

Urban Native Housing: Problems, Policies, Programs and Prospects

by

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A Practicum

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

MASTER OF CITY PLANNING

Department of City Planning
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Abstract

In the past three decades, Canadians have witnessed an increased number of aboriginal people taking up temporary or permanent residence in urban areas. Many Natives in cities are economically depressed and culturally deprived because the traditional support system on reserves is not available in cities. The inability to secure an adequate and affordable housing tops the list of unmet needs for urban Natives. Housing means more than just providing shelter because a house embodies a social environment which affects one's sense of security and sense of place. Urban Native housing problems are intricate, interdependent and inter-related, but, the problems can be reduced to two major factors: systemic poverty and racism. Past experience has shown that poor people do not have a fair share of the housing resources in this country and unless the government adopts a comprehensive housing policy which views housing as a social good, poor people in Canada will continually fall through the cracks. The federal government's Urban Native Non-Profit Housing Program was designed to meet the housing needs of Natives in cities based on the philosophy of giving Natives direct involvement in administering and delivering housing services to their own people. Basically, it is successful in meeting the needs of the urban Natives who are most in need of help; however, there are problems with the Program in the areas of accountability, cost effectiveness, and adequacy in property management and tenant counselling. Inevitably, Native housing problems should be viewed in the larger context of Native problems. The cycle of poverty, dependency, despair and apathy is a result of the colonial, paternalistic Indian policies which relegate the aboriginal people to the status of second class citizens in Canada. Housing can be used as a tool or component in dependency breaking strategies, one of which is community economic development.

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Chapter One: Introduction

1.1 Nature and Scope of the Research

In the last three decades, Canadians have witnessed a continuous urbanization of Natives. When the Natives come to the cities, they face an unfamiliar environment and encounter problems in city living. Housing is one of the most frequently mentioned problems. This research is an attempt to look at the nature and scope of urban Native housing problems. While the main focus is on Winnipeg's inner city, the problems identified should have general implications for other Canadian cities. One major government program, the Urban Native Non-profit Housing Program, is designed to provide low cost rental housing for Natives in urban areas. Part of this thesis examines the program to assess if it has met its stated objectives and goals. Urban Natives, among other poor people in Canada, suffer from the lack of a national comprehensive housing policy. Current policies benefit the rich and polarize the "haves" and the "have nots." Finally, the thesis looks beyond the symptoms and identifies some viable alternatives to help break the cycle of dependency, poverty and despair using housing as a tool.

1.2: Methodology

Research methodology began with a literature review and a statistical analysis of available Census data; however, the bulk of the research was primary fieldwork which consisted of:

1. Interviews of Native leaders, social and housing related community workers, and teachers at the Winnipeg School Division Number One to elicit their opinions on the nature and scope of urban Native housing problems in Winnipeg. I also talked to the executives of the Social

Assistance Coalition of Manitoba and joined their vigil to demand affordable and adequate housing for inner city poor.

2. Several public servants in Manitoba Housing and Canada Mortgage and Housing Corporation (Winnipeg's office) were interviewed regarding the operation and implementation of the Urban Native Non-profit Housing Program.
3. The board of directors and managers of various Native housing corporations were interviewed.

The interviews lasted from an hour to over four hours. All interviews were taped, except in the cases where the interviewees refused. All taped interviews were transcribed. In some cases, the interviews were followed up by phone calls to confirm and clarify the information obtained.

4. In order to have a first hand appreciation of urban Native housing conditions in Winnipeg, with the aid of a Native student, I did a door to door survey in the North End of Winnipeg. I also talked to Natives in a food bank on Main Street, at the Hope Centre (a medical clinic in the North End) and at the Rossbrook House (a community recreation and education centre heavily used by Natives). The total sample size was 51.
5. Fifteen Native tenants of Aiyawin, Kineew and Kanata Housing Corporations were interviewed.
6. I participated in relevant conferences and activities such as the Aboriginal Celebration Week in September, 1989; the annual general meeting of the Indigenous Women's Collective in October, 1989; and a one day discussion and workshop on aboriginal education in February, 1990 in Winnipeg. The insight and experience gained through these participations was extremely valuable in understanding the situation of Natives in Winnipeg.

The limited secondary sources on urban Native housing have been combined with a qualitative, naturalistic approach. This is the best possible way to explore the problems under the circumstance of limited resources and scanty secondary research.

1.3 Definition of Natives

Legally, Canada's aboriginal people can be classified as Status Indians, Non-Status Indians, Metis and Inuit. Status Indians are those registered or entitled to be registered as an Indian under the Indian Act, a federal statute. Non-Status Indians are those persons of Indian ancestry who, for a variety of reasons, lost their rights to be registered under the Act. Metis are those persons of mixed Indian and European ancestry. Inuit are the aboriginal people who live along the coastal edge and on the islands of Canada's far north. A 1939 Supreme Court decision accorded the Inuit the same status as the Status Indians under the Indian Act.¹

The term Natives in this thesis refers to Canada's aboriginal people which include Status Indians, Non-Status Indians, Metis and Inuit. If one member of a household belongs to the groups identified above, the household is considered, by the author, a Native household. The term Indians in this thesis refers solely to the Status Indians under the Indian Act.

1.4: Overview

Chapter Two explores the phenomenon of Native urbanization in Canada. The focus is on the difficulties and problems faced by Natives in cities and material is derived from existing literature. The concept of housing as a social right is also explored in Chapter Two

Using Census data, Chapter Three presents a statistical profile of

¹ Indian and Northern Affairs Canada, The Inuit (1986), p. 48.

Natives in Winnipeg. Census data are by far the most comprehensive data available for analysis. The analysis focuses on the socio-demographic characteristics of Winnipeg's Natives.

Chapter Four explores the nature and scope of housing problems faced by Natives in Winnipeg. The focus is on Native renters in the inner city because they constituted a distinctively disadvantaged subgroup within the urban poor. Both Census, interview and survey data are incorporated into the analysis.

Chapter Five reviews the governments' housing policies and programs with particular attention to the social housing programs. Federal housing policies and expenditures are targetted to assist middle and higher income rather than lower-income Canadians. It is allowed to happen because Canada does not have a comprehensive housing policy. The analysis reveals several deficiencies in government housing policies which fail to meet the needs of the poor.

Chapter Six examines the federal government's housing policies for urban Natives, with a particular focus on the Urban Native Non-Profit Housing Program.

Chapter Seven is the conclusion and also an examination of future directions. The concept of community economic development is explored to determine whether it is a viable alternative that could help to break the cycle of poverty and dependence among Native people.

Chapter Two: Native Urbanization and The Importance of Housing

2.1 Introduction

Since the mid 1960's Natives have moved to cities at an unprecedented rate. The motivation to move includes economic, social, educational and medical reasons. Some came by choice, some came involuntarily, some stayed for a short period, some stayed permanently. All major Canadian cities have an increased proportion of Natives as city dwellers. There have been several studies to identify the problems and difficulties of these new urbanites. Part one of this Chapter is a literature review of some key research.

Since everyone needs a roof over one's head, the importance of housing as shelter and the difficulties in obtaining it for urban Natives has been documented in the literature. However, housing is more than shelter; it is a social right in a democratic society. Part two of this chapter explores the concept of housing as a social right.

2.2 The Trend of Native Urbanization in Canadian Cities

During the mid 1960's, approximately 16% of the Indian population lived off the reserve, and in 1980 the estimate reached 30%. Among off-reserve Indians, about 80% live in large metropolitan centres.¹ Table 2.1 clearly shows the increase of Indian population in major Canadian cities. The increase varies from 896 % in Hamilton to 7545 % in Calgary from 1951 to 1981 (Table 2.1).

¹ James Frideres, Native People in Canada: Contemporary Conflicts, 2nd ed. (Scarborough: Prentice-Hall Canada Inc., 1983). p. 187.

Table 2.1 Indian and Inuit in Urban Centres.

Year	1951	1961	1971	1981	% change 1951-81
Calgary	62	335	2265	4740	7545 %
Edmonton	616	995	4260	8240	1237 %
Hamilton	493	841	1470	4925	898 %
London	133	340	1015	2300	1629 %
Montreal	296	507	3215	12525	4131 %
Regina	160	539	2860	6095	3709 %
Saskatoon	48	207	1070	3050	6254 %
Toronto	805	1196	2990	15490	1824 %
Vancouver	239	530	3000	9955	4065 %
Winnipeg	210	1082	4940	13165	6169 %

Source: Adapted from James Frideres, *Native People in Canada: Contemporary Conflicts* (third edition), 1988. p. 209.

Native urbanization is especially noticeable in Western Canada. In Southern Saskatchewan, about 50% of the official Indian population lives in urban areas and about 20% of Regina's population is Indian or Metis. Regina's total population contains a higher percentage of Natives than any other North American city.²

In Manitoba, off-reserve migration started in the late 1950s. In 1959, the first Indian-Metis Friendship Centre was established in Winnipeg to help urban Indians to adjust to city living.³ The Friendship Centre provided a range of social and recreational services to Natives in Winnipeg. The purpose was to make Natives feel at home in the city. Since then, the off-reserve population has been growing more rapidly than the on-reserve population. The population of off-reserve Manitoba Indians grew from 14% of the total Indian population in 1966 to 27% in 1980. More than half of the off-reserve Indians lived in Winnipeg.⁴

² Geoffrey York, "Fighting a Losing Battle: Indians, Slums and White Backlash," *Globe and Mail*, 6 Jan. 1988.

³ Jeremy Hull, *An Overview of Registered Indian Conditions in Manitoba* (Indian and Northern Affairs Canada, 1987), p. 6.

2.3 Native Urbanization in British Columbia

Most of the literature on Native urbanization concentrates on the causes of migration and the adjustment and the problems Indians face in a city. Stanbury's study on urban Natives in British Columbia is, by far, the earliest and the most detailed analysis. Stanbury and his team of researchers interviewed about 1,100 registered Indians in over 50 towns and cities in British Columbia in the early 1970s. His research was massive as it covered over 50 towns and cities and the sample size of 1,095 covered one-sixth of the B.C. off-reserve population.⁵

Stanbury's research revealed that the proportion of B.C. Indians living off reserve increased from 14.2% in 1962 to 34.6% in 1972.⁶ One-third of the Indians interviewed had spent less than two-thirds of their lives on reserves. About 14% of the off-reserve Indians were born to parents living off reserve. Stanbury concluded that there was a clear indication of increased Native urbanization independent of government policies. The question was whether the Non-Native population was ready to accept Indians living off reserves.

The main reason for migration was to seek employment opportunities in cities and towns. For the currently employed, 42% of men and 45.8% of women stated there were no jobs on reserves or the distance to their job was too great to permit them to live on a reserve.⁷ Hence, Native urbanization in British Columbia was mainly a "push" factor from the lack of employment on reserves.

Stanbury's research revealed that the Indian population in cities was much younger and it grew much faster from natural increase than the

⁴ Ibid., p. 7.

⁵ W. T. Stanbury, Success and Failure: Indians in Urban Society (Vancouver: University of British Columbia Press, 1975), p. 242.

⁶ Ibid., p. 242.

⁷ Ibid., p. 243.

general population. Forty-five percent of Indians were under the age of fifteen and 30% under 10 in 1971. Thus Indian households were larger with an average of 5.4 persons, compared to 3.1 persons for the total B.C. urban population.⁸

When Indians came to cities, a majority of them received help from friends or relatives in their first months. Nobody in Stanbury's sample had mentioned Indian Affairs as a source of assistance. When followed by a question of "What should Indian Affairs do for Indian people who now live off reserve?" two-thirds of the respondents said "they did not know" or "not much."⁹

Among the difficulties Indians faced in cities, assistance in obtaining adequate and affordable housing was the most important need cited by the respondents.¹⁰ Assistance in financing the costs of education and training was the next on the list of unmet needs. The third one on the list was counselling on how to deal with life in urban centres.

Stanbury also found that Natives in cities moved more frequently than the general population. On average, his respondents changed their place of residence every eighteen months. Families of three members or more changed their dwelling place every twenty-five months which was twice as frequent as the general population.¹¹

Labour force characteristics of Indians also differ from the population as a whole. The unemployment rate among Indians in cities and towns in B.C. during the summer of 1971 was 26.9%; which was four times higher than the rate for the total population. For employed Indians, several types of jobs emerged as the main sources of employment; 31% of off-reserve Indians were in primary occupations, 22% in production/craftsmen jobs

⁸ Ibid., p. 244.

⁹ Ibid., p. 246

¹⁰ Ibid., p. 244.

¹¹ Ibid., p. 247.

Indians were in primary occupations, 22% in production/craftsmen jobs and 19% in service/recreation jobs.¹² When asked about financial status, 24% of the respondents had been self-supporting for the entire two-and-one-half year period before the interviews in the summer of 1971. This means 76% of the off-reserve Indians had received some forms of social assistance at some point in time in the two and one half years prior to the interviews.¹³

2.4 The Studies of Natives in the Prairie Cities

Stanbury's study in the 1970's was the earliest and the most comprehensive study of off-reserve Indians in Canada. In the early 1980's, Clatworthy, Hull and Gunn and their research team launched extensive research on Natives in the prairie cities of Winnipeg, Regina and Saskatoon. While Stanbury's research only concentrated on Status Indians, the Clatworthy study included Status Indians, Non-Status Indians and Metis in their research.¹⁴

Clatworthy and his team did an extensive survey of Native households in the inner city of Winnipeg and public housing projects in the suburbs.¹⁵ The time frame was 1979 and 1980 for the Winnipeg data and between June and October, 1982 for the Saskatoon and Regina data.¹⁶ The sample size for Winnipeg was 553 Native households.¹⁷ In Regina and Saskatoon, the

¹² Ibid., p. 252.

¹³ Ibid., p. 253

¹⁴ The results of Clatworthy, Hull and Gunn's research were published by the Institute of Urban Studies, University of Winnipeg, in a series of publications from 1980 to 1983. For a complete list of publications pertaining to Clatworthy et al's research, contact the Institute of Urban Studies.

¹⁵ Native households means at least one member of the household identified himself or herself as Native. A detail description of Clatworthy's methodology appears in his publication, The Demographic and Economic Circumstances of Winnipeg's Population (Winnipeg: Institute of Urban Studies, 1980), p.6-13.

¹⁶ S. J. Clatworthy & Jeremy Hull, Native Economic Conditions in Regina and Saskatoon (Winnipeg: Institute of Urban Studies, 1983), p. 11.

completed interviews were 422 and 309 respectively.¹⁸

The findings of Clatworthy and Hull were very similar to Stanbury. Again employment was cited as the most important reason for Natives migrating to Winnipeg.¹⁹ Economic issues in terms of the desire for better employment and training opportunities were also cited most frequently as the reasons for migration in Regina and Saskatoon.²⁰

Although some Natives stayed in the cities temporarily for education or medical reasons, most of the Natives in Winnipeg were permanent residents. In Clatworthy's study, more than 71% of Winnipeg's Native population had lived in the city for more than three years; the average length of residency was 10.75 years.²¹

Native households tended to be larger than the Non-Native households in all three cities. In Regina and Saskatoon, single parent families headed by a female were the most common household types.²²

The annual net migration of Natives to Winnipeg was estimated to be 1,155 per year with almost 45% of the migrants below age 15.²³ Younger age groups and females dominated the migrants to Regina and Saskatoon.

The level of education for urban Natives was significantly lower than the general population. More than half of the urban Natives did not obtain more than grade 10 education; only 7.3% had some post-secondary education.²⁴

¹⁷ S. J. Clatworthy, The Demographic and Economic Circumstance of Winnipeg's Population (Winnipeg: Institute of Urban Studies, 1980), p. 20.

¹⁸ Clatworthy & Hull, Native Economic Conditions, p. 18.

¹⁹ S. J. Clatworthy, Patterns of Native Employment in the Winnipeg Labour Market (Winnipeg: Institute of Urban Studies, 1981), p. 26.

²⁰ Clatworthy & Hull, Native Economic Conditions, p. 106.

²¹ Clatworthy & Gunn, Economic Circumstance of Native People in Selected Metropolitan Centres in Western Canada (Winnipeg: Institute of Urban Studies, 1981), p. 71.

²² Clatworthy & Hull, Native Economic Conditions, p. 107.

²³ Clatworthy & Gunn, Economic Circumstance, p. 66.

²⁴ *Ibid.*, p. 73.

The unemployment rate of Natives was much higher than the general population. For those who were employed, only 25.7% of the Status Indians and 48.7% of Metis/Non-Status Indians worked full time. Over 70% of Natives in Winnipeg received some form of transfer payment, such as Social Assistance, Pension, or Education Allowance. In Regina and Saskatoon, the unemployment rate of Natives was three times higher than that experienced by the general population.²⁵

There was an extreme disparity in household income between urban Natives and the general population. In Winnipeg, the average household income for Natives was \$9,345 in 1980 and the 1979 average family income for the city was \$23,683.²⁶ On average, Native household incomes in Regina and Saskatoon were about 60% of those received by the total population. The incidence of poverty in Native households in Regina and Saskatoon was roughly four times than that of the general population.²⁷

2.5 Ontario Task Force on Native People in the Urban Setting

At the time when Clatworthy, Hull and Gunn were conducting research on urban Natives in the prairie cities, the Ontario government launched a Task Force headed by Dr. Frank Maidman to examine Native people in the urban setting. Members of the Task Force included three Ontario Native organizations, five ministries of the provincial government and the Canada Mortgage and Housing Corporation. The Task Force research team published a series of reports in 1981.

The focus of the Task Force was to identify problems experienced by Native people in towns and cities, to examine how government departments responded to the needs of urban Native people and to determine the

²⁵ Clatworthy & Hull, Native Economic Conditions, p. 107.

²⁶ Clatworthy & Gunn, Economic Circumstance, p. 74.

²⁷ Clatworthy & Hull, Native Economic Conditions, p. 107.

effectiveness of the current available resources for urban Natives.²⁸ Thus the Task Force finding had a different focus when compared with the previous studies of Stanbury, Clatworthy, Gunn and Hull which were exploratory in nature.

Native people in Ontario's towns and cities experienced feelings of frustration between their hopes and reality. The hope was to find economic security in cities, and the reality was that city living was alienating. Problems identified by the Native responses included inadequate housing, limited education, lack of cultural awareness, unemployment, alcohol abuse and discrimination.²⁹ These six core problems are inter-related and thus create a tremendous impact on people's lives.

Inadequate housing topped the list of the unmet needs of urban Natives in Ontario. Access to housing was limited by the objective shortage of housing, discrimination by some landlords, limited finances and lack of information about housing availability. Those who were able to find housing often complained of the unsuitability and poor condition of the available housing.

In addition to identifying Natives' motivations for migrating to the cities and the problems encountered, the Task Force also examined government policies and programs pertaining to urban Natives in Ontario. The Task Force found out that there were differences between government and Native respondents' perception of problems and needs. One possible explanation of the inability of government departments to design programs that addressed the causes of the problems was the specialization and lack of integration of government ministries and departments which means government intervention was narrow and restricted to the ministries' mandates.³⁰ In

²⁸ Frank Maidman, Native People in Urban Setting: Problems, Needs and Services (A report of the Ontario Task Force on Native People in the Urban Setting, 1981), p. 13

²⁹ Ibid., p. 16.

³⁰ Ibid., p. 44.

addition, the policy-development process was heavily influenced by political pressure and the recognition of past injustice.³¹

The Task Force also recognized the gap between the needs of Native respondents and the resources available to them. The shortfall in services was particularly serious in health, housing, personal counselling needs, employment services, child care and recreation. Moreover, the services available were only moderately effective in meeting the needs of urban Native people in Ontario.³²

The Task Force did not give solutions to the problems it had discovered through the research. However, it did suggest some principles to improve social services for urban Natives. The most important principle is cultural awareness within and outside the Native communities. Cultural awareness works in three ways. First, Native people should know more about their cultural background. They also want the Non-Native society to become aware of the Native culture. Second, if the Native culture is known by Natives and Non-Natives, it leads to respect for oneself (pride) and respect by others. Self-pride and respect are psychological resources which enable human beings to do the things they want to do. Third, government programs and service institutions should develop cultural appropriateness in their interventions for urban Natives.³³

2.6 The Importance of Housing; Is It Beyond Shelter?

The three studies cited above documented the problems faced by Natives in cities. Maidman's research went beyond the description of problems and suggested future policy directions for urban Natives. All three studies revealed that adequate and affordable housing was the most important unmet needs for Natives in cities.

³¹ Ibid., p. 44.

³² Ibid., p. 55.

³³ Ibid., p. 80.

unmet needs for Natives in cities.

Housing serves four different functions in a society. First, it is a consumer good, providing shelter. Housing is a real physical artifact and a vital component in our daily lives as shelter. Second, it is an investment good through which people make profits. Financiers and land developers view housing as a reliable investment which yields good economic returns. Third, it is part of the industrial sector, providing jobs and incomes for many people. Housing is a major sector in the national economy and a large source of employment within the construction and building industries, not to mention the spin-off effect to other industries. Fourth, it is a social good which a government attempts to provide for its citizens. After all, housing is for people; it is a place for living.³⁴

In its simplest form, a house is a structure which provides physical protection from rain, wind and sun. However, home also means a social environment which goes beyond the idea of minimal shelter. To individuals and families, home involves a set of activities, satisfactions, rights and obligations about a particular dwelling and those who occupy it.³⁵ The cost, quality and location of a house are also significant determinants of the household's consumption of other goods and services, its health and safety and its control over its own well-being.

The Universal Declaration of Human Rights states that everyone has the right to an adequate standard of living which includes a minimum level of decent affordable shelter. Housing is a material right and a necessity; a home is a spiritual and cultural need. Both are basic to human well-being.

If the goal of a liberal democratic state is to allow its citizens to become whatever they are capable of becoming, the role of the state is to provide conditions which enhance the choices available to individuals. However,

³⁴ Albert Rose, Canadian Housing Policies (1935-1980) (Toronto: Butterworths, 1980), p. 14.

³⁵ Novia Carter, Making Men's Environment: Housing (Scarborough: Nelson Canada Limited, 1981), p. 11.

free choice depends not only on civil and political rights, but also on a range of economic and social rights, including adequate shelter.

There are three kinds of rights identified in the Universal Declaration of Human Rights:

1. Civil rights and liberties, such as freedom of speech, religion and association.
2. Political rights, such as the ability to choose representatives in government.
3. Social and economic rights, such as the right to have education, the right to social security during illness and old age.³⁶

In 1948, the United Nations adopted the Universal Declaration of Human Rights which recognized housing as a social right. Article 25(1) states

Everyone has the right to a standard of living adequate for health and well-being. ...including food, clothing, housing and medical care and necessary social services.³⁷

Canada had ratified the Declaration and in fact the earliest reference to housing as a social right began with Humphrey Carver's *Houses for Canadians*, published in 1948. Carver's book is one of the first post-war studies of Canadian housing policy. In his book, Carver wrote that

The solution to this central problem of housing [low-income households] involves the forming of a philosophy concerning the rights and equities within our society. For, if it is not considered important that every adult and every child in a Canadian community should be able to enjoy a certain way of life, then there is no housing problem.³⁸

With a mandate to report on ways that government could work with the

³⁶ David Hulchanski, "Do All Canadians Have a Right to Housing," *Canadian Housing*, 6, No. 1 (1989), p. 7.

