

NATIVE HOUSING REPORT

OCTOBER 1972

Native Housing Committee  
Policy Planning Division  
Central Mortgage and Housing  
Corporation  
Ottawa, Ontario

F O R E W O R D

The members of the Native Housing Committee are pleased to submit herein the conclusions reached after close to a year of study.

The first months were spent reading and analyzing files and studies related to native and low-income housing, conducting interviews with officials of the Central Mortgage and Housing Corporation, the Department of Indian Affairs and Northern Development, the provincial governments and native organizations.

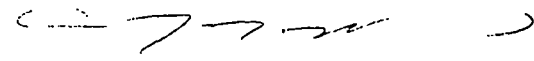
This was followed by a four-month period of active involvement in the delivery system of the Corporation, accepting responsibility for the administration of research and development grants for native housing and taking part in administrative groups responsible for granting and monitoring loans.

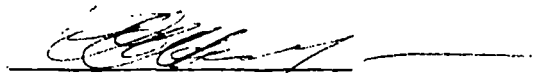
When the Committee felt it had acquired sufficient insights it returned to the task of evaluation and writing.

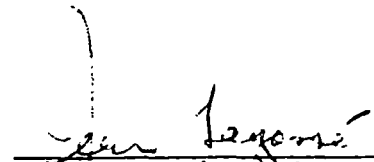
It is a tribute to the flexibility of the structures of the Corporation in general and of its Policy Planning Division in particular, that the Committee was able to undertake whatever tasks it felt were necessary to arrive at a satisfactory conclusion of its work. For the help and guidance received from all sources, the Committee is truly grateful. It wishes to express its thanks also to its secretary - office manager, Mrs. P. Desjardins whose rapid typing and careful filing habits greatly simplified the work of the Committee.


This report is a working paper and does not necessarily represent the views of the Corporation.

  
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\* Courtesy of Métis Association of Alberta

I - SUMMARY OF MAIN ISSUES DISCUSSED

The Minutes of the first February meeting of the Executive Committee of Central Mortgage and Housing Corporation (CMHC) read in part:

"It was also agreed that the Corporation's Native Housing Committee be requested to prepare a short paper outlining the main issues facing the Corporation in Native Housing." (February 10/11, 1972)

The Executive Committee on the 10th of February spent most of its day with a delegation from the Native Council of Canada seeking two main guarantees from the Corporation:

- 1) That CMHC commit itself to the long-term solution of the native housing question; and
- 2) that, in the interval, CMHC finance an extensive emergency home-repair program.

As a first response, the sum of \$760,000 was granted to seven provincial Metis Associations for Winter Warmth projects. The present paper represents an attempt by the Native Housing Committee to identify the main issues and the policy considerations that could lead to a long-term solution of the question.

This paper is divided into two parts. Pages 11 to 39 describe the status of the native-housing question and the present capability of CMHC to assist people of native ancestry acquire adequate shelter. Pages 39 to 107 present long-term and short-term policy considerations.

Because housing for status Indians and Eskimos is the special responsibility of the Department of Indian Affairs and Northern Development (DIAND), and only in an indirect way that of CMHC, this paper focuses almost exclusively upon the housing needs of Metis and non-status Indians.

The aim of the first section of this report is to present issues, not solutions. Policy options are first presented in question form in order to give each reader the opportunity to ask himself the same questions as the members of the Committee sought to answer, and to help him identify on what points he might wish to disagree with the conclusion reached.

The report deals first with statistical data and later with policy options.

1. Native Housing Question:

In 1970, CMHC loaned \$3,165,000 for 307 housing units to be constructed or purchased for status Indian families. In 1971, 362 units benefitted from \$4,234,000 of CMHC's capital budget. Part V grants for both years stood at approximately \$106,000 for status Indians.

No loan nor Part V grant was recorded for Eskimo communities during the last two years.

The Metis communities benefitted from \$2,531,000 in loans for 270 units in 1970 and \$3,986,000 for 355 units in 1971. Part V funding increased from \$30,753 to \$745,260 during those two years. The details for these expenditures are given on pages 20 and 21 of the body of the report and in Tables VI and VII at the end of the report.

An analysis of the above performance reveals that CMHC requires the support of another public agency to make shelter available to the 0 to \$4,000-a-year income group. As about 80% of the people of native ancestry belong to this category, CMHC was able to help only those on behalf of whom either DIAND, a public housing authority or a provincial welfare department was willing to grant a subsidy. As DIAND's willingness and ability to grant subsidies is greater than that of the provincial authorities, CMHC was able to lend more money to Indians even though in the last five years they have already benefitted from close to 2,000 units annually compared to an estimated 600 units acquired by or for Metis families.

Unless CMHC undertakes to do something different in the future, this disproportion will increase because the new funding formula which DIAND has negotiated with CMHC will enable on-reserve Indians to acquire a larger volume of units each year, while the Metis situation remains unchanged.

2. Policy Considerations:

What can CMHC do to reverse the above trend? There are at least four different approaches conceivable.

In the first two, CMHC would rely completely upon the



provinces to take the initiative in solving this problem.

In the other two, CMHC would be taking the initiative.

- 1) Provinces may rely mainly on the National Housing Act. Under Section 40 a Federal/Provincial partnership can be established with 75% of the capital investments and operative losses being borne by CMHC. Under Sections 43 and 44, the provinces may request loans equivalent to 90% of the value of the projects and request that CMHC share on a 50/50 basis in operational losses.
- 2) Provinces can utilize the benefits of the Canada Assistance Plan to provide shelter for indigent households. One-half of the cost of any shelter allowances paid for this purpose is recoverable from the Department of National Health and Welfare.
- 3) CMHC could actively promote native housing projects by bringing the most glaring cases of neglect to the attention of the provinces and urging them to make fuller use of existing federal assistance to give priority to native housing.
- 4) CMHC could seek sufficient funds under the Financial Appropriation Act to renovate or replace all log and tar-paper shacks in Metis Communities.

Section 29(1)(f) of the Central Mortgage and Housing Corporation Act indeed states that: "The Corporation may

exercise or perform any other powers, duties or functions conferred on or required to be performed by the Corporation under any other Act or Order-in-Council.

Some limited results could be achieved with the first three options, but they will most likely fall quite short of the number of units required and of the kind of social enrichment activities that should accompany a native-housing program. A recourse to Cabinet and Treasury Board, on the other hand, providing it met with the approval of the Ministers, could guarantee that the objectionable tarpaper shacks and log houses could be replaced within a relatively short time.

This discussion paper ends with nine tables of data and one appendix. While fairly accurate statistics are maintained by DIAND for the Eskimos and the status Indians, there does not exist comparable data for the Metis. The Native-Housing Committee has attempted to gather odd bits of information from numerous sources and to piece all of that information into a national picture. Much work still remains to be done but the data missing would not change the conclusions that need to be reached. However, when they become available, they will help estimate more precisely the sums that will be required in subsidies to solve the native-housing situation.

II - STATUS OF NATIVE-HOUSING QUESTION

Should the native-housing question be considered apart from that of other low-income Canadians?

Yes and no!

Yes, because through the Department of Indian Affairs and Northern Development (DIAND) the federal government has already made a special case of 250,000 status Indians and 18,000 Eskimos. Some \$30 M. is already set aside in the federal budget for the 1972-73 fiscal year for the construction and renovation of houses for Indian and Eskimo occupation.

Yes, because the Metis, Indians and Eskimos see their situation as unique, and the mass media and Canadian public opinion consistently discuss the native question as being a special and distinct question.

No, because the low-income question, by definition, includes all the five million Canadians who fall below the poverty line.<sup>1</sup> The main resources CMHC has to deal with the native question are those it has perfected for the low-income sector (assisted home ownership, public housing, remote housing).

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According to the Report of the Senate Committee on Poverty (pp. 12 and 216) there are 2,767,000 family units representing 5,135,000 individuals below the poverty line in Canada. This poverty line by family unit size for 1970 was set as follows:

<u>Family Size</u>	<u>Poverty Line</u>	<u>Family Size</u>	<u>Poverty Line</u>
1	\$ 2,310	5	\$ 6,170
2	3,860	6	6,940
3	4,630	7	7,710
4	5,400	10	10,020

The long-term goal of CMHC, as the main instrument of Canadian society in the housing field, must be that of enabling everyone to provide for himself, or to have others provide for him, shelter of minimum standards compatible with health and safety requirements.

"EVERYONE" obviously includes the Eskimos, the status Indians, the non-status Indians and the Metis.

The native question can become a special issue if, upon monitoring the delivery of CMHC services, it is discovered that the volume of housing reaching native communities is noticeably smaller than that which reaches other Canadians. It could be a special issue also if the problems encountered in the delivery of that volume were different in kind or in degree from those encountered in non-native communities.

By establishing a Native-Housing Committee and requesting a special paper on native housing, the Corporation has already indicated it believes that there is something special to the native-housing question. It is the hope of the Committee, however, that should a formula be found to increase CMHC's delivery capacity in native communities, other poor groups like the Blacks in Nova Scotia and the indigent population of Gloucester County, N.B., would eventually be able to benefit from it.

### III - VOLUME OF CONSTRUCTION PER POPULATION GROUP

Some 14 new units are constructed per 1,000 of Eskimo population in the Territories and New Quebec per year. This compares with 9 per 1,000 status Indians, 10 per 1,000 citizens for Canada as a whole and approximately 1 per 1,000 Metis and non-status Indians living

in non-urban areas. Given that there are some 250,000 Metis and non-status Indians in Canada, in order that they receive an equal share of new homes, there would need to be constructed some 2,500 units for them each year instead of the current volume of 600-odd homes in urban and rural areas combined. This would represent an increase of some 400 per cent.

1. Eskimos:

Canada has a population of some 18,300 Eskimos distributed as shown in Table II.

There are between 2,500 and 3,000 Eskimo households in the N.W.T. and New Quebec for which DIAND has built 1,300 new units since 1966. At an expected rate of some 200 new units per year, the shortage of shelter should be rapidly diminishing. There still remains, however, many problems related to life styles and housing administration.

The 1,800 non-status Eskimos and 1,200 non-status Indians in Newfoundland have provided the basis for an agreement between that Province and DIAND. First signed in 1965 and renewed in 1970 for a second five-year period, the agreement states that the Government of Canada will pay 90% of the costs of providing certain socio-economic services. Under this agreement the ceiling for federal expenditures, is \$1 M. per annum, but in no year has it exceeded \$700,000. The bulk of expenditures have been on housing, schools and welfare assistance for the Eskimos and Naskapi of

Labrador. Some 540 individuals of Micmac ancestry settled in the Conne River District of southern Newfoundland do not appear to have benefitted from this agreement.

2. Status Indians:

On December 31, 1971, there were 257,619 status Indians in Canada. DIAND has estimated that an additional six to 7,000 may have to be declared as having never lost their Indian status if the Lavell-Corbière case is upheld by the Supreme Court this fall. Approximately one-fourth of the status Indians or 69,000 do not live on reserves. That figure could jump to 75,000 in the light of the above statement. The population of off-reserve Indians is increasing annually in absolute as well as in proportional terms. Their present distribution across Canada is given in Table III hereof. It should be noted that different rates of enfranchisement, of natality, of mortality and of urbanization have resulted in very uneven rates of growth of the registered Indian population of each province (see Table IV). In a 32-year period, the status Indian population of Saskatchewan and Manitoba has jumped by 188% and 153% respectively, while that of Quebec and Ontario increased by only 72% and 87%. At its present rate of increase (approximately 2.7%), Canada's population of status Indians will double every 26 years.

DIAND has provided some 2,000 housing units per year to status Indians in the last five years. A combination of factors has led DIAND to the conclusion that the number of new units built per year should be increased considerably. Some of these factors include an extremely small stock of adequate housing at the start, the rapid deterioration of existing units, a high rate of new family formations, and levels of earned income too low to enable individual family units to look after their own housing needs.

In an attempt to cope more adequately with this problem, both Indian bands and DIAND are studying CMHC's programs to see how they could be utilized to complement the resources which Parliament has made available exclusively for native housing in DIAND's budget. Under a recent proposal advanced by DIAND, the Department would give a \$5,000 subsidy per house built on a reserve. The bands would borrow \$7,000 from CMHC. This amount would be repaid from monies raised in a number of ways: rentals, shelter allowances, band revenues, etc. The occupants would enjoy a rent-to-income with option-to-buy formula. Starting with this basic approach, bands have developed several variants which are presently receiving active consideration.

It is important to note that in each case, CMHC may not issue a mortgage for houses built on reserves as Indian lands are taken to be inalienable for the purpose of the National Housing Act. Instead a guarantee is obtained from the Superintendent General of Indian Affairs to the effect that if monthly payments are not received, the Department of Indian Affairs and Northern Development will reimburse CMHC loans in full. The housing units involved are then administered by DIAND as part of the total housing program of that Department, but Indian land is not alienated. While status Indians living off reserves may obtain special help from Indian Affairs by way of a forgivable second mortgage, the great majority of the off-reserve families do not avail themselves of this opportunity probably because they cannot afford to repay the first mortgage. The situation of the off-reserve status Indians, as a result, is not too different from that of the Metis and non-status Indians.

3. Metis and Non-Status Indians:

There are more non-status Indians and Metis than there are status Indians in Canada (see Table V). The individuals included in Table V as Metis and non-status Indians represent less than 10% of those Canadians who



could claim some Indian ancestry.<sup>1</sup> Those known as such represent mostly those descendants of early Indian-White unions who settled in isolated rural areas in the first 30 years after Confederation and those Indians who were enfranchised and their descendants. For example, after 165 years of Indian-White unions in Rupertsland, the Hudson's Bay Company in 1835, passed its first ordinance concerning the responsibility of their employees for their native wives and half-breed children. The ordinance gave those leaving the service of the H.B.C. three alternatives:<sup>2</sup>

- (a) To bring their native wives and children back to the British Isles with them when they returned home;
  - (b) to return home alone after having made satisfactory arrangements with another Company employee and/or their native wife's family to look after her and her children (in the latter case this could involve a settlement in cash or in kind);
- or

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<sup>1</sup> For a fuller discussion of how a person of native ancestry comes to be designated as a non-status Indian, see Appendix I hereof.

<sup>2</sup> Item 42, Standing Rules and Regulations, Hudson's Bay Company, 1835.

(c) to settle on land which the Company was setting aside for that purpose on the banks of the Red River between Winnipeg and Selkirk.

Today, there resides in Selkirk some 6,000 persons who are descendants of native and Anglo-Saxon unions. Yet only 2,000 are generally recognized as Metis. Moreover, most of those that are in this latter group are recent arrivals to the City of Selkirk.

Some descendants of the old families are to be found as heads of business firms and public agencies, but they do not call themselves, nor are they designated by others, as Metis or half-breed. A study<sup>1</sup> undertaken some years ago found that the Selkirk people tended to identify as Metis or half-breed only those persons of native ancestry who were in menial jobs, were on welfare or ran afoul of the law.

The Metis is probably the only ethnic group in Canada whose membership is so closely related to income levels and behaviour patterns. As a result, for all practical purposes and with but a few notable exceptions, one talks about a Metis population that is not plugged into the mainstream of Canadian society and that has very uneven access to its amenities.

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<sup>1</sup> Lagassé, J.H. et al The People of Indian Ancestry in Manitoba, Vol 1 p. 57, Queen's Printer, Winnipeg, 1959.

It is estimated that this population benefits from less than three new housing units per thousand or roughly one-third of the volume enjoyed by Canadians as a whole. The rural Metis and non-status Indians receive even less attention with their level of home construction equivalent to only one per thousand per year. Yet, the quality of the existing housing stock in their communities is much lower than that of White, Eskimo or status Indian communities.

#### IV - THE DELIVERY CAPACITY OF CMHC

Because of the low income of the 518,000 native people or 100,000 native households covered by this study, CMHC has seldom been able to be of any service to them without the help of another public agency such as DIAND, Provincial Housing Authorities, and Public Welfare Agencies. Its direct or unilateral involvement has been limited to two groups, namely, (1) those individual native households who have been able to obtain a private mortgage on the basis of their own salary level and job security, and (2) those native associations that in the last 20 months have received Part V grants to meet certain front-end costs prior to receiving Section 15 loans.

