

**REPORT ON THE
NATIONAL SUMMIT ON URBAN ABORIGINAL HOUSING
“Building and Strengthening Partnerships”
March 10, 11 & 12, 2007
The Marlborough Hotel, 331 Smith Street
Winnipeg MB R3B 2G9**

Background:

The basic objectives of this historic gathering focussed on some of the key factors that must be addressed if we are to succeed in improving housing conditions among the Aboriginal peoples - the Métis, the Inuit and the First Nations citizens - living in urban areas across Canada.

The primary objectives were:

1. To build and strengthen good working relationships and networks between provincial government departments responsible for social/affordable housing and urban based Aboriginal corporations.
2. To present successful models of functional partnerships between provincial level urban Aboriginal housing corporations and provincial departments responsible for housing.
3. To receive a paper on the state of preparedness of urban Aboriginal housing corporations to access the provincial urban Aboriginal housing trusts, to engage in consultations on program design and to develop longer term plans on the application of Bill C 48 funds.
4. To receive information on the new federal Homelessness Partnering Strategy and consider ways to participate in this initiative.
5. To lay the foundation for a national campaign to promote Aboriginal home ownership in urban centres.
6. To propose and promote establishment of a National Aboriginal Housing Policy.

There were over 120 persons at the Summit.

The urgent and widespread need for increased numbers of affordable housing units for Aboriginal peoples in urban and other non-reserve areas was reflected by the fact that participants came from across Canada and included persons from urban and rural Aboriginal housing corporations, from First Nations organizations and reserves, from Nunavut and from non-Aboriginal corporations. There were also representatives from all of the western provinces (including BC), and from CMHC and other federal departments.

The Summit provided a forum for participants to learn about developments in the various provinces regarding the \$300 Million in federal funding for Urban Aboriginal Housing under Bill C-48. These developments included progressive funding arrangements and accountability models as these currently exist or are being developed in various provinces and territories across Canada.

The Summit was set up so that participants would be provided with background information about current federal programming and about activities in progressive and pro-active provinces, which they could draw on during their discussions in the workshops.

There was a welcome and presentation by the president of NAHA, and a presentation on research related to the degree of readiness of urban Aboriginal Housing corporations to use the money available under Bill C-48. There was also a presentation by a representative of HRSDC who spoke about funding for homelessness under the federal Homelessness Partnering Strategy.

This was followed by a panel on Homelessness made up of representatives from the NAFC and the AFN.

The morning closed off with a brief presentation on Habitat for Humanity Canada, regarding home ownership.

On Sunday afternoon, representatives from the provinces of British Columbia, Saskatchewan, and Manitoba joined Urban Aboriginal Housing corporations in making presentations on action underway in their respective regions.

There was also a presentation by Skigin Elnoog Native Housing in Fredericton, speaking of planned activities in New Brunswick.

The workshops held on the second day focussed on:

- 1: Model for Urban Aboriginal Housing Delivery in Canada
- 2: Policies & Legislative Changes Needed to Improve Urban Aboriginal Housing Operation & Delivery



- 3: Capacity Building & Support Mechanisms to Facilitate Operations - Required Funding & Processes
- 4: Affordable Homeownership for Aboriginal Peoples

Reports on each workshop were presented in plenary, each followed by a brief question and answer period.

The Summit closed at 4:30 PM with an honor song and a traveling song by Paapiinak, and thanksgiving by the elder.

PROCEEDINGS:

Saturday, March 10

The Summit opened on Saturday evening with a reception during which Millbrook Technologies Ltd., a company set up by the Millbrook First Nation at Truro, Nova Scotia, and the National Aboriginal Housing Association (NAHA) announced their entry into a strategic alliance which would facilitate their working in partnership to deliver distant learning on a range of training programs. Walter Deagle, Director of Technology, made a presentation to explain how the agreement would be carried out.

Sunday, March 11

On the second day, a sunrise ceremony was held at 7 AM.

The Summit proper was opened with an honor song by the drum from the Paapiinak Cultural Centre and words of thanksgiving and welcome from the elder. Proceedings began at 9 AM.

OPENING REMARKS AND A REVIEW OF OBJECTIVES OF SUMMIT

David Seymour, NAHA President, the following points:

- Winnipeg is a good place for the Summit, as there are unique challenges to deal with, in light of the demographics of this unique place, and the setting provides an opportunity to learn, and to teach others about the lack of housing for Aboriginal peoples and how to deal with related issues;
- We should be able to share information on how people in the Winnipeg North End understood policy and process so they were able to gain housing;
- Homelessness is a large, serious and growing problem, especially among Aboriginal persons;
- Canada must do more to address this problem, as it reflects badly on Canada as a whole;
- There has to be increased awareness, understanding and compassion about the very bad situation of many Aboriginal persons in Canadian cities;
- Policies need to be in place to support these concepts, saying that Vancouver has a policy that disregards person unless they are permanent residents;
- In the Pickton Farm case, most of the women were Aboriginal, and nobody cared about them.

He also spoke about the following:

- We need to come up with and apply new ideas, new methods, and culturally appropriate delivery mechanisms to provide homes for Aboriginal peoples regardless of where they live;
- Canada has to recognize and be more responsive to Aboriginal peoples as one of the founding peoples;
- Adequate resources are needed to help provide houses for Aboriginal peoples, regardless of where they live.
- Housing, homelessness, and home ownership are the three parts on a continuum;

Bill C-48:

With regard to funding under the federal Bill C-48, the \$300 million that was put into trust for the provinces to draw on has no real guide lines, so we have to jump to the occasion and help make the rules.