³⁷ Ibid., p. 6.

³⁸ Ibid., p. 6.

private sector to meet the housing needs of all Canadians, the Federal Task Force on Housing and Urban Development in 1969 recommended, among other things, that "every Canadian should be entitled to clean, warm shelter as a matter of basic human rights."³⁹

When the government modified the National Housing Act in 1973, it encompassed housing as a social right. The minister responsible for housing told the House of Commons that "good housing at reasonable cost is a social right of every citizen of this country...[This] must be our objective, our obligation, and our goal."⁴⁰

When the federal politicians talked about housing as a social right, the then Manitoba Minister of Housing, Mr. John Bucklaschuk, also said, "the position of the Government is that housing is far too important to be treated simply as a commodity through which tenants may be exploited for maximum profits. . . . Adequate shelter is a fundamental right of all people which the government must strive to safeguard."⁴¹

There is no question that both the international and Canadian communities consider housing to be a basic human right. The question is how do we define the "right to housing." D. Hulchanski boiled it down to four important points. First, the right to housing is a right to free choice in housing type, location and use. Second, it is the right to security of tenure. Third, it is the right to own one's home. Fourth, it is the right to control one's environment.⁴²

Since the 1940's Canada has made its health care and education as social goods accessible to all Canadians, poor or rich. Housing, though

³⁹ Ibid., p. 6.

⁴⁰ Canada, House of Commons Debate 15 March 1973, p. 2257.

⁴¹ Manitoba Association for Rights and Liberties, Update on Racial Discrimination in Housing for the Human Rights Advocacy Housing Conference (Winnipeg, 1988). p. 5.

⁴² David Hulchanski, "Do All Canadians Have a Right to Housing," Canadian Housing, 6, No. 1 (1989), p. 8.

viewed by politicians as a social right, has never been considered as a universal social good in Canada.

Although Canadians are among the best housed in the world, there are certain sectors of our society who cannot afford a decent home. According to the *Poverty Profile* published by the National Council of Welfare in 1988, 26% or 500,000 family households and 38% or 800,000 single person households in the rental sector lived in poverty.⁴³ The percentage of households paying more than 30% of income on rent has gone up from 23% in 1976 to 27% in 1986.

Among the poor people in this country, Native people in the urban areas constitute a large subgroup in the urban poor. If housing is considered to be a social right, a majority of urban Natives are deprived of such a right in every aspect.

2.7 Conclusion

In the past three decades, Canadians have witnessed an increase of aboriginal people taking up temporary or permanent residence in urban areas. Economic push factors have been the main reason for the migration as the reserves could not provide jobs for their people. Natives in cities are economically depressed and culturally deprived because the traditional support system, such as the extended family on reserves, is not available in cities. Urban living is alienating, and social services for urban Natives are either inappropriate or moderately effective in meeting their needs. The inability to secure adequate and affordable housing topped the list of unmet needs in all the previous studies.

Housing is more than shelter because a house embodies a social environment which affects one's sense of security and sense of place. If housing is a social right in a democratic society which means free choice in

⁴³ Ibid., p. 9.

the location and type of houses, a secured tenure, a right to own one's home and a right to control one's environment, the majority of Urban Natives are deprived of the social right in housing in every aspect.

Chapter Three: Natives in Winnipeg: A Statistical Profile

3.1 Introduction

In order to understand the housing problems faced by Natives in Winnipeg, the research reviews statistics on the socio-economic and demographic conditions of Natives in Winnipeg. The data, derived from the 1981 and 1986 Census, were examined in the areas of population, families and households, education, labour force activities and income. Comparisons were made of the Native and the Non-Native population in Winnipeg to reveal the difficulties faced by urban Natives.

3.2 Limitations and Characteristics of the Census Data

There are several problems in using Census data for the research. The definition of Native changed in the 1986 Census, thereby encompassing a larger group.¹ The statistics available derived from a special tabulation of the 1986 Census requested jointly by the Social Planning Council of Winnipeg, the Institute of Urban Studies and the Department of Environmental Planning, City of Winnipeg. Obviously, the special tabulation does not include everything from the Census data. Some vital statistics, such as population pyramids, cannot be constructed from the special tabulation.

In addition, most people believe that there is an undercount of the Native population on reserves and in urban centres. The commonly cited reasons for undercount are the problems of reaching out to Natives, the dependence

¹ In the 1981 census, Natives were counted in two categories: Status Indians; Non-Status, Metis and Inuit. In 1986, data for Natives were derived from question 17 of the Census. Respondents who checked the box North American Indian, Metis, or Inuit as a single response or part of a multiple response were included in the count for Native people.

of self-declaration in Census data and the change of definition of Natives in the Census. Hull, in his own research at Nelson House Reserve, found out that there was a 20% under-count of Natives there.² In the cities of Regina and Saskatoon, Clatworthy and Hull revealed, from their own survey, a 40% under-count of Natives by the Census.³ In spite of its shortcomings, the Census data is by far the only comprehensive data available for analysis. Nonetheless, readers of this thesis should bear in mind the inadequacy of Census data pertaining to Native people in cities.

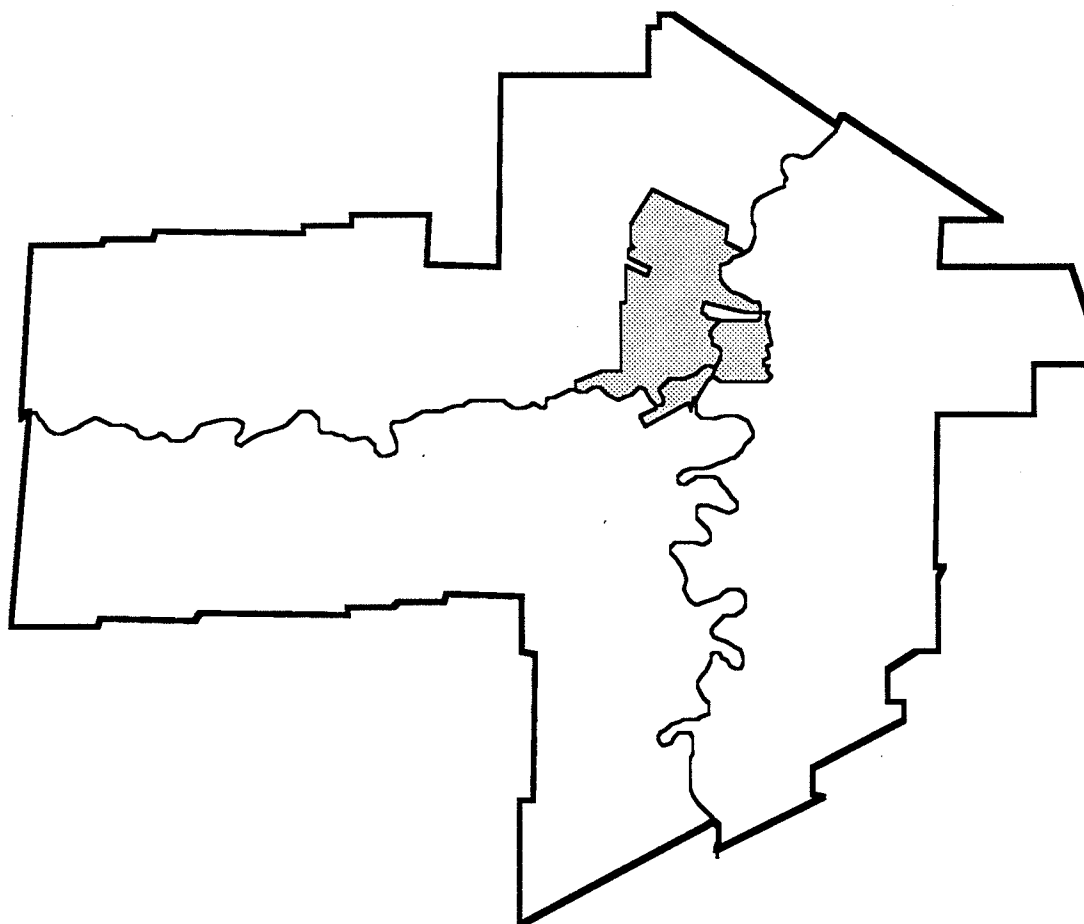
The Census data is available at a neighbourhood level. The City of Winnipeg Planning Department has divided the city into 223 neighbourhoods which are meant to be fairly homogeneous areas. The distribution of Natives in these neighbourhoods is uneven. There is a high concentration of Natives in certain neighbourhoods and no Natives in some neighbourhoods. I tried to correlate the relationships of the variables using multiple regressions, but it was an unsuccessful endeavour because much data were missing or unavailable. Therefore, I pursued the route of descriptive statistics comparing Natives and Non-Natives in inner city and non-inner city. The "inner city" data is a combination of 33 neighbourhoods in the inner city while the non-inner city covers the rest of Winnipeg (Map 3.1).

Since the data of the Native population in the 1986 Census is more detailed than the 1981 Census, a chronological comparison of some variables is simply impossible. However I tried to compare the 1986 data with the 1981 data wherever possible to illustrate changes through the passage of time.

² Jeremy Hull, "1981 Census Coverage of the Native Population in Manitoba and Saskatchewan," Journal of Native Studies, 6, (1984), p. 151.

³ *Ibid.*, p. 152.

Map 3.1 A Sketch Map of Winnipeg Showing the Inner City Neighbourhoods as Defined by the Census Data, 1986.



■ Inner City Neighbourhoods

Inner city is comprised of the following neighbourhoods; those in parenthesis constitute Winnipeg's Downtown.

Logan-CPR	Roslyn	(Central Park)	St. Johns Park
Centennial	Armstrong Point	Dufferin	Dufferin Industrial
Memorial	(Exchange District)	William Whyte	N. St. Boniface
Spence	(China Town)	Burrows Central	Central St. Boniface
West Alexander	(South Portage)	Lord Selkirk Pk.	Tissot
Daniel McIntyre	(York)	St. Johns	Westminster
McMillan	(Broadway)	Inskter Faraday	
River Osborne	(Assiniboine)	North Pt. Douglas	
St. Matthews	(North Portage)	Robertson	

3.3 The Native Population

The total Native population in Winnipeg increased 76.6% from 15,555 in 1981 to 27,475 in 1986. The increase was partly due to the change in the definition of Natives as explained earlier. Nonetheless, the increase was substantial as Natives comprised 2.6% of Winnipeg's population in 1981 and 4.6% in 1986 (Table 3.1). Although the Census count of Natives in 1986 was 27,475, most Native leaders in Winnipeg believed the figure should be 45,000 to 50,000, which means the Census had a 38.7% to 45% undercount.

Table 3.1 Total Native Population in Winnipeg, 1981 & 1986.

Year	Natives	% of Winnipeg	%Increase
1981	15,555	2.65%	—
1986	27,475	4.6%	76.6%

Source: Census Data # PA00483, PO1595

Approximately 42% of all the Natives in Winnipeg lived in the inner city and 57.8% live in the non-inner city. For Non-Native people, 18.5% lived in the inner city and 81.5% live in the non-inner city (Fig 3.1). Therefore, there was a larger proportion of Natives in the inner city. But if we look at Winnipeg as a whole, 10.2% of inner city residents were Natives in 1986 (Table 3.2). In essence Winnipeg has witnessed a substantial increase of Native population in the city in general and in the inner city in particular. Roughly one out of ten inner city residents in Winnipeg is Native.

Table 3.2 Percentage of Native People in Winnipeg, 1986.

	Natives	% of total	% of Winnipeg
Total city	27,475	100%	4.6%
Inner city	11,640	42.3%	10.2%
Non-inner city	15,835	57.6%	3.3%

Source: Census Data #PA00483, PO1595.

The Native population in Winnipeg was much younger than the Non-Native population. The proportion of Native people aged less than 5 was 15.5% and between 5-14, was 22.7%. For the Non-Native population, 7.6% were under 5 years old and 12.5% were between 5-14. There were less Native senior citizens. For the 65+ age group; the proportion was 1.8% for Natives and 11.8% for Non-Natives (Fig 3.2).

The substantial age-structure difference between the Native and Non-Native population has several implications. The higher percentage of young Native people under 14 means a higher dependence ratio and more demand on the educational system. As these Native children grow up, they demand a place in the labour force. A Native leader estimated that by the 1990's, every fourth person entering the labour force in Winnipeg would be a Native youth.⁴ The challenge is whether the Winnipeg school system is ready to take on a large proportion of Native school-age children. There are several inner city schools which are de facto Native schools where over 80% of the students are of aboriginal origin. The young Native labour force is also a challenge for the business community in Winnipeg. Are businessmen ready to employ more Native youth? Do Natives have the skills to access employment?

For the 65+ group, the Non-Natives far outnumber the Native group: 11.8% versus 1.8% (Fig. 3.2). In spite of the improved health care delivered to Natives in the recent decades, life expectancy of Natives is still 10 years behind the Non-Native population. How to bring the life expectancy of Natives to par with Non-Natives is a challenge for today's health care professionals.

⁴ Personal interview, Mr. Calvin Pompana, President of Urban Indian Association on 23 Nov., 1989

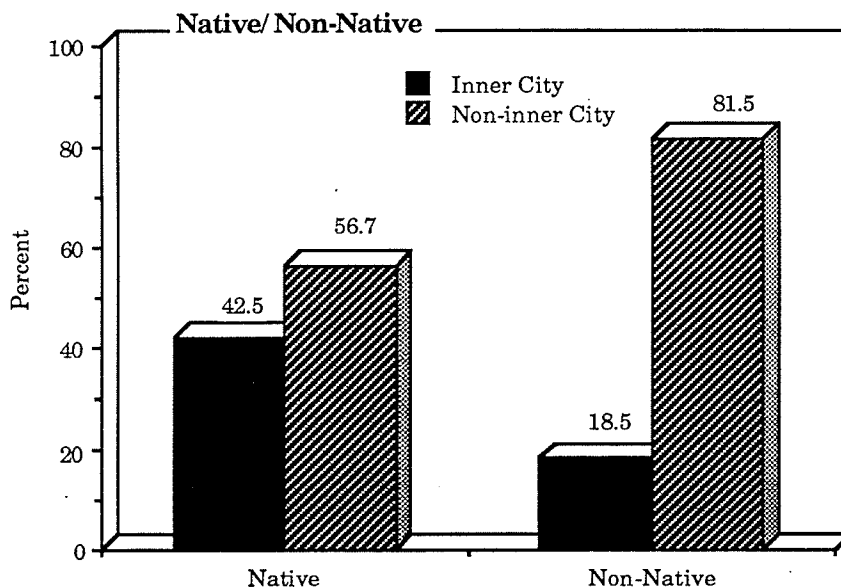


Fig. 3.1 The Percentage of Native and Non-Native People in Winnipeg's Inner City and Non-Inner City, 1986.

Source: Census Data #PA00483

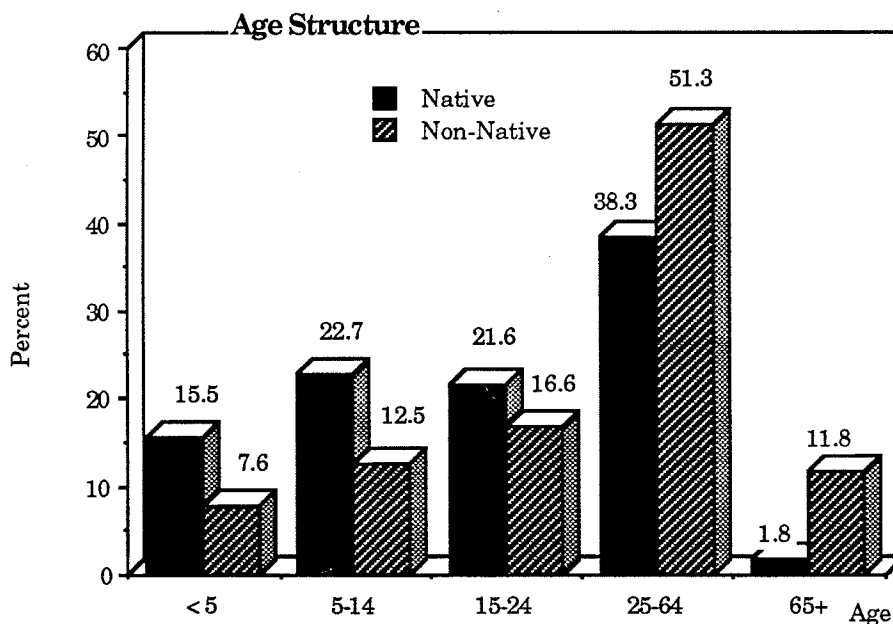


Fig. 3.2 Age Structure of Native and Non-Native Population in Winnipeg, 1986.

Source: Census Data # PA00483.

3.4 Households and Families

With the knowledge that a large proportion, about 60%, of Winnipeg's Natives are young people below twenty-four years old, we now turn to examine their family structures and household sizes. For the Native population, 25.4% lived in a lone-parent family household, 10.6% in non-family households and 2.2% in multiple family households.⁵ For Non-Native people, the proportion living as lone-parent families was significantly less (i.e. 8.3%), but higher in non-family households (i.e. 15.5%) (Fig 3.3).

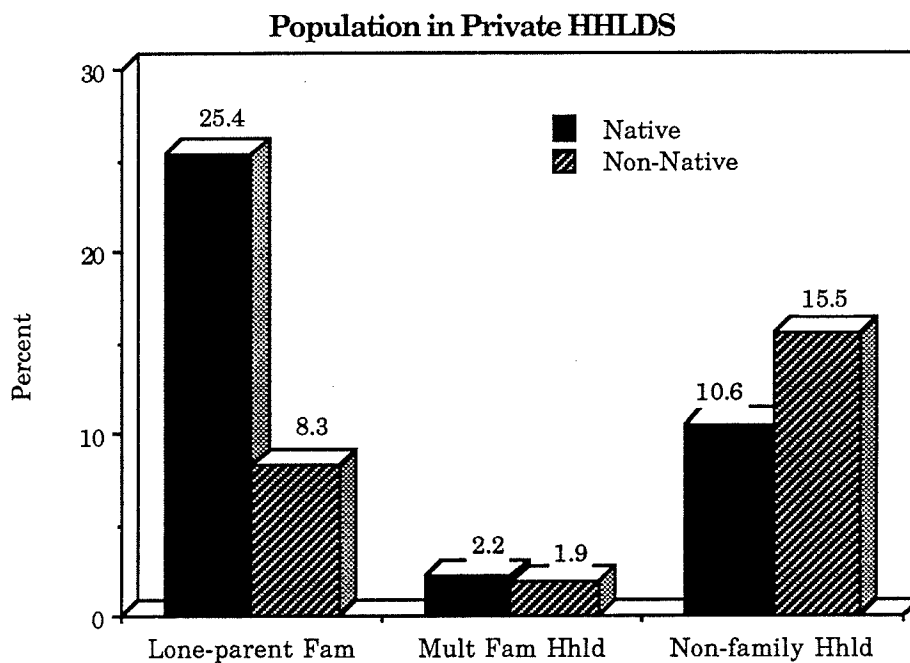


Fig. 3.3 Native and Non-Native Population in Private Households, Winnipeg, 1986.

Source: Census Data # PA00483

Generally Native households were larger than Non-Native households. The average size of the household for a Native was 3.1, while the Non-Native average size was 2.5 in 1986 (Fig 3.4).

⁵ "Lone-parent family household" is the term used by Statistics Canada to indicate family households headed by a single parent

Native household maintainers were generally younger than their Non-Native counterparts. About 19% of Native household maintainers were under the age of 25 compared to only 7.3% for Non-Natives in the same age category. For the 25-44 age group, Native household maintainers were still a larger group at 59.6% compared to 43% for Non-Native households (Fig.3.5).

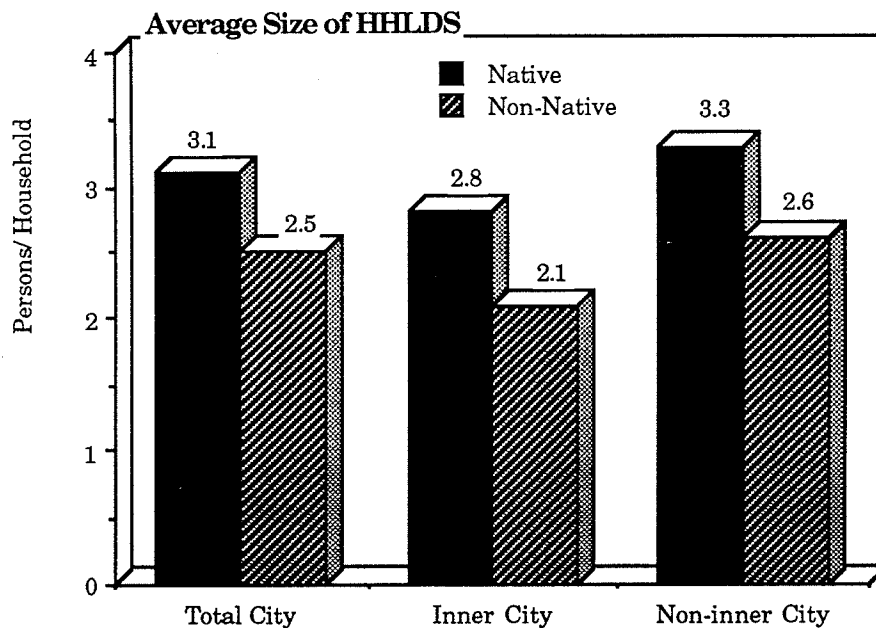


Fig. 3.4 Average Size of Households, Native and Non-Native, Winnipeg, 1986.

Source: Social Planning Council of Winnipeg, *Insights and Trends: Native*, (1989). p. 2.

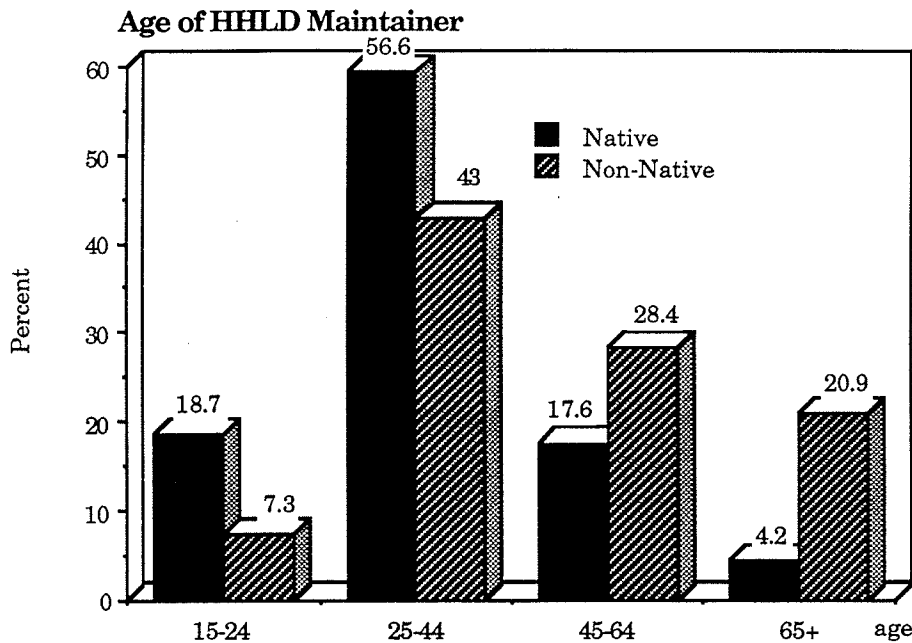


Fig. 3.5 Native and Non-Native Household Maintainers in Various Age Categories, Winnipeg, 1986.