The actual investments of CMHC related to native housing are described below.<sup>1</sup> A more detailed account of the loans and grants authorized by CMHC is presented in Tables VI and VII hereof.

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<sup>1</sup>. The figures utilized are amounts of the commitments made for loans. In some cases, the projects are not yet completed. For example, the Metis Society of Saskatchewan has constructed only five of the ten 10-unit senior citizen homes it was contemplating to build when the application for a loan was made.

1. Eskimo:

(A) Loans - none.

(B) Grants - \$169,000 in 1966 and \$118,000 in 1967  
were granted to DIAND to help finance a home  
education program.

2. Status Indians:

(A) Loans - (a) to bands (Section 15)

1970 - \$1,673,000 (133 units)  
1971 - \$1,916,000 (122 units)  
1972 - increase foreseen

(b) to individuals on reserves (Section 59)

1970 - \$415,000 (54 units)  
1971 - \$583,000 (72 units)  
1972 - same level foreseen

(c) off reserve (Section 58)

1970 - \$1,077,000 (120 units)  
1971 - \$1,735,000 (168 units)  
1972 - same level foreseen

Total Loans:

1970 - \$3,165,000 (307 units)  
1971 - \$4,234,000 (362 units)  
1972 - overall increase foreseen.

(B) Grants - 1970 - \$105,500  
1971 - \$106,164  
1972 - slight increase foreseen.

3. Metis and Non-Status Indians:

(A) Loans - (a) Section 15

1970 - \$1,360,000 (128 units)  
1971 - \$1,448,000 ( 97 units)  
1972 - increase foreseen

(b) Remote Housing (Section 40)

1970 - \$789,000 ( 98 units)  
1971 - \$773,000 (123 units)  
1972 - irregular growth

(c) Public Housing (Section 40)

1970 - \$ 382,000 ( 44 units)  
1971 - \$1,765,000 (135 units)  
1972 - irregular growth

Total loans:

1970 - \$2,531,000 (270 units)  
1971 - \$3,986,000 (355 units)  
1972 - increase foreseen.

(B) Grants - 1970 - \$ 30,753  
1971 - \$745,260  
1972 - present budget allotment of \$1,100,000

An analysis of the loans detailed in Table VI reveals that they went mostly to those native communities that succeeded in tapping other sources of public funds. In one case, that of the senior-citizen homes authorized for Saskatchewan, the federal-provincial partnership is now considering buying back the units in order to have the occupants benefit from the public housing rent-to-income formula. The low income of the Metis does not enable them to meet the monthly rentals that need to be charged if these projects are to be self-sustaining. It is to be noted that another way of achieving the same goal would be to declare the occupants, mostly old-age pensioners, eligible for enough shelter allowances under the Saskatchewan welfare program to cover the cost of their rent.

Most telling about the ineffectiveness of present CMHC policies to yield housing units for the low income without the help of an outside agency, is the fact that less money went for Metis homes than for Indian homes. Yet, the need for housing is more acute in the remote Metis communities than on the reserves. Given that Indian Affairs, in 1971, invested some \$17 M. in housing for status Indians, it could have

been expected that CMHC would have tried to direct its funds to the Metis. Yet, the contrary happened and is still likely to happen in 1972. DIAND's \$25 M. budget for housing will be the sesame that will open the door through which substantial CMHC loans will find their way to the status Indians.

Can the provinces play for the Metis the role DIAND is playing for the Indians? Will they? If not, who will?

#### V - THE PERFORMANCE OF THE PROVINCES

At the provincial level, the main assistance for native housing comes from the Provincial Housing Authorities and the Provincial Departments of Welfare. In some provinces, special agencies have been created to co-ordinate provincial services to remote northern areas and/or to the Metis and Indian population.

##### 1. Housing Authorities:

The main tool of the provinces for low-income housing is Part VI of the N.H.A. Section 15 units can, it is true, be occupied by \$0 to \$4,000 a year income families when they benefit from shelter allowances paid by the Department of Welfare. By contrast, the public-housing units constructed with Part VI funds are eligible for direct subsidies to cover losses incurred as a result of renting to families with no income or very little income. Monthly rentals paid to landlords by

families on welfare are recoverable on a 50/50 basis from the Department of National Health and Welfare.

A recent CMHC survey revealed that the median income of the occupants of Section 15 units was \$5,838, ranging from \$5,452 in Saskatchewan to \$8,332 in Newfoundland.<sup>1</sup>

Most of the native studies financed by the Corporation in the last two years have found that approximately 80% of the Metis make less than \$4,000 a year.

If CMHC is to continue to rely as heavily upon Part VI mechanisms to provide shelter to low-income families, then the following questions need to be asked.

What is the willingness of the provinces to exploit the full provisions of public housing on behalf of their native communities? To what extent have native families benefitted from these provisions? To what extent are the provincial public housing authorities willing and able to involve the native population in the development of housing projects? How does each province react to the issues raised under

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<sup>1</sup>

CMHC, Canadian Housing Statistics, 1971, p. XVI.

Section VII, sub-section B, of this paper concerning goals and delivery style? Even where public-housing units are numerous as in some urban areas, several factors prevent native families from having equal access to them. Public-housing authorities have long waiting lists. Many native families, especially the recent arrivals upon the urban scene, are unfamiliar with the bureaucratic procedures that must be followed and conclude that public-housing units would never be made available to them even if they were to ask. The administrators of these units are often unfamiliar with the native population. This impedes their capability to deal satisfactorily with native people.

In rural areas, native housing may fall victim to other public priorities. Most provinces have accepted a set of guidelines aimed at focussing new investments upon growth centres. The majority of the native peoples do not live in growth centres. On the contrary, some are living in the most isolated corners of the country. To agree to embark upon a large scale remote-housing program could represent quite a traumatic experience for any public authority that would have just proudly



proclaimed a new "growth centre" policy package. The incapacity of urban areas to absorb, economically and socially, any large native migration, plus the reluctance of most native families to leave rural areas, suggest that regardless of the growth centre concept, substantial expenditures will need to be authorized to enhance the development of native communities.

Another source of conflict may arise from financial considerations. Provinces must be willing to pay their share of the initial capital investment and to shoulder their share of any loss arising from the rental or sale of the units built under Part VI. It so happens that the two provinces which have the highest concentration of native people, Saskatchewan and Manitoba, are also listed amongst those who are least able to pay for additional social development programs.

Because of the public attitude towards public housing, some provinces have set quotas restricting the percentage of welfare recipients that can occupy any particular project. With such a restriction, how could public housing projects accommodate the native population in those communities where they constitute a large percentage? The cities of Regina, Saskatoon, Winnipeg, Edmonton,

Calgary and Vancouver each have native populations ranging from 8,000 to 15,000. These restrictions can also be felt in small towns and villages. In the 12-unit public-housing project in Fort Qu'Appelle (population 1,400), the quota of welfare recipients was said to have affected the number of native families that could be accommodated.<sup>1</sup>

The combined impact of all these factors are such that there can be no guarantee that Part VI of the NHA can be relied upon to make a significant contribution to native housing in any province. Even if a satisfactory arrangement could be made with one or the other of the 10 provincial authorities, it could be of short duration, given the reversal of policies that can occur within any government, let alone the changes that can follow an electoral defeat.

The current policies of each province vis-à-vis Sections 40 to 44 is briefly reviewed hereunder:

British Columbia - Not used specifically for native people.

Alberta - Remote-housing agreement utilized for 14 units only. Policies towards native people currently being reviewed.

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1. Information provided in conversations with local residents.

Saskatchewan - Some 350 units built under the Remote Housing Agreement in a seven-year period. Application of the agreement restricted to a northern area that contains less than 10% of Saskatchewan's Metis. Some 190 units bought or built in growth centres to assist that province's native employment program. The province is prepared to join CMHC in Section 40 projects on behalf of Metis in southern districts.

Manitoba - Some 50 units were built in 1969 and 1970, 100 in 1971 and a similar number is contemplated for 1972. The Remote Housing agreement covers a larger proportion of the native population than in Saskatchewan, but still less than half. The native population is pressing for a stronger commitment.

Ontario - OHC built some units in Moosonee some years ago. Last year, it received a \$200,000 grant from the provincial Department of Citizenship for four pilot projects in north-western Ontario. The provincial government is still studying how it could meet the needs of the Metis and Non-Status Indians and has received several proposals from native groups.

Quebec and East - The newly-formed Metis and Non-Status Association in Quebec has made housing its top priority. It is still surveying the scope of the problem and hoping to undertake two pilot projects in the next 12 months.

The Native-Housing Committee has not had the opportunity to study the Newfoundland situation at close range.

2. Welfare Authorities:

Given that shelter is a basic need and that all public statements of welfare policies in recent years have tended to reassure constituents in each province that no citizen will be deprived of any of his basic needs, it is conceivable that a more systematic application of the provincial and federal regulations concerning shelter allowances could help solve the native housing shortage in the short run. Already welfare is the largest single provider of housing for native people.

What needs to be investigated is why welfare does not provide more adequate housing when it accepts responsibility for a family. What is the relationship between the rents paid to slum landlords and the cost of rents in CMHC homes? A high percentage of the homes purchased by Canative in Edmonton are occupied by welfare recipients from which Canative recovers the full economic rent. In many instances the welfare families are now better housed and welfare pays less rent on their behalf than before.<sup>(1)</sup>

In several provinces, Deputy Ministers of Welfare already have the power to authorize the actual rent that

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<sup>1</sup>. Information provided by the former Executive Director of Canative, Mr. Stan Daniels.

needs to be paid to provide adequate housing for special cases even if it exceeds the official schedule of fees. Such is the case in the four western provinces.<sup>1</sup>

The guarantee of adequate shelter allowances would enable more low-income families to occupy units built under Section 15. As the location and sponsorship of Section 15 projects are not normally under provincial control, the main inhibiting factor preventing CMHC from cooperating more frequently with financial or charitable interests to help the very poor under Sections 15 and 58, is the fact that provincial welfare authorities are not always ready to pay the economic rent for adequate shelter. Even when they agree to help with some individual cases, they do not seem to be prepared to aggressively promote the expansion of this formula to accommodate all their charges.

An additional problem may arise in those provinces where there still persists the practice of placing liens against the property of welfare recipients. Some provinces will pay the rent of a welfare recipient but will not pay a mortgage obligation.

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Welfare Research Division, NHW, Monthly Budgets for Items of Basic needs under Provincial Social Assistance Programs. January, 1972.

Some allow mortgage payments but place a lien against the property of the beneficiary.

Given the strong administrative presence of welfare authorities over the full breadth of Canadian territory, their shelter allowances could make an even greater impact upon the quality of shelter available to native people. It will be noted that shelter allowances are usually recoverable on a 50/50 basis from the Department of National Health and Welfare. From the point of view of federal/provincial transfer payments, there would not appear to be any significant difference in the net allotment of fiscal responsibilities if low-income housing is paid through CAP or CMHC/provincial agreements.

At one time the residence clause of welfare programs was limiting the mobility of native people. In the 50's, when a family needed to be placed on social assistance, it was required to return to the community in which it had last acquired legal residence. Indian families who were trying to establish themselves in urban areas, for example, were asked to return to their reserve, Metis families to their fringe community.

Social assistance is now administered by provincial governments. A welfare family, or the social worker supervising the monthly payments, may discover in a neighbouring town or in a metropolitan area a house which would better meet family needs. There no longer exists any impediment to welfare paying the rent wherever a family desires to live. There are indications that the removal of the residence clause from welfare regulations has accelerated emigration from native communities. In part, it accounts for the high rate of increase in the number of native households in the cities and the scattering of the once highly concentrated native populations into small groups of six or seven families per predominantly white village or town.

The combined reluctance of public-housing and public-welfare authorities to go all the way to help house the very poor in general, and the native people in particular, has resulted in very few new units being provided for the latter. In speaking about the living conditions of native people in Canada, the Senate Committee on Poverty declared that they were "a scathing indictment of the lack of success of all social development programs."<sup>1</sup> The Native-Housing Committee found no better words to describe the situation.

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Senator Croll's report, p. 35.

Is it realistic to expect a more satisfactory performance of the provinces in the near future? What leadership is CMHC prepared to give to reverse the above trends?

#### VI - THE ROLE OF DIAND AND OTHER FEDERAL AGENCIES

In comparison to the federal/provincial partnership just discussed, the Department of Indian Affairs and Northern Development has yielded a larger volume of housing units for Indians, Eskimos and for the Metis in the Yukon and the Northwest Territories, both in absolute and in relative terms. DIAND's performance falls quite short of the need, however. Not having been able to obtain the necessary funds from Treasury Board, the Department is currently seeking new avenues to increase its annual output of houses hoping to combine the resources of CMHC loans and its own welfare shelter allowances.

An example of what could be achieved by a more universal recourse to CMHC and shelter allowances is the current proposal of the Thompson River District Council.

The 25 bands in the Thompson River area have estimated they require 185 new units and renovations to some 300 homes in order to provide adequate shelter to their combined population of 5,000 status Indians. Under normal conditions, DIAND's annual allotment for these bands would not exceed 35 units, thereby accounting for little more than the new-family formations. With a judicious mixture of DIAND capital grants, CMHC loans and DIAND shelter allowances, there is every indication that the housing needs of that population could be met in a three-year housing program.



The Thompson River request is in substantial conformity with the policy guidelines discussed in recent meetings between CMHC and DIAND. It is too early yet to know the extent to which this formula will receive the support of the Indians or whether once tried, it will be proven as useful as it now appears to be. However, several other Indian groups, including the Blackfoot of Alberta and the Micmacs of Nova Scotia, have approached CMHC with similar requests.

Were it not for the built-in aversion that reserves have towards borrowing money for capital expenditures which they feel should be paid in total, and in cash, by DIAND, a gigantic improvement in reserve housing could be made immediately. What is there to prevent a reserve from making a survey of its old age pensioners, its widowed or deserted mothers, its permanently disabled and otherwise permanently unemployed heads of households and to immediately build an adequate house for each of them?

By definition few of these households will ever be in a position to earn any money. Welfare presently provides for their food, clothing and other basic needs. If one of their monthly expenses was \$75.00 for rent, for example, it would also be paid by welfare. All a reserve needs to do is to obtain a CMHC loan and build houses and rent them to such families. The monthly mortgage payments could be paid with shelter allowances provided by welfare. Eventually, the reserves using this system would have title to a sizeable stock of houses, which they could manage either as a public-housing project or transfer to their occupants.

Why is so simple a solution not used? Partly because Band Councils have not yet developed the habit of borrowing money for housing projects, partly because Indians are afraid that somehow in this process their lands would be alienated; partly because Indian Affairs is not too sure that it is administratively sound that they be caught in a situation where they would have to pay higher welfare allowances to needy families; and, partly because the set of steps that a band would have to go through to be authorized to make a loan from CMHC is fairly complicated and requires the concurrence of the Minister of Indian Affairs.

If reserves wanted to make loans for householders who are irregularly employed, the situation would be more complex. Some months the mortgage payment would be recovered from the occupant, and some other months from the welfare-shelter allowances. There would be room for disagreement as to what constituted enough income to enable a family to meet its basic needs plus the debts incurred at the local stores during the months of unemployment. It is only once those two factors were looked after that a family would have money for its monthly payments. Band authorities would need to negotiate with Indian Affairs and the prospective tenants and come to a clear understanding about how each case should be handled prior to embarking on a CMHC-financed housing operation for this second category of households. There is no doubt, however, that in some situations a recourse to the rent-to-income or the mortgage payment-to-income formula could prove useful. There is nothing in the Indian Act nor in the NHA to prevent the above projects from succeeding.

