problematic as it ignores the urban realities of Canada's Aboriginal population. An acute public policy need therefore exists for a broadening of perspectives to include not just on-reserve Aboriginal communities but also urban Aboriginal communities.</p> <p>One of the most notable aspects of the urban Aboriginal population is that, compared to the non-Aboriginal population, it is much younger. The fact that the urban Aboriginal population has a younger age structure that the non-Aboriginal population is important for the future of western cities. Skills labour shortages are projected throughout western Canadian cities in the not too distant future. The urban Aboriginal population offers the promise of young and growing labour supply that could alleviate some of these shortages."</p> <p>"Numerous studies show that the socio-economic conditions of Aboriginal people are different from those of other Canadians and argue that these conditions can be attributed - at least in part - to public policies and societal attitudes. Urban Aboriginal people are consistently concentrated in core areas of Canadian cities and, if policy makers fail to address these conditions, then Aboriginal-non-Aboriginal disparities will continue and may lead to serious inequities within Canadian cities, including the possibility of ghettoization."</p>
Keywords	urban Aboriginal, western Canada, economic policy, public policy, Aboriginal policy, Edmonton, Winnipeg
Name of Source	Urban Aboriginal Housing
Record Number	58
URL	
Author(s)	Wayne Helgason Gary Wilson
Year	April 2004
Publisher	Social Planning Council of Winnipeg

Scope of work
and
methodology
(if applicable)

Key Findings

These notes in preparation for a presentation by the Social Planning Council of Winnipeg includes information about: 1. The history of the council; 2. Characteristics of the urban Aboriginal community in Winnipeg; 3. Various housing organizations in Winnipeg; 4. Social housing disparities for Aboriginal vs. non-Aboriginal populations; 5. Government spending on social and affordable housing; 6. Demand for low-income urban housing; 7. Social Inclusion and the social economy; and 8. The Winnipeg Housing and Homelessness Initiative.

Keywords

Winnipeg, urban Aboriginal, social housing, affordable housing, government program

Name of Source

Assessment of the Community Plan on Homelessness and Housing in Winnipeg

Record Number

59

URL

Author(s)

Social Planning Council of Winnipeg

Year

September 2003

Publisher

Social Planning Council of Winnipeg

Scope of work and methodology (if applicable)

- 28 interviews with community organizations involved in providing housing services (directly or indirectly) in Winnipeg; and
- A focus group consisting of 7 organizations waiting for WHHI funding
* synopsis of these consultations available in the appendix of the document

Key Findings

"In September of 2001, the report A Community Plan on Housing and Homelessness was developed in consultation with a broad spectrum of organizations and individuals who are involved in providing housing and services to the homeless in Winnipeg. This assessment will evaluate this document, as well as the Supporting Community Partnerships Initiative - A Community Plan for the Homeless in Winnipeg (SCPI - Community Plan), against the Approved Projects Funded under the Supporting Community Partnerships Initiative (SCPI), Youth and Aboriginal. The Community Plan Assessment was undertaken at the end of SCPE Phase I funding in the spring of 2003 and completed in September of that year.

This Assessment is intended as a resource to the reference groups, funding agencies and the community of Winnipeg as a whole. "

The report provides general information and objectives of the National Homeless Initiative (NHI) and the agencies under its umbrella (including The Winnipeg Housing and Homelessness Initiative (WHHI), The Winnipeg Community Partnership on Housing and Homelessness and the Community Plan for the Homeless in Winnipeg 2001).

Consultation recommendations and results:

- Transitional housing has increased, but has not addressed many of the gaps identified in the Community Plan; and
- Continued input and consultation with homeless individuals are required to evaluate the appropriateness of the services and to identify new gaps.

Keywords

Winnipeg, homelessness, transitional housing

Name of Source

Community Plan Update, Winnipeg, Manitoba

Record Number

60

URL

Author(s)

Social Planning Council of Winnipeg

Year

September 2003

Publisher

Social Planning Council of Winnipeg

Scope of work and methodology (if applicable)	
Key Findings	<p>"A Standard format for updating plans:</p> <p>To be eligible for funder under the Supporting Communities Partnership Initiative (SCPI), this template must be completed. Similar to the original process, the updated Community Plan must include the nine SCPI elements: Geographic Area, Community Plan Development and Implementation Process, Objectives, Sustainability, Communication Strategy, Assets and Gaps, Priorities, Community Contribution, and Evaluation. This update is intended to be streamlined and build on the existing Community Plan Assessment."</p>
Keywords	Winnipeg, urban planning, community development
Name of Source	Housing Discrimination in Canada: The State of Knowledge
Record Number	61
URL	
Author(s)	Sylvia Novak Joe Darden David Hulchanski Anne-Marie Seguin
Year	February 2002
Publisher	Canada Mortgage and Housing Corporation

Scope of work and methodology (if applicable)	<p>"This report is based on a review of research findings on housing discrimination in Canada, an assessment of the strengths and weaknesses of the research methods used, and a field consultation with informants from various stakeholder groups, e.g., landlord representatives, tenant advocates, real estate and financial representatives.</p> <p>For the purpose of this report, housing discrimination consists of any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systematically causes harm through inequitable access to, or use and enjoyment of, housing for members of social groups that have been historically disadvantaged."</p>
Key Findings	<p>"There is sufficient research to demonstrate that housing discrimination has been and continues to be a problem for some groups in the private rental housing sector. More than twenty unrelated studies conducted over a 40-year period (from the mid 1950s to the mid 1990s) have found discrimination against racial minority groups. More recent research has documented discrimination against women. Limitations in the scale and methodology of the various studies make it difficult to generalize their findings.</p> <p>For the most part, Canadian studies of discrimination are small-scale, use survey methods and measures of perceived discrimination, and are limited to a few cities and to the rental sector. There have been no multiple-site or national studies.</p> <p>We know virtually nothing about discrimination in the housing sales market, mortgage lending, or home insurance. Other legally prohibited grounds for discrimination, e.g. family status, receipt of social assistance, age, disabilities, and sexual orientation, have not been part of any systematic research.</p> <p>Access to housing has been the focus of Canadian research. Studies that have investigated tenants' experiences of harassment and sexual harassment are among the first to probe discriminatory treatment and its effects during occupancy. There has been no research on racial harassment per se.</p> <p>Compared to the U.S., Canadian research has been more probing in some respects, venturing to explore landlord's views and actions, and tenants' experiences of harassment and sexual harassment. But it has been far less rigorous in quantifying the extent of discrimination.</p>
Keywords	discrimination, housing need, women, rental,
Name of Source	Affordable Housing in Canada's Urban Communities: A literature review
Record Number	62
URL	
Author(s)	Sharon Chisholm
Year	July 2003
Publisher	unidentified

Scope of work
and
methodology
(if applicable)

This document reviews the literature to mid 2003 related to affordable housing, social housing, and subsidized housing issue in major Canadian cities.

Key Findings

"The Privy Council Office created an internal task force on urban communities in 2002 to compile and present a strategically useful profile of federal programs and services in Canada's urban communities, to develop a targeted research agenda for assessing the impact of federal policies and programs on urban communities and to guide the development of a strategy in support of the government's agenda. Affordable housing is an identified priority issue in the context of targeted research on social cohesion, inclusion and diversity, and sustainable environment and urban infrastructure. This literature review is intended to identify issues with respect to urban affordable housing and will complete research into other topic areas and facilitate discussion on linkages between housing and other social, economic and environmental issues of concern to Canada's urban centres."

Document includes several definitions of "affordable housing".