Source: Social Planning Council of Winnipeg, *Insights and Trends: Native* (1989), p. 3.

Although only 4.6% of Winnipeg's population were Native, 11.04% of all lone-parent families in Winnipeg were of aboriginal ancestry. In addition, the percentage of lone-parent families with 2 or more children was significantly higher in the Native population. In 1981, 58.1% of Native and 28.4% of Non-Native lone-parent families had two or more children. In 1986, for the city as a whole 46.9% Native lone-parent families had two or more children; compared to 25.6% of the Non-Native lone-parent families. Although the proportion of Native lone-parent families with two or more children had decreased from 58.1% in 1981 to 46.9% in 1986, the gap between Native and Non-Native single parents with two or more children was still 20% or more with the Natives on the higher side (Fig 3.6).

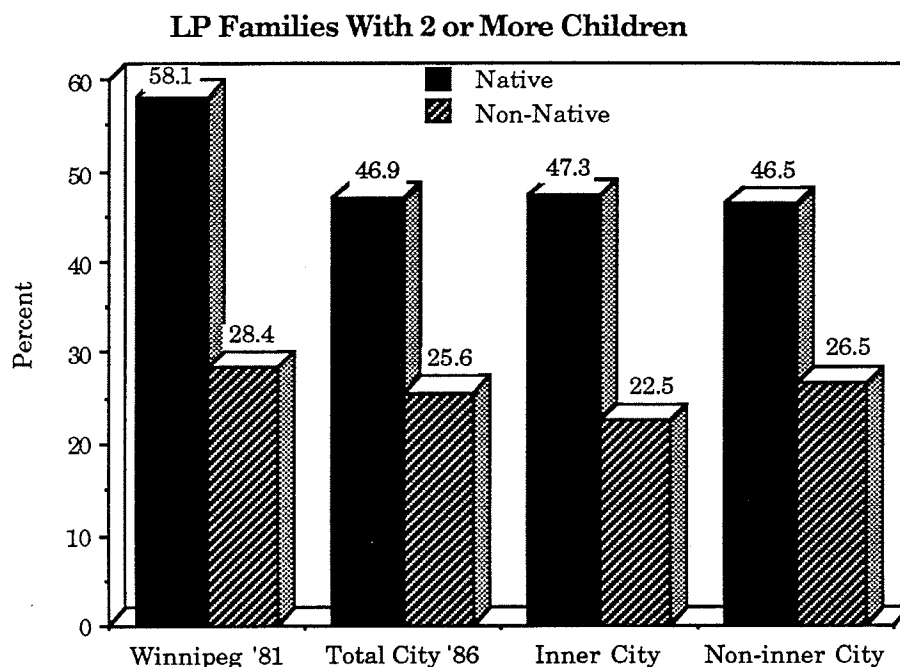


Fig. 3.6 Lone-Parent Families With Two or More Children, Native and Non-Native in Winnipeg, 1981 & 1986.

Source: Census Data # PA00483, PO1595.

For the lone-parent families who were either unemployed or who were not in the labour force⁶, the Native family percentage was higher than their Non-Native counterparts. The highest rate was in the inner city where 80.3% of Native and 50.6% of Non-Native lone-parents were either unemployed or not in the labour force in 1986 (Fig 3.7).

In essence, Native households were younger, larger and had a larger proportion of lone-parent families than the Non-Native households in Winnipeg. Among the lone-parent families, there was a higher percentage of families with two or more children and families either unemployed or not in the labour force.

⁶ The "not in labour force" classification refers to those people who are unwilling or unable to offer their labour services under conditions existing in their labour market.

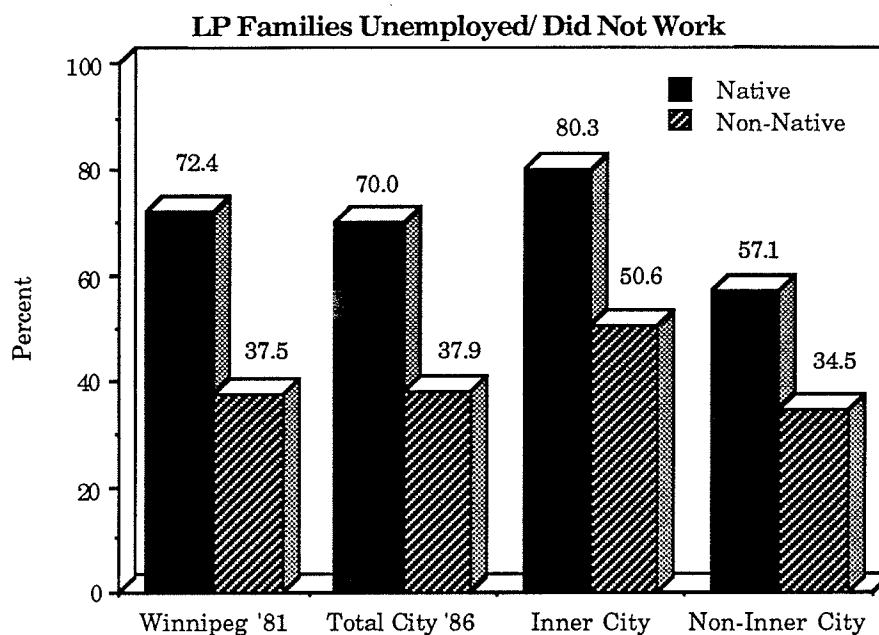


Fig. 3.7 Native and Non-Native Lone-Parent Families Unemployed or Who Did Not Work in Winnipeg, 1981 & 1986.

Source: Census Data # PA00483, PO1595.

3.5 Education

There was a substantial decrease in the number of Native people with less than grade 9 education from 1981 to 1986. The percentage dropped from 33.0% to 19.9%. In spite of the improvement, the proportion of Native people with less than grade 9 education was still higher than the Non-Native population. For inner city residents, 27.6% Native and 21.6% of Non-Native had less than a grade 9 education (Fig. 3.8). For younger people aged 15-24, the proportion of Native people with less than grade 9 education was double that of their Non-Native counterparts; 7.5% compared to 3.3%. For inner city youth, there were 10.3% Natives and 4.5% Non-Natives who had less than a grade nine education (Fig 3.9).

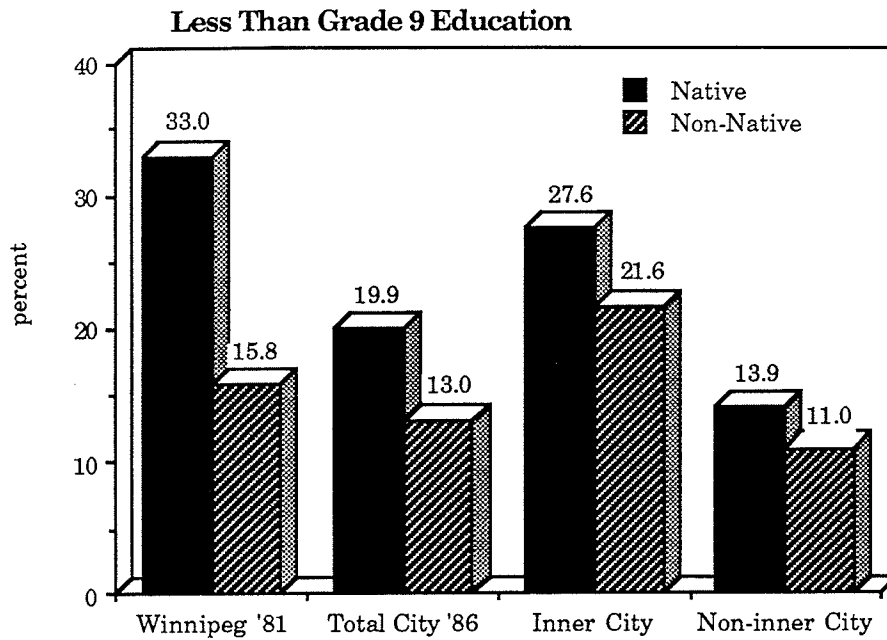


Fig. 3.8 Native and Non-Native Population Aged 15+ with Less Than Grade 9 Education in Winnipeg, 1981 & 1986.

Source: Census Data # PA00483, PO1595.

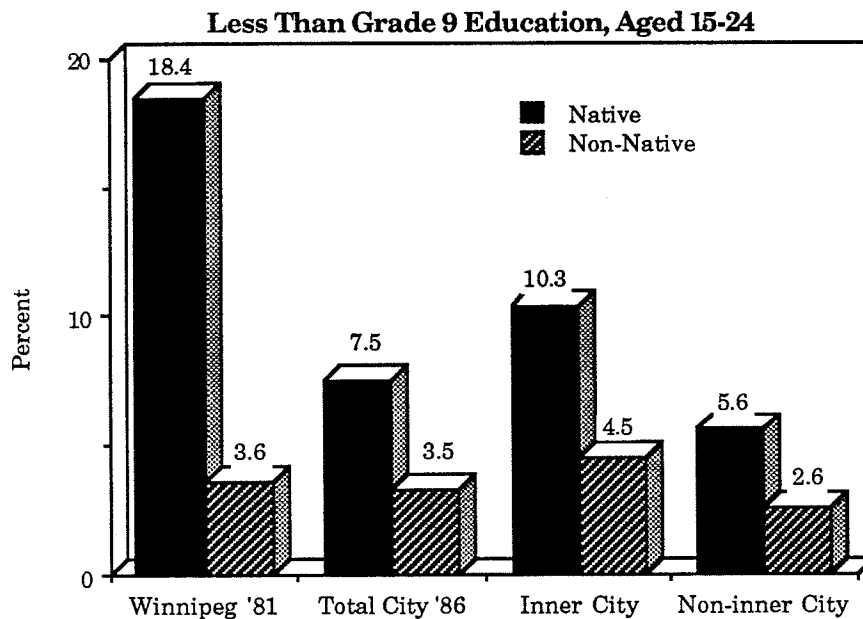


Fig. 3.9 Native and Non-Native Population, Aged 15-24 with Less Than Grade 9 Education in Winnipeg, 1981 & 1986.

Source: Census Data # PA00483, PO1595.

The proportion of Native people with some university education or a degree increased from 7.7% in 1981 to 13.3% in 1986. However, the Native population was still significantly behind the Non-Native population in this category. In the inner city, 10.2 % of Native versus 21.4% of Non-Native people had some university education or a degree (Fig. 3.10). In the non-inner city, these figures increased to 15.7% for Natives and 24.5% for Non-Natives.

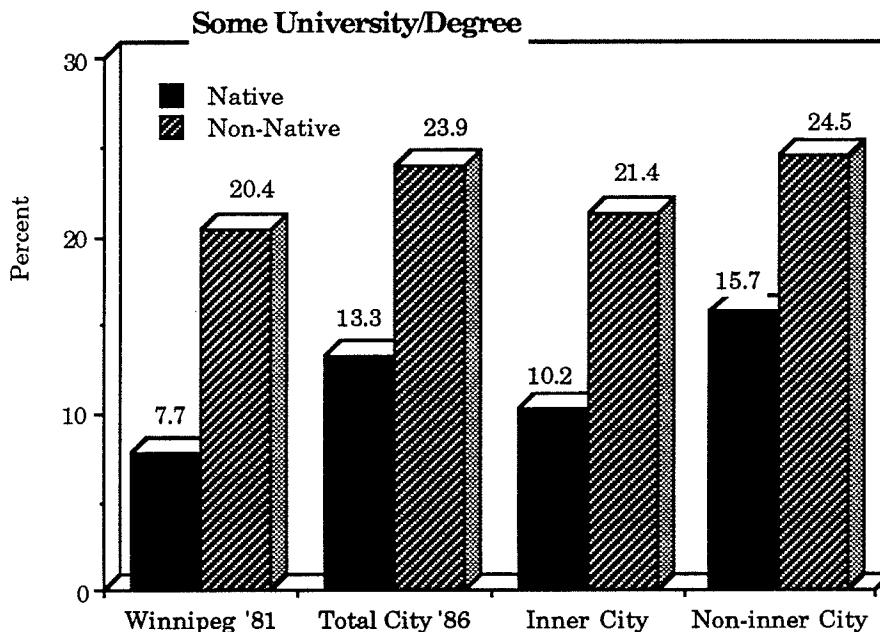


Fig. 3.10 Native and Non-Native Population with Some University Education or Degree in Winnipeg, 1981 & 1986.

Source: Census Data # PA00483, PO1595.

However, if we examine the university degree to university education ratio, it was 0.21 in 1981 and 0.26 in 1986 for Natives. That means out of 100 Native people who received some university education, only 21 or 26 graduated with a degree in the respective years. In the Non-Native population, the ratio was 0.48 in 1981 and 0.49 in 1986. The picture was

grimmer in inner city where the ratio for Native graduates was 0.18 while the ratio for Non-Native was 0.48 (Table 3.3).

Table 3.3 University Degree/ Some University Education Ratio for Native and Non-Natives in Winnipeg, 1981 & 1986.

	Native	Non-Native
Winnipeg, 1981	0.21	0.48
Total City, 1986	0.26	0.49
Inner City	0.18	0.48
Non-inner City	0.29	0.49

Source: Census Data # PA00483, PO1595.

Native people in Winnipeg have made progress in educational achievement over the years from 1981 to 1986. There are less people with less than grade 9 education and more people with some university education. However, Natives were still behind their Non-Native counterparts in the number of university graduates and there were more Native young people with less than grade 9 education.

3.6 Labour Force Activities

Labour force activities are reflected by the number of weeks worked and the hours worked per week (i.e. full time or part time). If we consider one who works 40 to 52 weeks full time as full employment, only 47.6% of the working Natives have worked 40-52 weeks full time. For the Non-Native population, 61.9% who worked have worked 40-52 weeks full time (Fig. 3.11). Actually among those who worked, 34.1% Native and 22% Non-Native worked part time.

In addition, there was a smaller proportion of full-time workers in the inner city for both Natives and Non-Natives. Only 41.4 % of inner city Native residents who worked have worked 40-52 weeks full time as opposed to 47.6% for the total city. For the Non-Native inner city residents 58.5%

who worked have worked 40-52 weeks full time, compared to 61.9% for the total city (Fig 3.12).

While the Native unemployment rate⁷ had dropped from 25.9% in 1981 to 21.6% in 1986, the unemployment rate for Natives in the inner city still stood at 31.6% which was almost three times higher than the Non-Native population in the inner city (Fig. 3.13). Among the younger Native population aged 15-24, the unemployment rate was even higher, at 33.7% in 1981 and 30.7% in 1986 while unemployment rate for Non-Native youths were 14% and 9.3% in the respective years. For the inner city Native youths aged 15-24, the unemployment rate was the highest at 37.3% in 1986 (Fig 3.14).

The Native participation rate⁸ in the work force has improved from 55.9% in 1981 to 61.7% in 1986. However, the participation rate for inner city Natives was at a lower level of 52.4%, compared to 62.7% among inner city Non-Natives (Fig. 3.15). In the youth group aged 15-24, the participation rate had also improved from 52.7% in 1981 to 55.3% in 1986. Nonetheless, the inner city Native youth were still behind their Non-Native counterparts, 49.1% versus 74.1% (Fig. 3.16).

⁷ Unemployment rate is derived from a consideration of the unemployed as a percentage of labour force.

⁸ Participation rate is derived from a consideration of the total labour force as a percentage of the total population 15 years and over.

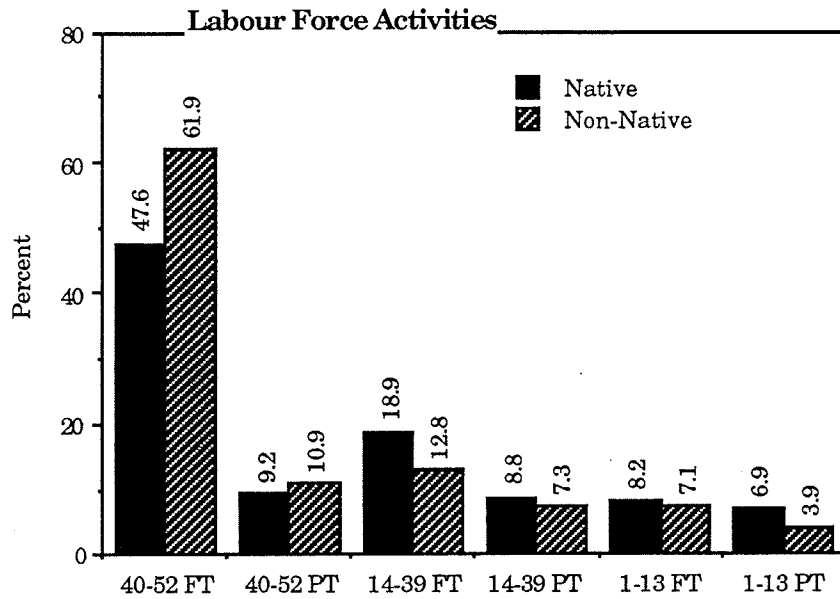


Fig. 3.11 Labour Force Activities of the Working Native and Non-Native Population in Winnipeg, 1986.

Source: Census Data #PO3155.

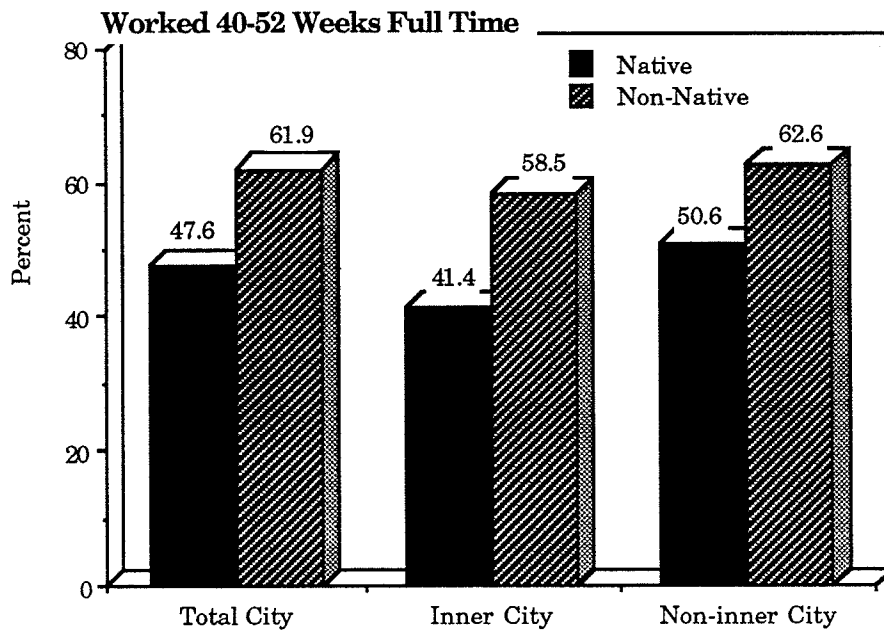


Fig. 3.12 Working Native and Non-Native Population Who Worked 40-52 Weeks Full Time in Winnipeg, 1986.

Source: Census Data #PO 3155.

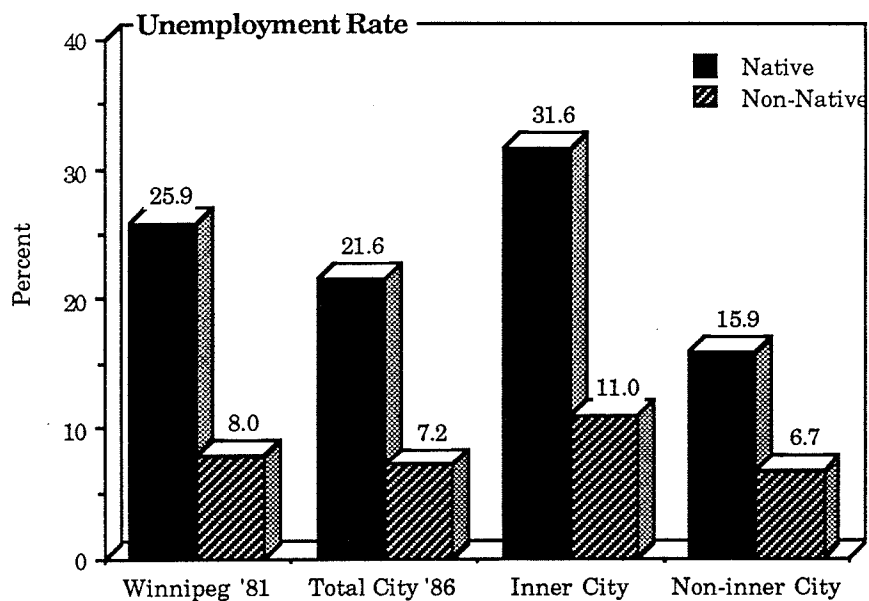


Fig. 3.13 Unemployment Rate of Native and Non-Native Population, Aged 15+ in Winnipeg, 1981 & 1986.

Source: Census Data # PO1595, PA0048.

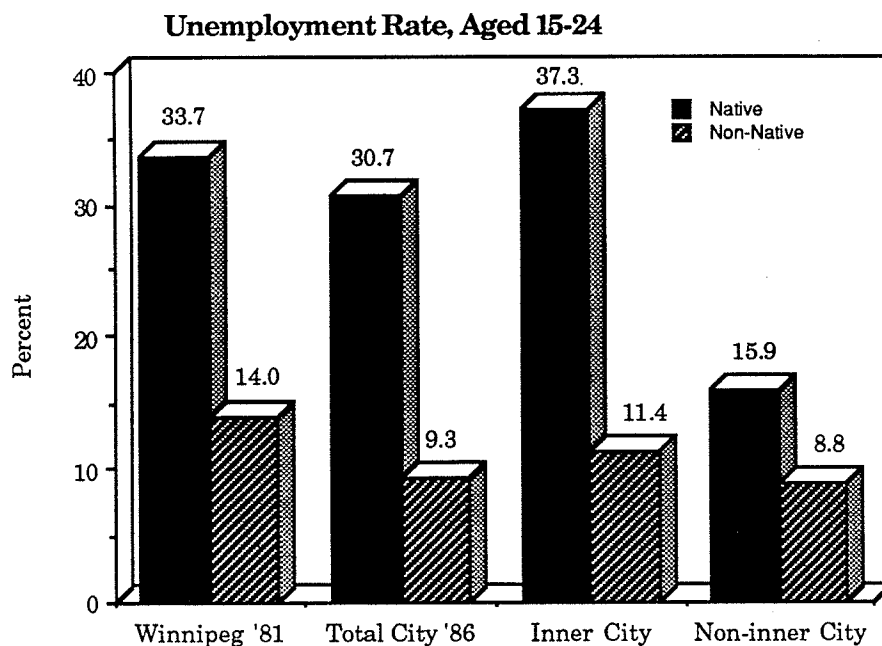


Fig. 3.14 Unemployment Rate of Native and Non-Native Population, Aged 15-24 in Winnipeg, 1981 & 1986.