Through its Territorial Relations Division, DIAND also has an impact upon the kind of housing programs that exist in the Yukon and in the Territories. Having noted that point, this paper will continue to focus exclusively upon housing in the provinces. Not having had the opportunity to study the northern situation at first hand, the Native Housing Committee wishes to leave this topic for a later phase. Meanwhile the report of the N.W.T. Task Force on Housing published in June 1972 contains some revealing data about housing needs in the Territory as a whole and about the unequal shelter opportunities available to northern residents.<sup>1</sup>

While other federal departments do not offer housing programs as such, several are active in fields that are closely related to housing or could make a valuable contribution to the success of any housing program.

The basic vehicle for the federal thrust in support of native organizations is the core-funding program of the Secretary of State. Some \$5 M. is distributed annually to provincial and national native federations to help pay for the basic administrative expenses of an office, quarterly board meetings, a field staff, supplies and travel.

The main aim of the federal government in making these grants available is stated in a July, 1971 Cabinet Document as being that of enabling the Metis, Eskimos and Indians to identify their needs, devise programs to meet those needs, and to seek the support of provincial and federal agencies in establishing suitable projects.

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<sup>1</sup>. Butters, T.H. et al. Report of the N.W.T. Task Force on Housing, Council of the Northwest Territories, June, 1972.

The Secretary of State also supports Friendship Centres; but its grants to Friendship Centres at less than \$10,000 per centre, have until now been much too small for the type of problems these centres are supposed to solve. The federal government approved, in June 1972, a new policy on native migrants. The Secretary of State is henceforth authorized to grant increased aid to Friendship Centres, including capital grants, and to finance a number of pilot projects designed to facilitate the migration of native people from remote areas to cities and towns. In all, some \$25 M. is expected to be invested in Friendship Centre-type projects in a five-year period.

DREE and Manpower offer a variety of programs which native communities can tap in anticipation of, or jointly with, a housing program. NHW, through its Sports and Physical Fitness Division and its Indian Health Services, is also making substantial grants to native communities. The CAP policies include a variety of community-development activities which while permissible under the federal/provincial agreement have hardly been tapped for the benefit of native people. Other departments are presently considering launching special programs for native people.

The Public Service Commission has appointed a native-employment committee designed to help the federal government's non-discrimination policy yield as high a percentage of native individuals in the Public Service as there exists in Canada as a whole. NFB and CBC have both

developed special-communications programs. The record of CBC with native-language broadcasts and radio programs designed for remote communities is particularly impressive. It represents an annual investment totalling several hundred thousand dollars.

Perhaps this is the place to note that if current trends continue, several hundred million dollars will soon have been spent by the federal government on a variety of social-development programs and the Metis communities will still consist mainly of log and tarpaper shacks. The life style promoted by these inadequate shelters defies any possibility of success for most of the programs currently being financed. Ten years ago it was fashionable to say that housing alone was not the answer. Soon it will be impossible to avoid noticing that all the components for a comprehensive approach are present except housing.

An interdepartmental committee has been attempting, with limited success, to co-ordinate all these funding activities. The major weakness of such co-ordinating efforts, in the federal context, is that the intimate knowledge of projects and needs lies at the regional and district levels, while the authority for funding rests with senior departmental officials and/or with Treasury Board in Ottawa. As a general rule, the greater the authority for funding, the less adequate is the knowledge possessed about a particular project, and vice versa.

The inverse ratio, just mentioned, which prevails in each department, is compounded in interdepartmental discussions as

senior representatives of departments, other than the one which presents a project, have often no way of obtaining the pertinent information they would need to pass judgment.

CMHC is a member of some of these interdepartmental committees. The Urban Secretariat sits on others. Of late, a question has been raised concerning the type of native problems which ought to be referred to interdepartmental committees. Is it every single request for funds, or is it the policy which a department intends to follow when it receives requests? In addressing itself to this question, CMHC will want to be mindful of the time-span required for interdepartmental consultation. It will also be aware that interdepartmental consultations are conducted by individuals, often only one person from each department. While it is usually easy to obtain policy statements on general questions, the answer to a specific case is open to personal interpretations, and the view obtained in interdepartmental consultations is frequently coloured by the personality of the individual consulted, or consulting.

Is there a middle course that CMHC could follow that would guarantee a general harmony amongst federal policies and programs and yet conserve some spontaneity and creativity of response at all levels within the Corporation?

For some native projects, the main agent for interdepartmental and federal/provincial co-ordination has been the client group itself. As the native organizations become more familiar with the roles and programs of each public agency, they know which ones could be called upon to

participate in a particular project. They submit their proposals to each relevant agency, seek to obtain a commitment from each and thus help the wheels of official bureaucracy to turn more quickly and more efficiently.

In order that a federal policy of response to client-conceived and client-directed projects become operative, it is necessary that the client groups undertake this kind of initiative. Otherwise, the process of interdepartmental co-ordination could contribute to the stifling of flexibility and sincerity in the government's response to native requests.

#### VII - POLICY OBJECTIVES

This marks the end of the descriptive material. In concentrating upon what exists rather than on what ought to exist, the paper may have involuntarily conveyed the impression that the only approach possible or conceivable is that of fitting native housing needs into the general delivery mechanisms of the Corporation.

In point of fact, the native question does not lend itself to conventional thinking. If it is so complex, it is precisely because it challenges a number of basic general assumptions that are made about western civilization in its present state of industrialization and technology. For a half century or more, writers and thinkers have made a number of assumptions about the kind of life and value systems that would make sense when technology and industrialization have made sufficient progress. These expectations have not materialized, or if they have,

they have not proven themselves to be the great attractions or blessings they were supposed to be. The result has been that modern society is being rethought, challenged, and, to a certain degree, rejected.

Just as these trends are surfacing, the native question is also emerging. The general public is rejecting some aspects of industrialization for having tried them. The native people are rejecting them before having experienced industrialization. In a certain sense, the question marks raised by the native phenomenon are the same as exist in the minds of all those who question the direction society is taking as it enters into its post-industrial phase.

Being less sure of itself, society is no longer as quick to condemn native values. Having come to the conclusion that some of its own values and behaviour patterns could lead to self-destruction, western civilization is discovering that some of the native values actually do make sense and ought to be encouraged.

Native housing raises questions that are bigger than the native question.

It was once thought that an important element of public policy towards the native population ought to be the training of every native adolescent to fit into an industrial job. It is now seriously questioned whether it will ever be possible to provide all Canadians with job opportunities. It was once felt that the quicker the non-productive native communities could be phased out, the better it would be.



The metropolitan areas are now experiencing so many problems that few Canadians would now want to accelerate the rate of rural emigration. The definition and enactment of sets of minimal standards were once thought to be the sign of great progress. It is now found that the enforcement of these standards not only raises the prices of certain amenities beyond the reach of the common man, but creates a degree of rigidity and conformity which not only prevents creativity and self-expression, but often ignores basic human values and needs.

It would be venturing beyond the scope of this paper to attempt an evaluation of the mores of our times. A mere reference to a number of well known recent publications will direct the reader's attention to the kind of considerations that must be kept in mind in setting long-term goals for a native housing policy:

Galbraith:	"The Affluent Society"
Myrdal:	"The Challenge of World Poverty"
Toffler:	"Future Shock"
Reich:	"The Greening of America"
Illich:	"Deschooling Society"
Carson:	"Silent Spring".

Against this background of open challenge to most of society's deep-rooted traditions, it is difficult to say to those who still follow the native culture that they must conform. On the contrary, the instability of our times suggest that CMHC should adopt whatever flexibility is required to arrive at an adequate native-housing policy.

1. Policy Imperatives:

It is hard to divorce a discussion of long-term policy from the proposals before Parliament concerning low-income housing.<sup>1</sup> This paper opened with the statement that, in some ways, the native housing question was not different from that of other low-income groups and that, in some other ways, it was different.

It is around those factors that make native housing part of the low-income picture that can most easily be built a special-native housing delivery capacity in CMHC. There needs to be a certain degree of continuity in CMHC's delivery system if maximum use is going to be made of the 2400 employees and the impressive network of field offices which serve the Corporation. Hence, it is not certain that it would be wise for the Corporation to devote a significant portion of its time to long-term solutions to native problems in isolation of other issues. If one can use this expression: it would be a case of the tail wagging the dog. CMHC must expand its low-income housing policies; it must develop its hinterland policies.

The native population is an integral part of both. Can a way be found to facilitate native housing without placing in jeopardy the policy development work being done on these other issues?

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<sup>1</sup>. Bill C-213, an Act to amend the National Housing Act; and NHA amendments 1972, explanatory notes, CMHC, June 12, 1972.

It would be presumptuous to attempt to chart an independent course for native housing on the assumption that all the factors relevant to low-income and hinterland policy considerations would fall into place behind the native housing picture without disturbing it. As an important parallel, it should also be stated that special policies could be developed for the native people without fear of their spilling over into the general low-income picture. For example, the first Remote Housing Agreement was signed with the Province of Saskatchewan in 1965. In the seven years that it has been in force, it has been well understood everywhere that it was a special measure to meet a special problem.

It will always be difficult to steer a middle course between a strictly independent native policy and a general hinterland policy. The small number of units involved in the native question could militate against a decision in favour of special measures. On the other hand, it could dissipate any fear that special measures would in the end prove too costly.

Furthermore, the native picture changes rapidly. On the native scene, the equivalent of from 25 to 50 years of socio-economic change in the broader Canadian community may be telescoped into a period of a few years. What effect, for

example, will the James Bay Hydro Electric or the Mackenzie transportation/communications projects have on the native populations involved? What new towns and new hamlets will be created? What native population will they attract? What other population migrations will be generated? In what manner will the resulting ecological changes affect the native way of life?

Any native-housing policy will need to be based upon native participation. Native public opinion is still in the making. It would be as unrealistic to set long-term goals on the basis of what the native people want today as it would be to pretend to be able to forecast what their objectives will be tomorrow. Yet, long-term goals should have their roots reaching into the future. They should not be rooted solely in the present, and most certainly not mainly in the past.

These reservations made, what about a long-term policy? It should have the following characteristics. It should:

1. See housing as a contribution CMHC could make to the social, economic and cultural development of the native population;
2. seek to develop a permanent native-housing capability;
3. be prepared to write off front-end funding and higher cost of construction against the social goals to be achieved through more extensive participation on the part of native people in the design, construction and delivery of their own homes;

4. maintain the present attitude of ready-response to native-formulated projects; and
5. seek to achieve a sufficiently high volume of new units annually to completely eliminate within five years the tar-paper and log constructions and small frame dwellings that presently prevail in native communities.

Are there other criteria that should be mentioned in a long-term policy? Are there any that should not be included? Myrdal has said that "in presenting their concepts, models and theories, economists are regularly prepared to make the most generous reservations and qualifications - indeed, to emphasize that in the last instance, development is a "human problem" and that planning means 'changing men'. Having thus made their bow to what they have become accustomed to call the 'non-economic' factors, they thereafter commonly proceed as if those factors did not exist."<sup>1</sup> This habit is not restricted to economists. Is there not a danger that the "non-economic" factors will be forgotten whenever a negative judgement is passed upon the soundness of a native proposal on the grounds that "there exists a less-expensive way to build" the same quality of a house? What attempt is made to reconcile the alleged higher costs with the social

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<sup>1</sup> Myrdal Gunnar, *The Challenge of World Poverty*, pp. 28-29, Penguin Books, 1970.

and human development benefits that native involvement can yield?

Perhaps this is the place to say a word about the social impact of housing. To understand to what extent a move into a modern house can influence the life style of a native family, one has to compare those activities possible in a modern house that are impractical in a 14' x 18' log or tar-paper shack. Let us use in our example a man and wife with four children, aged two to 12 years, moving into a new house. The kitchen now has cupboards to store food. The stove has four plates on which to cook a multi-course meal. There is a table large enough for all to eat at one sitting, and chairs for all. There are beds for each member of the family and closets in which clothes can be hung, toys stored, belongings kept and accumulated. Water left in washbasins overnight does not freeze nor do vegetables and other perishables. Milk, fruit and meats become regular items in the family diet. Premature ageing, discoloration and dryness of skin, susceptibility to disease, chronic anemia and growth retardation all vanish with the implementation of a life style that includes adequate nutrition and undisturbed evening rest. To the uninitiated reader, the above may appear to be extravagant claims. Yet the relationship between life styles and health have long been recognized by the

medical profession.<sup>1</sup> The above-mentioned changes take place almost immediately a family moves from a 14' x 18' log shack to a three-bedroom bungalow. The physical structure by itself does not have the capacity to produce all these changes. But there already exist many active forces in Canadian society from which such a family can draw to make the most out of its move. Models of more fruitful life styles abound and notwithstanding the odd examples to the contrary that the "doubting Thomases" can cite, the fact remains that the role of housing as an agent of social change has been well documented. Participation in community activities, the completion of school assignments, pride of self and acceptance of others, and a sense of belonging to the broader society, are all factors which only serious errors of execution could prevent from accompanying a move into a new housing project. It will be noted that neither the physical nor the social changes described above have any chance of ever occurring as long as the family of six remains in a 14' x 18' log house or tar-paper shack. Yet, in seeking to achieve each of the above elements of progress, several government programs

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<sup>1</sup> Vivian, Dr. P.R. et al.; "The Nutrition and Health of the James Bay Indian" The Canadian Medical Association Journal, Vol. 59 pp. 505-518, 1949; and Klineberg, Otto; "Race and Psychology", p. 20, UNESCO publication, Paris 1951.

representing substantial investments are presently doomed to failure because they lack the necessary foundation which a decent house represents.

Notwithstanding the reality of the housing benefits described above, gross neglect of basic human relations and social development considerations in the elaboration of a housing program could still yield mainly negative results. The most common fault of housing projects, in the past, has been a disregard of native needs and native preferences as to location, design and payment plans.

It has already been noted that the most frequent complaints heard by the Task Force on Native Housing<sup>1</sup> were related to a lack of human awareness and a lack of native participation. It might be useful to repeat those comments as a fitting end to this section.

1. Housing has been planned without reference to the wishes or needs of the occupants in terms of family size, economic status or life-style.
2. Few native people, including those with construction skills, obtained employment during the construction phase.
3. Houses were badly built, of sub-standard materials and occasionally left unfinished.
4. Little use was made of local materials even when they were suitable and readily available.

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<sup>1</sup>

Rheaume report, p. 12-13, unpublished study, CMHC, Ottawa, September 1971.



5. Housing was often located on unsuitable sites or in places where the people did not want to live.
6. Housing allocation was done by local committees or government officials without following consistent or known procedures. This created grave and lasting dissension among the people, particularly since so few units were available in relation to the need.
7. Few native people could obtain essential furnishings to make good use of new, usually larger housing. Cook stoves, refrigerators, washing machines, beds, tables and chairs, cooking utensils were generally needed, and not available. In some extreme cases, families occupied new housing that had no heating units.
8. Many native people did not understand the financial obligations of the housing program and were unable to meet the requirements of monthly payments. For others, unemployment or a reduction in usual income made it impossible for them to do so.
9. Few native families could afford, or saw the need for, regular maintenance to keep their home in liveable condition.
10. Many native people simply lacked the basic living skills to successfully cope with the demands of operating a new home with new (to them) services such as sewer, water and electricity.

2. Operational Imperatives:

The choice of long-term goals would represent an exercise in futility unless CMHC adopted at the same time a set of operational

guidelines capable of reaching those goals. The remainder of this paper will discuss short-term goals and the merits of the various operational alternatives available to the Corporation. Comments will be presented under two major headings, namely, increasing the volume and improving the delivery style:

A. Increasing the Volume

Notwithstanding the great publicity given to the slum-housing conditions of native communities, it is still difficult to obtain quantitative data from which to draw an accurate estimation of the actual need for new units. With the help of the native organizations, the Native-Housing Committee has begun compiling population figures and to transfer them onto a map (see page 51). But this has proven to be a slow process. Meanwhile the most widely accepted estimate is that there is a need for some 15,000 to 25,000 units, half of which would need to be built in remote areas and on the fringe of predominantly native communities.

An equally pressing problem, but one of a different kind, is the high concentration of native families in urban slums.

Unlike the rural areas, the cities may have an adequate supply of minimal standard units but they are not occupied by native families.

