

THE POTENTIAL FOR SELF-HELP HOUSING IN NORTHERN REMOTE ABORIGINAL COMMUNITIES

by John Oswald Pineau

*A Practicum Submitted to
the Faculty of Graduate Studies in
Partial Fulfillment of the Requirements for the Degree of:*

MASTER IN CITY PLANNING

Department of City Planning
University of Manitoba
Winnipeg, Manitoba

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PREFACE

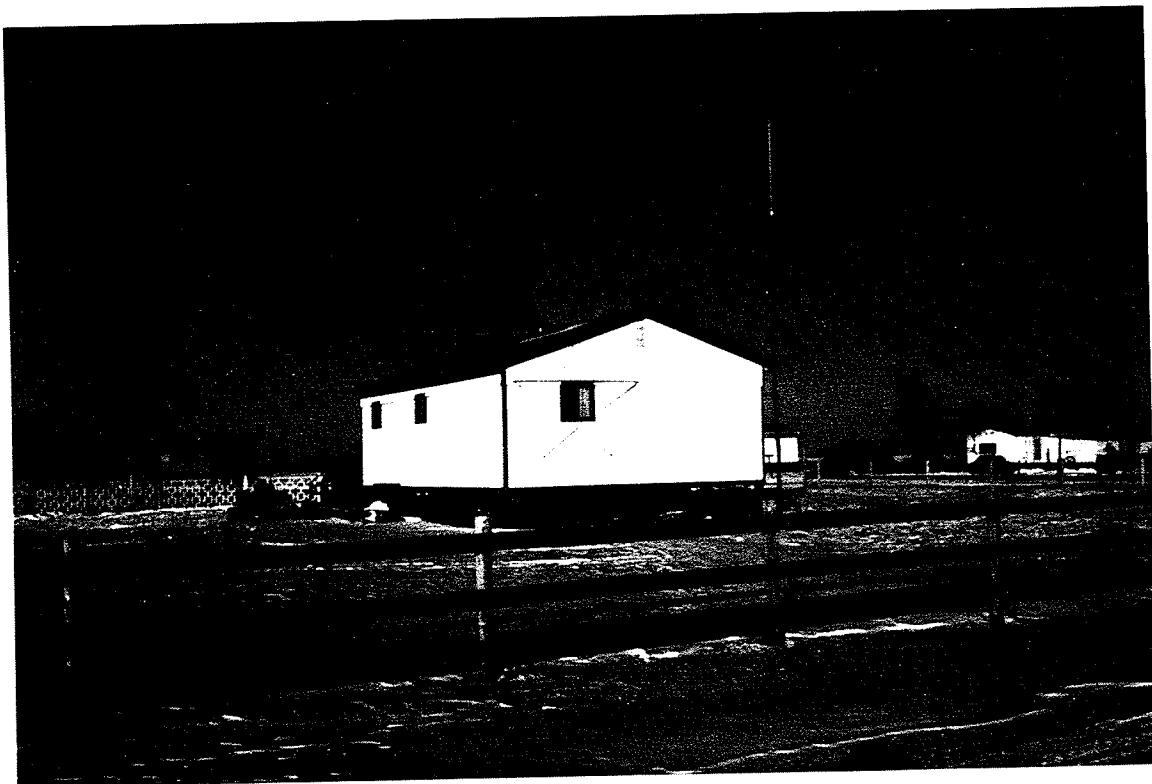
I chose to research this topic for two reasons. First, through discussions with a number of people, I became informed of the abuse of publicly provided housing units. I was convinced of the presence of a logical reason for this supposed disregard for property. I felt that if people were involved in the construction of their homes they would react differently. I have seen this through empirical research of current self-help programs operating in Manitoba. Northern residents I interviewed were pleased with the homes they were involved in, and appeared to be prepared to maintain them. (See **Photograph i**) Second, I saw that conventional approaches to housing were obviously not working. Millions of tax-payers dollars were being needlessly wasted through the provision of culturally incompatible homes that overlooked the abilities and willingness of the resident to participate.

I was first introduced to self-help in housing through the television program W-5 on the Canadian Television Network (CTV). The journal program indicated that low-income blacks in the United States were realizing great benefits through involvement in self-help in housing. I felt that the concept should therefore be applicable to northern remote communities where several Canadians live under inadequate conditions. (See **Photograph ii**) I am able to conclude that self-help in housing can work in northern areas with the assistance of governments and communities. The construction of a housing unit is an enormous task that requires a certain degree of skill level development.

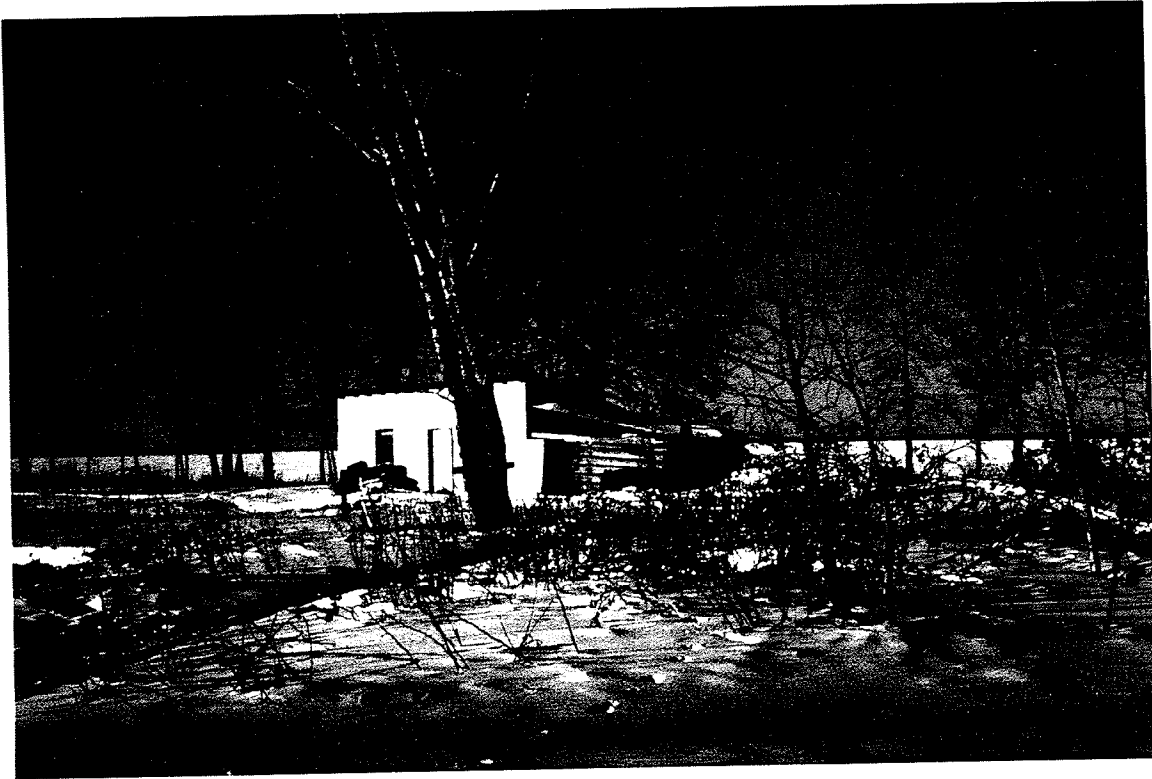
Although the status of the majority of residents in northern remote communities precludes them from participating in every stage of the housing process, it does not preclude them from participating entirely. With effective recognized training programs skill levels can be developed. (See **Photograph iii**)

Although the community must compensate for community members that cannot provide "sweat equity", individual ownership must be retained in an effort to avoid difficulties. I have concluded that self-help can be effective in providing improved and more affordable housing and enhancing the self esteem and skills of the individuals involved. The role of the individual and the household is very important but in northern Aboriginal communities it must be developed within the context of an entire community effort. The community and the households must work together towards the common goals of adequate housing and community development.

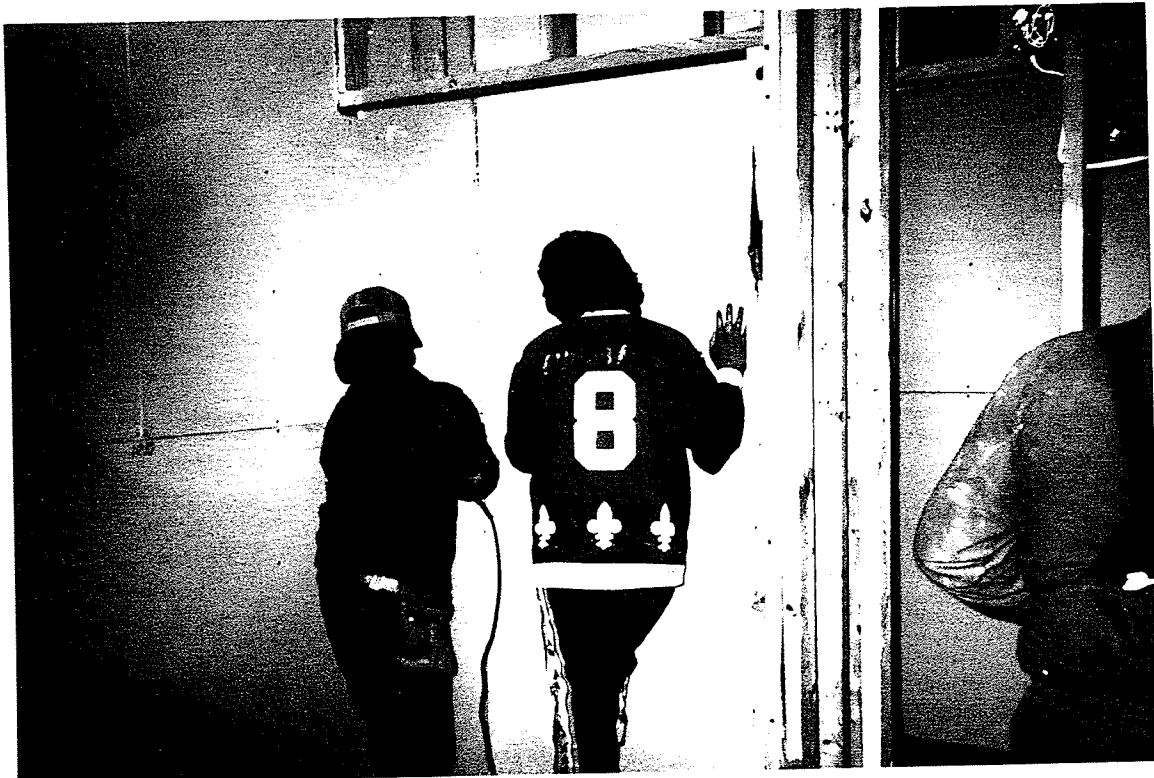
Photograph i: Government Provided Self-help Housing Unit in Red Deer Lake, Manitoba



Photograph ii: Current Living Conditions of Non-Government Assisted Housing shown here in Red Deer Lake, Manitoba



Photograph iii: Residents in The Bluff Road, Manitoba Install Drywall on Government Provided Self-help Unit



ACKNOWLEDGEMENTS

I would like to thank all persons involved in this practicum. Special thanks to committee members: Dr. Tom Carter, of the Institute of Urban Studies for his role as Advisor; Professor Basil Rotoff and Geoff Bargh of the Department of City Planning at the University of Manitoba for their assistance as Readers; and a special thanks to Ed Swain, General Manager of the Manitoba Metis Federation, for his expertise throughout. I would also like to thank all other members involved including: Ken Cassin: Director of Planning and Research at Manitoba Housing and Renewal Corporation; Leon Guiboche: Mayor of Baden, Manitoba; Deanna Lajambe: Researcher Analyst of the Manitoba Metis Federation; Harry Moore: Senior Programs Officer of the Rural and Native Housing Program, Canada Mortgage Housing Corporation; Rene Rocher: Housing Director at the Island Lake Tribal Council; Gord Roulette: Officer and Contract Property Administrator for the Rural and Native Housing Program, Canada Mortgage and Housing Corporation; and Adam Schiessler: Consultant to the Manitoba Metis Federation.

I would like to dedicate this practicum to all members of my family including my mother and father, and my brothers Mike, Ken, and Andy. Thank-you for being patient with me and also very supportive.

ABSTRACT

Self-help housing offers tremendous potential in northern remote Aboriginal communities. Formally introduced in the United States, self-help has gained popularity around the world. Canada has recently joined the self-help movement through the introduction of publicly sponsored housing programs which encourage varying levels of client participation. The concept offers several advantages conventional approaches to public housing are unable to provide. The most vital is the cost savings realized by the provision of labour, known as sweat equity. All things being equal, the more the client participates, the greater the cost savings achieved. In addition, skills enhancement achieved through involvement in the construction process, can be transferable to other areas of the economy including maintenance and employment.

This practicum outlines the potential for involvement in true self-help which may replace or reduce the need for extensive government involvement. The current skill level of northern remote Aboriginal people precludes them from participating in the entire housing process, limiting them to involvement in only the non-specialized trades. This situation enables them to maintain their units, but does not permit them to obtain employment. The practicum concludes by identifying training programs oriented at development of the necessary skills. It also identifies locally integrated development strategies as a coordinating structure necessary for involvement in the entire housing process.

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CHAPTER 1 INTRODUCTION AND METHODOLOGY

Adequate housing is of pivotal importance in any person's life.¹

Andrew J. Siggner

Introduction:

The purpose of this practicum is to explore the potential for self-help housing in Canadian northern remote, off-reserve Aboriginal communities. Government sponsored housing programs have traditionally relied on the private sector to build low-income housing which has left little potential for self-help programs. Conventional programs (where there is little or no sweat equity required) have generally utilized urban-oriented policy approaches in northern remote areas, and have failed to consider the unique features of these northern communities. Several difficulties have been encountered, including inadequate accommodation, which indicates that other alternatives must be pursued. Self-help housing may be one such alternative. The innovative concept was first introduced, at least on a large scale, by Millard Fuller through Habitat for Humanity. The Georgia based organization directs its assistance at low-income persons in the United States and around the world. The response has been overwhelming. In fact, there have been recent initiatives

¹ *Siggner, Andrew J.*, "The Socio-Demographic Conditions of Registered Indians.", in Arduous Journey: Canadian Indians and Decolonization., 72

in Toronto and Winnipeg. Although the concepts utilized by Habitat for Humanity are oriented to the urban market, they may be applicable in the remote northern context as well.

Generally speaking, self-help involves the client in every stage of the housing process from design formulation to the general construction tasks. This affords several advantages conventional methods can not provide. As labour, referred to as sweat equity, is provided, overall costs are reduced. This reduces mortgage amounts which subsequently lowers mortgage payments, increasing accessibility to affordable housing. Skill development obtained during the self-help process often translates into improved employment opportunities and presents the potential for savings in other areas of the social safety net, for example unemployment insurance. Clients involved in self-help housing projects also attain skills which can be applicable to improved maintenance of the unit reducing government subsidy requirement. Finally, self-help offers the potential for community development in economic and social areas.

Federal policy has provided few opportunities where self-help could be implemented. This attitude is slowly changing for two reasons including: the potential to reduce substantial government funding; and the changing Aboriginal approaches to governance. The two together have created a more favorable policy environment for self-help housing. Canadian governments are being forced to reduce fiscal expenditures. The cost savings of self-help offers an avenue for the provision of adequate housing at a reduced cost. The political climate of Aboriginal Canadians is also appropriate for self-help housing. Recent movements toward self-initiative and self-government indicate a willingness to affect change through community action. Changes have witnessed the introduction of several programs that include varying degrees of self-help. Four programs currently operating in Canada will be outlined in the practicum. Three programs operate off-reserve, including: The CMHC Rural and Native Housing Demonstration Program which operates throughout

Canada with the exception of the NWT and Alberta; the Homeownership Assistance Program (HAP) operating in the NWT; and the Rural Home Assistance Program (RHAP) in Alberta. The fourth program, operates on reserve in Manitoba, through the Island Lake Tribal Council Self-Help Demonstration Project. These programs encourage tenant participation in varying stages of the housing delivery process.

Involvement in the entire housing process requires a certain degree of skill level development in both construction and management techniques. The current status of the majority of northern remote Aboriginals precludes them from participating in every stage, demonstrating a need for government involvement. Involvement in the design process, however, does not require skill level development. The majority of government programs have overlooked this resource, focusing instead on the skills of an architect.

As skill levels increase through involvement in self-help, responsibility can be devolved to the local level. Locally integrated development approaches may be necessary to coordinate and facilitate all activity concerning the housing process in an effort to achieve true self-help status. To classify a housing project as true self-help, the individual must participate in every stage of the process. This has not occurred in the past, but increasing levels of self-help may reduce difficulties encountered with unit abuse. To ensure full cost saving realization, self-help government operated programs must strive to involve the client in a true self-help housing process. The objective of this practicum is to outline the potential for greater involvement in self-help, and to identify the program changes and structure necessary to ensure greater involvement is achieved.

Chapter Introduction:

This chapter will address the role of self-help, particularly its potential to address the current government fiscal situation, by reviewing the history of housing policy.

Government housing agencies have traditionally overlooked self-help as an effective means of affordable housing provision. Given the current restrained fiscal environment, governments are being forced to consider the concept for its cost-saving benefits. Several other factors have contributed to the recent movement toward self-help including: the inability to adequately address the housing needs of all northern remote Aboriginal Canadians; the delapidated housing conditions in northern remote regions; and the changing Aboriginal approach to governance. It is necessary to identify each of these factors in an effort to present a background on self-help. The chapter will conclude by outlining a methodology for the practicum which identifies research approaches undertaken and a general synopsis of chapters.

Historical Overview of Housing Policy:

Government housing policies have traditionally prevented the adoption of the self-help concept for a number of reasons. To identify these factors, it is essential to outline the role of government in public housing provision over the past several decades. In 1947, a federal organization, The Central Mortgage and Housing Corporation (later named the Canada Mortgage and Housing Corporation or CMHC) was created to administer federal policy and programs. CMHC was created in response to difficulties encountered by another Federal Crown Corporation: Wartime Housing Limited (WHL). For a short period between 1941 and 1947, WHL "successfully built and managed thousands of rental units for war workers and veterans."² In 1947, CMHC:

...absorbed and dismantled the wartime company. WHL's stock of affordable housing was privatized. [The federal government] maintained its pre-war commitment to private enterprise and home ownership.³

² Wade, Jill, "Wartime Housing Limited, 1941-1947: Canadian Housing Policy at the Crossroads", in Urban History Review., 41

This illustrates that federal housing policy focused on the private sector for housing provision and not self-help. Regardless of the failure to adequately house all Canadians through private sector efforts, self-help was not viewed as a feasible approach.

The period 1954-1963 was characterized by stabilization and growth, where theories of Keynes were used to stabilize fluctuations in the national economy. The focus in housing policy was to accommodate national growth by "making the private market work."⁴ Equity issues were not the major concern of the times, but more the need for housing units to accommodate the emergence of the 'baby-boomers'. The federal government continued to use the private market to stimulate the national economy, which again adversely affected the potential for self-help in government approaches in public housing provision. Governments relied on the private sector to build the public housing they were financing and subsidizing.

While the 50's and 60's were characterized by token efforts to alleviate housing shortages, any movement of consequence did not occur until at least the mid-1960's. Through the years 1964-1977, governments shifted their emphasis towards equity and affordability because of an increasing concern for the very poor. At this time, "governments intervened to ensure a fairer distribution of the pie."⁵ A changing attitude pervaded political thought. For the first time since the inception of housing policy in Canada, governments began to believe adequate, affordable housing was a fundamental right of all persons "regardless of their economic circumstances."⁶ Governments reacted with the implementation of several programs. While the federal government assumed the major role in financing and delivering these programs "every province made a real effort to accept responsibility to undertake programs, to meet some of the housing requirements of

³ *Ibid.*, 56

⁴ *Fallis, George*, "Housing Policy in Canada", in *Housing Economics.*, 167

⁵ *Ibid.*, 170

⁶ *Ibid.*, 170

its citizens. This was quite untrue prior to 1964."⁷ For the first time in Canada's history, governments began to act on policies set out to eradicate the housing problem. The economy was more buoyant during the period, which afforded governments the opportunity to spend money where they deemed it appropriate. Therefore, the cost saving potential of self-help housing was not required.

Despite these efforts, increases in new public housing stock did not carry over into the 70's. According to Rose, the years 1971-1973 illustrated a decline:

Confusion after 1969, the creation of the Minister of State for Urban Affairs and the indecision of the successive ministers and their senior officials after 1970-71, the use of housing as a factor in curtailing the progress of inflation in the years 1969-71 combined to worsen drastically the housing situation of the low-income groups in our country. ⁸

At this time, governments began to realize that their efforts were exhibiting little success. In response, it was decided that public housing provision could not be administered solely by government. The federal government had traditionally relied on the private sector to respond to many of the problems, but it was recognized that their activity was no longer sufficient to deal with growing affordability problems. In 1973, co-operative and non-profit groups were introduced because "agents primarily concerned with housing assistance rather than profit, should deliver housing assistance."⁹ These groups offered non-profit status, and an ability to assume administrative responsibilities for low-income housing. To some extent, the emergence of non-profits groups in public housing was emblematic of the first devolution of authority from government to community. Although true self-help had not been achieved, increased authority at the community or group level was permitted.

The period following, 1974-1977, indicated a another substantial increase in government activity. Shortly after, another downward trend occurred in which "the

⁷ *Rose, Albert, Canadian Housing Policies: 1935-1980.*, 97

⁸ *Ibid.*, 81

⁹ *Ibid.*, 174

number of units assisted drop from more than 105,000 in 1977 to less than 50,000 in 1978 (a decline of 52.6%)."¹⁰ The situation worsened through the period from 1978-1983; a period characterized by "stagflation" and restraint. Fallis defines these phenomenon:

...the simultaneous occurrence of high and rising unemployment with high and rising rates of inflation. [This phenomenon dominated Canadian economics during these times which forced governments to restrain fiscal expenditures meaning] no new programs or commitments were made.¹¹

While the majority of federal programs experienced cut-backs including non-profit and co-operative housing groups, the only increase was directed at CMHC's Mortgage Insurance Program. (See Table # 1)

Table # 1: Mortgage Lending and Mortgage Insurance Activities of CMHC 1978-1982 (\$ millions)

	1978	1979	1980	1981	1982
Mortgage Lending Programs					
Public Housing	176.1	21.8	21.6	16.8	14.1
Federal-Provincial Housing	125.7	105.8	113.5	96.0	98.3
Non-Profit Corporations	120.6	4.6	4.9	3.3	0.6
Co-operatives	36.9	2.5	1.4	0.1	0.2
Entrepreneurs	1.9	-	-	-	-
Assisted Home Ownership	1.8	-	-	-	290.9 ¹
Assisted Rental	96.2	0.4	-	35.6	165.1 ²
Student Housing	6.4	-	-	-	-
Other Direct Lending	11.0	11.0	12.1	20.4	10.5
Residential Rehabilitation	150.1	124.7	132.9	126.3	149.9
Mortgage Insurance Programs					
Insured Mortgage Loans by					
Approved Lenders	4455.9	4157.0	3333.4	3107.9	3417.3
Insured Home Improvement					
Loans by Approved Lenders	4.2	3.8	2.9	1.8	1.0

¹This figure includes loans under the Canadian Homeownership Stimulation Plan.

²This figure includes loans under the Canada Rental Supply Plan.

(Source: Housing Policy in Canada., p. 177)

¹⁰ *Ibid.*, 81

¹¹ *Fallis, George*, "Housing Policy in Canada", in *Housing Economics.*, 176

This indicated that government was again relying on the private sector to house Canadians. After determining that the private sector was failing to meet the housing needs of Canadians, the federal government began to devolve responsibility to the provincial level. This at least, ensured the federal government that some provincial involvement would occur, relieving federal budgets of large expenses.

Devolvement of Responsibility:

Traditionally, the provision of social housing was considered a federal responsibility. In 1949, a federal-provincial relationship was created, permitting provincial organizations to participate in the housing process, and leading the way for subsequent devolvement actions. Although the provincial role was minimal, gradual increases in provincial responsibility have occurred and have continued into the 1980's. The past decade has witnessed a de-emphasis of federal government involvement in housing due to severe fiscal restraints. Prime-Minister Brian Mulroney's Progressive Conservative government has emphasized this policy initiative to the point where it "has pervaded all departments, including the country's federal housing policy."¹² Facing high deficits, CMHC is dismantling many the programs implemented in the 1970's. Operation Beaver, a housing program that utilizes volunteer labour in Aboriginal communities provides an example, demonstrating "the lack of commitment by the federal government to improve the housing stock."¹³ As a result of the federal government devolvement process, which began in 1986, provincial organizations have been forced to assume additional responsibility for housing provision (See Table # 2)

¹² Lang-Runtz, Heather, "Homes that are Anything But", in Canadian Housing, 28

¹³ *Ibid.*, 29

Table # 2: Assisted Starts¹ as a Percentage of Total Starts, 1973-1981

	1973	1974	1975	1976	1977	1978	1979	1980	1981
Federal and Federal/Provincial Programs	23	17	27	26	39	21	14	18	11
Provincial Programs	6	9	12	6	5	3	4	17	26
All Government	29	26	39	32	44	24	18	35	37

¹Excluding Quebec and Nova Scotia in all years, and excluding Ontario in 1973
(Source: Housing Policy in Canada., p. 185)

Provincial governments are now largely responsible for the delivery process which includes the acquisition of land, and the construction and property management of the public portfolio.

Ramifications:

This review of housing policy indicates that there is a potential for self-help. The private sector, and the federal / provincial relationship have been unsuccessful in addressing the low-income housing need in Canada. The private sector's motivation for profit precludes them from providing public housing which requires heavy subsidization. The majority of provinces are no better suited financially than the federal government to address the housing needs of the poor, leaving the future of both federal and provincial government involvement in public housing in doubt.

Given the inability of these groups to adequately address the housing needs of Canadians, alternative methods of housing provision must be reviewed. The overall trend towards devolvement of responsibility because of fiscal restraints indicates that other

groups are going to have to assume an increased role in housing. The obvious choices are interest groups, the community and the individual.

If housing is to be administered at the local level, organized interest groups are going to be required to provide direction. Currently, several Aboriginal associations exist that provide the formal apparatus necessary for co-ordination between the community and governments. These include third sector groups such as The Native Council of Canada (NCC), who represent Metis, non-status Indians and off-reserve Status Indians; The Assembly of First Nations (AFN), who represent status Indians; The Metis National Council (MNC) who represent various provincial Metis affiliates. Metis Organizations also currently co-ordinate activity at the provincial level. These include The Manitoba Metis Federation (MMF); The Metis Society of Saskatchewan (MSS); The Metis Association of Alberta (MAA); The Pacific Metis Association (PMA); and The NWT Metis Association (NWT MA).

Rationale:

The rationale for focusing on northern remote Aboriginal Canadians while addressing the potential for self-help rests on three premises. First, Aboriginal Canadians represent a significant segment of the total population of Canada. The Rural and Native Housing Program Evaluation indicates that "there were approximately 263,500 Natives living off-reserve in 1981."¹⁴ The target group of CMHC's Rural and Native Housing Program recognizes the need to focus primarily on Aboriginal people:

Households of all ethnic background are eligible for inclusion into the program, but in fact needy households in remote and rural areas tend to belong to Native and Metis communities.¹⁵

¹⁴ *Program Evaluation Division, Evaluation of the Rural and Native Housing Program (1990 Draft)*, 55

¹⁵ *Larsson Consulting Ltd., 1987 Monitoring of the CMHC RNH Demonstration Program Volume 1:*

The characteristics of the target population of the RNH Program also indicates that a large percentage of off-reserve Aboriginal Canadians require housing assistance.

Secondly, is the poor economic potential in Aboriginal communities. Several factors have contributed to this, including the decline of the fish and fur trades, which denies them traditional means of survival. Economic opportunity is also limited in conventional white and blue collar occupations, largely because of the remote locations of these communities. This forces Aboriginal Canadians to rely on social assistance in the form of welfare or Unemployment Insurance. Moreover, because of this dependence, it is logical to assume that they are unable to address their housing needs adequately. This is indeed true. The current housing conditions of off-reserve Aboriginal persons are inadequate, offering a third rationale to address the group's needs. A large percentage of off-reserve, Aboriginal Canadians currently reside in substandard housing conditions.

Recent Federal Initiatives:

Inadequate housing conditions were protested in the early 1970's by The Native Council of Canada, "the quality of housing represented a genuine national emergency."¹⁶ CMHC responded, in 1974 by establishing The Rural and Native Housing Program (RNH Program), administered through the Rural and Native Housing Division. The Program promised to focus on two areas. The first objective was to provide "adequate housing at affordable prices for low-income families living in rural areas and small communities with a population of 2,500 or less."¹⁷ The RNH Program "has done much to alleviate the housing problems of Canada's non-status aboriginals. CMHC claims that more than

Program Findings., 6

¹⁶ Clatworthy, Stewart, An Overview of Housing Conditions of Registered Indians in Canada., 3

¹⁷ Middleton, Charles, Self-Help Components In Housing Delivery., 3

20,000 families and individuals have benefited directly."¹⁸ While the Program has achieved some degree of success, there is still a high incidence of inadequate living conditions in the north. Heather Lang-Runtz claims that despite the financial commitment of CHMC "there are still countless Natives who are living under unacceptable conditions."¹⁹ It seems logical to assume that the conventional approach to housing provision (where there is little client involvement) might be inappropriate.

The second objective outlined in the RNH Program mandate was the intention to "give eligible families and communities the opportunity to become involved in the entire housing process. This includes the planning and delivery of the units through their own organization and efforts."²⁰ In the initial stages of the Program, CMHC did not achieve this. Only limited intervention from the community was entertained by CMHC administrators. The absence of community involvement in the housing process may be contributing to the inability of CMHC to completely meet its target for adequate housing.

Alternative Approaches:

Discussion to this point in the practicum has identified several unsuccessful approaches the federal government has assumed in an attempt to eradicate the public housing problem. Governments have failed in their efforts to utilize the resources the private sector offers, through programs operated solely by federal agencies, and through the federal / provincial relationship. In response, the federal government transferred more authority to the provincial level. This has improved conditions little, as the restrained budgets of provincial governments preclude them from affecting change of consequence.

¹⁸ Lang-Runtz, Heather, "Homes that are Anything But", in Canadian Housing, 28

¹⁹ *Ibid.*, 28

²⁰ Middleton, Charles, Self-Help Components In Housing Delivery., 3

Government approaches to public housing have not achieved the degree of success necessary to provide all Canadians with adequate housing. Governments have been "too interventionist, too paternalistic, and too insensitive to the needs of the people that were to be served."²¹ The Rural and Native Program was no exception. While it provided a number of homes to northern Aboriginal communities, it failed to meet their needs. It did not provide Aboriginal organizations with the authority to operate their own housing programs, and the program suffered for it. Had the RNH Program permitted local persons an increased role in the process, these conditions may have improved.

It is apparent the underlying problem is related to the approach of past programs, warranting the consideration of alternative methods to housing provision. An alternative approach must overcome the weaknesses past approaches have displayed by utilizing resources the community and the individual can offer; also in such times of financial restraint, as are being presently experienced, it must promise cost savings to governments. The alternative that best meets these requirements is the self-help approach to housing.

This is likely the rationale CMHC has assumed through the formulation of the CMHC RNH Demonstration Program. The Program incorporates the self-help concept into its mandate. While client participation in the Demonstration Program is permitted to an unprecedented degree, it is still somewhat limited. The client is only required to provide the labour necessary (referred to herein as sweat equity or simply equity) to construct the unit (with the exception of the specialized trades such as plumbing and electrical). The remainder of responsibility is assumed by either CMHC or the MMF.

²¹ *Axworthy, Dr. Lloyd, A Strategy For Self-Help Housing And Renewal., 1*

Self-Help Defined:

The true definition of self-help includes more than involvement in the construction process. As defined by Rowe, self-help is "a generic term usually used to identify the participation of individuals in the production of accommodation, [including] the acquisition of land, the planning of the project, the design of the unit, and general contracting"²² Rowe feels that *true* self-help requires involvement in every stage of the process:

- i. acquisition of land
- ii. planning of the project and obtaining approvals and permits
- iii. design selection, costing, and financing
- iv. general contracting

Stage #iv. general contracting, has three stages. They include;

- i. administrative and financial tasks including sub-contracting
- ii. organization and provision of materials
- iii. organization and provision of labor.²³

While involvement in each stage is necessary to be classified as *true* self-help, Rowe still recognizes individuals that do not participate in every stage of the process. A household need only assume the lead role in one of the four stages of the process, although the option is available to lead all four. At times the household limits itself to the first three stages of production. This is considered by Rowe as involvement in only the administrative end of the process. When this occurs, it is still classified as self-help, although the final construction phase is left to the contractor. Rowe cautions the reader to avoid classifying all households involved in a housing process as self-help. Households who construct their own homes for re-sale shortly after completion should not be included in a self-help classification. Any involvement provided must be for the purposes of those households planning to reside in the unit; by those individuals who construct the unit, or those

²² Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada., 3

²³ *Ibid.*, 3

individuals they plan to volunteer their services for.

Currently, the majority of Aboriginal operated housing activity in northern remote communities can not be classified as true self-help. The purpose of this practicum is to determine if the Aboriginal community can participate in the true self-help process, as defined by Rowe. This will be balanced against the extent to which clients participate in the housing process through CMHC's Demonstration Program. To achieve this, both Rowe's definition of self-help, and The Demonstration Program, will be used as standards throughout.

Methodology and Synopsis:

Given this general background, an in depth overview of issues particular to the self-help concept are being discussed in each subsequent chapter. Consultation of both primary and secondary sources was essential. A review and subsequent analysis of publications and an empirical, on-site approach has been conducted by the researcher to effectively evaluate issues pertaining to each chapter. The following is a brief description of the methodology.

The Characteristics of Self-Help:

Advantages the concept offers has encouraged governments to consider self-help approaches. Self-help utilizes community resources that conventional approaches overlooked, while affording cost savings to both governments and households in the long-term. Although its benefits are obvious, self-help faces numerous disincentives which may discourage its adoption and subsequent implementation. Regardless, various programs have recently been implemented that encourage client participation. This is largely due to two factors. Governments are limited in their spending authority in the face of substantial

deficits and conventional approaches have failed to provide adequate housing for all Canadians.

The Changing Aboriginal Community:

Chapter Three will review past government approaches to Aboriginal cultural and economic development in Canada. These have been largely unsuccessful in addressing the conditions of Aboriginal people which has encouraged the emergence of a self-initiative movement. Aboriginals are involved in a move towards increased authority, in an effort to effectively implement programs that can foster development. Changes of this variety create the conditions necessary for self-help to grow within the northern remote housing industry.

Policy / Program Criteria:

Chapter Four will address the policy and program criteria of the public housing industry with particular reference to two issues. The financial instruments utilized in the northern remote public housing industry; and the lack of participation in the design process of the housing unit. Inappropriate urban-oriented policies have been traditionally utilized in public housing efforts for northern remote communities. Several characteristics of these communities make the mortgage instrument an inappropriate technique to financing. Although self-help reduces the mortgage amount and subsequently mortgage payments, a substantial amount still has to be financed through the mortgage vehicle. This illustrates that alternative methods for financing must be considered. This chapter will review a number of approaches in an effort to determine the most appropriate technique for northern remote communities.

This will be followed by a review of public housing agency approaches to design. Conventional approaches encourage minimal client participation in the design process which can contribute to the utilization of inappropriate designs. Like mortgage financing,

designers must consider the unique features of northern remote communities in an effort to reduce deterioration encountered. To address this, community consultation must be incorporated into the design process. This chapter will present appropriate participation techniques that attempt to consider the cost restrained environment of public housing.

Skills Attainment Transferability:

Three approaches to training in self-help projects will be presented in Chapter Five. These include: The Department of Northern Saskatchewan experience in providing training on-site to develop a northern work-force; The Island Lake Tribal Council, which has provided training both in the classroom and on-site in an effort to develop a northern work-force; and CMHC's Demonstration Program, which provides training on-site to participants in the construction process. These program approaches will be evaluated on the basis of four criteria including skills acquired; skills transferred; the degree of independence the approach offers; and the housing quality achieved.

The Potential for Self-Help in Canada:

Self-help in Canada is under-utilized because of its short-term capital intensive nature. It requires large expenditures in the short-term while its benefits are not normally realized until the long-term. This prevents its true potential from being realized by both governments and northern remote Aboriginal communities. The current role of the household in the Demonstration Program is limited to labour provision which must be increased in an effort to provide adequate housing in the face of continued public fiscal restraint. Chapter Six will address this issue in an effort to determine if the household can effectively deal with the entire housing process.

The Role of the Community in Self-Help:

The large initial expenditures required by governments can be reduced as communities assume an increased role in the housing process. To effectively deal with increased responsibility, communities will require direction which can be provided through a locally integrated planning approach. Locally integrated development may complement the self-help process. In fact, there is a perception that the two concepts are mutually compatible. It is essential to illustrate this potential.

Analysis and Recommendations:

This chapter will attempt to analyze the potential for self-help in northern remote Aboriginal communities. It is necessary to encapsulate these issues within policy recommendations, that may be useful for future direction in self-help.

Summary and Conclusion:

Government approaches to public housing have been unsuccessful in providing adequate housing to all Canadians. Aboriginal persons located in northern, remote areas, are no exception. Inadequate housing conditions in these areas of the country are all too often the norm. Conventional approaches to housing have provided units with little consultation from the household, leading to dissatisfaction and apathy.

The current fiscal climate of the public sector is affecting change to this scenario. Governments are continually cutting expenditures in an attempt to balance substantial deficits. The federal government has responded through a devolution of responsibility to provincial governments. Unfortunately, the economic climate provincially is no better, indicating that alternative approaches must be considered.

Governments are being forced to consider alternative approaches to housing provision.

The self-help concept may provide an alternative that satisfies the housing needs of northern remote Aboriginal communities. If self-help is successful in developing residents skills, it may also afford the opportunity for devolvement of responsibility from government housing agencies to the community level.

CHAPTER 2 THE CHARACTERISTICS OF SELF-HELP

Introduction:

This chapter outlines the characteristics of self-help. Although a number of disadvantages have traditionally discouraged the adoption of this concept, four major programs are currently in affect which incorporate the self-help element in varying degrees: CMHC's Demonstration Program, Alberta's Rural Home Assistance Program, The Homeownership Assistance Program in the Northwest Territories, and Manitoba's Island Lake Tribal Council Self-Help Demonstration Program. In the face of current fiscal restraints, self-help has become more appealing to public housing agencies, the client, and the Aboriginal community. Self-help offers several advantages which are difficult to achieve through conventional methods of housing provision. The realization of these benefits are dependent on two factors. The first involves the extent clients participate in the housing process. All things being equal, the more the client participates, the greater the cost savings. Second, benefit realization is dependent on the presence of a number of essential requirements such as: community group contribution; solid management practices; construction skill levels; and initiative and motivation. These factors will be discussed in this chapter. If these elements are absent, the benefits of the concept may not occur.

The Self-Help Advantages:

Self-help housing offers numerous advantages over conventional approaches including: cost savings; more affordable housing; reduced maintenance costs; and positive externalities. Each advantage will be outlined in the following discussion.

Cost Savings:

Self-help reduces principle and interest payments. The labour provided by the household and / or community (referred to herein as sweat equity or simply equity) will decrease the mortgage amount, subsequently saving on interest accrued through amortization. Different parties realize savings in this category. If the client participates in a true self-help process, savings equate to the amount of mortgage reduction. In the Demonstration Program, it can be argued that everyone saves. No mortgage is required by the client, equating to a saving of approximately \$80,000 (the price of a conventionally provided home). CMHC also saves through the Demonstration Program approach. The sweat equity provided by the client removes labour costs, which substantially reduces government expenditures.

Northern remote Aboriginal communities are in a crisis situation. The significant population burdened by deplorable housing conditions and lack of economic opportunity indicate that an alternative approach is necessary. Involving residents in the entire housing process, as outlined by Rowe, may foster the skill development and self-confidence necessary to development of the community. This will create a long-term savings for governments in a number of areas including: the original capital cost; maintenance costs; and other savings realized by all agencies included in the social safety net (provided there is community development).

More Affordable Housing:

Self-help also makes homeownership more accessible to lower income persons. Cost savings equating to mortgage reductions reduces the income required to access homeownership. Persons of low-income status may find great difficulty in affording mortgage payments for a conventionally provided public unit (where there is little sweat equity). Adding to the affordability problem is the down-payment required, usually far too substantial for low-income persons. In economically depressed northern remote areas "extreme employment difficulties translate into lower household incomes. The average income of an Indian household is only 68% as large as that of a non-Indian household."²⁴ A substantial proportion of residents are forced to rely on social assistance as their primary source of income, limiting their ability to purchase a home. Participation in the self-help housing process increases access to homeownership through reductions in the original capital cost.

Reduced Maintenance Costs:

Currently, massive government expenditures are required in an attempt to maintain adequate housing stock. This can be attributed largely to conventional public housing approaches, that fail to involve the client in the construction process. Overlooking client potential can foster "an attitude of indifference to the maintenance of their units."²⁵ This attitude can equate to a sense of apathy towards the unit, subsequently leading to abuse and consequent maintenance costs.

Participation in the housing process can reduce maintenance costs. With self-help, "the rationale is to provide some skills and knowledge that would assist the owner to maintain and care for his own house."²⁶ According to Dr. Lloyd Axworthy, persons in need of

²⁴ Clatworthy, Stewart, An Overview of the Housing Conditions of Registered Indians in Canada., 37

²⁵ Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings., 1

housing should be given the power to "author their own solutions. [Self-help] encourages an individual's sense of achievement and satisfaction."²⁷ Participation in the housing process can foster a psychological connection to the unit, creating one of the most crucial elements of the concept:

Bearing in mind that many housing analysts have demonstrated the economic, political, social, and psychological importance of a dwelling, then what better example is there of the expression of individual talents than the production of a house by an individual household? ²⁸

The "expression of individual talents" can foster a sense of pride in the unit built. Governments direct a substantive amount of capital towards maintenance of public units. One senior public official claims that MHRC "spent 16 million dollars on maintenance last year [1988] alone."²⁹ Participation in the housing process may reduce abuse in northern remote communities. In these cases, the client can experience satisfaction and personal pride through self-help involvement and consequently maintain the home better, reducing current public expenditures on maintenance and improvement.

Positive Externalities:

Self-help also has the potential to develop positive externalities. Participation in the design process can develop human skills. On occasion, clients work beside qualified tradesman, assuming skills in the process. Some projects incorporate training programs into the self-help housing process, further developing skills for subsequent use. Participation in the construction process can also develop self-confidence and leadership skills. Self-help projects offer the potential to draw leadership from the community which can be passed on to other communities:

²⁶ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.*, 13

²⁷ *Axworthy, Dr. Lloyd, A Strategy for Self-Help Housing and Renewal.*, 7

²⁸ *Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada.*, 2

²⁹ *Nolan, Kevin, Personal Interview.*, February 15th, 1989.

There is a demonstrable effect upon the people who become involved in terms of an upgrading of skills, new found confidence and motivation, and the development of a sense of community responsibility. In other words, a by-product of the self-help housing effort can be substantial degree of human renewal for the individuals involved.³⁰

The attributes of involvement in a self-help approach to housing are not limited to human development. The construction skills acquired during the building process can, in addition to improving the long-term condition of the unit, create employment.

Self-Help as an Underachiever:

There have been several successful self-help initiatives around the world and in Canada. These successes are not limited to urban areas, as "successful self-help can be found in such remote areas as Matheson Island, Manitoba. Another example is in Vogar, Manitoba where work was done through a Canada Works Projects."³¹ Self-help has been initiated in several northern remote communities. Federal and provincial housing agencies are utilizing the concept in these areas through CMHC's Demonstration Program. With concrete results not yet available, it is difficult to determine if the program is a success, although comments provided by Larsson Consulting in their preliminary evaluation of the program are favorable.

Self-help is not being utilized in Canada to the extent it is around the world. In the past, Canadian governments have been reluctant to provide residents with the authority to administer their own housing projects. Several reasons for this reluctance will be outlined in the following discussion.

³⁰ Axworthy, Dr. Lloyd, A Strategy for Self-Help and Renewal, 5

³¹ Swain, Ed, Personal Interview, November 5th, 1989

Government Policy:

Until recently, self-help was rarely utilized. Chapter 1 outlined the traditional tendency of the federal government to rely on the private sector for housing provision. This prevented self-help from being implemented because of the profit oriented motivations of the private sector. Although self-help can offer savings, it does not provide profitable returns.

Governments may have been reluctant to incorporate self-help into public approaches for fear of competition with the private sector. In the Canadian experience, public housing has been approached in a fashion that avoids interfering with private enterprise and the market system. The non-interventionist role established the position that public housing should be less desirable from a social point of view, and was designed with this consideration in mind. High density, uniformity, unit size limitations, lack of convenience and integration with other neighborhoods, and avoidance of style and fashion were all traits of early post-war public housing schemes. The government maintained a residual role for public housing and the quality of life of the occupants reflected this approach. The 1969 Task Force on Housing and Urban Development reported:

The big housing projects, in view of the Task Force, have become ghettos of the poor. They have too many 'problem' families without adequate social services and too many children without adequate recreational facilities. There is a serious lack of privacy and an equally serious lack of pride which leads only to physical degeneration.³²

Government housing agencies created this atmosphere to avoid any competition in the market. If public housing was made desirable to those who otherwise could purchase units through the private market, the private sector would suffer. This would consequently inhibit the federal government's efforts to stimulate the national economy with interjections in the private housing industry. If self-help were to achieve success and become a

³² *Dennis, Michael, and Fish, Susan, Programs in Search of a Policy: Low-Income Housing in Canada.*

competitive force in the private market, it may be difficult for federal governments to maintain it as policy. Ken Cassin argues against this philosophy, particularly as it is applied to northern remote communities:

Self-help could not compete with private enterprise because private enterprise does not function in these areas. There are very few builders and financial institutions interested in dealing with these areas because the fundamental structure is different than in urban market-oriented economies.³³

Until the private sector is prepared to invest in these isolated communities, self-help should not present a competition. This therefore should not discourage governments from implementing self-help approaches in northern remote communities.