Source: Census Data # PO1595, PA00483.

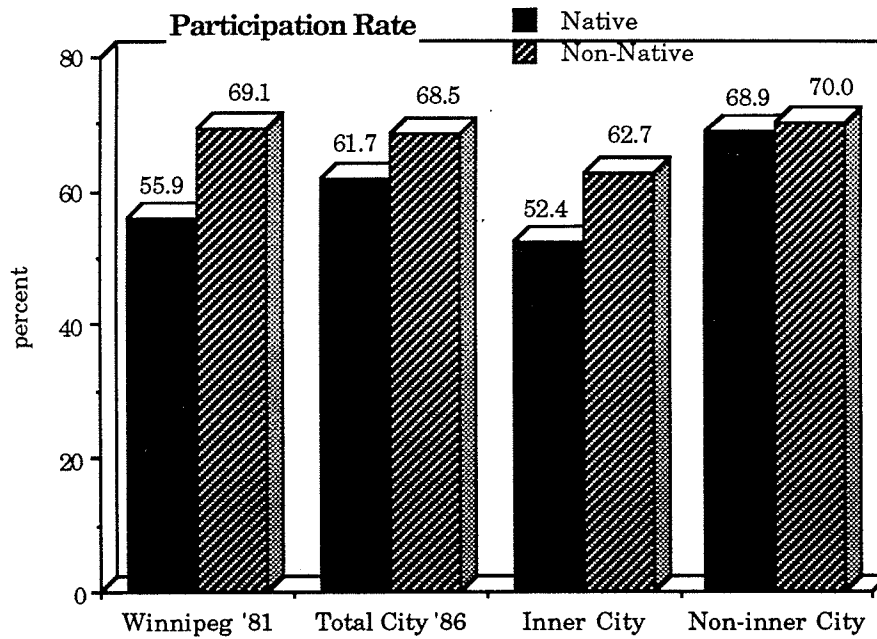


Fig. 3.15 Participation Rate of Native and Non-Native Population, Aged 15+ in Winnipeg, 1981 & 1986.

Source: Census Data # PO1595, PA00483.

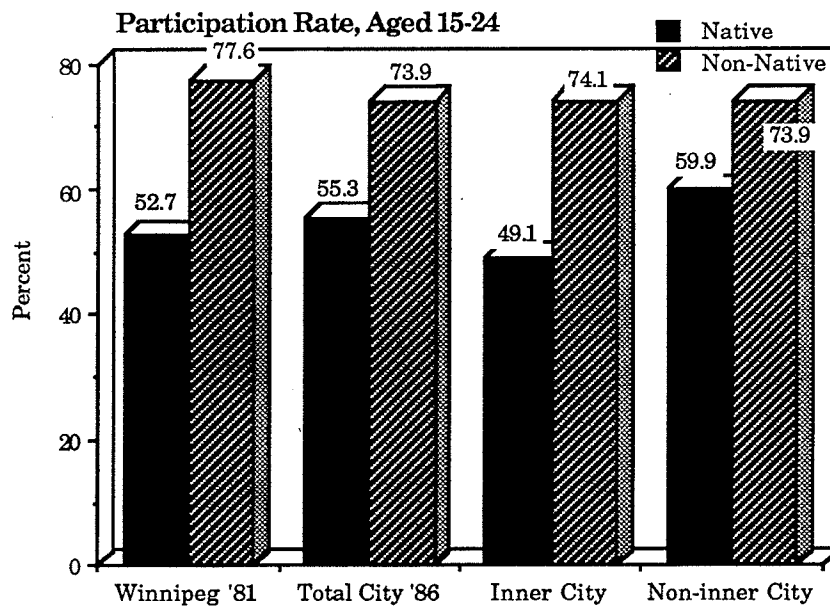


Fig. 3.16 Participation Rate of Native and Non-Native Population, Aged 15-24 in Winnipeg, 1981 & 1986.

Source: Census Data # PO1595, PA00483.

In summary, Natives are experiencing improvement in labour force activities. There was less unemployment and greater participation in the work force. However, the gap between Natives and Non-Natives in 1986 was as wide as in 1981. In addition, among those who were employed, Native people had a smaller percentage of full time workers and a larger proportion of part time workers when compared with the Non-Native population. The improvement of Native work force activities was perhaps a reflection of the overall better labour market in 1986, compared to the economically depressed year of 1981.

3.7 Individual and Household Income

In a modern society, the level of labour force activities is closely linked to individual and household incomes. If Natives in Winnipeg were behind Non-Natives in labour force activities as reviewed in section 3.6 of this Chapter, Native individual and household incomes were bound to be lower than the Non-Native population. It is unfortunate that the Census data does not separate the Natives from the Non-Natives in the income categories. Thereby the comparison in income is on Natives and the total population

Natives had a lower average individual income than the total population in Winnipeg. The average individual income was \$9,758 for Natives and \$16,264 for the total population in 1986. Inner city individuals had lower incomes; the average was \$7,478 for Natives and \$12,539 for the total population (Fig. 3.17).

For average household income, again it comes as no surprise that Native households had a substantially lower income than the total population. The average Native household income was \$13,913 while the average household income for the total population was \$22,314 in the

inner city in 1986. For the non-inner city the gap was even bigger with \$17,058 for Native households and \$36,529 for total households (Fig 3.18).

The relationship of income and age is such that people in their prime working age (45-64 years old) with considerable experience in their profession usually occupy the highest income bracket. The above statement is true for the total population, but it is not the case for inner city Native household maintainers. For a household maintainer, aged 45-64, the average household income in Winnipeg was \$41,902 in 1986. For Natives aged 45-64 in inner city, their average household income at \$12,137 was substantially less than the general population in the same age group in inner city whose average household income was \$27,210 (Fig. 3.19).

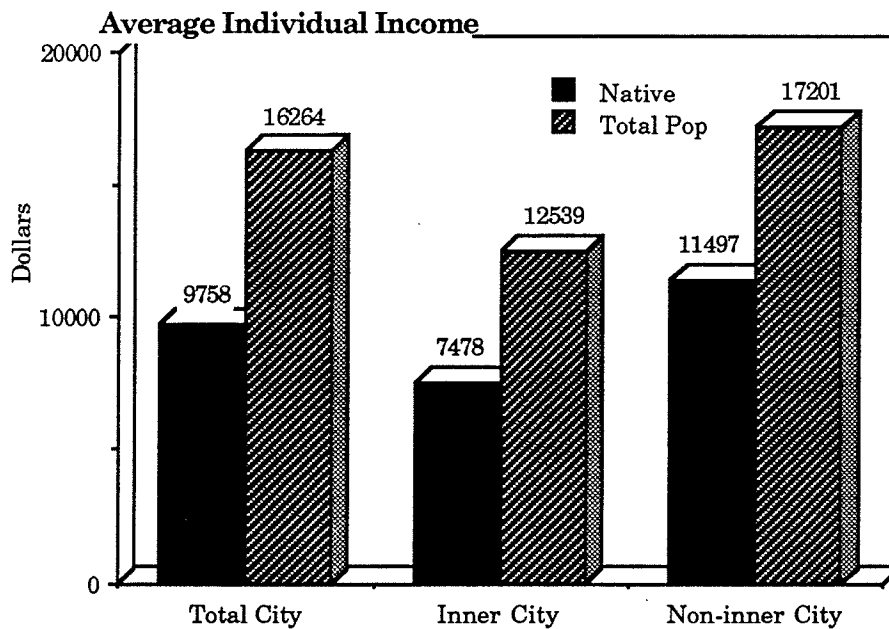


Fig. 3.17 Native and Total Population Aged 15+ by 1985 Individual Average Income in Winnipeg, 1986.

Source: Census Data # PO3115.

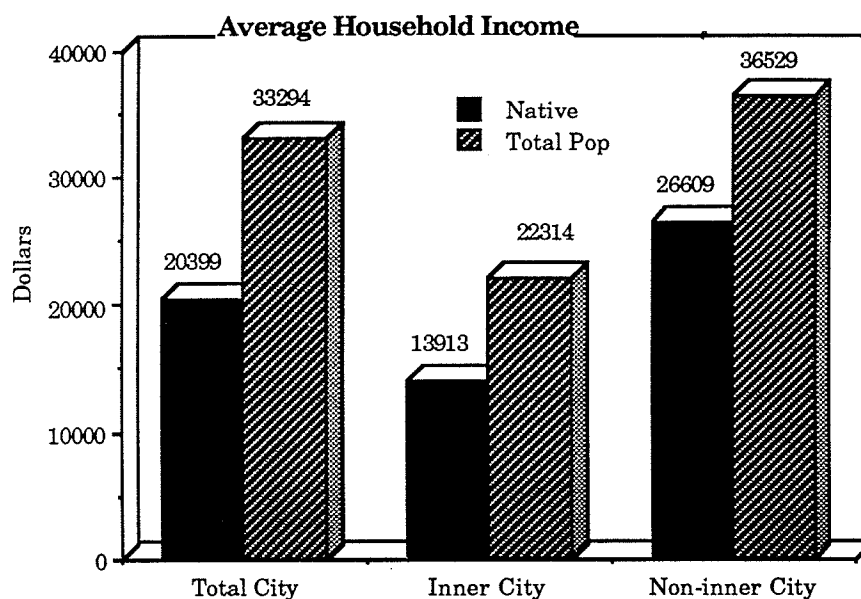


Fig.3.18 Private Households Showing Average Household Income of Native and the Total Population in Winnipeg, 1986.

Source: PA00483.

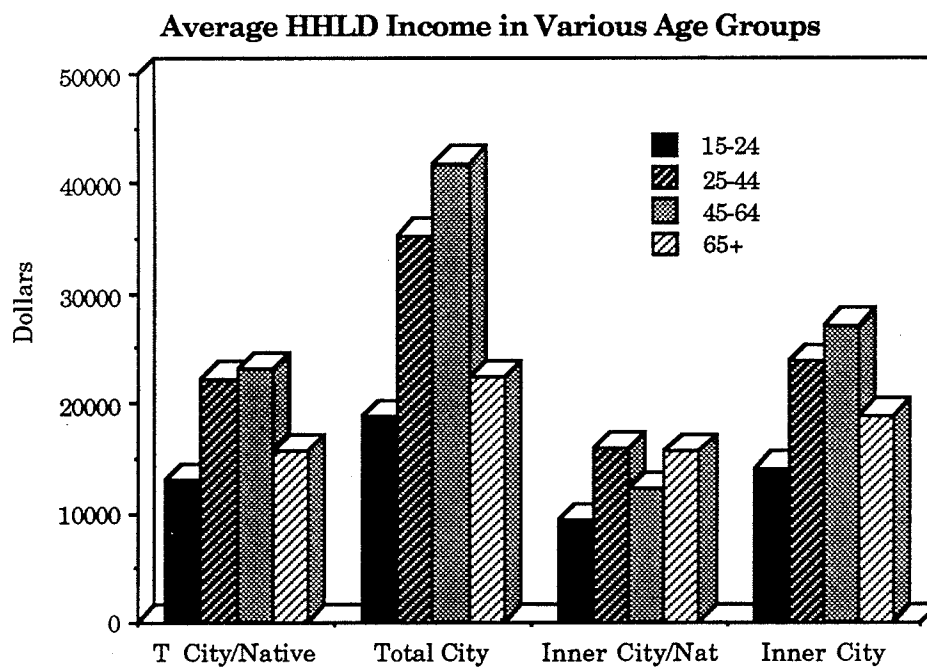


Fig. 3.19 Average Household Income in Various Age Categories of Native and Total population in Winnipeg, 1986.

Source: Census Data # PA00483.

For the households that are at or below the low income line⁹, the situation for Natives is even bleaker. In 1981, 60% of Native households were at or below the low income line while the figure for Non-Natives was 20.3%. In 1986, the percentage of Native households at or below the low income line dropped to 53.6%, but for the Native households in the inner city, 71.8% were earning very low incomes (Fig. 3.20).

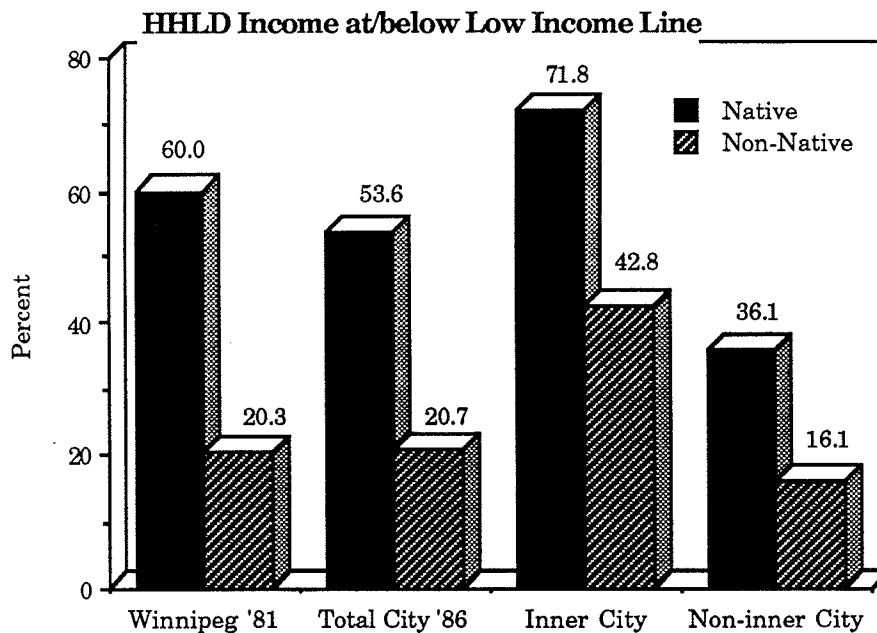


Fig. 3.20 Private Households Showing Household Income at or below Low Income Line in Winnipeg, 1981 & 1986.

Source: Census Data #PO3155, PA00483.

If income is a symbol of status in a modern society, Native people in Winnipeg are in a marginalized position. The situation is worse in the

⁹ The low income line is determined by Statistics Canada taking the consideration of the relationship of one's income to the cost of basic necessities. If people or families spend 58.5% or more of their income on food, shelter and clothing, they are at the low income line. In the 1986 Census, the low income line for a one-person household was \$10,233 in a Census area of more than 500,000 people. The low income lines were \$13,501 and \$18,061 for a two-person and three-person households respectively.

inner city. However, Natives who live in the non-inner city are still far behind the general population in individual and family incomes. Because of the extreme income disparity between the Native people and the general population, Native people in Winnipeg in general and in the inner city in particular, face an affordability problem in securing a residence. The resulting housing problem will be explored in detail in Chapter Four.

3.8 Conclusion

As revealed by the above statistical analysis, Natives in Winnipeg consisted of a larger proportion of young people and young household maintainers. Native households were larger and about 25% of Native families were headed by single parents. There are several housing implications of these demographic and household characteristics:

1. The predominance of young population (about 60% of Natives were below 24 years old in 1986) means a large proportion of the Natives are in the child bearing and family forming stage of their lives and hence there is an increased demand for family-type housing.
2. About 25% of Native households are headed by single parents which means a higher chance of instability of family finances.
3. The larger household size results in a demand for larger dwelling units and raises the possibility that there will be a greater chance of suitability problems in available housing.

The level of education for Natives has improved as indicated by the decrease in the number of people with less than grade 9 education. Nonetheless, they are still far behind the Non-Native people in educational achievements; there are less Native people with university education and even less university graduates. The overall low level of education among Natives is a contributing factor to their lack of knowledge of their rights and

obligations in a landlord/tenant relationship, and some Native tenants are subjected to the exploitation of slum landlords.

In the labour force, more Native people work part time than the Non-Native population. Native people have a lower participation rate and a higher unemployment rate. For individual and household incomes, it comes as no surprise that Natives earn significantly less than the Non-Native population. The high unemployment rate, low participation rate and the fact that 34.1% of employed Natives worked part time in 1986 all contribute to the likelihood of financial instability for Natives in Winnipeg and thus the problem of housing affordability.

To conclude, Natives have made some improvements in education and labour force participation over the years from 1981 to 1986. However Natives in Winnipeg are still in a disadvantaged, dispossessed and marginalized position. Native people in the inner city are the poorest of the poor.

Chapter Four: The Nature and Scope of Urban Native Housing Problems in Winnipeg

4.1 Introduction

As indicated by the statistical profile in chapter 3, Native people in Winnipeg are in a disadvantaged position when compared with the Non-Native people. Generally speaking, Native people in the inner city are worse off than non-inner city Natives. The housing problems faced by inner city Natives are more pronounced because of the extent and depth of poverty of this geographic subgroup.

The current Chapter explores the housing problems faced by Natives in Winnipeg. The focus is on the Native renters in the inner city as a higher proportion of renters have problems. Looking beyond the problems, I documented the nature of the housing problems and the intricate relationships among them.

4.2 Research Methodology

In order to understand the housing problems faced by Native renters in the inner city, I interviewed more than a dozen community workers in the inner city to elicit their opinion on the nature and scope of urban Native housing problems. In addition to the interviews, I also talked to Native people at a food bank in North End of Winnipeg, in the Hope Centre (a community clinic in the North End with many Native clients), and did a door to door survey in the North End. In addition to the survey, I utilized housing data from the Census, data from the Core Area Residential Upgrading and Maintenance Program (CARUMP), and literature reviews.

4.3 Types of Tenure

Among 12,165 Native household maintainers in Winnipeg, 8,345 or 68.6% were renters in 1986. The percentage of Native renters has dropped from 79.5% in 1981 to 68.6% in 1986. However, the percentage of renters stands at 88.2% for inner city Natives (Fig. 4.1).

Although the percentage of both Native and Non-Native households that are renters is very high in the inner city, 88.2% and 63.2% respectively, the renter/owner ratio for Native residents in the inner city far outnumbers the Non-Native residents. The renter/owner ratio for inner city residents is 7.5 for Natives and 1.72 for Non-Natives.

In Clatworthy's study 92.1% of Natives lived in accommodations in the private market.¹ Mr. Alex Murdock, a housing counsellor at the Winnipeg Friendship Center, who assists 300 clients a year finding accommodations, is able to place 7 to 8 of them in low rental units provided by non-profit organizations.² The fact is that many Native people rent in the private market.

If home is a place that implies privacy, security, a place to keep one's belongings and a place where one can have some control over one's own life, renters are more likely to face uncertainty in obtaining these qualities. Renters face a greater risk of escalating rents, eviction actions and less control over their living environment

¹ Steward J. Clatworthy, Native Housing Conditions in Winnipeg (Winnipeg: Institute of Urban Studies, 1981), p. 53.

² "Co-ops Way to Go: Ideas Abound at Core Housing Meeting," Inner City Voice. Winnipeg, December 1985, p. 4.

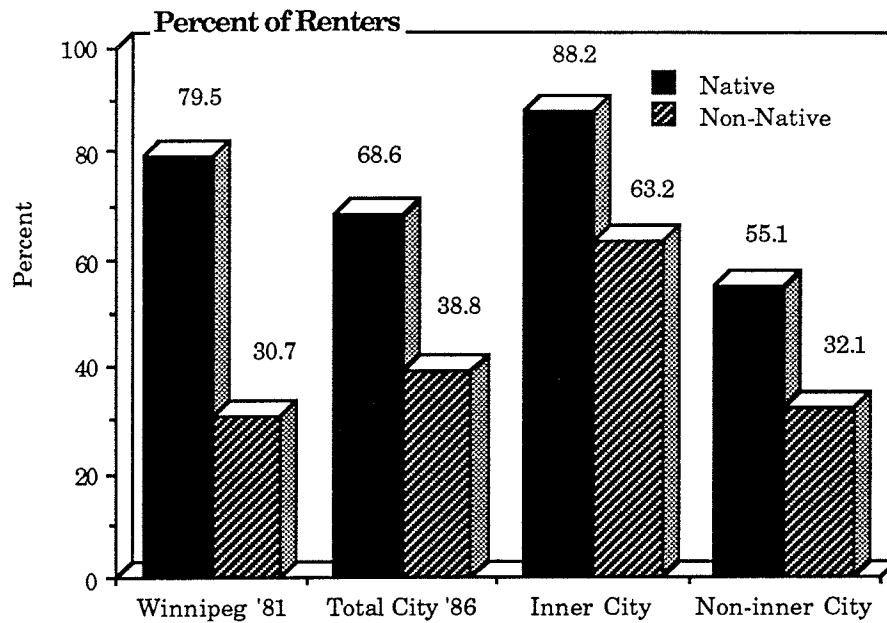


Fig. 4.1 Percentage of Native and Non-Native Renters in Winnipeg, 1981 & 1986.
Source: Census Data # PA00483, PO1595

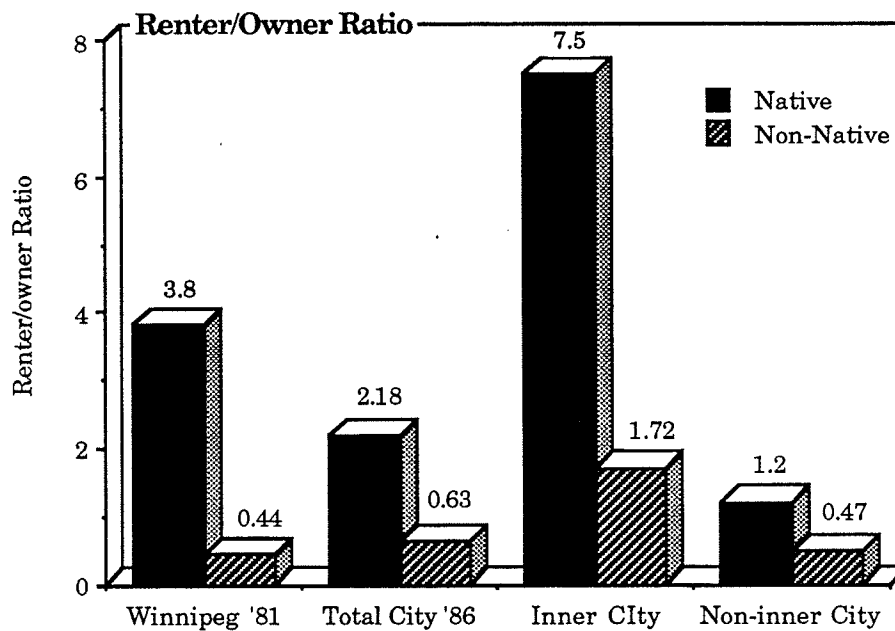


Fig. 4.2 Renter/Owner Ratio of Native and Non-Native People in Winnipeg, 1981 & 1986.
Source: Census Data # PA00483, PO1595.

4.4 The Indicators of Housing Problems

Housing problems can be categorized under the three major measurements of housing needs: affordability, adequacy and suitability. Affordability is the ratio of housing cost to household income. In Canada, the standard has been set, by federal and provincial housing agencies, at 25% of gross household income. From this perspective, households which spend more than 25% of their gross household income for housing are deemed to be experiencing housing affordability problems.

The magic number of 25% probably dates back to the turn of the century. The idea was that one week of income was equal to one month of rent.³ The arbitrary standard of 25% of income has its pitfalls. It fails to recognize the differential abilities of households at different income levels to allocate resources to shelter.