The sources of funds most likely to be able to resolve the native housing dilemma include:



- a) Public Housing: rent-to-income formula projects;
- b) Public Welfare: shelter allowances;
- c) CMHC: (i) enhancing all of the present programs  
(ii) a special program of direct subsidies.

- (a) Public Housing: Is it realistic to expect that the provinces will be ready to raise their budgets for public housing and to focus these additional dollars upon native communities and upon native families? Most provinces are aware of the native-housing problem. None have yet shown a willingness to build sufficient units to close the gap and to eradicate the slum conditions of native communities. Would prodding from CMHC help? If CMHC tried and did not succeed would it be prepared to go it alone? What are the different approaches available to CMHC if it wants to invite the provinces to join it in mounting a major thrust in favour of native housing? One of the recurring objections raised by the provinces when one talks about eliminating the substandard conditions of native homes is not too different from those raised in federal circles: "What about other low-income groups?" Is it realistic to assume that a significant number of provinces would change their stance on this question?
- (b) Welfare Allowances: The political declarations which accompanied the enactment of the Canada Assistance Plan and

the passing of parallel legislation in the provincial assemblies are evidence that Canada has adequate legislation from coast-to-coast to meet all the basic needs of Canadians of low income. Notwithstanding, the monthly budget standards for items of basic need for a family with four children, aged four to 12, range from \$224 in New Brunswick to a high of \$335 in Ontario.<sup>1</sup> By contrast the poverty line for a family of that size would be a monthly income of \$580.<sup>2</sup> Each welfare administration has had to adopt a set of guidelines defining the allowable assistance for each kind of need and for each age and size of family in such a way as to avoid over-shooting its financial quota. If the budgets were raised or apportioned differently, this legislation could be utilized to provide the subsidies required for low-income housing.

It will be noted that this resource, like the previous one, is primarily in the hands of the provinces. Would CMHC or NHW want to ask the provinces if they are prepared to make that resource more generally available for native housing programs? Unlike the public housing subsidies, the shelter allowances of CAP are easily applicable to private housing projects undertaken by non-profit organizations. Thus they could provide more flexibility to CMHC's delivery capacity.

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<sup>1</sup> Source: Welfare Research Division, N.H. & W., January 1972.

<sup>2</sup> Report of the Senate Committee on Poverty (pp. 12 and 216).

Regardless of the role Welfare authorities could play in the acquisition or construction of a new house, their assistance should be requested to help furnish houses acquired through CMHC financing. When requests for loans are received from people for whom home furnishings will be a problem, perhaps CMHC could urge native groups to approach the Welfare authorities at the same time. Thus CMHC and the provincial welfare authorities could discuss the home-furnishing problem before it arises and agree on how to deal with it.

(c) Official Mandate: Under (a) and (b) above CMHC reconciles itself to a state of dependency. It recognizes that it must continue to play a subsidiary role in native housing in that its input is conditional upon the willingness and/or capability of the provincial governments to extend their public housing and/or welfare programs to provide shelter in native communities.

CMHC need not play as passive a role however. Through a Cabinet submission, the Corporation could challenge the federal government to inexorably commit itself, in its role of ultimate custodian of the quality of life, to solve the native housing question once and for all. The reason for a Cabinet Document is not to request an amendment to the NHA but to seek government consensus so that the necessary funds could be obtained through the

Financial Appropriation Act and included in the federal budget.

A Cabinet submission would be as helpful in determining what the government is not prepared to do as in defining what it is prepared to do. As native organizations will lobby federal departments and political parties until they receive some response which they consider acceptable, there will continue to be some ambiguity in the federal position until Cabinet is consulted.

Section 29, 1), f) of the Central Mortgage and Housing Corporation Act authorizes CMHC to receive mandates from the federal government and to be given the necessary funds through the Financial Appropriation Act to execute special assignments. Is CMHC prepared to use that route? In this particular case, CMHC would be seeking Cabinet approval to request from Treasury Board the necessary funds to accomplish four main tasks:

- i) Substantial funding of research and social development activities related to native housing projects;
- ii) incurring important losses as a result of making homes available to families who cannot afford to pay for them;
- iii) providing funds for emergency repairs, in decreasing amounts each year until such time as the progress of housing projects justify the demolition of all tar-paper and inadequate log constructions;

- (iv) to take the leadership in co-ordinating joint approaches to the problems of native communities so that housing, education, job training, employment and economic development can all be applied at the same time to the same communities.

The suggestion for a special Cabinet submission in favour of native housing raises a number of questions, some of which have already been discussed. How does one define Metis and non-status Indians? Where do you draw the line? Why help the poorly-housed native families and not other poor Canadians? How can the government be expected to commit itself to a program when its actual cost cannot be measured for lack of accurate demographic information? To the above hesitation, the following reassurances can be given. CMHC could get around the problem of identification of native people by seeking authorities to designate communities on the basis of the extent to which the presence of inadequate native housing is a factor. DREE and Manpower have both utilized with success the "designated area" formula. It will soon be in use by all federal agencies for the government's bilingualism program.

Under the designated communities formula, it would not be possible to exclude some non-native families living in equally squalid conditions but their numbers would be



small. The net effect of the authority sought would be an expansion of the activities now possible under the Remote Housing Agreements and their application to all designated native neighbourhoods.

It should be stressed that the Cabinet Document need not request that CMHC obtain authority to replace the provinces nor their housing agencies. It will seek to make the provincial role no larger than that which the provinces are able and/or willing to undertake. Are we talking about 90% subsidies instead of 75% or 50%? Are we talking of 100% subsidies? Only after a careful analysis of the position of each province would one be able to recommend an effective cost-sharing formula.

There are other poorly-housed Canadians but by declaring the native housing situation a national emergency (as the Croll report did), government could satisfy public opinion that there is ample justification for undertaking special measures, at least until a certain progress has been made.

The lack of adequate data can be overcome by surveys. Meanwhile the first annual budgets can be set on the basis of the anticipated demand

from native communities and a careful assessment of the capability of native housing authorities to produce a certain volume of units. The special merit of passing through the Financial Administration Act rather than utilizing amendments to the NHA is precisely that of limiting CMHC to the authority it needs to replace all log and tar-paper shacks of native communities. When that goal has been achieved no further request for funds will need to be made. Meanwhile the NHA remains intact, and the Native Housing activities need not inhibit the long-term work that is being done to amend it.

The cost of providing housing would vary depending on the subsidy formula utilized, i.e. outright grants, rents-to-income, federal/provincial cost-sharing formulas, etc. CMHC would need to be prepared to respond to requests for some 10,000 to 15,000 homes from the Metis and non-status Indians during the next five years. As there exists no accurate estimate of the number of substandard dwellings, it is impossible to give a definite figure of the costs involved for this item beyond this initial phase.

It is generally agreed that there are some 250,000 Metis and non-status Indians in Canada. Approximately 100,000 native people live in metropolitan areas, where the differentiations between non-status Indians and status Indians is less perceptible. For the purpose of housing activities, non-status Indians, Metis and status Indians work together in non-profit housing Corporations like Wigwamen, Kinew and Canative. Some of the largest concentrations are:

Vancouver	- 10,000
Edmonton	- 12,000
Calgary	- 10,000
Regina	- 15,000
Saskatoon	- 8,000
Winnipeg	- 15,000
Toronto	- 17,000

Almost as many live in small cities, towns and villages where the housing stock runs from fair to good. Notwithstanding the quality of housing available, the native people in towns and villages tend to dwell in the older homes and on unserviced lots. Some of the more important concentrations of population in this category include:

Thunder Bay	- 1,500
Sudbury	- 1,300
Sault Ste. Marie	- 5,000
Portage la Prairie	- 1,300

Selkirk	- 2,000
The Pas	- 1,000
Flin Flon	- 1,000
Prince Albert	- 2,500
Fort McMurray	- 1,500
Fort Smith	- 1,000
Hay River	- 1,000

Between one-half and one-third of the remaining native population live in predominantly White communities where the supply of housing stock is somewhat adequate, though still unsatisfactory. This would leave a group of some 100,000 individuals living in rural or remote communities and in small hamlets. It is primarily for this group that a special mandate would be required. Not all of these families would require a house, however. On the other hand, it may be that the special mandate would need to be utilized for some native people living in the first two categories of communities. On the basis of the demographic information available to us at this date, it would be imprudent to venture any further than this in estimating the housing need of Metis and non-status Indians.

(d) Enhancing the Present Delivery System: Short of a conscious undertaking authorized formally by Cabinet, CMHC could still attempt to show some leadership in native housing, even if its efforts were to be less fruitful than in (c) above. By pulling and tugging at the various agencies that can make a contribution to native housing, CMHC could obtain some results, more limited it is true, but nevertheless worth working for. Utilizing this approach CMHC would make its contribution to native housing by:

- (i) Committing itself to respond quickly and effectively to projects and programs emanating from native communities, thus encouraging the community development approach in all its aspects;
- (ii) improving its delivery system to better adapt to the realities of native culture and helping other agencies to do the same;
- (iii) emphasizing the developmental, as opposed to the research aspect of Part V funding, granting financial support to native and non-native agencies that demonstrate a capacity to help resolve the native housing question;

- (iv) assisting the native peoples to develop a viable, self-sustaining and self-employing building industry;
- (v) enlisting and coordinating the resources of all relevant federal departments and agencies in order to develop a maximum impact on the problem;
- (vi) urging provinces and relevant municipalities to share in the task through existing and new policies and programs.

Does this approach contain any new elements of CMHC policy which are not already present in the Corporation? If so, which ones? Would they be sufficiently important to enable the Corporation to henceforth meet the expectation of native people? How do the benefits to be derived from this approach compare with those to be expected from a Cabinet submission?

It is to be noted that given the basic inability of native people to pay for the housing that they require, the job will not be done unless public subsidies are available. The odds are that the less direct the approach, the more expensive it will be in the end to provide homes for native people.

Are there policy approaches not mentioned in (a) to (d) above which should have been included in this section? If so, what are they and what are their chances of providing a solution to the native housing question?

B. Improving the Delivery Style

Perhaps as important as sheer numbers of new units is the question of the manner in which the units would be made available. The same considerations apply whichever of the four avenues identified above is utilized.

(a) Design: The literal interpretation and application of the Canadian Building Code yields a house that is too expensive and functionally unsuitable for native communities. While CMHC has gone along with proposals which incorporated a different set of housing standards in the case of the shell-housing program of the Atlantic Provinces and the remote-housing program of the Prairie Provinces, the impression is still strong that projects that do not adhere to the official standards have to be discouraged. Many native communities want to obtain loans and build units that lie somewhere midway between the present log and tar-paper shacks and the fully serviced, multi-partitioned, full-basement houses that cost upwards of \$15,000 to erect.

Given that the amount of subsidy available is an issue, would it not be desirable to agree to requests for less-expensive units? Where predominantly White villages and towns are emptying, as in some locations on the prairies, would it not be desirable to consider the purchase and renovation of existing vacant units?

Given that a different design of housing would in many cases be more to the liking of native communities, why insist upon a set of standards based largely on urban life styles?

Given the bleak economic future and unknown life-span of native communities, would it not be wise to think in terms of a shorter time-span and accept plans for houses with a shorter life expectancy?

Unless native housing is looked upon as a special case there will always be a tendency for the more rigid standards devised for urban developments to influence the decisions made concerning the non-conforming requests received from native groups.

- (b) Mode of ownership: To what degree is private ownership a myth in a system of mortgage payments that could have a longer life-span than the building to which they are attached, or of the community in which the houses are located? Given the high mobility of native families and the unlikelihood



of finding someone who could reimburse any equity an emigrating family would have acquired in a particular house, what purpose does private ownership serve? Where no market exists, how does a family change houses when its own housing needs change as its size increases or decreases?

Thus a good case could be made for the merits of communally-owned and/or managed homes assigned to families on the basis of need.

Yet, the native people are anxious to own their houses. The prospect of better maintenance when units are privately-owned, the likelihood of administrative bickering in public-housing units, the high cost of supervision for houses which have a very low market value are all reasons that militate against public housing and in favour of private ownership.

Would it not be valid to conclude then, that, there being no compelling argument in favour of one or the other form of ownership, CMHC should declare itself ready to work out whatever formula is preferred in each community? In this connection, under the Manitoba Remote Housing Agreement, the houses are occupied on a rent-to-income basis with the promise of a transfer of ownership when certain conditions are met.

In Saskatchewan some thought is being given to authorizing the Provincial Public Housing Authority to acquire the five, 10-unit senior-citizens' homes built by the Metis Housing Group. This measure would enable the occupants to benefit from rent-to-income subsidies. If the above proposal materializes, the homes would still be administered by a Metis Board appointed by the Housing Authority.

This formula is not proposed as a model. On the contrary it was devised to solve a particular problem that has arisen in the case of the senior-citizens' project. It will be noted that ownership of the homes could have remained in native hands if the provincial welfare authorities were applying that section of their Act which gives the Deputy Minister the right to authorize full economic rent for welfare recipients. As the net cost to each level of government would be the same in either case, a strong argument could have been made in favour of welfare-shelter allowances in preference to the buy-back formula.

- (c) Community Development: The problem native communities are facing is one that has broader dimensions than that of solely providing housing units.

There is a need to develop an economic base for each community. There is also a need to know when such a base has not got the ghost of a chance of ever being created.

There is a need to guarantee that there are sufficient housing skills in each community to look after maintenance and repairs.

In this connection, programs that will involve the native population in the actual construction of their own homes are the most likely to leave an aftermath of home-repair interest and skills.

Given the quick depreciation observed in a number of native communities, a formula guaranteeing native involvement could be defended on economic grounds alone, not to mention the social development benefits engendered.

Funds for community development activities and self-help programs are available from a number of federal sources including DREE, DIAND, DSS, DNHW, DM & I and CMHC. Grants from CMHC have until recently been presented in a research context to benefit from the Part V legislation. A native-housing program would be incomplete without some funds available for community development.

A major problem for any federal agency is to be present in the smallest of Canadian communities.

In the present context, a number of federal departments are involved and some co-ordination is required.

Yet, no formula has yet been devised to guarantee interdepartmental cooperation.

Even the policy committees of Cabinet and Treasury Board experience difficulties in defining and limiting the respective roles of federal departments and agencies. At the operational level, no body possesses comparable authority. The coordination roles that they attempt to play often remain no more than a pious wish. The above reservations made, it is still better to try to achieve some degree of coordination than to give up. CMHC will need to give leadership when housing programs are involved and invite the other departments to do their share in the same communities at the same time as a housing project is underway. What specific funds can CMHC set aside for community development for those organizations and communities whose main aim is not only housing but the long-term improvement of all the inhabitants of a particular community or category of communities? Should the provision of funds for community development not be incorporated into each remote housing agreement signed with the provinces?

- (d) Monitoring and Facilitating: The comments made under this heading no doubt apply to all social development activities undertaken by CMHC.

The more the Corporation ventures into the less-predictable areas of social housing and cultural change, the more important it becomes that it have a good system for evaluating and improving its performance and that of its clients, on a day-to-day basis.

If this is mentioned specifically in this paper it is that should the Corporation agree to a five to ten-year hyperactive native program, then it should, for the duration of the program, make sure that there are available in each regional office the number of man-years and technical skills required to enhance its delivery capacity in native communities. As considerable travel in off-the-main-roads areas will be involved, it is doubtful that the persons assigned to this task will be able to spend much time on other problems. In the case of native housing, substantial amounts have been awarded in loans and grants with a view to helping situations that were quite different from those with which the Corporation usually works. These sums went to organizations who were just beginning to acquire the administrative sophistication that usually accompany the size of the budgets that were at their disposal. Yet, CMHC has still to devise a formula for monitoring its social investments closely enough to be able to anticipate problems which may arise as a result of a failure on the part of the Corporation or as a result of the activities of client groups. With greater foresight, technical advice could be provided and projects altered in time to avoid problems. In theory, the Social Development staff could do this, but there are too few social-development officers. They cannot give the close attention each request requires. Yet, within the

limits of the man-years available, each officer has given a high proportion of his time to the native question, as have done numerous other representatives of Regional and Branch offices.