Structure of Aboriginal Communities:

Self-help has a labour intensive requirement which must be satisfied to achieve success in any project. In most northern remote communities, there are a significant number of residents that are unable to provide construction labour. This group includes single-mothers, seniors and physically disabled persons. Single-mothers constitute "10-15 percent of the total households."³⁴ Although physically disabled persons are less common, "whole communities can consist of seniors."³⁵ If labour is not provided, self-help projects will not work, discouraging some public housing administrators in the process. According to one senior MHRC official, "there's just no way that single-mothers can handle the work-load. Add that to the poor management skills, and you've got a failure. We tried a self-help project out in the Interlake and it was a total flop."³⁶ Although

³³ Cassin, Ken, Personal Interview., January 11th, 1990

³⁴ Roulette, Gord, Personal Interview., January 31st, 1990

³⁵ Lajambe, Deanna, Personal Interview., February 1st, 1990

³⁶ MHRC Senior Housing Official, Personal Interview., February 15th, 1990 The author felt that due to the nature of this comment, it is more appropriate left anonymous.

attitudes expressed here are provided by only one person, they do represent a very important misconception about Aboriginal people.

This senior official overlooked three very crucial elements. The first is the presence of community. Although the presence of these groups in northern Aboriginal communities can potentially prevent effective participation in the construction process, there are alternatives to direct client involvement. According to Ed Swain, General Manager of the Manitoba Metis Federation, there have been numerous cases where other community members have compensated for the inability of residents to provide sweat equity. According to Swain:

...There is still plenty of community left. Brothers, fathers, and friends will make up for the labor that the single mother cannot provide. We have one example in Dauphin where a disabled male was helped by community members.³⁷

This has also occurred in Baden, Manitoba where an all male community work force was created to build CMHC Demonstration units. The women and older members of the community "provided meals every day. Baden is a strong community. We all help each other."³⁸ Community assistance of this variety will be essential in a number of communities to ensure success through self-help.

High Overhead:

Self-help housing in northern communities also faces financial difficulties. The construction of a housing unit is a highly capital intensive process, normally requiring additional financing. Self-help housing is no exception, regardless of the costs savings achieved through labour provision. In a self-help project:

...funds have to be available to pay for major material and labor purchases, (and often also for land purchases) at various points in the construction process. Moreover, informal sector

³⁷ Swain Ed, Personal Interview., February 2nd, 1989

³⁸ Guiboche, Leon, Personal Interview., February 1st, 1990

builders (self-help), do not receive as enthusiastic a reception from lending institutions as does the formal sector builder (primarily private industry).³⁹

Given their current economic status, most northern Aboriginals are not likely to be able to assume these costs without government assistance. The reluctance of lending institutions to consider northern remote communities equates to a need for government role in financing which potentially includes the "entire range of RNH sustaining grants, project funding, and subsidies under CMHC and DIAND programs."⁴⁰ These will be necessary until residents in northern remote communities develop the skills and resources necessary to effectively administer and finance a housing project. This does not offer encouragement for government housing agencies during these severely restrained economic times.

There are several other obstacles and disincentives that can potentially prevent self-help from both achieving success, and from being assumed on a universal scale by housing agencies. The following discussion, drawn extensively from Middleton pp. 45-48, addresses these factors in more detail.

Local Conditions:

Local conditions in most northern remote communities include poverty and an absence of consistent employment, potentially contributing to apathy amongst residents. Without hope for improvement, residents may be reluctant to participate in the self-help process. Participation is an essential element of the self-help process. A program lacking participation will not work, consequently discouraging government housing agencies from implementing a self-help program.

Small populations also characterize northern remote communities, which can create

³⁹ Rowe, Andy, Self-Build: The Informal Sector in Canada., 6

⁴⁰ Middleton, Charles, Self-help Components in Housing Delivery., 44

difficulties including: the inability to achieve economies of scale through materials purchasing; and the inability to utilize community resources where there is a need. Statistics indicate that the number of communities with populations over "1,000 or more has increased marginally from 13% in 1977 to 16% by 1981...This number will reach 25% by the turn of the century."⁴¹ Increases in community population can assist the self-help process. Logically, the larger the population, the higher the incidence of persons willing to assist those residents unable to provide the required labour. Economies of scale will also be easier to achieve if community size increases. It is logical to assume that larger communities require more homes, therefore requiring more supplies, equating to the ability to purchase in bulk quantities. If these factors are considered, governments may be less reluctant to implement self-help initiatives.

Presence of Other Programs or Activities:

Programs that offer a home to residents without a requirement for labour provision may appear more appealing in these cases, subsequently preventing apathetic clients from participating in a self-help program. This may discourage housing agencies from participating in a self-help approach through the fear that efforts will not generate enough interest to justify expenditures. It is therefore necessary to outline the advantages of self-help to northern communities.

Poor Management Practices and Techniques:

Recent failures by community operated housing authorities may discourage governments from adopting self-help in approaches to housing. Perceptions illustrated by the senior housing official indicate that problems have occurred in the past. This can be attributed to an absence of competent management skills in northern areas. Management

⁴¹ *Siggner, Andrew J.*, "The Socio-demographic Conditions of Registered Indians.", in *Arduous Journey.*, 60

skills are necessary to co-ordinate the numerous actors in the housing industry. These include: public housing officials; other government officials such as Crown Land employees; local planners; local councilors; specialized and non-specialized tradesmen; building inspectors; attorneys at law; and financial institution employees. Self-help projects will also include the community, making co-ordination even more cumbersome. Other management responsibilities require technical expertise for the costing and financing of projects. The financial security of a self-help project depends highly on success in these areas.

Current Self-Help Programs:

Regardless of these disincentives, four initiatives have been implemented in recent years including:

CMHC Rural and Native Demonstration Program:

In 1986, CMHC introduced the RNH Demonstration Program. Currently in its fifth year, the program incorporates clients into the construction process. A subsection of the CMHC Rural and Native Housing Program, the Demonstration Program is oriented to communities with populations under 2,500 persons.

Its mandate is to research the feasibility of client involvement in the housing process. The experiment includes

...an examination of the use of local volunteer labour, construction supervisors and training via on-site professional management, up-front forgivable loans for materials, services and land, the extent of self-motivation among, program participant households for solving their housing problems and the reduction there may be on the long-term dependency on government subsidized housing.⁴²

⁴² *Program Evaluation Division, Evaluation of the Rural and Native Housing Program(1990 Draft).*, 31

Financial assistance is an important area to detail:

Financial assistance is in the form of a forgivable loan. RNH Demonstration Housing occupants have all the rights of ownership and qualify for annual forgiveness by remaining in the dwelling and adequately maintaining it. Where the occupant owns the land on which the dwelling is constructed, a forgivable mortgage is provided which is forgiven over a 25-year period. Where outright ownership of the land is not possible, a land lease or permit is required. The forgiveness period is five years and the loan is secured by a promissory note.⁴³

It is speculated that this approach will afford cost savings in the long-run.

Alberta Housing Rural Home Assistance Program:

The Rural Home Assistance Program (RHAP) has enjoyed success in the provision of housing and more importantly, leads the country in government run self-help programs through intensive client and / or community involvement in the housing process. It should be noted here that the Alberta Housing Corporation's approach is very similar to that utilized in the North West Territories (Homeownership Assistance Program or HAP). There have been successes with this program as well, although they have been directed at the territories' inuit people.

RHAP differs from the Demonstration Program through its approach to client and / or community involvement. While the Demonstration Program only requires the client to provide the labour necessary to construct a unit, RHAP requires a more intensive approach to self-help through the establishment of a Local Housing Association. Clients form this community group to administer the construction phase of the program. The Local Housing Association's responsibilities include:

...purchasing materials, organizing community members to undertake construction, coordinating all government programs, obtaining permits, tendering for purchase of materials, managing construction and administering all funds.⁴⁴

⁴³ *Ibid.*, 31

Alberta Housing has achieved successes through this approach. According to Bruce West, manager of the Rural and Native Program, "we have had several successes with the approach. We are very pleased."⁴⁵ This indicates that Alberta Housing should be used as a standard for evaluation of self-help throughout this practicum. For more program details of both RHAP and HAP, See Appendix # 1

Island Lakes Tribal Council Self-Help Demonstration Project:

The Island Lakes Tribal Council, working in conjunction with Manitoba Department of Energy, Mines and Resources, has enjoyed considerable success through self-help. The ILTC Demonstration Self-help Project will be particularly useful for its approaches to training programs, oriented to management and leadership, construction techniques, and post-occupancy counselling.

Factors Affecting Realization of Self-Help Advantages:

Self-help is highly dependent on the presence of various elements not necessarily required in conventional public housing program approaches including: the consideration of self-help's variable potential; and the essential requirements of self-help. These will be identified in the following discussion.

Self-Help and its Variable Potential:

It is logical to assume the presence of a relationship between the magnitude of involvement and cost savings. All things being equal, the greater the participation, the greater the cost savings (this may be applicable to other advantages as well). Self-help

⁴⁴ *Ibid.*, 33

⁴⁵ West, Bruce, Interview over the Telephone, March 2nd, 1990

offers the community a potential for involvement in the entire housing process. In fact, Rowe's definition of true self-help precludes government from participating in the process entirely:

Self-help production is virtually unaided by the state. Since self-help is more frequent where incomes are lowest and least secure, then surely this could be a shining example of the virtues of economic individualism.⁴⁶

While Rowe's definition offers encouragement, the current economic and skill level status of northern remote Aboriginals precludes them from participating to this extent. Expectations of "economic individualism" are not within the current realm of northern remote Aboriginals, but should be considered as a goal of government housing agencies. The realization of the full cost saving potential of self-help depends on this factor.

Essential Requirements:

Before success can be achieved through self-help, certain essential requirements are necessary including:

i. Community Group Contribution:

Community participation is necessary, particularly in those communities where residents are unable to provide the required labour element. In Alberta's RHAP, communities were required to co-ordinate many of the administrative responsibilities. Without community, government would have to assume responsibility, as in the Demonstration Program. This equates to increased administrative costs by CHMC. An increased community role may be necessary to appreciate the full potential of self-help. Middleton reflects on the early perceptions of a community group before the Demonstration Program. "Community groups were generally seen as providing or having the capacity to

⁴⁶ Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada, 2

provide a useful contribution to mutual or individual self-help."⁴⁷ CMHC must recognize the potential these groups offer.

ii. Solid Management Practices:

Eradication of this difficulty can be achieved through intensive training programs provided by either government or local housing authorities. Counselling can encompass a variety of activities such as "pre-construction counselling on tendering and construction processes. It also includes many important post-construction factors for affordable housing home care, operation and maintenance, and budgeting."⁴⁸ RHAP has achieved success through the provision of authority to local communities. It should be considered as a model for this approach. Solid management practice is a very important element of an effective self-help initiative and therefore warrant detailed discussion.

iii. Construction Skill Levels:

This is especially evident in the specialized trades. Plumbing and electrical must be provided by certified tradesman for health and safety reasons. In self-help projects where there is no government involvement, more sophisticated skill levels will be required. Where the presence of government is necessary, such as the Demonstration Program, training is provided by on-site supervisors known as Construction Managers. Clients can have no prior construction experience and still provide sweat equity.

iv. Initiative / Motivation:

Personal initiative, motivation or entrepreneurial drive were seen as a vital part of its potential for success. Middleton feels that "individual initiatives by one or more people in a

⁴⁷ Middleton, Charles, Self-help Components in Housing Delivery., 53

⁴⁸ *Ibid.*, 41

community are generally the spark for community involvement in self help."⁴⁹ This will assist in formulating a direction for the Aboriginal people. Again, effective marketing of the self-help benefits can overcome apathetic attitudes. Communications can take various forms including circular, promoting brochures etc. on available programs to user groups. Pamphlets, 'how-to' manuals, and descriptive materials aimed at individual users on construction, maintenance, or financing can also assist the self-help process.

Summary and Conclusions:

Self-help has begun to grow in popularity. Charles Middleton conducted several interviews throughout the country in an effort to research the self-help concept. Although tainted with some degree of skepticism towards the concept, self-help generally elicited "a positive response."⁵⁰ The concept's popularity has continued: the presence of various government programs incorporating aspects of self-help throughout the country support this.

Any innovative concept is going to encounter skepticism. Although comments provided by the senior housing official indicate that disincentives are evident, these pale in comparison to the advantages the concept offers. Government housing agencies can no longer rely on conventional methods of provision that do not allow residents to play a role in the process. Difficulties encountered with past approaches and fiscal restraints simply will not permit conventional approaches to continue.

If the essential elements of a self-help process are included in a self-help program, success should be achieved. This may afford the community the opportunity to participate in a true self-help process, relieving governments of responsibility for housing provision.

⁴⁹ *Ibid.*, 54

⁵⁰ *Ibid.*, 42

Self-help offers the potential to reduce public expenditures which are becoming more difficult to justify, given high national deficits. This cost saving potential is discussed in this practicum.

CHAPTER 3 THE CHANGING ABORIGINAL COMMUNITY

Differences, like the admissible discords in music, are a valuable part of our harmony.⁵¹

Josiah Warren

Introduction:

The purpose of this chapter is to review past government approaches to Aboriginal people in Canada, and to determine if the current climate is appropriate to self-help housing. The current status of Aboriginal people throughout the country is generally discouraging. This can be attributed, at least in part, to persistent government attempts at assimilation. Aboriginal cultural values directly contrast values of Euro-Canadian society, making pervasive attempts at assimilation difficult. Very few individuals have been able to adjust, leaving access to economic opportunities difficult.

In the past two decades this has changed dramatically. While poor economic conditions of northern remote communities still exist, the traditionally apathetic Aboriginal community has changed culturally, choosing to act on their own accord. The introduction of the White Paper on assimilation sparked a cultural revolution expressed through the self-initiative movement. Other events followed that encouraged Aboriginals to continue in their quests

⁵¹Warren, *Josiah, the first American Anarchist: a sociological study.*, 234

for increased status in Canadian society, culminating in the introduction of self-government in 1984. In essence, this movement has resulted in a more aggressive Aboriginal community, willing to affect change through action.

Classifications of the Aboriginal Population:

Before a detailed discussion of the economic, cultural and political circumstances of the Aboriginal people, it may be useful to examine the way in which government organizations have customarily subdivided the Aboriginal population primarily to deal more efficiently with Aboriginal issues. The following is a breakdown of those classifications:

Status Indians:

This group consisted of about 350,000 persons in 1985. All members fall under the jurisdiction of the Federal Indian Act. This entitles them to have their names included on a register kept by the Department of Indian Affairs and Northern Development (DIAND).

Non-Status Indians:

These people are former registered Indians who have lost their registered status by marriage to a non-Indian, or by a process known as enfranchisement (which is the process by which an Aboriginal's treaty status is removed to encourage entrance into the mainstream of culture). The offspring of such persons are also included.

Metis:

This group consists of the offspring of a mixed (Indian and white) marriage. Metis are sometimes known as 'half-breeds' and sometimes Non-Status Indians identify themselves as Metis.

It is important to qualify the term used to refer to the client group. In reference to other research, the words 'Aboriginal', 'Indian', 'Native' and 'Metis' are used interchangeably. The distinct differences between the groups are recognized here, but for the sake of convenience, it is necessary to use only one. Although the majority of communities chosen for empirical analysis are comprised of primarily Native and Metis persons, the term Aboriginal will appear more frequently throughout this document. The rationale behind this appears in a letter of correspondence provided by the MMF. (See **Appendix #2**) According to Ed Swain, the 1982 Constitutional Act of Canada, Sec. 35, defines the Aboriginal to include the "Indian, Inuit, and Metis people of Canada."⁵² While this practicum does not include references to Inuit people, the term Aboriginal is still appropriate because it includes Native and Metis people.

Cultural History of the Aboriginal People:

For over 10,000 years, Aboriginals have inhabited North America. A proud and rich people, Aboriginal North American's lived as one with nature. Their primarily nomadic lifestyles revolved around the spirituality of the Earth, surviving off the riches of the land. Aboriginals would return to the Earth what they took from it. With the advent of the European settlement in North America, the environment Aboriginals became so dependent upon, began to deteriorate. Consequently, Aboriginal culture began to suffer. The consequences of this are described by J.D. House:

The centuries-long incursion of Euro-Canadian society has had a devastating impact on Native peoples, undermining their pre-contact economic adaptations, distorting their cultures, and threatening their collective and individual identities.⁵³

⁵² Swain, Ed, Letter of Correspondence., April 24th, 1990

⁵³ House J.D., Towards Sustainable Native Communities: Lessons From Newfoundland Outports., 47

Aboriginal culture had been disrupted by an omnipotent force known today as North American culture.

Aboriginal reactions to this overall phenomenon are summarized by the Red Indian Chief Seattle, in his words to the U.S. government in 1854 while seeing his people betrayed once again by the white settlers and his land ravaged:

Teach your children what we have taught our children; that the earth is our mother whatever befalls the sons of the earth. If men spit on the ground, they spit upon themselves. This we know, that the earth does not belong to man; man belongs to the earth. This we know; all things are connected, like the blood which unites family ...Man did not weave the web of life; he is merely a strand in it. Whatever he does to the web, he does to himself.⁵⁴

This quote exemplifies the connection Aboriginals have with the environment. It also represents a very important dichotomy between Aboriginal and white cultures. Aboriginals have had a respect for the Earth and nature the majority of white men have not, and can not understand. This leads us to an important discussion on the dissimilarities between the two cultures.

Aboriginal Canadians have had great difficulty assimilating into North American culture that collectively dominates urban societies throughout this continent. Outlined here are the major differences between these incompatible groups:

...need versus greed; sharing with others versus accumulating for oneself; cooperation versus competition; working independently versus wage labor; care of nature versus polluting nature; communal ownership versus private property and meeting present needs versus planning future growth.⁵⁵

White North American idealism is dominated by capitalism, materialism and personal gain. In contrast, North American Aboriginal culture has traditionally focused on strong community morals, spirituality of the environment, and subsistence lifestyles. Aboriginal

⁵⁴ *Bunyard, Peter, The Green Alternative: Guide to Alternative Living., 279*

⁵⁵ *Bird, Bradley C., Problems of Economic Development On Manitoba Indian Reserves., 5*

culture is based on deep religious spiritualism, while capitalist societies seek personal gain.

It is of central importance to understand that:

...when Indian and white people talk of "development", this refers to entrepreneurial / industrial / capitalistic form of economic development, which stands in stark contrast to what the Indians have traditionally known.⁵⁶

These incongruencies have prevented assimilative processes from achieving success. Attempts at assimilation have been directed at a culture so unlike the white culture that very few bridges could be created.

Euro-Canadian society demands uniformity and consistency. This is not easily achieved because "the Indian population is incredibly diverse ethnically."⁵⁷ Aboriginal groups have divergent views on ecological, geographical, linguistic and even symbolic criteria. This indicates that "it is not very realistic for other Canadians to expect Indians to be able to develop Indian unity and sustain it for a lengthy period of time."⁵⁸ These factors indicate that federal government attempts at implementing a unitary assimilation policy were destined for failure even before they were introduced. Differences between the Aboriginal and the Euro-Canadian societies are deep rooted and almost insurmountable. Regardless, whether through bureaucratic inertia, ignorance or pure stubbornness, governments have attempted to assimilate Aboriginals for years.

Assimilation as Government Policy:

Attempts at assimilation were made as far back as 1880. John A Macdonald, speaking as Minister of Indian Affairs, indicated that government policy towards Aboriginals looked "to wear them by slow degrees, from their nomadic habits, which have become almost an

⁵⁶ *Ibid.*, 5

⁵⁷ *Ponting J.R.*, "Chapter One: Historical Overview and Background", in *Arduous Journey.*, 19

⁵⁸ *Ibid.*, 19

instinct, and by slow degrees absorb them on the land. Meantime, they must be fairly protected."⁵⁹ These sentiments were echoed by the Minister of Indian Affairs Walter E. Harris while announcing a new Indian policy, seventy years later in 1950:

The ultimate goal of our Indian policy is the integration of the Indians into the general life and economy of the country. It is recognized however, that during a temporary transition period...special treatment and legislation are necessary.⁶⁰

Attitudes had changed very little over a seventy year period regardless of continual failures to assimilate Aboriginal people. The presence of strong cultural differences between the two groups did not prevent the Canadian government from persisting in their efforts to assimilate Aboriginals. Their desire to improve the status of Aboriginals ironically led to Aboriginal cultural and economic decline .

A Complete Failure:

Throughout the assimilative process, middle-classed urban-oriented standards were imposed on Aboriginals. An appropriate example can be seen in the requirement for attendance in schools which prevented Aboriginal youth from "going on the trapline."⁶¹ Numerous other restrictions were imposed on Aboriginal livelihood, including licensing. Forty trapping licenses were issued in Norway House, Manitoba. There was, however, an unfortunate oversight: 120 trappers in the community, consequently "many people today who would like to trap are prevented from doing so by law."⁶² This forces Aboriginals into a state of welfare dependency as there are few other employment options in the

⁵⁹ *Ibid.*, 26

⁶⁰ *Ibid.*, 26

⁶¹ *Bird, Bradley C., Problems of Economic Development On Manitoba Indian Reserves.*, 12

⁶² *Ibid.*, 13

community.

Aboriginals rarely rely on traditional lifestyles for survival. In Norway House the traditional economy has difficulty meeting "the basic needs; no longer is it the predominant way of life."⁶³ Therefore, to guarantee survival, Aboriginals are forced to rely on the social welfare system. As a result, "government control of their lives has prohibited Indian people from making their own choices and taking responsibility for them."⁶⁴ Aboriginal and industrial age culture are not compatible. Efforts to force integration has in effect produced the deplorable conditions evident in most northern remote communities.

Dependence on provincial and federal governments is quite substantive. In the 1981/82 fiscal year, the federal government spent "forty-four million dollars on Indian welfare payments in the province [of Manitoba]."⁶⁵ This is not to say all Aboriginals have been unable to adjust to the industrial lifestyle. There have been successes, but unfortunately, this has not been the norm. Bradley C. Bird, author of the study, Problems of Economic Development on Manitoba Indian Reserves, expresses the severity of the dilemma in the quotation: "Canadians need not look abroad to find peoples in distress: they need only look to their own hinterland where thousands of treaty Indians struggle daily."⁶⁶ Unfortunately, conditions of the variety outlined here by Bird have gone largely unnoticed.

Without a doubt, attempts at wholesale assimilation have failed. The economic conditions currently experienced by the majority of these people indicate that the effort has been less than successful:

Despite the zeal with which assimilation was pursued, the policy largely failed. Due to Indian's isolation, racial and linguistic disincentives, marginality to the labor force, and the gulf between Native and European cultural patterns, Indians proved to be a difficult group to assimilate.⁶⁷

⁶³ *Ibid.*, 11

⁶⁴ *Ibid.*, 24

⁶⁵ *Ibid.*, 46

⁶⁶ *Ibid.*, 1

A number of researchers agree that assimilation was a total disaster. J.D.House echoes the sentiments expressed here by Ponting. He states that: "efforts to incorporate Native peoples into the mainstream of Canadian industrial life have failed, and have exacerbated the life of Native peoples."⁶⁸ These conditions presented a need for alternative policy approaches.

Several factors have contributed to the poor economic potential of northern remote Aboriginal communities, including the decline of the fish and fur trades, which denies them traditional means of survival. In fact, "only two per-cent of the Indian labor force is involved in traditional employment activities such as hunting, fishing and trapping."⁶⁹ Economic opportunity is also limited in conventional white and blue collar occupations, largely because of the remote locations of these communities. These factors have contributed to a rather depressed environment characterized by high unemployment rates, measuring at "about two and one-half times higher than the general population."⁷⁰ Social assistance becomes a way of life in northern remote communities.

Data suggests "that 24,700 Native households living off-reserve in Canada were in Core Housing Need which represented 35.2% of the Native population."⁷¹ Persons are classified as 'Core Housing Need' if they "cannot afford or cannot obtain adequate and suitable accommodation without paying more than 30% of their total income or who have a need for special purpose accommodation."⁷² Residents forced to rely on either welfare or unemployment insurance as their primary source of income would fall into this category. Given the high percentage of northern remote Aboriginal persons on welfare or

⁶⁷ Ponting J.R., "Chapter One: Historical Overview and Background", in Arduous Journey, 27

⁶⁸ House J.D., Towards Sustainable Native Communities: Lessons From Newfoundland Outports, 47

⁶⁹ Siggner, Andrew J., "The Socio-Demographic Conditions of Registered Indians.", in Arduous Journey: Canadian Indians and Decolonization, 72

⁷⁰ *Ibid.*, 72

⁷¹ Program Evaluation Division, Evaluation of the Rural and Native Housing Program (1990 Draft), 57

⁷² *Ibid.*, 15

Unemployment Insurance, it is logical to assume that they are unable to address their housing needs adequately.

This is indeed true. The current housing conditions of off-reserve Aboriginal persons are inadequate, which reflect on unsuccessful assimilation attempts. A large percentage of off-reserve, Aboriginal Canadians currently reside in substandard housing conditions:

Close to half of Canada's Native peoples-491,460 (1985 statistics)-live in rural areas where housing was found to be in the worst condition for Natives and non-Natives. However, less than 10 per-cent of the homes occupied by rural non-Natives needed major repairs while over 20 per-cent of the homes occupied by rural Natives were in bad shape.⁷³

These claims offer a clear indication of the severity of the problem. Necessities most Canadians take for granted are not at all times evident in northern remote Aboriginal households. Almost 5% of Indian households residing off-reserve "lack at least one complete bathroom, while 3.3% lack any form of bathroom at all."⁷⁴

A New Culture Emerges:

Ironically, it was yet another attempt at assimilation that forced governments to consider alternatives to the policy orientation to Aboriginal people. In 1969 a government white paper advocating assimilation was introduced. Only two years later, after major public protest, the paper was withdrawn from policy review. This marked the beginning of a "social, political, cultural, and to a lesser extent economic revolution."⁷⁵ This incident started a cultural revolution, unmatched through Canadian Aboriginal history. Aboriginals finally grew tired of traditionally unsuccessful government approaches. The cultural revolution is best summarized by Ponting, pp. 35-38, beginning with the introduction of

⁷³ Lang-Runtz, Heather, "Homes that are Anything But", in Canadian Housing, 27

⁷⁴ Clatworthy, Stewart, An Overview of Housing Conditions of Registered Indians in Canada, 79

⁷⁵ Ponting J.R., "Chapter One: Historical Overview and Background", in Arduous Journey, 13

the 1969 White Paper:

i. The Period of Policy Retreat:

This was the period from shortly after the release of the 1969 white paper until its withdrawal. Although the policy was eloquently defended by Prime Minister Pierre Trudeau using the language of the Liberal ideology, it came under vehement attack from Indian organizations and was officially abandoned. During the interim it overshadowed all other federal initiatives and made progress almost impossible on other issues such as Indian health and housing. The policy also stoked the glowing embers of Indian distrust of the federal government; the resultant fire consumed most of whatever goodwill there had been prior to the release of the paper.

ii. The Period of Turmoil and Floundering:

Clearly a new approach was needed. Yet the time from the withdrawal of the white paper perhaps until the late 1970s was a period of turmoil and floundering as the Department of Indian Affairs experienced a rapid succession of ministers and senior bureaucrats (deputy ministers and assistant deputy ministers), underwent significant organizational restructuring. DIAND itself found internal conflict between the old guard (veteran DIAND employees) and new (younger innovative, more client-oriented employees) which broke into open bureaucratic warfare.

iii. The Period Characterized by the Quest for Self-Government and Constitutional Reform:

Modest slips in the direction of self-government were made in the late 1970s with the implementation of memoranda of agreement calling for individual bands to take over from DIAND the administration of various DIAND programs. However, perhaps not until the recognition of aboriginal rights in the final constitutional package of 1981 or even until the creation of the Special Parliamentary Committee on Indian Self-Government in 1982 did the federal government enter this phase in earnest. The main accomplishment of this third phase consisted of a constitutional amendment guaranteeing constitutional conferences on aboriginal rights until the year 1987.

iv. The Period of Innovation:

It appears that the failure of the 1985 constitutional conference may mark the beginning of a fourth phase. The June, 1985, imposition of Bill C-31 (an Act amending the Indian Act) against the wishes of many status Indian leaders, the leaked April, 1985, report of Deputy Prime Minister Erik Nielsen's task force on Native Programs, and the introduction of the Sechelt Indian Band Act suggest that the hallmarks of the last half of the 1980s may be fiscal restraint and a more piecemeal approach which is targeted at individual Indian communities and which therefore involves more modest challenges of census building.⁷⁶

⁷⁶ *Ibid.*, 33-38

Also instrumental in the development of Aboriginal self-confidence were events that occurred in the Berger Commission. Although the federal government commissioned Justice T. R. Berger to address the social, economic, and ecological impacts of the Mackenzie Valley Pipeline Project, they by no means expected him to actually consider these factors. Instead a superficial overview was encouraged by Ottawa. Much to the dismay of the federal government, Berger displayed a receptive position to large number of interest groups in the north, comprised primarily of Aboriginal persons. As a result of his efforts, "the Berger Inquiry quickly gained the confidence of many Aboriginal northerners and surprising support from other Canadians."⁷⁷ Ottawa was incensed by the Berger approach, but felt little could be done. Fear of negative publicity loomed largely in the House of Commons, preventing the federal government from acting on Berger.

Regardless of Berger's efforts at a publicly receptive approach, decisions had to be made on issues relating to northern development. One example involves options the federal government were faced with regarding the appropriate location for a link of the Alaska Pipeline. Two routes were suggested: through the Mackenzie Valley; or the Alaska Highway routes. After much deliberation, Ottawa chose the Alaska Highway route. Although a decision had to be made to appease the northern development objective, it failed to consider opinions of the interest groups opposed to selection of both routes. Author Guston Dacks explains, "If social cost was Ottawa's concern, neither route would have been selected."⁷⁸ This decision marked an important event in Canadian Aboriginal social development. Although a route was chosen, Aboriginals had attained some degree of recognition due to the federal government's reluctance to act on either option. This instilled an increased sense of self-confidence amongst Canadian Aboriginal people in general.

⁷⁷ *Canadian Arctic Resources Committee, Northern Transitions Volume II: Second National Workshop on Peoples, Resources and the Environment North of 60*, 49

⁷⁸ *Dacks, Gurston, A Choice of Futures-Politics in the Canadian North.*, 17

Aboriginals Emerge as a Contributor in Canadian Policy:

Ponting best summarizes this revolution in the quote: "the movement has seen Natives move out of the wings, much closer to centre stage, to the point of re-negotiating the very constitution of Canadian society."⁷⁹ Much to the dismay of government organizations involved, Aboriginals have discovered the media as a tool for their own progress, "Natives are a force to be reckoned with, for they possess the ability to command the attention of the mass media and to embarrass publicly those who would do them injustice."⁸⁰ This has allowed them to lobby for control of their own development. Aboriginals are no longer an apathetic people willingly permitting oppression:

In less than twenty years Indians have experienced changes of a magnitude that would have been utterly inconceivable in the late 1960s. The legitimacy of the paternalistic and ethnocentric policies and forms of administration that characterized the 200 years surrounding Confederation has been shattered. Once treated as second-class citizens by arrogant Indian agents and junior bureaucrats in government, Indian leaders at the local level now command audiences with cabinet ministers while their national leaders negotiate with prime ministers and premiers and meet with popes and monarchs.⁸¹

Aboriginals have arrived on the Canadian political scene, expressing a strong voice toward issues affecting them.

The Indian Self-Government Bill:

Discussions of self-government emerged in response to the Aboriginal cultural revolution. This culminated in the introduction of the Indian Self-Government Bill in 1984, established to "create a new environment--one in which Indian people can function day-to-day on an equal basis with other Canadians."⁸² The rationale behind self-

⁷⁹ Ponting J.R., "Chapter One: Historical Overview and Background", in *Arduous Journey*., 13

⁸⁰ *Ibid.*, 13

⁸¹ *Ibid.*, 53

government is that it provides Aboriginals with the authority to facilitate future directions: political, economic and social.

John C. Munroe, Minister of Indian Affairs and Northern Development, states that the purpose of the Bill, oriented towards Indian nations defined as a band or bands under the Indian Act, is to "establish a new relationship between Indian people and the Federal Government."⁸³ With the Bill implemented as law, Aboriginal Canadians would be able to work as an entity, while remaining a part of Canada. Although legally the Bill is limited to reserves, the effects of self-government are likely to be felt throughout the Aboriginal community.

Self-Government and Self-Help:

The self-initiative movement expressed through the introduction of the Self-Government Bill, enhances the self-help housing movement. Although self-government and self-help are closely associated, it should not be assumed that either concept is the cause of each other. Self-help can achieve success without self-government: success with self-help by organizations such as Habitat for Humanity are indicative of that. The same theory applies to self-government. However, they can operate together as mutually enforcing variables. The most obvious similarity between the two concerns authority. Increased authority is essentially a requirement in both self-government and self-help in the public housing industry. Certain elements of the delivery process are currently conducted by public housing agencies. With self-help, these responsibilities would be assumed by the individual or the community at large. The same philosophy can be applied to self-government. Self-government organizations would assume responsibilities traditionally

⁸² *Munroe, The Honourable John C. P.C., M.P., Statement by the Hon. John C. Munroe., 6*

⁸³ *Ibid., 2*

conducted by government organizations. The presence of self-government will assist self-help in its operation because of the organized authority self-government provides, and the presence of self-help will help build the community from within, enabling self-government to achieve increased success.

While working within the confines of self-help, Aboriginal Canadians will reduce their dependency on provincial and federal public housing agencies, which is essentially the intent of the self-government movement. The increased powers that complement Aboriginal groups through self-help will enable them to better control their own destinies, while satisfying the interests of the senior levels of government through a reduction of transfer payments.

Currently, self-government is an extremely topical subject in the context of the Canadian political scene. Given the similarities and the supportive relationship between self-help and self-government, it is fair to assume that the political climate has never been more accommodating for self-help to emerge. According to William Buholzer, a planner who studied the concept of self-government, control over their own institutions would mean "control over a resource base sufficient to meet material needs and political control over the development process itself at the local level."⁸⁴ Self-government will enable Aboriginals to pursue resources necessary to lead a healthy and prosperous lifestyle. At the same time, it will provide the legal apparatus necessary for administration of the self-help process on-reserve. Off-reserve, while the legal ramifications are not evident, the presence of self-government can contribute to the psychological make-up of the Aboriginal population. Indications of self-initiative movements on-reserve may encourage off-reserve Aboriginals to initiate similar movements, including self-help.

Buhlozer believes Aboriginal people cannot overcome their current difficulties unless they acquire the authority to do so. If this should happen, they would likely have to

⁸⁴ *Buholzer, William, Indian Self-Government In British Columbia: A Planner's Perspective.*, 4

operate within the system currently dominating North American society. The benefit is obvious: Self-government will afford Aboriginals the opportunity to attain additional power and authority; but absolute and total control should not be expected. Survival as an entity unto themselves is highly unlikely, at least in the current sense. They must operate self-government within the system they are firmly entrenched in. Should self-government and self-help begin to display benefits to the appropriate government agencies, more authority may be provided.

Never in recent history have Aboriginal people been afforded a better opportunity to evolve in an overall sense. The potential exists for Aboriginals to determine their own future in Canada. Also encouraging is the presence of cultural characteristics that accommodate a self-government, self-help philosophy. Referral to Bird's description of the Aboriginal cultural characteristics is useful here. Aboriginal culture advocates sharing, cooperation, and communal ownership, are all essential requirements of successful self-initiative movements. With self-help in particular, these communal criteria are necessary due to the high percentage of clientele unable to provide equity on their own accord. They can also be useful for the implementation of more intense approaches to community development. As the community develops, facilitative mechanisms will be required to coordinate activity. This can be determined through the adoption of contemporary approaches to planning that require communal approaches to be effective.

Contemporary Planning Techniques and Aboriginal Society:

Contemporary planning techniques oriented towards Aboriginal communities offer a foundation for effective self-help while relying on communal participation:

Community based planning should be grounded in broadly based community involvement and decision making; that community identified and selected priorities form the cornerstone of

long-term goals and short and medium term projects. The pressing array of interlinked problems come into perspective and are dealt with through community set priorities. Community development is both the process and the goals of planning. ⁸⁵

Community Centred Planning will provide an apparatus for co-ordination of delivery details involved in the housing process and possibly further economic development.

The Community-Centred Approach calls for the creation of a new paradigm in planning for Aboriginal communities, offering an alternative to conventional methods such as the sectoral approach, the comprehensive approach, and the utilization of land use and capital plans. Conventional approaches have achieved little success. The current economic and social status of northern remote communities is indicative of this.⁸⁶ (See Figure #1)

The community-centred approach "places broad-based community involvement at the centre of activity."⁸⁷ Coincidentally, these are the very foundations self-help is built on. The community-centred approach, according to Wolfe, would best suit Aboriginal needs while working in conjunction with Peter Boothroyd's Priority Listing Approach. He proposes:

...that communities apply a set of criteria to proposals in order to assess trade-offs between alternatives and improve decision-making. [This would ensure that] community set priorities become the pivot around which other, related problems are gradually dealt with. ⁸⁸

The consolidation of realms provided by Wolfe and Boothroyd would ensure that the most important issues affecting the community are addressed accordingly.(See Figure #2)

⁸⁵ Wolfe, Jackie, Approaches to Planning in Native Canadian Communities: A Review and Commentary on Settlement Problems and the Effectiveness of Planning Practice., 67

⁸⁶ Jones, Maggie, "The Community is Quite Capable: An Assessment of the State of Community Planning and Development in the Keewatin District of the NWT"., prepared for Guelph University, School of Rural Planning and Development.

⁸⁷ *Ibid.*, 67

⁸⁸ Boothroyd, Peter, To Set Their Own Course: Indian Band Planning and Indian Affairs. prepared for British Columbia Region, Indian and Inuit Affairs, 1984

Figure #1: Some Problems in Native Canadian Communities

<ul style="list-style-type: none"> • High and increasing costs of pursuing the traditional economy, and continuing uncertainty of profitable returns 	<ul style="list-style-type: none"> • Lack of opportunity for or access to appropriate job training or higher education
<ul style="list-style-type: none"> • Lack of skills and low level of interest in the traditional economy, especially among young people 	<ul style="list-style-type: none"> • Low level of school attendance and formal academic achievement
<ul style="list-style-type: none"> • Lack of land for expansion of community infrastructure 	<ul style="list-style-type: none"> • Low incomes, high cost of living (store food, transportation, household items) and high incidence of financial poverty
<ul style="list-style-type: none"> • High cost of installing, generating and maintaining community physical infrastructure 	<ul style="list-style-type: none"> • Continuing high birth rates and a youthful and growing population
<ul style="list-style-type: none"> • High demand for housing, high cost, inadequate existing stock and inappropriate design for the climate and lifestyle 	<ul style="list-style-type: none"> • High incidence and increasing complexity of health problems
<ul style="list-style-type: none"> • High under- and unemployment in the formal wage sector with rates highest in remote and more traditionally-based communities 	<ul style="list-style-type: none"> • High incidence of social problems, including externally directed violence (vandalism, break and enter) and internally directed violence (alcohol and substance abuse, family member battering, suicide)
<ul style="list-style-type: none"> • Few opportunities for wage employment outside of the public sector: (federal, territorial, local) 	

(Source: The Community is Quite Capable)

Figure #2: Criteria to Assess Development Proposals

productivity	will it produce wealth?	quality of life	will it contribute to better conditions in terms of health, safety, satisfaction and personal development?
efficiency	will it make efficient use of human resources?	environmental	does it contribute to sustainable, healthy and enjoyable natural environment?
self-reliance	will it contribute either by making the band less dependent on imports or by increasing its export base?	integration	does it fit well with development plans for other areas of community life?
flexibility	does it contribute to an ability to adapt to changing conditions	control	does it contribute to the community gaining greater control over its future and does it reduce dependency on outside corporate and government agencies and decision-makers?
equity	will it produce a reasonably equitable distribution of benefits and costs within the community?		

(Source: To Set Their Own Course: Indian Band Planning and Indian Affairs., pp. 33-39)

Communal Approaches as a Necessity:

A successful self-help project, may at times, require a communal approach. This will be absolutely necessary in cases where residents are unable to provide the required sweat equity. Again, the strong communal focus of Aboriginal culture indicates that this will be provided by other residents. Involving the community in the housing process will provide other benefits as well including potential for further economic development beyond the

provision of a housing unit. Communal assistance will consolidate a mixture of talents that are otherwise difficult to harness.

The community Centred Planning Approach will provide Aboriginal communities the apparatus necessary to make their own decisions concerning future community development. Wolfe identifies the presence of small communities as a deterrent to effective community-centred planning, due largely to a phenomena known as Undermanning. The Theory of Undermanning occurs in small communities where fewer residents are available to undertake responsibilities necessary throughout the planning process. This would occur where only a limited number of persons are capable of assuming the important tasks associated with the increased responsibility:

In small rural places generally, and in Native communities in particular, leaders and community staff are few in number and may have limited formal education. Yet they are expected, both by community members and by external government and corporate agencies, to deal with a vast array of issues. In larger communities, such matters are handled by full-time paid professional staff and specialized administrative systems.⁸⁹

Many small Aboriginal communities do not have the luxury of qualified, skilled persons that possess the ability to deal with the countless bureaucratic organizations and administrative details of the planning process. Although to some extent this is true, small community environments offer a potential that is difficult to achieve in larger centres. Smaller populations "make the all-community meeting a practical reality."⁹⁰ This partially repudiates the claim that self-help will not work because of undermanning.

⁸⁹ Wolfe, Jackie, Approaches to Planning in Native Canadian Communities: A Review and Commentary on Settlement Problems and the Effectiveness of Planning Practice., 70

⁹⁰ *Ibid.*, 70

Summary and Conclusions:

Until the 1970's, government approaches to Aboriginal development were oriented towards their assimilation into 'mainstream' society. These methods were largely unsuccessful due to the multitude of differences between Aboriginals and the remainder of the country's population. Due in part to assimilation, Canada's Aboriginal population was generally apathetic towards issues affecting them. With the advent of the White Paper on Native Assimilation in 1969, Aboriginals transformed their approaches into a self-initiative movement, still evident today.

On-reserve, the movement was expressed through self-government, while in off-reserve communities, The Community-Centred Planning Approach has emerged. Both concepts are remarkably similar in their approaches to Aboriginal development, each requiring a certain amount of authority to operate effectively. This has afforded self-help in housing an opportunity to emerge as an important contributor to public housing stock in northern remote Aboriginal communities. Self-help can also work in conjunction with each approach, particularly the community-centred approach to planning. Communal concepts required in both indicate a potential for a mutually compatible relationship.

Government approaches prior to 1970 overlooked both the incompatibility of Aboriginal to Euro-Canadian cultures and the unique aspects of traditional Aboriginal values. Regardless, governments persisted, creating several years of frustration for Aboriginals. In the last two decades, governments have begun to focus more on the self-initiative movement, affording an opportunity for, amongst other things, self-help in housing. A distinct culture such as the Aboriginal Canadian should be appreciated. Traditional cultural values indicate that Aboriginal culture is appropriate for self-government, the community-centred approach and self-help in housing. Strong communal morals are useful throughout, permitting the unique aspects to present themselves. These

cultural characteristics will afford the potential for Aboriginally operated self-help to achieve success within the current economic, political, and social make-up of Canada.

CHAPTER 4 POLICY / PROGRAM CRITERIA

Today, as the third wave of change begins to batter at this fortress of managerial power, the first fleeting cracks are appearing in the power system. Demands for participation in management, for shared decision-making, for worker, consumer and citizen control, and for anticipatory democracy are welling up in nation after nation. ⁹¹

Alvin Toffler

You don't have to be an expert to know what you want.⁹²

Alvin Toffler

Introduction:

This chapter will review policy and program criteria used by public housing agencies for housing projects in northern remote Aboriginal communities. Several difficulties have occurred as a result of inappropriate policies and programs, resulting in unnecessary public expenditures. This can be attributed to a large extent, to two primary factors: the urban-oriented approaches to policy, and the reluctance of governments to include residents in the

⁹¹ *Toffler, Alvin, The Third Wave.*, 60

⁹² *Ibid.*, 252

housing process. Northern communities have several unique features that affect the housing industry. These must be considered if appropriate financing and delivery techniques are to be implemented. Past approaches have also failed to support true self-help programs, where all stages of the process are managed by residents. One of the most crucial stages in the self-help process is design formulation. Programs that fail to include this element stand to encounter difficulties in the long-term.

The Housing Industry Dissected:

To place self-help into the context of policy criteria, an insight into the housing industry must be presented. Andy Rowe provides a dichotomy of the housing market. He defines conventional method of housing delivery as the formal sector where a

...developer may take the initiative in all stages of the project, or a contract builder may assume responsibility for the construction phase and the household for the development stages. When either type of behavior occurs, it is called 'formal construction' and the organizers of such construction are called the formal construction sector.⁹³

The formal sector includes both the public and private housing industries, whereas the informal sector includes "not only the self-building households but also the individual sub-trades and contractors who are employed by the household in the production of the dwelling."⁹⁴ In the informal sector, limited public and private involvement is required.

Further differentiating the two sectors is the 'initiative' involved through informal projects:

The initiatives of the household can achieve cost reductions at least as great as can be realized through the provision of labour. Similarly, in the formal sector, property developers who undertake all aspects of new housing development are better placed to make more out of their activities than are individual building firms who only engage in the construction process itself. Thus 'initiative' provides a useful distinction between sectors.⁹⁵

⁹³ Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada, 4

⁹⁴ *Ibid.*, 4

Individual initiative can determine to what extent the household becomes involved in the housing process and therefore to what degree the project is actually self-help. For a project to be considered informal, it must display a degree of independence from the public or private sectors. This independence will vary depending on the household's economic and social limitations.