Keywords

affordable housing, social housing, subsidized housing, literature review,

Name of Source

Aboriginal Homelessness Survey: 2003

Record Number

63

URL

Author(s)

Native Counselling Services of Alberta

Year

2003

Publisher

Native Counselling Services of Alberta

Scope of work
and
methodology
(if applicable)

The purpose of this study was to gather and present the perceived strengths and gaps in services offered to homeless Aboriginal people in the Edmonton area from the perspective of Aboriginal homeless people and those that provide services to them. Thus, the objectives of the study were:

- to identify and conduct semi-structured interviews with Aboriginal homeless individuals in Edmonton;
- to identify and conduct semi-structured interviews with people who provide services to Aboriginal homeless people;
- to present a demographical description of the sample of homeless people interviewed;
- to identify and organize the perceived strengths/gaps in services and barriers to accessing services through data collection, interpretation and analysis; and
- to communicate the results of the research project with HRDC.

Key Findings

Keywords

homelessness, Edmonton, urban Aboriginal

Name of Source

Aboriginal Ancestry Tables

Record Number

64

URL

Author(s)

Statistics Canada

Year

2001

Publisher

Statistics Canada

Scope of work
and
methodology
(if applicable)

This report presents a series of tables on the Aboriginal ancestry non-reserve population from the 2001 Aboriginal Peoples Survey (APS). With the exception of the Northwest Territories, those living on reserve are not included in these tables.

Key Findings

Keywords

urban Aboriginal, statistics, population, demographic, off reserve

Name of Source

The Housing Conditions of Aboriginal People in Canada

Record Number

65

URL

<http://dsp=psd.pwgsc.gc.ca/collection/NH18-23-27E.pdf>

Author(s)

Canada Mortgage and Housing Corporation, Issue 27 of Research & Development Highlights

Year

August 1996

Publisher

Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

Combined data from the 1991 Census and the Aboriginal peoples survey (APS), and CMHC's core housing need model is used to describe Aboriginal housing needs across Canada as well as compare their housing with those of non-Aboriginal people.

Key Findings

The core housing need model is used by the federal government to assess housing conditions based on:

1. Adequacy: the dwelling must have a full bathroom facility, and require no major repairs, according to its residents.
2. Suitability: the dwelling must have enough bedrooms for the size and makeup of the occupants.
3. Affordability: the cost of the total shelter including utilities must consume less than 30 percent of the household income.

The households that do not meet all of these requirements and whose income is too low to afford rental housing are considered to be in core housing need.

The findings of the housing conditions on-and-off reserve follow:

- 52% of the Aboriginal households and 32% of non-Aboriginal households fall below one or more of the housing standards;
- 65% of the households living on-reserve fall below at least one housing standard;
- Urban Aboriginal households in core needs are twice as likely than rural Aboriginal households to experience affordability problems but are less likely to experience suitability or adequacy problems;
- The provinces with the highest number of urban Aboriginal houses in core need are: the Northwest Territories (47%), Saskatchewan (46%), and the Yukon (44%); and
- The cities with the highest number of urban Aboriginal houses in core need are: Saskatoon (49%), Regina (45%), Vancouver (44%) and Winnipeg (41%).

Keywords

housing need, housing condition, government program, urban Aboriginal, on reserve

Name of Source

Aboriginal Peoples Survey: Well-being of the non-reserve Aboriginal population

Record Number

66

URL

www.statcan.ca/Daily/English/030924/d030924b.htm

Author(s)

The Daily

Year

September 2003

Publisher

Statistics Canada

Scope of work
and
methodology
(if applicable)

The report examines socio-economic variables for off-reserve Aboriginal peoples and highlights the changes evident in statistical data from 1996 to 2001. Discussion based on the initial findings of the 2001 Aboriginal Peoples Survey.

Key Findings

The report on the initial findings of the 2001 Aboriginal Peoples Survey found that:

- Education levels have increased in the younger Aboriginal population, demonstrated by the increase in completed post-secondary studies;
- 56% of the population reported excellent or very good health;
- The most common health conditions reported were: arthritis or rheumatism (19%), high blood pressure (12%) and asthma (11.6%);
- 8.3% of the North American Indians reported being diagnosed with diabetes (compared to 5.3% in 1991). The diabetes rates remained the same in the Inuit and Métis populations. The highest diagnosed aged group was Aboriginal women aged 65 and older (1 in four had been diagnosed); and
- Overcrowding remains an issue: 17% of non-reserve people live in crowded homes, although this is down from 22% five years earlier.

Keywords

urban Aboriginal, off reserve, demographic, socio-economic

Name of Source

Aboriginal Women and Housing in Urban Canada

Record Number

67

URL

<http://80-web17.epnet.com.login.ezproxy.library.ualberta.ca>

Author(s)

Gayle Mason

Year

1996

Publisher

Women & Environments, Vol 15, Issue 3

Scope of work
and
methodology
(if applicable)

Key Findings

"There is a desperate need for adequate, liveable, clean housing, culturally appropriate or not, for all Aboriginal people in urban centres. Women and children are doubly affected by the lack of such housing. Culturally appropriate housing is described as housing that is:

- affordable;
- rent-to-own housing is an important option for individual investment purposes;
- Aboriginal-owned, operated and/or controlled;
- accommodating visits from Elders or counselling programs for behaviour problems on substance abuse;
- without leases banning people who drink alcohol or take chemical substances;
- a mini-community for those seeking a safe culturally-appropriate environment in which to raise children."

Diabetes is high present in Aboriginal communities which can result in amputation. Amputees have a difficult time accessing housing.

Aboriginal women have developed programs to meet their own needs as well as those of their children. These include: Nikiska Place, Dial-a-Life project and the Payuk Inter-Tribal Co-operative Limited in Winnipeg Manitoba.

Keywords

women, urban Aboriginal, children, affordable housing

Name of Source

Urban Aboriginal Homelessness

Record Number

68

URL

www21.hrdc-drhc.gc.ca/initiative/uah_e.asp

Author(s)

Government of Canada

Year

Publisher

Government of Canada

Scope of work
and
methodology
(if applicable)

Key Findings

"Aboriginal homelessness continues to be a serious issue in a number of communities. With an investment of \$45 million over the next three years, the National Homelessness Initiative (NHI) will continue to address the unique needs of the Aboriginal population through its Urban Aboriginal Homelessness (UAH) component. Recognizing that community responses are best to address local needs, homelessness funding is targeted to coordinated local responses. The UAH component is designed to provide flexibility to meet the needs of homeless Aboriginal people, through culturally sensitive services. There will be no cost-matching requirement; however community contributions will be encouraged where and when possible. UAH will be available to both SCPI funded and non-SCPI funded communities."

The UAH will work with the Urban Aboriginal Strategy (UAS) in eight cities including: Vancouver, Edmonton, Calgary, Saskatoon, Regina, Winnipeg, Thunder Bay and Toronto.

Keywords

homelessness, urban Aboriginal, government program, Edmonton, Winnipeg

Name of Source

Special Studies on 1996 Census Data: Housing Conditions of Native Households

Record Number

69

URL

Author(s)

CMHC, Research Highlights Issue 55-6

Year

January 2001

Publisher

Canada Housing and Mortgage Corporation

Scope of work
and
methodology
(if applicable)

Key Findings

Demographic Context:

- There were about 799,000 Aboriginal persons (out of 29 million people in the survey) and 280,000 Native households (3% of all Canadian households) in 1996;
- Three-Fifths of Native households (162,000) resided off-reserve in urban areas;
- About one-fifth (56,000) of Aboriginal households live off-reserve in rural areas;
- About one-fifth (59,000) of Aboriginal households live on reserves; and
- Growth rates of Native households exceeded those of non-Natives.

Housing Conditions

- 68% of non-farm, non-reserve Native households were well-housed
- 37% of non-farm, non-reserve Native households occupied dwellings that were below one or more of the housing standards
- Nearly one-third (32%) of non-farm, non-reserve Native households were in core housing need

Keywords

housing condition, statistic, off reserve, on reserve

Name of Source

Native Leaders Blame Ottawa for Aboriginal Homeless Problem

Record Number

70

URL

Author(s)

CBC News Online staff (not specified)

Year

April 16, 2004

Publisher

CBC News Online

Scope of work
and
methodology
(if applicable)

Newspaper article

Key Findings

In 1994, the federal government stopped investing in a program to build low income housing for urban Aboriginal people. Since that time, waiting lists for existing properties and the number of homeless Aboriginal people have grown. The Housing Minister for Manitoba states that the problem is not only caused by federal policy: "A trend that we're seeing is that the housing situation on reserves is really in quite a serious state, so we're seeing a lot of in-migration into the city of Winnipeg" (Christine Melnyk).