It may not be too useful at this time to try to estimate the number and quality of man-hours the native-housing question will require. If the subject is raised here it is to indicate that it will need to be considered when, policies having been set, administrative questions are studied.

#### VIII - INFORMATION PROGRAMME

As soon as possible, there ought to go to all the operational staff of CMHC a description of the aims and objectives of the native-housing program together with some instructions about administrative questions. A first draft of this paper was forwarded to Branch offices in late April. The comment which occurred most frequently in the critiques received was that there was a need for a clear policy statement on native housing.

The native population and the provinces are also asking themselves where CMHC stands on this question. There ought to be available for general distribution a short descriptive text which would give everyone interested a good picture of CMHC's capacity for and willingness to becoming involved in native-housing programs.

While it may take some time before a long-term policy is defined, a paper on short-term goals and the machinery in place for attaining them would serve a worthwhile purpose. The release

of data and discussion papers would provide everyone with common documents around which meaningful debates and negotiations on native housing could take place. In publishing those studies, the Corporation could insert a preface signed by the President or the Minister to the effect that the contents do not necessarily represent the views of the Corporation and that they are presented to assist interested agencies to each formulate their own policies and plans for action. Thus, the stage would be set for the negotiation process that needs to take place with the native organizations and with the provinces.

A round of provincial consultations is taking place currently concerning the legislative amendments being contemplated by the Corporation. No doubt questions will arise concerning the effect of the proposed changes upon the Corporation's delivery capacity for native housing. Actually these amendments will have only a limited impact upon the native question other than in urban areas because annual family incomes are still lower than that of the income levels that the amendments are designed to help. The subsidy per unit in some of the Remote Housing projects has been as high as 75 per cent. The amendments do not contemplate as high a level of subsidy.

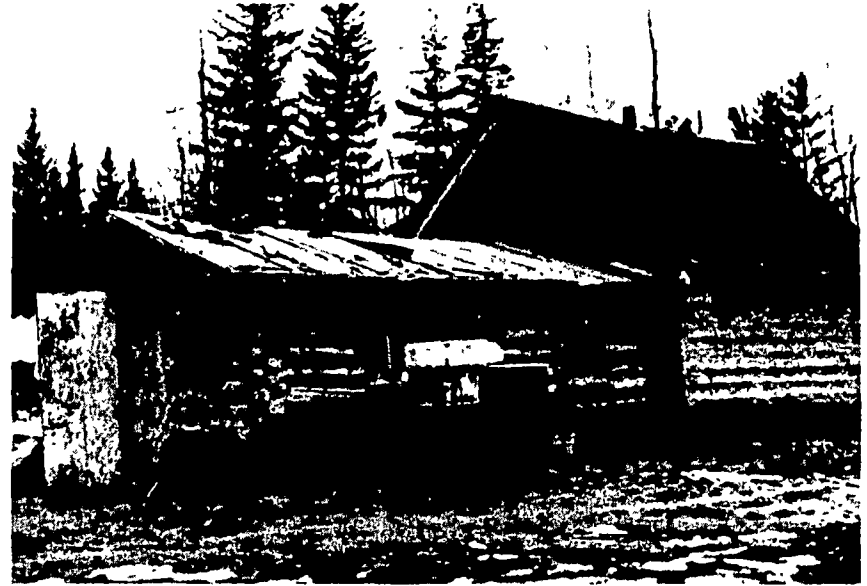
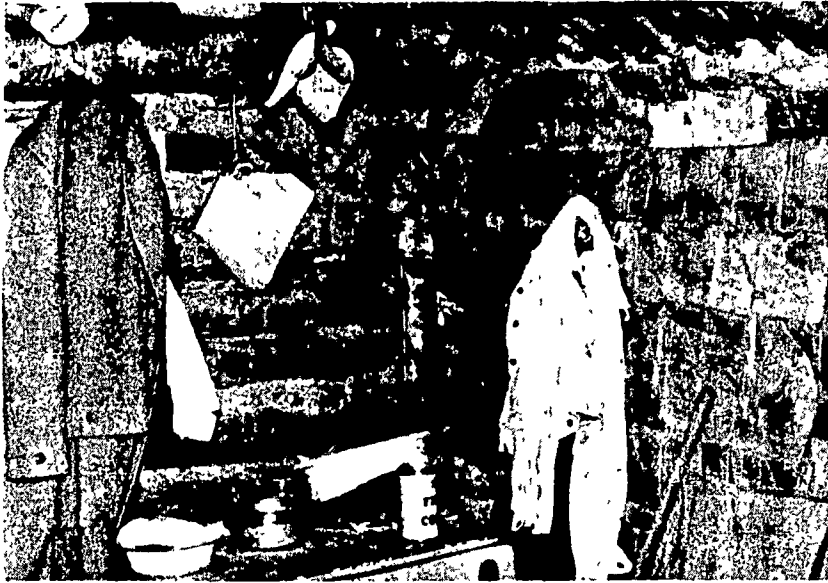
#### IX - SOME USEFUL APPROACHES

This paper has indicated that the native people are going to continue, for a great number of years, to live in log cabins, tarpaper shacks and inadequate frame dwellings unless some mechanism is devised to greatly increase the delivery rate of new housing in native communities. It has identified the inability of native households to make mortgage payments as the main reason why CMHC funds

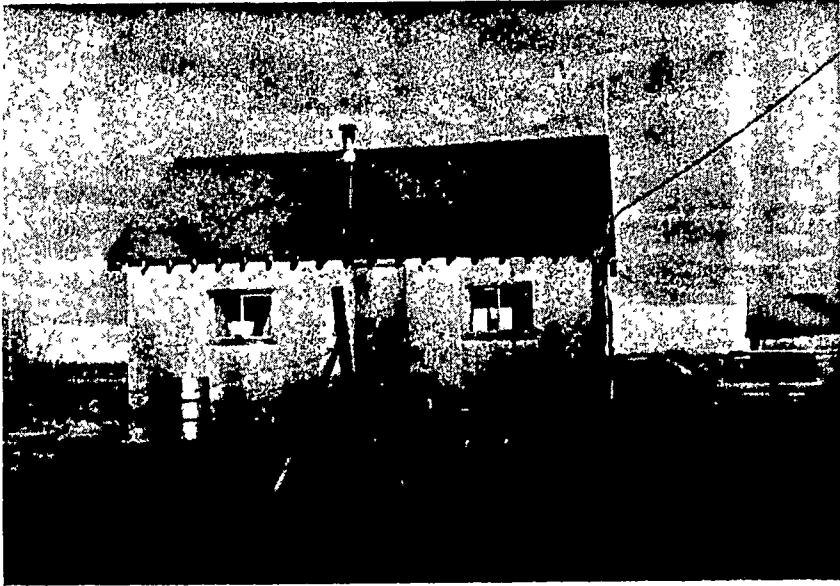
cannot be utilized in any significant volume to help them build or acquire more adequate housing units. As levels of income of native people are not likely to change in the foreseeable future, the only way a large majority of native people are ever going to acquire adequate shelter will be through one form of public subsidy or other.

The size of that public subsidy needs to equal the difference between the cost of the total housing stock required and that portion of the earned income of native families than can reasonably be expected to be spent on capital and interest. The number of units aimed for ought to be high enough to raise the annual output of homes for Metis from three per thousand to a figure well in excess of the national average of 10 per 1,000 in order to close the gap that has been created by years of underproduction. The recent rate of 14 per 1,000 for the Eskimo seems to be adequate. The construction and acquisition of homes for the status Indians will need to be raised to a similar level from the present nine units per thousand of population. In short, the goal needs to be the elimination, in as short a time span as possible, of all log and tarpaper shacks of the variety shown in the next two pages.





COURTESY OF THE METIS ASSOCIATION OF ALBERTA



COURTESY OF THE METIS ASSOCIATION OF ALBERTA

A prerequisite for success is that all who are interested in native housing coordinate their efforts and pool their resources so that native requests do not go unheeded. As the willingness and/or ability of all the parties who need to become involved varies greatly from province to province and from community to community, each housing shortage will need to be handled in a slightly different way.

The main ingredients for any programme, however, will be drawn from one or more of the four following main pools of resources:

1. The public housing activities undertaken under federal provincial agreements;
2. the shelter allowances of social welfare programmes;
3. the versatility of CMHC's own delivery systems;
4. special public resources made available for native housing projects.

An attempt will be made to describe how each of these four main categories of resources could be utilized. Major weaknesses will be identified. Suggestions will be made for overcoming current problems.

1) Federal-Provincial Agreements

With the approval of the Governor in Council and pursuant to agreements between the federal and provincial governments, the Corporation participates with provincial governments in the development of public housing projects. Under Section 40 of the

NHA, CMHC provides 75% of the capital costs and the remaining 25% of the costs is assumed by the province or jointly by the province and a municipality. The profits and losses are shared in the same proportion. Ownership of units acquired under this Section remains in the hands of the federal/provincial partnership. Over the years, CMHC has acquired part ownership in some 20,460 units.

In 1965, a special agreement was entered into, under this section, between CMHC and the province of Saskatchewan to provide housing for people of native ancestry. Subsequently, a similar agreement was signed with the provinces of Alberta and Manitoba. Assistance to cooperative-housing projects in the Maritimes is also provided by CMHC under Section 40, as a result of special agreements signed with the provinces of Nova Scotia, Prince Edward Island and New Brunswick.

The NHA authorizes another method for CMHC to help finance public-housing projects. Under Section 43, the Corporation can make long-term loans to provinces, municipalities and their public housing agencies for the construction or acquisition of public-housing projects. Such loans may equal 90% of the cost of each public-

Housing project and be for a term extending up to 50 years.

Contrary to units built under Section 40, those built under Section 43 are owned by the agency receiving the loan and not jointly with CMHC.

The Corporation is authorized to incur 50% of the losses incurred in the operation of public-housing projects (Section 44).

Provinces then have a choice of two formulae.

In the first case, they bear only 25% of the losses but must invest 25% of the initial cost of projects. Also CMHC retains a 75% interest in the units. Under the second formula, provinces need to invest only 10% of the initial costs but must be ready to bear 50% of the losses incurred. They are in return sole owners of the units. The actual choice made by each province between these two formulae is influenced by financial and political considerations. A province may prefer to be the sole owner of units whose market value will increase. There is no definite way of predicting which formula individual provinces would choose in a stepped up native-housing activity. It should be noted that the authority for capital funds which CMHC possesses for Sections 40 and 43 operations is sufficient to provide the provinces the federal share of the

total expenditures required to meet the total need for native housing.

It would be an oversimplification to conclude from the above remarks that the reluctance of the provinces to request more funds for native housing is the only reason native needs are not met.

Public housing is not a panacea to all housing problems. In fact, native organizations have expressed a strong preference for self-help projects. It would be an accurate statement to say that Indians and Eskimos would prefer to plan and manage their own projects rather than to have that responsibility lie with the Department of Indian Affairs and Northern Development. The Metis and non-status Indians, likewise, would prefer to plan and manage their own projects rather than to have that responsibility left with public-housing authorities.

Some provinces are, in fact, deliberately limiting their public-housing activities in order to let the native people develop their own projects.

## 2) Shelter Allowances

Through the Canada Assistance Plan, the federal government has offered to share on a 50/50 basis the cost of providing shelter to needy families.

In practice, the benefits of the Canada Assistance Plan come to a particular household through the provincial departments of welfare. As a result, the amount of money available for shelter per household varies per province. Within each province, shelter allowances are awarded according to a particular set of criteria seeking to match allowances with need, within the total welfare budget voted by the legislature.

Most provinces allow their departments of welfare to grant shelter allowances equivalent to the actual cost of providing adequate shelter to particular families. Guidelines are published for the benefit of the administrators of welfare but ministerial discretion can be utilized to exceed the amounts quoted in the guidelines. The shelter allowances authorized by the Department of Indian and Northern Affairs adhere to the scales in force in the province in which a status Indian lives. The fact that privately-owned housing units can be rented to welfare families with profits accumulating to landlords is ample evidence that the CAP provisions could, if used more extensively, meet the housing needs of families of native ancestry of limited or no income.

As was the case for public housing, the above observation does not mean that welfare is the main answer to native housing needs. The percentage of households on welfare may exceed 75% in some Metis or Indian communities, but the total cost of shelter allowances to the public purse may remain relatively low. When the quality of existing housing stock is low, the monthly shelter allowances required to rent those units are also low. In fact, log and tar-paper shacks are often owned by their occupants. Their market value is often less than \$500.00. New units would need to be built before higher shelter allowances would be required.

In view of the statutory availability of shelter allowances, it is surprising that private or charitable agencies have not shown more initiative in building or acquiring houses with CMHC loans and renting them to welfare recipients. This practice seems to have been utilized until recently, almost exclusively by individuals and commercial firms inspired by the prospect of financial gain.

Native organizations have said they would prefer to have access to job opportunities and higher



earnings in preference to receiving shelter allowances. In many communities, however, this desire is condemned to remain a long term goal and shelter allowances will need to be relied upon more extensively. An important aspect of mortgages placed on houses built or acquired for welfare recipients is that the monthly mortgage payments ordinarily remain constant while the provincial scales for shelter allowances are likely to increase annually throughout the life span of the mortgage. The first payment might place a severe strain upon either the provincial authorities giving shelter allowances or the charitable agency owning them. Yet, in five to ten years time the authorized shelter allowances may exceed the cost of mortgage payments, taxes and repairs and leave a charitable organization with a surplus. At the same time the market value of the houses purchased will likely have increased. Under Section 15 of the NHA, the Corporation may make loans to any organization, corporation, or individual wishing to construct, purchase or improve housing units for a low-rental housing project. A loan made under this authority bears a lower interest than loans made to middle-income

households. It can be in an amount equivalent to 95% of the lending value of a project. The mortgage can have a life span of 50 years but must not exceed the useful life of the project. The current interest rate for Section 15 loans is  $7\frac{7}{8}\%$ .<sup>1</sup> The monthly payment for a \$10,000 loan amortized over a 50-year period is only \$65.96. Yet, given the current construction costs, the monthly payments required to amortize Section 15 mortgages are generally too high to be borne by most families whose income is below the poverty line. In a later discussion, an attempt will be made to show how Section 15 of the National Housing Act and the shelter allowances of the Canada Assistance Plan could be coordinated to provide adequate housing for native communities.

### 3. Getting More Out of the Existing System

The loan regulations described above have failed to provide native communities with an adequate supply of housing stock. The delivery of housing units for the Metis and non-status Indians remains at less than three per thousand compared to in excess of 10 per thousand for Canadians as a whole. The first National Housing Act was passed in 1938. The Central

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<sup>1</sup>As of October 1, 1972.

Mortgage and Housing Corporation was formed in 1946. A first conclusion that one could reach in considering the amount of time that has elapsed since those years and 1972 would be that if better results were possible under the NHA they would surely have been achieved by now. Is it realistic to talk about "getting more out of the present delivery system"? Is new legislation not required before the condition of native housing can improve?

The Native Housing Committee feels this is not an "either-or" situation. The present delivery system can be improved. Some additional measures will be required to deal with the more difficult conditions. These new measures will be discussed in the next section.

The delivery system of a programme includes all the factors that influence or can influence the activities required to reach the objectives of that programme. When one talks about native housing, the delivery system includes the following prominent factors:

- the National Housing Act and regulations;
- the Provincial Housing Acts and regulations;
- the Canada Assistance Plan and provincial welfare legislation;
- the Indian Act and additional spending authorities given the Department of Indian and Northern Affairs through the Financial Administration Act;

- the federal and provincial departments in charge of public policies of socio-economic improvements (i.e. M & I, DREE, SOS, etc);
- the bureaucratic structures designated to administer the above programmes;
- the staff operating within those structures;
- the milieu, physical and social, in which housing projects must take place;
- housing technology;
- native organizations and communities;
- the native households in need of housing.

"Getting more out of the present delivery system" could mean seeing that each of the above agents do their utmost to render each project possible. It could also mean that when one or more agents are absent or delinquent in a particular project, the others would agree to take on double duty.