Housing adequacy refers to the physical quality of the housing unit such as structural soundness and state of repair. Adequacy is also an indicator of the presence of basic facilities such as water, electricity, flushing toilets, etc. Measures of adequacy have been developed by individual provinces and municipalities to achieve minimum standards of health and safety. Each housing unit can be classified as good, fair (minor repairs required) and poor (major structural repairs required).

Housing suitability relates to the degree of crowding. Households with more than one person per room, or more than two persons per bedroom are defined as crowded. Another measurement of crowding is doubling which is the sharing of a dwelling by two or more families.

Canada Mortgage and Housing Corporation (CMHC) has developed an overall housing needs measure which raises the affordability indicator to 30% of gross income and combines the two other indicators into one: the

³ Jeanne Wolfe, "Some Present and Future Aspects of Housing and the Third Sector," in The Metropolis: Proceedings of a Conference in Honour of Hans Blumenfeld, ed. John R. Hitchcock. (University of Toronto, 1983), p. 134.

core housing need. The core housing need includes basically two types of households: first, households in inadequate or crowded dwelling who could not afford to improve their housing condition without paying more than 30% of their incomes; second, households who have to spend more than 30% of their incomes for an adequate and suitable unit. Thus the core housing need excludes households which choose to spend more than 30% of their income on housing when they could obtain suitable and adequate housing for 30% of their income or less.⁴

Besides the three traditional measures of housing needs, Natives in the cities also face the problems of chronic mobility, discrimination and lack of knowledge of the rental system, resulting in the likelihood of exploitation by slum landlords.

4.5 Affordability

As indicated in Chapter Three, 71.8% of Native households in inner city were at or below the low income line in Winnipeg in 1986 (Fig. 3:20). The low income line or poverty line is determined by Statistics Canada which takes consideration of the size of households and the place of residence. In 1989 poverty line for an urban area the size of Winnipeg ranged from \$12,037 for a single person to \$24,481 for a family of four.⁵

If we take the traditional measure of paying 25% or more of household income for dwellings as an indicator of an affordability problem, the situation for Natives has deteriorated. In 1981 56.7% of Native tenants paid 25% or more for housing. In 1986, the percentage of Native renters who had an affordability problem increased to 60.8%. The situation was worse in the inner city where 68.3% of Native tenants paid 25% or more of their incomes

⁴ CMHC, Housing in Manitoba: A Statistical Profile (1984) p. 16.

⁵ Ruth Teichroeb "Poor Mother Goes Hungrey to Pay for Children's Food," Winnipeg Free Press, 23 July 1989.

towards shelter cost (Fig. 4.3).

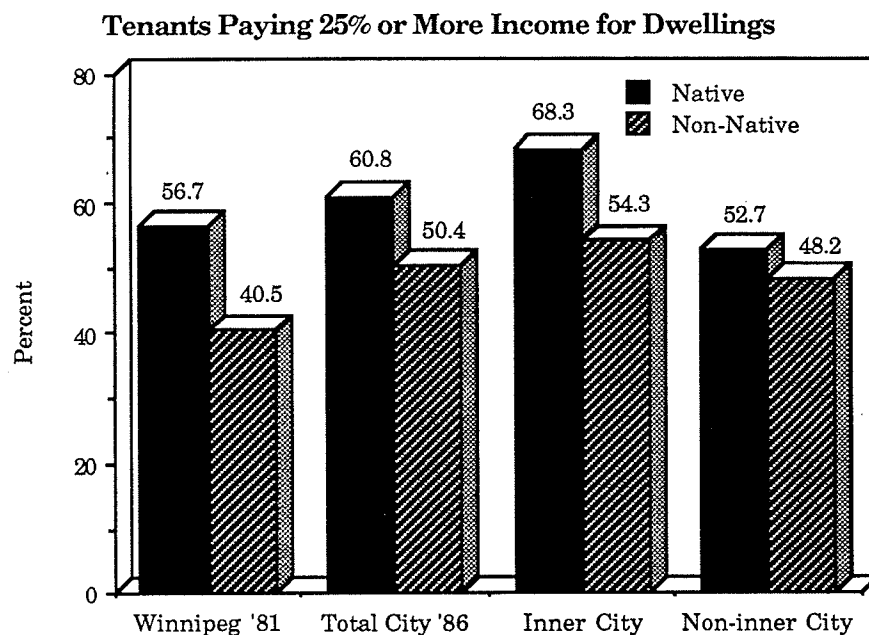


Fig. 4.3 Native and Non-Native Tenants Paying 25% or More Income for Dwellings in Winnipeg, 1981 & 1986.

Source: Census Data Nos. PA00483, PO1595.

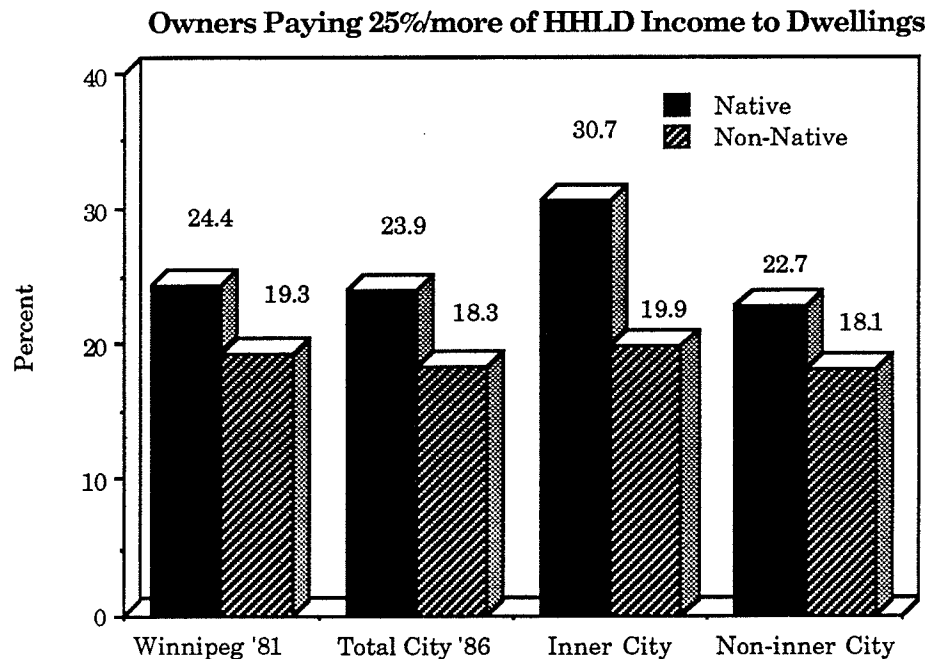


Fig. 4.4 Native and Non-Native Owners Paying 25% or More of Household Income to Dwellings in Winnipeg, 1981 & 1986.

Source: Census Data # PA00483, PO1595.

For Native home owners, 24.4% paid 25% or more of their income of their income for dwellings in 1981, but by 1986 this proportion had fallen slightly to 23.9%. However, the figure soars to 30.7% of Native home owners in the inner city who face the problem of affordability (Fig. 4.4).

Affordability is closely linked to the household income. As indicated in Chapter Three, the average household income for Natives in 1986 was \$20,399 as compared to the general population at \$33,294. Clearly, Native people are far behind the general population in terms of income and this results in much higher housing cost to income ratios.

Lower Native incomes are explained in part by their low level of education and low level of participation in the labour force. Clatworthy's study in 1981 illustrates that a significant number of Natives in Winnipeg depended on transfer payments as their main sources of income. Amongst Status Indians 77.5% of the households depended on transfer payments while the same figure for Metis and Non-Status Indians was 71.6%. Among the sources of transfer payment, social assistance, commonly known as welfare, constituted the largest share at 78.9% for Status Indians and 68.2% for Metis and Non-Status Indians (Table 4.1 & 4.2).

Table 4.1 Transfer Payment Dependency of Native Households

	Household Nos	% Receiving TP*
All Status Indians	1223	77.5
All Metis/ Non-Status Indians	2064	71.6

* TP= Transfer Payment

Source: Clatworthy & Gunn, *Economic Circumstance of Native People in Selected Metropolitan Centres in Western Canada* (Winnipeg: Institute of Urban Studies, 1981), p. 77.

Table 4.2 The Sources of Transfer Payments

	<u>Sources of transfer (%)</u>				
	Social Assistance	UIC	Pension	Education Allowance	Others
All S I	78.9	15.5	8.6	10.5	0.1
All MNSI	68.2	19.1	12.0	5.7	1.6

Source : Clatworthy & Gunn, *Economic Circumstance*, p. 77.

Ten years have passed since Clatworthy's research; however, the economic situation of Natives in Winnipeg has not changed all that much. I examined data available from the Core Area Residential Upgrading and Maintenance Program (CARUMP) from January to April, 1989 and 76.6% of Natives were on social assistance and 15.5% were employed (Table 4.3).

Table 4.3 Sources of Income of Native Households Interviewed by CARUMP, Jan 1--April 30, 1989.

	Numbers	Percent
Social Assistance	59	76.6
Unemployment Insurance	1	1.2
Employed	12	15.5
Pension	2	2.5
Student Aid	3	3.8
TOTAL	77	99.6

Source: CARUMP data file, 1989.

In my own survey of 51 Native households in Winnipeg's inner city, 37% indicated a household income of less than \$5000 in 1988 and 68.6% had an annual income of less than \$10,000. Again social assistance constituted the main source of income for 70.5% of the households (Table 4.4 & 4.5).

Table 4.4 The Levels of 1988 Incomes of Native Households Interviewed, 1989-90

Income Levels	Numbers	Percent
< \$ 5,000	19	37.3
\$ 5,000- 9,999	16	31.3
\$ 10,000- 14,999	10	19.6
\$ 15,000- 19,999	2	3.9
>\$ 20,000	2	7.8
TOTAL	51	99.9

Source: Author's survey

Table 4.5 The Sources of 1988 Income of Native Households Interviewed, 1989-90.

Sources of income	Numbers	Percent
Social Assistance	36	70.5
Student Aid	8	15.6
Employed	6	11.7
Unemployment Insurance	1	1.9
TOTAL	51	99.7

Source: Author's Survey.

If social assistance is a major source of income for about 70% of the Natives in Winnipeg, the problem of housing affordability ties in with the inadequacy of housing allowance for social assistance recipients. Social assistance is meant to meet an individual's needs in terms of food, clothing and shelter. Recipients receive a sum of money to cover shelter cost and basic needs (food, clothing and household supplies).

A two-tier system of social assistance operates in Manitoba through the provincial government and the 201 municipal or local governments. The municipal system deals with anyone who needs assistance on a short term basis, i.e. less than 90 days, and the provincial system provides assistance to long-term recipients. The amount of money and the eligibility are slightly different under the two systems. Although a discussion of the merits and shortfalls of this two-tier welfare system is beyond the scope

here, an examination of the provincial social assistance in relation to Native tenants in Winnipeg is presented to cast light on the financial difficulties faced by welfare renters.

Social assistance contains two components: first the money for rent and utilities; second the money for basic necessities such as clothing and food. Table 4.6 presents a breakdown of shelter cost and the basic assistance of social assistance recipients in Winnipeg under the provincial system. For example, a single adult received \$263 for rent and utilities and \$221.7 for basic necessities. Thus the total assistance of a single adult was \$484.7 in 1989. The rent and utility portion constituted 55.4% of the total assistance of a single adult. Therefore, the use of 25% or more of income towards shelter cost as an indicator of housing affordability is totally irrelevant for social assistance recipients. All welfare recipients pay over 25% of their income to rent. The above analysis helps explain why most Native renters have a shelter cost problem as depicted in Fig. 4.3 from Census Data. In addition, the welfare payment is well below the poverty line and it also helps explain the high incidence of Native households at or below poverty line in Chapter Three (Fig. 3.20).

Table 4.6 The Basic Allowance and the Rent Allowance per Month for Social Assistance Recipients in Winnipeg, 1990.

No of Persons	Rent + Utilities*	Basic** Allowance	Total Assistance	% of Rent
1	\$263	\$221.7	\$484.7	55.4
2 (1 adult, 1 child <6)	\$358	\$372.7	\$730.7	48.9
3 (2 adults, 1 child <6)	\$398	\$547.5	\$947.5	42.0
4 (2 adults, 2 children <6)	\$435	\$696.1	\$1131.1	38.4
5 (2 adults, 1 child <6, 2 children 7-11)	\$451	\$728.8	\$1179.8	38.3

* Figure provided by Mr. Melvin Chambers, Program Analyst, Employment Services and Economic Security, January, 1990.

** Handbook of Social Assistance Program, 1989.

Therefore, for social assistance recipients, the rule of the game is to find suitable and adequate accommodations within the amount of money allowed. The fact is that not many rental units in Winnipeg fall within the rental allowance guideline. The Social Assistance Coalition of Manitoba (SACOM) compiled a survey of rents in February, 1989 and compared them to the rental allowance under the provincial Social Assistance Program. It found out that on average only 14% of the units available were within the reach of welfare recipients. In the three bedroom categories for the family size of 3 or 4 persons, the available unit percentages were 3% and 10% respectively (Table 4.7).

In addition an apartment vacancy survey, carried out by Winnipeg's Canada Mortgage and Housing Corporation (CMHC) office in 1988, revealed that there was a constant decline of units available to welfare recipients over the years 1983—1988 (Table 4.8). For example, a single mother who has two children looked for a two bedroom apartment, the units available to her within the welfare guideline was 17.0% in 1983 and 8.6% in 1988 with an overall decline of 41% over the years 1983—1986 (Table 4.8). As a result, most social critics believe that a great number of social assistance recipients have to take money from their food and household budgets to pay for portions of their rent not covered by rental allowance.

In December, 1989 The Winnipeg Free Press ran a three-part series examining poverty and food banks in Winnipeg. The reporter concluded that " food banks are concrete evidence of the breakdown of Canada's safety net. . . . A symbol of neo-conservatism that hits the most vulnerable: women, children, those on social assistance, people of Native ancestry , and low-income earners."⁶ Most social critics agree that food banks and soup kitchens are poor substitutes for adequate social assistance and their role in supplementing the food supply for social assistance recipients diverts

⁶ Nick Martin, "Their Daily Bread," Winnipeg Free Press, 28 December 1989.

attention from the urgent need for reform in the welfare system.

Table 4.7 Unfinished Apartments Available Within Social Assistance Rental Guideline, February 4, 1989.

Family Size	Unit Size	Welfare Rent	F.P. Avg. Rent*	Total Units	Available Units	%
1	Bachelor	\$255	\$284	42	13	30%
1	1 Bedroom	\$255	\$381	328	6	1%
2	1 Bedroom	\$348	\$381	328	89	27%
2	2 Bedroom	\$348	\$460	181	14	7.7%
3	2 Bedroom	\$386	\$466	181	36	19.8%
3	3 Bedroom	\$386	\$579	30	1	3%
4	3 Bedroom	\$422	\$579	30	3	10%
5	3 Bedroom	\$438	\$579	30	6	20%
TOTAL				1150	168	14%

Source: SACOM file.

* Average rent calculated from all the rental advertisements that appeared in *Winnipeg Free Press* on February 4, 1989.

Table 4.8 The Proportion and Number of Apartment Units Affordable at the Housing Allowance (Basic Rent + Utilities) Set by Provincial Social Assistance, Winnipeg 1983-1988.

Household Type & Bedroom Size	Unit Decline % 1983-1988	1983	1984	1985	1986	1988
1. single person bachelor/1 bedroom	57%	8.7% (2128)	8.1% (1898)	6.4% (1457)	5.2% (1182)	3.9% (925)
2. couple, no children one bedroom	36%	30.3% (6513)	31.3% (6393)	26.8% (5382)	24.7% (5001)	19.7% (4185)
3. single parent, 1 child two bedrooms	56%	7.9% (1202)	7.1% (1079)	5.7% (850)	4.6% (705)	3.0% (530)
4. single parent, 2 children two bedrooms	41%	17.0% (2594)	14.5% (2110)	11.5% (1699)	11.6% (1785)	8.6% (1531)
5. single parent, 3 children three bedrooms	21%	3.7% (34)	2.1% (20)	3.3% (29)	4.2% (36)	2.6% (27)

Source: Winnipeg Apartment Vacancy Surveys, Canada Mortgage and Housing Corporation.

My interviews with community workers, Natives or Non-Natives in Winnipeg, revealed general agreement that rent allowance under social assistance recipients is grossly inadequate. The Chair of the Housing Concerns Group in Winnipeg indicated that:

Welfare rates are terribly inadequate when it comes to housing. People on welfare can afford the bottom 10-15% of the housing market. . . . The welfare rate has to increase so people don't have to take money from food to pay for housing.⁷

The Executive Director of Rossbrook House, a community recreation and education centre in the inner city, echoed the view expressed by the Housing Concerns Group:

Welfare allowance for rent is simply not sufficient and most people are ending up spending some of their food money on rent. Even for the places they are living in, the amount of rent they are paying is insane.⁸

The Housing Counsellor at the Winnipeg Indian and Metis Friendship Centre complained that he is unable to find a decent place for his clients within the Welfare guideline:

. . . there is a 2 bedroom apartment which the welfare says you could have for \$385-\$420; you find a nice apartment for \$450 but you can't get that apartment; welfare won't give you the money, or you have to get it from your family allowance cheque. . . . Welfare is set by guidelines and we cannot change those guidelines.⁹

Because of the inadequate housing allowance from Welfare, a slum housing market caters to the needs of Welfare recipients, claimed the Chair of the Winnipeg Council of Treaty and Status Indian:

A lot of people are on welfare but welfare rates that cover the rent are not adequate. They cannot afford to pay market rate so

⁷ Personal interview, 28 August 1989.

⁸ Personal interview, 15 November 1989.

⁹ Personal interview, 7 September 1989.

slum landlords exist cater to that market because those people have no choices; this is where they live.¹⁰

In spite of the current high vacancy rate in Winnipeg, the poor, especially the poor people on welfare, still cannot find a decent place:

The vacancy rate in the city is 5% officially, in the inner city it is higher than that. But a lot of people still have troubles finding accommodations because they can't afford it.¹¹

... the vacancy is higher in the last 6 months but it is not at the bottom line of the market. It is still hard to find a decent place if you have minimum money to spend or you are on a restricted income (e.g. social assistance). We also find a lot of vacant bachelor and one bed-room suites but not many vacancies when we get into 2 or 3 more bedroom suites for families. When we try to re-locate people, it is very tight; it is hard to find something they can afford. With the provincial and city welfare rent guideline, they are well below the market rent.¹²

Currently there are several income supplement programs related to shelter cost for low income renters in Manitoba. The programs include the Shelter Allowance For Family Renters (SAFFER)--a \$160/month rent subsidy program; the Shelter Allowance For Elderly Renters (SAFER)--a \$160/ month rent subsidy program; the Child Related Income Support Program (CRISP)-- a \$30/child monthly income supplement; and the 55 Plus Program--a monthly income supplement for people over the age of 55. Under the current provincial policy, social assistance recipients are not entitled to those income transfers; or if they receive income transfers under the above mentioned programs, there will be a dollar-for-dollar deduction from the welfare payment.

Social Assistance Coalition of Manitoba (SACOM) is currently launching a law suit against the Manitoba government under subsection 13(1) and

¹⁰ Personal interview, 21 September 1989.

¹¹ Personal interview with the Manager, Winnipeg Housing Rehabilitation Corporation, 21 July 1989.

¹² Personal interview with the Co-ordinator of CARUMP, 31 October 1989.

9(2) j of the Human Rights Act of Manitoba.¹³ The Act stipulates that individuals cannot be denied a benefit or a program by reason of their source of income. Thus, the refusal to allow welfare recipients the benefits of the SAFFER, SAFER, CRISP and 55 Plus Programs is held to be discriminatory because it is based on their sources of income. At the time of writing, the outcome of the lawsuit has not been determined. However, if SACOM wins, the housing conditions of welfare recipients may improve with the availability of extra monies from these housing related income transfer programs. The 1983 Manitoba Task Force on Social Assistance had recommended that social assistance recipients should be eligible for these types of income support programs:

A number of income security programs, both federal and provincial, are either specifically aimed at low income families or are especially salient for poor families even if they are universal. Social assistance recipients become particularly resentful when they perceive themselves to be excluded from income transfer programs which have the poor as their principal beneficiaries. Our support for the principles of normalization, adequacy, and equity lead us to the recommendation that those on social assistance should be no less eligible for these income transfer program than other poor people. (Manitoba Task Force on Social Assistance, 1983. p.103)

Successive provincial governments since 1983 have failed to act on this recommendation and it seems it will take a court challenge to resolve the matter.

4.6 Adequacy

Because of the extreme poverty and the limited choice of housing under the welfare guidelines, many inner city Natives live in very poor quality housing. The problem of inadequate housing is not something new. It has been documented in various reports since the late 1960s. Some even cited

¹³ Inner City Voice, Winnipeg, December 1988.

inadequate housing as the greatest deterrent to successful migration for Native people.¹⁴

A 1979 survey by the Social Planning Council of Winnipeg revealed the existence of 2,000 units of poor quality houses in the city. "Poor housing" was defined as "accommodation with one or more of the following deficiencies which indicate inadequate original construction and/or continued neglect."

- 1) walls tilted, building settled and seriously deteriorated
- 2) rotted, loose and missing building parts
- 3) holes, open cracks, rotted, loose or missing materials over a considerable area.
- 4) roof sagging, rotted or of makeshift construction
- 5) rotted or sinking foundations
- 6) rotted or loose window frames.¹⁵

While the Council's definition of inadequate housing focused on the exterior of a slum house, a Winnipeg Free press reporter described the interior of such a house in Winnipeg's North End:

There are two, three-room suites on the ground floor. The rooms in each are arranged in line, so that occupants must pass through the bedroom to get from the kitchen to the living room. Toilets are located in closets in the kitchen. There are no sinks in these closets. One toilet was smashed and had not been used for a long time. A tub, located in another closet in the dingy, garbage-strewn basement, serves both suites. Cracks could be seen around a boarded window and a door to the outside. Leaking water was running across the floor.

'It's so cold to take a bath down there. . . especially for the children,' said a 25 years-old tenant who has three children, the oldest aged three.

The condition of the apartments was squalid—walls, ceilings and floors were cracked, holed and filthy. Paint was peeling and the oven of one stove did not work, the tenant said.

¹⁴ Manitoba Metis Federation, In Search of a Future (1972), p. 32.

¹⁵ Social Planning Council of Winnipeg, Housing Conditions in Winnipeg (1979). p. 3.

An eye and hook was the only working lock on the back door of one suite.

The women said she pays \$256.03 a month in rent. She said her sister, who has one child, rents the other main floor suite for the same amount. They pay their rent regularly, she said, with money provided by the city welfare department¹⁶

Such conditions are too common within the inner city housing market. In 1984, 48% of the dwellings placarded because of insanitary conditions by the City's Health Department were in Central Winnipeg, 51% in North Winnipeg and only 1% in the south end of the city.¹⁷ Table 3.9 shows the condition of residential buildings surveyed in Winnipeg's inner city neighbourhoods in 1983. Out of 5,219 buildings inspected, a total of 1,274 buildings or 24.4% were identified as in "poor" or "very poor" conditions.¹⁸

Table 4.9 Conditions of Residential Buildings Survey Oct/Nov. 1983.