Informal estimates, based on a random homeless count done by the Social Planning Council of Winnipeg indicate that approximately 75% of the homeless in Winnipeg are Aboriginal.

Keywords

government program, homelessness, off reserve, low income, social housing, Winnipeg

Name of Source

Urgent Need, Serious Opportunity: Towards a New Social Model for Canada's Aboriginal Peoples

Record Number

71

URL

www.cprn.org

Author(s)

Frances Abele

Year

April 2004

Publisher

CPRN Social Architecture Papers, Research Report F/39, Family Network

Scope of work
and
methodology
(if applicable)

Key Findings

Executive Summary

The social welfare of Aboriginal peoples in Canada has been affected by the same large processes of change as that of other Canadians; restructured labour markets, widening income inequality, evolving educational needs, and changing demography. Aboriginal people have the same interest as other citizens in developing a just, secure and inclusive social architecture. But Aboriginal people come to these questions from a different place: both their historical experience and their current position are distinctive.

The elaboration of proposals for a new social architecture for Canada presents a remarkable opportunity for some of the most basic institutions in Canadian society to "catch up" to the dramatic changes in the legal, political, and demographic circumstances of Aboriginal peoples in Canada that have marked the last three decades. The political changes of the last forty years have created a new and more favourable basis for policies and programs meant to address the urgent needs of Aboriginal people. Despite some real progress, though, the situations of Aboriginal people as members of the Canadian community are still, on the whole, characterised by unacceptable levels of inequality and disadvantage that bear especially on children and families. There is urgent need, in many areas.

With the hope of encouraging further discussion, this report highlights some of the key issues that arise in considering the needs and aspirations of Aboriginal people in the development of a new social architecture for Canada. It aims to provide empirical information and some pointed questions, to support the discussion among Aboriginal peoples and the rest of Canada of their common future. The analysis attempts to respect the diversity of circumstances and interests of First Nations, Metis and Inuit across Canada. It recognizes

Keywords

Name of Source

Interaction of Social Housing and Social Safety Net Programs: A Basis for Discussion

Record Number

72

URL

Author(s)

Tom Carter
Renate Bublick
Christine McKee
Linda McFadyen

Year

June 1993

Publisher

Centre for Future Studies in Housing and Living Environments, CMHC

Scope of work
and
methodology
(if applicable)

This study conducted a review of the literature and more than 30 interviews with community groups and agencies concerned with social housing, social services and poverty in the Winnipeg area. The study is qualitative and exploratory in nature.

Key Findings

The strength of social housing in the interaction process is the role that adequate, affordable shelter can play as a vital stabilizer. Security of tenure allows households to access other social support services. Housing can be the focus for other supportive and preventative services that facilitate reintegration into society. It also supports independence.

Housing's role in the interaction process can be strengthened by such aspects as a suitable location relative to other services, proximity to affordable transportation, and design and amenity features that decrease the need for some support systems and facilitate delivery of others.

Many aspects of the relationship between housing and other services that inhibited interaction were also highlighted.

Fragmentation of service delivery, compartmentalization of budgets and duplication of services were considered by many to be more of a problem than limited resources. This is compounded by competition between service providers. Integrated and coordinated service delivery through community-based mechanisms could, in many instances, provide better service in a more cost effective fashion.

There was a general concern that housing agencies lack awareness of the client's social and economic needs and the support services within the community that may be able to assist them. To ensure better integration of housing with other social safety net programs, housing agencies could build awareness of, and provide information about, other social safety net programs. Tenant Resource Workers, Community Based Delivery Systems, and Community Resource Centres are approaches which might improve effective referral

Keywords

Name of Source

Lessons from Abroad: Towards a New Social Model for Canada's Aboriginal Peoples

Record Number

73

URL

www.cprn.org

Author(s)

Martin Papillon
Gina Cosentino

Year

April 2004

Publisher

Canadian Policy Research Networks Inc. (CPRN) Social Architecture Papers, Research Report F/40, Family Network

Scope of work
and
methodology
(if applicable)

Key Findings

Executive Summary

This paper compares the welfare conditions, policy challenges and opportunities for Aboriginal peoples in the United States, Australia and New Zealand. Our objective is to point to some of the common challenges facing Aboriginal social policies in different countries. What can we learn from experiences elsewhere to build Canada's social knowledge as it relates to Aboriginal peoples?

Despite important differences in the institutional underpinnings of their relationship with the state, Aboriginal peoples in all three countries share common socio-economic challenges:

- A growing and increasingly young population living in environments that are not conducive to healthy development and inclusion in the job market;
- Increasing urbanization, which, combined with high poverty rates, low levels of educational attainment and poor health, exacerbates the risk of social exclusion;
- Problems of access to basic services in remote communities where a significant number of Aboriginal people still live; and
- High degrees of dependence on state programs for income, and limited for community-based income sources.

There are common policy responses to the challenges of Aboriginal welfare in the countries we compared but also important differences. All share with Canada a history of paternalistic and disempowering policies that created a high level of dependence on the state but also a high level of mistrust towards that same state within Aboriginal communities. A move away from such policies towards greater integration of Aboriginal

Keywords

Name of Source

Housing Quality and Children's Socioemotional Health

Record Number

74

URL

Author(s)

Robert Gifford

Year

December 2003

Publisher

Canada Mortgage and Housing Corporation, External Research Program

Scope of work and methodology (if applicable)	This study examined 95 children aged 9-12. Each child was assessed on a standard behaviour problem inventory by a teacher and a parent. Each child's neighborhood and residence were rated on 245 physical features based on an interview walk through and a parent interview. This study controlled for household income, parent's education, parent's mental health status, child's gender, and time lived in the residence.
Key Findings	<p>Executive Summary</p> <p>This study examined the possibility the children's emotional well-being, manifested in the frequency of mild behaviour problems, might be associated with their housing and neighborhood quality. Recent studies of low-income children elsewhere have reported such connections. This study examined Canadian children from households with a wide range of incomes in a medium-sized Francophone city (Quebec) and a medium-sized anglophone city (Victoria).</p> <p>Each of 95 children, aged 9-12 recruited from public schools in Victoria and Quebec City was independently assessed on a standard behaviour problem inventory by their school teacher and one of their parents. Trained assessors visited the children's residences and rated it and the immediate neighborhood on 245 physical features (e.g., exposed wiring, clutter, damaged walls or floors). The child's parent was also interviewed concerning a further 65 physical aspects of the child's residence that would not be noticed in a one-time walk-through (e.g., the frequency with which the sink drains clogged or furnace problems occurred).</p> <p>The psychometric properties of the behaviour rating instrument was examined and found to be excellent. Several indices of housing quality were created from the 310 items in the housing checklist and interviews. The children, on average, were viewed by their parent and teacher as having a few mild behaviour problems, as would be expected for a group of typical non-delinquent children. The residences ranged from high quality and value to low quality and value. Thus, both the children and the residences varied across a wide but normal range of socioemotional health and housing quality.</p>
Keywords	
Name of Source	Addressing Special Housing Needs in First Nation Communities
Record Number	75
URL	
Author(s)	David Bruce Tracy Weatherston John Higham Judy Reid
Year	1998
Publisher	Canadian Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

Focuses on the demands on housing construction and renovation by disabled people on reserves in Atlantic Canada (including New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland). Seeks to determine if the needs of the disabled and the elderly are being met, identify gaps between the needs and the services provided and seeks to encourage Aboriginal involvement in the projects.

Telephone and face-to-face interviews conducted with First Nation housing representatives, Aboriginal people with disabilities, older residents and service providers. Also conducted a focus group.