Indian reserves for example tend to rely almost exclusively on the services of the Department of Indian and Northern Affairs. Several of the factors listed above are seldom present on reserves. Yet, the number of log houses occupied by Manitoba Indians decreased from 2,130 in 1964 to 865 in 1971. During that same period, the number of frame dwellings more than doubled from 1,658 to 3,461. In all of Canada 24 percent of Indian homes were of log construction in 1964 compared to 11% in 1971 (see table VIII).

Much remains to be done on reserves. The average size of Indian households is larger than the national average. Yet, 23.2% of Canadian homes contain more than six rooms while only 4% of reserve homes are in that category.<sup>1</sup>

No single government agency has as much authority to deal with Metis and non-status Indian communities as is possessed by the Department of Indian and Northern Affairs for Indian reserves. There are many who would feel that it is not desirable to concentrate so much authority in a single public agency. But this is not the point made here. The Indian Affairs example was given only to demonstrate beyond doubt that major strides can be made in native housing if enough resources are available.

What is concentrated in one agency in the case of on-reserve Indians must be gathered from several public agencies in the case of the Metis and non-status Indians.

The responsibility for coordinating potential resources is partly that of the native people and partly that of the agencies which have relevant services to offer.

That task is not easy. Useful models of coordination are just beginning to emerge. They present a mix of CMHC loans and grants, provincial services, native initiative and

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Department of Indian and Northern Affairs, Biennial Housing Survey.

hard work and, in some cases, a good sprinkling of Lady Luck. As basic a social benefit as an adequate housing unit for each household is too important to be left in so precarious a position. An attempt will be made later to describe what more is required. Meanwhile, it is useful to illustrate how some of the present resources can be combined into an appreciable housing activity.

Under Section 15, the borrower needs to raise as equity 5% of the lending value of the proposed housing project.<sup>1</sup>

Kinew, a private native-housing corporation, obtained a grant from the Winnipeg Foundation to help it acquire its first houses. Canative in Edmonton obtained a straight grant from the provincial government equivalent to 5% of the intended purchase price of the first group of homes. Both of these were once-in-a-lifetime grants. Other formulae have had to be devised for subsequent purchases.

Fortunately, the Local Initiative Programme could be relied upon to provide the cost of salaries applied to the repair of older type homes. Once renovated, the houses had appreciated by more than 5 per cent. Thus L.I.P. grants helped raise the equity required. Canative and Kinew now own more than 50 houses each.

Having become owners of rental accommodation, Kinew and Canative needed to be guaranteed monthly-rent payments equivalent to the principal, interest, taxes,

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The new legislation proposed by CMHC would authorize 100% loans.

maintenance and management costs of their project. As they hoped to house needy families, they approached their respective welfare authorities to pay shelter allowances or rental supplements on behalf of low-income families.

To deal with a similar problem, Wigwamen, a newly formed native-housing association in Toronto, asked to be recognized as a referral agency for the Ontario Housing Authority. Under this formula, OHA could place in Wigwamen homes families who are eligible for public housing. These families would then pay rental fees based on their income, as do families in public-housing projects.

The inability to find an agency that would help with the acquisition of the 5% equity and with monthly rentals if housing units were purchased, has prevented the Thunder Bay Indian Friendship Center from acquiring more than one unit in the first six months of its housing program. A few additional homes have been purchased since but the basic problem remains.

The Chetwynd Housing Corporation used the donation of building lots by the city, the availability of volunteer workers from Operation Beaver and the \$1,000 home-ownership grant made available by the province, to make up its equity in a 35-unit project. Once the homes were built, provincial shelter allowances were required to cover the mortgage payments of the low-income families.

Under the remote housing agreements signed by CMHC and the provinces of Alberta, Saskatchewan and Manitoba,

excluding the purchaser's equity<sup>(1)</sup>, 100% of the cost of houses are covered by public funds and upon sale, mortgages are taken back by the federal-provincial partnership. The monthly rental payments are related to the income of the purchaser (see Table IX), but in no case can they exceed the actual amortization cost. The units are amortized on a 15 or 20-year basis. Losses are shared on a 75/25 basis between Ottawa and the provinces. In some instances, initial occupancy is on a rental/option-to-purchase basis and the occupants will be able to acquire title to the units providing they meet certain conditions. This "rent-to-income-with-promise-to-transfer-title" formula appears, at first sight, to contain the best of two approaches: Public housing and Private ownership.

The remote-housing agreements could lead to projects planned from above with little local participation. On the other hand, there is nothing in the agreements that prevents the provinces from involving the native communities in every phase of the projects. In fact, the provinces could, if they so desired, recognize a native organization as one of their agents and let it run a project from the choice of house design to the collection of monthly rental fees. The housing program of Indian Affairs also lends itself to a similar delegation of authority as do the Territorial programs.

Most projects initiated by Metis and non-status Indian associations have received what is often referred to

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(1) In some cases he may own the land, contribute some volunteer labour during construction or accept to put a few finishing touches to a basic house design.



as "front-end money" from CMHC. Prior to granting loans, CMHC awarded native associations funds with which to conduct feasibility studies. In the case of the application made by the Metis Society of Saskatchewan for a loan commitment of one million dollars to build 10-unit Senior Citizen homes in 10 native communities, the Corporation awarded first a \$125,000 grant to help design the units and to help launch some community information work.

Grants continue to be given to Kinew and Canative as the cost of counselling tenants and of programmes of housing education cannot easily be added to the rental fees. The average landlord can solve a tenant problem by eviction. Native housing associations do not feel that this is an alternative they can utilize. They came into being to help their compatriots. An eviction notice would be interpreted by them as a sign of failure.

Someone in society has to help those in need. Who else but native organizations are more qualified to deal with any personal problems which some native households may have?

The cooperative-housing formula has proven most successful in the Maritimes. It has hardly been utilized by native people. Without organizing themselves into a formal housing co-op, the Metis of St. Laurent, Manitoba

did join forces to undertake the complete renovation of their community (pop. 1,000). They made their plans. The Manitoba Housing Renewal Authority was asked to approve them. A Section 43 loan was made to the province but the project was administered by leaders whom the St. Laurent people had elected. The 100-odd houses required could have been built in one massive 12-month project put out on tender. Instead the number of houses to be built annually will be that which can be constructed with local labour. In this way, there will be five to six years of employment with the local workers acquiring housing skills.

The above examples have shown how some native groups obtained more from the existing system than others. .. Each time, success was due to the hard work of native leaders and to the willingness of particular agencies to innovate. Native-housing projects have grown in topsy-turvy fashion without too much forethought. Each has had to overcome major difficulties. Most are not yet out of trouble. But they have placed some housing units at the disposition of native families.

A very pertinent question to ask now is whether the above formulae can spread to all the native communities requiring housing projects.

The feeling of the Native Housing Committee is that more efficient delivery mechanisms must be set up. But until such time as new mechanisms become operational,

the innovative approach described above will continue to be the best source of new housing units.

To facilitate the spread of the available formulae, native people will need to become more conversant with what some of their compatriots are doing. The staff of government agencies will need to become more aware of the flexibility of the structures within which they function. They will need to learn to work with a new philosophy: "When a 'yes' answer is obvious, give it right away. When a 'no' answer seems to be indicated, check with headquarters to make sure that it is really necessary".

The mere adoption as an institutional goal by provincial and federal agencies of the elimination of the dilapidated conditions of native housing, in as short a time span as possible, would give the staff working within this setting the inspiration required to find new avenues for innovation. Paradoxically, if such a goal were officially adopted, the housing authorities would no longer be satisfied with letting that goal be reached in a haphazard way. They would want to formulate a well structured programme to reach that objective.

Some of the more obvious measures that could be taken to get more out of the existing system consists of formalizing some of the ad-hoc arrangements made to render the above projects possible. This would require that agreements

be reached with each province and its resident native population about the use of CAP shelter allowances to supplement the income of native families living in units purchased or constructed under CMHC's assisted home-ownership Plans. As an alternative, the provinces may prefer to lease homes acquired by native organizations under Section 15, and make the rent-to-income formula available under Section 44 of the NHA applicable to native tenants designated by these same native organizations. Either formula would enable provincial and local native housing associations to amortize Section 15 mortgages and meet other administrative costs.<sup>1</sup>

Together with the native leadership, the federal and provincial housing authorities would need to agree on the specific mix of Section 15 and Section 40 or 43 units that would be desirable in each province. There will be situations where public housing will be the best formula and others where private ownership will be preferable.

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<sup>1</sup> The OHC utilizes another arrangement. Under its Rent Supplement Program, the Province issues proposal calls and arranges with private landlords for the leasing of private accommodation for periods of up to five years. The rent paid by the tenant is the rent he would normally pay under the rent geared-to-income scale with the three levels of government making up the difference between that rent and the rent agreed upon by the landlord. Costs are shared 50 per cent by the federal government, 42½ per cent by the province and 7½ per cent by the municipality.

CMHC, the provincial housing authorities and the native leadership would also need to become more aware of the precise housing needs of people of Indian ancestry in the areas they serve. A good start has been made. With the help of Part V grants, native associations now possess completed questionnaires on all households in some communities. In some cases, a photograph of the house occupied is attached to each completed questionnaire. The provinces and CMHC regional and branch offices would require similarly precise information.

If an accurate estimate of the need were available, it would be possible to see whether the pace at which houses are acquired is sufficient to significantly reduce the size of the problem. It should eventually be possible to give as accurate a picture for Metis and non-status Indians as is given in Table VIII of this report for on-reserve Indians.

Within each branch or regional office responsible for geographical areas that contain an important native population, someone should be given the responsibility of getting to know that native population and its needs. That person could then coordinate the delivery of services to native people. A parallel structure would need to exist at Ottawa headquarters and with the provincial governments.

4. Additional Measures

At what point should the required steps be considered to constitute new measures rather than be seen as mere improvements to the existing system? This could remain an academic question were it not that a point could be reached where CMHC would exceed its authority.

a) Research and Development

The most obvious limitation of CMHC is the small size of the sum allowed to stand in the Part V budget for research and development. In 1969, no Part V grant was made for native housing. Five grants totalling \$136,252.91 were awarded in 1970. Last year \$850,374.00 was distributed in 24 grants. By December 15th of the current year (1972), a total of 41 grants totalling \$2,927,325 had been approved (Table VII).

During this time, the total amount available for Part V funds has remained constant. It is expected that grants to native people will represent almost half of the \$3,613,000 that was available at the beginning of the current fiscal year for research and development. Obviously, some other fields of activity must be feeling the strain.

The high priority given to native requests can be justified. In the previous 24 years of its

existence, CMHC had spent very little Part V money for native research and development. The Metis and non-status Indians had come to accept poor housing as a fact of life. The dynamic reawakening of the last two years illustrates what social development grants can do.

A conceptual framework for establishing the amount of money required for research and development grants could consist of dividing the goals sought into two categories. The first goal would be that of developing a native capacity for housing projects. To reach that goal a programme of core funding could be developed. Each provincial or territorial native federation and each of the four major national native federations<sup>1</sup> would be guaranteed sufficient funds to maintain one housing advisor on their staff. Expenses for quarterly meetings of their housing committees and the travel and office expenses of an advisor would come out of that core funding.

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<sup>1</sup> Inuit Tapirisat, Native Council of Canada, National Indian Brotherhood and the Canadian Association in Support of Native Peoples.

The second goal, that of guaranteeing a multiplicity of successful housing projects would be achieved by providing project grants in amounts varying with the need. Project grants could consist of front-end money for feasibility studies and for preparing a population for a housing project. They could be for helping meet the management expenses of the first years or for retaining the services of home counsellors. Project grants would be available to local and regional groups as well as to the provincial and national associations.

The uninitiated might be tempted to say, "Would it not be simpler and cheaper to just build houses with outside contractors and to assign them to native families only after they are completely finished."

Simpler? Yes! Cheaper? No!

When a native community possesses ample housing skills it can build houses at a price as low as could outside firms. When housing skills are lacking, houses built without native participation could deteriorate so fast that the 1,000-odd dollars saved could be quickly lost in premature deterioration. Indeed in some projects which have ignored native participation, 25% of the housing units have been



found to be in need of either substantial renovation or complete replacement at the end of the first five-year period. The loss of five houses in a 25 house project would amount to approximately \$50,000.00.

CMHC makes loans to both Metis and on-reserve status Indians. So far it is the status Indians who have received the larger volume of loans. Yet only 10% of the Part V grants available have been awarded to them. There is some ambivalency on this subject within CMHC. Should it enter a field heretofore reserved exclusively to the Department of Indian Affairs and Northern Development? Indians are ambivalent also. Would they weaken their claim to aboriginal and treaty rights by addressing themselves to a federal agency other than Indian Affairs? In a recent brief to the Honourable Jean Chretien, the Union of Ontario Indians<sup>1</sup> deplored the fact that research and development housing grants were not made available to them by Indian Affairs. Yet they did not request any such grant from CMHC who has authority to help them. By contrast the

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<sup>1</sup> Ontario Native Examiner, p. 8 Vol. 1, No. 5, June-July 1972 issue, Toronto.

Union of Nova Scotia Indians preferred to request a Part V grant from CMHC rather than to ask Indian Affairs for help in a similar project. It is conceivable that CMHC and DIAND will need to continue to each finance some research projects until such time as the views of all Indians are more clearly expressed. Indeed to those Indians who would want to come to CMHC for funds, an answer to the effect that the Corporation is prepared to help all Canadians but on-reserve status Indians would appear discriminatory, and might in fact constitute a violation of the Human Rights legislation.

b) Emergency Repairs

All substandard native homes cannot be replaced in a year. At the same time as substantial gains are made in the long-term prospects for native housing, some funds will need to be used for the repair of the most dilapidated homes. A special program of emergency repairs was designed for the winter of 1971-72, with the help of CMHC and Manpower funds. Plywood and polyurethane sheathing were used to weatherproof native homes. Windows and doors were fitted. In some cases, decent stoves

and some bedding were provided.

The high rate of infant mortality and the frequency of house fires due to poor housing justified the expenditure of some \$800,000 that was made by CMHC for Winter Warmth Programmes.

This program will need to be continued until the accelerated house-building program described earlier has replaced most of the grossly inadequate houses in remote and fringe areas. Now that there is time for long-range planning, the emergency nature of this project could give way to programs of more substantial repairs designed to greatly extend the life of existing units.

As there are indications that Local Initiative and Opportunities for Youth programmes are going to become a somewhat permanent feature of the Canadian scene, some method should be found to co-ordinate the funds available under these two programmes, and the money available from CMHC, so that more ambitious projects can be mounted. Last winter some projects had received a good supply of salary funds but had no money with which to purchase materials and vice versa.

c) Subsidies

A third feature that must be added to the present delivery system is a readily identifiable source of monthly subsidies to cover the rent or mortgage payments of those families who have little or no income. Approximately 80% of the Metis and non-status families are in that category. So this must become an important element in any native-housing program. By contrast, in the case of the on-reserve Indian population, this has not been much of a problem to date as the Department of Indian Affairs and Northern Development provides a subsidy of up to \$8,500 per house. In many cases, this has represented the full cost of the house. An indigent Indian family is expected to pay only a token contribution of \$135.00.

The Eskimo in the Territories and Northern Quebec enjoy a rent-to-income scale that starts as low as two dollars per month for fully serviced and heated units. Units made available to native people under the Remote Housing Agreements also carry a fairly flexible scale of rent-to-income payments (Table IX). Hopefully, the Metis and non-status Indians and the off-reserve status Indians will be able to more universally benefit

from a scale of payments geared to their income. As some such programmes now exist on a small scale, it is hoped that federal and provincial consultations will lead to a more general application of housing subsidies.

Experience has shown that collection problems can develop even within the most generous set of repayment regulations. For example, rent-to-income arrangements are predicated upon the assumption that all households at the same income level can devote the same proportion of their income to shelter. Family financial obligations vary greatly, as does ability to manage the money received.