There are regional models that are being put in place in B.C, Saskatchewan, Quebec, Manitoba and New Brunswick, but Ontario doesn't have one yet, and needs to step up to the plate.

We need to put in place future models and develop principles, and have input into a national Aboriginal housing policy to help maintain aboriginal housing in Canada.

Capacity Building:



Urban Aboriginal housing corporations have a great deal of knowledge and expertise acquired over 30 or 40 years, but we still need to ensure that we have the capacity to house Aboriginal peoples. There are four particular types of capacity that we need to consider and address if we get the resources:

1. Capacity of the Individual:

Persons are entitled to be able to access housing; it is unacceptable to deprive someone of services just because they can't find a phone. There needs to be equal opportunity for access.

2. Capacity of Organizations:

Aboriginal housing organizations need to acquire more housing units to serve our people and also need additional resources to accomplish what they are mandated to do, contractually and according to their constitutions. They need resources to provide services and meet the expectations of tenants, contractors and others they work with.

3. Capacity for Planning:

Organizations must have resources to develop the capacity to think into the future to develop plans to meet needs that they have identified, because all organizations have long waiting lists for housing; we need to be able to take advantage of new programs and new ideas.

4. Capacity to Care for Aging Population:

We all age, so we need to have plans in place to cope with an aging population, e.g. physical access to our buildings, personal safety, etc.

Urban Aboriginal Home Ownership:

There is a spectrum of housing types, such as shelters, transition homes, social housing, market rental housing and home ownership. We need a program to serve the middle-income groups of Aboriginal persons. By having a program to assist urban Aboriginal persons to purchase homes, we may free up units to house those on the waiting lists. In this way, we would be helping two families by one action.

Discussions, presentations and ideas at this Summit will be a step in preparing for our NAHA Conference and Annual General Meeting which is to be held at the Saskatoon Inn in Saskatoon, June 20, 21 and 22.

PRESENTATION ON RESEARCH ACTIVITIES

James Lanigan

Mr. Lanigan addressed two specific subjects.

- The state of preparedness of non-reserve Aboriginal housing corporations to deliver housing drawing down on funding provided under the provincial Aboriginal housing trusts; and
- The development of a national Aboriginal housing delivery framework.

With regard to funding, the federal government announced last September that it would make available the money earmarked for urban off-reserve housing designated under Bill C-48...these funds are now known as the off reserve urban Aboriginal trust funds. It indicated that \$300 million dollars would be divided among provinces and placed in provincial trust accounts. Almost one third...\$80 m...was allocated to Ontario. Unfortunately, Ontario has placed the entire \$80 million along with \$312 m into a provincially controlled trust fund and is using it as a lever against the federal government to resolve a long-standing disagreement on the distribution of federal funds to provinces. At this time funds from the Ontario federal/provincial agreement remain inaccessible.

The distribution of the urban Aboriginal Trust funds is as follows:

Newfoundland/Labrador	8.2	Ontario	80.2
PEI	0.7	Manitoba	32.5
Nova Scotia	7.8	Saskatchewan	26.4
New Brunswick	6.7	Alberta	48.4
Quebec	38.2	British Columbia	50.9

The conditions of the Agreement are: provinces must involve the Aboriginal community; it will be one-time only funding, funds can be used to build or buy affordable rental units, home ownership, and supportive/transition shelters; and the funding will have a three-year life span. A year has already passed and we will be well into the second year before a delivery system is in place in most provinces. This means that we are still some time away from producing



any additional affordable housing units in most provinces. The onus is on us to get out there and kick start this program.

Mr. Lanigan pointed out that while the funding under Bill C-48 is welcome and required, however it is no where near sufficient to meet the existing need for housing, as this need has been unattended for almost 15 years. He reminded participants that in 1993, the federal government terminated subsidies for new social housing units and since then, fuelled by a rapidly increasing Aboriginal urban population the need for housing has increased ten fold and homelessness among Aboriginal people is rampant in most major urban centres. We, as well as the funders, need to realize that this is the primary cause for the difficult housing conditions that we face today.

In 2005, at a First Ministers meeting on housing in Liverpool, NS, we proposed a process whereby housing for Aboriginal people would be delivered by Aboriginal housing corporations, would respect Aboriginal ancestry, and would be needs driven.

This is consistent with the National Non-Reserve Aboriginal Housing Strategy that NAHA adopted in 2004, based on research that was commissioned at that time.

The Strategy was based on the following principles:

- Canada must respect its fiduciary responsibility with regard to Aboriginal housing;
- Programs must provide for and be consistent with our right to self-determination;
- Consultation with the Aboriginal community on future housing programs is essential;
- Housing program delivery guidelines must incorporate culturally appropriate management and delivery systems;
- Aboriginal housing corporations must have access to adequate resources; and
- Affordability of good housing for Aboriginal peoples must be ensured.

The membership also supported a 6-point agenda for action to address the serious housing conditions of Canada's non-reserve Aboriginal population.

Little headway has been made to date. However, with the new funding from the provincial housing trusts, we may now have an opportunity to move the yardstick in the development of a national framework to deliver affordable housing for Aboriginal peoples in Canada.

This led us to engage Civica, research consultants, to prepare a discussion paper to focus on a national Aboriginal housing delivery framework. This work is tied to research on the state of preparedness of the Aboriginal housing providers to access the funding from the provincial trust accounts.