Conventional Policy and Program Approaches:

Although the informal sector is growing in popularity, there is still a dominant presence of conventionally provided public housing units. The CMHC Rural and Native Program has encountered several difficulties, which can be directly attributed to policy approaches assumed. These include:

- i. *High Arrears:* High arrears in both rental and mortgage portfolios. In some jurisdictions as many as 85% of the accounts are in arrears. Arrears tend to be more of a problem in the remote areas. In Northern Manitoba, for example, cumulative arrears stand at 80% of all revenues that should have been collected under the program.
- ii. *High Vacancies:* High vacancies which exceeded 10% of the portfolio in many areas. Often this is not due to a lack of demand but units sit vacant because they need extensive repair after a household has vacated the residence.
- iii. *Turnovers, Foreclosures, and Walk-aways:* These often necessitate quit claims a lengthy process which also contributes to units remaining vacant for some time. Saskatchewan is processing at least one quit claim a week in the south on a portfolio of 1,681 units.
- iv. *Rapid Deterioration to the Unit:* This is often prompted by neglect of routine maintenance and blatant misuse of the property. This results in very high expenditures on maintenance and regeneration costs.
- v. *Household Dissatisfaction:* Clients are dissatisfied with both the program and the units they received.
- vi. *High Long-Term Subsidy Costs:* These are the result of a variety of factors such as high arrears, high maintenance and repair costs, the low income of the client group and high delivery costs.
- vii. *Heavy and Ongoing Administrative Involvement:* This is due to the variety of problems mentioned here.⁹⁶

⁹⁵ *Ibid.*, 4

Difficulties outlined here are the result, at least in part, of a number of policy and program approaches implemented by federal and provincial housing agencies. Policies that impose urban-oriented values on northern remote communities, and fail to involve residents in the housing process are the root of these problems. Specifically, the use of the mortgage instrument, and the reluctance of government officials to involve clients in the design process are the two major causes of the problems listed here.

The Mortgage Instrument in Northern Remote Areas:

Urban-oriented approaches to financing can contribute to a number of the difficulties listed including: high arrears; high vacancies; turnovers, foreclosures, and walkaways; and high long-term subsidy costs. This is summarized by Carter:

Policies and programs appear to have been consistently founded on an urban mentality that incorporates the concepts of a mortgage, equity accumulation, regular monthly payments, urban standards and contract builders. This approach fails to recognize some basic differences between major urban centres and the small rural and remote communities. ⁹⁷

The mortgage instrument is inappropriate in northern remote areas. The most glaring result of its inapplicability is arrears. On the basis of her observations of the Department of Northern Saskatchewan Self-Help Project (1976), Patricia Streich is able to conclude that:

...losses on the program might be high because of the high incidence of non-payments on mortgages. In fact, 90% of the Department of Northern Saskatchewan Housing (DNS) units are in arrears. Consequently, interest has been accrued on these mortgages to the point where the balance owing exceeds the original value of the mortgage. ⁹⁸

⁹⁶ Carter, Dr. Tom, Rural and Native Issues Paper., Submitted to CMHC., 2

⁹⁷ Carter, Dr. Tom, "Housing Policy in Small Centres: A Critical Assessment", from the Canadian Urban and Housing Studies Conference., 3

⁹⁸ Streich, Patricia, Rural and Remote Housing in Saskatchewan., 26

Arrears characterize the entire northern remote public housing industry. This indicates that the use of the mortgage instrument in northern remote areas is not appropriate. There are several reasons for this:

Financial Institution Location:

Streich denies that inability or unwillingness to pay is the principal reason for high arrears. Instead, she blames the lack of any collection procedures in remote areas for the problem. She outlines three factors involved;

- i. Physical: the isolated location of housing units make it difficult to collect payments.
- ii. Institutional: there are no banks or credit unions in the North to make payments through accounts.⁹⁹

This identifies a fundamental problem with the use of the mortgage instrument in northern remote areas. Access to institutions is not always available for both obtaining mortgages and retiring them.

Financial Institution Policy:

The mortgage instrument is also inappropriate to the self-help concept because of financial institution policy. This is evident through funding shortages that occur particularly in the initial stages of the housing process. Lending institutions do not normally finance land and initial materials required due to the risks involved with an absence of collateral. Instead, they choose to wait until the basement, the principle walls and the roof are installed. At this point, the lending institution provides "the first of four payments known as the roof-tight draw".¹⁰⁰ This leaves the self-builder without the initial capital necessary to purchase land, major materials and the necessary labour. The second,

⁹⁹ *Ibid.*, 27

¹⁰⁰ *McNeil, Paul, Personal Interview.*, March 30th, 1990

third, and fourth draws are provided upon completion of subsequent stages in the process (the fourth is provided for 'spec' houses, or houses the builder expects to sell). Although the absence of initial capital in the 'first-draw' is the most important aspect of this discussion, these phases can also adversely affect self-help.

Lending institution rejection of self-help projects is in fact, very common. The following factors describe the rationale for their reluctance:

- i. lending institution's preference for an expedient sale
- ii. lending institution's preference for a completed dwelling
- iii. lending institution's disbursement practices are not well suited to informal sector [self-help] production. They are more suited to the formal sector [private] who can complete a unit within three months. In self-build projects, the dwelling is often occupied before it is complete and is often leased another year before any of the landscaping is near completion. This extends the period of time capital is required. ¹⁰¹

Informal sector dwellings often fail to satisfy the requirements of lending institutions on one or more of these factors. This indicates yet another rationale for mortgage instrument inapplicability to self-help housing.

Non-Market Factors:

Further substantiating claims related to inapplicability of the mortgage instrument is the absence of a functional market in northern remote areas. A functional market generally guarantees a return on investment. In non-market areas homes are normally sold at a loss, relative to the cost of construction, contributing to a reluctance to invest in a mortgage. It can also contribute to arrears on mortgages because "the borrower has no assurance of recovering his equity, so there is no incentive for him to pay."¹⁰² The reputation northern communities have for high arrears, added to the knowledge of an absence of a functional market, further discourages investment firms from providing funding to northern remote

¹⁰¹ Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada., 7

¹⁰² Streich, Patricia, Rural and Remote Housing in Saskatchewan., 30

communities.

Limited Incomes:

Other factors contribute to arrears, and make mortgage financing inappropriate in northern remote communities. Current economic conditions in these areas, documented earlier, limit resident incomes. Larsson Consulting claims that, "the average annual household income recorded was [only] \$12,863."¹⁰³ Low-incomes coupled with a high cost of living can make mortgage amortization very difficult. In most cases:

...when low income households have to make a choice between spending their income on food, clothing and utilities or making the mortgage or rent payment, the choice is obvious, particularly if the threat of eviction lacks teeth. ¹⁰⁴

This can have a substantially adverse affect on the amortization of mortgages.

Contributing to the problem is income scheduling. Aboriginal communities that rely on seasonal occupations as their primary source of income (hunting, fishing, and trapping) can find making payments on a monthly basis difficult. Where Aboriginals have an income, it is "irregular and seasonal".¹⁰⁵ This financial situation does not cater well to a substantial, monthly payment.

Mortgage Document Complexities:

A substantial number of persons in northern remote communities lack the knowledge necessary to comprehend the details of a mortgage document, which at times can be cumbersome. Interviews conducted in Labrador, Newfoundland indicated that "clients did not fully understand the mortgage documents."¹⁰⁶ Different application forms can create

¹⁰³ *Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings.*, iii

¹⁰⁴ *Carter, Dr. Tom, Rural and Native Issues Paper.*, Submitted to CMHC., 3

¹⁰⁵ *Ibid.*, 27

confusion, which led Middleton to conclude that mortgages are "inappropriate for less sophisticated communities."¹⁰⁷ The majority of northern remote Aboriginal persons are unaware of the particulars of the mortgage instrument and may be intimidated by it.

Vast Cultural Differences:

Cultural differences can be identified as the primary contributor to the incorrect approaches displayed here. Policy initiatives have created a scenario where:

...survivalist attitudes (seasonally oriented and flexibly scheduled) of the Native majority population are in contrast to the (longer-term and rigidly-scheduled) view of the mainstream society minority. These differing tendencies are at the root of many misunderstandings and difficulties in the northern housing industry, and in the northern administration generally. ¹⁰⁸

This quotation outlines the basis of the problem. Agencies have failed to consider the unique qualities of the host culture while implementing policies intended to ameliorate the housing dilemma.

Changes are Required:

The Rural and Native Housing Program has recently been criticized for its policy approaches. Traditionally, housing agencies have attempted to "transpose urban-based policies into a rural setting where they are both meaningless and unworkable."¹⁰⁹ An innovative concept such as self-help can ill afford to experience the difficulties associated with conventional approaches. Self-help's initial cost intensive nature indicates that it must

¹⁰⁶ *Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings., 24*

¹⁰⁷ *Middleton, Charles, Self-help Components in Housing Delivery., 78*

¹⁰⁸ *Wither, Glen, "Patterns and Building Blocks", in Northern Perspectives in Design and Construction., 34*

¹⁰⁹ *Streich, Patricia, Rural and Remote Housing in Saskatchewan., 31*

achieve success in the short-term, or program evaluations may not be favorable. Encouraging in this regard are comments provided by George Anderson, CMHC President, stating at a National Housing Conference in 1987 that the RNH Program "needs a colossal revamping."¹¹⁰ The following are three approaches housing agencies can implement in an effort to overcome difficulties experienced and to improve public housing through self-help. These are not all applicable to every program in every area. Means will have to be provided to determine the individual needs of various communities involved.

Alternative Approaches:

Flexibility as a Necessity:

Policies directed at program financing indicate a lack of flexibility. Urban-oriented, nationally based universal policies and guidelines directed at northern remote areas are certainly responsible for many of the difficulties encountered. Dr. Carter summarizes this as it applies to the RNH Program, "one of the basic difficulties with the Rural and Native Program from its inception has been trying to apply national program guidelines to a number of regions with vastly different characteristics and circumstances."¹¹¹ Communities located in the northern regions of Canada can be either market or non-market, can vary in size, and can have unique family hierarchies where the presence of dominant families exist. Failure to address this variety presents a sense of urgency to the situation: "it is absolutely essential that programs and policies consider regional factors involved. One policy will not suit the needs of each unique community."¹¹² Government housing agencies must incorporate flexibility into program guidelines to address the unique qualities

¹¹⁰ Carter, Dr. Tom, Rural and Native Issues Paper., Submitted to CMHC., 1

¹¹¹ *Ibid.*, 14

¹¹² Cassin, Ken, Personal Interview., January 11th, 1990

of communities encountered.

The following are suggested as methods available to overcome this problem with northern remote self-help projects:

Capital Grants:

Although the equity provided through true self-help reduces the mortgage amount, a substantial debt still remains in the form of capital costs. In remote areas, capital costs can be very high. To assist the self-help builder, governments can "write-off part of the capital cost."¹¹³ A capital grant forgiven over time would enable occupants to earn ownership in a 10-15 year period, while requiring the tenant to pay for utility and maintenance expenses. According to Adam Schiessler, Consultant to the MMF, "forgiveness would be provided to the client provided the unit was maintained during the 10-15 year period."¹¹⁴

Patricia Streich provides economic rationale as a basis for her recommendation, justifying capital grants by comparing the housing industry to large companies locating in the north. Companies entertaining the possibility of northern regions for investment receive concessions for capital cost. Northern residents are as lucrative an investment as large money-making operations. Also providing rationale is the high incidence of arrears. Streich maintains that "arrears levels in rural areas tend to be high, frequently over 20%."¹¹⁵ This can be more expensive than in urban centres, as distance and time drive up administrative costs of collection. In a default situation, if the house is repossessed, even greater costs are incurred through repairs essential for re-sale, and possible vandalism of an empty property in the interim. It is suggested that in some instances, it is better to avoid the

¹¹³ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.*, 33

¹¹⁴ *Schiessler, Adam, Personal Interview.*, February 7th, 1990

¹¹⁵ *Middleton, Charles, Self-help Components in Housing Delivery.*, 58

problems and expense of on-going arrears, by offering forgivable loans to northern remote Aboriginal self-builders.

The Total Write-Off Approach:

The total write-off approach is similar to an up-front grant, although it forgives the entire mortgage as opposed to providing a grant for a portion of the capital costs of a project. In a self-help project, a total mortgage write-off would apply to materials; any labour necessary; administrative costs; and interest. Initially, the cost to public housing agencies:

...would be very high, but rough estimates suggest the pay back would be 6-7 years. Elimination of on-going subsidies, administration costs, legal fees associated with quit claims and foreclosures, and reduced maintenance costs would result in a short-term pay back period.¹¹⁶

Savings realized through these areas should be added to those achieved through self-help labour provision. This reduces the mortgage amount, making the initial write-off more realistic.

If this approach is still perceived as politically inappropriate, a compromise could be reached. The mortgage could be written off for the client, while still carrying it on the books. Current ongoing subsidies would still be reduced "as it removes administration costs, legal and maintenance costs leaving only the amortization costs."¹¹⁷ Regardless of the approach assumed, the elimination of the mortgage / client relationship will help overcome the numerous difficulties traditionally encountered.

Current Approaches to Financing:

Although the majority of public housing homeownership units require mortgage

¹¹⁶ Carter, Dr. Tom, Rural and Native Issues Paper, Submitted to CMHC., 15

¹¹⁷ *Ibid.*, 15

financing, implementation of the total write-off approach has occurred in each of the government operated self-help programs in Canada. The Demonstration Program, RHAP, and HAP all provide materials at no cost to the client, requiring only labour provision. Mortgage logistics are similar in each program: forgivable on a registered land tenure after a 25 year period (increased to 25 from 5 years in 1987). Successes experienced by Alberta and NWT housing agencies in RHAP and HAP respectively, generated interest in the approach, leading to its implementation in the Demonstration Program. Regardless of its popularity, opinions of a total write-off are not entirely favorable. In Saskatchewan, for example administrators recommend that alternatives to total mortgage financing be considered. A compromise including a partial write-down of mortgages "will be necessary."¹¹⁸ This would overcome the capital funding problems outlined earlier, while still remaining economically viable for governments.

The contrasting opinions expressed by the province of Saskatchewan illustrates a need for regional consideration during financing methods selection. The total write-off approach is not entirely applicable to all areas of the Canadian provinces because of the market, non-market relationships in northern regions of Canada. In cases where market forces are evident "some write-downs, as opposed to write-offs may have to be considered."¹¹⁹ This approach is currently assumed for RHAP self-help projects. In market communities, clients are provided with an up-front grant, to help reduce the mortgage amount. Whereas in non-market areas, total write-offs are common. RHAP implemented the write-off of mortgages on forty-two units "at considerable expense to the province."¹²⁰ Adoption of this approach by CMHC for use in the Demonstration Program will ensure that the best possible return will be realized in publicly operated self-help projects.

¹¹⁸ *Ibid.*, 8

¹¹⁹ *Ibid.*, 7

¹²⁰ *Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings.*, 57

Government Involvement in Self-Help:

Self-help should be considered as an integral part of Canada's public housing approach for two reasons. First, it currently contributes a significant percentage of housing units in Canada without government assistance. Rowe lists activity levels across the nation identifying: Nova Scotia; Prince Edward Island; Quebec; Ontario; Manitoba; Saskatchewan; British Columbia; and rural New Brunswick which leads the group. In that province: "70-80 % of new dwellings are initiated by the informal sector except in Saint John, Fredricton, and Moncton where 20-50% are said to follow informal sector initiatives."¹²¹ This is the result of primarily private and personal initiative.

Second, although government assistance was provided, CMHC's Rural and Native Demonstration Program has also contributed a number of self-help units to existing stock. The unit production goals of the Program total 295 to January 1989. (See Table # 3) RHAP has contributed 1,046 to the end of 1988 to that province's housing stock while HAP in the North-West Territories has contributed 662 in total.¹²²

Although self-help has contributed to the housing stock throughout Canada, it is not feasible to assume that the approach can continue in northern areas without government assistance. Informal activity across Canada was operated by lower middle-income persons who were able to avoid the problems associated with capital shortages. The current economic climate of northern remote communities, added to the reluctance of financial institutions to invest, prevents northern residents from affording the initial capital required.

¹²¹ Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada., 5

¹²² Program Evaluation Division, Evaluation of the Rural and Native Housing Program (1990 Rough Draft)., 33-35

Table # 3: RNH Demonstration Units

PROVINCE/TERRITORY	UNITS COMMITTED			TOTAL #	%
	1986 #	1987 #	1988 #		
Newfoundland	5	13	12	30	10.2
Prince Edward Island	3	0	3	6	2.0
Nova Scotia	16	9	7	32	10.8
New Brunswick	5	6	7	18	6.1
Quebec	16	15	18	49	16.6
Ontario	8	10	17	35	11.9
Manitoba	11	14	12	37	12.5
Saskatchewan	6	11	10	27	9.2
Alberta ¹	9	10	10	29	9.8
British Columbia	5	5	4	14	4.7
Northwest Territories ²	0	0	0	0	0.0
Yukon	13	5	0	18	6.1
CANADA	97	98	100	295	100

¹Project Implementation Division, CMHC, 1989. Budget for Alberta units is converted to cost-sharing of provincial RHAP units.

²RNH Demonstration program replaced by cost-shared territorial HAP in Northwest Territories.

(Source: Evaluation of the Rural and Native Housing Program, p 33)

Although CMHC is involved in an experimental attempt at self-help in the Demonstration Program, and provides funding to Habitat for Humanity in Winnipeg, its role has been limited. Rowe explains:

In some provincial jurisdictions in Canada, the state has provided support and training for self-builders, however, with the cuts on public expenditures this has become far less common.¹²³

Policy change must be implemented. Governments must increase their role towards self-help housing beyond the approaches utilized in the Demonstration Program. This can occur in several ways, including "through the provision of inexpensive land."¹²⁴ Land

¹²³ *Ibid.*, 27

¹²⁴ *Ibid.*, 26

ownership can vary substantially, although there are a substantive number of cases where government holds land under the Crown's name. These lands could be transferred to self-builders to remove one of the initial costs of construction. Rowe also suggests government housing agencies implement policies that encourage financial institutions to consider self-builders as clients. This has occurred to some extent in P.E. I. While these programs are more effective in the formal sector, "they do also impact on the informal sector."¹²⁵ Governments can also provide information and advice to self-builders. According to Rowe, "this has been effective in Newfoundland in that province's Small Loans Programme."¹²⁶ These efforts can contribute to an effective self-help program. In northern remote communities, residents require more assistance to combat the difficulties associated with financing and other details of the housing process.

If these approaches are implemented, governments can reduce contact as self-help begins to develop communities, decreasing dependency in the process. Andy Rowe maintains that currently, government involvement in the formal sector is indirectly forcing the private sector buyer to assume the risk of a mortgage, while the developer appreciates the benefits of profits involved:

Programmes designed for the formal sector often address both fiscal and social objectives, however, they sometimes do so in a fashion which leads to the household purchasing the output by increasing their exposure to debt and risk. From an equity point of view, it is usually considered inappropriate for individuals to bear the risk for policy efforts intended to assist the wider community. ¹²⁷

Government involvement in self-help would initially transfer the risk from the client to government. However, as the community begins to develop, the risk can gradually be transferred to the community, then back to the self-builder. Government involvement in self-help now, affords the potential for "economic individualism which is a very topical

¹²⁵ *Ibid.*, 26

¹²⁶ *Ibid.*, 26

¹²⁷ *Ibid.*, 27

policy approach in Canada today."¹²⁸ Government agencies must recognize the potential self-help offers for the community and long-term government budgets.

Government and its Relationship with the Community:

Governments must be prepared to direct funds at self-help if 'economic individualism' is to be achieved by northern residents. While the implementation of a total write-off approach will require substantial government expenditures, long-term benefits may occur which make short-term spending viable. Successful self-help may enable government agencies to devolve responsibility of housing provision to local housing authorities. This can occur if confidence in residents is restored as skills develop through participation. To achieve this, Aboriginals have to be provided with the authority to :

...administer their own housing programs, which should be geared to teaching people how to build and maintain their own houses. This would not only provide better housing, but would also be a way of upgrading local skills, providing meaningful work, and helping restore pride in the household and the community. [The aim should be] to spend the money more wisely so as to promote sustainability, self-reliance and less dependency. ¹²⁹

Sustainability should equate to decreased government expenditure.

The Alberta Housing Corporation with RHAP have been a leader in this regard, through the encouragement of community participation in numerous stages of the process. This can potentially result in a "more responsible client and fewer problems with arrears, maintenance etc."¹³⁰ In chapter Two, responsibilities were identified as involvement in several stages of the housing process, all co-ordinated by a local housing authority. In Manitoba, recent initiatives indicate a movement towards this approach. Ken Cassin of

¹²⁸ *Ibid.*, 27

¹²⁹ House, J.D., "Towards Sustainable Communities: Lessons Learned From Newfoundland Outports", in Native Socio-Economic Development in Canada: Change, Promise, and Innovation., 57

¹³⁰ Carter, Dr. Tom, Rural and Native Issues Paper., Submitted to CMHC., 10

Manitoba, recent initiatives indicate a movement towards this approach. Ken Cassin of MHRC claims that "the four western provinces have met with Native leaders in Thompson, Manitoba, in the past few years to discuss housing matters."¹³¹ In the least, this indicates an awareness amongst government officials of the need for communication between the two groups.

It is not entirely feasible to expect an individual community member to assume the majority of responsibility required in a housing delivery process, given the current level of development of Aboriginal Canadians. In these cases, "enhanced community involvement in tenant selection, property management and maintenance should be encouraged."¹³² To achieve success through this method, the community must be willing to assume increased responsibility. Regardless of their current economic and social status, Aboriginals still remain a strong community oriented culture. This provides reason to believe Natives will assist other community members in the housing process. Successes through RHAP illustrate that community can be an effective vehicle for housing delivery.

Communities can also assume roles outside the housing process. Habitat For Humanity requires residents in each community to get involved in the selection of clients for self-help units. The group, referred to as the Family Selection Committee, determines "whether or not the family is responsible enough to make payments."¹³³ This places community pressure on self-help clients, removing the need for post-construction government involvement.

¹³¹ Cassin, Ken, Personal Interview., January 11th, 1990

¹³² Carter, Dr. Tom, Rural and Native Issues Paper., Submitted to CMHC., 13

¹³³ Brown, Keith, Letter of Correspondence from habitat for Humanity., March 2nd, 1989, 2

Program Approaches:

If current paternalistic approaches are retained by government agencies, Aboriginal people will not develop and the potential for sustainability will not be achieved. Although there is occasion where relations between the Aboriginal community and governments are satisfactory, Aboriginal organizations still claim to be given the "the run-around: CHMC tells us one thing and the Minister's office tells us another."¹³⁴ Aboriginal organizations and the communities they represent must be included in the development of programs and policies affecting them. Program approaches assumed by governments in the past have encountered criticism for their reluctance to involve residents in the housing process, contributing to the insurmountable cases of unit abuse. These inadequacies surface in many areas ranging from severe vandalism, lack of maintenance, and resident apathy. User participation is advocated as a potential means of improving the situation:

One alternative seen by the activists of the citizen participation movement is to return the power of decision-making to the people - to let those in need of better housing or improved neighborhood author their own solutions. Citizen self-help housing and development has become the formula for achieving planning and programs that fit needs, and encourage an individual's sense of achievement and satisfaction.¹³⁵

The client's needs have to be addressed to overcome the difficulties associated with inappropriate policy approaches. This can be achieved through involvement in the entire housing process, creating a true self-help approach.

¹³⁴ Lang-Runtz, Heather, "Homes that are Anything But", in Canadian Housing, 28

¹³⁵ Axworthy, Dr. Lloyd, A Strategy for Self-Help and Renewal, 1

Current Degree of Involvement:

An area commonly overlooked in a self-help project is the design stage. Designs that fail to meet the needs of the client can contribute to a number of the difficulties outlined earlier including: high vacancies; turnovers, foreclosures and walkaways; rapid deterioration of the unit; household dissatisfaction; and heavy and on-going administrative involvement. While Rowe includes the design element of the housing process in his definition of true self-help, participation in this stage has been minimal. To date, "there has been minimal (and often token) Native participation in the design and delivery of programs."¹³⁶ Chapter Three addressed the extreme contrasts of Aboriginal Euro-Canadian societies. Without a knowledge of this by architects, a potential exists for the imposition of incompatible designs that do not adhere to the lifestyle of its occupants. This can subsequently lead to the difficulties experienced. In 1982, Simon et al studied the Burwash Native Peoples Project. They concluded that:

When the designer has little empathy for the values that are embodied in the settlements of the subculture, he unconsciously projects his own cultural values and world view on his client. Settlements following from such planning are in perpetual conflict with traditional cultural patterns because they do not reflect the inner values shared by the inhabitants. This conflict contributes to both physical and mental stress, the loss of cultural identity and the gradual collapse of the subculture.¹³⁷

Unfortunately, it is not uncommon to find public officials "who are unaware of the behavioral differences between Euro-Canadians and Native-Canadians."¹³⁸ Ignorance can lead to biases and prejudices, discouraging the adoption of culturally compatible designs in the process. In fact, in situations where cultural considerations are required, it is not uncommon for professionals to "try to coerce cultural conformity."¹³⁹ Currently, in the

¹³⁶ *Simon, J.C., A Culturally Sensitive Approach to Planning and Design With Native Canadians., 2*

¹³⁷ *Ibid., 4*

¹³⁸ *Ibid., 17*

uncommon for professionals to "try to coerce cultural conformity."¹³⁹ Currently, in the majority of cases, designs are brought in from the "south" where middle-class standards dominate the professional mind.

The Overlooked Details in Design:

Designers working for public housing agencies in this regard, commonly fail to "consider the physical, social and economic features of the host culture while designing units for northern locations."¹⁴⁰ The following section outlines the details necessary to provide culturally compatible designs for northern remote communities.

Physical:

Certain physical factors affect both design and site characteristics of a housing unit. In northern remote communities, lifestyles and climates require certain elements to be included in unit design. Features such as "removable skirting, air lock porches, and gravel pad construction."¹⁴¹ Without consideration of these features in the design, the possibility remains for inappropriate materials and / or features being imposed. This can have detrimental psychological affects on the occupant, and can affect the physical condition of the unit in the long-run.

Site selection is not a primary focus of this practicum, although its importance is recognized. A designer can commonly "accommodate a house on a site that might not meet ideal requirements."¹⁴² Housing that fails to meet the needs of northern remote communities can encounter abuse, and require subsequent maintenance costs. This can be

¹³⁹ *Ibid.*, 13

¹⁴⁰ *Robson, Robert, Northern Housing: Perspectives on Design and Construction.*, 1

¹⁴¹ *Ibid.*, 2

¹⁴² *McCann, David, "Northern Housing Design and Construction", in Northern Housing: Perspectives on Design and Construction.*, 40

illustrated by the site designer's failure to consider a site near the shore of a river, in areas where people require running water for their livelihood. This kind of oversight may generate a degree of dissatisfaction towards the unit. Site designers from southern communities are normally unaware of the details of northern life, relying on their own perceptions of life in the city instead. A mutual dialogue between the designer and the community throughout the process may help overcome the problem. Further details on this subject are included in "Northern Housing Design and Construction", in Northern Housing: Perspectives on Design and Construction., written by David McCann.

Social:

Certain social details must be addressed throughout the design process as well. Aboriginals require a different design to accommodate their social activities of every day life. In a typical urban three bedroom bungalow, central living areas are only slightly larger than the bedroom. In Aboriginal communities however, families require a larger central space to accommodate their communal cultural needs. While middle-class urban families require a substantially larger bedroom for privacy, northern Aboriginals only require room to sleep. To effectively address this situation, designers must consider "the design of all-purpose living areas, smaller sleeping quarters and additional storage space."¹⁴³ Failure to address this can force residents to take their own ameliorative measures. On a recent trip to the Dauphin, Manitoba area, Ed Swain noted the absence of interior walls in government designed units. He claims "tenants removed them. The reason tenants gave for this was because they weren't used to being closed in. They wanted a bigger central space."¹⁴⁴ Again this can be attributed to the absence of client consultation. Designer ignorance will continue to create these problems without resident

¹⁴³ Robson, Robert, Northern Housing: Perspectives on Design and Construction., 2

¹⁴⁴ Swain, Ed, Interview over the Telephone., October 25th, 1989

participation in design.

Economic:

There are economic concerns as well. Aboriginals involved in different sectors of the employment industry will have different design needs. This factor presents a particularly complex problem. Aboriginal communities are very diverse economically, which is often dependent primarily on their location. With this in mind, it is necessary to provide a economic division of Aboriginal communities into three principal groups. They include;

- i. Predominant non-Native and southern oriented communities within the wage economy. Example: Yellowknife, Pine Point.
- ii. Mixed Community Economy of wage employment, renewable resource activities, and social assistance. Example: Rae-Edzo
- iii. Predominantly Native subsistence economy community. Example: Snare Lake. 145

Although these areas are outside the geographical parameters of this practicum, they do provide an indication of the variable differences that exist. Traditional employment pursuits such as hunting, fishing, and trapping require "cold-storage porches, outside access changing facilities, 'mud-rooms' and a variety of other design features."¹⁴⁶ These features can be included in a design with the advent of client request.

The CMHC Tenant Design Participation Project:

There exists a gap between the policy maker / designer / planners' vision of public housing and people's expectations of a home which presents a great need to clarify what public housing should be. Colin Ward echoes the sentiments of Axworthy:

¹⁴⁵ *McCann, David*, "Northern Housing Design and Construction", in Northern Housing: Perspectives on Design and Construction, 32

¹⁴⁶ *Robson, Robert*, Northern Housing: Perspectives on Design and Construction, 3

When potential residents actually are in control of the planning of their future homes they almost invariably make choices which reflect not only their immediate needs but other peoples' future needs.¹⁴⁷

Public housing should focus more on what people think is important *to* them, not what professionals think is important *for* them.

While private sector housing addresses occupant needs through targeting user preferences, public sector housing recipients are forced to accept designs offered. With user participation in design included in the self-help process, tenants can choose a housing form that conforms to their daily needs. An attempt at inclusion of tenants in the design process occurred in an experimental basis in 1973. The Tenant Design Participation Project in Winnipeg, operated by the provincial government in conjunction with the Central Mortgage and Housing Corporation, explored the concept. Although there are no results available, the case study provides an insight into the process used. Goals of the project were to determine the effects of tenant involvement on the form and character of the project and its units; and to determine if participation affects resident attitudes towards the project.

The experiment began with program planning, leading to the site selection stage. Clients were further involved in both the site and unit design. An 'animator / consultant' was secured to initiate, co-ordinate, and direct the involvement of the tenants in the programming and design of the project. The animator / consultant was vital to the project for two reasons: firstly to establish and guide the tenant forum for the design process; and secondly to develop techniques to help tenants participate in the formulation of a program and design the project and dwelling units.

A tenant committee was organized to work with the consultant and architect. Before the actual planning and design it was necessary to establish communication familiarity among the tenants and with the consultants. Site selection involved explanation and evaluation of

¹⁴⁷ Ward, Colin, "Community Architecture: What a Time it Took for the Penny to Drop!", in Built Environment, 12

potential sites by the consultation team. Project programming was based on information gathered from tenant interviews and surveys. Tenant concerns and preferences were established, as well as familiarization with the tenants' housing situations. The progress to date was then reviewed by the tenants for accuracy of their preferences and ideas.

The two design phases (site design and unit design) were started by presenting examples of housing projects and various site and layouts. The examples were provided as an educational input so tenants would have greater understanding of what is involved in such projects, and enable them to more effectively evaluate design options and components. Actual site design and development began by the tenants through an exercise using scaled site components to test various layouts and to familiarize clients with the actual site and the limitations it dictated. The consultant team refined the various tenant proposals and presented a number of the most workable schemes. A vote was conducted among the tenants for a final selection of the site plan.

Unit design proved to be the most difficult phase involving the tenants. Major difficulties resulted from problems in communication, specifically those relating to the design process. As stated in the CMHC report on tenant participation:

Designs are not produced by the simple addition of requirements, rather design is a process in which requirements are combined simultaneously and translated into three dimensional spaces and forms. Because of the challenge presented by this, it provided some of the more important lessons. ¹⁴⁸

The various communication techniques utilized throughout the process can have a great affect on its results. Unit designs were presented in plan form: the tenants had a certain degree of difficulty in comprehending what was being presented. Communication problems were alleviated by breaking down the design into a number of components, and attempting to make the process and presentation as sequential as possible. Graphics were

¹⁴⁸ *Barker, Eric J., Tenant Design Participation Project: Phase 1 - Winnipeg., 11*

improved a number of ways: More realistic drawings were presented and scale models of various unit types were used. The danger of this mis-interpretation was a potential problem so design intentions had to be clearly represented. This indicated that:

...for the participation idea to develop further, architects will have to learn new communication skills and be willing to examine critically the success of the process they go through.¹⁴⁹

When working with low-income clients, northern Aboriginals in particular, it is necessary to avoid the use of jargon and techniques familiar only to architects, by structuring dialogue and apparatus accordingly.

Tenants, with the aid of consultants, had to choose the final design of the units. Locations of the units within the site and the exterior appearance of the units and project also had to be decided. One observed problem at this stage was the tenant preferences changed from meeting to meeting. Changes in preference indicated the importance of "giving tenants sufficient time to consider the details of design, and that certain decisions cannot be made too quickly."¹⁵⁰ This may add costs to the program, which can affect its marketability to public housing officials.

In determining the external appearance of the unit, again problems in understanding graphic presentation occurred. Perspective sketches were more useful than two dimensional sketches such as elevations. While it was understood and accepted that constraints would necessitate certain limitations with regard to unit size and different types of layouts, tenants expressed preference for a certain degree of visual interest and variety of materials for the external appearance. Workshops were conducted in which the tenants explored relationships between the different unit types, and attempted to optimize location not only with respect to physical considerations, but social considerations as well. "Since

¹⁴⁹ Owens, Ruth, "Participation Panacea.", in *Architect's Journal.*, 26

¹⁵⁰ Barker, Eric.J., *Tenant Design Participation Project: Phase 1 - Winnipeg.*, 15

tenants had become well acquainted with each other, a number of tenants wished to change their location and be near friends."¹⁵¹ Because the tenants made contact with each other before they became occupants, and were striving toward the same goal, a strong sense of cohesion developed. Meetings, workshops and committee involvement increased both pride and responsibility. Loyalty to the decisions made and to the designs created was evident. The program therefore assisted in strengthening the foundation of the community in addition to attempting to address resident's needs. This was also evident in terms of education and awareness. Both the users and the consultants involved in the CMHC project, learned a great deal and developed a greater understanding toward each other. Participating tenants learned a great deal about housing design and production and became "sympathetic to the difficulties encountered by designers and other participants in the housing field."¹⁵² In addition, designers gained insights into their professional roles through the need to re-evaluate their approach to design processes.

Cost Limitations:

True self-help as defined by Rowe, includes client involvement in the design process. User participation offers a potential to increase the role of the community, in an effort to ensure that a culturally compatible design is produced. While an approach requiring the degree of dialogue and consultation used in the Tenant Design Participation Project offers potential, it also requires additional time and money both to implement and operate. Additional co-ordinators and consultants are often needed, and the experimental projects also reimburse the tenants for their time. Co-ordinating the tenant group was time consuming as was the issue of effectively presenting information. The success of such an endeavor demands high levels of commitment of all involved, while working within new

¹⁵¹ *Ibid.*, 16

¹⁵² *Ibid.*, 31

methods and techniques, and unfamiliar interactions.

This presents an obstacle for true self-help. Given the current restrained fiscal government environment, the adoption of an intensive design approach is unlikely. This is evident in the current approach assumed in CMHC's Demonstration Program, where the degree of participation in self-help designs is minimal. According to Gord Roulette, Officer and Contract Administrator for the RNH Program, states "we use two basic designs, one sent to us from Ottawa, while the other is taken from a local company."¹⁵³ (See Appendix #3) Client participation in the design process is limited to alterations only. CMHC will permit "a wall or a cabinet to be moved upon request. We also allow for additional items to be incorporated into the unit like an extra cabinet at their expense, and offer a choice in the colour selection and material finish."¹⁵⁴ This approach is extremely limited.

Unfortunately the realities of the system prevent involvement to the extent outlined in the Tenant Participation Design Project. Program options and flexibility are limited because "there are strict cost controls per unit administrated by Ottawa."¹⁵⁵ While the benefits of client participation in the design process are obvious, increased program costs are not entirely feasible at this time. This indicates a need for a more cost-effective alternative.

An Alternative to Direct Consultation:

Kevin Lynch's innovative Spiral Process approach provides the apparatus necessary for consultation in the design process. While satisfying the design requirement of a true self-help housing process, it also remains relatively cost-effective.(See Figure #3)

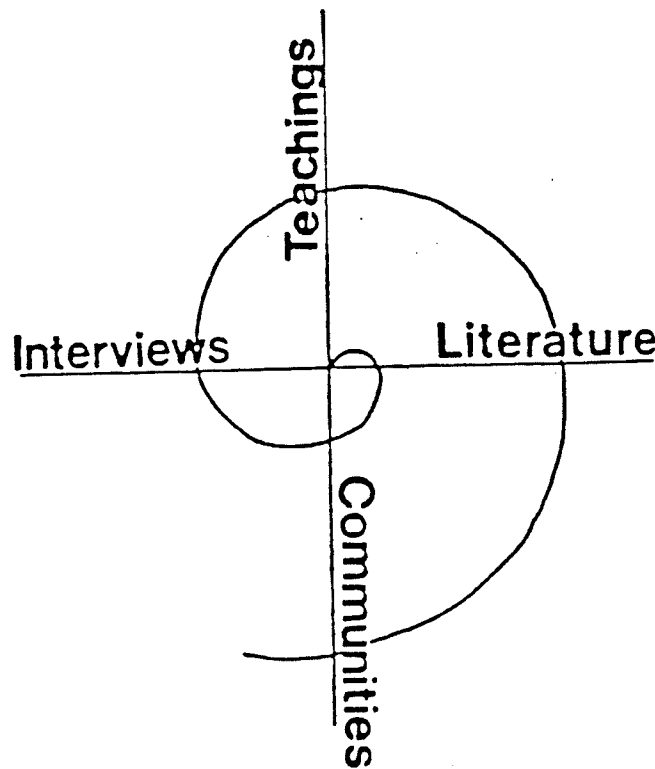
¹⁵³ *Roulette, Gordon, Personal Interview.*, January 15th, 1990

¹⁵⁴ *Ibid.*, January 15th, 1990

¹⁵⁵ *Ibid.*, January 15th, 1990

Lynch designed the process to assist designers in overcoming the tendency to impose middle-class urban-oriented values. This is achieved through a discovery of the intricacies of the client culture. Steps have to be taken to involve the Aboriginal in the process of planning for the unit because "the people best able to design or plan an environment or a community are the people who will use that environment or inhabit that community."¹⁵⁶ Lynch's method, originally presented in Site Planning., offers a solution that can achieve success in only the short period of time the two groups deal with each other, in an effort to limit costs. His method is directed at planning of the community as a whole, but concepts are applicable to the design of the individual unit.

Figure #3: The Spiral Process Used to Document Environmental Values



(Source: Site Planning)

¹⁵⁶ Simon, J.C., A Culturally Sensitive Approach to Planning and Design With Native Canadians., 96

Involved in his approach are direct and indirect communication with the client group.

The following list outlines the indirect information required by the designer:

- i. Indirect evidence of past spatial behavior through the analysis of area use when choice was available.
- ii. Analysis of existing environments which are stable and accepted by the cultural group one is working with.
- iii. Evidence of dysfunction which are directly related to locality such as rates of disease, accident, crime, social disorganization, environmental destruction, abandonment, etc.,
- iv. A search of various media for references to the environment that will establish the widely held opinions and images about the subject.
- v. A literature search: one always consults previous experience: what developments of this type have been built and with what luck? ¹⁵⁷

The collection of indirect information is particularly vital to the process and can be more inexpensive than the direct consultation the Tenant Design Process requires. Consultation with each individual client can equate to increased professional fees. The collection of indirect information can be conducted by researchers, thus costing the project less in the long-run.

The direct approach Lynch advocates involves going "beyond observable behavior by communicating directly with the people about their images, feelings, experiences, and values in regard to the real world around them."¹⁵⁸ Lynch attempts to address all factors of the host culture through a four step process :

- i. The first lies in the understanding the culture's teachings as a window into the workings of the culture. Through this, the designer can become sensitized to the needs of the client group and begin to understand their point of view.
- ii. The second step in attaining an understanding of the dialogue, is a study of contemporary literature related to the planning/design of Native communities. Through the material, the designer can become informed of past successes and failures as well as a wide scope of perceptions of possible future problems.
- iii. The third step, and probably the most crucial, is that of interviewing the client. Through this process the planner will realize the dreams, goals and wishes of the people who will

¹⁵⁷ Lynch, Kevin, Site Planning, 102

¹⁵⁸ Simon, J.C., A Culturally Sensitive Approach to Planning and Design With Native Canadians, 97

inhabit the community. The designer should be able to sensitively interpret the stated wishes of the client in terms of their culture.

- iv. Finally, the fourth step, that of visiting other communities, is useful for validation of what information has been collected through the other three areas. It also allows for investigation of these communities to identify previous mistakes for avoidance purposes.¹⁵⁹

The four steps outlined are spiral and at no time should be considered linear. To achieve a spiral understanding, the investigator constantly refers to one of the four steps. Designers often fail to understand the values and attitudes of the client culture. Lynch's method should overcome this, while offering an alternative to the cost intensive approach utilized in the Tenant Design Process. This will enable residents to participate in the design creation of a true self-help process, reducing the incidence of difficulties encountered through conventional approaches.

Building Standards:

Rigid standards imposed by the National Housing Act, (which make up the National Building Code) may discourage the adoption of culturally compatible designs. Designs are drawn to the standards set by the federal government which creates an unstable situation in which the Aboriginals' unique needs are not considered. This problem is common across the country, where Aboriginals complain about the "insensitivity of program guidelines to local needs, the lack of control and local input, and the reluctance of the various levels of government to address repair and maintenance problems."¹⁶⁰ In essence, the imposition of rigid construction standards prevent the designer from implementing information provided by the client throughout the participation process.

The MMF has run into difficulties while attempting to introduce alternative designs. In

¹⁵⁹ *Ibid.*, 99

¹⁶⁰ *Carter, Dr. Tom, Housing Policy in Small Centres: A Critical Assesment.*, 10

The MMF has run into difficulties while attempting to introduce alternative designs. In St. Laurent, Manitoba, straw-bale housing was attempted as a part of the construction technique in a self-help experiment the Federation was involved in. According to Ed Swain,

...we ran into great difficulties with the regional planners. They insisted we could not use the technique because they did not have government standards to follow. This really delayed the process. Lending institutions are a problem too. They will only lend a guy money if the house is built to government standards and government inspected. ¹⁶¹

This system must be reviewed to ensure culturally compatible designs can be implemented.

The presence of construction standards is not a problem: government regulations in the housing industry are necessary for safety and efficiency reasons. According to Rene Rocher, Housing Director for the Island Lake Tribal Council, rigid standards are in fact a contributor to *improved* housing conditions, "The reason Native housing is falling apart is because the standards were so lenient 10-15 years ago. Now, standards require better insulation for example. This prevents condensation and subsequently prevents decay of the unit's walls."¹⁶² Standards ensure that only safe and efficient designs are utilized. Instead, a degree of flexibility must be incorporated to ensure designs are compatible to host cultures.

The incentive to ensure flexibility is dependent upon government initiative. To ensure the correct approach is assumed, consultation with the community is necessary because:

...the more relevant information available, the better informed decisions will be. It is remarkable that public authorities are prepared to pay professional consultants for advice, but are unwilling to accept assistance from the people who are most familiar with the projects.¹⁶³

¹⁶¹ Swain, Ed, Personal Interview., February 7th, 1990

¹⁶² Rocher, Rene, Personal Interview., October 31st, 1989

¹⁶³ Dennis, Micheal and Fish, Susan, Programs in Search of a Policy: Low Income Housing in Canada.

If the community is involved in the standards formulation process, in concert with a consultative design process, more culturally compatible designs will be produced. This will subsequently result in a reduction in the incidence of abuse, walkaways etc.

Flexibility in program approaches is also important to the success of self-help. This has been achieved to some extent in the Demonstration Program. Until the introduction of the Program, all government provided units were not constructed until essential services were installed. CMHC however, has "eliminated the requirement for all basic services depending on availability."¹⁶⁴ This enables self-help projects to be introduced into remote areas where services are not available.

Although this illustrates a movement towards flexibility, the Demonstration Program is still somewhat rigid in some capacities. Self-help programs present a special case for minimum standards because of the labor required. In response to this:

...it has been suggested that different standards should be required for self-built homes. Occupants, it is argued, cannot be expected to achieve the same standard of construction quality as trained and experienced contractors.¹⁶⁵

Flexible minimum standards would permit inspectors to assess construction quality on the basis of the non-certified labour involved, subsequently preventing any major, unnecessary obstacles for self-help projects. This has not occurred in the Demonstration Program.

Summary and Conclusions:

This chapter has reviewed the policy / program criteria of the Canadian public housing industry. Several difficulties have occurred as a direct result of urban-oriented policy implementation for projects in northern remote regions of Canada. Conventional policies and approaches have created difficulties with high arrears and vacancies; turnovers,

¹⁶⁴ *Program Evaluation Division, Evaluation of the Rural and Native Housing Program (1990 Draft)*, 66

¹⁶⁵ *Ibid.*, 66

foreclosures and walkaways; rapid deterioration of the unit, household dissatisfaction of the unit; high long-term subsidy costs; and heavy on-going administrative involvement. Until recently, conventional program and policy approaches have also failed to encourage the adoption of self-help programs, although this is changing with the introduction of RHAP in Alberta, HAP in NWT, and the Demonstration Program nationally.