A young family whose parents reside in a northern community may need to incur substantial expenses to visit their community of origin for compassionate reasons. They may need to help support a brother or sister going through high school. A similar drain of funds can afflict northern families who have some of their members running into problems in urban areas. Alcoholism and other medical or social disorders may absorb a substantial part of a family's income and leave no more than is required to purchase food and clothing.

Aware of these possibilities and mindful of the regulations concerning foreclosure and termination of leases, housing authorities may opt in favour of prudence and refuse to make housing units available to those households whom they consider "unreliable".

Foreclosures and evictions may solve administrative problems but they do not solve the problem of placing a solid roof over the head of native families. What may be needed is a policy of high-risk loans with authority to absorb the ensuing higher losses.

The usual way of financing native housing would continue to be a combination of public housing rent-to-income provisions and welfare shelter-allowance payments supplementing earned income. But when these three sources failed to yield the full cost of amortizing a mortgage, the occupant would not be penalized. He would not be asked to transfer the basic funds required each month for food and clothing to make up for arrears nor would he be evicted. For a policy of high risk loans to be operative, there needs to be a way of absorbing those extra losses through a system of forgiveable arrears.

d) Staffing

A decision to embark upon the kind of programme described in the foregoing pages will have some budgetary and staff implications. At some stage, additional monies will need to be requested from Cabinet and Treasury Board. Additional money will be required for Part V grants, for emergency repairs and to reimburse losses incurred from the extension of loans through any of the formulae described earlier. Salary and travel expenses of the staff required to coordinate that program will need to come from new funds. CMHC is itself entering into an expansionary phase with the introduction of a number of amendments to the NHA. It could not absorb the staffing requirements out of the existing staff strength. In order that Treasury Board make these additional funds available, CMHC may need to ask Cabinet to approve the programme options chosen.

The need for some coordinating staff cannot be overstated. They are needed as technical advisors and coordinators. There are presently on staff of CMHC a number of social development officers and special project officers. More will

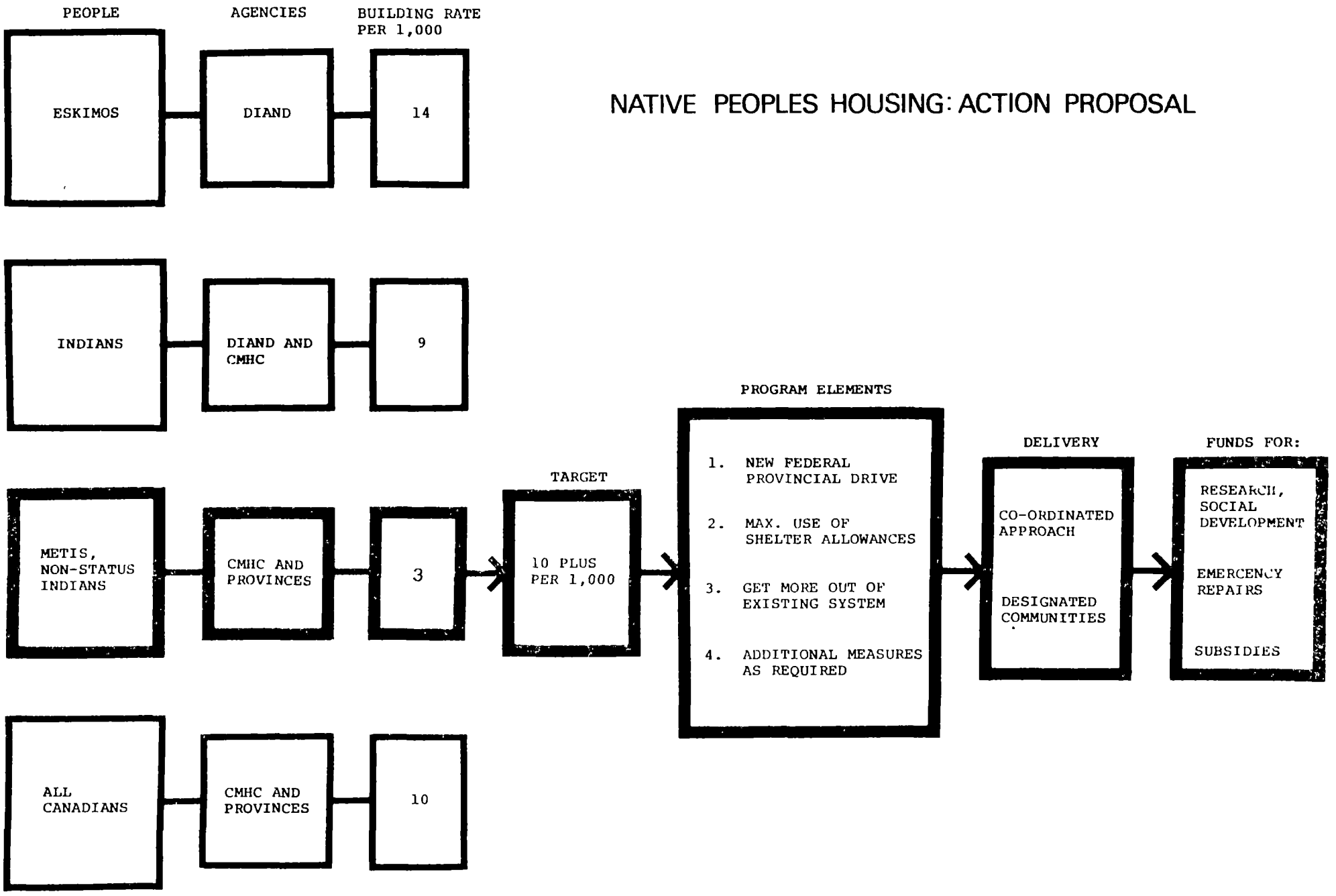
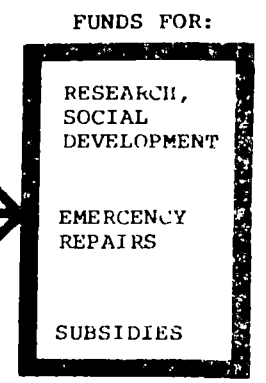
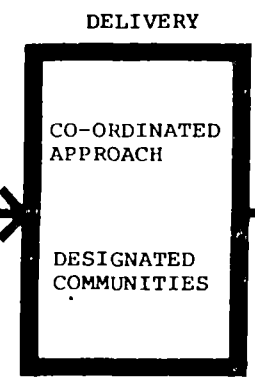
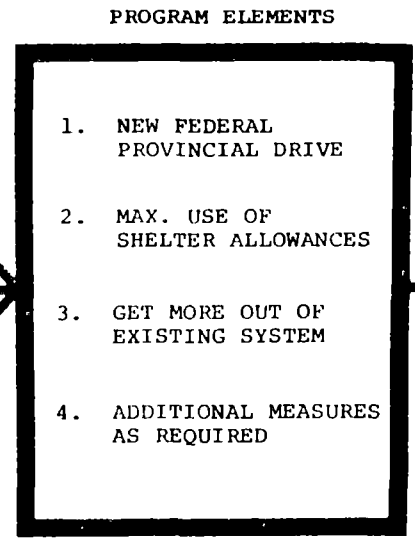
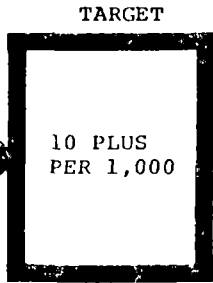
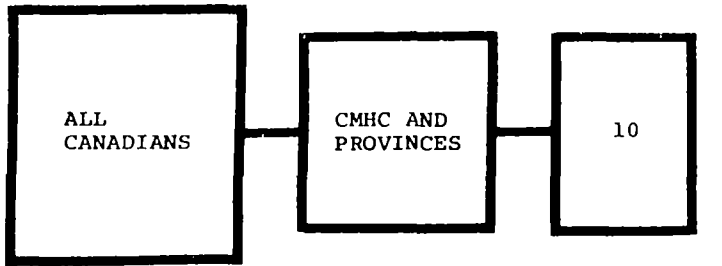
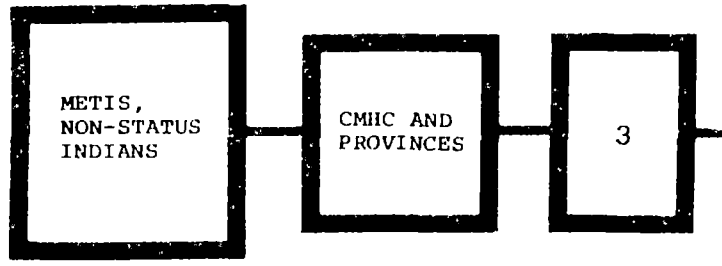
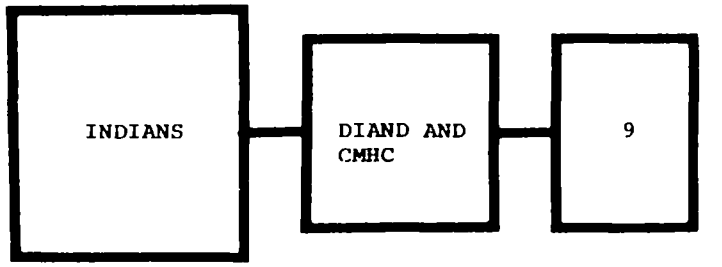
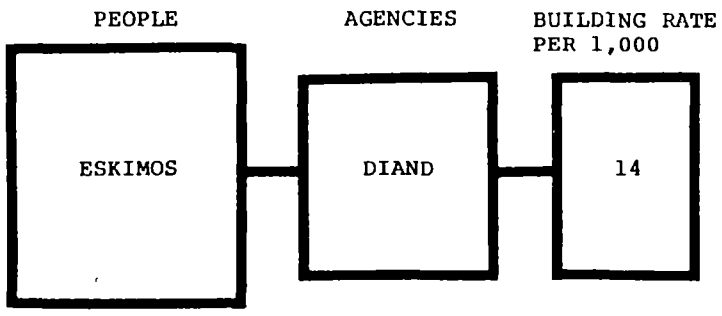
be required. At least one per region and a co-ordinating group including approximately the same number at headquarters. This may look like a top heavy proposal. But as long as submissions, for special loan projects and Part V grant need to be presented to the Executive Committee of CMHC for transmittal to the Minister for his concurrence, some headquarter staff will be required to handle the incoming requests and prepare the background papers that this system presupposes. The field staff, on the other hand, will not be able to avoid getting involved in the grant or loan approval process as they will need to gather the basic information required. There must be enough staff at headquarters, and in the field, to do all of this paper work and still have time to make field contacts, receive delegations and monitor the on-going projects.

X. SUMMARY

An attempt has been made to illustrate in chart form on the next page the main thesis presented in this study. The report started with the observation that the rate of delivery of housing units for the Metis and non-status Indians was less than one-third the national average. That observation led the Native Housing Committee to concentrate principally, but not exclusively, on Metis and non-status Indians. In order to close the gap caused by years of neglect the number of housing units built by



# NATIVE PEOPLES HOUSING: ACTION PROPOSAL



or for that population would need to be quadrupled during a five-year period.

The respective contributions which the two main sources of funds, public housing and shelter allowances, could make was reviewed. Both can make a contribution, but both fall short of meeting the need. Even an all out drive to get more out of every element in the present delivery system would likely fall short unless some additional resources were given to CMHC by the federal government.

A conscious effort to measure, as precisely as possible, the actual need of each community would lead to the identification of those communities that will require special treatment.

When those communities decide to embark upon a housing program, CMHC will need to be ready to respond quickly, as will indeed, all the other partners in the delivery system. Most projects will require funds for research and development to get going at the beginning. The projects themselves will be a combination of home renovation and new construction. CMHC possesses enough authority to meet the capital requirement for extending loans. It will, however, need additional authority to meet the higher-than-usual expenditures for research and development grants, and for materials needed for emergency repairs. It will need to absorb losses incurred as a result of extended loans to projects which neither the combined resources of public-housing rentals and shelter allowances, nor the earned income of the native families, will be able to finance in their entirety.

Left open in this report is the question of the extent of CMHC participation in Eskimo housing and in on-reserve Indian housing. This study did not refer to the shack towns inhabited primarily by White people in remote and isolated areas. Many of the observations made concerning the housing of the Metis and Non-Status Indians and the approaches that could be utilized to help relieve their housing problem would apply to those communities as well.

TABLE ONE

NUMBER OF UNITS BUILT FOR NATIVE PEOPLES COMPARED TO NATIONAL AVERAGE  
1971

Groups	Population <sup>1</sup>	New units for year	Units per 1,000 <sup>2</sup> of population
Eskimo	16,400 <sup>3</sup>	200	14
Status Indians	250,781	2,000	9
Metis and Non-Status Indians	250,050	600	3 <sup>4</sup>
Canada <sup>5</sup>	21,377,000	210,000	10

<sup>1</sup> 1970 estimate.

<sup>2</sup> To closest whole number.

<sup>3</sup> NWT and Quebec Eskimo communities only.

<sup>4</sup> If only those units built in remote and fringe communities are considered, the rate would be approximately one per thousand.

<sup>5</sup> Based upon average of last three years.

TABLE TWO

ESKIMO POPULATION PER PROVINCE  
(1971 ESTIMATE)

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N.W.T.	12,900
Manitoba	100
Quebec	3,500
Newfoundland	1,799
	<hr/>
TOTAL	<u>18,299</u>

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Source: DIAND.

TABLE THREE

Distribution Status Indian Population Per Province\*  
on December 31, 1971

Province or Territory	Total	On-Reserve	Crown Land**	Off-Reserve	Unstated
P.E.I.	451	269	-	182	-
Nova Scotia	4,788	3,360	14	1,414	-
New Brunswick	4,541	3,378	-	1,163	-
Quebec	28,449	17,244	4,514	6,691	-
Ontario	56,553	32,154	4,624	19,774	1
Manitoba	36,851	26,948	1,936	7,966	1
Saskatchewan	37,565	26,952	1,198	9,413	2
Alberta	30,021	23,205	1,844	4,970	2
British Columbia	49,194	32,496	522	16,176	-
Yukon	2,561	-	1,704	857	-
N.W.T.	6,645	-	6,151	494	-
<b>TOTAL***</b>	<b>257,619</b>	<b>166,006</b>	<b>22,507</b>	<b>69,100</b>	<b>6</b>

\* Source: DIAND

\*\* Some communities of Status Indians have never been registered as "reserves" although the Indian Act applies to them as if they had been. Only a few sections of the Indian Act applies to Indians listed in the off-reserve column.

\*\*\* Unstated 6: one each in Ontario and Manitoba, two each Saskatchewan and Alberta.

TABLE FOUR

Increase of Status Indians Population Per Province 1939-71<sup>1</sup>

Province	1939 Population *	1971 Population	No.	Increase %
British Columbia	24,276	49,194	24,918	103.0
Yukon	1,550	2,561	1,011	65.2
Northwest Territories	3,724	6,645	2,921	78.4
Alberta	12,163	30,021	17,858	146.8
Saskatchewan	13,020	37,565	24,545	188.5
Manitoba	14,561	36,851	22,290	153.0
Ontario	30,145	56,553	26,408	87.6
Quebec	14,578	28,449	13,871	72.5
New Brunswick	1,922	4,541	2,619	136.2
Nova Scotia	2,165	4,788	2,623	121.1
Prince Edward Island	274	451	177	64.6
TOTAL	118,378	257,619	139,241	117.6

\* Source: DIAND

<sup>1</sup> Growth rates per year:

1959 - 3.4%	1965 - 3.2%
1960 - 3.4%	1966 - 2.8%
1961 - 3.5%	1967 - 3.0%
1962 - 3.4%	1968 - 2.8%
1963 - 3.3%	1969 - 2.4%
1964 - 3.2%	1970 - 2.8%
	1971 - 2.7%

TABLE FIVE

Metis and Non-Status Indians Per Province

Province	Total
Northwest Territories	7,000
Yukon	2,000
British Columbia	47,000
Alberta	45,000
Saskatchewan	50,000
Manitoba	40,000
Ontario	58,000
Quebec	15,000
New Brunswick	3,000
Nova Scotia	1,500
Prince Edward Island	200
Newfoundland	3,000
TOTAL	271,700*

\* In a recent publication of the Native Council of Canada, entitled "The Forgotten People" (March 1972), the figure of 500,000 is utilized, but a broader definition of a Métis and a non-status Indian is used. The 500,000 are distributed as follows: NWT, 10,000; Yukon, 5,000; B.C., 60,000; Alberta, 60,000; Saskatchewan, 80,000; Manitoba, 80,000; Ontario, 100,000; Quebec, 70,000; Maritimes, 5,000 and Newfoundland, 1,000.