Key Findings

The purpose of this research is to determine the housing needs of the elderly and the disabled on reserves in Atlantic Canada. Support programs are assessed.

The project found that approximately 50% of on-reserve housing is below standard (p. iii)

Appendix A describes the off-reserve housing programs in Atlantic Canada in terms of home ownership, renovations and public housing.

Keywords

Atlantic Canada, on reserve, disabled, elder, housing program

Name of Source

Aboriginal Children in Poverty in Urban Communities: Social exclusion and the growing racialization of poverty in Canada

Record Number

76

URL

<http://www.ccsd.ca/pr/2003/aboriginal.htm>

Author(s)

John Anderson

Year

2003

Publisher

Canadian Council on Social Development

Scope of work
and
methodology
(if applicable)

These notes, in preparation for a presentation to the sub-committee on Children and Youth at Risk, include statistics on the following topics: the increasing Aboriginal population, the place of residence of Aboriginal people, the status of Aboriginal children, the age of the Aboriginal population, the family make-up of Aboriginal people, and the work status of Aboriginal youth.

Collection and comparison of statistics regarding Aboriginal people and children, using the 1996 and the 2001 Canadian Census data.

Key Findings

The report provides the following findings arrived at from analysis of 1996 and 2001 Census data:

- The Aboriginal population is increasing;
- Aboriginal people are living more and more off reserve;
- Aboriginal children are living more and more in cities;
- The Aboriginal population is younger than the Canadian population;
- Compared to mainstream Canadian society, more Aboriginal children are living in poverty;
- Compared to mainstream Canadian society, more Aboriginal children are living in lone parent families; and
- Aboriginal youth are now and in the future going to enter the labour market in large numbers.

The cities with the largest Aboriginal populations are (in order):

1. Winnipeg - 55,755, which represents 8% of their total population
2. Edmonton
3. Vancouver
4. Calgary
5. Toronto
6. Saskatoon
7. Regina
8. Ottawa-Gatineau
9. Montréal
10. Victoria

Only 31% of Aboriginal people are living on reserve or in settlements in 2001 (p. 2). It was 33% in 1996.

Keywords

children, poverty, urban aboriginal, youth, population

Name of Source

Urban Poverty in Canada: A statistical profile

Record Number

77

URL

<http://www.ccsd.ca/pubs/2000/up/index.htm>

Author(s)

Kevin K. Lee

Year

2000

Publisher

Canadian Council on Social Development

Scope of work
and
methodology
(if applicable)

This study provides a portrait of urban poverty in Canada with data presented at the local level. An exploration of the demographics and the labour market characteristics of different urban centres helps to determine the factors that contribute to the varying poverty rates. The data sets used are from the 1991 and 1996 censuses.

Use of Statistics Canada's before-tax Low Income Cut-offs (LICO) to define poverty. The main sources of data are the 1991 and 1996 censuses. The "cities" are defined as the census subdivisions.

Key Findings

The key findings of the data analysis include the following:

-Poverty in Canada increased during the early 1990's especially in metropolitan populations. In Metropolitan populations, poverty grew 6.9% from 1990-1995, while poor populations in these cities grew by 33.8%;

-Just over half of the metropolitan population live in central cities, almost two thirds of the urban poor live in these cities;

-The number of high poverty neighborhoods increased between 1980-1995. They also covered a large geographic area and a larger number of families live in these neighborhoods;

-Non permanent residents are most likely to be poor (62.4%) followed by Aboriginal people (55.6%) - these are Canadian averages;

-Figure 2.8 (p. 40) shows the poverty rates for Aboriginal people by city (15 cities included in table). Winnipeg is 4th highest (62.7%) followed by Edmonton at 61.6%;

-In Canada, Aboriginal people account for 1.5% of total population, while they account for 3.4% of the poor population in all cities in 1995. (p.38);

-In Edmonton and Winnipeg, the Aboriginal population accounts for less than 8% of the total population (p. 39).

Keywords

urban Aboriginal, statistic, LICO, poverty

Name of Source

Housing and Population Health: A review of the literature

Record Number

78

URL

Author(s)

Dr. Stephen Hwang
Dr. Esme Fuller-Thomson
Dr. J David Hulchanski
Toba Bryant

Year

May 2002

Publisher

Canadian Housing and Mortgage Corporation

Scope of work and methodology (if applicable)	<p>Examines the link between health and housing status in published literature. Documents retrieved were separated into one of four categories: specific physical or chemical exposure, specific biological exposure, physical characteristics of the house or social, economic and cultural characteristics of housing. Document searches were completed between 1983 and 1998. Any articles found on homelessness were excluded from the review.</p> <p>Keyword search in 5 databases: Medline (from Jan 1984-April 1998), Ageline (1983-1998), Psych-Info (1983-1998), Sociological Abstracts (1986-1998) and Social Science Abstracts (1983-1998)</p>
Key Findings	<p>This research is not specifically related to Aboriginal people or housing. The key findings are summarized below.</p> <p>A two way relationship was found to exist between housing and health.</p> <p>People/households with low socio-economic status tend to be less healthy and die earlier (p.9). This can be explained in three ways (p. 12):</p> <ul style="list-style-type: none"> - People who are better educated are more aware and more likely to learn about and therefore identify risk factors in their homes; - People with higher SES are more likely to undertake the necessary repairs to remove the dangerous item from their homes, or move to a new home that does not pose this risk. Meanwhile, poorer individuals are less likely to be able to pay for the repairs or even move to a new location; and - Exposure to lead also affects people in low SES than people with higher SES because poor nutrition causes lead to be more easily absorbed, therefore the same amount of exposure will cause more damage in a poorer family. <p>Only 6% of the nation's housing is non-market social housing, some money buys some housing (p.10)</p> <p>Poor people tend to pay a higher percentage of their income on housing, but their housing is usually in a less desirable area, smaller and less adequate. This also leaves much less money for the other necessities of life (p.10)</p>
Keywords	health, low income, poverty, socio-economic status
Name of Source	Urban Poverty in Canada
Record Number	79
URL	http://www.ccsd.ca/pubs/2000/up/b1-10.htm
Author(s)	
Year	2000
Publisher	Canadian Council on Social Development

Scope of work
and
methodology
(if applicable)

Key Findings

Statistical profiles from the provinces of Alberta, Manitoba and Saskatchewan.

Statistical profiles for the cities of Edmonton, Calgary, Winnipeg, Saskatoon, Regina, Vancouver and the Greater Vancouver district and Toronto

For each province and each city, tables of distributions and actual numbers are given for the total population and the poor population. The poverty rate is also given for each of the following categories:

- Unattached individuals (seperated into non-elderly and elderly individuals)
- Economic Families
- Children 0-17 in families
- All persons (seperated by age group)
- Population groups (Aboriginal statistics given here)
- Education level (aged 15-64)
- Source of income
- Income deficiency

Keywords

Name of Source The Population Health Approach to Housing: A framework for research

Record Number 80

URL

Author(s) James R. Dunn, Ph.D.