One key point in regard to the delivery model is that it acknowledges that it may be difficult to achieve consensus within the Aboriginal community. We do not, however, have a lot of time; fiscal year 2006-07 is over, and only two years remain in the life of these agreements. That is not a lot of time to do what remains to be done!

In the Research discussion piece on national delivery models, we present two models for consideration.

The first model is based on geographic distribution, with separation between the reserve, urban and territorial components. This model fits in very well with the federal government's geographic distribution of the trust ... First Nations, Urban and Northern. It is also less complex and therefore will be more time efficient to establish.

The second model reflects a high degree of collaboration, communication and cooperation among all principals at the national, territorial and local levels. I consider this to be the ideal model, but doubt that we will have time to get consensus of all stakeholders in the little time remaining.

The second part of the discussion paper is the analysis of the data from the research questionnaire on the state of preparedness of urban Aboriginal housing corporations to begin construction/acquisition of units. A questionnaire was sent to urban Aboriginal housing corporations to collect appropriate information.

I've received feedback that the questions were not as clear as they could have been. I acknowledge this problem, questions might have been worded more clearly, but we can make use of the data that we have and will continue to collect additional data in order to complete the research report.



The process to obtain information is not yet completed...if you have not completed the questionnaire this offers you a chance to respond. Basically, we would like you to complete the survey form (questionnaire). What we want to find out is how many affordable housing units your corporation has produced under Affordable rental agreements or federal homelessness programs. We then want to determine how many units your corporation plans to construct/ purchase using the Aboriginal Housing Trust Accounts, and/or other available housing support programs. The survey will collect information on the key barriers you face regarding land acquisition, up front development costs and financing and any other issues that impede your progress. Your response should include whether you plan to access the money in the provincial housing trusts, how many units you will construct/acquire with these funds and the estimated costs of the project (s) .

Working with the small number of responses that we have obtained to date, we offer the following findings:

- 30% of NAHA members responded with a small number of projects (12); 100% response rate would triple the number of projects.... 36 projects across Canada with potential for immediate action;
- Looking at the 12 projects, with regard to human and financial resources, 72% of the Corporations have development experience, 82% have worked on projects, budgets and community planning; 36% have no developmental funding to advance their plans;
- There are no dollars up front for Project development;
- 75% of the 12 projects have land, 66% have zoning and environment applications completed

These low numbers mean that we need to encourage everyone to complete the questionnaire and to provide complete answers to each question. We ask for your cooperation to improve the response rate, and thus improve the quality of the research. If you have not had a chance to fill in a questionnaire, upon request we will get the questionnaire out to you electronically.

In conclusion, based on the present rate of response we are not as advanced as we initially anticipated.

Faced with a critically short timeframe, we need to make as strong a start as possible to shift these programs into operation. This means putting pressure on provincial governments to establish delivery mechanisms and with our help design viable housing programs. In turn, Aboriginal housing corporations need to continue to develop and advance projects that respond to the housing needs in their communities and seek access to funds to support the costs of these projects.

The process is very slow. In Ottawa, Gignul has been working on a 15-room apartment project for 4 years, trying to get money under the mainstream Canada-Ontario Affordable Rental Agreement. This project is still not approved.

There are design issues in the mainstream program.... no developmental funding up front, and no clear definition of Aboriginal affordability. In Ottawa \$975 /month for a three bedroom unit is the affordability standard under the mainstream program. This simply is not affordable to the Aboriginal community as the current average rent paid is only about 50% of that amount. We need to provide rental housing at a cost that is in the means of the Aboriginal families and individuals we serve.

PRESENTATION ON HOMELESSNESS PARTNERING STRATEGY (HPS)

George Rohulich, Manager, Homelessness and Program Delivery, Service Canada, Winnipeg Office made a presentation on the HPS.

Mr. Rohulich, brought greetings from senior officials at the Winnipeg Office, then spoke of the Homelessness Partnering Strategy announced by former Minister Diane Finley in December, 2006.

Highlights of the HPS

The HPS to combat homelessness in Canada provides \$207 million for 2 years, starting April 1, 2007;

This acknowledges that homelessness is a serious issue, as shown by the following facts:

- 150, 000 people a year use shelters, with additional persons on the street;
- Numbers are increased by the "hidden homeless", people who couch surf, or stay with relatives or friends;
- The 2001 census shows one and a half million households are in "core housing" need – this includes people who spend more than half their household income on housing;



- low income, increasing housing costs, declining social support, physical disability, mental illness, addictions and changing social structures all contribute to this situation.
- Indirect costs of homelessness exceed direct costs by far, as these impact on things such as health care and the criminal justice system; for example, indirect costs were over \$124 million in Edmonton and Calgary annually.

It is hoped that the HPS will:

- Bring about enhanced partnerships and strategic investments, resulting in stability and longer term solutions for chronic homeless who face multiple barriers;
- Will result in new directions with an enhanced focus on strategic partnerships which more fully participate with government, with the end goal of reducing and helping the homelessness, rather than capacity building in organizations;
- Align with provincial and territorial objectives across Canada;
- Increase collaboration between federal departments, horizontally;
- Mobilize federal departments to deal with issues that increase risk of homelessness;
- Increase accountability of programs through provincial streamlining reporting;
- Encourage organizations to share resources and best practices.

The revised program will continue to flow to 61 organizations who were participating in the previous homelessness program across Canada, and it also invites bilateral partnership agreements with the governments of Canada and of the provinces.

Transitional and supportive housing encourages people to move to self sufficiency, and there needs to be a clear focus and collaboration between federal departments to help address needs of clients with problems in common.