To overcome past difficulties encountered, and to ensure success in future northern remote self-help projects, governments must change approaches to address the needs of communities and at the same time, support self-help. Policies and programs must be flexible, to ensure needs are addressed. They must also attempt to encourage self-help through the removal or reduction of mortgage financing. The majority of difficulties encountered can be attributed to the utilization of mortgage instrument in northern remote communities. Government self-help programs must eradicate this problem through the implementation of up-front capital grants or through total mortgage write-off. The appropriateness of each approach should be considered according to the market situation in each community targeted.

Past approaches have also overlooked the potential the community offers for economic development. Involvement in self-help can develop self-confidence and the skills necessary to assume an increased role in the entire housing process. In the long-run, this will decrease dependency of northern Aboriginal communities on government social payments, equating to cost savings for both government and the tax-payer. This can not be achieved without participation in every stage of the housing process, including the design formulation stages. The CMHC Tenant Design Participation Project indicates that dialogue with individual clients increases costs because of increased professional fees. This is not entirely feasible at this time, given the current restrained fiscal environment. Lynch's Spiral Process offers a method designed to involve residents while remaining cost-

effective. This satisfies the requirements of a true self-help process, potentially contributing to the benefits of economic individualism.

National Building Standards present an obstacle to the adoption of culturally compatible designs. Flexibility must be incorporated into standards to address the needs of northern residents. It is also important to involve the community in this process to utilize the knowledge base available. Self-help housing programs must offer a degree of flexibility to address the non-certified labour element. While construction quality in some cases may fail to meet program standards, an adequate dwelling unit for northern residents is ensured.

CHAPTER 5 SKILLS ATTAINMENT AND TRANSFERABILITY

Individual initiatives and talents are the engines of economic well-being.¹⁶⁶

Andy Rowe

Introduction:

Residents of northern remote communities have traditionally lacked skills in the areas necessary to survive in the economy of the western world. This has led to the high levels of unemployment and poverty, the high incidence of housing unit disrepair, and the low levels of self-confidence necessary to act as an effective leader in any working situation. Lack of qualified tradesman in northern regions forces public housing agencies and private contractors to recruit southern contractors to perform the tasks necessary to build a home. This contributes to a "treadmill effect. From the perspective of a northern resident, you are always educating an outsider who moves elsewhere when you have got him / her trained."¹⁶⁷ This is all too common a scenario in Canada's northern regions. In an effort to produce an efficient northern economy, skill training must be provided.

Three program methods will be outlined in this chapter, followed by an evaluation of

¹⁶⁶ *Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada., 12*

¹⁶⁷ *Wither, Glen, "Patterns and Building Blocks", in Northern Housing: Perspectives in Design and Construction., 34*

each program as it applies to self-help in northern remote communities. Skill level development in self-help can affect four areas: Skills Acquired; Skill Transferability, Independence; and Housing Quality. These will provide an effective outline in an effort to review each approach assumed. For chronological purposes, the Department of Northern Saskatchewan, evaluated in 1976, will be reviewed first within in each section, followed by discussions on The Island lake Tribal Council Self-Help Demonstration Project and CMHC's Demonstration Program. Each program offers a different approach to self-help training which should be addressed first.

Program Approaches:

In recent years, different approaches have been introduced in an effort to train Natives in northern remote areas through self-help housing programs. Three methods will be presented in this chapter including: development of a northern work-force trained on-site (DNS); development of a northern work-force trained in recognized colleges and on-site (ILTC); and the use of client and / or community labour trained on-site (Demo Program). A fourth approach: The Rural and Native Housing Program, through Section 40 homes, requires very little client involvement in the housing process. While it is necessary to outline these three approaches in some detail, the current national RNH Program does not warrant attention in this context.

DNS:

It is important to indicate that the The Department of Northern Saskatchewan, under an existing agreement with CMHC, delivered the Rural and Native Housing Program in the northern sections of the province in 1975. The only source of information available for this practicum is a background report entitled "Rural and Remote Housing In Saskatchewan"

written by Patricia Streich in August of 1976. When Streich's article is cited in this chapter, it is important to consider the historical aspect of the document. While the project is somewhat antiquated, Streich's evaluation provides valuable insight into the details of a northern work-force designed to construct self-help units in the north.

The work-force: The Project Management Group of DNS, was organized to carry out construction of housing for northern remote self-help housing. Work-force training was conducted primarily on-site by qualified tradesman. The DNS approach overlooked specialized trades. At the time DNS was evaluated by Streich, there was a shortage of qualified tradesman, "especially plumbers and electricians who are still imported from the south. There is clearly a need for apprenticeship programs for northerners"¹⁶⁸ Apprenticeship programs would help develop certified trades in an effort to reduce the need for outside assistance.

Although the approach offers several benefits to the northern economy, it can limit the client's role in the housing process. This is due largely to the requirements of the program itself. Each client was required to provide either the \$500.00 down-payment or the equivalent in sweat equity. The token amount and the presence of the work-force encouraged "the client to pay the down-payment instead of providing the labour."¹⁶⁹ While work-force members gained useful construction skills through involvement in the process, most clients failed to realize the benefits of self-help.

ILTC:

The ILTC also organizes a northern work-force that consists of on-reserve Natives. It trains its applicants in the full complement of skills necessary to construct and operate a housing unit in its Remote Communities Demonstration Self-Help Project. Training occurs

¹⁶⁸ *Streich, Patricia, Rural and Remote Housing in Saskatchewan., 20*

¹⁶⁹ *Cassin, Ken, Personal Interview., January 11th, 1990*

at Keewatin Community College in The Pas, Manitoba. All four levels of an apprenticeship carpentry course are offered focusing on both pragmatic and theoretical approaches in an effort:

...to inform the students of the reasons they are doing what they do. They are taught mathematical and algebraic concepts that help them understand the mathematical concepts applied in the working field. For instance, it is important to know why a stair has a nine inch rise and a seven inch run.¹⁷⁰

This comprehensive training approach ensures that a qualified work-force is produced.

ILTC also trains residents on-site throughout the construction process. Training course graduates provide training to members of the community. The Tribal Council distributes a training manual to residents entitled: Energy Efficient Carpenter Builder Training Course: Student Manual. The manual outlines details of the unit construction with references to the essential knowledge required to construct a housing unit. The manual asks the student to describe various processes such as heat and air flows; causes for moisture damage; protection and handling of polyethylene; and methods necessary for the maintenance of tools. The Island Lake Tribal Council also distributes information guides for foremen. The Work Organization Chart, delegates responsibilities foreman can assume. (See **Appendix #4**) All responsibilities are outlined according to the corresponding crew duties listed on the opposite side of the chart. The chart illustrates the expected rate of completion in twenty-five per-cent intervals, providing direction for scheduling purposes.

The ILTC training approach, like DNS, overlooks specialized tradesman. Plumbers and electricians are flown into northern remote communities at great expense to the project. The program does not require all tenants to provide labour. In fact, residents can be precluded from the process, as only "qualified individuals are permitted to provide labour on their own homes. This includes graduates from Keewatin and on-site training programs."¹⁷¹ Again, the benefits of self-help participation are limited to qualified

¹⁷⁰ *Rocher, Rene, Personal Interview.*, October 31st, 1989.

individuals. This must be addressed through training approaches in an effort to decrease project costs and to develop community work-forces.

CMHC Demonstration Program:

Training approaches utilized in the Demonstration Program are radically different from DNS and ILTC. While these organizations relied on recognized training programs, the majority of training in the Demonstration Program originated from CMHC staff. Originally, this was provided by the federal office in Ottawa but in the second year of the program Local Office staff became involved in the construction process (In Manitoba, the Local Office is in Winnipeg). The formal title of local supervisors was Construction Manager (CM) who, in addition to providing on-site training, supervises and co-ordinates activity between the client and the local office. Program training was oriented to "on-site and hands-on training to groups and individuals, not formal off-site training. This approach was constructed in an effort to educate trades-people and teach through example"¹⁷² The amount of training provided varied substantially depending on the skill level of the clients at the time of construction. (See Table #4)

The rationale for the Demonstration Program approach is outlined by Larsson Consulting Limited in their 1987 evaluation:

Conventional programs do not take advantage of the skills and energy of low-income rural and remote people, many of whom would still like to build their own houses. The result is to undercut the independence of such people and, in practical terms, to foster an attitude of indifference to the maintenance of their houses. The objective of the Demonstration Program is to develop and test the capacity of this clientele to build their own houses by providing materials and expert help.¹⁷³

¹⁷¹ *Ibid.*, October 31st, 1989.

¹⁷² *Larsson Consulting Ltd.*, 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings., 26

¹⁷³ *Ibid.*, 1*

The level of involvement can be seen in on-site labor inputs, illustrating the extent to which CMHC feels clients can handle responsibilities. Also included are percentages of labor provided by CM's, Subtrades, and Volunteers. (See Table #5)

Table # 4: Skill Levels of Clients

Skill Category	Number of Clients in Each Skill Category			
	As Reported by CM's		As Reported by Clients	
	Initial	Final	Initial	Final
1 (few skills)	12	0	16	2
2 (some skills)	22	2	19	10
3 (moderate skills)	19	35	8	18
4 (skilled)	7	32	4	12
5 (professional)	2	6	4	4
Total	62	75	51	46
Average, all resp.	2.4	3.7	2.0	3.1
Increase in Avg.		1.2		1.1

(Source: 1987 Monitoring of the RNH Demonstration Program
Volume 1: Program Findings., p. 27) .

Clients are required to provide the labour necessary to construct the entire housing unit, with the exception of those trades dependent on certified technicians for health and safety reasons. According to Larsson, "it was recognized that some specialized work would have to be done by professionals, especially electrical work and the roughing-in of plumbing."¹⁷⁴ (See Table # 6)

¹⁷⁴ *Ibid.*, 43

Table #5: Approximate On-Site Labour Inputs by Participants

Project	Approximate Percent of On-Site Labour Performed by:			
	CM	Subtrades	Clients	Volunteers
Labrador - Coastal	0	20	35	35
Labrador - Sheshatshit	20	20	50	10
Preston	10	25	25	40
New Brunswick	10	20	25	40
Latuque	30	20	30	20
Letang	20	20	55	5
Quyon	5	35	50	10
Caramat	30	5	35	30
Chetwynd	5	20	65	10
Silverwater	5	20	50	25
Parklands	15	35	25	25
Baden	15	35	45	5
Matheson Island	10	40	40	10
Descharme Lake	15	0	65	20
Garson Lake	70	0	30	0
Meslinka	30	20	30	20
Old Crow	5	30	60	5
Average, all units	17	21	44	16
Fishing Lake	0	100	0	0
Kikino	0	85	10	5
Garden River	not visited			
Paddle Prairie	not visited			

NOTE: In some cases, 'volunteers' were paid through local manpower programs

(Source: 1987 Monitoring of the RNH Demonstration Program
Volume 1: Program Findings., p. 44).

If sweat equity can not be provided by the client, the program requires clients to pursue friends and relatives to compensate. In the majority of cases, there was a high volunteer turn-out. Where communities were apathetic, CMHC went so far as to instate a 'building-bee' concept offering free food and drinks for participants. This "appears to be a very good way of encouraging volunteer participation."¹⁷⁵ With the high number of persons unemployed in Native communities, shortage of time will not stand as an inhibiting factor.

¹⁷⁵ *Ibid.*, 25

Table #6: Type of Work Subcontracted

Project	Electrical	Plumbing	Heating	Other
Labrador - Coastal	yes	yes	yes	
Labrador - Sheshatshit	yes	yes	yes	water/sewer, part foundations, framing
Preston	yes	yes	yes	foundations, water/sewer
New Brunswick	yes	yes	yes	foundations, drywall fin., kitchen cab.
Latuque	yes		yes	foundations, water/sewer, drywall
Letang	yes	yes	yes	blasting, foundations, doors/windows, cabinetwork
Quyón	yes			excavation, foundations, drywall
Caramat	part	yes	part	cabinetwork
Chetwynd	yes			excavation, water/sewer, foundations
Silverwater	yes			excavation, water
Parklands	yes	yes	yes	excavation, grading, clg.insulation, floor
Baden	yes	yes	yes	excavation, grading, clg.insulation, floor
Matheson Island		part	yes	water, part foundations, roofing, drywall
Descharme Lake	NA	A		
Garson Lake	NA	NA		
Mesilinka	yes	yes	yes	excavation, sewer, drywall finish
Old Crow	yes	yes	yes	gravel pad, grading, HRV Installation

(Source: 1987 Monitoring of the RNH Demonstration Program
Volume 1: Program Findings., p. 43)

Skills Acquired:

Each program demonstrated a certain degree of skill level increase depending primarily on the training approach implemented. Increases are necessary to outline:

DNS:

The DNS experience was successful in skill development through what was primarily an on-site training approach. Streich claimed that in 1976, "many northerners now have building skills, and these skills could be applied to building their own house."¹⁷⁶ The program was limited in its approach as it did not require all clients to participate. Therefore, a significant percentage of persons in the north did not benefit from the skill

¹⁷⁶ Streich, Patricia, *Rural and Remote Housing in Saskatchewan.*, 15

development of self-help in housing.

ILTC:

Program administrators are able to boast an eighty-five per-cent graduation rate from the college training program. Patrick Done, assistant to the Manager of the Island Lake Tribal Council, claims that "this sort of success rate is the best in the country. No one has been able to do as well at training Natives."¹⁷⁷ The Council's affiliation with local colleges provides an effective training model for organizations across the country.

CMHC Demonstration Program:

The CMHC Rural and Native Housing Demonstration Program has achieved some success with skill development through the self-help program. An attempt was made to establish the approximate level of construction skills possessed by the clients after participation in the construction process and these results "indicate that an increase in skills has occurred. All participants learned skills, many significantly so."¹⁷⁸ Clients placed most of the emphasis on their own construction experience as the contributor to improvement in their skills. This is followed by the contribution construction managers provided. Clients were surveyed using a scale from 1-5. This ranges from only a few skills learned represented by the #1, to highly skilled represented by the #5. The sixty-two clients responding to the question, reported that their construction skill level increased from an average of 2.4 to a level of 3.7. The results obtained from CM's were slightly lower however, but improvement was still indicated, with an increase from 2.0 to 3.1. (See **Table #7**)

¹⁷⁷ Done, Patrick, Personal Interview., February 26th, 1989

¹⁷⁸ Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings. 55

Table #7: Attribution of Client Increase in Skills

	Increase in Skills Attributed to: (No. of Clients Reporting)		
	Construction Manager	Other clients	Client's own experience
1 (little)	15	23	0
2	3	9	1
3	8	5	16
4	27	18	38
5 (much)	6	0	4
Total	59	55	59
Average, all resp.	3.1	2.3	3.8

Values were assigned by clients on a 1 to 5 scale, with 1 = little, 5 = much

(Source: 1987 Monitoring of the RNH Demonstration Program
Volume 1: Program Findings., p. 28)

Transferability of Skills:

Skills attained in the construction process can be applicable to several areas of Native life. The most pertinent are employment; and maintenance and upgrading including general tasks around the home such as furnace and plumbing repair:

i. Employment:

DNS:

In addition this acquisition of skills necessary for construction and on-going maintenance of the housing unit, skills attained are applicable to the local building market:

DNS employs the majority of the employable work force in the north for part or all of each year. In 1976, about 800 people were employed during the peak construction period. More than three-quarters of the labour force on DNS projects are northerners.¹⁷⁹

¹⁷⁹ *Streich, Patricia, Rural and Remote Housing in Saskatchewan., 16*

This system, applied to current public housing projects could assist the development of the work-force alongside self-help. Streich is a firm believer in housing as a catalyst to effective employment creation, stating that:

...through DNS policies, housing has been transformed from a welfare program into a social development activity in the north. Housing programs along with other construction activities such as roads, schools and so on, serve a dual purpose of providing services and providing jobs. This is seen as the most effective way of meeting both housing supply and manpower objectives.¹⁸⁰

DNS recognized the potential housing offers for employment increases in the northern remote regions of Canada.

Housing has the potential for the development of other facets of the economy. The DNS Project Management Group administered projects in addition to housing. These included sawmills and portable planer mills which in 1975 alone "supplied two million board feet of lumber for Northern building projects. There is also the beginning of northern sub-contractor businesses in the larger centres."¹⁸¹ In essence, this project management group acted as both a builder and developer.

ILTC:

The Island Lake Tribal Council approach has been quite successful in its efforts to increase skills through training program approaches. Upon graduation from training courses, students are required to work as an apprentice carpenter for approximately 4-5 years before receiving inter-provincial carpentry papers, (this process may take slightly longer in northern remote communities due to the lack of consistent carpentry work in some areas). It is at this time Natives can seek employment "anywhere in North America."¹⁸²

¹⁸⁰ *Ibid.*, 11

¹⁸¹ *Ibid.*, 11

¹⁸² *Rocher, Rene, Personal Interview.*, October 31, 1989.

The training in this case presents marketable persons. Rene Rocher, Housing Director for ILTC, indicates that "there have been a couple of foreman we have trained that ended up getting jobs on other reserves. Our best foreman just got a job with the St Theresa Band. He trains and supervises their housing projects."¹⁸³ This offers an invaluable service to other communities.

Graduates of college programs with adequate experience in the working field are eligible for inclusion into ITLC's foreman training process. Those chosen must have obtained inter-provincial papers and possess "a head on their shoulders as well. They have to be able to display the leadership qualities required to co-ordinate activities during the construction program."¹⁸⁴ Foreman developed through ILTC provide leadership within their own communities and for reserves administered by other bands.

Involvement in training programs by residents has positive affects on other members of the community. Graduates are viewed as successful members of the community, encouraging non-qualified members to enroll. "Once one guy gets a job other people inquire about the training course."¹⁸⁵ This has created a spin-off effect in many of the reserves in Manitoba as it offers a potential for increased qualified persons eligible for employment.

The Tribal Council has also demonstrated a transferability of skills into the work force for large and small scale construction. ILTC has seen:

...several trainees work for the Limestone project. The program also offers potential in small-scale trades such as cabinet making skills which can be applied to furniture and possibly the small-scale local industry. ¹⁸⁶

Both small and large-scale trades contribute to employment opportunity and economic

¹⁸³ *Ibid.*, October 31st, 1989.

¹⁸⁴ *Ibid.*, October 31st, 1989.

¹⁸⁵ *Ibid.*, October 31st, 1989.

¹⁸⁶ *Ibid.*, October 31st, 1989.

development in northern communities.

Demonstration Program:

Demonstration Program training approaches are not as effective in contributing to employment increases as through recognized training program approaches. Gord Roulette maintains that "skills acquired on site can not be construed as employment creating."¹⁸⁷ While involvement in the housing process develops basic construction skills, it does not constitute certified status. This precludes residents from pursuing employment in the housing industry outside the community that requires certification.

ii. Maintenance:

DNS:

The Department of Northern Saskatchewan sees client involvement in the construction process as a source of knowledge that can be applied to the maintenance of homes:

...when applicants have been selected, the Department of Northern Saskatchewan tries to ensure they are employed in house construction for some time before their house is ready. The rationale is to provide some skills and knowledge that would assist the owner to maintain and care for his own house.¹⁸⁸

While the DNS opinion of skill development was at the time, favorable, the use of an exclusive work-force denies all community members access to the labour provision process. There is a development of work-force member skills through practical experience. Unfortunately, this is not applicable to non work-force residents. This reduces the potential for *all* community members to obtain the skills necessary for maintenance of self-help homes.

¹⁸⁷ *Roulette, Gord, Personal Interview.*, January 15th, 1990

¹⁸⁸ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.*, 12

ILTC:

Transferability of acquired skills to maintenance is also limited through the ILTC approach. Clients do not, on most occasions, provide the required labour. Instead, the ILTC work-force is responsible, precluding other members of the community from the process. The ILTC approach does not prevent them from participating entirely. On-site training offers the potential to include non-graduates in the construction process. Although this is less common, this group can also develop skills necessary to maintain their own self-help unit.

Poorly maintained units are not always the result of an absence of skills. Rene Rocher maintains that other factors must be considered:

I'm not sure abuse was the primary reason for the poor living conditions evident on reserves. It was more the poor construction techniques used on the units built 10-15 years ago. For example, requirements for insulation were very slack in the past. This would cause the walls to sweat and subsequently decay. Now, with improved standards houses are of better quality. They will deteriorate at a far slower rate.¹⁸⁹

Improved standards reduce the need of on-going maintenance.

Budgetary shortages can also contribute to poorly maintained units. High unemployment in northern areas forces residents into social dependency. Worsening the situation are federal welfare policies that overlook the high northern cost of living:

Welfare provided by the federal government is not adjusted according to the high cost of living. For example, gas in these remote areas is almost \$5.00 a gallon. Once all the bills are paid there is little remaining for repairs.¹⁹⁰

This leaves very little money availability for maintenance.

Regardless of these factors, Rocher is confident skills attained in training courses are applicable to unit repair that is necessary. Training programs offered by Keewatin College

¹⁸⁹ Rocher, Rene, Personal Interview., October 31st, 1989.

¹⁹⁰ *Ibid.*, October 31st, 1989.

train students on basic skills required to maintain housing. This offers the potential for the introduction of a maintenance work-force, consisting of training course graduates.

CMHC Demonstration Program:

Program administrators are confident that client involvement in the construction process would "develop the skills required to maintain their units."¹⁹¹ Although skill development is necessary for the proper maintenance of housing, there are other elements necessary to ensure housing is maintained. In northern remote communities, homes are perceived differently by residents. A home is commonly perceived as a shelter, reducing the initiative of homeowners to maintain the unit. In these cases, residents will have "to develop an understanding of the concept of a permanent home, if it is expected that they develop an interest in maintenance."¹⁹² To ensure this is achieved, post-occupancy courses must be implemented.

Independence from Government Assistance:

The different programs displayed varying degrees of independence from government. It is logical to assume that as independence increases, government expenditures decrease. It should therefore be an objective of both governments and the Native community to increase the role of the community. For governments this equates to decreased expenditure, while the Natives can enjoy the benefits of controlling community development.

¹⁹¹ *Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings.*, 5

¹⁹² *Ibid.*, 24

DNS:

There was a degree of independence through the work-force approach, although it was somewhat tainted by the presence of government in an administrative role. DNS required government departments to operate the Project Management Group, requiring substantial expenditures of public funds

ILTC:

ILTC has taken a rather innovative step towards autonomous training programs. While Rocher views Keewatin College as an effective training tool, he suggests that training effectiveness would increase if it were provided to Natives directly by the Council. This has encouraged the Council to introduce Canada's first Band operated comprehensive training program. Rocher describes the program:

Its called a Resource Centre. It will operate under the same course curriculum as Keewatin does. It will address both the theoretical and practical aspects of carpentry. Its the only one of its kind in Canada. We're setting it up now and it should be ready in the summer of 1990.¹⁹³

The capital required was provided primarily by the Federal Government Northern Development Agreement. The Resource Centre promises to be a very effective training apparatus for Natives in remote areas of Manitoba, while offering a degree of independence from other organizations. Although original capital costs provided by governments are high, the approach will likely afford savings in the long-run through employment creation. Local community colleges require government funding in the form of operating subsidies. This could be reduced through the introduction of an independent training program operated by Aboriginal groups.

To further increase independence of northern remote communities, schools of this

¹⁹³ Rocher, Rene, Personal Interview., January 10th, 1990

variety must implement training programs that address all aspects of the construction process. There is still a great need for training in specialized trades such as plumbing and electrical, as all programs overlook training individuals in these areas. Local schools must implement specialized trade programs in an effort develop qualified individuals. This would reduce the need to import electricians and plumbers for self-help projects in northern remote regions.

CMHC Demonstration Program:

The Demonstration Program illustrated the least independence of the three approaches. Clients were only required to provide non-specialized labour. The incidence of participation in specialized trades was minimal, equating to increased program costs. Every other stage of the housing process was provided by the Construction Manager or the Local Office. This makes it a very cost-intensive approach, as administrative costs increase program budgets.

Construction Quality:

A concern in self-help housing is the quality of units produced. This is dependent on the status of individuals conducting tasks in each project. Each program demonstrated a varying approach to self-help relying on either qualified or non-qualified people for labour provision.

DNS:

Although Streich does not provide an assessment of housing quality as a result of the work-force labour provision, she does discuss the issue in some detail. Instead of blaming construction techniques for poor housing quality, she blames construction standards.

Building codes and standards do not conform to northern climates which require them to be "more rigorous than in the south, especially with respect to durability and energy conservation"¹⁹⁴ Housing quality suffers because standards designed for southern climates are applied to the north resulting in a rapid deterioration "because of condensation problems."¹⁹⁵

ILTC:

Although standards are a problem, without proper training, housing unit quality can suffer. A comprehensive training approach of the ILTC variety produced a competent work-force, qualified to provide labour on self-help units. This resulted in good quality homes. Rocher claims that ILTC homes can compare to Section 40 off-reserve or private sector homes.

In northern and remote areas of Canada "there are relatively few northern resident building skills, and a lack of training occasions."¹⁹⁶ If a unit is improperly constructed by an individual lacking adequate skills, it will withstand less long-term stress. This can equate to long-term government expenditures on maintenance and repair.

CMHC Demonstration Program:

While CMHC has not provided recognized training programs in the Demonstration Program, housing quality has not suffered to any significant degree. CMHC has demonstrated "how unskilled, caring people, under good supervision, can build good quality houses."¹⁹⁷ These sentiments were echoed by Gord Roulette, Officer and Contract

¹⁹⁴ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.*, 20

¹⁹⁵ *Ibid.*, 20

¹⁹⁶ *Wither, Glen, "Patterns and Building Blocks", in Northern Housing: Perspectives in Design and Construction.*, 34

¹⁹⁷ *Ibid.*, 28

Administrator for CMHC's Rural and Native Program in a personal interview. He indicated an improvement in quality of Demo units with each ensuing year of the program. Roulette stated "the quality of Demo units in 1988 was equivalent to Section 40 and private sector homes."¹⁹⁸ Although assessment of housing quality can be subjective, these opinions offer encouragement.

There are occasions where construction quality has suffered, although skill levels should not be blamed. Instead, material quality used can affect the end-product. As an example, Deanna Lajambe, Researcher / Analyst for the Manitoba Metis Federation claims that "Section 40 units are housed with triple-pane windows, while Demo Units are not."¹⁹⁹ Harry Moore claims the reasoning for this is that "we are forced to keep Demo designs simple to keep unit costs down to a minimum."²⁰⁰ Cost difficulties can affect material selection, which in turn affect unit quality.

Comparative Evaluation:

Although all three programs outlined here have increased skill levels of participants in the construction process, these were inconsistent in the Demonstration Program. There were two contributing factors to this. First, the failure to include a theoretical information approach as a part of the training process can be cited as a reason. ILTC has introduced several innovative training programs that provide terms of reference for organizations involved with Aboriginals all over the country. Rocher claims that "in terms of training programs, no one can touch us, we are the leader in Canada."²⁰¹ Second, skill level development in the Demonstration Program is heavily dependent upon the Construction

¹⁹⁸ *Roulette, Gord, Personal Interview.*, January 15th, 1990

¹⁹⁹ *Lajambe, Deanna, Personal Interview.*, February 1st, 1990

²⁰⁰ *Moore, Harry, Personal Interview.*, January 15th, 1990

²⁰¹ *Rocher, Rene, Personal Interview.*, January 10th, 1990

Manager. Because of his lead role in projects, a project's success can be determined by the "willingness, ability and availability of the CM to undertake this task."²⁰² Without a competent CM, a project that otherwise offers potential for success can potentially fail.

Skills can also be obtained from involvement in subsequent projects. The tradesmen involved in both DNS and ILTC work-forces become better tradesmen through experience in construction operations in the same program: "the skills learned in the first project will allow the client to subsequently build without supervision."²⁰³ In addition to personal skill development, skills are transferable in subsequent projects. This presents an advantage self-help can provide if co-ordinated properly. Residents who obtain skills in one project can assist in another, passing on knowledge to persons involved in the next project. Skill transferability is also applicable to future employment opportunities which was particularly effective in the DNS and ITLC approaches. Although knowledge was transferred on occasion between neighboring communities in the Demonstration Program, the applicability of skills acquired in Demo self-help projects to employment is limited.

Skill levels as a prerequisite was an issue. ILTC required skill levels prior to involvement. "All people working must be graduates of qualified programs."²⁰⁴ Streich fails to make a specific reference to this in her evaluation of the DNS Program although she does indicate that "when applicants are selected, DNS tries to ensure that they are employed on house construction for some time."²⁰⁵ The Demonstration Program however, requires only motivation as a program prerequisite. "A high level of construction skills is not a prerequisite of participation."²⁰⁶ CMHC accepted the skill level of Aboriginals and decided

²⁰² *Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings.*, 26

²⁰³ *Ibid.*, 32

²⁰⁴ *Rocher, Rene, Personal Interview.*, January 10th, 1990

²⁰⁵ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.*, 13

²⁰⁶ *Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program*

to work around it. Through effective on-site training techniques, housing quality was more than adequate. The approach CMHC assumed made the Demo Program the most accommodating of the three outlined. The potential existed, from a regulation standpoint, for all community members to participate in the self-help process. This is not the case in the DNS and ILTC approaches.

Summary and Conclusions:

Three programs were presented in this chapter illustrating varying approaches to skill development in self-help housing. Although the Federal RNH Program incorporated some self-help, the incidence was minimal. It was therefore necessary to review only approaches assumed by the Department of Northern Saskatchewan in the mid-1970's, and both current approaches: The Island Lake Tribal Council Self-help Demonstration Project; and the CMHC Demonstration Program.

Each program approach was successful in addressing aspects related to self-help in housing. In terms of skill level development and housing quality, all three methods were effective. However, in an effort to address the wider social objective of community economic development, DNS and ILTC northern work-force approaches offer a more effective means. Employment and leadership skills were developed and transferred to other northern remote communities, subsequently developing the economy and increasing independence. Although the Demonstration Program offered little to skill transferability, it proves to be more effective in enabling the entire community to participate in the construction process. This ensures skill development realization for more than the designated members of the work-forces of DNS and ILTC approaches. All three programs fail to address the shortage in specialized contractors. Dependency on tradesman from

larger urban centres adds program costs. Training programs must address this through the introduction of a diverse course curriculum that includes the plumbing and electrical trades. This offers rationale for the ILTC approach, which can include specialized training programs into its curriculum.

An effective training approach must consider all of these factors in a self-help project. The approach assumed will depend on a number of factors, but none is more dominant than the philosophical objectives of the organization involved. If its mandate intends to address the maximum number of community members, the Demonstration Program approach should be assumed. If it focuses on development of the northern regions of Canada, then either the DNS or ILTC approaches are more appropriate.

CHAPTER 6 THE POTENTIAL FOR SELF-HELP IN CANADA

Introduction:

Self-help has several economic characteristics that can potentially prevent its large-scale adoption by public housing agencies. However, the current economic situation of governments in Canada dictates that the role of self-help must be maintained, and also increased in an effort to combat rising public deficits. The current role of households and communities is limited to labour. Although this creates cost savings for governments, it does not meet the full potential of self-help in housing. Governments can realize additional cost savings through increased household involvement. This is highly dependent on the human and fiscal resources the community has to offer.

Economic Drawbacks:

Past self-help projects have not always achieved success, leading some housing analysts to question the actual cost savings self-help affords:

The use of 'sweat equity' has done almost nothing to reduce capital and subsidy cost of the program. The houses built so far have been more expensive than existing public rental housing, and the subsidies are higher.²⁰⁷

²⁰⁷ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.*, 10

In the majority of cases, government programs must balance budgets to avoid termination.

Self-help can also have detrimental affects on the economy of a community. Through volunteer equity provision, self-help begins to remove labour requirements from the scope of the Northern construction industry. A decrease in the already minimal amount of work available occurs, increasing dependency on government social programs. This illustrates that:

...such savings through self-help have to be balanced against the employment provided by construction. A large shift to self-help could only lead to an increased welfare roll. Any social or personal benefits gained from the independence of building their own houses, would be more than offset by the lack of jobs and dependence on the welfare cheque.²⁰⁸

The acceptance of any approach in public housing programs is dependent on its ability to realize economic benefits. These factors listed here do not offer encouraging characteristics of self-help.

Hidden Costs:

In a self-help program there are costs that are not assigned to the particular unit but are borne by public housing agencies. These can be considered as hidden costs which are highly dependent on two factors: community isolation which includes travel costs of staff and materials; and administrative requirements which includes supervisory costs.

Isolation Factors:

Northern remote locations are more expensive to service due to their extreme distance from manufacturing centres. A large number of Aboriginal communities are isolated, presenting unique obstacles:

²⁰⁸ *Ibid.*, 14

The expenses and difficulty of communication and co-ordination of time and position during all phases of housing administration present unique problems; and this often conflicts with the "time is money" business philosophy. ²⁰⁹

Increased distance can equate to increased program costs.

Isolated areas are usually characterized by sparse populations which contributes to three obstacles to self-help. First, sparse populations only require limited amounts of materials. This forces housing agencies to purchase materials at cost, unable to realize the cost savings of bulk purchasing. Streich claims that:

...disceconomies would be involved in purchase and shipping small amounts of materials to remote locations. The same material supply problem would arise with small groups as an individual. It would be almost impossible for people to buy small bits of materials and finish houses as they could afford it. ²¹⁰

The self-help process dictates that materials are required only when the household can afford them. This results in increased program costs in remote areas as "the lack of volume of building in scattered communities means that few economies of scale can be had."²¹¹ Unfortunately, the geographic isolation of remote communities makes this difficult, due to the inability to achieve economies of scale. Without economies of scale, self-help savings will be reduced substantially. Second, sparse populations requiring a limited number of housing units can increase salaries of qualified labour. This occurs because self-help is "an intensive labour process and since the numbers of units per project are small, there are no economies of scale."²¹² Third, sparse populations limit the availability of human resources for volunteer equity provision, especially affecting households unable to provide the

²⁰⁹ *Wither, Glen*, "Patterns and Building Blocks", in Northern Housing: Perspectives in Design and Construction., 34

²¹⁰ *Streich, Patricia*, Rural and Remote Housing in Saskatchewan., 15

²¹¹ *Wither, Glen*, "Patterns and Building Blocks", in Northern Housing: Perspectives in Design and Construction., 35

²¹² *Streich, Patricia*, Rural and Remote Housing in Saskatchewan., 10

required labour. Created is a hidden cost resulting from the additional capital outlay required to hire tradesman from outside the community.

Administrative Costs:

Administrative costs are required in all government operated projects. Two examples include: project costing and financing, which requires qualified staff; and project implementation stages that require qualified managerial and secretarial staff. Through self-help in particular, additional expenditures are required for supervisory roles, provided in the Demonstration Program by Construction Managers . Their presence is vital to the success of self-help programs, especially in "their functions as trainers and motivators of the clients."²¹³ Construction manager salaries are assumed by the program, adding another hidden cost.

Short-term / Long-term Economic Factors:

A potential deterrent to an increased role for self-help in the public housing industry is the short-term approach governments take on expenditures. Politicians are accountable for their actions to the electorate, forcing them to pursue programs that promise short-term economic returns. Self-help programs require substantial amounts of initial capital, and do not normally demonstrate substantial benefits over the short-term. These characteristics do not make self-help appealing.

Furthermore, the long-term benefits of self-help are not always guaranteed. Savings on maintenance provide an example. Proponents of self-help contend maintenance costs will decrease because of involvement in the construction of the unit. The psychological connection between the client and the unit will encourage on-going maintenance and repair.

²¹³ Larsson Consulting Ltd., 1987 Monitoring of the RNH Demonstration Program Volume 1: Program Findings., ii

Although this is possible, other factors may prevent maintenance expenditures. The majority of clients in public housing programs are low-income. This situation forces them to prioritize their income for daily living expenses (already extreme due to the high cost of living), thus creating a scenario where maintenance and repairs become secondary. Carter substantiates this claim:

...there is considerable skepticism that this (self-help) will eliminate the need for assistance with the maintenance and repair over the longer term. Some units would still deteriorate rapidly, and households, or communities, would be back asking for assistance.²¹⁴

The will to maintain the unit may be strong, but monetary incentives can prevent action.

This demonstrates additional rationale for the implementation of alternative approaches to financing. The introduction of up-front grants or the total write-off of mortgages in self-help projects will remove a substantial expenditure from the client budget, leaving disposable income:

Removing mortgage payments should free up income that individuals can devote to maintenance. The revenues communities collect should also increase as they should have more control over the collection of arrears.²¹⁵

While the removal of the mortgage payment affords its own benefits, auxiliary difficulties are created. The introduction of up-front grants and / or the total write-off of mortgages will also encounter the short-term / long-term economic factors of any government operated program. Both are very capital intensive which is likely to foster a reluctant attitude amongst government agencies. Although capital costs are reduced through provision of labour, costs are quite high. Furthermore, the introduction of up-front grants or the total write-off approach in self-help housing creates a need for additional expenditures in addition to capital directed at new stock. To avoid animosities that may occur amongst

²¹⁴ Carter, Dr. Tom, Rural and Native Issues Paper, Submitted to CMHC, 18

²¹⁵ *Ibid.*, 15

owners of existing stock in arrears, CMHC has entertained the total write-off of all *existing* portfolio. Ken Cassin, Director of Planning and Research at MHRC maintains that:

If there were three self-help units added to a given community with the total write-off approach in effect, then the existing stock that were for example, mortgaged Section 40 homes, would have to be written off also, otherwise it would appear inequitable. The process would take several years and lots of money.²¹⁶

In an effort to provide all communities with access to the Demonstration Program, the write-off of the total portfolio must be entertained. Harry Moore, Officer and Contract Administrator for the Rural and Native Program, indicates that this approach would cost CHMC:

...approximately \$80,000 a unit. This adds up when you consider the existing stock out there. There are over 1200 CMHC homes in Manitoba alone. That's not including the urban Native Program and units provided solely by MHRC.²¹⁷

At this cost the total write-off of existing portfolio would be difficult to implement.

The Cost Advantages of True Self-Help:

Regardless of the disadvantages of self-help outlined here, governments have adopted the concept on a national basis. Although successes in the Demonstration Program illustrate that self-help can contribute to public housing, the future of capital intensive social programs are bleak as governments continue to decrease spending. This illustrates a potential for two trends: an increase in the role of self-help within the public housing industry; and an increase in the roles of individuals and communities in the self-help process, moving slowly towards true self-help, as defined by Rowe. True self-help offers

²¹⁶ Cassin, Ken, Personal Interview., January 11th, 1990

²¹⁷ Moore, Harry, Personal Interview., January 15th, 1990

a great potential for cost savings for governments. Governments will decrease costs as they begin to increase the role of the community. Currently, self-help offers the cost saving potential in several areas including: savings on inputs; savings on overheads and profits; savings through avoidance of mortgage financing; and savings through interest rates and charges.

Savings on Inputs:

Savings on inputs include two factors: land; and labour. Savings in land can only be realized by those self-builders who purchase their own. Rowe indicates the average savings on land is approximately \$1000. This saving is possible because land can be purchased from relatives. The second saving in this category is on labour. He cites the P.E.I. projects as an example where 42% of the labour was provided by the clients. This amounted to \$7,150 in savings. On average:

...labour makes up about a third of the cost of the house, or around \$10,000. Substitution of the owner's labour could reduce the cost of the house. Savings to the government in subsidy costs could be considerable.²¹⁸

Total savings in both land and labour amount to \$8,150.

Savings on Overheads and Profits:

In addition to savings on production of the home, there is the potential for savings on the organizational phases. According to Rowe, "overhead, margins on materials and labour, and profits are added whenever a general contractor is hired. These are usually about 10 percent of construction costs."²¹⁹ In the P.E.I. case, the savings on organization was approximately \$5,500.

²¹⁸ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.*, 14

²¹⁹ *Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada.*, 13

Savings Through Avoidance of Mortgage Financing:

The mortgage instrument traditionally provides a means to purchase a commodity well beyond the potential of the average person's income. With self-build, participation reduces costs and potentially the need to finance:

While some informal sector households choose to take advantage of the lower costs to build larger dwellings, others welcome the savings and find that the gap between current income and savings and the cost of their dwelling is not as large as to require mortgage financing. They often use a number of financing sources and finance at a far lower proportion of the total (lower) costs of their dwelling. [In fact,] self-builders are far less likely to use mortgage financing.²²⁰

A survey of self-builders in Colchester County, Nova Scotia illustrates this. Results showed that 72.1% of 1981-83 starts were not residually financed (or financed by organizations other than the self-builder). This enables Rowe to conclude:

Self-builders have a more secure hold on their dwelling not only because they are less likely to use debt financing but also because of the lower costs to be financed and more conservative financing strategies; they indenture a lower proportion of the value of their dwelling.²²¹

Sweat equity required increases the owner's equity in the housing unit, which decreases the need for residual (mortgage) financing.

Savings on Interest Charges:

Given that self-builders are less likely to mortgage finance, they are also less likely to be affected by mortgage rate increases. In a hypothetical situation, interest rates of a housing unit produced are increased by 4%, from 12% to 16%. He states, while:

...the impact on self-builders is significant, it is not as great as it is for industry produced housing. [While] access through self-building is reduced by 10.6% with the increase in interest rates, [it is] reduced by 14.3% for industry produced housing.²²²

²²⁰ *Ibid.*, 7

²²¹ *Ibid.*, 11

Interest charges will also be reduced through self-help. A reduction in both the amount, and the necessity for mortgage financing reduces interest charges. It is also logical to assume that self-builders will be affected less by interest rates if the amortization period is less due to the decreased mortgage amount required.

Potential for Involvement:

CMHC's Demonstration Program currently limits the potential for true self-help which subsequently limits the potential for its associated cost savings. Several factors contribute to the failure of CMHC to involve residents in every stage of the housing process including: the current level of skill development of the individual; the family status of the individual (single mothers may have pressing maternal responsibilities that prevent them from participating); and the age of the individual (frail seniors may have difficulty assisting in the construction process); the physical status of the individual (physically or mentally disabled persons may have difficulty providing sweat equity as well). These factors may preclude involvement in true self-help or any one stage of the process. The following section outlines the current degree of involvement in the public housing industry, and the potential northern remote Aboriginals offer according to the deterrents outlined here. Rowe's model of the housing process will be used to provide a framework for this discussion.

Acquisition of Land:

Varying ownership of land affects this stage of the housing process. There are three ownership types: personal, community and Crown land. The most common scenario involves the Crown. In these cases, CMHC and its provincial affiliates

²²² *Ibid.*, 26

will not provide housing assistance unless tenure is negotiated between the client and the Crown. According to Gordon Roulette, "very rarely does CMHC have to acquire the land, although CMHC has paid for surveying to sub-divide on occasion."²²³ In some cases, the community utilizes their political position as a bargaining tool with the Crown in an effort to acquire title and / or lease to the land. In Baden, Manitoba, Mayor Leon Guiboche was faced with this option. Guiboche explains:

Northern Affairs just gave us title to the land. The guy came to me and told us we had to move. I told him we would be glad to but he'd have to pay the moving expenses. In six weeks they gave us title to the land. ²²⁴

Guiboche used his position as Mayor to bargain for the land required. In other communities, such as Homebrook, Manitoba, either the household or the community holds title to the land. This is the most appropriate relationship for self-help, as it avoids bureaucratic or financial difficulties.

This inconsistent ownership environment means savings on the acquisition of land are very variable. Households and / or communities appreciate savings in a private and communal ownership situation. In the squatting to own and outright lease situations, while the household saves capital investment, the Crown stands to assume costs associated with the value of the land itself. The financial burden of this transfer is lessened somewhat by the low land values in remote communities. The majority of Crown Lands transferred are in non-market areas, making them less attractive to outside investors. While governments lose equity, they lose only properties limited in value, while at the same time contributing to the social good. Lands under formal title will also generate tax revenue that otherwise could not have been collected in the squatting situation.

In conclusion, the individual and or community can participate in the acquisition of

²²³ *Roulette, Gord, Personal Interview.*, January 31st, 1990

²²⁴ *Guiboche, Leon, Personal Interview.*, February 1st, 1990

land, but given the variable status of land ownership in remote northern communities, savings will also vary. The savings on land Rowe refers to in the previous section are only realized if the Crown is not involved. Where Crown lands are used, cost will be borne by government and not the individual, who will subsequently realize cost savings.

Planning of the Project and Obtaining Approvals and Permits

Both planning of the project and obtaining approvals and permits are areas where individuals can participate. While an individual requires some degree of skill level development to effectively facilitate the planning process in these environments, a shortage of skills does not preclude an individual "from becoming *involved* in the planning process to encourage an interface between the planner and the local resident."²²⁵ The acquisition of permits, however requires certified personnel for legal reasons. In reserve communities, "the Band hires a contractor to obtain building permits."²²⁶ Although the cost is minimal, the absence of qualified staff precludes communities from participating.

It would appear that the potential exists for community participation in the planning of the project and obtaining of approvals and permits, but given the current degree of skill level in northern remote communities, this is somewhat limited.

Costing and Financing:

The costing of a project also requires "a certain degree of skill level development."²²⁷ ILTC, as an example, has a person on staff that provides financial break-downs of each project. The average client currently lacks skill development and experience to conduct a financing process. According to Rocher, "financing a project is a very complicated process, the guy we have on staff has been doing that for years."²²⁸ Again, the individual

²²⁵ Cassin, Ken, Personal Interview., January 11th, 1990

²²⁶ Rocher, Rene, Personal Interview., January 10th, 1990

²²⁷ Cassin, Ken, Personal Interview., January 11th, 1990

will have to rely on government agencies for this responsibility at present. In the future, as the community develops indirectly from both training programs and skills attained in the self-help process, more qualified persons from the community will be able to assume this task.

The financing of a self-help project will likely require the presence of government. The limited capital base of most Aboriginal communities prevents them from participating in this stage, regardless of the long-term economic development achieved through self-help. Northern remote regions lack the resources necessary for complete independence from government subsidy. The provision of capital for self-help housing projects is not an exception. The current reluctance of lending institutions to finance remote Aboriginal communities, particularly those with the absence of a functional housing market, also adds rationale for the presence of government in this category. Government can either provide capital necessary of insure mortgages.