Year 2002

Publisher Canada Mortgage and Housing Corporation

Scope of work and methodology (if applicable)	<p>Proposes a conceptual framework to guide future research on housing and health from a population health perspective. Includes review of past literature on housing and health and housing and child development, discussion on housing inequalities, current questions in meaningful dimensions of housing and identification of vulnerable groups (including Aboriginal people).</p> <p>The research undertook a review of the existing research and evidence supporting the population health perspective to housing.</p>
Key Findings	<p>Population health is defined by the Federal, Provincial, Territorial Advisory Committee on Population Health (FPTACPH) as: "the health of a population as measured by health status indicators and as influenced by social, economic and physical environments, personal health practices, individual capacity and coping skills, human biology, early childhood development and health services. As an approach, population health focuses on the interrelated conditions and factors that influence the health of populations over the life course, identifies systematic variations in their patterns of occurrence, and applies the resulting knowledge to develop and implement policies and actions to improve the health and well being of those populations." p.3</p> <p>Social Inequalities in Health Status: - Physiological stress is conditioned by the experiences of powerlessness, subordination and lack of control; and - Chronic, long term, low-level stress slowly kills us because other body functions shut down; when stress is experienced over long periods of time these some body functions will continue to deteriorate. (p.6)</p> <p>Social Support and Health: - Social support reduces the perception that a situation is stressful; - If social support is present then when stressful events occur it is perceived that emotional assistance is available; and - This support provides predictability, stability and control over the situation which reduces psychological stress.</p>
Keywords	health, population, framework, children
Name of Source	Shared Responsibility: Final Report and Recommendations of the Urban Aboriginal Initiative
Record Number	81
URL	
Author(s)	Calvin Hanselmann
Year	2003
Publisher	Canada West Foundation

Scope of work
and
methodology
(if applicable)

The Urban Aboriginal Initiative consisted of a two-year process that included three components. First, a socio-economic comparison of Aboriginal and non-Aboriginal residents of six major cities in western Canada and a review of federal, provincial, and municipal government urban Aboriginal-specific policies in those cities. Second, an investigation of enhanced urban Aboriginal programming by federal, provincial, municipal, and Aboriginal governments, and by Aboriginal and non-Aboriginal non-governmental organizations. Third, the identification and discussion of promising practices - ideas that work - in urban Aboriginal policy-making and programming. Through-out the two-year process, citizen engagement activities helped to inform the Urban Aboriginal Initiative and the Final Report is informed by the views of over 400 people involved in urban Aboriginal policy and programming.

Key Findings

The major findings of the Urban Aboriginal Initiative include:

-On a number of important indicators of personal and community well-being, many urban Aboriginal people in Calgary, Edmonton, Regina, Saskatoon, Vancouver, and Winnipeg face challenges well in excess of those of the non-Aboriginal urban population.

-No order of government is willing to assume primary responsibility for urban Aboriginal policy; however, disagreements over responsibility have not precluded substantial policy activity.

-At the time of the research, federal, provincial, and municipal governments had enhanced programming for urban Aboriginal people in several important fields; however, the programming was inconsistent.

-While the urban Aboriginal policy file continues to face challenges, there are numerous examples of success stories, policies that are working, effective approaches, and approaches, and programs that make a positive difference in people's lives. In short, there are ideas that work - promising practices - from which others can learn.

-This is a policy environment where intergovernmental relations must be part of the solution because federal, provincial, and municipal governments are unavoidably engaged and entangled. However, intergovernmentalism will ultimately be unsuccessful unless urban Aboriginal people are engaged in the intergovernmental process.

Keywords

urban Aboriginal, Aboriginal policy, Edmonton, Winnipeg

Name of Source

Housing, Long Term Care Facilities and Services for Homeless and Low-Income Urban Aboriginal Peoples Living With HIV/AIDS

Record Number

82

URL

Author(s)

Susan Judith Ship
Laura Norton

Year

2003

Publisher

Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

Examines the housing issues and services and identifies appropriate services available to homeless and low-income Aboriginal people living with HIV/AIDS in urban centres.

Survey questionnaire with 29 respondents including Aboriginal and non-Aboriginal service providers and Aboriginal people living with HIV/AIDS in Vancouver, Edmonton, Regina, Winnipeg, Toronto, Ottawa, Montreal and Halifax. Three Native American Organizations in New York, Minneapolis-St-Paul and Oakland were also contacted.

Key Findings

Presented with a summary of results.

This low-income population has different housing and care needs.

A majority of this population is living in unstable housing conditions

Keywords

HIV/AIDS, low income, homeless, urban Aboriginal, Edmonton, Winnipeg

Name of Source

Aboriginal People and Social Classes in Manitoba

Record Number

83

URL

Author(s)

Jeremy Hull

Year

2001

Publisher

Canadian Centre for Policy Alternatives

Scope of work
and
methodology
(if applicable)

Key Findings

-Overall, Aboriginal people are at a disadvantage in terms of income and employment
-The Aboriginal population is not uniform in its class orientation, and broad generalizations concerning the Aboriginal population are not appropriate.
-Based on class structure, other Aboriginal groups (Métis, non-status Indians) are likely to have different interests from those of registered Indians. They are more likely to be employed in the private sector and more likely to be part of the working class or to be self-employed than registered Indians, even amongst those living off-reserve.
-There are substantial disparities among the Aboriginal population in terms of income distribution, and these disparities are greater among Aboriginals than among non-Aboriginals, and among registered Indians and those living on-reserves than among other Aboriginals.

Keywords

urban Aboriginal, Winnipeg, employment

Name of Source

The History of Canada's Residential Rehabilitation Assistance Program (RRAP)

Record Number

84

URL

Author(s)

Dale Falkenhagen

Year

2001

Publisher

Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

Key Findings

RRAP has been one of Canada's most important housing programs because it was able to successfully address a number of important government priorities related to the preservation of the existing housing stock occupied by lower income households. This report reviewed RRAP's accomplishments and noted the following reasons as to why RRAP has flourished for over 30 years:

- The physical impacts of RRAP have been direct and visible.
- RRAP helps the truly needy, including the most vulnerable in society, to gain access to decent housing.
- RRAP's financial benefits to clients have been real, immediate and clearly attributable to their source.
- RRAP has been flexible and its eligibility criteria and benefits were enhanced over the years in response to changing needs and conditions in order to remain relevant and effective.
- There has been an important and strong constituency of stakeholders supporting and advocating for the continuation and on-going improvement of RRAP.
- From a fiscal perspective, RRAP has offered the federal government an opportunity to control program expenditures on an annual basis. Unlike other social housing programs, no long term ongoing subsidies have been required.

Keywords

RRAP, government program, low income

Name of Source

Meeting Seniors' Housing Needs: A Guide for Community Groups

Record Number

85

URL

Author(s)

Kathleen Mancer
Donna Kosmuk

Year

1999

Publisher

Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

The purpose of this guide is to help seniors organizations throughout Canada understand how they can influence the provision of seniors housing in their communities.

Key Findings

Although some groups may choose to work toward the development and construction of a housing project, this is by no means the only way that meaningful contributions can be made. In this document, we also discuss some of the other ways in which groups can make a difference. For those interested in exploring the development and construction option, the authors provide some signposts that may help along the way.

The document does not provide detailed instruction on how to go about building or managing seniors housing. What it provides is a framework for action: a way of thinking about and approaching the resolution of seniors housing needs in communities across Canada.

The framework provided can be adapted to suit the needs of housing for other specific community groups, including low income, Aboriginal and other marginalized populations.

Keywords

seniors, community housing

Name of Source

Leading the Way: Bay of Quinte Mohawk community sets standard for energy-efficient housing.

Record Number

86

URL

Author(s)

Tracy Hanes

Year

February 7, 2004

Publisher

Toronto Star

Scope of work
and
methodology
(if applicable)

newspaper article that highlighted the accomplishments of the Quinte Mohawk community housing project.

Key Findings

This article outlines the details and accomplishments of the R-2000 standard houses being built. As well, the following five steps to achieving better community housing are provided:

- Build support within the community, by demonstrating the savings resulting from better built houses, to the tenants and the broader community;
- Prepare thorough plans. Evaluate how the house can be built in the most cost-effective manner and look for innovative approaches, working with the crew, sub-trades and suppliers to find better methods;
- Train crews, making skills development a priority and foster a sense of pride and professionalism in their work;
- Provide effective project management and quality control; and
- Train house residents on proper operation of the house's systems.

Keywords

aboriginal housing, best practice

Name of Source

Native Counselling Services of Alberta Community Consultation on Homefulness

Record Number

87

URL

Author(s)

Allen Benson
Penn Thrasher
Fern Welch
Dan Martel

Year

Publisher

Native Counselling Services of Alberta

Scope of work
and
methodology
(if applicable)

This report details the commitment and history of the City of Edmonton to consult with and include Aboriginal people in its housing and homelessness initiatives.