The Former Program (National Homelessness Initiative - NHI):

- Community based, with ad-hoc agreements with provinces and territories;
- Building capacity to deliver program was an objective;
- Horizontal linkages not a requirement;
- Establish and broaden networking.

The New Program (Homelessness Partnering Strategy - HPS):

- Formalized partnerships with provinces and territories and municipalities;
- Increased emphasis on projects and interventions on working towards greater self sufficiency among homeless;
- Concrete and tangible results required;
- Bring together, track and share results of previous program;
- Horizontal linkages now a cabinet requirement.

Three main components:

- Homelessness Partnership Initiative (HPI): designated communities, outreach, aboriginal and federal horizontal partnerships.
- Surplus Federal Real Property
- Homelessness Accountability: knowledge and development

The Homelessness Partnering Initiative (HPI)

- First step is to house people, then address health, education and employment with self sufficiency in mind;
- Four target areas: Sixty one (61) designated communities, Outreach, Aboriginal groups and Federal horizontal Agreements.

Surplus Federal Real Property Homelessness Initiative (SFRPHI):

- Makes federal property available to community organizations, non-profit and other level of government for projects to alleviate and prevent homelessness;
- Will allow land exchanges where community groups can, under certain conditions, exchange federal property received under the program for more suitable property.

Accountability Network:

- Knowledge development program to reinforce accountability activities, intended to help community based organizations develop better networks to share information;
- Information will be compiled on numbers of homelessness individuals and families;
- Access information from community based service providers who are at risk;



- Collect info to make decisions around policy and gaps in the community;
- New agreements have been made with organizations like Social Planning Council of Winnipeg.

Transition from old NHI to new HPS:

Still waiting for terms and conditions from government (\$270 million over two years);

- Specific allocations to community haven't been decided;
- Similar to NHI funding; old programs will be extended even though NHI is finished March 31, 2007;
- Transitional measures for community-based projects like shelters continue to operate until new process is put in place;
- Applications for new projects can be accepted now: in Winnipeg, things are being put in place to issue a call for proposals in the next couple of weeks;
- Assessments of existing community plans will be completed by May while new community plans are starting to get underway, with completion of assessments in September, 2007.

Questions and Answers:

There were several questions pertaining to a range of items, including the need for shelters for families and how that is to be dealt with, if there is to be an amount dedicated to Aboriginal programming, and how accountability will be placed in the hands of the community.

Answers indicated that it is recognized that gaps exist in programming, that new terminology and programming is very similar to the old and the Aboriginal component is about 40 to 45% of overall allocation, and that accountability will be community based.

PANEL ON HOMELESSNESS: SHORTFALLS AND PROPOSED REMEDIES

Panelists were Earl Commanda, Director of Housing and Infrastructure at the Assembly of First Nations, Ottawa, and Alfred Gay, Policy Analyst with the National Association of Friendship Centres. The representatives from the Native Women's Association of Canada and from Lu'ma Housing in Vancouver were not able to attend.

Earl Commanda made a Power Point Presentation (Appendix A)

During the course of the presentation, he made the following points:

First Nations constitute the fastest growing population, but funding for core services has dropped since 1999-2000. The Conservative government appears to say "We already give \$9 million a year, so why should we give them any more money?" We do need additional funds.

He went on to point out:

- There is high population off reserve, but mass migration is no longer occurring, though net migration is greater to off-reserve;
- There was an Indian Affairs off-reserve housing program, but participants are now retiring and want to move back to their communities, so we must pay attention to the needs of aging population in our communities.
- Building new relationships is important for service delivery and we need people to be involved.
- With regard to Bill C-48, our people should be involved in the process, but this hasn't happened.
- We need to continue networking in regions; for example, in Saskatchewan, the First Nations decided they would build an Aboriginal housing corporation to meet needs on and off reserve: they met with government and gave a seat to the Métis on their functioning board.
- Other provinces should take that same broad approach.
- As for sharing and presenting research information, Saskatchewan who is doing this.
- There needs to be broader and strategic planning around housing; for example, many still reside off reserve but have to go home to vote, so this should be allowed for.
- Because the Federal government will only fund on reserve, we need to integrate the strategies.
- BC government national regional housing liaison committee, is an interesting development, bringing BC First Nations housing, health, and education strategy under one accord.
- BC is ready to address issues of off and on reserve, because BC region lost half of the on reserve housing allocation because they did not do mortgaging on reserve.
- We have to ensure that capacity meets needs in rural and urban areas.
- The needs and wants of our nations include control, but we recognize the resources will never be sufficient to meet the needs of both on and of reserve.



- Fiduciary responsibility still exists, and free housing for on reserve is the ideal way to go, but it's more about mortgaged housing now.
- The government is looking at Aboriginal home ownership based on existing markets, but how do we meet needs on reserve when there is no market.

With regard to Bill C-48, the AFN recognizes that some things need to be done differently; for example, we recently tried to pull people together in a forum to develop policies to address water and housing issues.

We realize we have to get away from the "social housing - no mortgage" approach if we are to meet the needs of our citizens, so we have to get together with the finance community, who are willing to invest in the on reserve mortgaging. We also have to realize that the off reserve situation is in greater need than on reserve in this respect.

The AFN proposed to feds that we create a First Nations housing trust model. We proposed to take one time funding and invest it in fund and look at communities to develop, take a look at a new approach, looking at the on and off reserve situation.