The potential for involvement in this stage is also limited because of the current degree of skills of residents in these communities. If training is provided this situation will improve. The actual financing of a project is a far more complex issue. The community will not be able to participate in this process until the very long-term, if at all. Community economic development is a long drawn out process that will not solve all difficulties encountered by communities.

General Contracting:

The consensus amongst officials interviewed, illustrated that the majority of Aboriginal people are best suited to involvement in the general contracting stages. This does not preclude qualified individuals from participating in the first three stages of Rowe's model at present. Instead, it demonstrates that the majority of Aboriginals are more suited to the

general contracting stage. Having said this, it is necessary to outline the three sub-categories Rowe includes:

i. Administrative and Financial Tasks Including Sub-Contracting:

Administrative duties of the housing process require some degree of skill development and financial security. Concerning sub-contracting, the household may lack the knowledge of management techniques necessary to facilitate housing activity. The household may also lack the financial means to meet the legal requirements of public housing agencies for sub-contracting. Adam Schiissler, consultant to the MMF explains: "All projects valued at over \$3000 must be tendered by invitation, while all projects valued at over \$25,000 must be tendered after they are advertised through the media."²²⁹ This precludes local Native construction companies from participating in the bidding process. To bid for a project, the contractor must be bonded which precludes a large number of community companies that are not large enough to achieve this status.

The individual household is limited in this role. The community, however, offers a pool of both human and financial resources necessary for participation in this stage. Unfortunately, this rationale is only applicable to a select number of northern remote Aboriginal communities. The economic status of most is bleak. Community operated construction companies will not be able to participate in self-help projects unless they are awarded the job through the formal bidding process. This prevents the true essence of self-help from being achieved. The potential to develop skills of local northerners and the local economy is not realized because of the requirements of the tendering process.

ii. Organization and Provision of Materials:

The organization and provision of materials is an important part of the housing process.

²²⁹ Schiissler, Adam, Personal Interview., February 7th, 1990

If properly administered at the local level, great cost savings can be achieved. Unfortunately, small community size and isolated location preclude housing agencies from realizing cost savings in this area. There are two methods to overcome this obstacle: through the purchasing of materials in bulk; and through what is known as "piggy-backing".

Streich indicates that bulk purchasing has been attempted in the past: "the Department of Northern Saskatchewan, [1976] achieves considerable savings on material costs by buying in bulk, stockpiling and shipping in bulk."²³⁰ This is also occurring in some capacities today. Organizations have oriented their approaches to bulk materials purchasing and provision. Central material yards are used to co-ordinating purchases through the packaging of tendered materials for shipment. The Island Lake Tribal Council has utilized the idea in co-ordinating housing activities for a large number of reserves throughout the province of Manitoba:

All materials are sent to this yard for division and packaging. The trusses are built on-site. From there the packages are delivered to each community as an individual unit. This saves time and money due to decreased labour costs. There are also other advantages including decreased material loss and the decreased risk of damage.²³¹

This has been a difficult operation to co-ordinate. Although the communities Rocher refers to are in the same proximity, the communities have intense cultural differences:

It was very difficult to get all the reserves in the Island Lake area to agree on the establishment of a yard. The reason these communities separated from each other years ago was because of differences in opinion in religion. But once we presented the advantages of a yard to them, they finally agreed just last year [1989].²³²

While the presence of cultural or religious differences may inhibit co-ordination between

²³⁰ *Streich, Patricia, Rural and Remote Housing in Saskatchewan.* 15

²³¹ *Rocher, Rene, Personal Interview.,* January 10th, 1990

²³² *Rocher, Rene, Personal Interview.,* January 10th, 1990

communities, the ILTC scenario indicates success can be realized.

CMHC has established a similar materials yard for the Demonstration Program. After purchasing all materials in bulk through the tender process, CMHC sends them to one central location for packaging in much the same fashion ILTC does. According to Schiessler, "we tender all materials at once, package them in one yard, and then deliver them right to the sight."²³³ CMHC might consider devolving this responsibility to the community as they develop the skills necessary to administrate the tendering process. Again, it may be more feasible for CHMC to establish and subsequently operate the yard in the initial stages of the program until the necessary skills are developed.

Economies of scale can also be provided by large supply companies. It may be more appropriate for CMHC to discuss 'piggy-backing' with major supply companies (Beaver and McDiarmid Lumber for example). It is not uncommon for these companies to supply large housing projects with lumber and all necessary materials in large-scale housing development projects. If CMHC / MHRC plan to develop a small number of self-help projects, they can achieve economies of scale by requesting the lumber company to add the required number of homes to their already substantial amount. Although Adam Schiessler agrees that this approach may achieve the economies of scale pursued, he is somewhat reluctant because of its legal ramifications. He claims the approach

...may work, but you might run into difficulties with the tendering. You have to stay within the rules when you are dealing with public money. The tendering process must be implemented when materials are valued at over \$3000.00 by invitation. When it is over \$25,000, it must be publicly tendered by a bonded contractor.²³⁴

While the public tender process protects the interests of the tax-payer, it prevents local groups from participating in this stage of the process. Public housing agencies are commonly forced to award contracts to non-local companies on the basis of lowest bid.

²³³ *Schiessler, Adam, Personal Interview.*, February 7th, 1990

²³⁴ *Ibid.*, February 7th, 1990

Although this problem may be difficult to overcome, a review of the public tendering process may be necessary.

Time delays are also an issue in remote communities. The delivery of supplies to remote communities can be difficult due to the inaccessibility. Several remote communities are accessible only in certain periods throughout the year commonly known as "time windows."²³⁵ Materials and supplies can be delivered only during these time windows which falls in the summer by boat and the winter by winter roads. This could create delays in scheduling in remote communities. Surprisingly in some cases, time delays have worked to the advantage of self-help housing. Gord Roulette claims that:

...if there is a delay its usually only about two days. It would actually help getting the whole project done because I would get the work-men to go on to each unit in the community to work up to a certain level before proceeding to the next stage on any particular unit. This guaranteed that all units were completed, and completed at the same time. ²³⁶

In this case, the isolated location of some communities will actually work to the advantage of self-help.

Regardless, several factors currently prevent local communities from participating. The difficulties with tendering, cross-cultural differences and time limitations create obstacles that require public housing agencies to retain their lead role in this stage in the short-term. As community involvement develops, cost savings can be realized through the adoption of material purchasing in bulk quantities. The establishment of decentralized materials yards and the adoption of piggy-backing can be effective methods for local organizations to assume.

Participation in this process can occur through the establishment of a local housing organization. This will provide the apparatus necessary to co-ordinate bulk purchasing, decentralized materials yards, and piggy-backing. This will not be possible until the

²³⁵ Lajambe, Deanna, Personal Interview., February 1st, 1990

²³⁶ Roulette, Gord, Personal Interview., January 31st, 1990

public tendering process is reviewed.

iii. Organization and Provision of Labour:

In the Demonstration Program, the provision of labour represents the stage where most participation occurs. Clients participate in every stage of the non-specialized construction process. For health and safety reasons, CMHC requires specialized tradesman to conduct all plumbing and electrical work. The absence of qualified individuals in the electrical and plumbing fields prevents communities from saving on labour costs as they are imported from larger urban centres. There are exceptions:

For example, Norway House, [a northern Manitoba Indian reserve], has plumbing and electrical contractors in the reserve and at Cross Lake. Cross Lake also has qualified carpenters. These communities are not as common as those that do not have qualified contractors.²³⁷

An increase in training programs oriented towards specialized trades is a logical solution, but in the short-term, authorities are forced to rely on outside assistance.

Time delays with sub-contractors present difficulties, presenting more rationale for the implementation of northern training programs oriented towards specialty trades such as plumbing and electrical. In The Bluff Road, Manitoba, the construction of a unit was held up for over a month over the holiday season. The plumber and electrician were not prepared to work on the unit until after the Christmas holidays which prevented area residents from dry-walling the unit. If more qualified tradesman were available to self-help projects, the frequency with which this occurs would be minimal.

Building inspectors are also a factor in any housing project. Federal building inspectors are required to visit the construction site to determine if units meet National Building Code Standards. This adds administrative costs to the project, essentially

²³⁷ Moore, Harry, Personal Interview., January 15th, 1990

increasing each individual unit cost. This role does not preclude local community members from participating as "any carpenter with experience could write the [building inspectors] test and pass, its relatively straight-forward."²³⁸ Once training programs are implemented and area residents graduate from carpentry courses, they will become eligible for the CMHC Housing Inspector Test. The test is a three part exam: three hours written; a one hour practical application; and a twenty minute oral test.

This relationship would not necessarily decrease the unit costs of the project, as a local resident would have to be paid the same as a CMHC provided inspector would. Aboriginal operated local housing authorities could assume the responsibility for inspection of their own units, but in the initial stages of development, government housing agencies would be required to pay for the costs of northern supervisors. This cost may eventually be assumed by the local housing authority, in the event of community development. This approach would afford the self-build project with an intensive, hands-on approach to inspecting. Previously, CM's doubling up as inspectors at the same time were not available for supervisory purposes. This scenario could be overcome by providing a local, qualified person with inspector status. It is fair to assume that favoritism will inhibit the ability of a local CM to objectively evaluate a project. To ensure this is limited, the Aboriginal CM / Inspector could be co-hired by CHMC and the Aboriginal housing authority. Social benefits will also be realized including increased leadership skills.

The provision of labour is currently available with the exception of the specialized trades. Until training courses oriented at this group are implemented, remote communities are forced to pursue specialized tradesman from outside the community.

²³⁸ Rocher, Rene, Personal Interview., January 10th, 1990

Cost Savings Through Self-Help:

The failure of governments to involve residents in all stages of the housing process prevents them from realizing the cost saving potential of true self-help. Program costs were outlined by Rowe in his assessment of self-build for primarily middle-income earners, and Larsson Consulting Limited in their review of the Demonstration Program. Through the Demonstration Program, self-help "reduced the cost of a housing unit from the \$80,000 conventional public price tag to approximately \$45,000."²³⁹ This equates approximately, to a 45% reduction in costs. Andy Rowe claimed that "the average informal sector dwelling cost \$50,000 while the formal averages \$70,000 equating to a \$20,000 difference."²⁴⁰ Rowe's self-help unit reduced the cost by approximately 30%, while the Demonstration Program reduction is claimed to be 45%. Self-help in both cases also reduced the monthly mortgage payment. In Rowe's self-help, the monthly payment was reduced from \$834.31 to \$595.95. In the Demonstration Program, CMHC realizes a monthly payment reduction from \$953.50 to \$536.34. The client in this case, realizes a total saving because there is no mortgage payment requirement. Where there is a mortgage requirement, self-help increases accessibility to adequate housing for low and moderate income persons through a reduction in monthly payments. These figures are illustrated in the following table.(See **Table #8**)

Although it appears that government involvement has been a more effective method of cost reduction, the true potential of self-help was not achieved. Large fiscal expenditures are required in the Demonstration Program while through true self-help, government involvement is not normally required. This is due largely to the approach undertaken through the Demonstration Program: the household and / or community is responsible for

²³⁹ *Roulette, Gord, Personal Interview.*, January 31st, 1990

²⁴⁰ *Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada.*, 26

construction of the unit, with the exception of those activities that require specialized tradesman (ie. plumbing and electrical). In Rowe's self-build informal approach, the household and / or community can potentially participate in every stage of the process, thus removing hidden costs such as travel expenses for supervisors and specialized tradesman, interim financing interest charges etc. These responsibilities are assumed by CMHC in addition to the original capital cost of the mortgage. Furthermore, CMHC does not realize any revenue after construction because of the absence of a mortgage.

Table #8: Cost Savings Through Self-Help

Mortgages calculated over 25 year amortization period at 14.25 % (May, 1990). Calculations consider only Principle and Interest. Calculations exclude property taxes.

	Rowe	CMHC Demonstration Program	
	Self-Builder	Government	Client
Conventional Unit Cost	\$70, 000.00	\$80, 000.00	\$80, 000.00
Monthly Payment Conventional Unit	\$834.31	\$953.50	\$953.50
Self-Help Unit Cost	\$50, 000.00	\$45, 000.00*	Labour Provision
Monthly Payment Self-Help Unit	\$595.95	\$536.34	∅
Total Capital Cost Savings	\$20, 000.00	\$35, 000.00	\$80, 000.00
Total Monthly Payment Cost Savings	\$238.36	\$417.16	\$953.50

*This figure provided by CMHC Winnipeg office, includes extra contributions such as CMHC time and expenses, and removes the highly variable land and service costs.

∅Currently, there is no mortgage requirement in the CMHC Demonstration Program

(Source: Calculated from information provided by CMHC Winnipeg Office and Self-Build: The Informal Sector and Housing Policy in Canada., p. 26)

The individual currently benefits far more economically through the Demonstration Program than through the Rowe perspective. Unfortunately the future of the highly capital intensive Demo Program is in doubt, given the restrained economic climate of governments. For self-help to survive this trend within the public realm, increased devolvement of responsibilities from program administrators to the community must occur. If true self-help is successful its cost savings will be realized, while relieving the public tax system in the process. The cost savings currently realized by governments will consequently be transferred to the household and / or community while at the same time, decreasing government expenditures.

The philosophy behind self-help is that it creates a cost savings. Logically, the more the household participates in the housing process, the more savings are realized. This is not entirely true in northern remote Aboriginal communities given the human and fiscal limitations of its residents. This demonstrates a need for community involvement in the self-help process. Increased community involvement can equate to an accumulation of skill levels necessary to effectively facilitate the process.

Summary and Conclusions:

Regardless of the various drawbacks associated with the self-help concept, governments must promote self-help in the context of the public housing industry. It offers several advantages, outlined in Chapter Two that can be realized by governments in the initial stages of development. The restrained fiscal environment of Canadian governments dictates that devolution of housing process responsibilities to the community will continue. In this new environment, both the household and community can begin to realize the benefits of self-help at the local level.

Currently, low skill levels and fiscal shortages preclude individual households from participating in the entire housing process as defined by Rowe. This demonstrates that alternative sources of resources, other than governments, have to be considered. The community offers this potential. To achieve the benefits of true self-help, the community must be prepared to facilitate the housing process in an effort to develop a adequate community housing stock and to develop the community economy.

CHAPTER 7 THE ROLE OF THE COMMUNITY IN SELF-HELP

More than at any time in our history we have the material and human resources to fulfill our promise as a northern people, a northern civilization. ²⁴¹

R. F. Keith and J.B. Wright

Introduction:

The extent northern remote Aboriginal people can feasibly participate in the overall housing process, both on an individual and communal basis, can vary substantially. The current status of these communities generally limits individuals to the labour provision stage of the process. Self-help is an intensive process that requires a certain degree of skill level development and fiscal strength. There are also stages in the process that require some degree of skill development. Where clients lack these qualities, it may be more effective to rely on the community to fill the role, due to its more diverse talent pool.

An organizational planning approach is required to co-ordinate and facilitate community participation in all stages of the housing process as defined by Rowe. Locally integrated development will provide the direction necessary to achieve this status. Currently, a Tri-Level Task Force has been established to review the feasibility of a devolvement of responsibility to local communities. This illustrates a political will to enable communities to

²⁴¹ *Keith, R.F. and Wright, J.B., Northern Transitions., 56*

co-ordinate their own community development.

The Importance of Community Involvement to Self-help:

Community involvement is necessary in self-help for four reasons. First, community involvement is an essential ingredient in an effective self-help program as it logically decreases costs to governments and increases skill levels. Second, community involvement can pressure other residents into maintaining a good community standard:

...it appears that community groups have played useful economic roles by maintaining contact with their communities and fostering sound household management and budgeting. Examples were noted (during interviews) of families making payments on trucks and snowmobiles, but not on their house, which was taken for granted. Community groups assist in modifying the attitudes of their own people. ²⁴²

Third, the labour requirement of self-help can preclude some residents from participating: single-mothers; and seniors. The community can ensure this is overcome through assistance. Fourth, resident participation can develop the community beyond its dependent status through the pooling of both human and fiscal resources.

Examples of True Self-Help:

While true self-help is difficult to achieve in northern remote communities, there are cases where residents have built homes without government assistance. In Cormorant, Manitoba "one individual has built his house entirely by himself, free of government funding. He has a saw mill and does odd jobs to pay for materials as he requires them."²⁴³

Another example where true self-help is evident is on Matheson Island. Matheson Island

²⁴² Middleton, Charles, Self-Help Components in Housing Delivery., 59

²⁴³ Lajambe, Deanna, Personal Interview., February 1st, 1990

was characterized by delapidated housing conditions and a depressed economy. Area residents decided to join together to develop the community without a great deal of government assistance. With the help of a saw mill and the traditional hunting and fishing trades, the community was able to generate enough capital to rebuild the community housing stock. According to Deanna Lajambe, Researcher / Analyst for the MMF, "single-mothers, unable to help in the construction process, provided meals to laborers. It is quite a success."²⁴⁴

These communities had several advantages the majority of northern remote communities lack. In Cormorant, "in addition to the saw mill potential, there is some tourism involved due to fishing in the area. In fact, the entire community has a reputation for being quite industrious"²⁴⁵ This is illustrated in the following photograph showing residents and housing officials during a sod-turning ceremony.(See **Photograph #1**)

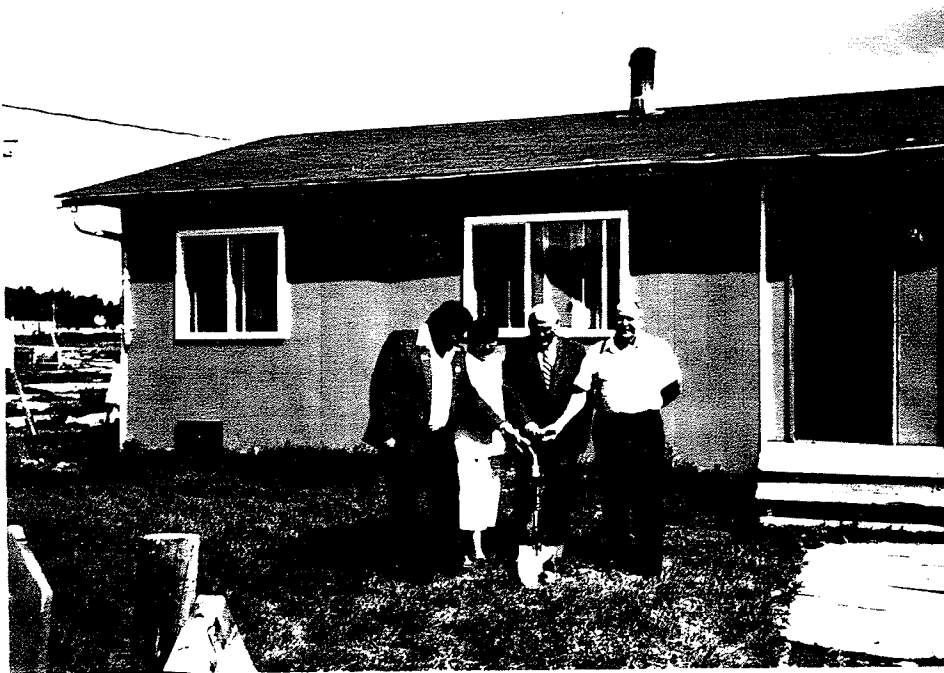
Many of Canada's northern remote regions currently have little economic base on which to build. The cost of living is extremely high, making it difficult to pay for daily living expenses. In Sheridan, Manitoba, a ride into Cranberry Portage "can cost up to \$120.00. These taxi rides are necessary to do something simple like the laundry. The ride is expensive because the only road to travel on is in terrible condition."²⁴⁶ (See **Photograph #2**) A logical solution to this problem may be to purchase a clothing washer, but even this alternative has its difficulties as a significant percentage of northern residents cannot afford the expenditure. Where residents have the purchasing power, they are unable to operate a modern clothing washer because the majority of housing units are not equipped with modern utilities such as running water or electric power. This, amongst other factors, limits the potential for total participation in the housing process.

²⁴⁴ *Ibid.*, February 1st, 1990

²⁴⁵ *Ibid.*, February 1st, 1990

²⁴⁶ *Swain, Ed, Personal Interview.*, February 7th, 1990

Photograph #1: Cormorant, Manitoba



Source: Manitoba Metis Federation Photograph Library

Photograph #2: Sheridan Road, Manitoba



Source: Manitoba Metis Federation Photograph Library

Self-Help and Locally Integrated Development (LID):

Currently, government housing agencies co-ordinate the majority of activities outlined in Rowe's housing process stages. CMHC, MHRC, and the MMF conduct the various tasks involved in stages one through three, and parts of four. The presence of poor economic conditions and low skill levels in the majority of northern remote Aboriginal communities illustrate a need for government involvement until these conditions improve:

...some communities could participate more than others, but the majority will require government assistance. It is necessary to retain the current degree of government involvement.²⁴⁷

Although self-help through the Demonstration Program develops skills, their applicability to the entire self-help process is questionable.

This offers strong rationale for the implementation of a locally integrated development strategy alongside self-help in housing. A locally integrated planning scheme can work in concert with self-help to effectively accentuate self-help's potential to develop skills and the economy. Although self-help can achieve success on its own, an LID strategy must be introduced to complement self-help. According to Ken Cassin, with self-help and locally integrated development:

There is a mutual benefit involved. They are perfectly consistent. There is not necessarily a dependency, but they will assist each other. MHRC is currently considering community based approaches to housing.²⁴⁸

A community approach to housing will assist in the development of the skills necessary to achieve true self-help.

Chapter Four outlined the need for community involvement in the design process. The same rationale can be applied to the housing process in general. According to Ken Cassin,

²⁴⁷ *Roulette, Gord, Personal Interview.*, January 15th, 1990

²⁴⁸ *Cassin, Ken, Personal Interview.*, January 11th, 1990

MHRC advocates community participation because:

They are far better prepared to address the housing issues of their communities. A community development scheme can act as a good apparatus for housing delivery including participation in design, construction, ownership and management.²⁴⁹

This offers an excellent opportunity for Aboriginal communities to develop, utilizing the community as a resource.

There is a consensus amongst the academic community, and those interviewed, that an LID Strategy is an effective method to revitalize a community. Involving residents in a grass-roots approach to economic development can be beneficial to both the community and the individual, while more effectively utilizing the community's talent pool. This will enable the community to participate in more than just the general construction activity stages. Although a communal approach to self-help in housing will assist in the labour provision stage, it can not develop the community on its own. It must work as only a part of a more pervasive system.

Locally Integrated Development Defined:

LID will not develop the self-help process but it will help develop the skills necessary to facilitate the housing process. Furthermore, LID can develop the skills necessary to participate in large-scale development projects. Traditionally, southern governments and corporations have directed large-scale development projects at northern regions that catered little to local labour forces. Keith and Wright contend: "It is frequently forgotten that these communities have not had sufficient time to develop locally the human and institutional capacity to respond positively to large-scale initiatives."²⁵⁰ This has contributed to the

²⁴⁹ *Ibid.*, January 11th, 1990

²⁵⁰ *Keith, R.F. and Wright, J.B., Northern Transitions.*, 56

inability of Aboriginals to transcend from social dependency. A locally integrated development strategy can develop the social aspects of a community before any large-scale projects are assumed. This will provide a responsible, confident labour force that can contribute to these projects and the entire housing process.

Locally integrated development focuses on the local human resource. Keith and Wright outline the LID philosophy:

It is oriented to identifying and developing the local human and natural resource base, to matching the scope of private and public investment to the potential of the community, and to preparing communities to take advantage of major development when it occurs. ²⁵¹

The following list, provided by Keith and Wright outlines some basic assumptions on the locally based integrated development processes:

- i. The development process must begin where people are, even if that means starting with basic literacy.
- ii. Local initiative and responsibility are essential to healthy self-respect and to successful community endeavors.
- iii. There will be an initiating role for government in the early stages when communities need assistance in raising the level of consciousness and awareness of local people, and when they require organizational skills.
- iv. The government must become a support / resource / response mechanism to the community and its initiatives.
- v. Programmes and services should be administered at a local level wherever population numbers, the resource base, or technological requirements permit.
- vi. Development endeavors will cost less, be more efficient, and enjoy more responsible local involvement if the community is in a position to initiate, manage, and control the development.
- vii. The development approach must make provision for a regional component to deliver services to people in unorganized areas.
- viii. Economic development is an essential part of local development programming if any significant change from present conditions is to take place. However, economic opportunity is seen as one of a constellation of factors that must be present.
- ix. Not every remote community can develop a viable economic base if the usual criteria are applied. However, there are many communities where it would be less expensive to

²⁵¹ *Ibid.*, 56

implement local development efforts than to continue transfer payments (UIC payments, welfare) as an alternative.

- x. A locally based socio-economic development programme of the type envisaged will involve spending public money on a strategy which may not show tangible results for some time. ²⁵²

Keith and Wright also provide a list of characteristics and objectives of locally integrated development. These are based on the Canadian experience and the aforementioned assumptions listed:

- i. proceed as a balanced programme to match needs to opportunities (programme elements include social, cultural, educational, and political factors);
- ii. proceed in stages (timing and scale) realistic to each local situation, taking into account social, cultural, educational and environmental conditions;
- iii. in the case of large initiatives, be programmed to ensure maximum benefit to local people, through employment training, identification of opportunities for local entrepreneurial activities in service sector etc.;
- iv. put local people in control of planning, with outside assistance in a supportive role;
- v. ensure integration / co-ordination of external resources and inputs;
- vi. have adequate funding not tied to the fiscal or political calendar to establish an atmosphere of long-term commitment;
- vii. exploit local economic opportunities, particularly in the renewable resource sector, as an alternative to externally imposed initiatives;
- viii. facilitate opportunities for people to develop self-respect, and reinforce the identity of local people;
- ix. take full advantage of local knowledge, experience, and skills;
- x. provide opportunities to learn new skills. ²⁵³

Many parallels can be drawn between locally integrated development and the self-help concept. The themes presented in the lists of assumptions and objectives by Keith and Wright are very similar to concepts and philosophies presented thus far in the practicum including: reducing the role of government to a supportive one; involving community residents in the decision-making processes; introducing training programs; incorporating a

²⁵² *Ibid.*, 56

²⁵³ *Ibid.*, 57

long-term funding commitment and developing people's skills and self-confidence. Added to this are the following similarities:

...people being involved in identifying their own needs, interests and potential; people developing their own skills, social institutions, economic enterprises and cultural pursuits; people learning how to manage those developments; people modifying their value systems and social philosophies to incorporate this process of change into a stable and coherent social system.²⁵⁴

The self-help philosophy depends on several of the issues characteristic of LID.

Successes Through LID:

A LID strategy and self-help can work together to create sustainable communities necessary for northern development. The Kahnawake community illustrates a success in locally integrated development. Although not located in the northern regions of Canada, many of the successes under a self-help, community-oriented approach can be applicable.

The Mohawk Indian community of 5,400, located along the St. Lawrence River sees "self-help, with accompanying local control, as a highly valued principle among the Kahnawake leadership."²⁵⁵ Through self-help Kahnawake has realized successes not necessarily limited to housing:

Recent economic development efforts include a tourism project, a housing construction firm owned by the council, a dairy farm and milk processing plant, and a golf and country club. In December 1984, there were reportedly 109 businesses in the community.²⁵⁶

Kahnawake's success can be attributed to community involvement: "often, volunteers play a prominent and demanding role. Community meetings have been used as a crucial feature

²⁵⁴ *Ibid.*, 56

²⁵⁵ *Ponting, J. R.*, "Institution Building in an Indian Community: A Case Study of Kahnawake (Caughnawaga)", in *Arduous Journey.*, 157

²⁵⁶ *Ibid.*, 163

of the decision-making process."²⁵⁷ Resident participation in the development process ensures that the opinions of the community are heard while providing an example of skill pooling in an effort to develop the community.

This is not to suggest negative factors affecting this southern community are anywhere near the severity of those affecting northern, remote communities. The Kahnawake community would likely have far more economic (proximity to market-place) and political advantages than northern Aboriginal communities can ever hope to have. The Kahnawake case study does illustrate, however, that success can be achieved in Aboriginal communities.

Community Involvement in the Housing Process:

As communities develop, increased responsibilities of the housing process can be assumed. Alberta's RHAP Program has been successful in this capacity:

...the RHAP program appears to be in a class of its own in generating very extensive self-help in all phases of the project, while also providing a training and support network. RHAP combined the efforts of individuals and groups, to produce a very effective program. The RHAP program is one demonstrated success of intensive, organized self-help.²⁵⁸

Maximum group involvement can create an environment in which all activities are coordinated at the local level. The RHAP program indicates self-help can achieve success if properly implemented.

²⁵⁷ *Ibid.*, 156

²⁵⁸ *Middleton, Charles, Self-Help Components in Housing Delivery.*, 76

Constraints and Opportunities:

Both constraints and opportunities must be identified before a local development approach is implemented in conjunction with a self-help housing program. These factors indicate the inconsistent status of Aboriginal communities in the remote areas of Canada and conversely, the potential available.

In northern remote areas of Canada, it is not uncommon to find isolated communities with a limited number of families. This does not offer an ideal situation for both self-help and locally integrated planning strategies. For self-help, it would be difficult to achieve economies of scale given the isolated location. Odds of a qualified work-force residing in the community are decreased with the limited number of persons, making it necessary to import labour. For locally integrated planning strategies, it may be difficult to promote community interest if there are only two families involved, although the increased ability of community interaction as outlined by Wolfe in Chapter 3 should not be overlooked.

There are two other constraints, somewhat related to each other, that can affect development. Cost difficulties can inhibit success once a community begins to implement large-scale projects. In fact, "the higher the costs, the greater the risks of significant overruns as a consequence of inadequate management skills."²⁵⁹ Attainment of capital is also difficult for these depressed communities. Current government financial cut-backs does not offer encouragement. According to Harry Moore, "funding is a major battle for community operated self-help projects. It is difficult to implement a locally integrated development scheme without a tax base in the community."²⁶⁰ Failure to recognize these factors throughout the implementation of a locally based development technique will create difficulties and possibly failure.

Self-help in rural and remote communities will also encounter difficulties due to the

²⁵⁹ Rowe, Andy, Self-Build: The Informal Sector and Housing Policy in Canada, 26

²⁶⁰ Moore, Harry, Personal Interview, January 15th, 1990

high percentage of single-mothers and seniors evident. In these communities, other residents are required to assist in the process of labour provision to compensate. The overall attitude of Aboriginal persons might be considered by some as apathetic. For several years, generations of Aboriginals have been oppressed by the federal government, subsequently preventing them from developing both socially and economically. Rene Rocher indicates that there is somewhat of a skeptical attitude towards involvement in the housing process by the general Aboriginal population: "why bother co-ordinating when CMHC will do it for you."²⁶¹ If persons are afforded the opportunity to participate, they may feel more enthusiastic about the housing process.

It is encouraging to discover that there is indeed a sense of community in remote areas. Comments provided by Swain indicate its presence. The knowledge of the strong traditional cultural values of the Aboriginal people indicate a potential for the adoption of both self-help and locally integrated development approaches. Numerous Aboriginal communities across Canada display industrious and innovative characteristics in their approaches to both housing and local economic development. The Bluff, Manitoba, from first-hand experience, appeared to fall into this category. Community residents built several Demonstration Units which appeared to be of good quality. The community also appeared to be industrious, being located lake-side on which they applied their fishing and hunting trades. These type of communities are not exceptions. Cormorant and Moose Lake in Manitoba and Kahnawake, Ontario have proven that self-initiated local development can be achieved.

Communities, in a general sense, are enthusiastic towards involvement. This is an essential element of both self-help and a locally integrated development scheme. Ken Cassin claims that "they may not articulate it as such, [locally integrated planning strategies]

²⁶¹ Rocher, Rene, Personal Interview., January 10th, 1990

but they express a desire to act as the authority."²⁶² The presence of leadership is also required to organize efforts. Some communities rely on mayoral councils as in Baden, Manitoba. Leon Guiboche, the Mayor of Baden recognizes the importance for community economic and social development. Guiboche claims,

I built this community. Before, there was nothing. Now we got our own land, we got a council and a mayor and we are happy. We know that there is money to be had. You just got to go and get it. ²⁶³

In other communities, there are no formal councils, but "aggressive personalities from the communities are usually the leaders. They are the most vocal ones that are not necessarily the mayor."²⁶⁴ With effective leadership, locally integrated planning strategies can be implemented successfully.

Current Tri-Level Process Offers Direction for Self-Help:

Co-ordination between the academic and government communities, and the Aboriginal people on a large scale is currently limited to annual conferences. As addressed, in previous chapters, these do provide a useful means for co-ordination of participatory activities, but to affect change of consequence, linkages must be established between the community and the various institutions (such as the MMF, MHRC and CMHC). In fact, the apparatus for implementation of these organizations is currently being negotiated.

Tripartite self-government negotiations have been implemented to address the devolution of power from the federal and provincial governments, and the Manitoba Metis Federation, to local communities in Manitoba. According to Ed Swain, the Federation is working in conjunction with the two senior levels of government in an "attempt to devolve

²⁶² Cassin, Ken, Personal Interview., January 11th, 1990

²⁶³ Guiboche, Leon, Personal Interview., February 1st, 1990

²⁶⁴ Roulette, Gord, Personal Interview., January 31st, 1990

responsibility to the local community organizations in all areas of importance to the community."²⁶⁵ These areas, referred to as sectors, are divided into four sections:

- i. education
- ii. child and family services
- iii. housing
- iv. economic development ²⁶⁶

Although all four sectors outline the essential elements of a community, housing and economic development are particularly pertinent to this practicum. There is a solid connection between them, each mutually compatible.

A Task Force has been organized to co-ordinate discussions. It is made up of a technical group consisting of representatives from each agency, for each of the four sectors. Each agency is responsible for the provision of its own technicians. In addition, Adam Schiessler, former CHMC Mortgage Manager, has been hired by the MMF as a consultant to the project. He is involved in creating manuals that outline the policy and program details of the housing process. Schiessler indicates his work will provide communities with the means to prepare:

...mortgage agreements, assist in pre-screening of clients, assist in the consultation of rules and regulations. In summary, it will better familiarize community leaders with housing programs available to them and their responsibilities as homeowners. They can turn around and apply that knowledge while they teach it to the community. ²⁶⁷

His work will help guide the Task Force in its efforts to decentralize responsibility and consequently increase the community role in economic development.

Conclusions have been drawn in this chapter indicating that a locally integrated development scheme will afford rural and remote Aboriginal communities the opportunity to achieve a true self-help situation. Although involvement in the general contracting stages

²⁶⁵ Swain, Ed, Personal Interview., January 30th, 1990

²⁶⁶ *Ibid.*, January 30th, 1990

²⁶⁷ Schiessler, Adam, Personal Interview., February 7th, 1990

of the housing process provides several benefits including the all-important cost-savings, it does not achieve the true potential of self-help as outlined by Rowe. The current Tri-Level Organization will provide the apparatus for locally integrated development including the responsibilities associated with the housing process. According to Schiessler,

CMHC, MHRC, and the MMF have had an excellent relationship in the past. I think the current housing stock is indicative of that. This is encouraging from a devolution standpoint. In fact, I can see a time when there is total involvement by the individual and / or community in the entire housing process. Although that would not occur for some years down the line.²⁶⁸

This negotiation process is vital to the development of remote Aboriginal communities. If self-help's benefits are to be fully appreciated, this process must be implemented.

A Conservative Approach to Devolvement:

Adam Schiessler outlines the benefits of an authoritative transfer to the community in a reference to community counselling:

...when remote Natives are provided with a conventional home, they will experience a major change in lifestyle. Most have never lived in a modern home with all the amenities. They have to be counselled on the operating procedures associated with it. These programs must be provided by the community because they will be receptive to other community members in the counselling process.²⁶⁹

Although there is definite merit to increased community involvement, CMHC and its provincial affiliates must proceed with caution in delegating added responsibilities. Provision of authority to an undeveloped community may create confusion and consequently produce ineffective housing approaches. It is therefore necessary to

²⁶⁸ *Ibid.*, February 7th, 1990

²⁶⁹ *Ibid.*, February 7th, 1990

implement a locally integrated development scheme to develop the skills that self-help alone cannot provide. When the community begins to develop and demonstrates that its residents have the skill necessary to deal with administration of housing, responsibilities should be transferred. "As some communities develop, self-help housing would make more sense."²⁷⁰ Governments must retain their current role until the community displays the skills necessary for success in true self-help housing.

The RHAP approach achieves success while developing both self-confidence and personal skills. This is achieved because housing officials do not pressure residents to assume responsibilities they are not qualified to deal with. "The program is suited to the abilities of individual families and does not overtax them in terms of financial, educational, or skills capacities."²⁷¹

The removal of cost controls, a regulatory measure imposed by government agencies to ensure capital is properly administered, should adhere to this policy. Although their removal is necessary, past experiences may discourage governments. Roy Nichol, Provincial Manager of CMHC Winnipeg, claims that funding "self-help projects outside our Demonstration Program has created financial problems. This is due largely to mismanagement in projects where cost controls were removed."²⁷² A more conservative approach may have overcome these failures.

The Requirement For a Local Housing Authority:

To implement both LID and self-help in housing, local administrative structure will be required. On-reserve, local Bands assume responsibilities necessary to co-ordinate housing activities: "the Band acts as the community organization and landlord through

²⁷⁰ *Streich, Patricia, Rural and Remote Housing in Saskatchewan, 14*

²⁷¹ *Middleton, Charles, Self-Help Components in Housing Delivery, 76*

²⁷² *Nichol, Roy, Interview Over the Telephone, March 14th, 1989*

CMHC Sec 56.1 homes."²⁷³ This authoritative structure can be transferred to the Aboriginal community off-reserve in the form of local councils and housing authorities. The legal apparatus is already evident through 1984-85 amendment to the Local Housing Authority Act under the MHRC Act in Manitoba. According to Ed Swain, the revisions were implemented to "encourage increased activity and involvement at the local level."²⁷⁴

Housing authority responsibilities will include administration of each of the stages in the housing process. It is also necessary to provide additional social services, both before and after the construction process. Social support services must be established to address the various issues related to the community including counselling on: child and family services, education, maintenance of the unit, unit financing etc. One approach to counselling is through media. The ILTC distributes a video to reserves within their jurisdiction, called Home Maintenance and Chimney Cleaning. This video includes a carpenter who displays the steps required to repair windows and clean a chimney. It is provided to the band by ILTC who in turn displays it to the residents at a very minimal cost.

Implementation Strategies:

To ensure self-help and locally integrated development achieve success, it will be necessary to introduce several implementation strategies . Although it is beyond the scope of this practicum to provide these strategies, it will be helpful for the reader to consult: Successful Neighborhood Self-Help: Some Lessons Learned., prepared for The McKnight Neighborhood Self-help Initiatives Program by Rainbow Research Inc. The document outlines several strategies a community may implement, and is divided into two sections

²⁷³ *Rocher, Rene, Personal Interview.*, January 10th, 1990

²⁷⁴ *Swain, Ed, Personal Interview.*, January 30th, 1990

including: *Involving Residents* and *Organizing and Governing The Work*. The approach is oriented primarily to the urban environment, but the underlying themes may be effective in rural and remote areas.

For further insight into the locally integrated development concept, the reader should consult: Knowledge and Action: Bridging Community Economic Development and Planning, a graduate thesis written by Rod E. Nasewich: Masters in City Planning at the University of Manitoba.

Summary and Conclusions:

To affect change, Aboriginals will have to become involved in determining their own direction. While self-help in housing can act as an impetus for further development, a locally integrated planning approach will be required for the development of responsible persons to organize the administrative functions associated with the housing process.

In the Demonstration Program, individual and / or household participation is generally limited to the labour provision stages. The remainder of stage four, and the first three stages, with the exception of possibly the acquisition of land, must be undertaken by qualified government agencies or tradesman. With the advent of skills development through both self-help in housing and locally integrated development, more of these tasks, currently administered by CMHC, can be assumed by the community. A community possesses a larger talent pool than the household. This increases the potential for a particular community to have, for example, an electrician.

If self-help and locally integrated development strategies begin to facilitate development in the Aboriginal community, cost savings will be realized to the greatest possible extent, relieving both the Aboriginal community and government public housing agency budgets. Self-help can provide governments with a means to deliver an effective housing program,

which will act as an integral part of a more holistic approach to community development. The efforts currently undertaken by the Tri-Level Task Force may guarantee success in these efforts. Its presence indicates that all levels of authority are interested in devolvement of responsibility to the local community level, in an effort to address areas traditionally difficult to develop.

In the devolved environment, government would provide a supportive role for the community who would become responsible for the co-ordination of the housing and community development processes. Initially, the community should not be expected to assume full responsibility. Low skill levels preclude them from facilitating each process effectively. However, the community can provide an effective interface between housing officials and other community members. As skill levels begin to develop, additional responsibilities can be devolved to the community. Both self-help and locally integrated development require the encouragement of its residents to participate. The examples provided in this chapter: The Kahnawake community; and Matheson Island, demonstrate that a community's residents can achieve success in this regard.

CHAPTER 8 ANALYSIS AND RECOMMENDATIONS

Introduction:

This chapter will present an analysis of issues identified throughout this practicum. Issues will be grouped under specific themes and accompanied by recommendations and implementation strategies. The chapter will conclude with general comments identifying suggestions for all actors concerned pertaining to the recommendations provided.

The Role of the Community:

Patricia Streich illustrates an overall reluctance towards the implementation of self-help programs in government housing. The most disturbing comment she provides denounces the potential for long-term savings in a self-help environment. This indeed may have been the case at the time she evaluated the project (1975), but it was likely due to other factors including the approach assumed by the Department of Northern Saskatchewan, which failed to involve the resident in more than token responsibilities. Although the option was available, the Program did not require the client to participate in the construction process. Clients chose not to participate, leaving the responsibility to the work-force instead. Ken Cassin of MHRC reiterates:

The program took the wrong approach to self-help. It really did not involve the client to any extent where they felt they were a part of the process. It was more tokenism than anything. In fact, it may have been an insult to the client. ²⁷⁵

In conclusion, The DNS self-help project paled in comparison to the current approaches assumed by RHAP in Alberta, and HAP in NWT, and to a lesser extent, the Demonstration Program. The presence of tokenism obviates the failure to realize the long-term benefits of involvement in the construction process.

Chapter Seven illustrates that self-help can work. The current status of northern remote Aboriginal communities precludes most residents from participating in the entire housing process as defined by Rowe, but it does not prevent them from participating. Successes in RHAP and HAP illustrate that communities can administer a housing process effectively. If governments expect to continue to provide social housing, they must begin to increase the role of the community in an effort to balance limited budgets. Programs of the RHAP and HAP variety should be researched for their innovative approaches to community involvement. It is also imperative that a flow of this information throughout the housing community be initiated. This will ensure that all members are informed of any program developments. The type of information distributed should not be limited to administrative matters. Personal information should be included to ensure that the spirit of self-help developments at the local level are advertised to generate enthusiasm.

Although self-help alone may not provide the skills necessary to administer a community development process, there are development strategies available that can. A locally integrated development strategy can provide the direction necessary to harness the skills available in the community for local development. To ensure locally integrated development is administered effectively, proper planning techniques must be incorporated. Dr. Wolfe's Contemporary Planning Approach to Native Communities offers a technique

²⁷⁵ Cassin, Ken, Personal Interview., January 11th, 1990

particularly when combined with the use of Peter Boothroyd's Priority Listing Approach. Both contemporary planning and priority listing will ensure self-help achieves its full potential within the realm of locally integrated development. A formal community organization will also be necessary to provide the structure for these techniques. A local housing authority provides a logical solution.

Recommendation# 1: continue further devolvement of responsibility and encourage local involvement in the housing process by utilizing the Local Housing Authority Act.

Recommendation# 2: establish a local housing authority to provide a structure that would facilitate the self-help process.

Recommendation# 3: implement a locally integrated development approach to complement the self-help process.

Recommendation# 4: introduce Contemporary Planning Approaches as defined by Wolfe.

Recommendation# 5: introduce a Priority Listing Approach as defined by Boothroyd.

Recommendation# 6: build awareness of any developments in self-help programs by means of a newsletter.

Implementation of Recommendations #1-#6: To effectively address each recommendation outlined here, CMHC, working in conjunction with provincial housing organizations, local communities, Aboriginal groups etc., should research both RHAP and HAP programs before implementation. The reader can also consult Dr Wolfe's article entitled "Approaches to Planning in Native Communities: A Review and Commentary on Settlement Problems and the Effectiveness of Planning Practice" in Plan Canada, March, 1989. The article provides a detailed overview of contemporary planning approaches that utilize Peter Boothroyd's Priority Listing Approach. CMHC or another appropriate organization should take responsibility for the preparation and dissemination of newsletters to all members of the housing community involved in self-help programs.

Skills Development:

Locally integrated planning will guide communities toward development. To effectively deal with the new responsibilities associated with the devolvement of responsibility, skills will have to be developed. Three approaches to skill development can be assumed: both on-site and in-class in an effort to develop a northern work-force as in the ILTC approach; on-site as in the DNS approach in an effort to develop a northern work-force; and on-site as in the Demonstration Program in an effort to train clients for application on their community housing units.

For the purposes of developing a northern work-force, the ILTC and DNS Training programs promise to be more successful. Although the Demo program indicated that involvement in the housing process develops skill levels, the transferability of skills is somewhat limited. Industrial society requires a certificate to participate in construction activities, especially in specialized trades such as in plumbing and electrical work. This highlights the need for more recognized training programs of the ILTC variety, as DNS informal on-site training does not provide certified status.

The ILTC training program can act as a standard for both CMHC and locally operated housing authorities during the formulation of their own programs. Identification of the ILTC success should not belittle the attributes of the Demonstration Program. Involvement in the Demonstration Program resulted in a general increase in skills. Surveys indicated this on the basis of response from both the client and the Construction Manager. It has provided clients with the skills to "help maintain the unit. We usually leave them the tools we originally provide them."²⁷⁶ This can equate to a reduction in long-term costs of on-going maintenance. However, self-help has a lot more to offer than developing individual skills alone. CMHC must recognize this potential. The Demonstration Program can also

²⁷⁶ *Roulette, Gord, Personal Interview., January 31st, 1990*

lead to development in other areas of the community, where administration is currently provided by the various social agencies. CMHC has a commitment to these groups as a federal social agency. Self-help projects that incorporate a recognized training program will decrease the burden currently assumed by Welfare Canada and Canada Manpower through the development of an effective northern work-force. It will also decrease the dependency on 'southern' tradesman and help develop local economies, should the trained individuals choose to apply their trades within the north.