Key Findings

Executive Summary

"Along with the growing crisis of homelessness in all large Canadian cities, there is an increasing concern with respect to the large number of Aboriginal homeless in urban centres in Canada. The facts present a stark picture:

- On Toronto streets one homeless person dies every six days;
- In Victoria, Aboriginals account for at least 15% of admissions to the women's emergency shelter and 40% of admissions to the mixed shelter;
- In Vancouver, the city's tenants' rights worker estimates that at least 60% of those she sees that are "absolutely " homeless are visibly Aboriginal and she suspects the percentage is actually much higher;
- The Edmonton task force on Homelessness identified 42% of those who are homeless as Aboriginal;
- The Aboriginal homeless rate is at about 40% Canada wide.

The City of Edmonton is committed to significant representation on the Joint Planning Committee and to having Aboriginal representation as a value-added, integral part of the decision making process.

-In 1998 the Edmonton urban Aboriginal community began the process of identifying housing issues during the housing forum, organized by Jane Woodward, at Grant McEwan College.

-In 1999, the federal government, recognizing the crisis of rising numbers of homeless people in Canada, announced its strategies in response to homeless Canadians.

-Minister Bradshaw met with the Edmonton Aboriginal community at the Stan Daniels Healing Centre in July 1999.

-In March 2000, the Edmonton Urban Aboriginal Affairs Committee organized and conducted the Aboriginal

Keywords

government program, Edmonton, homelessness, urban Aboriginal

Name of Source

Summary report of the Edmonton Task Force on Affordable Housing

Record Number

88

URL

Author(s)

individuals not specified

Year

March 2003

Publisher

City of Edmonton

Scope of work and methodology (if applicable)	<p>In response to the growing problem of lack of affordable housing in Edmonton, the Edmonton City Council formed the Edmonton Task Force on Affordable Housing in 2002. This document summarizes the recommendations put forth by the task force. This document focusses on approaches to affordable housing development, not approaches to subsidized social housing.</p> <p>-consultations were held with local housing industry representatives, non-profit groups and other stakeholders.</p>
Key Findings	<p>The City of Edmonton defines affordable housing as "rental or ownership housing that:</p> <ul style="list-style-type: none"> ·Is provided to households who have an affordability problem (spend in excess of 30% of their income on housing) and earn less than the median income, but are capable of independent living, without a need for support services; ·Requires no ongoing government subsidies; and ·Includes housing built by the private, co-operative, non-profit and public sectors." <p>(City of Edmonton, 2003; 1)</p> <p>-Over 70% of households experiencing difficulty with housing costs are renters, with lone parents (40% of these types of families) being the single largest group that have difficulty paying rent.</p> <p>-Over the next decade, the total number of renter households in Edmonton is expected to increase by 2000 to 2300 per year. Approximately 1/3 of the total growth, or 700 households annually, will need affordable housing.</p> <p>-Current rise in housing costs are due to: increasing capital costs resulting from rising labour costs, development charges, land and site services costs; and higher monthly operating costs including increasing property taxes, utilities and maintenance.</p> <p>-The increasing lack of affordable housing reduces the city's ability to attract entry-level workers and undermines the overall quality of life in Edmonton.</p>
Keywords	Edmonton, affordable housing
Name of Source	Neighbors Matter: Poor Neighborhoods and Urban Aboriginal Policy
Record Number	89
URL	
Author(s)	John Richards
Year	
Publisher	C.D. Howe Institute Commentary

Scope of work
and
methodology
(if applicable)

This paper reviews census evidence on social outcomes in the eight Canadian cities with the largest Aboriginal populations.

Key Findings

Over the past half century, Aboriginal Canadians have become increasingly urbanized. According to the 1951 census, only 7% lived in urban areas; according to the 1996 census, nearly 50% did. Unfortunately, Canadian policy makers have failed to adjust to this reality and have concentrated too much on rural, reserve-based Aboriginal concerns.

Particularly in western Canada, Aboriginals live disproportionately in the poorest of urban neighborhoods, neighborhoods that display characteristics associated with the ghettos of US cities. The Canadian city with the highest concentration of aboriginals in poor neighborhoods is Winnipeg. In general, education levels and employment rates for Aboriginals who live in poor neighborhoods are well below those for Aboriginals in non poor neighborhoods, which, in general, are below those for non Aboriginals. Aboriginals are also much more likely to change residence than are non Aboriginals.

Keywords

urban Aboriginal, Aboriginal policy, Winnipeg, poverty

Name of Source

A Count of Homeless Persons in Edmonton

Record Number

90

URL

www.gov.edmonton.ab.ca/comm_services/city_wide_services/housing/homeless_count_oct_2002.pdf

Author(s)

Edmonton Homelessness Count Committee

Year

October 2002

Publisher

Edmonton Joint Planning Committee on Housing

Scope of work and methodology (if applicable)	<p>This plan updates the 2000-2003 city plan to address gaps in service and action caused by the recent economic boom and increased housing demands in Edmonton.</p> <p>Contacting all organizations and community agencies who work with those individuals and/or families facing issues of homelessness. A direct count was performed - counting all the people in emergency shelter beds. An indirect count was also performed by: 1. Asking people on the street if they have a permanent residence to return to that night; 2. Asking people at agencies (food banks, drop-in centers and bottle depots) if they have a permanent residence for that night; 3. Counting the number of people turned away by providers and crisis services because no appropriate housing was available; and 4. Counting the number of people discharged or ready for discharge from facilities but with no permanent residence to go to.</p>
Key Findings	<p>"The fifth count of the homeless found 1915 homeless persons in the City of Edmonton. Of these, 1213 were absolute homeless (having no housing alternative) and 702 were sheltered homeless (living in emergency accommodations).</p> <p>The Edmonton Homelessness Count Committee organized the count, applying the methodology used in the previous counts (March/November 1999 and March/September 2000), to ensure a consistent 'snapshot' of the homeless population. Employing the same methodology enables the monitoring of changes and trends of the homeless population. October 23, 2002 was selected for the twenty-four hour count period."</p> <p>"There were 118 families counted, encompassing 267 children under the age of 15 and 141 caregivers. Among the families, 70% were absolute homeless, while 30% were sheltered homeless.</p> <p>A majority of the homeless were single - 1507 of the 1915 total. Among them, 61% were absolute homeless compared with 39% who were sheltered homeless.</p> <p>From the perspective of observed gender, most of the homeless were male (67% or 1096, not including children in families) and 31% or 513 were female. The gender of the remaining 2%, or 23 individuals, was not known.</p> <p>The number of Caucasian and Aboriginal individuals counted was evenly split at 43% each. Fourteen percent of those counted were identified as other than Caucasian or Aboriginal.</p>
Keywords	homelessness, Edmonton
Name of Source	First Nations/ Metis/ Inuit Mobility Study Interim Report One: Final Draft
Record Number	91
URL	
Author(s)	Jino Distasio Tom Carter
Year	March 2003
Publisher	Institute of Urban Studies, Assembly of Manitoba Chiefs, and Manitoba Métis Federation