Matrimonial real property issues, lands on reserve, and affordability have to be part of the overall picture. Twenty to thirty per cent of First Nations can undertake to do this readily. We need to negotiate with the government to develop the last part of Bill C-48.

A trust fund mechanism is needed.

Change should be based on need and on who is ready or not. Readiness will be looked at next year. Since 1996 housing policy nothing is changed, if we are talking about one or two units per year, this is not an issue. If we are talking about 100 units per year, then we need to talk about capacity development.

We need to be involved in the allocation process. We are out there in regions to encourage Aboriginal people to get involved. Political discussion around matrimonial real property rights suggest the chiefs and council are discriminatory; an approach that removes the responsibility from chief and council and turns it over to housing authority would be the best approach for all citizens.

How do we address homelessness? We have to keep in mind the full spectrum of need, not forgetting about people who can't afford housing, and we need to support the demand for more affordable housing to meet our needs.

Mr. Commanda closed by saying there has to be discussion about working with off reserve counterparts, and he will continue this dialogue with chiefs, speaking with regions that are willing to hear him, and speak about these considerations.

Alfred Gay made a Power Point Presentation (Appendix C) and a made the following points:

- Friendship Centres have been involved with urban Aboriginal housing for over three decades;
- Aboriginal Housing Providers and Friendship Centres have worked together in past and continue to do so now;
- Homelessness is a major problem in Canada, especially among Aboriginal peoples;
- The single major cause of homelessness is the high cost of shelter, with often more than half of the income of a person or family going for rent;
- Families are among the highest number of homelessness because of high cost;

With regard to Partnerships, Mr. Gay said:

- A national Aboriginal housing strategy must be put in place;
- Long term funding is essential;
- There needs to be collaboration with the government;
- Aboriginal organizations involved with housing must be at the table in the future; and
- There must be an express desire of all stakeholders to enter into partnership.

Provinces are currently working on rolling out strategies. In continuing this activity, they must ensure that urban Aboriginal housing expertise and knowledge is brought to bear, with direct involvement in policy development and decision making.

There is an urban Aboriginal housing crisis and a national urban Aboriginal housing strategy must be put in place without delay, Friendship Centres having worked along with NAHA and other organizations toward this objective.



Homelessness hurts everyone and also costs more in the long run. Indeed, long term strategies are needed to enable organizations to take required action. Ad-hoc programming is not sufficient, and cooperative effort among everyone is needed.

Safety and security for women like victims in the Pickton case could have been much better if appropriate housing had been available, and the trauma and suffering could have been avoided.

Mr. Gay said there is research carried out, to improve the type of shelter that Aboriginal organizations can provide for the community. Results will be released in the coming weeks.

He added that there must be the political will to provide for shelters and other programs which are run by Aboriginal providers, with services and support provided in a culturally sensitive manner.

The NAFC works to ensure that urban Aboriginal peoples have a safe place to live, and opportunity for home ownership. One approach the NAFC is taking is working together with Habitat for Humanity.

Partnership helps to strengthen community approaches, but there needs to be increased public awareness of shortage of housing for Aboriginal children and families.

The NAFC works to build on existing programs and supports the concept of urban Aboriginal agreements, programs and strategies. The NAFC is an advocacy organization, with the "heavy lifting" done by partners such as NAHA members and Friendship Centres at the local level.

With regard to social and economic factors, inequalities exist between Aboriginal and mainstream societies. Inequalities disproportionately hurt children, and inequality is anything but color blind.

We must continue to work together to attain adequate, accessible and affordable solutions to the existing Aboriginal housing situation.

Without affordable housing, the quality of life in urban Aboriginal communities will be adversely affected, and the present and future of urban Aboriginal children will continue to be put in jeopardy.

PRESENTATION ON HABITAT FOR HUMANITY

Wayne deJong, Vice President Strategic and International Partnerships, Habitat for Humanity Canada (HFHC), gave a quick overview of his organization. Key concepts held and pursued by HFHC include:

- More affordable housing is needed, so more people can enjoy home ownership;
- People are already leaders and become better leaders if they have an opportunity to do so;
- HFHC is involved because in a rich county like Canada, no one should be living in inadequate housing.
- A home is not just shelter, but fosters good health, education, and employment.

The HFHC Vision: a world where everyone have a decent place to live mission. This means breaking the cycle of poverty. Under the HFHC Program, those in need are under the poverty line. HFHC programs extend mortgages but those being helped do not pay interest on a mortgage, and they help to build their own home.

In Canada, there are 71 affiliates, which operate under the Habitat name. In 2007, HFHC helped by building 175 homes across Canada. By 2010, they plan to be building 500 homes per year in Canada and other developed countries.

HFHC is a non-profit home builder and raises money nationally and locally to buy land and build houses, and donates labour and material.

Some key points of the HFHC Program are:

- No profit on house and land, no down payment, non interest or profit, carrying cost less.
- Housing is affordable, without government subsidy and funding.
- Homeowners receive training and follow up support to ensure they are successful home owners.
- Helping the families to stay on path, build assets and equity.

Some key HFHC Programs are:

Women build: involves women

Global village Canada plan; sends people to build houses in



Youth build: involves youth
Operation home delivery: hurricane Katrina,
Aboriginal housing program is being developed.

All of the above can be used for Aboriginal housing.

Mr. deJong said that to date, there has been no focus on Aboriginal housing on the part of HFHC, so the number of participating Aboriginal families is small. HFHC realizes they have not done enough and want to do more. They want to attain a substantial increase in the number of Aboriginal families and want to try new models and new approaches to partnering. He said that for Aboriginal families who are currently renting, but who move to home ownership may pay less for a mortgage than for renting each month. He said in closing that he hopes that HFHC can join hands with the Aboriginal peoples in getting more people into home ownership.