TABLE SIX

List of Loans Committed for Native Housing  
1970 to October 15th 1972.

FILE	PROJECT	DATE	LOAN (\$ MILLION)	UNITS
586-CLD-1	Wikwemikong Indian Band, Ontario	-12-70	0.152	30HB
143-2-W11-5/70 116-3-344	Kinew Housing	-12-70	0.360	28
143-2-P4-5/70	Saskatchewan Metis Society, 10 sites	19-70	1.000	100
810-LLD-IR-1	Blood Band Hsg. Auth.	4-12-70	0.500	35
950-NP-25	Vanc. Island Indian Group Home	4-8-70	0.021	8HB
116-3-543	Squamish Ind. Band	-9-70	0.780	44
944-LLD-1	Seabird Island Ind. Band, B.C.	-9-70	0.220	16
112-5-18-7/69	Manitoba Remote Hsg.	19-70	0.475	50
112-5-18-8/69	Sask. Remote Hsg.	19-70	0.188	34
-PH-	Prince Albert	19-70	0.221	29
-PH-	Chaplin, Sask.	19-70	0.018	2
-PH-	Hudson Bay	19-70	0.044	4
-PH-	Uranium City	19-70	0.061	4
-PH-	North Battleford	19-70	0.038	5
119-2-C74-1	Crichton	19-70	0.019	3
112-5-18-9/69	Alberta Remote Hsg.	19-70	0.126	14
	Section 59 Loans	19-70	0.415	54
	Section 58 off-reserve Indians	19-70	1.077	120
SUB-TOTAL for 1970			5.715	580

TABLE SIX (Cont'd)

FILE	PROJECTS	DATE	LOAN (\$ MILLION)	UNITS
116-3-408	Thunder Bay Friendship Centre	6-7-71		1
586-CLD-1	Wikwemikong Ind. Band	7-5-71	0.194	13
820-CLD-25	Stoney Hsg. Auth. Morley	22-6-71	1.033	60
851-CLD-1	Piegán Band Council Brocket	22-6-71	0.065	10
842-ILD-2	Samson Ind. Band, Hobbema	18-8-71	0.151	9
842-ILD-3	Ermineskin Ind. Band, Hobbema	15-9-71	0.194	14
944-LLD-1	Seabird Island Ind. Band	12-5-71	0.042	3
944-LLD-3	Scowlitz Ind. Band, Harrison Mills	12-8-71	0.237	13
143-2-C154	Chetwynd Hsg. Ltd. B.C.	3-8-71	0.420	35
116-3-424	Canative Hsg. Corp. Edmonton	3-11-71	0.580	31
112-5-18-7/79	Manitoba Remote Hsg.	19-71	0.674	100
610-PH-5	St. Lazare, MHRA	1-9-71	0.199	15
604-PH-1	St. Laurent, MHRA	10-12-71	0.228	15
604-PHL-1	St. Laurent, MHRA	10-12-71	0.050	LA
112-5-18-8/69	Sask. Remote Hsg.	19-71	0.099	23
119-2-M13-9	Moose Jaw	19-71	0.049	7
119-2-P13-9	Prince Albert	19-71	0.137	15
119-2-R4-9	Regina	19-71	0.170	20
119-2-S29-4&5	Swift Current	19-71	0.043	5

TABLE SIX (Cont'd)

FILE	PROJECT	DATE	LOAN (\$ MILLION)	UNITS
870-PH-1	Conklin	19-71	0.104	6
860-PH-4	High Prairie	19-71	0.153	12
871-PH-1	Fort Vermillion	19-71	0.394	20
860-PH-2	Slave Lake	19-71	0.371	20
116-3-408	Thunder Bay Friendship Centre	6-12-71	0.077	SC
143-2-W11-5/70	Kinew Hsg. Co.	10-12-71	0.360	30
	Section 59 Loans	19-71	0.583	72
	Section 58 off-reserve Ind.	19-71	1.735	168
SUB-TOTAL FOR 1971			8.342	717
591-NP1	Thunder Bay Indian Friendship Centre	24-4-72	0.144	12
840-NP13	Canative Housing	10-2-72	0.332	23
840-NP16	Canative Housing	24-8-72	0.902	50
820-ILD2	Blackfoot Indian Band, Gleishen, Alberta	1972	0.600	39
586-ILD1	Seabird Indian Band, British Columbia	24-2-72	0.051	3
944-ILD4	Scowlitz Indian Band, British Columbia	24-2-72	0.038	2
941-ILD2	Sechelt Indian Band, British Columbia	13-7-72	0.213	48
942-ILD2	Katzie Indian Band, British Columbia	13-7-72	0.021	6

TABLE SIX (Cont'd)

FILE	PROJECT	DATE	LOAN (\$ MILLION)	UNITS
954-ILD1	Klahoos Indian Band, British Columbia	13-7-72	0.011	61
960-ILD1	Sliammon Indian Band, British Columbia	13-7-72	0.348	100
112-5-18-7	Manitoba Remote Hsg.	1972	0.750	30
112-5-18-8	Sask. Remote Housing	1972	0.030	13
119-2-R4-9	Regina	1972	0.154	13
119-2-M13-7	Moose Jaw	1972	0.033	5
119-2-Y1-3	Yorkton	1972	0.058	5
Section 40	Selected communities in Saskatchewan Saskatchewan Metis Housing Corp.	1972	0.500	50
Section 15	Saskatchewan Metis Housing Corp.	1972	0.500	50
	Section 59 Loans (as of July 31, 1972)	1972	0.426	43
	Section 58 Off-Reserve Indians (as of July 31, 1972)	1972	0.872	90
SUB-TOTAL TO OCTOBER 15, 1972			5.983	643
GRAND TOTAL, 1970 to October 15, 1972			<u>\$19,551</u>	<u>1,940</u>

TABLE SEVEN

Part V Grants Given for Native Housing

1970-72

DATE	GROUP	AMOUNT
1970	Saskatchewan Metis Society	\$30,752.91
24-9-70	Manitoba Indian Brotherhood	20,000
8-10-70	Yukon Native Brotherhood	35,500
26-2-70	Indian Association of Alberta	30,000
26-2-70	Union of Ontario Indians	20,000
SUB-TOTAL		\$136,252.91
14-1-71	Metis Association of Alberta	\$50,000
14-1-71	Manitoba Metis Federation	\$39,380
14-1-71	Union of New Brunswick Indians	29,500
14-1-71	Union of Nova Scotia Indians	24,700
28-1-71	Metis Society of Saskatchewan	125,100
3-3-71	Kinew Housing Corporation	19,000
3-3-71	B.C. Association of Non-Status Indians	10,000
19-9-71	Thunder Bay Friendship Centre	23,320
19-8-71	Chetwynd Housing Limited	15,000
19-8-71	Canative Housing Corporation	10,000
19-8-71	Union of N.S. Indians	5,964
19-8-71	Kinew Housing Corporation	10,000
19-9-71	Indian Association of Alberta	2,000
7-10-71	Native Council of Canada	47,000
7-10-71	J. Owens	17,200

TABLE SEVEN (cont'd.)

DATE	GROUP	AMOUNT
7-10-71	Union of N.S. Indians	11,000
4-11-71	Metis Society of Saskatchewan	100,000
4-11-71	Manitoba Metis Federation	100,000
4-11-71	Metis Association of Alberta	100,000
4-11-71	Union of N.S. Indians	33,000
4-11-71	Manitoba Metis Federation	16,700
16-12-71	Canative Housing Corporation	10,000
23-12-71	Ontario Metis and Non-Status Indian Assoc.	48,000
23-12-71	Consultant Group Limited, Saskatoon	4,510
SUB-TOTAL		850,374
10-2-72	Manitoba Metis Federation	50,000
10-2-72	Ontario Assoc. of Metis and Non-Status Indians	100,000
10-2-72	Quebec Assoc. of Metis and Non-Status Indians	10,000
10-2-72	Canadian Indian Centre of Toronto (Wigwamen Project)	17,200
14-2-72	B.C. Association of Non-Status Indians	62,500
17-2-72	B.C. Association of Non-Status Indians	100,000
17-2-72	Yukon Association of Non-Status Indians	50,000
17-2-72	Metis Association of Alberta	50,000
17-2-72	Metis Society of Saskatchewan	100,000
24-2-72	The National Indian Brotherhood	17,400
24-2-72	Canative Housing Corporation, Calgary	15,000
13-4-72	Kinew Housing Corporation, Winnipeg	29,800
27-4-72	Frontiers Foundation Inc. - Operation Beaver	20,000
27-4-72	Neen-da-Win Corporation	21,000

TABLE SEVEN (Cont'd)

DATE	GROUP	AMOUNT
25-5-72	Yukon Association of Non-Status Indians	\$83,324
22-6-72	Metis Association of Alberta	60,000
22-6-72	Thompson River District Council	12,670
22-6-72	Canative Housing Corporation, Edmonton	17,742
22-6-72	Kenora Metis and Non-Status Indian Association	8,400
13-7-72	Manitoba Metis Federation	13,100
13-7-72	Union of B.C. Indian Chiefs	22,800
13-7-72	Union of Nova Scotia Indians	35,000
13-7-72	Saskatchewan Metis Society	54,000
13-7-72	Metis Association of Alberta	20,000
13-7-72	Native Student Housing Committee	4,500
21-9-72	Manitoba Metis Federation	25,000
21-9-72	Fraser Symington	7,200
21-9-72	Laurentian Alliance of Metis and Non-Status Indians	10,000
21-9-72	Laurentian Alliance of Metis and Non-Status Ind.	130,000
21-9-72	Manitoba Metis Association	300,000
21-9-72	Saskatchewan Metis Association	300,000
21-9-72	Metis Association of Alberta	300,000
21-9-72	B.C. Metis Association	202,910
5-10-72	Ontario Metis and Non-Status Indians	355,950
15-10-72	Yukon Association of Non-Status Indians	133,400
15-10-72	Metis Association of the N.W.T.	100,000

TABLE SEVEN (Cont'd.)

DATE	GROUP	AMOUNT
11-12-72	B.C. Homemakers Club	\$ 10,500
12-12-72	Thompson River District Council	3,600
14-12-72	Wigwamen Inc.	39,979
15-12-72	Research Design Grant for Canative Housing Corporation	1,000
15-12-72	Association of Quebec Indians	30,350
SUB-TOTAL		\$2,927,325
GRAND TOTAL FROM 1970 TO OCTOBER 15, 1972		\$3,913,951.91



TABLE EIGHT

Distribution of Log and Frame Dwellings on Indian Reserves

Province	<u>1964-65</u>		<u>1970-71</u>	
	Frame	Log	Frame	Log
Maritimes	1,016	-	1,232	-
Quebec	2,566	80	3,695	23
Ontario	5,204	1,557	6,343	1,133
Manitoba	1,658	2,130	3,461	865
Saskatchewan	2,175	1,361	3,563	485
Alberta	2,701	801	3,219	483
British Columbia & Yukon	4,854	466	5,569	474
TOTAL	20,174	6,395	27,087	3,463

Source: Biennial Housing Survey, Indian Affairs.

TABLE NINE

Repayment Scale Under the Remote Housing Agreement

	<u>Family</u> <u>Income</u>	<u>Monthly</u> <u>Payment</u>	<u>Family</u> <u>Income</u>	<u>Monthly</u> <u>Payment</u>	<u>Family</u> <u>Income</u>	<u>Monthly</u> <u>Payment</u>	<u>Family</u> <u>Income</u>	<u>Monthly</u> <u>Payment</u>
to	\$192	\$ 22	\$266	\$ 46	\$340	\$ 70	\$416	\$ 94
	195	23	266	47	343	71	420	95
	198	24	272	48	346	72	424	96
	201	25	275	49	349	73	428	97
	204	26	278	50	352	74	432	98
	207	27	281	51	355	75	436	99
	210	28	284	52	358	76	440	100
	213	29	287	53	361	77	444	101
	216	30	290	54	364	78	448	102
	220	31	293	55	367	79	452	103
	223	32	296	56	370	80	456	104
	226	33	300	57	373	81	460	105
	229	34	303	58	376	82	464	106
	232	35	306	59	380	83	468	107
	235	36	309	60	383	84	472	108
	238	37	312	61	386	85	476	109
	241	38	315	62	389	86	480	110
	244	39	318	63	392	87	484	111
	247	40	321	64	395	88	488	112
	250	41	324	65	398	89	492	113
	253	42	327	66	401	90	496	114
	256	43	330	67	404	91	500	115
	260	44	333	68	408	92	504	116
	263	45	336	69	412	93	508	(25% less
							and up	10%)

REDUCTIONS FOR CHILDREN

The above scale provides the monthly payment for a family or individual with no children. A reduction in this payment of \$2 per month is allowable for each child with a minimum payment of \$18 a month regardless of the number of children.

In no case will a "family" be required to pay more than that required to meet the full operating costs of the house occupied by it.

In order to provide for families receiving income at irregular intervals, adjustment will be made annually at December 31st to ensure payments are related to total annual income.

APPENDIX ONE

WHO IS A METIS OR A NON-STATUS INDIAN?

About half of the population of native ancestry in Canada are registered on name lists maintained by the Department of Indian Affairs and Northern Development and are eligible to receive the benefits provided by that Department including some 2,000 new housing units annually. This first group of natives are usually referred to as being status Indians and status Eskimos. It should be noted that this group includes the white spouses and adopted children of male status Indians and male status Eskimos.

The names of an equal number of people of native ancestry, for one reason or another, do not appear on DIAND's list. Amongst the reasons why they are not presently listed or registered are the following:

- a) Their ancestors in the 1870's and 1880's did not wish to be treated as Indians hoping that somehow they would benefit more from joining the mainstream of Canadian society, though they never succeeded in doing so.
- b) Their ancestors refused to sign treaties as a way of signifying that they did not accept the presence of Europeans on their territory.
- c) Parents failing to register their children.
- d) Children born out of wedlock to Indian mothers.
- e) Poor or destroyed records of past Indian Affairs administration.

- f) Parents or grandparents having applied for enfranchisement i.e. having their names and those of their children under 21 taken out of DIAND's name list, usually in order to take lump sum payments in lieu of annual grants or to benefit from some "White" rights such as voting and drinking denied to Indians or even simply because they wanted to get away from the federal controls exercised over registered natives.
- g) Marriage to a non-status native or white male and descendants thereof. Some 20,000 status Indians were enfranchised under this heading since 1871. DIAND estimates that marriages to non-status spouses in the last 12 years may affect a population of some 7,000 Canadians of native ancestry who would be eligible for reinstatement as status Indians if the Lavell case is not reversed by the Supreme Court. It will be recalled that Mrs. Jeannette Corbière-Lavell of Wikwemikong has successfully challenged in the courts, the legality of that section of the Indian Act that causes Indian girls to lose their Indian status upon marriage to a person who does not have Indian status under the Act.

The terms applied to natives whose names are not on DIAND's list are half breeds, Metis or non-status Indians depending on the province in which these people are living.

The important point to remember from this section is that this group shares the native culture and has similar needs, yet receives different services. There exists in Canada, of course, a large number of fully integrated and financially well-off families who could claim some Indian ancestry but the non-status Indians and Metis about which this paper is concerned is the group whose life style is akin to that of the Indians and who number about 250,000.

It should be noted that because of the way genes are transmitted, individuals who consider themselves as white persons may in fact have a greater number of Indian or Eskimo physical characteristics than a person who, in popular conversation, is said to be a full-blooded Indian, and vice versa. After four centuries of Indian/White contacts, only the recent immigrants can state with reasonable assurance that they have no native background.