Scope of work and methodology (if applicable)	<p>This article provides a preliminary analysis of the first round of survey data collected under the study. The findings are based on analysis of 525 surveys.</p> <p>This phase of the study conducted surveys on Aboriginal peoples moving into the city of Winnipeg from surrounding reserves and other communities.</p>
Key Findings	<p>The study seeks to develop longitudinal data on the mobility characteristics, service usage and needs of First Nations, Métis and Inuit people moving into Winnipeg. A summary of the first round of findings follows.</p> <p>The characteristics of movers identified in the data analysis include:</p> <ul style="list-style-type: none"> -The survey respondents are highly mobile and move frequently, both to Winnipeg and within Winnipeg; -The primary reasons for moving into Winnipeg included family, employment and education; -The average mover was a single person, aged 20-39 with more than 70% earning less than \$15,000.00 per year; -15% were students, and 60% were unemployed people; -The majority stated that they moved into the city without having formal housing arrangements. Slightly more than 50% were temporarily living with friends and family; -Most respondents stated a general dissatisfaction with housing conditions and neighborhoods; -Approximately 25% of renters were living in subsidized housing, with the majority of those living in Manitoba Housing. 13% were living in subsidized Aboriginal housing units; and -80% of subsidized renters were on a waiting list with half waiting between 2-6 months to get a place to stay. <p>The access to and provision of services identified in the data include:</p> <ul style="list-style-type: none"> -850 identified services were available to respondents in Winnipeg; -The services most likely to be accessed include social services, employment, medical and education. Within
Keywords	mobility, Winnipeg, Aboriginal service, urban Aboriginal
Name of Source	Current Practices for Procuring Affordable Housing: The Canadian Context.
Record Number	92
URL	
Author(s)	Tom Carter
Year	1997
Publisher	Housing Policy Debate, Volume 8, Issue 3

Scope of work and methodology (if applicable)	This article describes the housing system in Canada in the late 1990's, focusing particularly on the various mechanisms still available for providing affordable housing. Beginning with an overview of the Canadian housing system, it provides a brief history of Canadian housing policy and program initiatives instrumental in developing the inventory of affordable housing available today.
Key Findings	Practices and procedures of lending for affordable housing are highlighted. A discussion of current initiatives available to provide affordable housing follows, with a focus on the role of government, the third sector, and new partnership arrangements implemented to encourage more affordable housing. The conclusion highlights changes implemented in the mid 1990's, the state of the affordable housing sector in the late 1990's, and the impact these changes may have on low and moderate income households in Canada.
Keywords	affordable housing, housing policy, low income, moderate income
Name of Source	Engaging the Urban Aboriginal Population in Low-Cost Housing Initiatives: Lessons from Winnipeg
Record Number	93
URL	
Author(s)	Ryan Walker
Year	2003
Publisher	Canadian Journal of Urban Research, Vol 12, Issue 1

Scope of work and methodology (if applicable)	<p>This article describes the importance for planners in all jurisdictions to include urban Aboriginal people in the creation, design and implementation of new affordable housing strategies for urban Aboriginal people. According to the author, including the Aboriginal population in these programs will help facilitate self-determination, address their different needs and aspirations, and allow the voice of the Urban Aboriginal Constituency to be heard.</p>
Key Findings	<p>Current social and housing programs are not meeting the needs of Aboriginal people. Therefore we need to figure out what their particular needs and aspirations are in order to address them.</p> <p>Current levels of discrimination limits their success in attaining affordable and adequate housing. Aboriginal people are often the "most poorly housed social group in many cities." (p.100)</p> <p>"Aboriginal people were living here in self determined societies with a distinct culture prior to the Canadian idea." p. 102 When policy is created we need to remember that they are a distinct population with a distinct culture.</p> <p>Including Aboriginal people in the planning of housing strategies will take their needs and aspirations into account. It will also allow their particular barriers to be addressed. These barriers include: lower education, higher unemployment rates, and incomes that are lower than the non-Aboriginal population.</p> <p>A review of the Urban Native Housing Program (UNHP) revealed the following (p. 104):</p> <ul style="list-style-type: none"> - The Board of Directors are mostly Aboriginal people. This provides a greater cultural sensitivity. - Allocation for maintenance costs were higher for UNHP than for other non-profit housing programs (housing stock was much older and families in these homes were often larger). - The program provides secure and affordable housing sensitive to the needs of Aboriginal people. - Once they had a home it was easier to pursue education, employment, cultural and social fulfillment. - Counsellors were available to assist people new to urban living, and help them adapt to this new lifestyle. - Housing was used as a tool for economic and social growth by UNHP managers (e.g. day care services).
Keywords	Winnipeg, urban Aboriginal, best practice, social housing
Name of Source	Aboriginal Communities and Urban Sustainability
Record Number	94
URL	www.cprn.org
Author(s)	Katherine Graham Evelyn Peters
Year	December 2002
Publisher	Canadian Policy Research Networks Inc.

Scope of work
and
methodology
(if applicable)

This paper explores the relationship between Aboriginal individuals, Aboriginal peoples and city life, as well as the policy implications of that relationship. The discussion is set in the context of the new focus on cities as central to Canada's economic and social well-being.

This paper is a qualitative discussion that draws upon 1996 census data, current government policy, and a review of literature as data sources.

Key Findings

Excerpts from the Executive Summary:

The authors see four main characteristics of the current policy milieu. First, is the jurisdictional maze that both contributes to and is an outcome of how we have defined the urban Aboriginal problem. This maze is constructed both through our federal system and through the confounding and conflicting distinctions that past policy and jurisprudence have applied to Aboriginal peoples and Aboriginal people.

The 2nd element is that we are developing a more nuanced understanding of the characteristics of Aboriginal people living in cities. From a policy perspective, it is crucial that we recognize that the urban Aboriginal population in Canada is not distinct from the "non-urban". They are interconnected in terms of mobility, culture and politics. As we look at individual cities, it is important that we inform policy choices by acknowledging that, in many cases, the population is neither ghettoized nor uniformly disadvantaged. There is capacity in the population as a result of increasing levels of education and the emergence of a middle class. This means that we need to think about the urban Aboriginal policy agenda as focussing on more than poverty and social dislocation, although those remain important. Issues of culture and recognition are also central.

The third element of our nascent policy understanding is the (re)emergence of a more holistic understanding of what makes cities vital and how urban policy processes need to work. We refer here to the emergence of the governance paradigm and an increasing understanding that, even from the perspective of national policy, locally-driven initiatives can be very responsive to immediate problems. The National Homelessness Initiative, the Interim Report of the Same Task Force and the Urban Aboriginal Strategy all point to the idea

Keywords

urban Aboriginal, off-reserve, housing policy, government program

Name of Source

Record Number

95

URL

Author(s)

Year

Publisher

Scope of work
and
methodology
(if applicable)

Key Findings

Keywords

Edmonton, homelessness, homeless count

Name of Source

Norwood housing project a dismal failure: No one should have to live in a place like this

Record Number

96

URL

Author(s)

Paula Simons

Year

May 11, 2004

Publisher

Edmonton Journal

Scope of work
and
methodology
(if applicable)

Newspaper article covering a story about run down, slum apartment buildings(the Cloisters) that were funded by the Edmonton Housing Trust Fund to provide safe housing to at-risk aboriginal youth

Key Findings

The Cloisters is an excellen example of "urban renewal gone wrong". Originally intended to provide safe, supportive housing to youth at risk, and especially young mothers, it is a dangerous, run down slum tenement with no supports or social value. Maintained at public expense, this project has been a dismal failure to provide social housing combined with associated support.

The author of the article points a finger at the Edmonton Housing Trust Fund for not following up closely with the implementing agence and handing yout larege grants to agencies without adequate management capabilities.

Keywords

inner city, poverty, youth, slum

Name of Source

Income on and off reserve: How Aborigines are faring

Record Number

97

URL

www.cdhowe.org

Author(s)

Helmar Drost
John Richards

Year

2003

Publisher

C.D. Howe Institute, No. 175, March 2003
ISSN: 8001-824

Scope of work
and
methodology
(if applicable)

Based on the 1996 census, this paper undertakes a careful examination of aboriginal incomes among those living on and off reserve. As a benchmark, results for non-aboriginal Canadians are also provided.

The project examines median incomes by educational attainment for on and off reserve aboriginal populations. Comparisons are made between income levels of on reserve and off reserve, versus median income levels of non-aboriginals of similar education.

Key Findings

Over the last two decades, Aboriginal concerns moved front and centre of Canadian policy debates. Most public attention has been devoted to on-reserve communities, which is inadequate: an increasing share of the aboriginal population lives off reserve and in cities. According to the 1996 census, fully 71% of those who identified as aboriginals lived off reserve; nearly half lived in urban areas.