Area	V. Poor	Poor	Fair	Good
William White	91/ 4%	582/ 28%	794/ 39%	586/ 29%
St. John's	43/ 2%	413/ 20%	987/ 46%	686/ 32%
Centennial	23/ 5%	65/ 13%	170/ 35%	223/ 46%
N. Point Douglas	29/ 5%	26/ 4%	105/ 18%	396/ 71%

Source: Doug Martindale "The Plight of Winnipeg's Inadequately Housed". Winnipeg, 1988. p. 6.

Clatworthy estimated between 12 to 18% of Winnipeg's housing stock was in poor condition, and out of the poor housing stock as much as 45% was in very poor or dilapidated condition.¹⁹ Most of these houses are in the

¹⁶ Gerald Flood, "Fine Stays at \$150 Despite Llandlord's Repeat Conviction," Winnipeg Free Press, 8 Dec. 1985, p. 4.

¹⁷ Patrick McKinley "Crowded Core Housing Cited in Disease Ssurge," Winnipeg Free Press, June, 1984.

¹⁸ Doug Martindale, "The Plight of Winnipeg's Inadequately Housed," Winnipeg, 1988. (Mimeographed.)

¹⁹ Stewart J Clatworthy, Native Housing Conditions in Winnipeg (Winnipeg: Institute of Urban Studies,

inner city where urban Natives reside. Estimates from the Institute of Urban Studies data base identified that approximately 39% of Natives occupied units in poor condition. Consumption of poor quality houses tended to be higher among the single-parent families in their early stages of family development.²⁰

The Core Area Residential and Upgrading Program (CARUMP) enforces the City's Occupancy and Maintenance By-Law. It has been doing door to door housing inspections on rental properties in the inner city of Winnipeg since 1983. Houses inspected by CARUMP have some form of housing deficiency in terms of the quality of the houses. According to data available from CARUMP, Natives are over represented in poor quality housing. In the first four months of 1988, 36.4% Native households were inspected by CARUMP, and in the first four months of 1989, the figure stood at 32% (Table 4.10). These figures are significantly higher than the proportion of Native population in Winnipeg which was 4.9% in 1986 (Table 3.1).

Table 4.10 Total of Houses Inspected by CARUMP in the First Four Months of 1988 & 1989.

	January--April 1988		January--April 1989	
	Number	%	Number	%
Native	100	36.4	78	32
Non-Native	175	63.6	165	68
TOTAL	275	100	243	100

Source: CARUMP file.

In my survey, the most common deficiencies observed were holes in the wall, leaking water faucets, cold, damp and filthy basements, smashed

1981), p. 63.

²⁰ Ibid., p. 65.

windows, no secure locks on the outside door, creaking floor, rotten exterior and interior coats of paint, leaking roofs. Some tenants complained of cockroaches and mice in the house. In my field notes, the followings are representative of what tenants described:

"House appears to be built cheaply because everything is breaking and tenant must pay for repairs to the house."

"It is all right. I have to put up with things like cockroaches and mice. The other place I like are over \$300 and Welfare won't pay for it."

"The house are in need of repairs. It needs new windows and doors. The whole house hasn't been painted since I moved in [three years ago]. The fridge needs to be repaired. The whole house needs new flooring."

"The house is O.K. But it needs painting. Water tap is leaking and the basement is very cold. [I] try to apply Winnipeg Regional Housing. They said I have to wait a year to 8 months."

"For singles, it is good. But for families, the heating system is not working properly."

"Difficulties in finding a place because [I have] so many kids. Social Services gave me \$400, barely enough for a 2 bedroom unit. Now I have a house for \$480 and I take \$80 out of my food and clothing for the rent."

In spite of the complaints and comments voiced by the Native tenants, 43.1% of the tenants surveyed rank their places as satisfactory. I think the tenants juggle the quality of the house and the rent and settle for what they can afford. A tenant put it succinctly, "it is not too great a place, but it is what we can afford!" The co-ordinator of the CARUMP had observed that it

is the Native single-parent households who occupied the worst housing in Winnipeg's inner city:

Our impression after the first year in the North End. . . the typical households in the poorest housing unit were single Native female-headed families that live in the very worst housing. . . . It is true to say that Native people in the inner city face probably the worst housing because of unemployment and discrimination. It really limits the numbers of units you could choose from. People end up taking the worst place.²¹

Housing adequacy is also linked to the fact that Winnipeg is a slow growing city and some 69% of the inner city stock was constructed before 1946.²² Graham's study in 1981 indicated that there were more Indians living in the older houses than the rest of the population in Winnipeg. There were 42% of registered Indians and 24% of the rest of population living in houses built before 1946 (Table 4.11).

Table 4.11 Total Occupied Private Dwellings by Registered Indians and the Reference Population by Period of Construction in Winnipeg, 1981.

		Periods of Construction				
		Before 1921	1921- 1945	1946- 1960	1961- 1970	1971- 1981
Winnipeg	Registered Indians	14%	28%	22%	17%	19%
	Reference Pop.*	9%	15%	25%	21%	29%

Source: Katherine Graham, *An Overview of Socio-Demographic Conditions of Registered Indians Residing off-Reserve* (Indian and Northern Affairs Canada, 1987), p. 139.

* Reference population= total population less registered Indians

It is true that the physical structures of wooden houses have a limited life span and deterioration is natural as the houses age. However, it is also

²¹ Personal interview with the co-ordinator, CARUMP, 30 October 1989.

²² Public Interfaces Ltd., *An Envelope of Programs: An Analysis of Inner City Housing Policies and Programs* (Winnipeg, 1978), p. 12.

true that the City has a very inefficient and ineffective way of policing and enforcing its health and safety by-laws. The current system works in this way:

1. The regular health and fire safety inspections are done on a complaint basis.(Only CARUMP does door to door inspections of rental properties in the inner city on a non-complaint basis.)
2. There are divided jurisdictions between different city and provincial departments carrying out health and safety inspections.
3. If a landlord fails to complete the work orders issued by the City's Health Department or CARUMP, charges could be laid in the city by-law court.
4. The prosecution process is lengthy in the by-law court. First, there is a large backlog of cases. It is not unusual to wait six to eight months for the first hearing.²³ In the mean time the landlord usually allows the dwelling unit to remain in violation of the by-law and to deteriorate even further. Second, if the property is sold in the process, a new order has to be issued to the new owner. The new owner usually has 90 days to fix the problems. If he does not comply by the end of the time frame allowed, he will have charges laid against him. Third, if the landlord is found guilty in the prosecution, he will be fined and be given 30 to 60 days to comply with the by-laws. Fourth, if the landlord chooses to ignore the work order and does nothing to repair the unit, it is up to the Health Department or CARUMP to lay a second charge and go through the whole process again.
5. The fines are not large enough to act as a deterrent and they have no relationship to the cost of the repairs ordered.

It is because of this inefficient and ineffective judicial system that the slum landlords take advantage of the system. The Winnipeg Free Press is

²³ City of Winnipeg, Report of the Ad Hoc Committee on Housing, (Winnipeg, [1989]), p. 20.

flooded with stories of landlords neglecting the work orders and letting their tenants live in deplorable housing conditions. A case cited by the Free Press was that of an owner of a three-suite house on Manitoba Ave who was fined \$150 for failing to repair 64 deficiencies at the property. It was his third conviction and the third fine of \$150, for the same offense at the same property. The whole process had also dragged on for 17 months.²⁴

In essence the problem of inadequacy in urban Native housing in Winnipeg is a combination of poverty, limited choices, old housing stock and ineffective by-law enforcement. Thus many Native renters are constantly on the move to search for a better and more affordable place to live. The constant search for a better and affordable place is a major factor contributing to chronic mobility.

4.7 Chronic Mobility

The high rates of residential mobility among Native households have been a concern in Winnipeg. A local Native women's organization had one third of its mail returned because of address changes.²⁵ Clatworthy found that close to 20% of Winnipeg's Native households exhibited average lengths of stay of less than six months implying at least two moves per year. One third of all recent movers have averaged one move per year since arriving in the city. Moreover, chronic mobility was pronounced among Native families with pre-school and school-aged children. Thirty-two percent of the moves made by the Native single-parent families were forced or involuntary.²⁶

²⁴ Gerald Flood, "Slumlords Laugh At Courts, Critics Say" Winnipeg Free Press, 8 December 1985.

²⁵ Personal communication with Ms Mary Richards at the fifth general meeting of the Indigenous Women's Collective, October 1989.

²⁶ Stewart J. Clatworthy, Native Housing Conditions, p. 84.

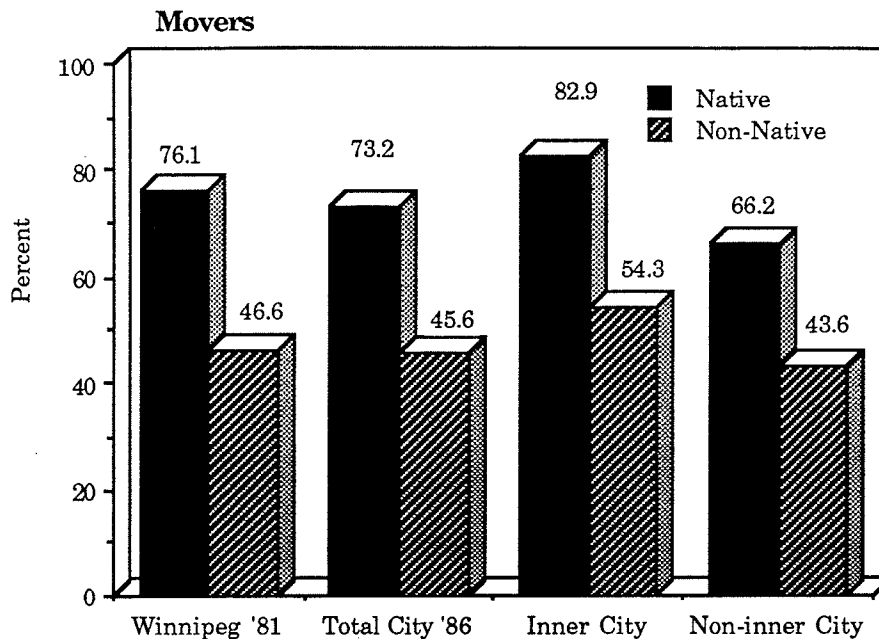


Fig. 4.5 Percentage of Native and Non-Native Movers in Winnipeg, 1981 & 1986.

Source: Census Data # PA00483, PO1595.

According to the Census data, Natives in Winnipeg exhibited a higher percentage of movers.²⁷ There were 76.1% Native and 46.6% Non-Native movers in 1981. The figures for 1986 showed a slight decline in mobility for both Natives and Non-Natives, at 73.2% and 45.6% respectively. Nonetheless, the percentage of Native movers in the inner city stood at 82.9% in 1986 (Fig 4.5).

Among the Native movers, 71.1% in 1981 and 72.6% in 1986 were non-migrants, that is not from other census areas. This implies that the movers moved within the city of Winnipeg. If we compare the figures with the Non-Native population, Native non-migrants are at a slightly higher proportion than the Non-Native non-migrants, but the difference is minimal (72.6% vs 72.0% for the total city in 1986). However, the percentage

²⁷ Movers as defined by the Statistics Canada are those people who resided in a different address, on the day of Census, 5 years ago.

of inner city Native non-migrants is higher than the Non-Natives, 72.7% vs 68.2%, which implies that there was more Native mobility in inner city. For the Non-Natives, there was more mobility in the suburbs (Table 4.12).

Table 4.12 Percent of Native and Non-Native Non-Migrant in Winnipeg, 1981 & 1986.

	Native	Non-Native
Winnipeg, 1981	71.1%	69.7%
Total City, 1986	72.6%	72%
Inner City, 1986	72.7%	68.2%
Non-inner City, 1986	72.6%	73%

Source: Census Data # PA00483, PO1595

The high mobility of students is a concern in Winnipeg's School Division Number One which covers the inner city of Winnipeg. Some of the inner city schools have a very high enrollment of Native students. Table 4.10 shows the migrancy rate of the inner city schools with high Native student enrollment. The mobility of students in these schools varies from 116.3% in R.B. Russell to 35.1% in Pinkham (Table 4.13).

Table 4.13 School Mobility, Winnipeg School Division No. 1, 1988-1989.

Schools	Transfer In	Transfer Out	Total Transfer	Average Enrollment	Mobility %
David Livingstone	151	147	298	407	73.2
Dufferin	98	82	180	330	54.5
John M. King	284	252	536	783	68.5
Norquay	109	110	219	282	77.6
Pinkham	41	34	75	214	35.1
Strathcona	103	96	199	317	62.9
William Whyte	150	159	309	360	85.9
R. B. Russell	296	486	782	673	116.3
Aberdeen	111	130	241	292	82.6
Argyle	88	114	202	258	78.3
H. J. MacDonald	99	133	232	447	51.9

Source: Internal document, Winnipeg School Division Division No. 1.

School migrancy data is one of several indicators which illustrate the high mobility of Native tenants in the inner city. School Division No. One has tried to look deeper into the migrancy data. It found out that on the average, 75.5% of all students do not move, but there are 24.5% of students who move in and out of a school or several schools once or more times, in one school year. Those students are the chronically mobile students (Table 4.14).

In earlier research done by Madak, 76.3% of the 'transfer in' students in the four inner city schools, were from other inner city schools.²⁸ Madak's research combined with the data from Table 4.14 is a strong indication that there are a number of students hopping from one inner city school to another within one academic year. It is chronic mobility. In Madak's study, there were 7 students who had transferred 10 or more times during their elementary school years. In fact, one grade 5 student had transferred 19 times.²⁹ The question is, how many of the chronic movers are of Native ancestry? Do Native students exhibit more frequent moves than the Non-Native students?

Because the Winnipeg school Division No. 1 does not identify students on an ethnic/racial basis, it is impossible to determine precisely the percentage of mobile Native students within the Division. Interviews with the migrancy facilitator, the housing registry co-ordinator and the Native education advisor in the division left the strong impression that Native students constitute a large share of the migrant students.³⁰ In Victoria Albert School, two-thirds of the 'transfer in' students and 50% of the

²⁸ Paul R. Madak, Follow-Up to the Migrancy Reports of June 1979 (Winnipeg School Division No. 1, [1979]), p. 10.

²⁹ Ibid., p. 5.

³⁰ I had applied to the School Division Number One to carry out research surveys through the housing registry co-ordinator and get more detailed data on migrancy through the migrancy facilitator. However, the request was turned down by the Division's administration on the ground that it is not related to education.

'transfer out' students were Natives in the two months of September and October, 1989.³¹ At the same time Native student enrollment at Victoria Albert was estimated to be around 30%. Hence the 'transfer in and transfer out' of Native students outnumbers the proportion of enrollments.

Table 4.14 Stability Data for Inner City Elementary Schools, October 1, 1988 to May 31, 1989.

Schools	Average Enrollment	Stable Students	Stability* %	Mobility** %	Total (Ins & Outs)
Divid Livingston	407	318	78.1	73.2	298
Dufferin	330	283	85.8	54.5	180
John M. King	783	596	76.1	68.6	536
King Edward	341	250	73.3	57.6	196
Machray	354	275	77.7	68.6	243
Mulvey	310	216	69.7	81.4	252
Norquay	282	207	73.4	77.6	219
Victoria-Albert	608	456	75.0	48.5	295
Strathcona	317	244	77.0	62.9	199
William Whyte	360	246	68.3	85.9	309
Total	4092	3091	75.5	66.6	2727

Source: Stability and Mobility Data for Inner City Elementary Schools, 1988-1989 (Memorandum), Winnipeg School Division No. One.

* Stability = $\frac{\text{No. of Stable Students}}{\text{Average Enrollment}} \times 100$

** Mobility = $\frac{\text{Total Transfers}}{\text{Av. Enrollment}} \times 100$

When asked about the reasons for transfers, the teachers usually cited the following factors:

- 1) Housing-- It includes the very poor quality of housing they live in and the constant move to search for a cheaper and better place.
- 2) Family breakdown-- It includes spousal and child abuse and as a result the families fall apart.
- 3) Delinquent parents-- It includes those who do not pay their rents and are

³¹ Personal interview with Mr. Gordon Hilderbrant, Migrancy Facilitator, 4 November 1989.

being evicted by landlords

- 4) Students placed by Child and Family Services-- It includes those children who are taken in and out of a foster home.³²

The School Division has done a number of studies to look at the migrancy problem in the inner city schools. Most of the studies focused on the effect of migrancy on the education of the children and the evaluation of the Migrancy Program in the school Division. The only report available, at the time of the writing of this thesis, that touches on the causes of migrancy is the *Aberdeen Migrancy: Final Report* written by the Division's Research Department. In the report, 43.1% of the 'transfer in' students cited 'family move' as the reason for their transferring to the Aberdeen school (Table 4.15).

Table 4.15 Reasons for Transferring to Aberdeen, 1987.

Reasons for Transfer	Nos.	Percent
Family move	50	43.1
Attendance problem	14	12.1
To group home	9	7.8
Living with other relatives	7	6.0
Behavioural/social problems at other school	7	6.0
Changing legal guardian/ adoption or foster	7	6.0
Aberdeen closer	6	5.2
Others	16	13.8

Source: Brent Guinn & Kim Browning, *Aberdeen Migrancy: Final Report* (Winnipeg School Division No. 1), April, 1987. p. 35.

Unfortunately the *Aberdeen Report* did not explore the reasons for 'family moves'. The most likely reasons are problems of housing affordability or adequacy. SACOM has talked to a number of inner city

³² Personal interview with the migrancy facilitator at Winnipeg School Division Number One, 4 November, 1989 ; interview with the housing registry co-ordinator at the same Division, 16 October 1989.

principals and migrancy teachers. All of them related some form of housing deficiencies as the causes of migrancy:

The vast majority of migrancy students in our school are from families that receive social assistance. . . . Invariably it is because they cannot afford the rent, or that the building is kept in poor condition (no heat or plumbing), or that the inadequate rent allowance forced them to get a place that was too small for their family. (Migrancy Teacher, Strathcona School)³³

There definitely seems to be a connection between the inadequate social assistance rent allowance and student migrancy. People should be entitled to a clean and safe place to live. They can't do that with the rent allowance that they presently receive. Some kids move in and out two or three times a month. This mainly happens during the months of January and February when the heating bills are expensive. Often the plumbing freezes and the families are forced to move. There is no question that just before family allowance and welfare cheques there are more kids in the breakfast program. Often families have to take their food allowance and use it to pay towards the rent. . . . There is a high need for low income housing. (Principal, John M. King School)³⁴

At least half of the kids who live in the inner city move because of inadequate housing. People want to stay in the same neighbourhood but they are desperate for affordable housing. A mom with five kids under the age of five lived in a one bedroom suite because that was all she could afford with her rent allowance. Another parent with five kids lived in a two bedroom suite and stayed there deliberately so her kids would not have to switch schools. When it is really cold some kids come to school dirty because its too cold to take a bath. The health of children is definitely affected by poor housing—they are sick a lot. There is definitely a connection between the inadequate housing and student migrancy. (Migrancy Coordinator, Winnipeg School Division No.1)³⁵

The inadequate social assistance rent allowance has a definite impact on student migrancy. Slum landlords in this community get very high rents for what people receive in the

³³ Social Assistance Coalition of Manitoba, Presentation to the Winnipeg School Division, 13 June 1989, p. 1.

³⁴ Ibid., p. 2.

³⁵ Ibid., p. 3.

way of housing accomodation. There are places that are being rented for \$400-\$500 a month that are in deplorable condition. Many of these places should be closed down. . . . Besides providing a more adequate rent allowance, there has to be controls put in place so that the slum landlords are not the main beneficiaries of any future rent allowance increase. (Migrancy Teacher, William Whyte School)³⁶

In short, chronic mobility is a manifestation of poverty and inadequacy in housing. On the other side of the coin, there are delinquent tenants who vandalized the building and then leave. From available data, it is not possible to determine how much mobility is due to the fault of the tenants. An interview with a Native leader at the Urban Indian Association suggested one-fourth of the mobility is the result of tenants' fault:

There is a lot of vandalism by our own people. For example, a landlord rents a house to a single mother with 3 kids, but behind her was an abusive common-law husband. The screening process has to be better. The policing of welfare recipients has to be better by the system. . . . Our people, aboriginal people have to start policing our own aboriginal people.³⁷

An experienced housing manager suggested that rehabilitation of delinquent tenants is possible, but at present there is no such mechanism in place to educate the tenants regarding their rights and obligations.

The unfamiliarity with tenant/landlord relations has exposed some Native tenants to exploitation by some slum landlords in the inner city of Winnipeg.

4.8 Problems of Not Knowing Their Rights

Common problems encountered by the housing counsellors at two social service agents for Natives in Winnipeg, Friendship Centre and the Ma Mawi Wi Chi Itata Centre, are the following:

³⁶ Ibid., p. 3

³⁷ Personal interview, 23 November, 1989.

- 1) Natives live in physically inadequate houses, i.e. insufficient heating, broken windows, holes in the walls, etc.
- 2) Problems of getting the landlord to do repairs and maintenance.
- 3) Dispute with the landlords on the returning of security deposits.³⁸

These problems occur as a result of the inadequate policing and enforcement of housing By-Laws at the city level, and the failure of the provincial legislation to balance the rights and obligations of landlords and tenants. Landlords and tenants represent two different sets of interests: landlords are looking for profits or reasonable economic returns on their investments; tenants are looking for decent and affordable accommodation. Under the current Landlords and Tenants Act, each has certain rights and obligations towards the maintenance of the rental property. Poor tenants in general and poor Native tenants in particular are not aware of their rights and thus are being taken advantage of by some landlords.

Sister Bernaditte O'Reilly of the Rossbrook House, a community and recreation centre in the North End, told of her personal experience in trying to buy a house for her community of sisters. She looked around in the North End area and came across a duplex. The real estate agent told her that she would live in one unit and "milk the neighbourhood" for the other unit. The duplex was in deplorable condition. The attitudes of the real estate people are such that landlords can make a profit from the slum house and O'Reilly's experience is not unique.³⁹ There has been document upon document in the *Winnipeg Free Press* reporting slum landlords for not repairing the place and yet they get a steady rental income from welfare payment. The behaviour of such landlords is considered to be exploitation by housing critics. The chair of the Housing Concerns Group said:

³⁸ Personal interviews with the housing counsellors at both facilities on 7 September 1989 and 10 January 1990

³⁹ Personal interview with Sister O'Reilly, 15 Nov. 1989.