PRESENTATIONS BY PROVINCES AND REGIONAL ABORIGINAL HOUSING DELIVERY ORGANIZATIONS

Presentation by BC and AHMA:

Susan Wong, BC Housing, and David Seymour, on behalf of the Aboriginal Housing Management Corporation (AHMA), Victoria BC

BC Housing is committed to providing safe, affordable housing, which is critical to building healthy Aboriginal communities. BC has also recognized the fact that Aboriginal housing should be delivered by Aboriginal persons for the Aboriginal peoples. In this context, BC Housing is working closely with AHMA and has provided significant financial resources to make sure that AHMA has the capacity to manage their portfolio as they move into the future.

AHMA was incorporated in 1996 to manage urban Aboriginal social housing units that were to be transferred from the federal government to the province. AHMA currently represents 14 Aboriginal Housing organizations in BC, who operate 322 units. One major goal is to complete the transfer of 2,660 Aboriginal Housing units to AHMA. These consist of some 1660 urban units, 500 rural home owner units and 500 rural rental units, which were put in place before the program termination in 1993.

There continues to be a major need for decent, affordable housing for Aboriginal peoples; recent figures show that 28% off-reserve are in core need (this is a national standard to measure housing need, viz. paying more than 30% of household income for housing).

AHMA promotes Aboriginal self-management, self-reliance, and efficiency, and has been seeking to administer the programs for a number of years. BC cabinet gave approval to this in 2001, and subsequently BC housing and AHMA signed off an agreement to transfer management to AHMA. They are currently negotiating the required levels of funding.

In October, 2004, BC transferred 189 social housing units to AHMA; in June, 2006, the BC government signed a Social Housing agreement; in October, 2006, the province put in place a comprehensive housing strategy; and in January, 2007, released the Federal housing files.

BC remains committed to transferring management of the Aboriginal and social housing stock to AHMA.

Resources have been dedicated to putting in place an Aboriginal capacity building team. The team consists of people from BC housing and from the provincial Department of Finance, the AHMA CEO, and the Executive Director of the provincial capacity development team. Staff from AHMA and BC housing have developed a work space to train urban Native employees in budgeting and MNI replacement reserve administration, and introduce them to agencies and housing societies. The intention is to ensure the transition from provincial to Aboriginal hands is seamless, with no issues relating to "capacity"; competent people managing the existing portfolio.

The Aboriginal Capacity Development Team is working with AHMA a strong foundation and develop a strategic framework. The team is reviewing government delivery models and financial accountability policies, accessing technology and hooking AHMA up with database management systems. They have developed a communications plan, and have identified target audiences, staffing requirements and core knowledge gaps. elders,

They developed a governance model. It will be one organization with an executive committee that does the bulk of the management. The model management body would have four from the south and four from the north. The model ends up being a cooperative one, because everyone has a vested interest and each looks out for the whole.



They got started by having a comprehensive meeting. They invited five members from every organization, thereby giving the broadest base and a comprehensive mindset and consolidated thinking in order to give a broad mandate.

Principles for the new structure included the following:

1. adequate financial resources from government to the agency, which has to be accountable;
2. adequate authority (shouldn't have to run back to BC Housing);
3. appropriate legal protection (including protection from federal government, legally binding on both parties);
4. appropriate protection from unforeseen events
5. restructuring of AHMA to meet needs of Aboriginal community, accepting legal transfer meeting all legal requirements (AHMA wanted to ensure that everyone had a right to be a part of the board of directors).
6. no agreement that indemnifies the province and feds.; members of societies will not be allowed to sue AHMA when CMHC was at fault; and
7. a technical team.

Bill C 48

The federal government is providing \$59 million, one time only, to address short term housing needs for off reserve Aboriginal peoples. Aboriginal non-profit societies are to be involved. AHMA is in the transfer position.

- non profit Aboriginal organization
- unit had to become an Aboriginal unit
- unit went to an Aboriginal person or family
- is to be accountable to Aboriginal community and people in province
- evaluation; we want to be ready to evaluate the use of money, the process and the delivery.

Strengths of AHMA Model:

- now going to be in control of destiny
- better distribution of benefits across the organization, and gaining strength in numbers
- focus on development as the next phase
- pool resources for greater investment strengths,
- buying power to get lower costs

Challenges:

- we need to develop policies that make it clear that we must work for the benefit, not the detriment, of others;
- each director is moving forward as an individual rep, but must think as part of a collective;
- staff has to respect directors/employers, terms of management agreements and policies.
- must prepare for future development by adjusting policies or constitutions.
- expiration of mortgages
- solid equity, land values have gone up but who benefits?
- how do you deal with moral obligations?

Q: How many social housing groups are in BC and in the outside?

A: 2 on outside, 17 in total urban native housing societies

Q: Is the association of chiefs involved?

A: No. We have to keep mind open to involving FN councils, as there is a role for them to play.

Presentation by Saskatchewan and MUHAS:

Diane Baird, Saskatchewan Housing Corporation (SHC), and Ray Hamilton, presenting on behalf of the Métis Urban Housing Association of Saskatchewan (MUHAS)

Mr. Hamilton said that restrictions of CMHC and the operating agreements led MUHAS to sign an agreement with the province in 2001. MUHAS member housing is open to all Aboriginal peoples – Métis, First Nations, Inuit and even non-Aboriginal persons, depending on circumstances. They do always include Métis and First Nations clients.