Off reserve aboriginals continue to face serious social problems. Yet the census data reveal that, for all their problems, aboriginals living off reserve are faring significantly better than those on reserve. In 1995, the median income among off reserve aboriginals was \$12,400. This is 40% higher than the on reserve median of \$8,900. The median non-aboriginal income was \$19,400, nearly 120% higher.

Off reserve, one half of all aboriginals have a high school diploma; on reserve, only one third do. Among all Canadians ages 15 and older, roughly two-thirds have a high school diploma or better. Encouragingly, as aboriginal education levels rise, aboriginal incomes in general rise and the gap between their median incomes and those for similarly educated non-aboriginals in general diminishes. The median income for on reserve aboriginals with incomplete high school is slightly over one-third that of non-aboriginals with similar education. Aboriginals with university degrees have a median income that is over 4/5s that of non-aboriginal university graduates.

Keywords

on reserve, off reserve, aboriginal income, government policy

Name of Source

Strengthening the Circle: What Aboriginal Albertans say about their Health

Record Number

98

URL

Author(s)

Alberta Health

Year

1995

Publisher

Alberta Health

Scope of work
and
methodology
(if applicable)

This discussion paper details community consultations held with aboriginal people across Alberta. A response to the community consultations in the form of a provincial aboriginal health strategy is also presented.

Key Findings

Housing is a cross cutting issue affecting health. Aboriginal respondents noted that substandard, overcrowded housing results in illness and overall poor health conditions for residents, especially children and elders.

Non status Indians, Metis and off reserve Aboriginals are not treated equally or receive the same benefits as on reserve, status Indians. This leads to unfairness in access to housing resources and other related resources.

In cities, due to unemployment and underemployment, many aboriginal people have to live in very poor places. They are often charged too much rent by landlords. Sometimes the heat and electricity is turned off because they haven't paid their bills.

Keywords

health, government policy

Name of Source

Urban Aboriginal Populations: An Update Using the 2001 Census Results

Record Number

99

URL

Author(s)

Andrew Siggner

Year

2002

Publisher

from: No Strangers in these Parts: Urban Aboriginal Peoples. Proceedings from the Aboriginal Policy Research Conference. D. Newhouse and E. Peters, eds., Policy Research Initiative and Government of Canada. November, 2002

Scope of work and methodology (if applicable)	<p>This paper presents select census data on Aboriginal peoples from the 2001 census.</p> <p>The 2001 census asked a series of questions to count Aboriginal peoples:</p> <ol style="list-style-type: none"> 1. A question on the ethnic/cultural origins of a person's ancestors; 2. A more direct question on whether or not a person self-identifies with an Aboriginal group (North American Indian, Metis, or Inuit); 3. Whether or not a person is a registered (or treaty) Indian according to the Indian Act; and 4. If a person is a member of an Indian band or first nation. <p>The majority of the analysis presented are done on the self reported Aboriginal identity population.</p>
Key Findings	<p>According to the 2001 Census:</p> <ul style="list-style-type: none"> - 1,319,850 persons have at least one Aboriginal ancestor (up 20% from 1996); - 976,305 self reported having an Aboriginal identity (up 22% from 1996); - 558,175 reported registered Indian status according to the Indian Act; - 49% of those self reporting and Aboriginal identity live in urban areas. 56% of those that report having ancestors of Aboriginal heritage live in urban areas; - the urban Aboriginal population across Canada grew about 1.5% between 1996 and 2001; - both reserve and rural non-reserve population grew about 14% over the census periods; - small and large urban areas saw their Aboriginal populations grow by 23% and 26%;
Keywords	2001 census, population, demographic, urban Aboriginal
Name of Source	Assessment of the Outcomes for Habitat for Humanity Home Buyers
Record Number	100
URL	www.cmhc.ca
Author(s)	Maureen Crawford Jane Londerville
Year	February 2004
Publisher	Canada Mortgage and Housing Corporation, External Research Program.

Scope of work
and
methodology
(if applicable)

A sample of 454 homeowners, gathered from 30 of the 56 Habitat for Humanity affiliates across Canada, were surveyed on outcomes from their home acquisition through Habitat for Humanity. A total of 122 mail in questionnaires and 43 telephone interviews provided the data for the study.

Respondents were asked about two main themes: how their lives had changed since moving into their Habitat for Humanity house; and how the partnering/counselling process worked for them in moving into their new homes.

Key Findings

A significant proportion of homeowners reported improvements in their children's grades and/or behaviour since moving. In some cases this was attributed to improved housing conditions, such as more space. Some adults had returned to school since moving, and some had obtained better jobs since moving.

The counselling/partnering process was considered very valuable by the interviewees and most Habitat partners received very high ratings. A good partner, who responded quickly to questions and concerns raised by the homeowner during the process, greatly helped to relieve the stress involved in taking on homeownership responsibilities.

Important Findings include:

- most Habitat homeowners grew up in owned houses. Very few (less than 10%) grew up in social housing.
- the results supported the assumption that security of tenure can lead to children who are happier, better behaved and have better grades in school.
- overall, the programs are extremely successful. This is attributed, in part, to the fact that the households that have been chosen for the program with the expectation that they can succeed at homeownership.

Keywords

Name of Source

Rental Market Report, Edmonton 2003

Record Number

101

URL

www.cmhc.ca

Author(s)

Canada Mortgage and Housing Corporation

Year

2003

Publisher

Canada Mortgage and Housing Corporation

Scope of work
and
methodology
(if applicable)

Contains a rental market report for the city of Edmonton in 2003. Sections in the issue include apartment vacancy rates, highlights, rental market outlook, national rental market overview, and Edmonton rental market survey results.

Key Findings

An increase in rental apartment construction has increased vacancy rates to 3.4%. This has helped temper the rising rents in Edmonton CMA. Average rents increased 7.7% from 2001 to 2002. However, from 2002-2003, rents increased 2.2%.

Keywords

Name of Source

Record Number

102

URL

Author(s)

Year

Publisher

Name of Source Urban Aboriginal Housing Needed: Human, Economic Costs of Doing Nothing are Great

Record Number 1

URL

Author(s) Edmond Lafreniere

Year March 5, 2004

Publisher Winnipeg Free Press

Scope of work and methodology (if applicable) Newspaper article from the Winnipeg Free Press that details some current issues surrounding urban Aboriginal issues in Winnipeg.

Key Findings

In 1994, the federal government cut back housing programs for urban Aboriginal people. Waiting lists have increased dramatically since these cutbacks. There is a waiting list of approximately 2,400 families, including 7,500 children. Generally, most families have to wait a minimum of three years for subsidized rent geared to income housing for Aboriginal people in Winnipeg.

Since 1999, the federal government has invested approximately \$30 million in cost shared projects for homelessness and affordable housing in Winnipeg. This investment has little to no impact on the needs of fixed and low income Aboriginal families. Many provincial and federal homelessness initiatives do not address the needs of homeless families. For example, from 2000 to 2004, the federal government has invested over \$20 million in Winnipeg homelessness projects, but these shelters do not meet the needs of families. As well, the provincial and federal government have put \$9.6 million into "affordable" family housing projects in the inner city. These affordable housing projects are beyond the means of most Aboriginal families: the average monthly costs for rent and utilities for these "affordable" units is \$700-\$750 per month. According to a recent study, more than 75% of urban Aboriginal single parent families in the study sample earn \$15,000 or less annually and can only afford \$375.00 per month for rent.

This growing problem of lack of affordable, decent and safe housing for low income Aboriginal families has numerous social costs, including the following:

- Poor education for school aged children. Many Aboriginal children without a stable home frequently change schools, some attending as many as five different school by grades 2 and 3.

Keywords affordable housing, Winnipeg, housing policy

Name of Source "Urban Homelessness in Canada" Chapter 23 of Canadian Cities in Transition. T. Bunting & P. Filion, Eds.

Record Number 2

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