Training programs should also focus on more than the improvement of the work-force. They should complement the implementation of other social support services as outlined in Chapter Seven. A new home can result in a drastic change in lifestyles. Counselling in the technical aspects of a home can therefore provide a form of preventative medicine. Other approaches including the video that ILTC distributes can also be effective.

If communities are going to assume the increased responsibilities of the devolution process, they must be able to communicate with officials involved in the process. Therefore, individuals must be trained in the details of planning techniques utilized. These individuals will then become capable of providing an interface between officials involved and the community.

Recommendation# 7: incorporate recognized training programs with the support and assistance of local colleges.

Recommendation# 8: increase the number of training programs oriented to certified trades such as plumbing and electrical.

Recommendation# 9: establish a government operated training program modelled after the ILTC college in the initial stages of development. This training program could later be assumed by the local housing authorities.

Recommendation# 10: increase counselling services on health and safety in the home, and counselling that explains technological advances in housing maintenance.

Recommendation# 11: increase planning education in northern remote areas. Programs should be oriented to skill development regarding the facilitative role between the greater community and the professional planner. The local resident in this regard should provide an interface between the community and the planner.

Implementation of Recommendations #7-#11: CMHC must be prepared to affiliate itself with the Department of Western Diversification, Manpower, Welfare Canada and the Unemployment Insurance Corporation for the development of training courses oriented to construction. The resources of local colleges and / or universities should be co-opted for possible planning education programs.

Hidden Costs:

The primary factor differentiating the cost savings between government operated programs and the intensive projects that Rowe outlines are the hidden cost involved. The most common are administrative which are not evident in Rowe's version of self-help, where little if no involvement at all is required by governments. In the Demonstration Program, however, hidden costs are difficult to avoid. The most obvious are costs assumed through the use of the on-site supervisors, which is currently a very integral part of the construction process.

While CM's are currently useful in providing training and guidance throughout the process, their presence may no longer be required as the community develops. Instead, local Aboriginal organizations can provide training to those residents still lacking skills. To some extent, this is occurring in the Island Lake region. Members of the community that have developed skills through training programs at Keewatin College in The Pas, Manitoba, are marketable commodities for training purposes in other reserves. The

Demonstration Program has also achieved this to some extent, although the transfer of skills is limited to basic construction skills. In The Bluff Road, Manitoba, a Demonstration Unit owner received assistance from a Demo owner from another community. This enabled him to drywall with no previous experience. Gerry Stevens claims that "I knew nothing of drywalling before I started working on it. A guy from Powell came over and showed me how to do it. He had done it on his Demo over in Powell."²⁷⁷ The competence Mr. Stevens displayed, which resulted from the guidance the experienced Demo owner provided, actually decreased the need for on-site supervisors. Stevens claims that the CM visited the site only twice throughout the entire construction process.

To further reduce hidden costs involved, local Aboriginals must be hired as supervisors. Credit must be extended to CMHC for currently hiring Aboriginals as CM's. Gordon Roulette, who doubles as the Demo Program administrator and CM claims that "the majority of CM's are Aboriginals. I am Metis and we also have a guy from Norway House. He supervised caucasian families at the Davis Point project."²⁷⁸ CMHC must take this one step further by providing authority to local Aboriginal housing organizations to enable them to act as CM's on a full-time basis. This will overcome one of the most critical problems of the program. At present, minimum project numbers in any one proximity are set by CHMC. Gord Roulette provides the rationale for this:

If \$42,000 is the average Demo unit cost, and only two units are built in one community, then the salary of the CM has to be distributed amongst the two units. For that reason, we set project minimums at four. ²⁷⁹

A local Aboriginal could overcome this problem by supervising projects located in close proximity to each other.

²⁷⁷ *Stevens, Eddy, Personal Interview.*, February 1st, 1990

²⁷⁸ *Roulette, Gord, Personal Interview.*, January 31st, 1990

²⁷⁹ *Ibid.*, January 15th, 1990

projects. In the past, "there have been some personality clashes between the CM's and the laborers. They ran into problems with laborers sleeping in or taking days off."²⁸⁰ With a community resident acting as a CM for a number of projects, a sense of community pressure would result in addition to the employment created by the hiring. Local residents can also double as federal building inspectors, who are currently required to evaluate the construction quality of all units built in the country. Achieving inspector status is a relatively simple process, and would enable a local resident to act as a full-time CM and inspector. This would reduce project costs in addition to establishing an identity for the CM.

This approach would not be entirely appropriate for extremely isolated communities. In these cases, hidden supervisory cost would be difficult to overcome. It will be necessary to continue utilizing CM's, as they provide useful guidance to Aboriginals lacking such skills. The costs of CM's to CMHC was less than expected, due largely to a number of strategies used to keep program costs within limits. In one instance, the Local Office inspector doubled as CM, transferring the cost from the project budget to CMHC, and at the same time, halving the amount in the process. The total per-unit expenditure for CM's was "only an average of \$2597, well below the guideline recommended \$5000. The largest expenditure was \$4800 for a CM who did much of the work carried out by subtrades in other projects."²⁸¹ Therefore, in isolated projects where it is necessary to fly in supervisors, the cost is minimal, although substantial enough to warrant local involvement in communities where it is possible.

Other hidden costs include salaries directed at counsellors required for arrears in mortgages. In the Demonstration Program, arrears counsellors are not required because

²⁸⁰ Roulette, Gord, Personal Interview., January 31st, 1990

²⁸¹ Larsson Consulting Ltd., 1987 Monitoring of the CMHC RNH Demonstration Program Volume 1: Program Findings., 18

mortgages are written-off by the Corporation. This removes an administrative cost that otherwise has become a necessity in public housing. One area where hidden administrative costs *are* evident in the Demonstration Program is through the abandonment of publicly provided units. Clients frequently move from community to community in search of employment. This adds costs to overall program budgets through the search for new clients. In Manitoba, the MMF pursues new clients on a fee for-service basis which adds to program costs. CMHC also has to inspect, repair, and tender the repairs before a new client can reoccupy, which further increases costs. There are cases in the Demonstration Program where migration is evident. In Baden, Manitoba, households have switched residences quite frequently. Deanna Lajambe claims that "one family lived in three Demo Units. This contradicts the Demonstration Program requirement to stay in the unit for at least five years"²⁸² The failure to adhere to program guidelines presents a need for review of the Demonstration Program guidelines.

Northern remote communities offer another hidden costs due to their isolated location, resulting in difficulties achieving economies of scale. This is especially evident in the purchasing of materials. Small populations limits the need for bulk purchasing, which can be overcome through the establishment of decentralized materials yards, operated by locally operated housing authorities. Materials can be purchased in bulk, packaged and shipped to the appropriate communities. This method may encounter difficulties with operating costs. Decentralized yards require security, staff, and hydro power for the office. Northern remote economic situations preclude communities from providing the capital necessary for these expenditures, making the presence of government organizations necessary. These factors must be considered before a materials yard is introduced. The 'piggy-backing' method, where large supply companies are utilized for materials purchasing, may offer an alternative to decentralized material yards. Large companies can provide the capital to

²⁸² Lajambe, Deanna, Personal Interview., February 1st, 1990

purchase the bulk materials while including the materials required for the remote self-help units.

Establishment of the apparatus necessary to conduct these methods will be assumed by a locally operated housing authority, although this will be difficult to implement due to CHHC regulations. Any project valued at over \$25,000 must be publicly tendered, presenting a need for re-evaluation of the public tendering process. Another alternative may be to provide the housing authority with the capital base necessary to tender for projects.

Recommendation# 12: increase the percentage of supervisors from the Aboriginal communities.

Recommendation# 13: encourage local residents to pursue a Building Inspector's Certificate.

Recommendation# 14: establish decentralized materials yards for packaging and shipping of materials.

Recommendation# 15: establish liaison with large-scale supply companies to help achieve economies of scale.

Recommendation# 16: re-evaluate the public tendering process. Provide local Aboriginal operated construction companies with bonding to enable participation in the tendering process

Implementation of Recommendations #12-#18: CMHC should be responsible for all recommendations outlined in this section with the exception of #13. The MMF would be more appropriately qualified to encourage local residents to pursue a Building Inspector's Certificate. Although recommendations should be administered at the federal level, responsibility for operation of the central materials yards can be assumed by the local housing authority as skill levels develop. At that time, CMHC must be prepared to provide the local housing authority with the capital necessary to tender projects. Also, CMHC should provide local housing authorities with the capital necessary to be bonded. The province could also take initiative in these areas although funding may have to be federal or cost shared in the current situation.

Policy / Program Criteria:

Policy and program criteria utilized by government housing agencies have been less than effective in addressing the needs of host communities. Nationally based, urban-oriented policies and programs have not been effective. Aboriginal communities are vastly different from the urban-industrial society most policies are designed to accommodate. Adding to the confusion are the several dichotomies within Aboriginal society. Social, cultural and religious backgrounds differ from community to community. Furthermore, different population sizes of Aboriginal communities add another factor. Communities comprised of only two or three families may also present a barrier to effective community involvement in the housing process.

Current policies have not been successful in eradicating the northern remote Aboriginal housing problem which indicates a need for change. Policies and programs must cater to the needs of communities, instead of dictating community direction according to governmental perceptions. Lynch's Spiral Process offers a feasible alternative to policy creation through preliminary and on-going research. This method provides the assurance that the community voice is heard. Lynch's approach should not be limited to the design aspects of public housing, as it can be appropriate for all areas of northern remote Aboriginal housing including: overall program needs assessment, project financing, the creation of acceptable building standards, and other areas unique to housing in Aboriginal communities.

Participation of this magnitude will be difficult. Comments provided by Roulette concerning the design process indicate barriers that must be overcome. It is also logical to assume that this rule pervades other stages of the housing process. Increased consultation with the client equates to increased professional fees, consequently increasing unit costs.

Programs operate under tight and limited budgets, inhibiting flexibility within the program. These fiscal restraints limit discussions with community leaders at annual or bi-annual housing conferences. In this forum, the community leader represents the client, decreasing professional costs. Although this may provide an effective means of consultation, there may be a lack of representation due to the presence of dominant families in the community. Lynch's Spiral Process can overcome the fiscal difficulties associated with consultation as it limits the time spent with the individual client while relying on background research as an integral part of the process. Lynch overcomes the policy problem while still remaining economically feasible.

There are also issues related to housing that do not necessarily require direct consultation. Implementation of appropriate financing techniques will also require background research of the host community. Investigation of the current market situation of a particular community, will indicate the absence or presence of a housing market. In communities where market forces operate, mortgages may be appropriate, assuming there are financial institutions in the proximity. Where there is an absence of a functional market, a reduced or total write-off approach to financing may be more appropriate. This again indicates a need for a review of the financial arrangement according to the characteristics of the community. Policies must address the needs of the host communities. All-encompassing, blanket policies are not appropriate in the diverse northern, remote environment.

Recommendation# 17: introduce more accommodating policies and increase program flexibility to recognize the unique features of each Aboriginal community.

Recommendation# 18: involve the client in both design and standard formulation processes.

*Implementation of Recommendation #17-#18: *incorporate the preliminary analysis stage of Lynch's Spiral Process to research communities in an effort to ensure appropriate program approaches are utilized. Incorporate the entire Lynch Spiral Process as a guide for interactions with the community concerning design and standard formulation.*

The Inflexible Demonstration Program:

Not unlike traditional government housing programs, critiques of the Demonstration Program often focus on its inflexible program guidelines. The inability of the Demonstration Program to access all communities in need of public assistance is an indication that the Program is inflexible. Alberta's RHAP Program specifically limits its community selection to a "Metis settlement or designated remote community provided that no conventional market exists and no other programs apply in the community."²⁸³ Although the Demonstration Program mandate does not state this, program administrators make every effort to avoid communities that have existing subsidized units. Ed Swain indicates that "we did not go any where near communities where existing subsidized units existed. It might anger subsidized residents making payments."²⁸⁴ The reluctance by the MMF and CMHC is justified, but in the quest for long-term savings, it is more important to provide persons with a self-help program that satisfies the needs of the area. The Demonstration Program does not provide all persons access, indicating that the total write-off approach may create more problems than it solves. An example can be seen in the photograph provided of a home in Pelican Rapids, Manitoba. This delapidated unit is home to no less than 14 persons, "most of them adults."²⁸⁵ (See **Photograph # 3**) This group of people is not able to access the Section 40 R and N Program because the program

²⁸³ *Program Evaluation Division., Evaluation of the Rural and Native Housing Program (1990 Rough Draft).*, 39

²⁸⁴ *Swain, Ed, Personal Interview.*, February 7th, 1990

²⁸⁵ *Ibid.*, February 7th, 1990

program has a "guideline that prevents eligibility due to existing arrears."²⁸⁶ They can not access the Demonstration Program because there are a substantial number of subsidized units in the community. This has forced fourteen people, to live in the overcrowded conditions illustrated in the photograph.

Photograph #3: Pelican Rapids, Manitoba



Source: Manitoba Metis Federation Photograph Library

The Program is also limited to communities that have a minimum of three families in need because of the federal requirement to average out Construction Manager costs on a percentage basis. As indicated earlier, the introduction of a minimal mortgage amount that adequately reflects local market values, may be more appropriate in an effort to increase access of the Demonstration Program into northern remote Aboriginal communities

²⁸⁶ *Lajambe, Deanna, Personal Interview., February 1st, 1990*

with existing stock. It would also help pay for the administrative costs associated with program development, including the CM salaries. This would make the financial cost of one CM per unit easier to assume.

Short-term and Long-term Economic Factors:

The write-off of the existing portfolio, and the provision of self-help units without a mortgage requirement will require large, short-term expenditures. Although expenditures of this magnitude are rarely viewed favorably by governments, a total write-off of new self-help units and the existing portfolio is absolutely essential. Without this expenditure, RHAP, HAP and the Demonstration Program, will not be able to access all northern remote communities in need of housing. While the write-off of *new* Demonstration Program units will be difficult to absorb, it is not as substantial when factors are considered from a long-term perspective. The cost of a total write-off:

...of new Demonstration units is minimal. To build it conventionally would cost twice that. The monies saved now, calculated over a 25 year period, would put CMHC in at least a break even point.²⁸⁷

A Demo Unit cost approximately \$45,000. At a minimum, this equates to just below half the cost of Section 40 homes where only limited sweat equity is required. Given the high percentage of Section 40 units currently in arrears, it seems logical to assume the long-term costs of interest accrued on a \$80,000 Section 40 home will far outweigh the \$45,000 initial cost of a Demonstration Program Unit. Although the cost of a write-off of the *existing* subsidized portfolio will be quite substantial, it must be encouraged to ensure that all northern remote communities are eligible for government operated self-help programs.

²⁸⁷ *Roulette, Gord, Personal Interview., January 31st, 1990*

The cost of a total write-off of subsidized stock will not be "as significant as anticipated....the cost may reach only \$50-60 million."²⁸⁸ A total write-off of the existing portfolio will enable all communities to access self-help, affording long-term benefits for the community as a whole. On-going administrative costs, however limited, must also be balanced against a total write-off of both new *and* existing stock. Arrears counsellors are required to deal with the outstanding accounts unpaid on mortgage financing. The absence of a mortgage payment removes the requirement of an arrears counsellor. If a limited mortgage amount is implemented as policy, the need for arrears counsellors may still be avoided. To achieve the benefits of self-help in all northern remote communities, these approaches must be considered.

Habitat for Humanity operates on a mortgage pay-back system. Although the client is not responsible for the interest and taxes involved, repayment of the principle is necessary. This is not entirely realistic in remote communities for economic reasons. Instead, it would be more appropriate to base the mortgage amount on the market value of the community, and the economic potential of the area. An arbitrary example might range in the area of \$10,000, amortized over a 10 year period. To remove potential animosities and enable the Demonstration Program to access all communities, a percentage reduction in the mortgage portfolio could also be implemented to resemble an up-front grant. This will decrease the amount of capital required to write-off both the new and existing portfolio, making the process easier for governments to justify to the electorate in the short-term.

A process that offers minimal reductions in mortgage financing amounts can potentially create animosities in communities that have variable debts. Equitable treatment could be achieved through the transfer of these units to the community as rental portfolio. To ensure this process is successfully implemented, support services must be introduced "to help with the transition."²⁸⁹ Services would be provided by government and / or community

²⁸⁸ Carter, Dr. Tom, Rural and Native Issues Paper., Submitted to CMHC, 15

housing authorities.

A forgivable loan can also be introduced in an effort to overcome difficulties with the mortgage instrument. This would be forgivable after a ten year period, provided the client maintains the unit adequately. Although this approach has its benefits, it does not overcome the difficulties associated with animosities originating from clients who own existing portfolio.

Recommendation# 19: introduce a minimal mortgage amount as a requirement in the Demonstration Program that in its absolute maximum, adequately reflects local market values.

Recommendation# 20: introduce percentage reductions in existing mortgages on the existing Rural and Native portfolio to accommodate the Demonstration units in every community.

Recommendation# 21: introduce support services in communities where ownership is not implemented to ensure the transfer from ownership to rental is achieved.

Recommendation # 22: An alternative to the utilization of the mortgage instrument is a total write-off approach that provides forgiveness after ten years provided the unit is maintained adequately.

Implementation of Recommendation #19-#22: CMHC must be responsible for a review of the current financial arrangement of the Demonstration Program. Support services must be provided by either CMHC, the province, or MMF staff. Although recommendation # 22 will overcome the difficulties associated with the mortgage instrument, it will not enable the Demonstration Program to access all northern remote communities.

²⁸⁹ Cassin, Ken, Personal Interview., January 11th, 1990

Community Screening as a Necessity:

In direct contrast to program inaccessibility is the problem of client selection for Demonstration units. Although there is an informal interview process, difficulties are still encountered by program administrators with households who fail to follow program requirements such as general maintenance of the unit. Habitat for Humanity decreases the potential for the acceptance of irresponsible clients by accepting only those households who display responsible character during intensive interview processes. CMHC essentially offers a new home to households at no cost: attracting several individuals, regardless of their intention to maintain the unit. Some communities commit to the program enthusiastically while not necessarily intending to provide the required sweat equity. Adam Schiessler recognizes the difficulties the program has encountered. This has led him to conclude that "good community screening is necessary."²⁹⁰ The requirement for a strict approach to screening in program guidelines will overcome several difficulties.

Recommendation# 23: incorporate a more stringent community and / or household screening process for character assessments and acceptance into the program.

Implementation of Recommendation #23: CMHC or provincial administrators must be responsible for this operation to avoid any local favoritism.

Summary and Conclusions:

The recommendations presented in this chapter tend to place the federal housing authority as the primary active party in delivery. Although CMHC should take the initiative in self-help programs while increasing the scope of its Demonstration Program, this should

²⁹⁰ *Schiessler, Adam, Personal Interview., February 7th, 1990*

not be permanent. Devolution of authority to lower level governments and housing authorities will be required in the near future if Native communities are expected to develop

Implementation of the aforementioned recommendations must include some careful consideration of local factors before action is undertaken. With regard to the local housing authorities, housing officials must devolve responsibility gradually, or as communities demonstrate the ability to deal with the operational tasks of the housing process. Successes in Cormorant and Matheson Island demonstrate that Aboriginals can indeed author their own solutions. The Island Lake Demonstration Project has also displayed that fiscal responsibility is possible, with only limited intervention from government housing agencies. These case studies indicate that success can be achieved as residents become more involved in controlling their own directions. Although this is not articulated as locally integrated development, the development of northern remote communities is occurring, which is a central characteristic of the concept.

It is therefore logical to assume that governments have begun and will continue to devolve responsibility to local communities. The presence of the Demonstration Program is indicative of this phenomenon. Authority must be provided and cost controls removed, but only when the community displays the skills necessary to administer a housing project. This approach will avoid difficulties that have been encountered in the past where communities were unable to deal effectively with the complex issues associated with housing management.

Special attention must be directed at smaller communities as locally integrated development strategies and contemporary planning techniques will be difficult to administer because of undermanning. Although participation in the administrative duties of the self-help housing process will be difficult in areas with fewer residents, two factors may contribute to a change in this: an increase in community size, currently in progress; and the more appropriate environment of small communities for community discussion. There is

no guarantee that either of these factors will ensure success in self-help housing and community development, indicating a need for caution when devolving responsibilities to smaller communities.

CHAPTER 9 CONCLUSIONS

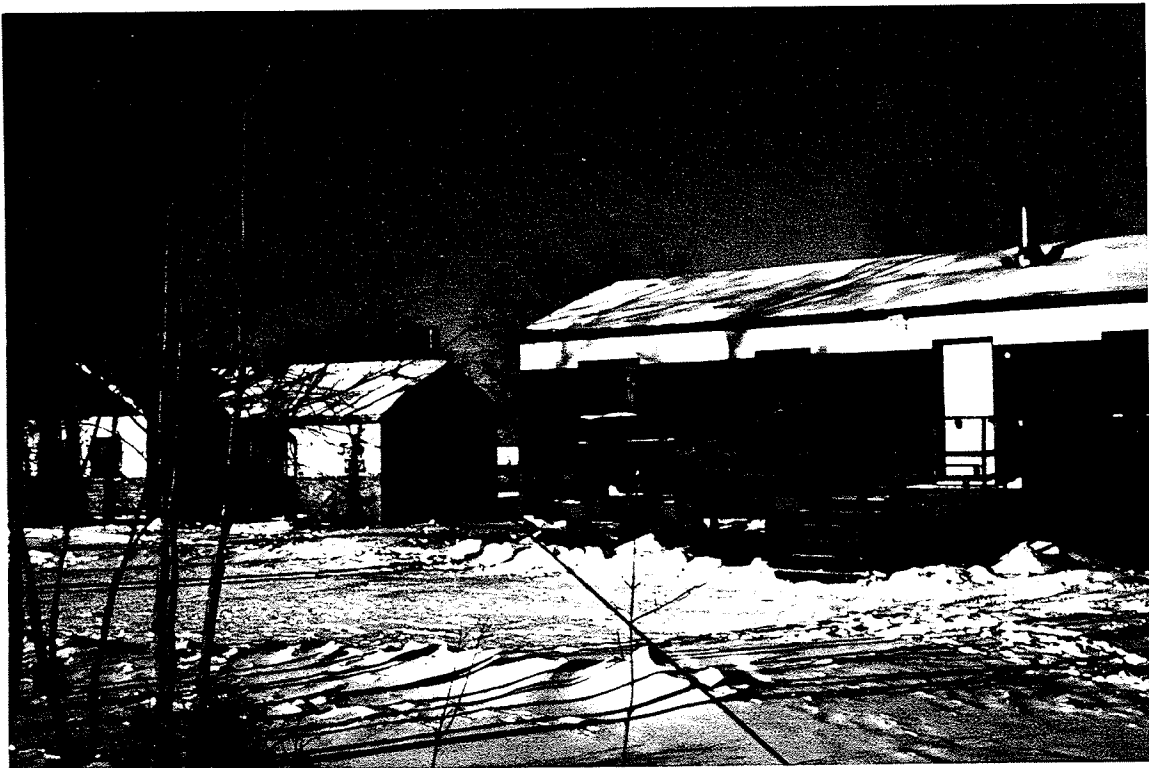
This practicum has attempted to address the potential for self-help housing in northern remote Aboriginal communities. Self-help offers cost savings to governments in several areas but two factors have discouraged its adoption on a large-scale. One is competition with the private sector. There is a concern that if self-help increases in popularity, it can threaten the private market. If persons are involved in government assisted self-help programs, this will remove a substantial percentage of potential private sector buyers. This concern is not applicable to northern remote Aboriginal communities because most lack a functional market which discourages the private sector from investment. The second factor preventing large-scale adoption of self-help housing involves both short and long-term concerns. The initial expenditure required for self-help housing projects can be very high, which traditionally discourages government involvement. Cost-savings are only realized over the long-term, normally beyond the four year term of most elected officials. To overcome this, responsibility must be transferred to the community which will reduce administrative costs particularly in the initial stages of development.

On the basis of empirical and theoretical research, it is evident that northern remote Aboriginals are unable to participate in true self-help as defined by Rowe. Involvement in the entire housing process requires a certain degree of skill level development. The status of northern remote Aboriginals has precluded them from obtaining the skills necessary,

which limits current involvement in self-help to less sophisticated aspects of the construction process.

This illustrates a need for government involvement promoting greater participation in self-help. The current approach assumed by CMHC through the Demonstration Program has produced several good quality homes, providing adequate shelter for several northern remote Aboriginals, while improving conditions substantially. (See **Photograph #4**) Although the approach has its benefits, it does not achieve the full potential of self-help in housing. The current political and social climate of Aboriginal Canadians indicates a willingness to participate. It seems therefore, that CMHC is overlooking a valuable, cost saving resource.

Photograph #4: Demonstration Program Unit in Red Deer Lake, Manitoba



New CMHC Self-Help Unit Shown Here Beside Previous Accommodation

Before Aboriginals assume an increased role, certain measures must be undertaken in an effort to develop skill levels. Although the Demonstration Program develops skills, transferability is limited because it does not guarantee certified status which is a requirement of the work-force. Discussions identifying training program approaches determined that the ILTC method, utilizing recognized local colleges, is the most effective in skill development. Recognized training programs will ensure that housing quality is adequate, while developing skills applicable to: specialized trades; managerial stages of the process; and other employment in northern communities. Another measure that must be addressed is a co-ordinating structure for local housing activity, as more authority is devolved to the local level. A locally integrated development strategy (LID) can help local authorities facilitate activity to ensure success. LID strategies will require the formation of a housing authority to facilitate the housing process including: accessing government funds; assisting in the design of projects; and providing property maintenance. The Local Housing Authority Act provides the legal apparatus necessary for implementation of a local housing authority which can act as a valuable liaison between the community and government housing agencies. The presence of the community as a co-ordinating body is necessary in a devolved environment because it offers an accumulation of skills. The community can also compensate for those residents unable to provide the required amount of sweat equity. Seniors and single-mothers must be assisted during the construction process by the community to ensure the unit is completed.

The Aboriginal community is also unable to achieve true self-help where there is absolutely no government involvement, because of the weak and welfare dependent northern economy. Governments must be available to provide financial resources regardless of the level of skill development, however the mortgage instrument may not be the most appropriate vehicle for public housing financing for several reasons including: the

absence of a functional market, making re-sale unlikely in northern remote areas where costs generally exceed market value; the absence of financial institutions to provide funds; the seasonal income flow which makes the monthly payment inappropriate; and the perception of ownership of northern remote Aboriginals, which is more communal than individual. To ensure that all communities are eligible for self-help programs, difficulties with the existing subsidized portfolio must also be addressed. A total write-off of both the existing and new portfolio may not be feasible in such financially restrained times. It is therefore more feasible to introduce a partial write-off of each in an effort to avoid any community animosities between owners of stock in the two groups.

The most crucial element in this discussion involves the consideration of the unique features of all northern communities and also each community involved. The current Demonstration Program, operating in every province and territory but Alberta and the NWT, fails to consider the unique features since nationally established guidelines fail to meet regional circumstances. Communities vary in a number of ways: in size; some communities are more non-market in nature than others; some have existing subsidized stock which can prevent Demonstration Program access because of the fear of community animosities; some communities have a reputation of industrious, productive attitudes; while others lack direction. According to Adam Schiissler, "CMHC would be reluctant to introduce the Demonstration Program into some communities because of the absence of community."²⁹¹ Each of these factors must be considered to ensure that CMHC's Demonstration Program affords all responsible communities the opportunity to realize the numerous benefits of self-help. The current Demonstration Program lacks a regional focus, which limits the self-help potential. If the characteristics of the local area are considered in the policy formulation process, several difficulties encountered will be avoided.

²⁹¹ *Schiissler, Adam, Personal Interview., February 7th, 1990*

Primary research indicates varied successes in the Demonstration Program. While the attitude towards Demonstration units is generally enthusiastic, there are conflicting comments. Red Deer Lake residents were provided with self-help units and complained about a number of details. One resident actually "wanted patio doors added at CMHC's expense."²⁹² Residents at The Bluff Road were quite satisfied with the program but indicate that the living room and kitchen space could be enlarged. The current attitude of some public housing officials is not conducive to the development of self-help initiatives. Comments by senior public officials often discredit an Aboriginal role in the housing. These comments are erroneous and unjust. Primary on-site research, and favorable evaluations of the Program by Larsson Consulting, discredit these opinions. Although there are problems, The Demonstration Program should be credited for its innovative approach to housing. According to Adam Schiessler, the "Demonstration Program is the most flexible program ever."²⁹³ Mixed reactions listed here indicate a need for a re-evaluation of program guidelines. There are several characteristics of the Program that need to be addressed, most of which are outlined in Chapter Eight. (See Appendix #5)

Although the Demonstration Program has encountered difficulties, it also displays that people will contribute in an attempt to improve their own living environment. This is essential if self-help is to be successful within the context of the Canadian public housing industry. The Demonstration Program illustrates that self-help can be effective, but the potential is still there for expansion in a variety of areas which can lead to more affordable housing, skill level development, and enhanced community economic development. Self-help has housing advantages for individual households, but it results in beneficial spin-offs in other areas as well.

On the basis of research in this practicum, it appears that self-help can work in northern remote Aboriginal communities. Self-help offers several advantages over conventional

²⁹² Lajambe, Deanna, Personal Interview., February 1st, 1990

²⁹³ Schiessler, Adam, Personal Interview., February 7th, 1990

methods of housing provision including: costs savings for government housing agencies; increased self-confidence; community economic development through skill level development and employment creation; and a decrease in dependency on all areas of the social safety net. The current approach assumed by CMHC and the skill level development of the majority of northern remote Aboriginal people preclude them from participating in anything more than the non-specialized stages of the construction process. This limits the potential of self-help. To achieve its full potential, several approaches must be undertaken by both the community and government. First, government must devolve authority to the local level to ensure that a true self-help process can be achieved. This must be undertaken conservatively until the community displays the appropriate level of responsibility and skill level development. Second, governments must overcome the disadvantages of self-help including: traditional government policies that do not involve the client in the housing process; high initial expenditures; and low levels of skill development in both the trades and management occupations. The latter can be overcome through the introduction of recognized training programs. Both government and the community must work together to achieve the essential requirements of self-help if success is to be realized. The elements important for success include: community group contribution which is necessary to compensate for residents unable to provide equity; solid management practices which can be overcome through training programs; a certain degree of construction skill levels which can also be developed through on-site training and / or recognized training programs; and most importantly initiative and motivation which are absolutely necessary for program success. If the community does not participate, government officials will be forced to assume the responsibilities of the housing process. The benefits of true self-help would not be realized, making the entire process useless.

Northern remote Aboriginal communities do not have the skill level development to

assume the responsibilities necessary for facilitation of the entire housing process. Both self-help in housing and locally integrated development will work together to overcome this deficiency in an effort to decrease government involvement in public housing provision. This will reduce public expenditures while increasing the self-confidence of northern remote Aboriginal persons, providing adequate affordable housing, and developing the northern remote economy.

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MHRC	Manitoba Housing Rehabilitation Corporation
DIAND	Department of Indian Affairs and Northern Development
MMF	Manitoba Metis Federation
ILTC	Island Lake Tribal Council
IUS	Institute of Urban Studies: University of Winnipeg

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APPENDIX # 1: OUTLINE OF RURAL HOME ASSISTANCE PROGRAM (RHAP) AND HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP)

The following is a list of policies advocated by the HAP and RHAP programs outlined by Dr Tom Carter in his article Rural and Native Issues Paper:

*clients would receive assistance in the form of a material package to build a home. The cost of freight on the package to the community plus site development costs and the cost of electrical, plumbing, and heating installations would also be included in the assistance.

*the cost of additional labour, land and material over and above the package would be the responsibility of the client. The local community should be encouraged to subsidize the cost of land.

*utilities, taxes, insurance and regular maintenance costs would be the responsibility of the client.

*assistance could be written off up front or forgiven over a three to five year period provided the client maintains a responsible approach to homeownership.

*the assistance would be on a one time only basis.

*assistance would be targeted to households who do not already own a home or households who own, but live in overcrowded and / or substandard units.

*clients would be selected on the basis of the greatest need but in remote communities a

higher income should not necessarily eliminate a household from eligibility. Availability is a problem in remote communities and even households with higher incomes have difficulty accessing adequate housing.

*clients in arrears on other units should not be eligible, nor should clients on welfare.

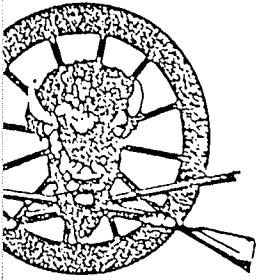
*clients must take a mandatory course on home operation, maintenance and budgeting skills before they can take occupancy of the unit.

*local communities should be encouraged to get involved in planning and development of projects as well as organizing the labour required to build the package.

*the program should be designed so that community groups or non-profit organizations can take part in the program and act as their own builder, but only after they have proven they have the necessary administrative, construction and property management skills.

*units built by communities could be turned over to community residents who cannot build their own home or maintained as a rental portfolio for clients such as welfare recipients who are not eligible for clear title to the unit.

**APPENDIX #2: LETTER OF CORRESPONDENCE FROM THE
MANITOBA METIS FEDERATION (MMF)**



MANITOBA METIS FEDERATION INC.

408 MCGREGOR STREET
WINNIPEG, MANITOBA
R2W 4X5

PHONE: (204) 586-8474
FAX: (204) 947-1816

President

J. YVON DUMONT

April 24, 1990

John Pineau
University of Manitoba
Department of Architecture
WINNIPEG, Manitoba
R3T 2N2

Dear Mr. Pineau:

A question has been raised with respect to the proper usage of the words "Aboriginal" and "Native" in reference to the original inhabitants of Canada.

"Aboriginal" is the usage in the Constitution of Canada, Sec. 35, of the 1982 Constitution Act, refers to the "Rights of the Aboriginal Peoples of Canada."

Sec. 35 (2) provides a definition of aboriginal peoples of Canada as follows: "In this Act, 'aboriginal peoples of Canada' includes the Indian, Inuit and Metis peoples of Canada."

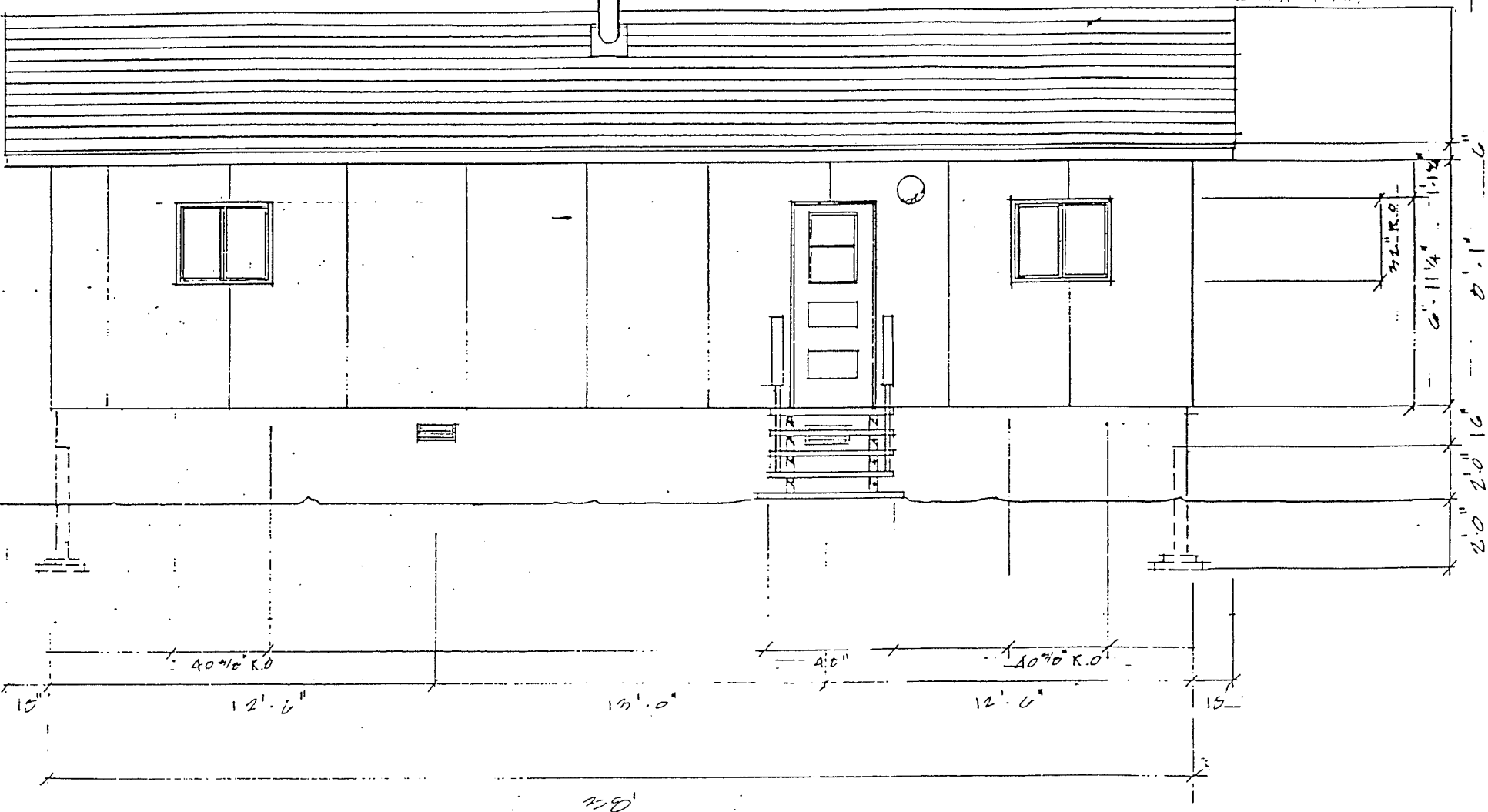
Therefore, the word "Aboriginal" has come to supplant the word "Native", and is increasingly doing so in common usage. Although, both words are interchangeable in meaning, the current usage and preference is for "Aboriginal" rather than "Native" being the acknowledged appellation of the original inhabitants of the country.

Sincerely,

Ed Swain

APPENDIX # 3: CMHC DEMONSTRATION PROGRAM UNIT DESIGNS

Detail View



FRONT ELEVATION UNIT 1 SCALE 1/4" = 1'-0"

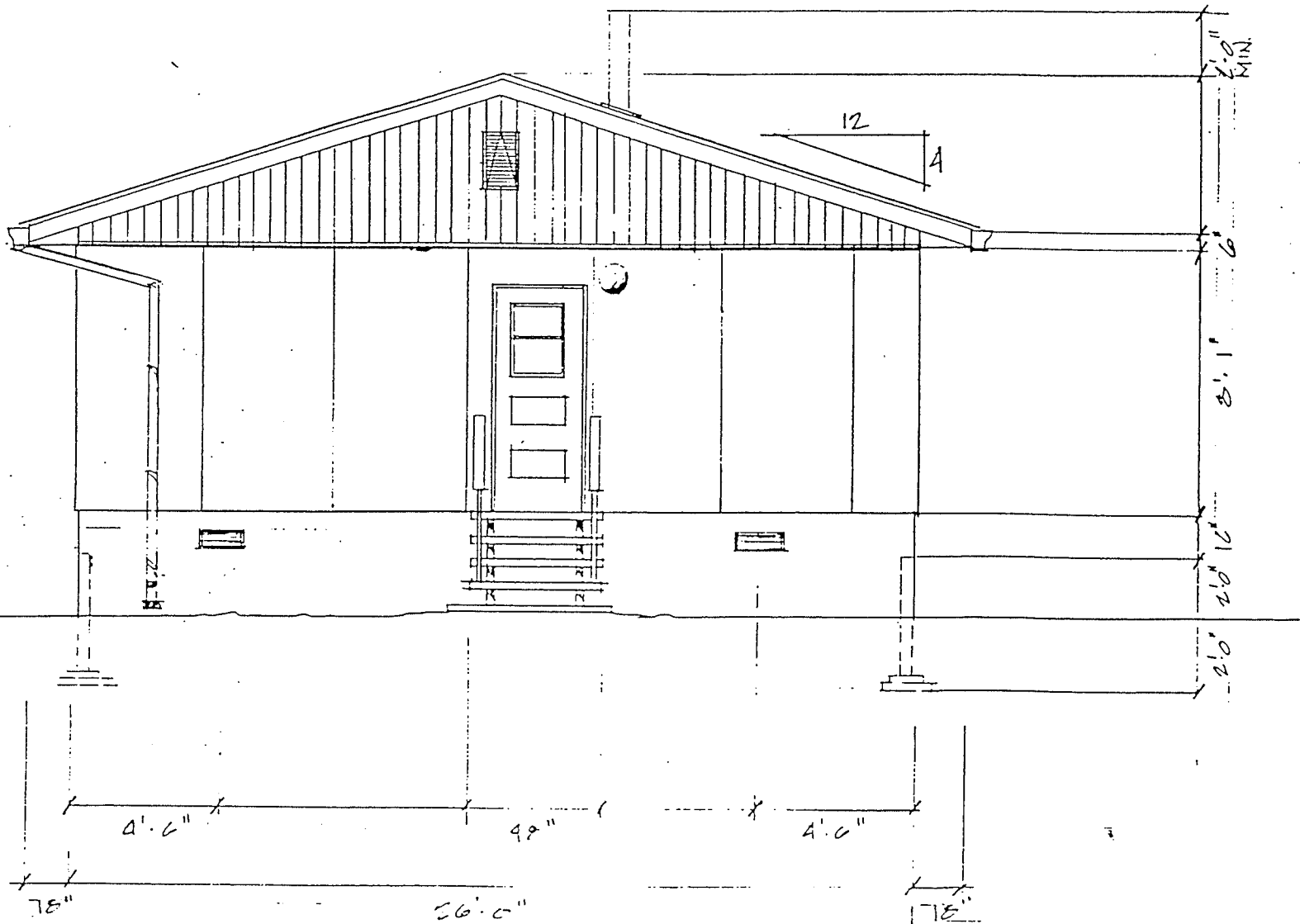
19 pieces ~~3~~ Bedroom

PROJECT: DMHC HOUSING - RURAL & NATIVE UNITS

SAE SMS & ASSOCIATES ENGINEERS, INC.

DETAIL SHEET 1-A1

DRAWN BY: DATE: FILE:



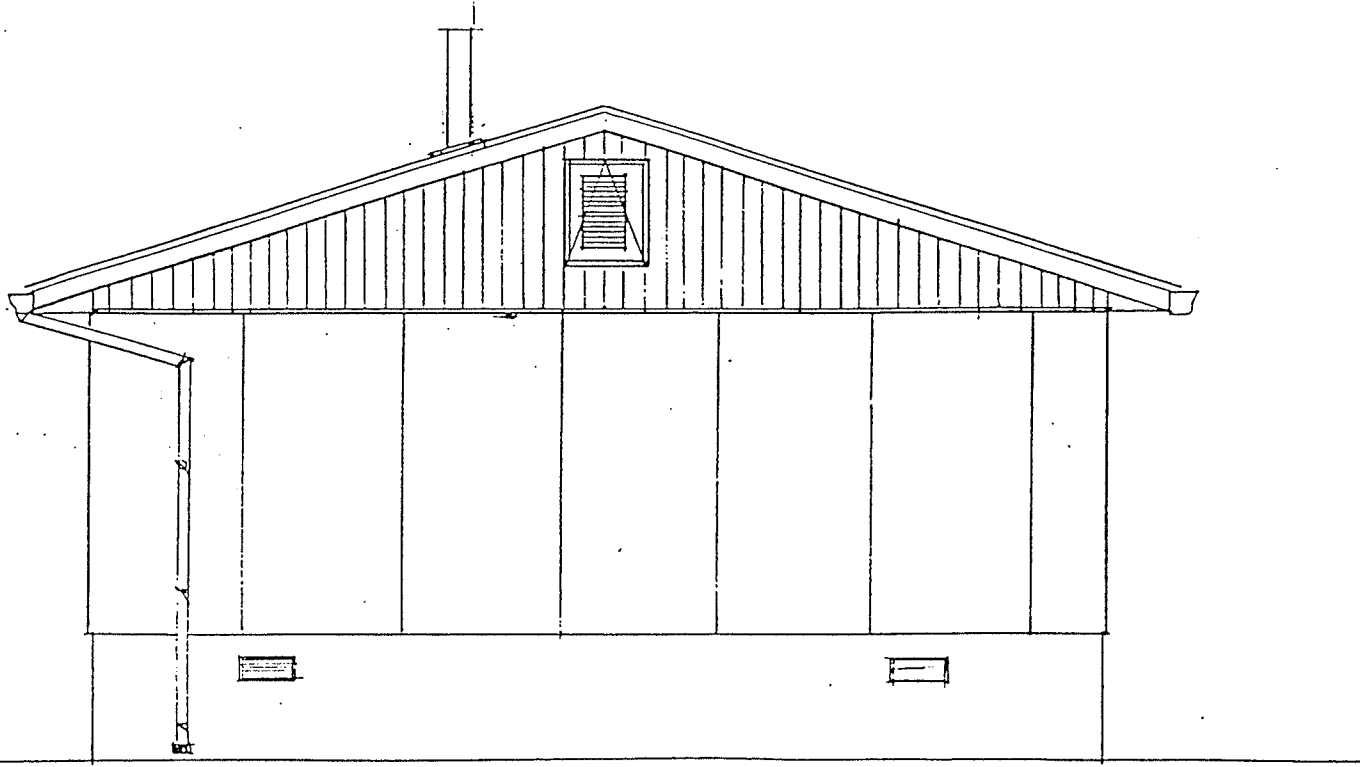
SIDE ELEVATION UNIT 1 SCALE 1/4" = 1'-0"

DETAIL SHEET
1-A-7

PROJECT: ZIMHC HOUSING DRAWN BY:
KUKALINATIVE DATE:
DEMO UNITS. FILE:

SMS & ASSOCIATES ENGINEERS LTD.