MUHAS is comprised of six Métis groups. Each corporation has the right to send two people as Board members, so there are 12 directors, who give direction to the Manager. Agreements are negotiated by MUHAS but signed by each member association.

Goal:

To provide adequate housing for Métis and other Aboriginal peoples in urban areas in Saskatchewan.

Past Activities:

Because governments treated you differently, the organizations formed an association to put their concerns across. They convinced the province to provide money to a training institute, and MUHAS threw some money, and thus trained nine people to be managers. They were provided good pay, and health and pension benefits.

In the past, there were limits on how you could use the money you received. For example, you could not invest money, except in GICs. MUHAS negotiated change so they could invest money to get more out of it.

Urban Native organizations took out mortgages with subsidies from CMHC in the 1980s. Some mortgages have matured and the units are now owned by the member organizations.

With the download from the federal to the provincial government, we were able to enter into agreement with the province for MUHAS to manage their own units.

Under the new agreement, we are able to accomplish a variety of things. We are able to receive and manage an annual budget and approve submissions. Under the agreement, the province provides money, but does not tell us how to spend it. We send in a cash flow statement, and the province sends money. In terms of the agreement, we have of course to pay taxes and carry insurance, but the province does not tell us how we have to spend the money. This has given us an opportunity to be responsible and think on our own.

Under the agreement with the province, many points are beneficial to us:

- The province allowed us to set the criteria for rent; that is, set the amounts as percentages, but are not to exceed 745\$/month;
- We can keep end-of-year surplus, as long as it goes back into housing and replacement reserve needs;
- We can use 10% of surplus for ourselves in an unrestricted way;
- We can now sell houses and still get the subsidy for a replacement;
- We are able to build up equity; as an example, we built a new apartment block, selling 11 units to put together enough money for the project;
- Flexibility has allowed us to do economic develop ventures, leveraging money from our financial reserves to buy our own building. We bought a building and converted it, and now rent it out. We have an office complex as well.
- Once units come off subsidy, we can do what we want; we can use money for our own investments, like a construction company to build our own houses.

SHC has been good. They put on training workshops in business planning, setting up workshops how to establish a business, walking us through key elements (phases) of a business plan

SHC has paid half wages and costs to set up our construction company, and provided money and human resources for us to put on workshops for board training, maintenance training workshops, business planning workshops and new programs.

Our success has been recognized: we received an award from CMHC for a 12-seniors housing complex.

MUHAS groups want to see what other people are doing, so the province has put in monies for this Summit, and MUHAS is hosting the NAHA Annual Conference, and they are putting money into that as well.

With regard to Bill C48 funding, SHC has provided a consultant for us to negotiate with them.

A lot of groups are looking at sustainability through economic enterprises: construction company, two buildings per year, apprenticeship training, build detox centres, seniors and families proposal for future



Ms. Baird said:

- In Saskatchewan housing units are subsidized by the government, with 400 groups that manage their properties; Sask housing does not manage just non-profits.
- SHC ensures those groups are strong and well represent the community.
- SHC strives to strengthening partnerships.

The SHC vision is that everyone has a good home, to then participate in, and strengthen, communities.

She said that no one housing option works for everyone. We still require social rental housing, shelters, home ownership and repair options with different programs and funding options.

Saskatchewan was the first jurisdiction to sign housing agreement after the download, when SHC and MUHAS signed their agreement. People understood funding was for programs and support. When SHC signed agreements with groups, it provided the items as those they got from CMHC during their negotiations, namely, flexibility with dollars.

Ms. Baird said benefits have accrued to the seven Aboriginal groups, insofar as SHC did not take back some \$7 million in savings. This enabled them to do other things they needed to do and to maintain sound buildings.

The organizations were given flexibility because they had proven themselves over the years. Moreover, there are only seven agreements, which in turn allows for flexibility.

New partnerships have been built on programs that have been transferred from the feds. Projects have been stacked with homelessness funding, and thus 600 new housing units have been developed for Aboriginal peoples here.

This is a sign of a great partnership which benefits the organizations.

Sometimes the funding from welfare is not enough money, so SHC allows rental housing to be stacked with other benefits that go to client, provided that the units are in good repair.

Aboriginal groups can access repair funding from the off-reserve housing trust monies, which have been provided for Métis and First Nations. This fosters partnerships both in terms of how the money should be delivered and how those groups interact; they will be partners, and not serve in just an advisory capacity.

Funding is to be dedicated to existing housing. Funding for major repair will be negotiated.

The exception to this is for northern communities; new monies can be used to build new housing and provide rental supplements, and subsidy dollars can be provided, to make shelter affordable.

SHC also supports training initiatives for Aboriginal youth to be trained in construction. This will in turn help build independence in youth at risk and give them training for housing maintenance and support their families.

Presentation by Manitoba and MUNHA:

Mr. Joe Johnson, Manitoba Housing and Renewal Corporation (MHRC) and Mr. Ed Tanner, Manitoba Urban Native Housing Association (MUNHA):

Mr. Johnson spoke briefly about the initial planning and current administrative processes of the MHRC, presenting a Power Point show. He said they are focussing on long-term strategic planning and are currently developing a vision statement and a mission statement. He said that negotiations have not yet begun with regard to partnering with MUNHA.

Ed Tanner spoke briefly, and confirmed that there has been no real progress made with regard to the distribution of the monies from the urban Aboriginal trust funds in Manitoba.