[Tenants] don't know [what] their rights are under the Landlord and Tenant Act or the Rent Regulation Act. As a result they are unmercifully exploited by the landlords. . . . Many landlords don't return their security deposits as a matter of course. . . . Some landlords are blatant about it, 'it is policy; we don't return the security deposit.'⁴⁰

The problem of exploitation was acknowledged by the then Minister of Housing, John Bucklaschuk at the 1988 Human Rights Advocacy Housing Conference in Winnipeg. He said that, "a small number of landlords refuse to accept any social obligation toward their tenants. They treat their tenants only as consumers of a commodity and therefore tend to exploit them for maximum profits."⁴¹ The view of the Minister is shared by a housing lawyer at Legal Aid Manitoba:

Lack of Knowledge of the renting practice is particularly acute among Native people, particularly among young and old Native people who move into Winnipeg the first time from small reserves. They tend to take things at the face value. . . . They don't know a lot about leasing arrangement. . . . There seems a particular class of landlord who take advantage of Native tenants.⁴²

The lawyer went on to cite an example of an old, Native, Cree-speaking lady being exploited by her landlord. When she and her husband moved to Winnipeg, the place they could afford was very inadequate but the landlord said it was good. So they moved in. When they moved out, the landlord did not give back their damage deposit and also sued them \$2500 for damage they had done to the suites. The lawyer found out, by searching City of Winnipeg records, that the damage they were alleged to have done had already been reported prior to their moving in and was already the subject of a City of Winnipeg work order. It was clearly a case of exploitation.

⁴⁰ Personal interview, 28 August 1989.

⁴¹ Manitoba Association for Rights and Liberties, Update on Racial Discrimination in Housing for the Human Rights Advocacy Housing Conference (Winnipeg, 1988), p. 5.

⁴² Personal interview, 21 November 1989.

Natives are being taken advantage of, especially the young and old.

Some people argued that urban Natives are being taken advantage of because they are unfamiliar with the system and because housing conditions in reserves are worse than the conditions in cities and because Natives are not pursuing their housing rights. No matter what are the reasons behind the exploitation, if a particular group in our society is being taken advantage of, it is against the principles of social justice.

In my fieldwork, I met a number of tenants who complained of not having their repairs done, unduely withholding of security deposits by the landlords, and being wrongfully accused of causing damages in the suite. A Native tenant said:

I am presently in a grievance with the repairs of the bathroom which was initially blamed on us as a result of tenant damage. This appears to be not the case now; however, as structural defects were found ⁴³

Another tenant also told me that her previous house on Henderson Highway was very bad," the landlod said he would fix it but he never did."⁴⁴

4.9 Suitability

Housing suitability is a measurement of the degree of crowding. Clatworthy found that 48% of Native family households experienced household density levels exceeding the crowding threshold which is more than one person per room or more than two persons per bedroom. Statistical data available in 1981 indicates that 13.5% of Native home owners and 18.2% of Native tenants had more than one person per room in their dwelling. The comparable figures for Non-Natives are 3.0% and 5.5% for

⁴³ Fieldnotes on the survey form.

⁴⁴ Fieldnotes on the survey form.

owners and tenants respectively (Fig 4.6). Clearly a larger proportion of Native people in Winnipeg, no matter home owners or tenants, have experienced more of a crowding problem than their Non-Native counterparts. Worst of all, there are 10.3% Native and 2.2% Non-Native renters who had more than one person per room and paid 25% or more income towards their dwellings (Fig 4.6).

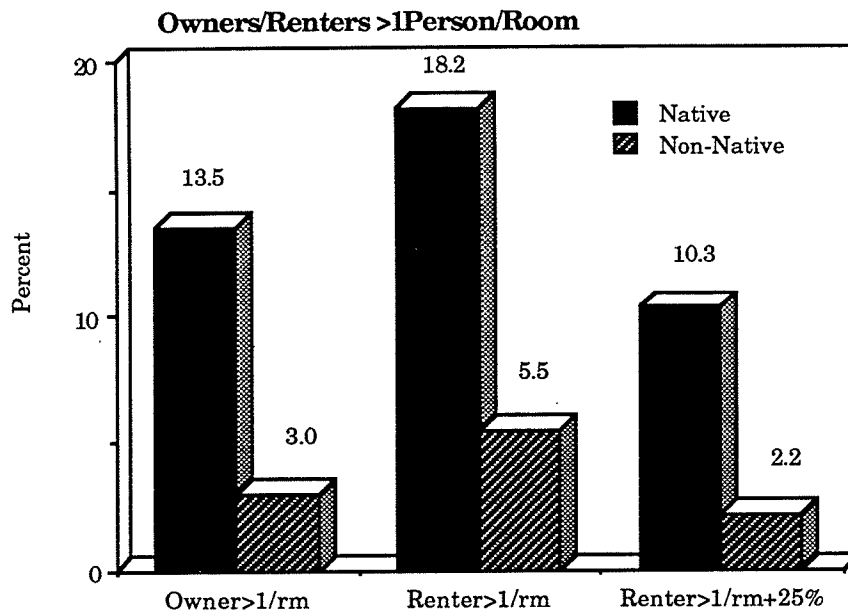


Fig. 4.6 Native and Non-Native Owners and Renters Who Had >1 Person per Room in Winnipeg, 1981.

Source: Census Data # PO1595.

An indirect indication of crowding is the size of the household. From the statistical analysis in Chapter Three, we know that the average size of Native households at 3.1 persons per household in 1986 is larger than the Non-Native ones at 2.5 persons per household (Fig 3.4 in Chapter 3). From the survey of this thesis, the average number of persons per household was 3.45 which was significantly higher than the general population of 2.6 persons per household (Table 4.16). The average number of children per household in the survey was 1.96 which is again larger than the general

population of 1.2 children per household in Winnipeg (Table 4.16).

Table 4.16 The Size of Household and the Number of Children per Household for Natives and the General Population.

	No. of Persons/Household		No. of children/household	
	<u>Author's survey</u>	<u>Census,86</u>	<u>Author's Survey</u>	<u>Census,86.</u>
Maximum	8.0	n/a*	6.0	n/a
Minimum	1.0	n/a	0.0	n/a
Mean	3.45	2.6	1.96	1.2

Source: Author's survey and *Census tracets, Winnipeg Part1*, Census data file 95-173.

*n/a= not available

Question 12 on the survey asked about the number of bedrooms in the unit. The results showed that 7 out of the 51 households interviewed (i.e. 13.7%) were deemed to have some form of suitability problems. For example, there was a Native household with 4 persons (1 adult and 3 children) living in a one bedroom unit. In another case, a three bedroom unit served as home for a household of 6 (1 adult and 5 children). I have seen, in my door to door survey, a Native woman with her bed located in the living room.

4.10 Problems of Discrimination

Although there has been much political rhetoric about multiculturalism in Canada, discrimination is alive and well. It is no exaggeration to say that the Aboriginal people of Canada are the most discriminated against in Canadian society and many of the incidents of discrimination against Natives are housing-related. The Manitoba Association for Rights and Liberties (MARL) has monitored cases of discrimination faced by Natives in housing since 1978. It was first brought to the attention of MARL that some

landlords refused to rent available space to tenants recommended to them by the housing counsellors at the Friendship Centre. The landlords might give all kinds of excuses, but the underlying reason was racism against Natives.

MARL also discovered a lack of confidence among Native social agencies in the Human Rights Commission. Even in the cases of clear violation of human rights codes, the Native agencies or clients usually did not pursue this issue any further at the Human Rights Commission. There was a general mistrust of what the Commission could do to remedy injustices towards Natives. The mistrust was reflected in the field notes of Ms. Charlotte Cowtan-Holm, the MARL field worker:

Many of the people that I would have liked to 'help' did not want help, especially from white middle-class sources. Many people were not aware of the existing legislation. Many of those who were familiar with the Manitoba Human Rights Act did not understand the complaint process and expected that filing a complaint would be more hassle than it was worth. Perhaps the main reason for the silence I encountered was that the Native community has a basic mistrust extended far beyond myself as a person—it included the entire white society that I represented. This has led to the widely held opinion among the Native population that even if there is anti-discrimination legislation and even if the complaint process is not a difficult one, the legislation by its origin and development could only be considered as another example of tokenism and would never truly be used to the benefit of Native people.⁴⁵

Some of the discrimination Natives faced in housing are blatant, as landlords refuse to rent the available space to Native tenants. The Housing Concerns Group in Winnipeg claimed that:

Racism and discrimination exist, especially in private landlords. The evidence I have are first hand stories that Natives told me. Native people saw an advertisement in the newspaper and a sign in the window but after talking to the landlord or the property manager, were told that the

⁴⁵ Manitoba Association for Rights and Liberties, Asserting Native Rights in the Housing Maze (Winnipeg, 1981), p. 3.

apartment had already been rented. In some cases people got someone else to phone and found that the apartment wasn't rented and they are convinced that because they are Native person it was not rented to them. . . . I met a women who worked for a management company that actually has a policy of not renting certain apartment blocks to Native people. . . it is an oral policy and not a written one.⁴⁶

The chair of the Winnipeg Council of Treaty and Status Indians echoed that single Native women with children are mostly affected by discrimination in housing.

Discrimination also exists if you are a single parent. . . the immediate response of finding out that I am a single parent with 2 children, [landlords] ask me if I am on welfare and what happens to the kids while I am working. They ask completely irrelevant questions. . . . Yes, single parents, especially if you are Native women, are a double disadvantage.⁴⁷

The Native education advisor at the Winnipeg School Division Number One blamed the segregation of Natives to the state of racism and powerlessness:

The [housing] problem is very complex. But what it boils down to is racism. . . . [We] are uneducated about the system and left in a situation of powerlessness. We go from one segregated rural community to another segregated community in the city of Winnipeg. We talk so much about integrating aboriginal people into society and yet the system is designed not to do that.⁴⁸

However, most of the discrimination is subtle, arising out of the interpersonal relationships between Native and Non-Native neighbours. Common incidents identified by the MARL team were:

- 1) Non-Natives failed to appreciate Native family customs, especially the

⁴⁶ Personal interview, 28 August 1989.

⁴⁷ Personal interview, 21 September 1989.

⁴⁸ Personal interview with the Native Education Advisor, Winnipeg School Division No. 1, 14 September 1989.

extended family;

- 2) Complaints by Native tenants of being physically harassed and verbally abused by Non-Native neighbours;
- 3) Biased treatment against Native tenants in public housing projects;
- 4) Abuse by landlords, such as in delay to any needed repairs and undue withholding of security deposits.⁴⁹

In 1985, MARL teams of Native and Non-Native volunteers tested two commercial rental agencies in Winnipeg to determine the levels of discrimination against Natives in rental housing. For the Non-Native team, the rental agency supplied a longer list of available units and the units tended to be in better neighbourhood. For the Native team, the list of available list was shorter and in poorer areas. When asked about the North End of Winnipeg, the Non-Native team got the remark of "bad parts of the city . . . drunken Indians on the front lawn."⁵⁰ In addition a former employee of two Winnipeg rental agencies told a reporter in the *Globe and Mail* that about 35 apartment buildings had "no Native" policies.⁵¹

Interviews in the field for this thesis also left the author with definite impression that Natives are discriminated against in the rental market, and that the discrimination is very subtle. A Native tenant made the following remark, "[it is] hard to find a place . . . [Landlords have] discriminations; they didn't say it but I read it from their eyes." Another tenant also said, "it is hard to find a nice place [because] landlords [are] not willing to rent to Native persons. We can only rent in certain areas, e.g. West End."⁵²

⁴⁹ Manitoba Association for Rights and Liberties, Asserting Native Rights, p. 6.

⁵⁰ Manitoba Association for Rights and Liberties, Update, p. 3.

⁵¹ Geoffrey York, "Winnipeg Landlords often Spurn Natives Rights, Officials Say," Globe and Mail, 2 July, 1988.

⁵² Field notes from the survey.

4.11 Conclusions

All the problems discussed in this Chapter are not discrete and clear cut, but they are inter-related and interdependent. The problem of affordability is a manifestation of an extreme level of poverty among Natives. The problem of affordability leads to the problem of adequacy as poor people cannot afford to live in better quality houses, thus leading to the problem of chronic mobility. These are general problems. All poor people living in a city like Winnipeg with its large stock of old houses are bound to face the above-mentioned problems. Unfortunately, Native people face these problems to a far greater extent than any other segment of society.

The specific problems faced by the Native population are suitability of housing, discrimination and their lack of knowledge of rights as tenants. The problem of suitability is probably related to the Native tendency to have large and extended families, which are not easily accommodated in the existing housing stock.

Nonetheless, a closer examination of the roots of the problems are beyond the mere classifications of general and specific factors. The causes of all these housing problems are deep-seated, intricate and systematic.

It is true that if someone is not able to find a decent place to live because of limited income, housing affordability is a problem of poverty. But if Natives have occupied the lowest strata of our society for decades or even centuries, the problem is not just poverty. The question is why Natives, despite all kinds of upgrading and training programs, still earn substantially less than the general population, with 70% of them on welfare.

We look, for example, to the reserves in Manitoba, 80% of the reserves are unemployment, welfare . . . A lot of communities are looking at second, third and fourth generations of welfare people.⁵³

⁵³ Personal interview with the Native Education Advisor, Winnipeg School Division Number 1, 14

Then the question of poverty becomes systematic. Is there something in our society's system that prevent Natives from being fully participating members? What has gone wrong with government programs to help Natives adjust to the urban environment? Perhaps, the analysis of this chapter raises more questions than it answers. Nonetheless, if we have to solve Native housing problems in Winnipeg or other Canadian cities, we have to look above and beyond the symptoms to identify the mechanism or system that keeps the vicious cycle of despair, dependency and poverty in existence.

Chapter Five: The Roles of Government: Housing Policies and Programs

5.1 Introduction

As initially reported in Stanbury's study of urban Indians in 1970, Natives still constitute a significant subgroup among the urban poor. Their housing problems are complex, interdependent and intertwined as illustrated by the discussions in Chapter Four. The root causes of the problems are poverty, discrimination, unfamiliarity with tenant/landlord relations and inadequate health and safety by-law enforcement in Winnipeg.

As discussed in Chapter Two, housing has four different roles in a modern society: as a consumer good; as an investment good; as a social good; and as an industry. There are several actors involved in housing: the consumers (renters and owners); the developers and builders; the financiers; and the governments. While it is beyond the scope of this thesis to document the intricate and complex relationships amongst the various actors, this Chapter focuses on the roles of the various levels of government in addressing the housing needs of the poor. It explores several deficiencies in Canada's housing policies which contribute to the dismal condition of the poor. The deficiencies include problems in the shared jurisdictions of housing responsibilities among the three levels of government which partly contributes to the inability of Canada to develop comprehensive housing policies; and the fact that Canadian housing policies benefit the rich at the expense of the poor, and it happens that urban Natives are amongst the poorest of the poor.

5.2 Shared Jurisdictions in Housing

There are ten provinces and two northern territories in Canada which are politically organized in a constitutional federation with a national government in Ottawa. Each province has its own elected government. The basic legislative powers and responsibilities of the two main levels of government were originally set out in the British North American Act of 1867 which was renamed the Constitution Act of 1867 and became the foundation of Canada's Constitution Act of 1982. The Constitution Act assigns matters of broad and national interest, such as defense, finance and banking, and trade and commerce to the federal government, while matters of a local nature such as education and municipal institutions, are assigned to the province. The responsibility for housing is not mentioned explicitly. The federal government's interventions in the mortgage market flows as part of the banking and finance functions. The provinces are solely responsible for cities, urban development controls, subdivision and servicing standards without which housing cannot be built, occupied and maintained. Municipalities, as creatures of the provinces, carry out housing-related functions as stipulated under various provincial statutes. Most often, municipalities have the responsibilities of ensuring health and safety standards of dwellings.

5.3 The Role of the Federal Government

The analysis of Canada's housing policy is complicated by the fact that all three levels of governments have had some sort of housing responsibility since the end of the First World War although the primary housing policies were traditionally federal initiatives until the 1970's. Federal efforts in housing began with the Dominion Housing Act of 1935. The Act had an implicit goal to relieve unemployment during the economic depressed years of the 1930's. It enabled the federal government to make loans jointly with

financial institutions for upper and middle income housing projects, the purpose of which was to stimulate the demand on housing and create jobs in the construction industry. The first National Housing Act (NHA) in 1938 and the second NHA in 1944 which was described as "an Act to promote the construction of new homes, the repair and modernization of existing homes, the improvement of housing and living conditions, and the expansion of employment in the post war period," had the same policy thrusts.¹ In 1945 a crown corporation, the Central Mortgage and Housing Corporation (CMHC) was created to administer the NHA.

The federal government used housing as an economic lever to encourage and accommodate economic growth after the Second World War. Prior to the war, its involvement in the provision of social housing had been sporadic and on emergency basis.² One of the earliest developments was Wartime Housing Ltd., a crown corporation and developer created in 1941. It produced 45,930 units to house workers in wartime industries but it was dismantled after the war.³ The entire stock of public housing units during and immediately after the war was sold into private hands.

The National Housing Act of 1938 authorized the Minister of Finance to make low interest loans to local housing authorities (including provinces, municipalities and local groups) who would provide low rental housing for the poor. No social housing was built, however, because of delays in complementary provincial legislations and the wartime economic conditions.⁴ In 1949, the major breakthrough in social housing was the provision to build subsidized public housing units under a federal-

¹ MaryAnn McLaughlin, "Government's Role Continue to Spark Debate," Perception, 12, No. 2 (1988), p. 35.

² The term "social housing" refers to non-market, rental housing which is aimed at low to moderate income households.

³ MaryAnn McLaughlin, Government's Role, 1988. p. 35.

⁴ M. Dennis & S Fish, Programs in Search of a Policy (Toronto: Hakkert), 1972, p. 127.

provincial partnership, on paper at least. However, funds to social housing projects were minimal. From 1949 to 1963, only 11,000 public housing units were produced, comprising 0.7% of the new residential construction during the period.⁵ It was felt that the living conditions of the poor would be improved through the "filtering-down" process.⁶

Fallis categorized the main thrusts of Canada's housing policies between 1945 and 1963 as stabilization and growth. It was the time when the government applied the theory of Keynes to encourage and accommodate economic growth.⁷ The role of the government was to "make the private market work"; thus, housing policies were to ensure an adequate supply of mortgage funds and serviced land for the booming house building industry after the War. The federal government introduced a joint loan program with financial institutions, through which mortgage interest rates were subsidized. The government controlled loan-to-value ratios and the amortization period and thus had the capacity to stimulate the demand for housing. In 1954, the Federal Loan Insurance Program replaced the joint loan arrangement which opened a new era of public mortgage insurance that still remains an important function of today's CMHC. The federal government, through CMHC, acted as an insurer of mortgage loans made by approved lending institutions. In essence, the government safeguarded approved lenders against loss in the event of default and maintained the right to determine the terms of the mortgage. The policy

⁵ John C. Bacher, "Canadian Housing Policy in Perspective," Urban History Review. 15, No. 1 (1986), p. 4.

⁶ Filtering refers to any change in the relative position of a housing unit in the inventory or matrix of housing unit in an area. Dwellings are said to "filter-down" if their position deteriorates. The filtering concept is rooted in the ecological studies of the 1920's when the growth of cities was reflected as a series of concentric zones expanding outward from the inner core. As city grew and people moved out to the other zones, the inner rings or zones were occupied by people of less income. Therefore, each zone and its housing stock filtered down overtime.

⁷ George Fallis, Housing Economics (Toronto: Butterworth & Co., 1985), p. 167.

was to make mortgages easy to resell and thus stimulate the mobilization of capital for residential construction.

By the mid 1960's, social reform movements, combined with economic expansion, created pressure to change the National Housing Act (NHA). In June 1964, the NHA was amended to encourage a more effective public housing construction program and a non-profit housing program. The changes provided better financial terms for provincial participation and authorized the CMHC to make direct loans to provincial, municipal and private non-profit corporations. CMHC made 90% (of value) mortgage loans to projects initiated and owned by provincial governments and since rental losses or subsidies were to be shared on a 50/50 basis between federal and provincial governments, provincial housing authorities were established in most provinces.⁸

The increased size of public housing in the late 1960's led to strong criticisms and objections to large public housing projects which were said to stigmatise tenants and increase crime and vandalism in the neighbourhood. As a result, the social housing sector changed its focus to an emphasis on income mixing. The change in focus led to two reform thrusts. The first was the introduction of the Rent Supplement Program in the 1970's whereby the government made arrangements with private landlords to rent units, usually apartments, to tenants from the public housing waiting list. The government paid the difference between the market rent and the rent paid by the tenant, which is set at 25% of the tenant's income. Rent supplement units in any given housing project were not to exceed 25% of the total.⁹ The second reform thrust were the 1973 amendments to the NHA which broadened the potential scope of Canada's non-market housing programs. The targeted group was expanded to

⁸ The Canadian Council on Social Development, A Review of Canadian Social Housing Policy (Ottawa, 1977). P. 2.

⁹ George Fallis, Housing, p. 173.

include low and moderate income so as to achieve a broader social mix within housing projects. The programs encouraged co-operative housing by making loans more readily available, increased the low-interest loans to 100% (of value) for municipal and private non-profit housing projects, and financially assisted families purchasing a new home.¹⁰ Nonetheless, funding to these programs was never substantial and they have been under constant attack from the private housing industry.¹¹ It was also at this time that the Rural and Native Housing Program was introduced.

The federal government's commitment to mixed income housing led to the establishment of the Non-profit and Co-operative Housing Program (Called 56.1 after its section of the National Housing Act) in 1979. The difference from the previous 1973 NHA was that CMHC withdrew its direct mortgage financing function. Instead, the program is financed through private lenders but the mortgages are insured by CMHC. The mortgage interest payments are written down to 2% as subsidies to housing projects under Section 56.1 while the tenants of these projects pay the lower end of the market rent determined by CMHC. About one-quarter of the tenants in a housing project under this Program could be of low income.¹² The Urban Native Housing Program, established in 1978, is part of the 56.1 Program.

The federal Task Force on Program Review in 1985 recommended the Section 56.1 Program be transferred to provincial jurisdiction and to eliminate the subsidization of mortgages. The federal and provincial governments instead agreed on a 75/25 cost sharing on the difference between economic rent and rent paid by tenants. All tenants under the current 56.1 Program fall within the low income threshold (or core housing need) and pay 25% of their income to rent.

¹⁰ The Canadian Council on Social Development, Review, p. 5.

¹¹ D. Hulchanski & G. Drover, Housing Subsidies in a Period of Restraint: The Canadian Experience, 1973-1984 (Winnipeg: Institute of Urban Studies), 1986, p. 13.

¹² George Fallis, Housing, p. 177.

The total non-profit and public housing inventory was about 380,000 units in 1984 making Canada's non-market housing sector about 4% of Canada's total housing stock.¹³

The current social housing activities at CMHC are mostly cost-shared programs with the provincial government. The main programs are the Public Non-Profit, the Urban Native, the Private Non-Profit (all under Section 56.1 of the NHA), the Rent Supplement and the Rural and Native Housing Program. Table 5.1 shows the total social units committed by the federal government from 1980 to 1989. As can be seen, there was a decline on the provision of social units from 31,397 units in 1980 to 17,818 in 1989, which is partly a response to the restraints on federal spending and partly due to the change of government in 1984 which favors less intervention.

Table 5.1 Total Social Housing Units Committed by CMHC in Selected Years, 1980-1989.

	1980	1982	1984	1986	1988	1989
Total Social Housing	31,397	28,453	22,907	19,401	18,188	17,818
Rural & Native	(1,544)*	(1,426)	(1,474)	(2,269)	(1,818)	(2,233)
Urban Native	n.a.**	n.a.	n.a.	(1,098)	(1,096)	(906)

Source: CMHC Annual Reports.