SAE



SIDE ELEVATION UNIT 1 SCALE 1/4" = 1'-0"

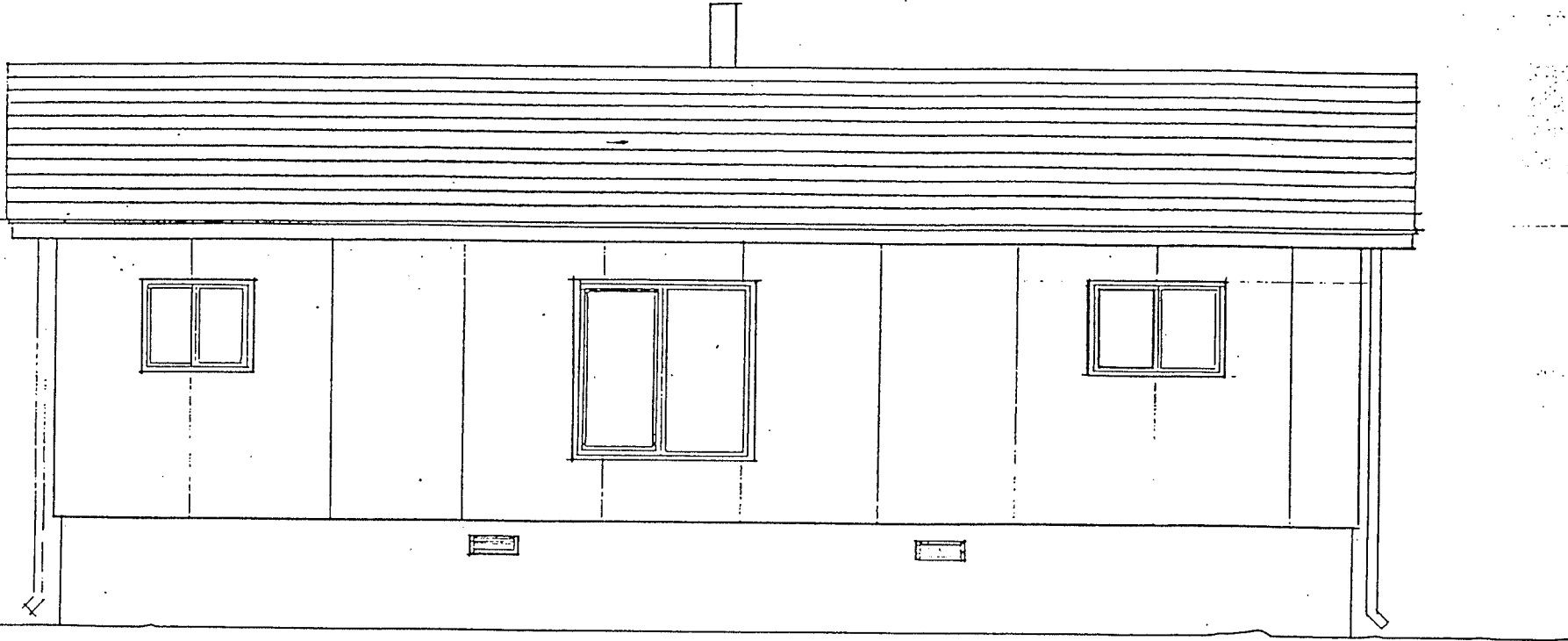
DETAIL SHEET
1-A.3

DRAWN BY:
DATE:
FILE:

PROJECT: CMHC HOUSING
KUKAL & NATIVE UNITS

PROJECT: CMHC HOUSING
KUKAL & NATIVE UNITS
SWS & ASSOCIATES ENGINEERS LTD DEMO

SWS & ASSOCIATES ENGINEERS LTD

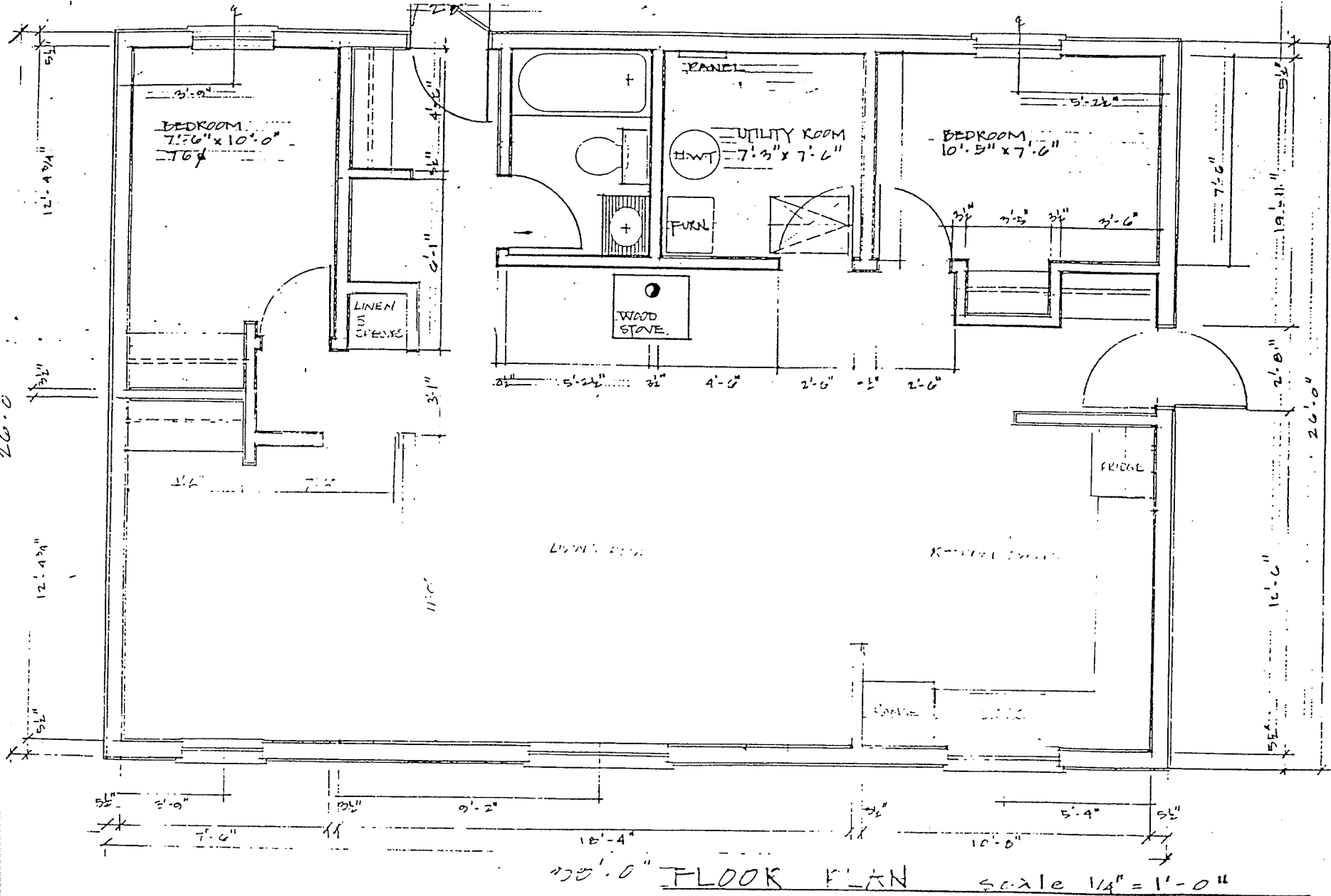


REAR ELEVATION UNIT 1 SCALE 1/4" = 1'-0"

DETAIL SHEET
1-A/4

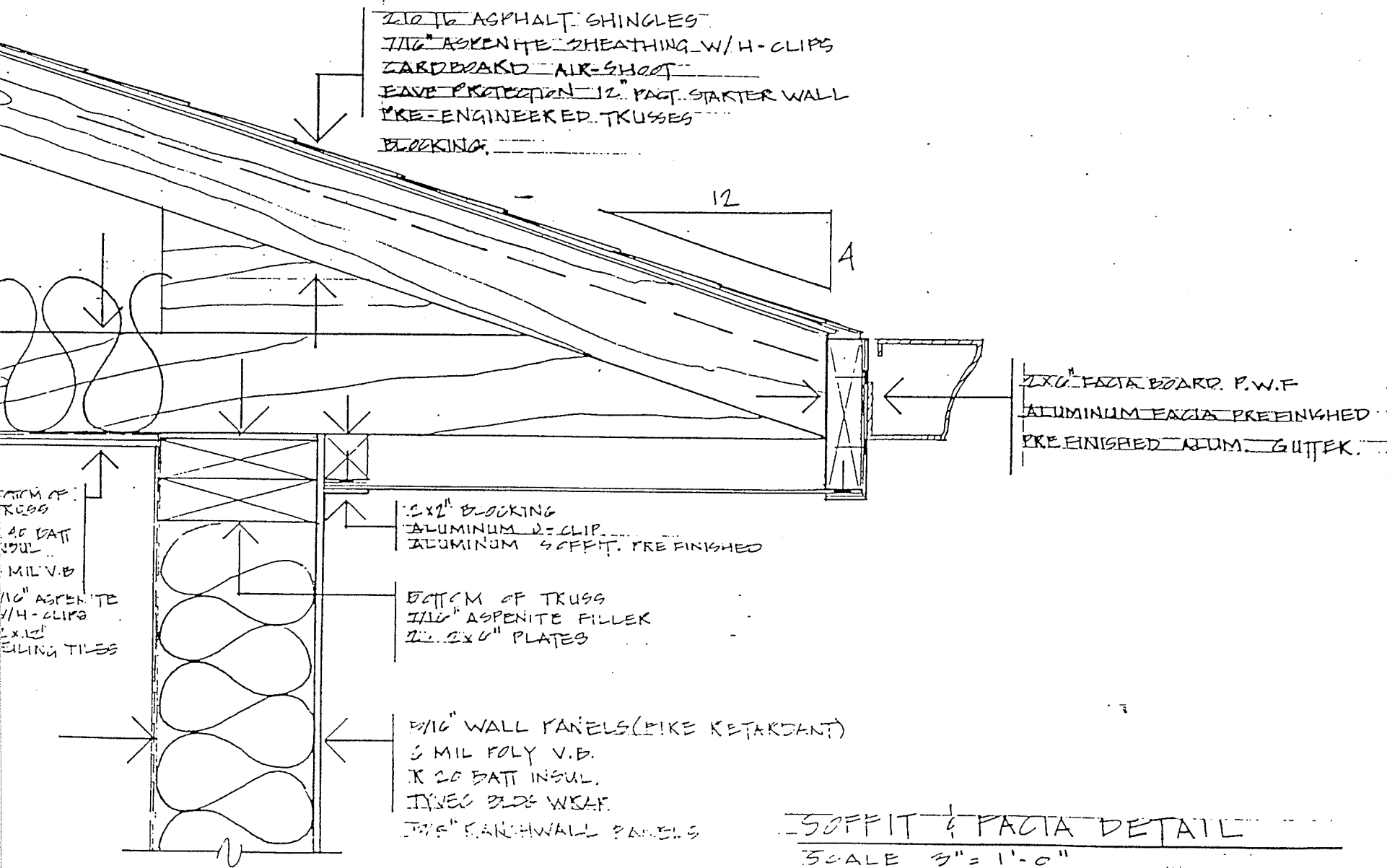
PROJECT: CIMHC HOUSING
RURAL AND NATIVE
DEMO UNITS
DRAWN BY:
DATE:
FILE:

SIMS & ASSOCIATES
ENGINEERS LTD
SAE



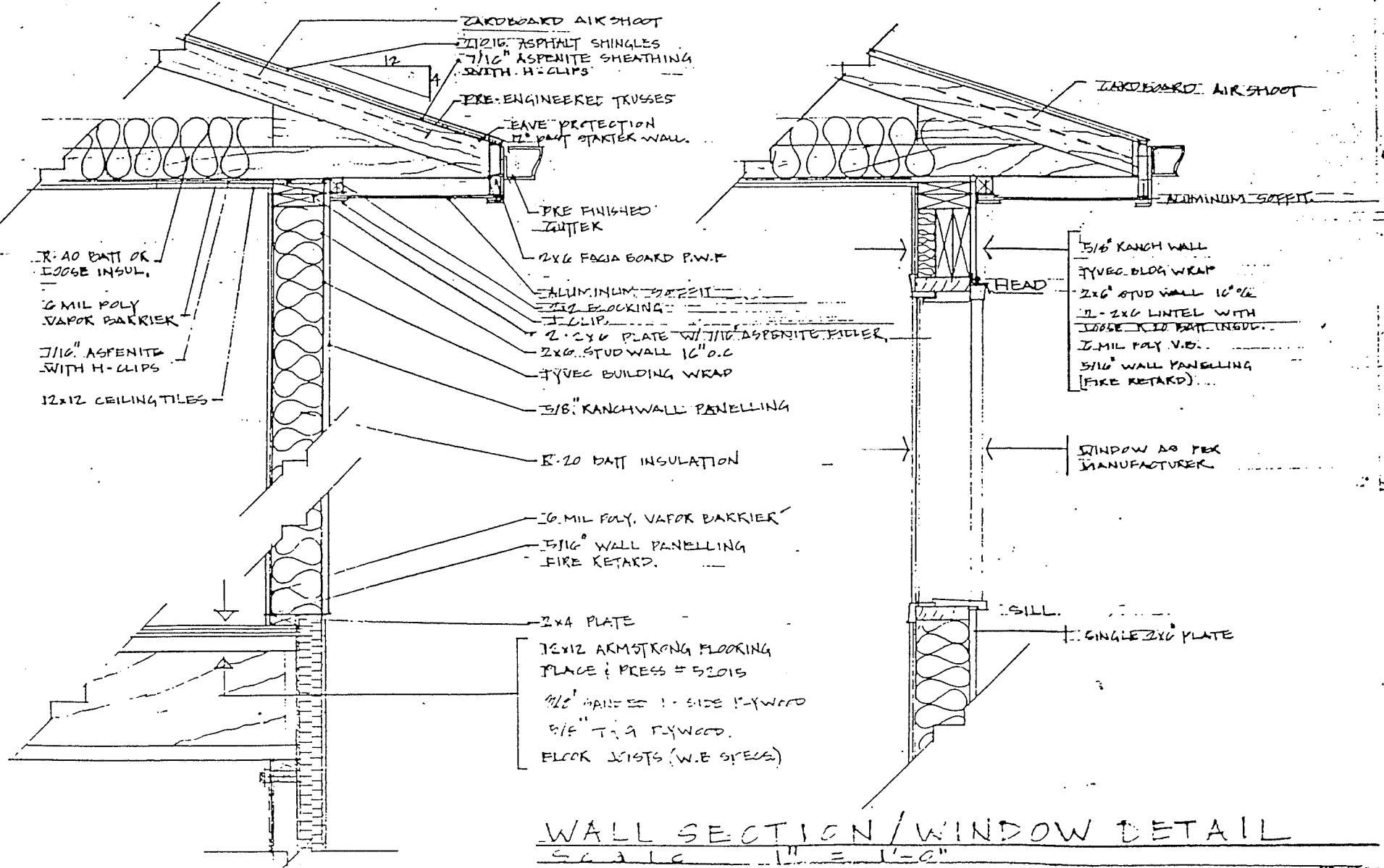
20'-0" FLOOR PLAN scale 1/4" = 1'-0"

	PROJECT: CMHC HOUSING	DRAWN BY:	
	SIMS & ASSOCIATES ENGINEERS LTD.	KUKAL & NATIVE DEMO UNITS	DATE:
		FILE:	1. A. F.



SOFFIT & FACIA DETAIL
 SCALE 3" = 1'-0"

	PROJECT: ZMHC HOUSING SWS & ASSOCIATES ENGINEERS LTD.	DRAWN BY: KUKAL AND NATIVE UNITS.	DATE: FILE:
	DEMO UNITS.		-A.6



WALL SECTION / WINDOW DETAIL

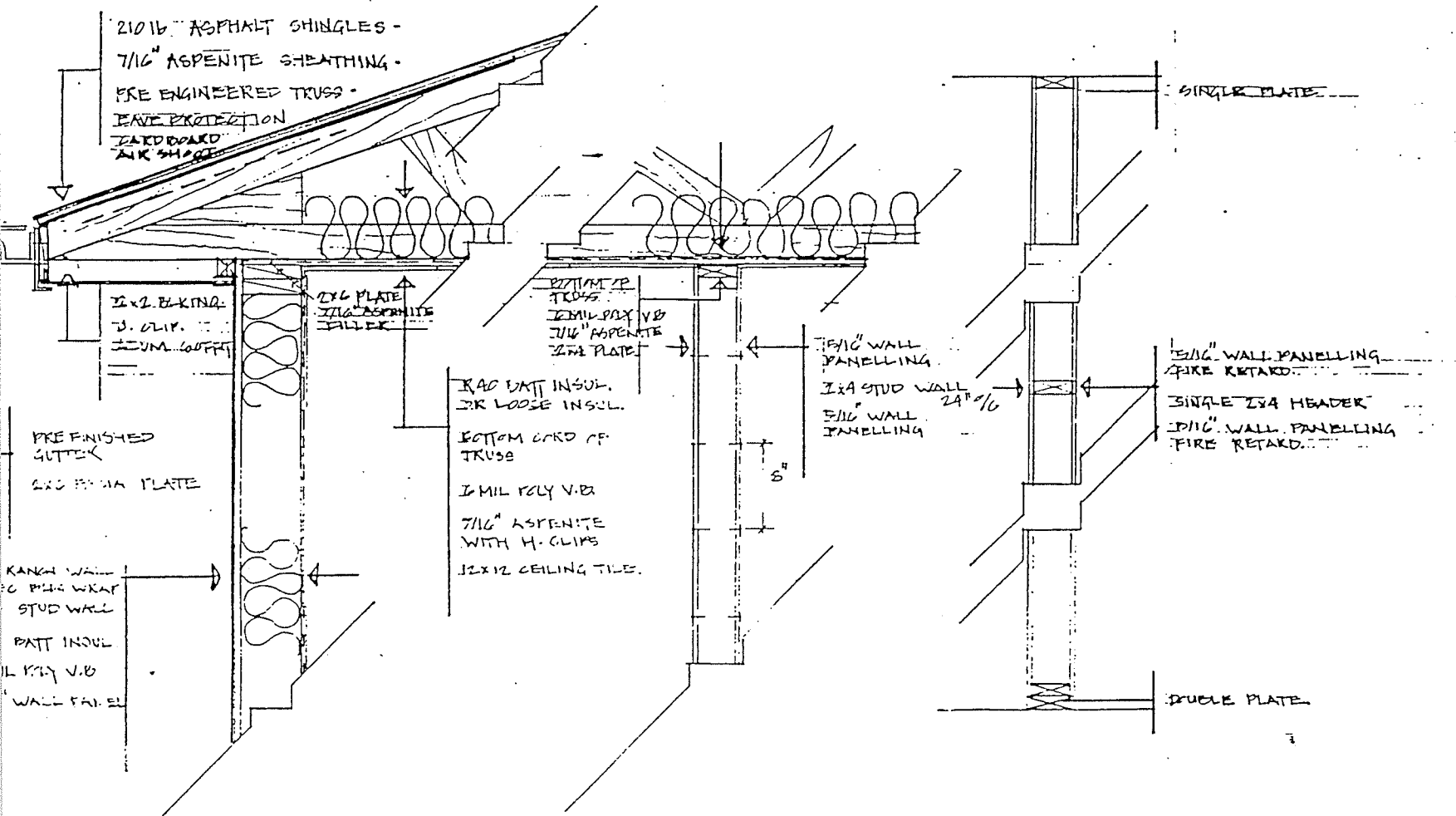
SCALE 1" = 1'-0"

DETAIL SHEET -A-7

PROJECT: CMHC HOUSING DEMO
 KUKALINATIVE UNITS
 SIMS & ASSOCIATES ENGINEERS

DRAWN BY: [Signature]
 DATE: [Blank]
 FILE: [Blank]



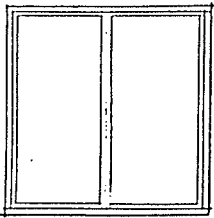


EXTERIOR & INTERIOR WALL SECTION.
 SCALE 1" = 1'-0"

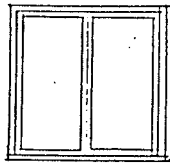
DETAIL SHEET
 -A-B

PROJECT: CMHC HOUSING
 SIMS & ASSOCIATES ENGINEERS LTD.
 KUKAL NATIVE UNITS
 DEMO UNITS
 DRAWN BY:
 DATE:
 FILE:

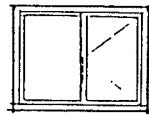
SAE



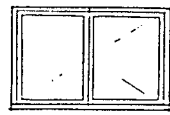
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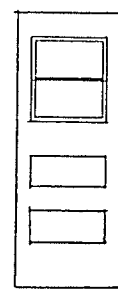
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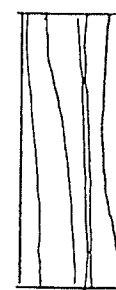
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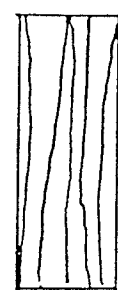
4



A



B



C

NOTE: ALL EXTERIOR DOOR FRAMES SHALL HAVE FACTORY APPLIED WEATHER PROOF FINISHES.

No	ROUGH OPEN	TYPE	COMMENT
1	64" x 64 1/2"	COMBINATION	NOTE 2
2	48 1/4" x 47 7/8"	SLIDER	NOTE 1
3	60 1/2" x 52"	SLIDER	NOTE 1
4	48 1/4" x 52"	SLIDER	NOTE 1

ROOM	WALLS	FLOOR	CEILING
LIVING RM	7/16" -	12" x 12"	12" x 12"
DINING RM	WALL -	AXMINSTER	CEILING
BED RM	PANELS	FLOOR	TILES
STR/LITL		TILES	ENTOP
KITCHEN		FRESH IN	SP
BATH RM		PLACE	
		6 5/8" IS	7/16"
		ONTOP OF	ASPHENITE
		THIS	WITH
		SMOOTH	H-CLIPS
		1-1/2"	
		FLYWD.	

No	DOOR SIZE	TYPE	HARDWARE
A	2'-0" x 6'-11 1/2"	COMBIN. STORM	LOCK SET
B	2'-8" x 6'-11 1/2"	S.C WOOD	PRIVATE SET
C	2'-6" x 6'-11 1/2"	H.C WOOD	PASSAGE SET.

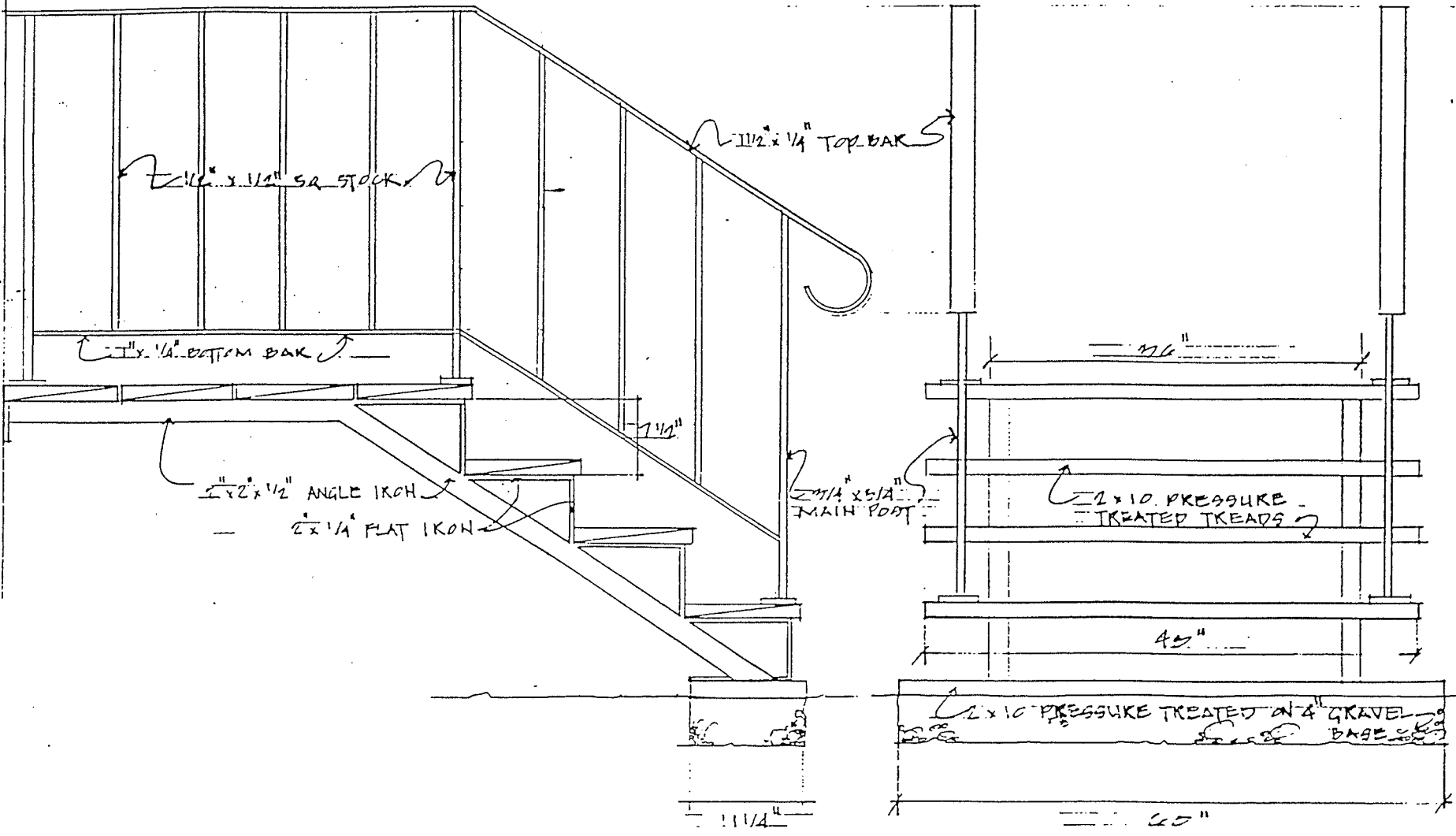
NOTES:
 1. SLIDING WINDOWS FOR BEDROOM & KITCHEN ARE TO MAY BE 'LOWEN' PERMA GUARD PREFINISHED WOOD OR 'ALL WEATHER WINDOWS' ENERGLIDE 600 SERIES.
 2. LIVINGROOM WINDOW MAY BE 'LOWEN' AWNING PICTURE COMBINATION OR 'ALL WEATHER WINDOWS' AWNING VIEW COMBINATION C/W FACTORY WEATHER-PROOF FINISH.

3. ALL GLAZING SHALL BE TRIPLE PANE SEALED UNITS

4. ALL WINDOWS AND PRE HUNG EXTERIOR DOORS SHALL BE INSTALLED IN STRICT ACCORDANCE WITH MANUFACTURERS RECOMMENDATIONS.

D O O R AND WINDOW SCHEDULE

PROJECT: CMHC HOUSING DRAWN BY:
 SAE ASSOCIATES KUKAL & NATIVE DATE:
 ENGINEERS LTD. DEMO UNITS FILE:
 -A.9



WOOD STAIR DETAIL - SCALE 1" = 1'-0"

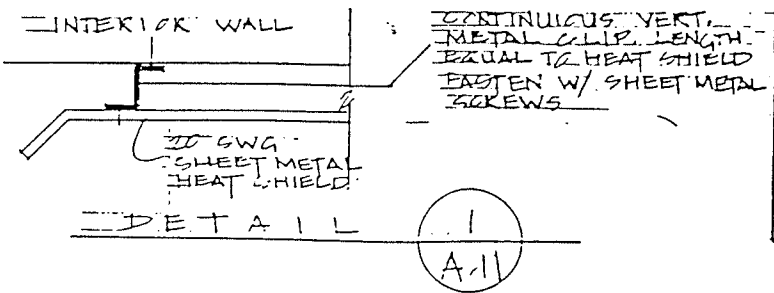
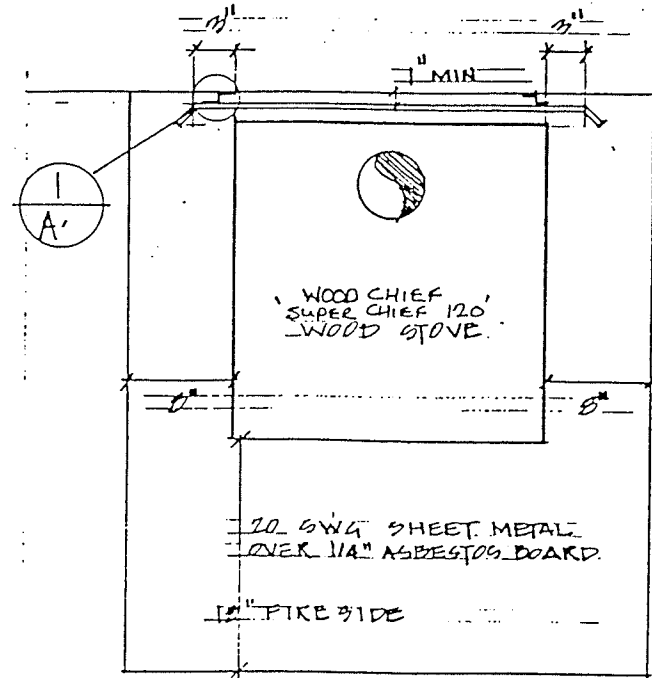
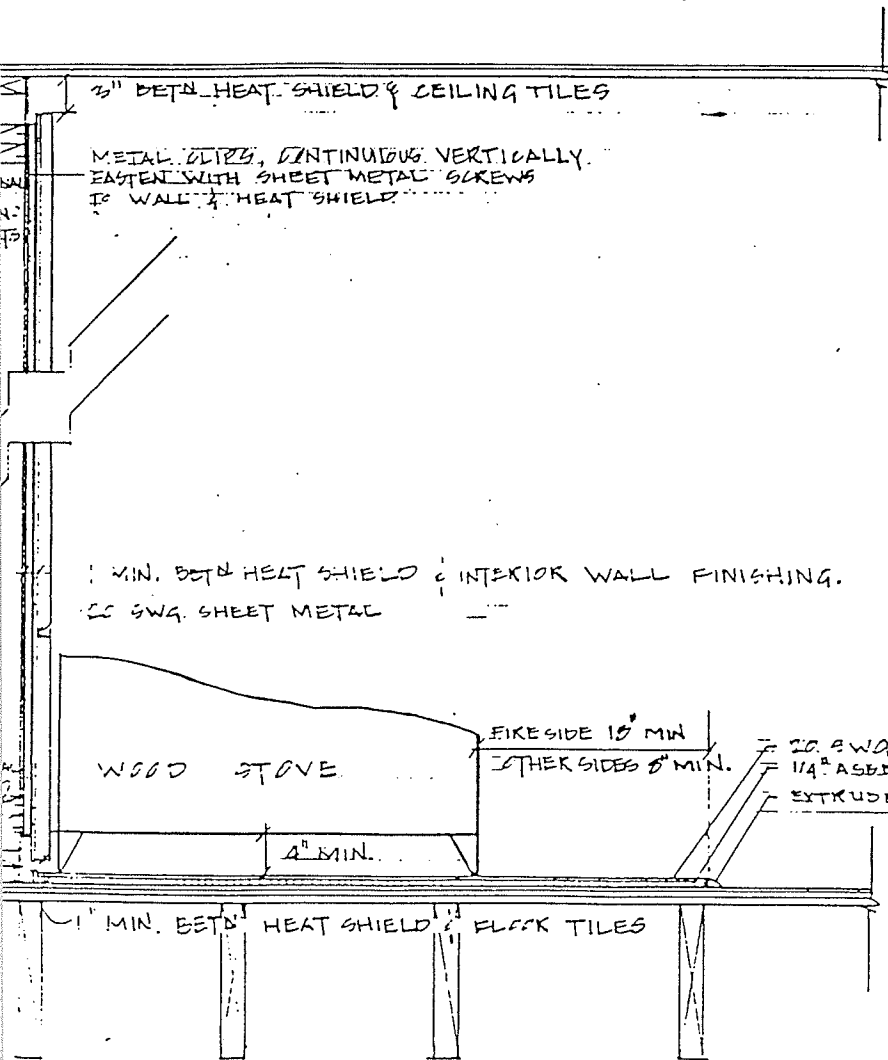
SAFE
SIMS & ASSOCIATES ENGINEERS LTD.

PROJECT: CMHC HOUSING, KUKALINATIVE. DEMO UNITS.

DRAWN BY: DATE: FILE: -A-10

DETAIL SHEET

HEAT SHIELD DETAIL SCALE 1" = 1'-0"



DETAIL SHEET - A-11

DRAWN BY: HOUSING NATIVE UNITS

DATE:

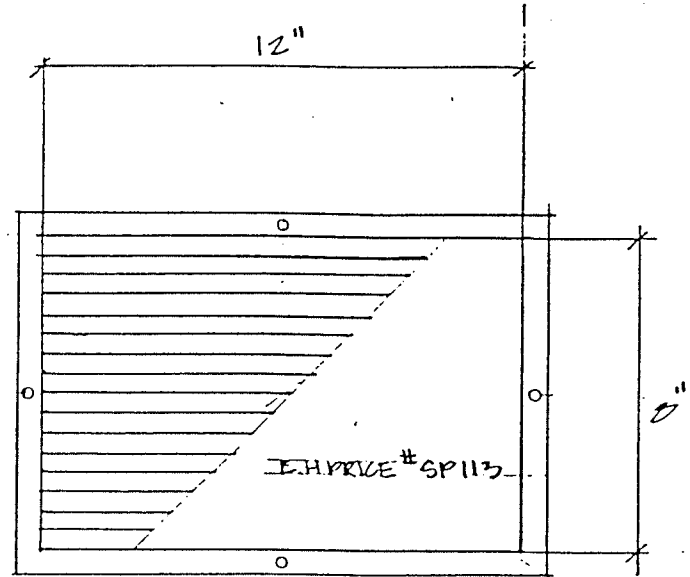
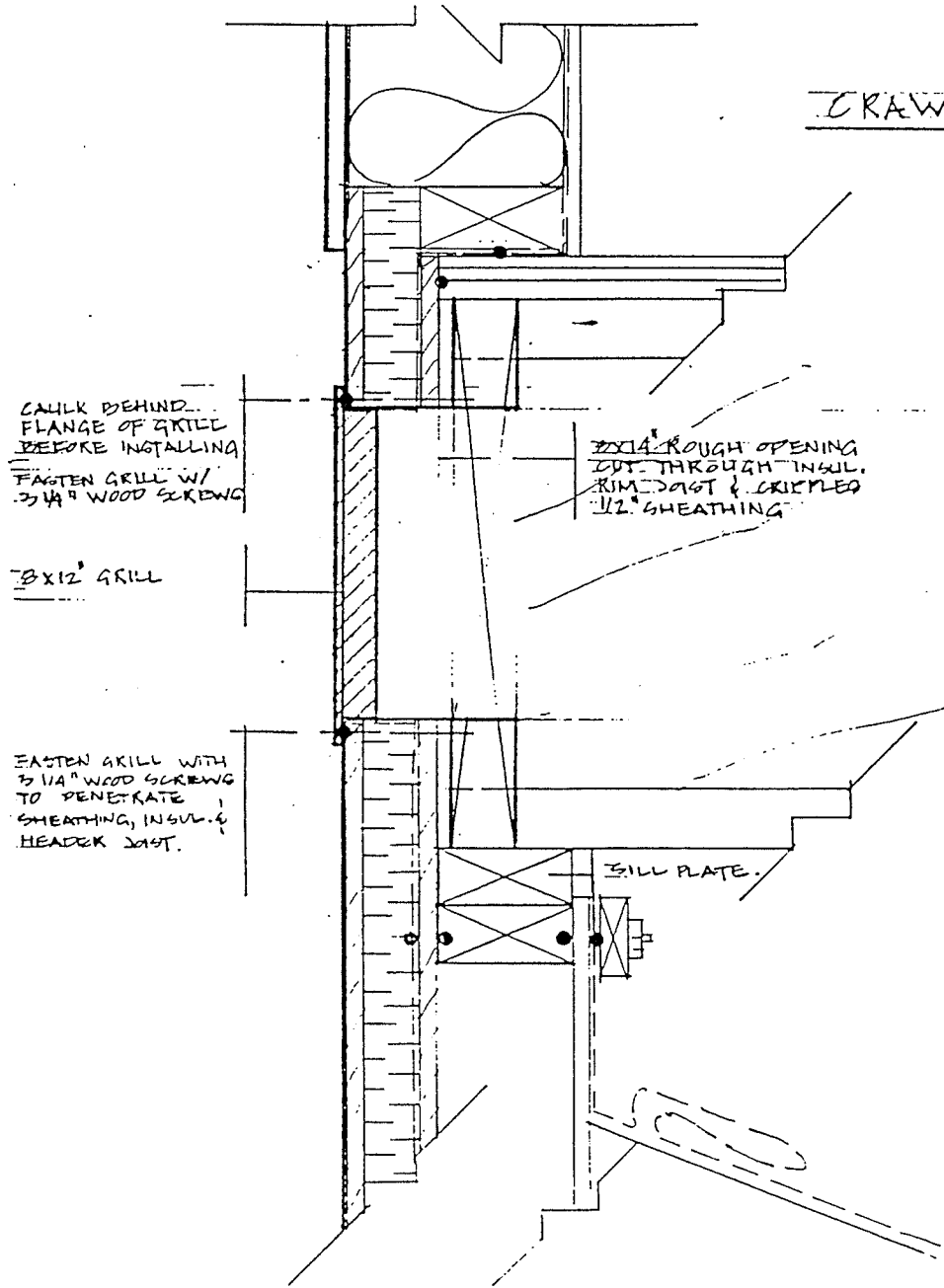
FILE:

PROJECT: CMHC, KUKAB DEMO

SIMS & ASSOCIATES ENGINEERS LTD

SAE

CRAWL SPACE VENTILATION DETAILS



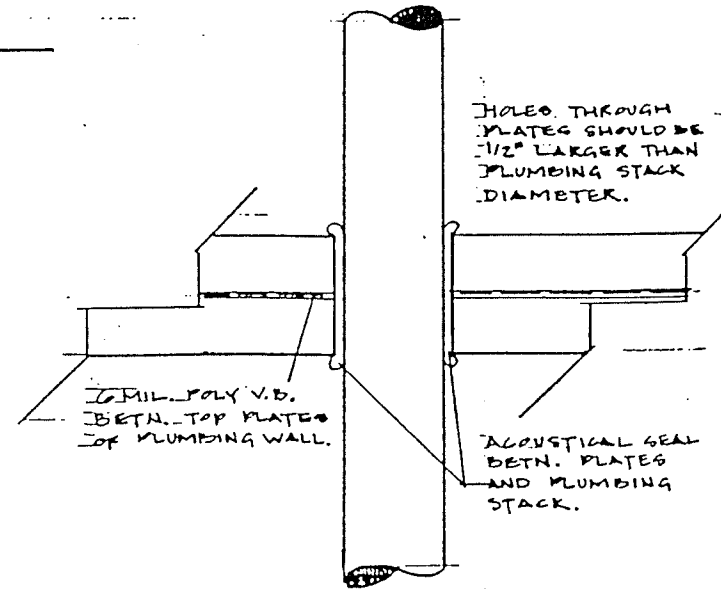
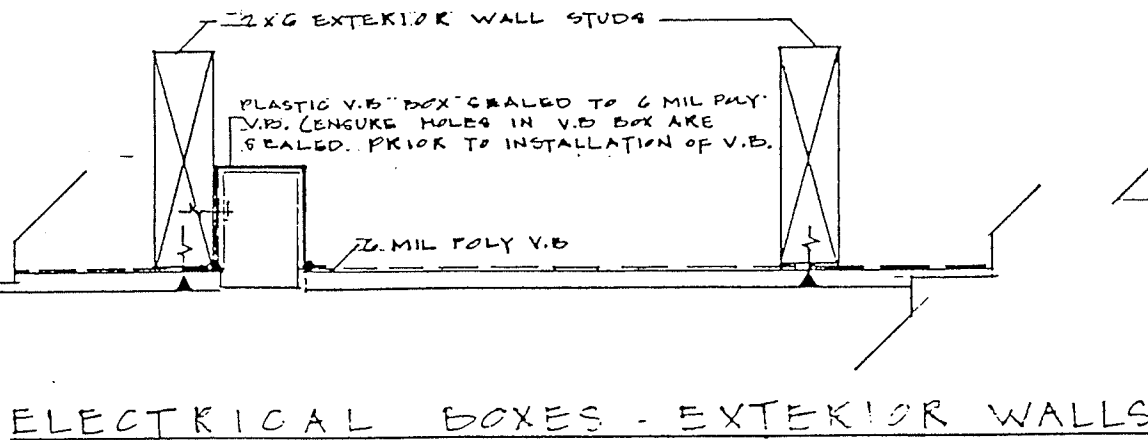
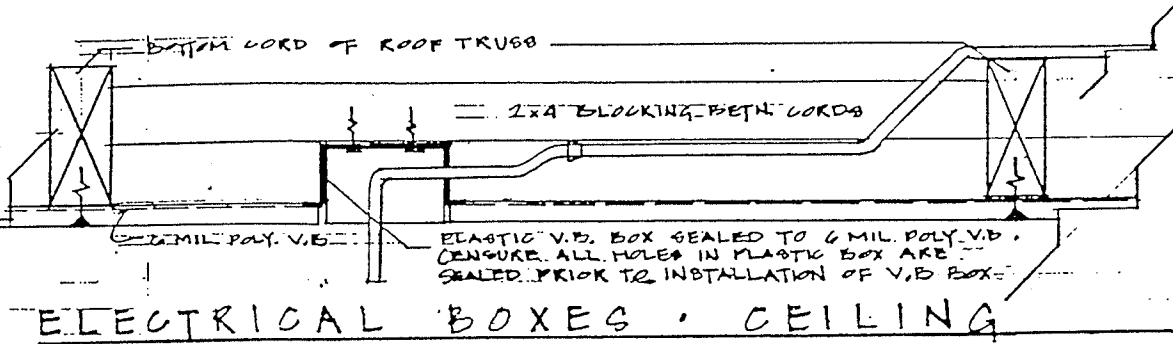
NO OF GRILLS REQUIRED :	
2000 SQ FEET	REQ 6
564 SQ FEET	REQ 6
1672 SQ FEET	REQ 4

SAE
SIMS & ASSOCIATES ENGINEERS LTD

PROJECT: CMHC HOUSING
KUKAL & ASSOCIATES
DEMO UNIT 9.