Presentation by Skigin Elnooog Housing, New Brunswick:

Mr. Gary Gould, Executive Director of Skigin Elnooog, spoke briefly to efforts currently underway in New Brunswick. He said that nothing of substance has been done with regard to distribution of the urban Aboriginal monies in that province, because the province had to clear up initial internal jurisdictional disputes. These have been settled now, but the province needs more time to work out its internal policies and then start negotiations with Skigin Elnooog



Day 3: Monday, March 12

After a brief recap of the previous day's proceedings by David Seymour, participants went into one of the four facilitated workshops. After the health break, they went into another of the workshops. After lunch, the facilitators presented highlights of the discussions that took place in their respective workshops. These are presented below.

WORKSHOP 1: Model for Aboriginal Housing Delivery in Canada

Facilitator: David Seymour, NAHA Vancouver

Areas to Consider:

- Rationale: Lack of service by main stream
 Great demand (need) for more housing for Aboriginal peoples
 Housing is a right
 Need to coordinate services
 Would enhance effective and efficient delivery
 Economies of scale would exist
 Improved quality and quality control
 People would have a voice
 Would help with our survival as peoples
- Jurisdiction: National program with national board
 Program delivery at local and regional levels
- Approach: Provision for participation/direction by three constitutionally recognized Aboriginal peoples
 The national community should define the structure
 Gather in a meeting specifically to develop working structure
- Principles: Common interest is essential
 Accountability must be applied, and answer to parent organizations
 Voice of members enshrined in the constitution of the organization
 Transparency and openness shall prevail
 Equality shall likewise prevail
 Balance rights of the individual with that of the collective
 Levels of Authority shall be consistent with the constitution
 Services of the organization must be clearly defined
 Action must reflect the vision of the group.



WORKSHOP 2: Policies & Legislative Changes Needed to Improve Urban Aboriginal Housing Operation & Delivery

Facilitator: Michael Shapcott, Wellesley Institute, Toronto

Three levels of government to deal with:

1. Local Zoning
 Planning
 (In Ontario, Administers Aboriginal Housing program)
2. Provincial Program Development
 Funding
 Administers Aboriginal Housing Portfolio after download from federal government
3. Federal Provides Funds to provinces
 Administers the Co-operative Housing Program
 Obligation for Affordable Housing Program

Problem Areas:

- In Ontario: All Social Housing to Municipalities
 All funding through Service Managers (SMs)
 SMs reluctant to approve Aboriginal funding
- Federal: Only capital programs
 No operating dollars
 Limited Project Development funding
- Locally: NIMBY Syndrome alive and well
 Relegation of Aboriginal organizations to poor locations
 Home-Building industry looking for top dollar, so price of land is very high
 Private corporations never seen at table to discuss issues
- Provincially: No Aboriginal housing policies in Saskatchewan or Manitoba (or several other provinces like Ontario)
 Not enough consultation on housing issues
- Federally: Operating agreements are expiring, so subsidies stop
 No national Aboriginal housing policy in place
 No authentic consultation
- Needs: On-going operational funding
 Project development funding
 Aboriginal Housing projects must be ready to go soon
 Physically accessible housing needed (right from the start, not later with remodeling needed)
 Set asides for Aboriginal housing from mainstream allocations (e.g.: 25%)
 Acquisition of good land for construction sites
 More new housing
 All levels of government to work together
 Accountability on the part of provinces, to the Aboriginal community
 Flexibility in current programs
 Creative use of assets
 Change in restrictive policies, such as ability to sell existing units, or to use savings generated
 Fully funded, comprehensive national Aboriginal housing program
 Flexibility in current programs
 Creative use of assets
 Change in restrictive policies, such as ability to sell existing units, or to use savings generated
 Fully funded, comprehensive national Aboriginal housing program



WORKSHOP 4: Affordable Home Ownership for Aboriginal People

Co-Facilitators: Wayne deJong, Habitat for Humanity, Waterloo, and Dwight Dorey, Abcan Consulting, Ottawa

KEY NEEDS AND THEMES

1. Greater Control by Aboriginal Peoples over Policies and Programs
2. Partnerships with Variety of Stakeholders
3. Family Training and Counseling on Budgeting, Maintenance, Minor Repairs, etc.
4. Mechanism for Selling Rental Units to Long-Term Occupants
5. Building Assets and Equity

BASIC NEEDS FOR HOME OWNERSHIP:

Develop: new partnerships and enhance existing ones – e.g.: with financial institutions
a lease-to-purchase/rent-to-own program
program to help alleviate bad credit
homeownership workshop

Create: equal treatment between people with good and with bad credit
a pilot home ownership project
Habitat for Humanity Chapters both on and off reserves, initiated by HFH Affiliates
an Aboriginal mentor position
an Aboriginal property management team
more counseling and training programs to give families the skills they need

Raise level of knowledge people need to own and run a household
level of autonomy regarding housing issues

Ensure resold units remain affordable

Purchase rental units for resale to occupant household

Target specific groups of people for specific kinds of housing

Help families develop a vision regarding their future and potential for home ownership

Piggyback on other programs such as apprenticeship training with construction

Use part of the \$300 million to set up a revolving loan fund

Acquire surplus federal property for home ownership purposes

Set up an affordable down payment process or program

Sell units coming off subsidy

Wrap Up:

David Seymour said a few words by way of wrap up of the Summit, then called on the elder to close the session.

Closing Ceremony:

Elder Larry Monkman spoke in terms of closing the Summit, followed by a Victory Song and a Travelling Song by Paapiinak Drum.