DRAWN BY: [blank]
DATE: [blank]
FILE: [blank]

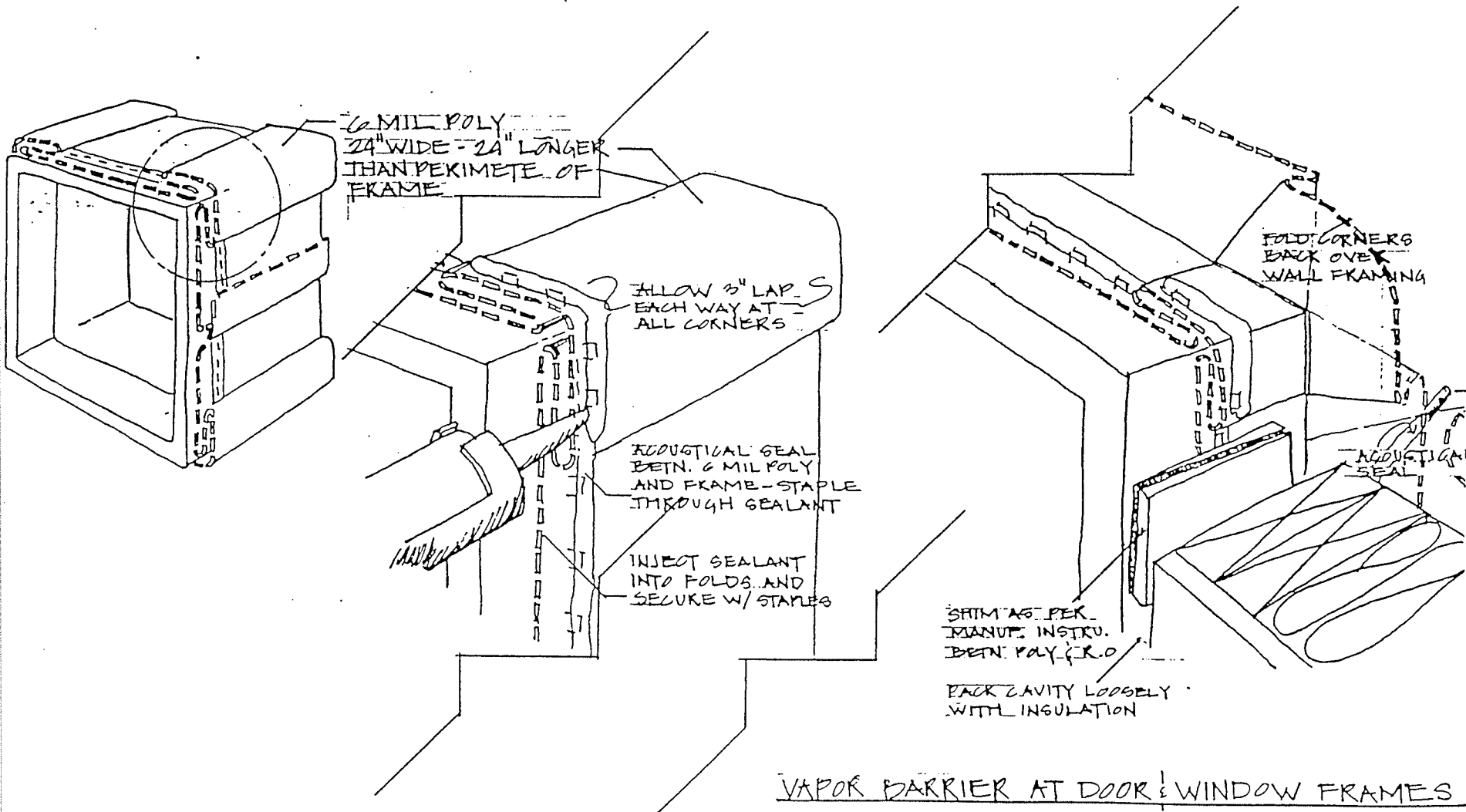
DETAIL SHEET
-A12



PLUMBING STACK

VAPOUR BARRIERS DETAILS , SCALE 3" = 1'-0"

SAE | SIMS & ASSOCIATES ENGINEERS LTD. | PROJECT: CMHC HOUSING KUKAL? NATIVE DEMO UNITS | DRAWN BY: DATE: FILE: | **DETAIL SHEET** - A13

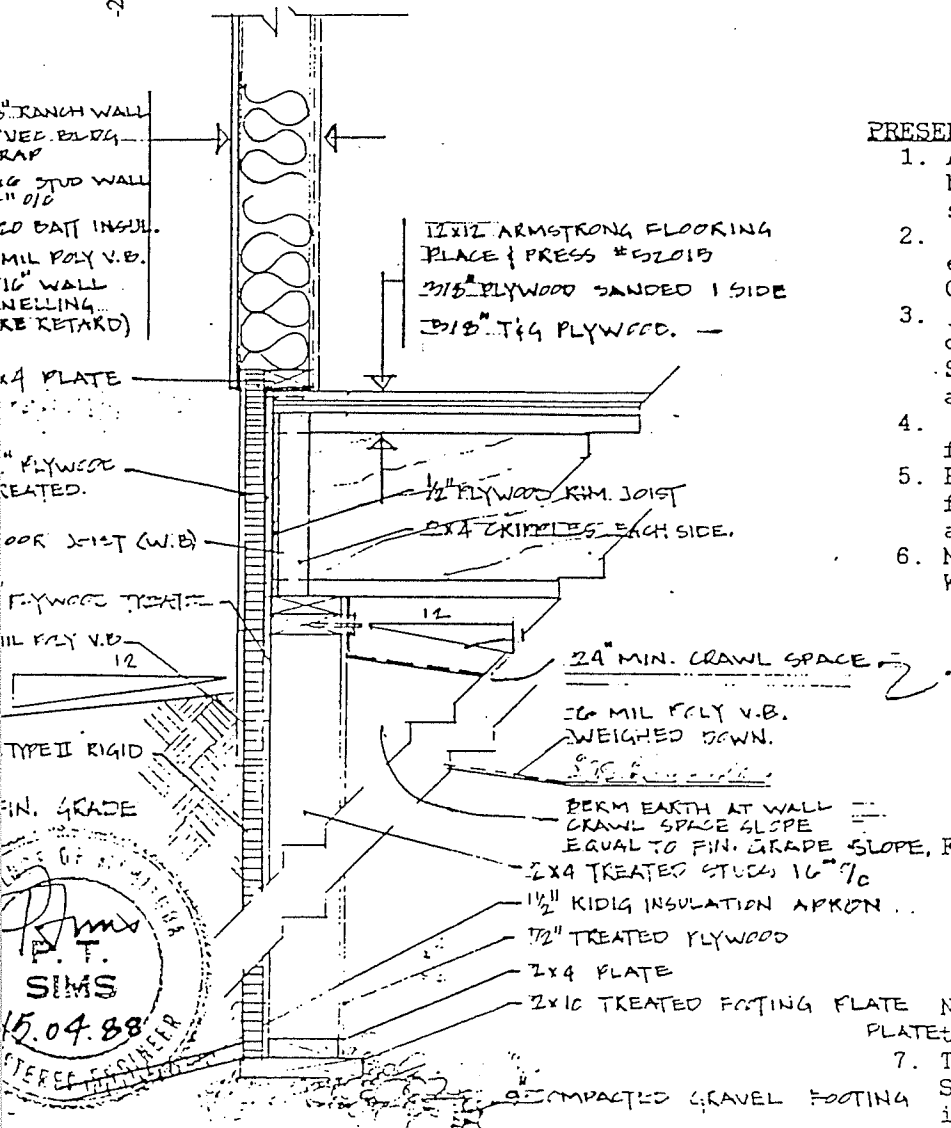


DETAIL SHEET - A14

PROJECT: MHC HOUSING DEMO
Sims & Associates Engineers Ltd. KUKAL NATIVE UNITS

DRAWN BY: DATE: FILE:

SAE



PRESERVED WOOD FOUNDATIONS

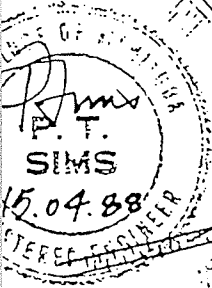
1. All lumber material used in preserved wood foundations shall be treated in conformance with C.S.A. Standard 080.15 and shall bear the C.S.A Certification stamp.
2. Plywood used for preserved wood foundations shall be exterior grade conforming to C.S.A. Standard 0121M1978 or 0151M1978.
3. All fasteners including joist hangers and timber framing connectors shall be hot dip galvanized according to C.S.A. Standard B111, 1974. All nails to be stainless steel according to C.S.A. Standard B.111
4. All sealants or caulking used with preserved wood foundations shall conform to CGSB 19-GP-13 or 14.
5. Backfill shall not be placed until the basement and main floors of the structure have been placed, sheathed and anchored to the foundation wall.
6. Nailing Requirements - PWF System.

- Wall Framing:
- a) Bottom wall plate 2x4 to 2x4 wall stud (end nail) 3" nails - 2 each stud.
 - b) Top wall plate to stud (end nail) 3 1/2" nails - 2 each stud space. Plate to plate nailing for double top plates 2 - 3 1/2 nails per stud.
 - c) Footing plate 2x10 to 2x4 bottom plate, 2 - 3 1/2 inch nails each wall stud.
 - d) Horizontal wall blocking to wall stud (toe nail) 3" nails - 2 each stud.
 - e) Plywood rim joist at top of foundation wall to cripples each side of floor truss joist, 3" nails - 2 each cripple.
 - f) Plywood to wall framing 2" nails - 6 on center along edges. 12" on center along intermediate supports.

Nailing requirements not specified above shall be according to C.S.A. Standard 086.

7. Treated lumber should not be cut lengthwise or notched. Studs if cut to length after initial treatment should be installed with cut ends up. In the Case where cutting or boring after treatment is unavoidable, the cut surface should be protected with a special non-leachable field-cut preservative.

SECTION AT FOUNDATION WALL
SCALE 1" = 1'-0"

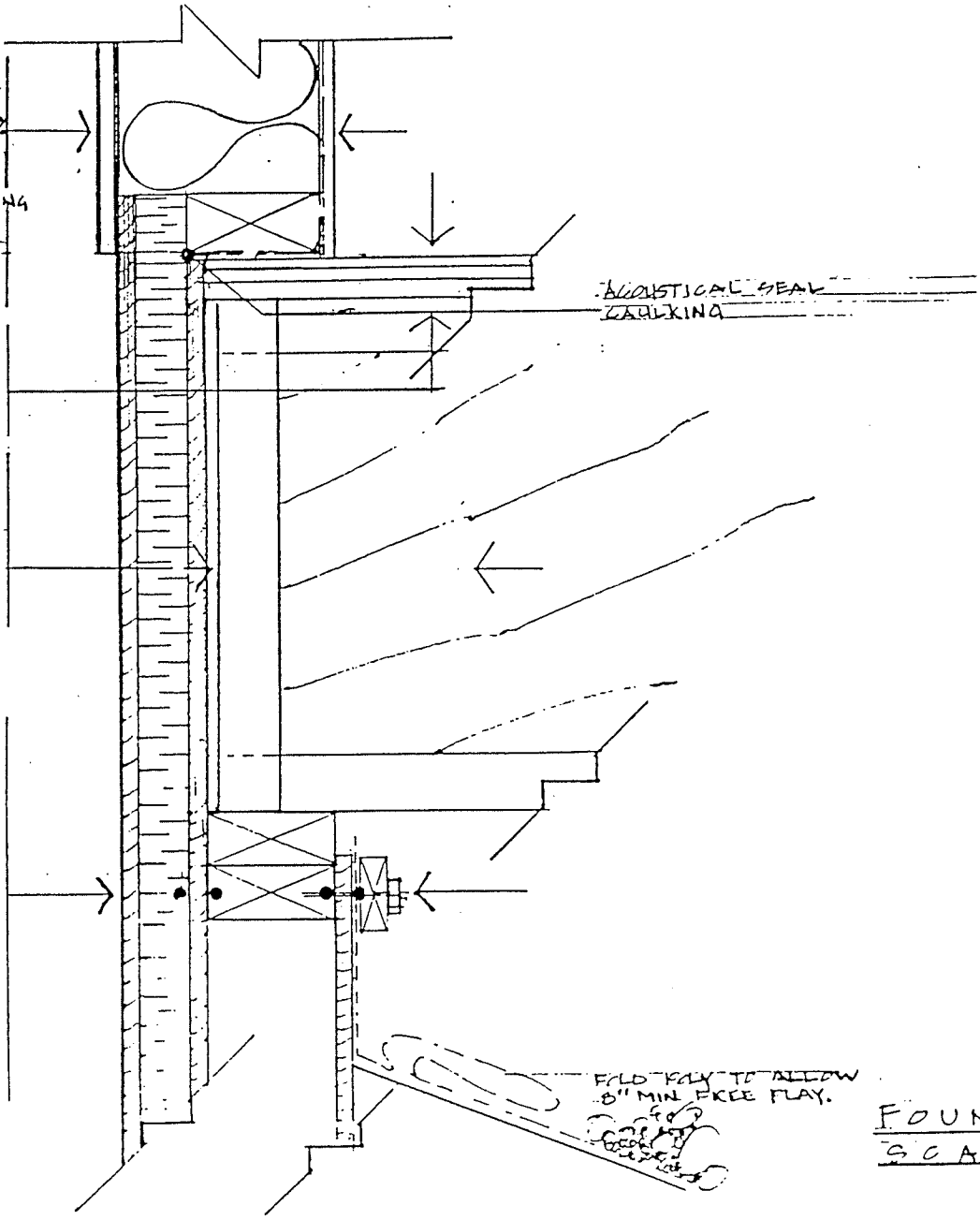


PROJECT: CMHC HOUSING
 DRAWN BY: SAPE
 SHEET: 51
 DATE: KUKALINATIVE
 FILE: DEMO UNITS
 ASSOCIATES ENGINEERS LTD

5/8" RANCH WALL
 TYVEC BLDG WRAP
 2X6 SPD. WALL 16" @
 R20 BATT INSUL.
 1/2 MIL PLY V.B.
 5/16" WALL PANELLING
 2X4 PLATE

1/2" X 1/2" ARMSTRONG
 FLOORING
 3/8" PLYWOOD
 SANDED 1 SIDE
 5/16" T&G PLYWOOD
 1 1/2" RIM JOIST
 2X4 SCRIPPLES
 EACH SIDE
 FLOOR TRUSS JOIST


1/2" TREATED FLY.
 EXTEND 6" BELOW
 GRADE.
 1 1/2" TYPE II RIGID
 INSULATION
 ACOUSTICAL SEAL
 CAULKING
 1/2" PLYWOOD
 (TREATED)
 CAULKING
 2" X 4 PLATES
 CAULKING
 1/2" TREATED FLY
 CAULKING
 3 MIL PLY V.B.
 1/2" CNT. STRIP
 TO SECURE V.B.

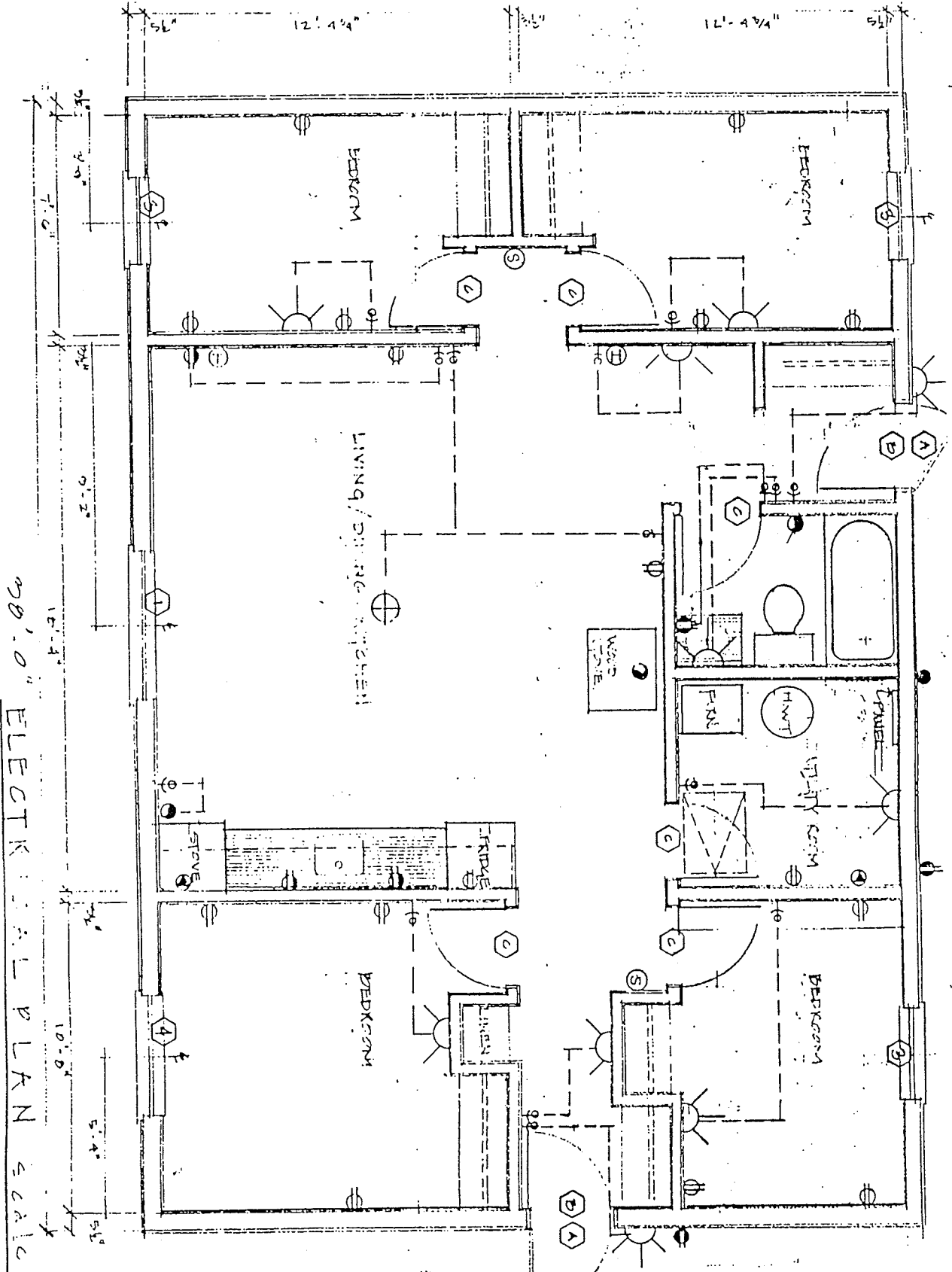


ACOUSTICAL SEAL
 CAULKING

FOLD FLY TO ALLOW
 5" MIN. FREE FLAY.

FOUNDATION DETAIL
 SCALE 3" = 1'-0"

	PROJECT: CMHC HOUSING SIMS & ASSOCIATES ENGINEERS LTD.	DRAWN BY: KUKAL & NATIVE DEMO UNITS	DATE: FILE:
	DETAIL SHEET .52		

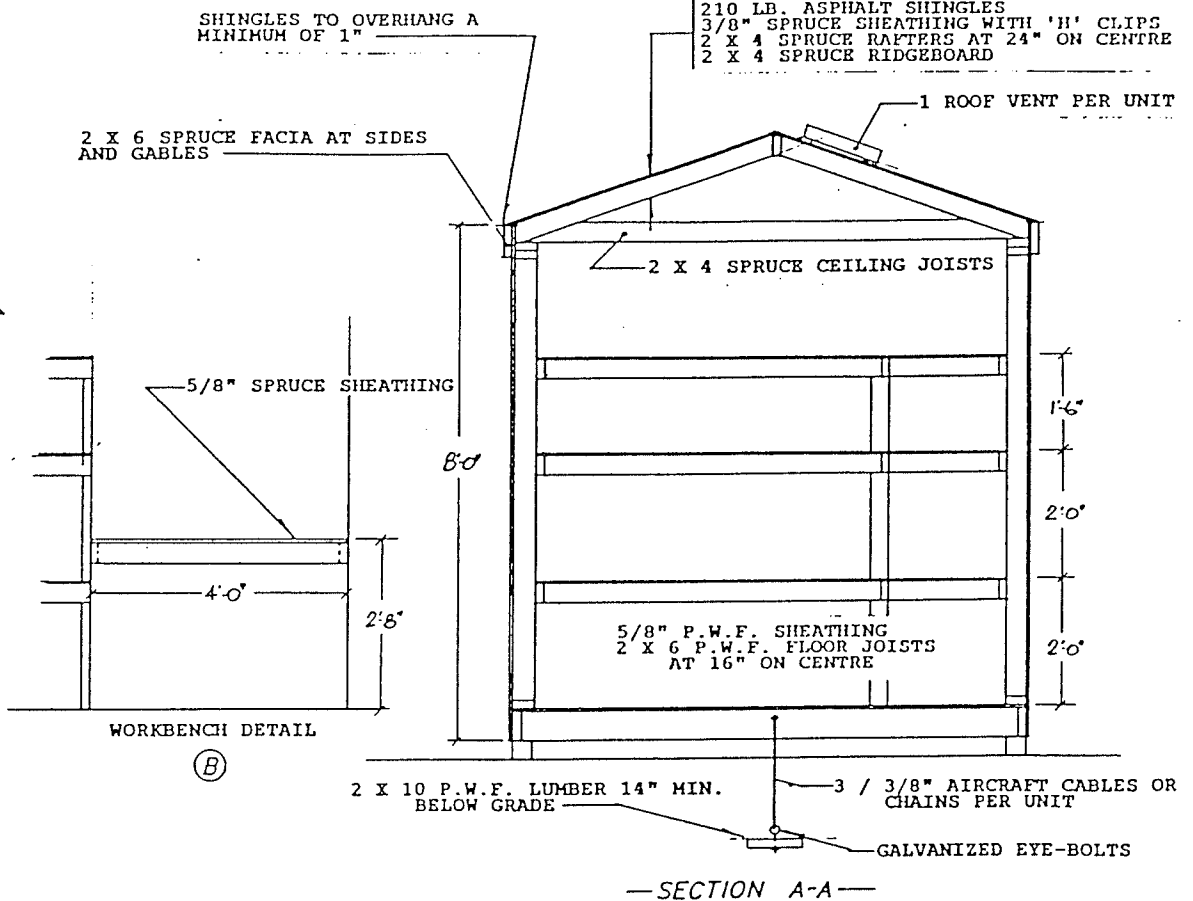
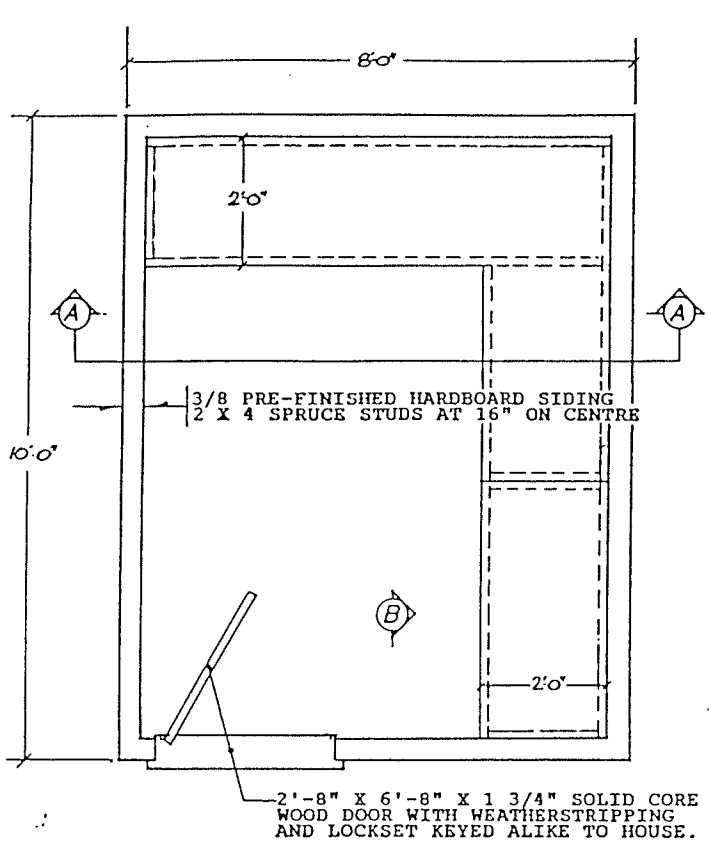


30'-0" ELECTRICAL PLAN SCALE 1/4" = 1'-0"

ELECTRICAL SCHEDULE

- ⊕ DUPLEX RECEPTICAL
- ⊕ SPLIT or SWITCHED
- ⊕ GROUND FAULT
- ⊕ FAN (Central Exhaust)
- ⊕ STOVE or DRYER
- SERVICE DROP
- ⊕ CEILING FAN
- ⊕ WALL FIXTURE
- ⊕ SMOKE DETECTOR
- ⊕ HUMIDISTAT
- ⊕ THERMOSTAT
- ⊕ SWITCH


	PROJECT: CMHC HOUSING	DRAWN BY:	DETAIL SHEET
	SIMS & ASSOCIATES ENGINEERS LTD.	RURAL NATIVE DATEI DEMO UNITS FILEI	1-E1



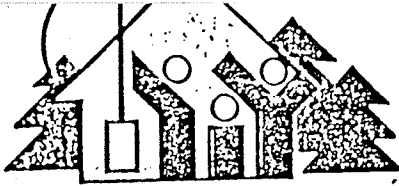
—STORAGE SHED—

- NOTES: -ALL SHELVING SUPPORTS TO BE #2 SPRUCE 2 X 4.
-ALL SHELVING TO BE 1/2" SPRUCE SHEATHING.
-4 X 4 SKIDS TO BE P.W.F. MATERIAL.
-ALL EXPOSED WOOD TO BE PAINTED WITH ONE COAT EXTERIOR ALKYD PRIMER AND TWO COATS EXTERIOR ALKYD HIGH GLOSS.

REVISIONS	NO	DATE

CMHC  SCHL		
WINNIPEG BRANCH SERIES HOMES		
STYLE —	DIM. —	SQ. FT. —
DRAWN BY — MILES WATTS	DATE — 89 03 10	DWG. NO. — D9

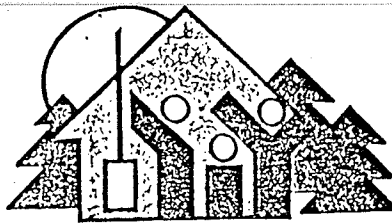
**APPENDIX # 4: ISLAND LAKE TRIBAL COUNCIL (ILTC) WORK
ORGANIZATION CHART**



Work Organization Chart

Crew's Work	Foreman's Work (Prepare)
<p>Site Layout</p> <ul style="list-style-type: none"> <input type="checkbox"/> high & dry <input type="checkbox"/> face south <input type="checkbox"/> close to hydro/phone line, water etc. <input type="checkbox"/> close to road <p>Grades</p> <ul style="list-style-type: none"> <input type="checkbox"/> set for minimum excavation depth <input type="checkbox"/> batterboards min. 6'-0" outside of foundation line <p>Excavation</p> <ul style="list-style-type: none"> <input type="checkbox"/> minimum depth <input type="checkbox"/> keep fill back from hole min. 40' <p>Footings</p> <ul style="list-style-type: none"> <input type="checkbox"/> on undisturbed soil <p>Foundations and Plumbing Rough-In</p> <ul style="list-style-type: none"> <input type="checkbox"/> all cut ends up if possible & treated <input type="checkbox"/> joist hgrs. on studs at all openings <input type="checkbox"/> seal all sheet edges heavily <input type="checkbox"/> rough in plumbing installation <p>Insulate & Air/Vapour Barrier Foundations</p> <ul style="list-style-type: none"> <input type="checkbox"/> Ref. (Level I-Function D, G, K.7) <p>Moisture Barrier Crawl Space Floor</p> <ul style="list-style-type: none"> <input type="checkbox"/> add poly layers 10 ml. until <u>perfect</u> no holes, and seal all edges and seams <input type="checkbox"/> Ref. (Level I-Function G) <p>Foundation Floor System</p> <ul style="list-style-type: none"> <input type="checkbox"/> Ref. (Level I-Function G.5) <p>Main Floor System Frame</p> <ul style="list-style-type: none"> <input type="checkbox"/> <p>Fresh Air Intake System</p> <ul style="list-style-type: none"> <input type="checkbox"/> insulate and seal before floor sheet <input type="checkbox"/> Ref. (Level I-Function M) <p>Floor Sheeting</p> <ul style="list-style-type: none"> <input type="checkbox"/> <p>Porches</p> <ul style="list-style-type: none"> <input type="checkbox"/> diag. braces & ftgs. & floors, paint <p>Foundation Damp Proofing</p> <ul style="list-style-type: none"> <input type="checkbox"/> 10ml. Poly, fasten top edge only, double seal all seams, joints, tears. <input type="checkbox"/> Ref. (Level I-Function D, G.4, G.5) <p>Drain Tile & Frost Barrier</p> <ul style="list-style-type: none"> <input type="checkbox"/> Ref. (Level I-Function D, G.4, G.5) <p>Header Wrap & Header Insulation</p> <ul style="list-style-type: none"> <input type="checkbox"/> Ref. (Level I-Function H) <p>Inspection</p> <ul style="list-style-type: none"> <input type="checkbox"/> building <input type="checkbox"/> plumbing 	<p>Foundation Perimeter Walls</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lay out plates <input type="checkbox"/> Assemble materials <input type="checkbox"/> Set anchor bolts <input type="checkbox"/> Mark footings for plates <input type="checkbox"/> Locate telepost pads <p>Foundation Beam and Floor System or Optional Sleeper Floor System</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lay out and cut main beam pieces <input type="checkbox"/> Lay out and cut headers <input type="checkbox"/> Gather floor joists and mark for cutting <input type="checkbox"/> Mark level of headers on foundation walls <input type="checkbox"/> Mark plumbing vent on floor <p>Main Floor and Beam System</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lay out and cut beam pieces <input type="checkbox"/> Lay out and cut headers <input type="checkbox"/> Gather all floor joists and mark for cutting <input type="checkbox"/> Gather all needed material <p>Porch Floors</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lay out and cut headers <input type="checkbox"/> Gather all floor joists and mark for cutting <input type="checkbox"/> Layout diagonal supports <input type="checkbox"/> Mark headers for joist hgrs <p>Main Floor Walls</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lay out and cut plates <input type="checkbox"/> Windows and doors to close stud center if possible <input type="checkbox"/> Gather all needed material (2 upper top plates)

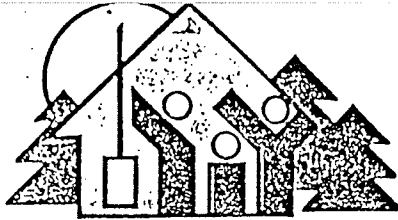
25% Completion



Work Organization
Chart

Crew's Work	Foreman's Work
<p>Backfill</p> <ul style="list-style-type: none"> <input type="checkbox"/> Don't run machinery parallel along walls, backfill towards foundation and finish by hand, min. 8" from untreated wood or window sills. Bottom half gravel or ≈ <p>Wall Frame</p> <ul style="list-style-type: none"> <input type="checkbox"/> 2 upper top plates (1-2"x4"+1-1"x4") <input type="checkbox"/> bottom plate 2"x4" <input type="checkbox"/> 2" rigid Insul. In 3 stud corners <input type="checkbox"/> windows & doors to nearest center when possible <input type="checkbox"/> Ref. (Level I-Function H, J) <p>Walls Up</p> <ul style="list-style-type: none"> <input type="checkbox"/> Ref. (Level I-Function H, J) <p>Porch Walls Up</p> <p>Trusses</p> <ul style="list-style-type: none"> <input type="checkbox"/> Including ladders <p>Insulation Stops and Insulation</p> <ul style="list-style-type: none"> <input type="checkbox"/> Ref. (Level I-Function F) <p>Fascia</p> <ul style="list-style-type: none"> <input type="checkbox"/> 2"x8", paint cut ends, H.D.G. nails <input type="checkbox"/> pre paint <p>Roof Sheeting</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1/2" past fascia <p>Shingle</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1/4" past sheeting <p>Gable Ends & Attic Access</p> <ul style="list-style-type: none"> <input type="checkbox"/> pre paint, Ref. (Level I-Function F) <p>Exterior Weather Barrier</p> <ul style="list-style-type: none"> <input type="checkbox"/> drip caps, don't cut out windows <p>Soffits</p> <ul style="list-style-type: none"> <input type="checkbox"/> pre paint <p>Chimney, Plumbing and Exhaust Vents</p> <ul style="list-style-type: none"> <input type="checkbox"/> solid backing and seal for air leaks <input type="checkbox"/> Ref. (Level I-Function K) <p>Doors and Windows</p> <ul style="list-style-type: none"> <input type="checkbox"/> poly wrap, no foam, pre paint all <input type="checkbox"/> Ref. (Level I-Function L) <p>Inspections</p> <ul style="list-style-type: none"> <input type="checkbox"/> building <input type="checkbox"/> plumbing 	<p>Roof Trusses</p> <ul style="list-style-type: none"> <input type="checkbox"/> Gather all needed material <input type="checkbox"/> Make truss templates for drop and regular gable <p>Porches</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lay out stair stringers <input type="checkbox"/> Gather material for; <ul style="list-style-type: none"> -Treads -Handrails <input type="checkbox"/> Pre-paint all before assembly <p>Chimney and Plumbing and Exhaust Vents</p> <ul style="list-style-type: none"> <input type="checkbox"/> Gather all needed material <input type="checkbox"/> Extend plumbing vent <input type="checkbox"/> Layout fresh air intake riser <input type="checkbox"/> Mark partition wall location <input type="checkbox"/> Mark for ceiling/roof holes <p>Door and Window, Jamb Extension</p> <ul style="list-style-type: none"> <input type="checkbox"/> Gather all needed material <input type="checkbox"/> Prepare sample extended jamb <input type="checkbox"/> Pre-paint all window and door jambs and extensions

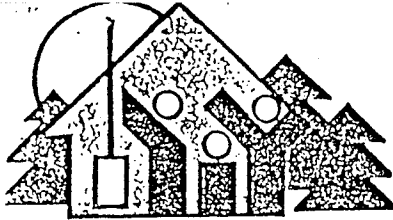
50% Completion



Work Organization
 Chart

Crew's Work	Foreman's Work
<p>Ceiling Strap (half) <input type="checkbox"/> leave every second space until after attic insulation installed</p> <p>Attic Insulation <input type="checkbox"/> cross layers and add loose fill, build up around penetrations; chimney, plumbing vents, exhaust fans etc.</p> <p>Jamb Extensions <input type="checkbox"/> windows and doors, pre paint 4 side</p> <p>Wall Insulation <input type="checkbox"/></p> <p>Ceiling & Wall Air / Vapour Barrier <input type="checkbox"/> ceiling first</p> <p>Exterior Siding & Eavestroughs <input type="checkbox"/> end corner posts, pre paint</p> <p>Electrical & Telephone Rough In <input type="checkbox"/> solid backing for nipple, inside and out, leave coils for partitions through floors</p> <p>Inspection <input type="checkbox"/> electrical</p> <p>Exterior Paint & Caulk <input type="checkbox"/> first finish coat (all primed when installed)</p> <p>Interior Wall Strapping & Insulation <input type="checkbox"/> leave spaces for wiring if not in yet <input type="checkbox"/> split R-12, hold in with string</p> <p>Interior Wall Sheeting (Plywood) <input type="checkbox"/></p> <p>Ceiling & Interior Wall Drywall Finish <input type="checkbox"/> ceiling first</p> <p>Drywall Prime <input type="checkbox"/> latex & touch up taping</p> <p>Flooring Underlay & Finish Flooring <input type="checkbox"/> water putty seams, little at a time <input type="checkbox"/> finish flooring before partitions</p> <p>Interior Partitions Frame <input type="checkbox"/> poly over top plate to avoid ceiling scratches, pull electrical through</p> <p>Electrical, Plumbing & Phone Partitions <input type="checkbox"/> lights above closet doors on walls <input type="checkbox"/> rough in plumbing, and cap all ends</p> <p>Inspections <input type="checkbox"/> building <input type="checkbox"/> plumbing <input type="checkbox"/> electrical</p>	<p>Partition Walls <input type="checkbox"/> mark layout on floors <input type="checkbox"/> drill 1" diameter holes for electrical rough-in through floors for partitions</p> <p>General <input type="checkbox"/> brooms for floors and mats for dirty footwear <input type="checkbox"/> inside trash containers <input type="checkbox"/> locks on entrance doors <input type="checkbox"/> keep building clean</p> <p>Partition Walls <input type="checkbox"/> re-mark locations on floor <input type="checkbox"/> gather all needed material <input type="checkbox"/> lay out and cut plates <input type="checkbox"/> piece of left over Tyvek on work area floor, always</p>

75% Completion



Work Organization
Chart

Crew's Work	Foreman's Work
Interior Doors <input type="checkbox"/>	
Sheet Partitions <input type="checkbox"/>	
Partition Drywall, Finish and Prime <input type="checkbox"/>	
Paint Finish Coat #1 <input type="checkbox"/>	Cabinets <input type="checkbox"/> Gather all needed material <input type="checkbox"/> Assemble carcasses <input type="checkbox"/> Mark walls for mounting
Flooring Finish (optional) <input type="checkbox"/>	
Cabinets <input type="checkbox"/>	
Electrical Finish <input type="checkbox"/> gasket all	Closets <input type="checkbox"/> Gather all shelving and rods <input type="checkbox"/> Pre-cut and pre-paint or varnish
Plumbing Finish <input type="checkbox"/>	
Closets <input type="checkbox"/>	
Interior Trim <input type="checkbox"/>	Interior Trim <input type="checkbox"/> Gather all needed material <input type="checkbox"/> Pre-paint or varnish all
Finish Paint, Touch Up <input type="checkbox"/>	
Finish Landscape <input type="checkbox"/> Black dirt, seed & fertilize <input type="checkbox"/> eavestrough downspout splashpads <input type="checkbox"/> stakes and strings around area	
Final Inspections <input type="checkbox"/> Building <input type="checkbox"/> Electrical <input type="checkbox"/> Plumbing	

100% Completion
(15% progress payment
10% holdback for 30 Days)



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APPENDIX #5: SUMMARY OF RECOMMENDATIONS

This appendix provides a list of recommendations illustrated in Chapter 8. They are provided here again, followed by a page reference indicating where the subject was first discussed in any detail.

The Role of the Community:

Recommendation# 1: continue further devolvement of responsibility and encourage local involvement in the housing process by utilizing the Local Housing Authority Act. p. 8

Recommendation# 2: establish a local housing authority to provide a structure that would facilitate the self-help process. p. 150

Recommendation# 3: implement a locally integrated development approach to complement the self-help process. p. 139

Recommendation# 4: introduce Contemporary Planning Approaches as defined by Wolfe. p. 51

Recommendation# 5: introduce a Priority Listing Approach as defined by Boothroyd. p. 52

Recommendation# 6: build awareness of any developments in self-help programs by means of a newsletter. p. 156

Skills Development:

Recommendation# 7: incorporate recognized training programs with the support and assistance of local colleges. p. 92

Recommendation# 8: increase the number of training programs oriented to certified trades such as plumbing and electrical. p. 93

Recommendation# 9: establish a government operated training program modelled after the ILTC college in the initial stages of development. This training program could later be assumed by the local housing authorities. p. 106

Recommendation# 10: increase counselling services on health and safety in the home, and counselling that explains technological advances in housing maintenance. p. 149

Recommendation# 11: increase planning education in northern remote areas. Programs should be oriented to skill development regarding the facilitative role between the greater community and the professional planner. The local resident in this regard should provide an interface between the community and the planner. p. 123

Hidden Costs:

Recommendation# 12: increase the percentage of supervisors from the Aboriginal communities. p. 129

Recommendation# 13: encourage local residents to pursue a Building Inspector's Certificate. p. 129

Recommendation# 14: establish decentralized materials yards for packaging and shipping of materials. p. 128

Recommendation# 15: establish liaison with large-scale supply companies to help achieve economies of scale. p. 128

Recommendation# 16: re-evaluate the public tendering process. p. 129

Policy / Program Criteria:

Recommendation# 17: introduce more accommodating policies and increase program flexibility to recognize the unique features of each Aboriginal community. p. 65

Recommendation# 18: involve the client in both design and standard formulation processes. pp. 75, 86

Recommendation# 19: introduce a minimal mortgage amount as a requirement in the Demonstration Program that in its absolute maximum, adequately reflects local market values. pp. 59, 68, 166

Recommendation# 20: introduce percentage reductions in existing mortgages on the existing Rural and Native portfolio to accommodate the Demonstration units in every community. pp. 59, 166

Recommendation# 21: introduce support services in communities where ownership is not implemented to ensure the transfer from ownership to rental is achieved. p. 169

Recommendation # 22: An alternative to the utilization of the mortgage instrument is a total write-off approach that provides forgiveness after ten years provided the unit is maintained adequately. pp. 66, 170

Recommendation# 23: incorporate a more stringent community and / or household screening process for character assessments and acceptance into the program. p. 171

APPENDIX # 6: QUESTIONNAIRE FOR GOVERNMENT OFFICIAL

Design:

- #1. Who supplies the designs in the Demonstration program?
- #2. Is there client involvement in the design process?
- #3. Is there a need for client involvement?
- #4. Do NHA standards prevent CMHC from adopting more culturally accommodating designs?
- #5. Is the construction quality of Demo units satisfactory? How would you compare quality to private sector built units?
- #6. Are pre-fabricated units utilized anywhere in the program or does CMHC / MHRC rely on the stick-built method?

Process:

- #1. Andy Rowe's definition of self-help entails involvement in the following four stages of the housing process. To what extent are Aboriginals capable of participating in the process outlines by Rowe?
 - i. acquisition of land
 - ii. planning of the project and obtaining approvals and permits
 - iii. costing, and financing
 - iv. general contracting

Stage iv: general contracting, has three stages. They include;

- i. administrative and financial tasks including sub-contracting.
- ii. organization and provision of materials.
- iii. organization and provision of labour.

The Aboriginal People in General:

- #1. Are there a high percentage of single parent families in the clientele? Does this create a problem?
- #2. Were clients enthusiastic?
- #3. Is scheduling a problem during the sweat equity provision stages? Are Aboriginals dependable in terms of proper work habits?

The Mortgage Instrument:

- #1. Are mortgages paid by the client in the Demonstration Program? Are grants provided up front or is the the total write-off approach utilized?
- #2. What is the best approach to assume concerning mortgages?
 - A. In market areas:
 - i. total write-off up-front.
 - ii. up front capital grants for covering part of the mortgage.
 - iii. full payment of reduced mortgage amount (after sweat equity provided).
 - iv. total mortgage.
 - B. In non-market areas:
 - i. total write-off up-front.
 - ii. up front capital grants for covering part of the mortgage.
 - iii. full payment of reduced mortgage amount (after sweat equity provided).
 - iv. total mortgage.
- #3. How do clients prioritize their spending sources including;
 - i. mortgage payments?
 - ii. daily living expenses?
 - iii. maintenance and repair costs?
 - iv. others?

Community Groups:

- #1. Do centralized organizations (Aboriginal operated housing authorities) co-ordinate both construction activities and post construction courses?
- #2. Does CMHC / MHRC encourage the organization and participation of community housing groups?
- #3. Does CMHC / MHRC work with locally controlled housing authorities (through public housing programs)?
- #4. Does self-help require a strong community to achieve success or does self-help create a strong community?
- #5. Are there any locally integrated planning schemes evident within rural and remote communities?

Public Involvement:

- #1. Do you see self-help competing with private housing markets (in market and non-market communities)?
- #2. Are there any Aboriginals involved in self-help projects operating without government involvement?
- #3. If cost controls are removed, do you predict difficulties?
- #4. Will self-help, working in conjunction with government housing agencies, provide housing for the very poor? Has self-help allowed for a wider diversity of income groups access to housing? Do you feel self-help is appropriate for all income groups?
- #5. To what extent can Aboriginals participate in the overall process? Can they administrate and build on their own at present or in the least, in the future when self-help advantages take effect?
- #6. Is there a possibility Aboriginals will no longer require government assistance from public housing authorities with the exception of possibly funding?

- #7. The Saskatchewan Housing Corporation had a sweat equity program in the mid-1970's that was not entirely successful. Are you aware of the approaches assumed, and are they any different from the highly successful RHAP in Ab or HAP in NWT?

Costs:

- #1. Have there been any significant cost savings for the client or for the government?
- #2. Are there hidden or unexpected costs involved? ie. damaged materials that have to be flown in due to spring thaw, extra staff, supervision time. Can households afford to purchase materials all at once.
- #3. Are economies of scale a problem in the areas CMHC / MHRC provide self-help homes?
- #4. In isolated communities, are materials ordered by bulk or as clients can afford them?
- #5. Who provides the materials?
- #6. Are long-term savings appreciated by public housing authorities? Is this evident yet?
- #7. Have you seen examples of the following due to self-help?
 - i. employment.
 - ii. property management, maintenance and upgrading, general tasks around the home such as furnace and plumbing repair.
 - iii. leadership on the job and into the community.
- #8. Where do cost savings originate? Do they originate from only labor provision or are they appreciated elsewhere?
- #9. Has CMHC appreciated any reduced maintenance costs yet?

Skills / Training:

- #1. Are there examples of skill attainment in the construction process?
- #2. Are there training programs available in the Demo Program?
- #3. How inclusive are government offered training programs? i.e. Do they train Aboriginals in both pre and post-occupancy responsibilities? e.g. construction techniques, budgeting, maintenance etc.
- #4. Are there any training programs that work in conjunction with local colleges?
- #5. How teachable are Aboriginals on the basis of training programs and on-site construction processes?

APPENDIX # 7: QUESTIONNAIRE FOR COMMUNITY LEADER AND / OR SELF-HELP PARTICIPANT

Note: This questionnaire was useful in my research with certain individuals involved in the administration of housing, but for the on-site visits to the Swan River, Manitoba area, it was more useful to rely on casual conversation. This approach built up a sense of trust between the client and the researcher, resulting in more honest and thorough responses. It was also necessary to ask homeowners only the questions that pertained to them. Those questions oriented more towards policy were limited to housing administrators.

Design:

- #1. Who supplies the designs in the Demonstration program?
- #2. To what extent are Aboriginals involved in the design process?
- #3. What prevents involvement?
- #4. Do local residents express a desire to involve themselves in the design aspects of housing?
- #5. Do you see a need for involvement at all?
- #6. Do government program standards imposed on housing projects prevent the community from introducing their own designs?

Process:

- #1. Do clients involve themselves in any of the following areas of housing provision?
 - i. acquisition of land.
 - ii. planning of the project and obtaining approvals and permits.
 - iii. costing, and financing.
 - iv. general contracting (administrative and financial tasks including sub contracting, organization and provision of materials and labour.

- #2. How feasible is involvement in each of these four phases while working in concert with CMHC's Demo Program?

Community Organization:

- #1. Do you believe there is an interest in community organizations amongst community members?

- #2. Does CMHC / MHRC encourage the organization and participation of community housing groups?

- #3. Are there any community organizations involved in the housing process; specifically self-help projects?

- #4. Are there any community housing organizations operating in the area?

- #5. Does self-help require a strong community to appreciate success or does self-help create a strong community?

- #6. If there is a community group overlooking activities, do they see self-help as a part of a large-scale development plan?

Public Involvement:

- #1. What government organization do you deal with?

- #2. Does MMF have a good working relationship with MHRC?

- #3. Does MMF have a good working relationship with CMHC?

Training / Skills:

- #1. In the Demo Program, where does the training originate? The Construction Manager, local colleges, community members etc.?
- #2. Do participants get jobs due to involvement in the building process? Where do they get jobs? What type?
- #3. Do centralized organizations (Aboriginals operated housing authorities) coordinate both construction activities and post construction courses?
- #4. How often do Construction Managers visit the construction site? Are they helpful? Are they skilled?

Costs:

- #1. Has the individual saved any money due to involvement by the community organization? In what areas is money saved?
- #2. Have there been unexpected costs in self-help projects to date?
- #3. In isolated communities, are materials ordered by bulk or as clients can afford them?
- #4. Do you have problems making ends meet on supplies due to the high cost of living in most remote areas?
- #5. Have you seen examples of the following due to self-help?
 - i. employment.
 - ii. leadership on the job and into the community.
 - iii. property management, maintenance and upgrading.

The Mortgage Instrument:

- #1. How do clients pay off mortgages?
- #2. Where does the money come from?

- #3. How do clients prioritize their spending sources including;
- i. mortgage payments?
 - ii. daily living expenses?
 - iii. maintenance and repair costs?
 - iv. others?

The Aboriginal People:

- #1. Are there a high percentage of single parent families in the clientele? Does this create a problem? Are there other groups in the community that are likely unable to provide sweat equity?
- #2. Were clients generally pleased with the Demo Program? Were they excited about providing the labour?
- #3. Were clients dependable?