* Rural and Native and Urban Native units are part of total units

** n.a.= not available

To summarize, social housing activities in Canada have never been a high priority in government spending and most social units are targeted to those who cannot afford a decent place in the private market. The role of the federal government has been that of financier or mortgage insurer of social housing projects. The decreased social housing activities in the middle 1980's is a reflection of the neo-conservative ideology in the

¹³ Ibid., p. 13.

government which prefers private market to government intervention.

5.4 Manitoba's Social Housing Programs

As discussed earlier, most provincial housing authorities did not exist until the mid-1960's. The Manitoba Housing and Renewal Corporation (MHRC), a provincial crown corporation, was not established until 1967. The total stock of public housing in Manitoba was negligible until 1969, when there was a change in government to one which showed deep concern for low income housing that consequently translated into a rapid expansion in the public housing program. From 1950 to 1970, Manitoba built 1,526 public housing units, 864 of which were built in 1970.¹⁴

After 1970, Manitoba participated in public housing projects under Section 43 of the National Housing Act. Those projects required the province to invest 10% of the capital cost and federal loans were made available for the remaining 90% of the capital cost. Rents in the projects were all geared to incomes with tenants required to pay up to 25% of their incomes for rents. The difference between the rents collected and the actual cost of operations was subsidized 50/50 by the federal and provincial governments. Between 1970 and 1977, there were 7,638 units (4,683 units for senior citizens and 2,955 units for low income families and persons with special needs) built under Section 43 of the NHA in Winnipeg.¹⁵ However, out of the 2,955 family public housing units, only 650 units were built in the inner city.¹⁶ It represented an under supply of low income family housing in the inner city. The reasons cited for the small numbers of family public housing units built in the inner city included the lack of reasonably priced land and the difficulty of obtaining zoning for public family housing due to

¹⁴ Dennis & Fish, Programs, p. 159.

¹⁵ Public Interfaces Ltd., An Envelop of Programs: An Analysis of Inner City Housing Policies and Programs (Winnipeg, 1978), p. 34.

¹⁶ Ibid., p. 36.

an anti-public mentality in established neighbourhoods.

Today MHRC and the Department of Housing are mandated to carry out housing related activities stipulated in the Housing and Renewal Corporation Act, the Landlord and Tenant Act, the Residential Rent Regulation Act, the Condominium Act, and the Elderly and Infirm Persons Housing Act¹⁷. Thus MHRC carries on a variety of functions which include the provision of low income housing through a federal-provincial cost sharing program (e.g. the 56.1 Program), and on a unilateral provincial basis shelter allowances for low income elderly and families, rent control, and landlord and tenant affairs, to name a few. For low income families and the elderly, the major social housing programs are the Public Non-Profit Housing Program, the Rent Supplement Program, the Urban Native Housing Program and the Private Non-Profit Housing Program. Table 5.2 is a breakdown of social housing activities in Manitoba in 1988—1989. There were 740 units added to the total stock of low income housing in Manitoba at a capital cost of about 35 million excluding the cost for rent supplement and the largest share of units was in the Private Non-Profit Program, usually run by churches and community groups.

Table 5.2 Social Housing Activities in Manitoba, April 1988 to March 1989.

Programs	No. of Units	Capital Cost
Public Non-Profit	122	\$5,383,852
Private Non-Profit	277	\$19,106,514
Urban Native	151	\$10,724,585
Rent Supplement	190	n.a.*
TOTAL	740	\$35,214,951

Source: MHRC, Annual Report, 88-89.

*n.a.= not available

¹⁷ The Manitoba Housing and Renewal Corporation, Annual Report 1988-1989, p. 1.

Although the province has some unilateral programs for the poor, the bulk of the social housing activities in Manitoba has been federal-provincial cost shared programs. Nonetheless the province has sole jurisdictions on land/tenant affairs and rent regulation which are important in delineating the rights and obligations of tenants and landlords.

5.5 City of Winnipeg's Social Housing Activities

At present, most of the housing related activities in the City of Winnipeg are carried out by the Community Programs Division of the Department of Environmental Planning. The Division's functions are stipulated in Sections 648 and 649 of the City of Winnipeg Act. The Division encompasses neighbourhood planning and research, building and urban design, community revitalization, housing support, housing program delivery and community services.

The Division's housing supported programs were begun in 1973 with the first project being the construction of nine infill public housing units¹⁸ on city-owned empty lots in North Point Douglas.¹⁹ In addition to the city-owned empty lots, the City government also purchased small lots in the inner city to develop infill housing with the assistance of MHRC, the provincial housing agency. During 1983/84, the City of Winnipeg sold 105 building sites to MHRC at substantially lower-than-market prices for infill housing.²⁰ The 'savings' on the land price were passed on to the tenants or owners of the infill. The development of infill housing was thus a tool for neighbourhood stabilization and increased revenue for the city government.

Besides putting its emphasis on infill housing, the Division was also involved in the Midland Housing Development in the Centennial Area, a

¹⁸ Infill units are dwellings built on empty lots in an established neighbourhood.

¹⁹ The Community Programs Division, Status Report on the City of Winnipeg Involvement in Housing Initiatives (May 1989), p. 1.

²⁰ *Ibid.*, p. 1.

municipal public housing project under Section 43 of the National Housing Act. In addition to the direct provision of social housing, the Division has also delivered the federal Residential Rehabilitation Assistance Program (RRAP) in Winnipeg since 1974, which provided financial assistance to homeowners and landlords to make necessary repairs in the dwellings. Until April of 1989, the Division had been directly involved in the repairs of 5,514 homeowner units and 3,334 rental units.²¹ Kinew Housing, the oldest Native housing corporation in Winnipeg has used RRAP money to repair some of its older stock of houses.

The Community Programs Division of the Department of Environmental Planning is responsible for the delivery of federal and provincial housing and community improvement programs. The current funding is derived from cost shared capital programs such as the Residential Rehabilitation Assistance Program (RRAP), administration fees for the delivery of RRAP, Core Area Initiative funding for the Core Area Residential Upgrading and Maintenance Program (CARUMP), and the Manitoba/Winnipeg Community Revitalization Program. The full cost of administering the Community Programs Division is not in the city's operating budget, only the administrative costs related to eleven permanent employees are budgeted for. Therefore, the Division's funding is unpredictable and depends entirely upon the support of senior levels of governments which is a situation that has existed since 1973.²²

Winnipeg's commitment to housing and neighbourhood improvement is contingent upon funding from the federal and provincial governments. The City's five year capital budget puts much more emphasis on work projects in suburban areas and pays less attention to the older

²¹ Ibid., p. 5.

²² Report of the Ad Hoc Committee on Housing, Prepared for the Committee on Planning and Community Services Based on Responses from the Community Committees and Public Submissions, (Winnipeg, 30 June 1989), p. 28.

neighbourhoods. In fact there is no capital budget for neighbourhood improvement.²³

5.6 Winnipeg Housing and Rehabilitation Corporation

The City's direct provision of social housing rests with the Winnipeg Housing Rehabilitation Corporation (WHRC), a municipal non-profit housing corporation. It was created by the City Council in 1977 and came into operation in 1980 as a response to the large stock of old and poor condition houses in Winnipeg's inner city and affordability problems faced by inner city tenants. The board of directors at WHRC is comprised of four city councilors and three appointees from other social and housing agencies.²⁴ WHRC utilizes various provincial and federal housing programs to acquire and renovate older dwelling units in Winnipeg's inner city to achieve the dual purposes of upgrading the existing residential stock and providing relatively low cost housing to the poor in inner city. While WHRC had used provincial and city's operating grants in its early years, the funding from federal-provincial housing programs such as the 56.1 Program became more important as WHRC increased its portfolio. In 1984, 70 out of WHRC's 85 rental units were funded under the 56.1 Program.²⁵ In 1988, WHRC acquired an additional 62 units under the Private Non-Profit Housing Program through Manitoba Housing at a capital cost of \$3,997,496.²⁶

Housing activities at WHRC have been concentrated on the complete renovation of old and run-down apartment blocks in Winnipeg's inner city.

²³ Letter to the Committee on Planning and Community Services submitted by Councillor Mike O'Shaughnessy & Councillor Ernie Gilroy, Winnipeg, 20 Feb. 1989.

²⁴ Lynda H. Newman, Municipal Non-Profit Housing: Winnipeg Housing Rehabilitation Corporation, (Winnipeg: Institute of Urban Studies, 1986), p. 4.

²⁵ *Ibid.*, p. 11.

²⁶ The Manitoba Housing and Renewal Corporation, Annual Report 88-89, p. 12.

For example, WHRC may spend \$10,000 to purchase a unit and use \$42,000 to renovate the unit which means that 80% of the total purchase price goes to renovation.²⁷ The renovated building or houses are then rented out to low income people. Currently it has about 400 units in its portfolio, half of which have been funded under the new (after 1986) 56.1 Program which is geared to low income people.²⁸

5.7 The Activities of Core Area Initiative One in Urban Native Housing

The Winnipeg Housing and Rehabilitation Corporation is not the only government effort to improve the housing conditions in Winnipeg's inner city. The first Core Area Initiative Agreement provided \$96 million, equally shared by the three level of governments, for programming within Winnipeg's inner city. It has been the first tri-level involvement in revitalizing and rehabilitating a city's core area in Canada. In Core Area Initiative 1 (CAI 1), certain programs were designated to housing and housing support efforts such as home repair grants, the enforcement of the City's Maintenance and Occupancy By-Law through CARUMP, grants for home ownership in the inner city and expanded assistance to non-profit housing corporations.

Some Native housing agencies have benefitted from the CAI 1 such as Kinew Housing which obtained \$840,000 under the Expanded Non-Profit Assistance of the Core Area Initiative 1 during 1981 to 1986 to purchase and renovate 18 houses and repair 118 units within its existing portfolio.²⁹ Kinew was the only Native housing agency to obtain CAI capital funding to acquire and renovate houses and rent them to Native tenants. Similarly, under the Program of Community Services, Aiyawin Housing Corporation

²⁷ Telephone interview with Ms. Fay Godden, Winnipeg Housing Rehabilitation Corporation 9 February 1990.

²⁸ Telephone interview with Ms. Fay Godden at WHRC, 9 February 1990.

²⁹ Winnipeg Core Area Initiative, Final Status Report (Winnipeg, 1987), p. 26.

obtained \$26,000 from CIA 1 to supplement its operation and office rental costs.³⁰

The Core Area Initiative's activities to revitalise Winnipeg's inner city have been extended to the spring of 1991 in the Core Area Initiative Two Agreement. At the time of writing, data is not available to determine how much Native housing activities are affected by the second agreement.

5.8 The Federal Government's Expenditures in Housing

As revealed by the above discussion, housing policies and programs in Canada are cost shared by all three levels of governments with the federal government being the major financier for social housing programs. If one could judge a government's priorities by its spending, Table 5.3 shows the percentage of direct housing expenditure in the overall federal government expenditures. Housing constituted an average of 1.49% of total government expenditures over the decade of 1980 to 1989. In fact the housing expenditures have declined from an average of 1.68% in the first five years of 1980's to an average of 1.37% in the latter half of 1980's. The decline of federal expenditures on housing echoes an earlier analysis in this Chapter that the federal government has decreased its social housing commitments from 31,397 units in 1980 to 17,818 units in 1989.

Table 5.3 indicates the direct spending on all housing related programs administered by the federal government which includes the costs of the various social housing programs, the mortgage insurance programs and the support programs, such as land development. The Table does not show housing related tax expenditures. Tax expenditures are "special provisions in the tax statutes, applicable to particular types of business or sources of income, which result in those designated types of income being taxed at a lower rate than would otherwise be levied."³¹ Thus tax expenditures are

³⁰ Ibid., p. 52.

foregone revenues through tax shelters, deferred tax payments or tax exemptions. Tax expenditure is a popular policy instrument which is viewed as less interventionist in the market place.³²

Table 5.3 Federal Housing Expenditure, 1980 to 1989.

Year	Housing Expenditures (Millions)	Total Federal Expenditures (Millions)	Housing as a % of Total Expenditures	Half Decade Averages
1980	\$896	\$53,422	1.68%	1980
1981	\$1,058	\$62,297	1.70%	to
1982	\$943	\$74,873	1.26%	1984
1983	\$1,853	\$88,521	2.09%	average
1984	\$1,598	\$96,615	1.65%	<u>1.68%</u>
1985	\$1,657	\$109,222	1.52%	1985
1986	\$1,429	\$111,237	1.28%	to
1987	\$1,454	\$116,389	1.25%	1989
1988	\$1,885	\$125,535	1.50%	average
1989	\$1,734	\$132,715	1.31%	<u>1.37%</u>
Total	\$14,507	\$970,826	1.49%	

Source: D Hulchanski, "Canadian Government Housing Expenditures: A Ten Year Review," *Canadian Housing*, 7, No. 1 (1990). p. 20

Social housing expenditures are direct loans and subsidies to individuals. Home ownership and private rental housing are subsidized by tax expenditures, such as the Registered Home Ownership Savings Plan (RHOSP) and the Multiple Unit Residential Building (MURB) Program. The RHOSP allowed middle to high income Canadians to put aside \$1000 each year as tax deductible income if they intended to use it to buy a house. Introduced in 1974 by an amendment of the Income Tax Act, the MURB program enabled wealthy individuals to shelter income from other sources

³¹ Kenneth Woodside, "The Political Economy of Policy Instruments: Tax Expenditures and Subsidies in Canada," in *The Politics of Canadian Public Policy*, ed. M.M. Atkinson & M.A. Chandler (Toronto: University of Toronto Press, 1983), p. 175.

³² Ibid., p. 175.

by investing in apartment projects. The RHOSP and MURB cost the federal government on average 60 to 110 million dollars annually in foregone revenue during 1974-1978.³³ By 1980, the MURB program had cost the federal government \$670 million in foregone revenue. Although the program was terminated in 1981, the owners of the MURB projects are still entitled to tax deductions until 1991.³⁴

According to L.B. Smith, direct spending by CMHC on social housing, market housing and infrastructure support only accounted for 10.6% of all housing expenditures while tax expenditures accounted for 80.6% over the same time period. If one singles out the expenditures on social housing (\$288 million) and compares this to tax expenditures (\$6,360 million), the ratio is 1:22. This means that for every dollar spent on social housing, twenty-two dollars have been 'spent' by the federal government in foregone revenues for moderate and higher income people (Table 5.4). Although recent data on housing tax expenditures are not available for comments, the trend is still valid.

Auditor General Kenneth Dye illustrated the hidden nature of tax expenditures in his 1985 report:

A cost-conscious Parliament is in the position of a team of engineers trying to design a more fuel-efficient automobile. They think they have succeeded, but the engine seems to go on consuming as much gas as it did before. They cannot understand the problem until they notice that, hidden from view, myriad small holes have been punched through the bottom of the gas tank. This is too often the way of tax expenditures. Revenue leaks away, and MPs do not know about it until it is too late.³⁵

³³ D. Hulchanski & G. Drover, Housing Subsidies in a Period of Restraint: The Canadian Experience, 1973-1984, (Winnipeg: Institute of Urban Studies), 1986, p. 18.

³⁴ Ibid., p. 15.

³⁵ Linder McQuaig, Behind Closed Doors (Markham: Penguin Books Limited, 1987), p. 10.

Table 5.4 Summary of Major Federal Housing Expenditures (1979)

	Annual Expenditures (millions)	% of Total
CMHC grants, contributions, subsidies	\$840	10.6
Social housing (public housing, non-profit housing, co-operative housing, etc.)	\$288	
Market housing (AHOP, ARP, interest forgiveness)	52	
Land assembly and municipal infrastructure/ community work	263	
Others	237	
Implicit interest subsidies on outstanding loans	100	0.8
Implicit subsidies in NHA insurance fees	15	0.2
Federal tax expenditures	6,360	80.6
Non-taxation of imputed rent	3,700	
Non-taxation of capital gains	2,500	
RHOSPs	115	
MURB	45	
Rent control costs	225	2.8
CMHC commitments for loans and investments	350	4.4
TOTAL FEDERAL HOUSING ASSISTANCE EXPENDITURES	7,890	99.9

Source: modified after L.B. Smith, "Housing Assistance: A Re-evaluation," *Canadian Public Policy*, 3 (1981) p. 455.

The largest share of housing tax expenditures rests on capital gains from selling one's principal residence. McQuaig cited an example that when John Turner became the Liberal leader in 1984, he sold his mansion in Toronto for more than \$900,000, but had paid only \$265,000 for it eight years earlier. He made \$635,000 profit on the sale and paid no tax on it.³⁶ A public housing resident has to live in a housing project for 118 years to get the same amount of benefit as John Turner gained on the tax savings from the \$635,000 profit.³⁷

³⁶ Ibid., p. 12.

In the government's consultation paper on housing in January, 1985 it deliberately left out the housing related tax expenditure. McQuaig made an analogy that it was like the discussion of Canada's weather without mentioning the winter.

Neil Brooks, a tax policy expert at Osgoode Law School, argued that it is totally inappropriate to use the tax system to deliver housing or any other kind of subsidy, because this only leads to inequity and the tax system would become so complex that it would result in an enormous amount of abuse.³⁸ Woodside also argued that tax expenditures are inefficient as the target is unclear and tax expenditures are subject to less Parliamentary scrutiny.³⁹ After all, tax expenditures in general, and housing expenditures in particular, mainly benefit the highest income households.

5.9 The Lack of a Comprehensive National Housing Policy

The vast difference in benefits of the rich and the poor in housing is partly due to the fact that Canada does not have a comprehensive national housing policy. Professor D.V. Donnison, an eminent English housing expert, has outlined three general approaches to housing policy in western countries: the assisted free market; social housing programs combined with free market production; and comprehensive housing policies.⁴⁰ The goal of the assisted free market approach is to maximize house production using incentives and government programs to stimulate the flow of public and private funds to the housing market. The techniques include income tax subsidies, mortgage schemes and direct government lending. The

³⁷ Ibid., p. 14.

³⁸ "Housing Finance: The Neil Brooks' Viewpoint," *Canadian Housing*, 7, No. 2 (1990), p. 610.

³⁹ Kenneth Woodside, "The Political Economy of Policy Instruments: Tax Expenditures and Subsidies in Canada," in *The Politics of Canadian Public Policy*, ed. M.M. Atkinson & M.A. Chandler (Toronto: University of Toronto Press, 1983), p.181-187.

⁴⁰ Dennis & Fish, *Programs*, p 125.

assisted free market approach is effective in increasing housing supply, but it does little to reduce the hardship of those in greatest need who depend on the filtering process and the free market to meet their housing needs. The approach is used in nations in early stages of industrialization, such as Greece, Spain, Turkey and Portugal.

Nations who use the social housing approach combined with free market production, rely on an unregulated private market to serve those who can afford it and intervene only to help those who cannot, such as the poor and the elderly. The techniques for intervention may include direct building (public housing), subsidy to non-profit projects, rent controls and shelter allowances. Donninson observed that the housing policies of Britain, Switzerland, United States, Canada and Australia conform to this standard.

In nations with comprehensive housing policies, the governments undertake the responsibility of guiding all housing production to meet carefully formulated national goals. A clear definition is found in Dennis & Fish's Report;

Under a comprehensive housing policy, government agencies cannot simply react crudely to vaguely perceived problems. Objectives are set and goals targeted. Research is done to determine as precisely as possible the nature and extent of the problem, the force at work in creating it, the resources available to deal with it and the best way to organize and allocate them.

Careful planning is done.⁴¹

The nations of West Germany, Holland, Norway, Finland, Austria and Sweden all developed comprehensive housing policies in which housing has been progressively removed from the private market to assume a character similar to a social service or public utility.⁴² Thus, a

⁴¹ Dennis & Fish, Programs, p. 372.

⁴² John C. Bacher, "Canadian Housing Policy in Perspective," Urban History Review, 15, No. 1 (1986). p. 13.

comprehensive housing policy is one which balances the interests of the community with that of the building industry, attempts to distribute housing opportunities among the various groups and classes in society, and which ensures that the basic needs of all people are met in a way that results in social justice and equality of opportunities.

It seems that Canada has never attempted to achieve such a comprehensive national housing policy and has in fact reduced the government's role in social housing. For example, the rental component of the Residential Rehabilitation Assistance Program, an important program which helped renovate substandard rental units in older neighbourhoods, was terminated in the 1989 federal budget. The 1990 federal budget reduced the previous spending commitment for social housing by 15%.⁴³

The inability to achieve a comprehensive national housing policy is partly rooted in our constitution which divides these responsibilities among the federal and provincial governments. The Meech Lake Accord, which attempted to bring Quebec's signature to the 1982 Constitution, would have further weakened the power of the federal government. Although the Accord was dead on 23 June, 1990, it has set the tone of devolution of federal power to provincial governments. In addition, the biggest impediment is the political will, or the lack of it, to break the current system which benefits the rich.

In federal housing policy, there has been a constant confrontation between the "social-welfare" and "market-welfare" advocates. The public-private dichotomy in the housing policy existed long before the creation of Central Mortgage and Housing Corporation in 1946 (The name changed to Canada Mortgage and Housing Corporation in 1979). In 1935, the Report of the Special Parliamentary Committee on Housing said:

⁴³ Jeffrey Patterson, "Who's Looking After the House," Canadian Housing, 7, No.1 (1990), p. 25.

The formation, institution and pursuit of a policy of adequate housing should be accepted as a social responsibility.... There is no apparent prospect of the low rental housing need being met through unaided private enterprise housing for profit...⁴⁴

In 1964 the Ontario Association of Housing Authorities published *Good Housing for Canadians*, and the theme of inadequacy of the private market in addressing the needs of the low income came up again.

A constant claim of the proponents of the 'pure' private enterprise that it could solve the housing problem should be considered against the evidence of an historic ineffectiveness.... Private enterprise seems to be at its best dynamic level when protected by extensive loan guarantees and substantial borrower's equity and when properties are all sited in a bustling market.⁴⁵

However, the politicians and senior civil servants constantly favour and rely on the private market as the only efficient mechanism for distributing society's resources. In a letter to the President of CMHC, the then Minister of Housing in 1956 spelled out the Government's attitude which perceived social housing as an appendage to the unguided and uncontrolled private market.

It was the government's view, which I have stated publicly on a number of occasions, that we would be justified in using public funds for housing only where private enterprise fails to meet the need.⁴⁶

Dennis & Fish argued that housing policy in Canada before 1969 had in fact relied on the assisted free market.⁴⁷ Although there has been an increase in social housing activities after 1969, the main thrust of Government housing policy is still guided by a single purpose to accommodate "market housing" which means governments only intervene

⁴⁴ Dennis & Fish, *Programs*, p. 2.

⁴⁵ Ibid., p. 2.

⁴⁶ Ibid., p. 3.

⁴⁷ Ibid., p. 126.

when the market fails to meet the needs of the people. It is obvious that the private market cannot meet the needs of the poor. In 1985 there were over one million Canadian households who were in "core housing needs" and 89% of them were renters.⁴⁸

5.10 Conclusion

Housing policies and programs in Canada are complex because the three levels of governments share jurisdiction on housing matters with the federal government as the main financier. The provincial and the municipal governments rely heavily on the cost-shared programs with the federal government for social housing provisions. In reality, Canada has viewed housing programs as economic levers rather than as instruments of social policy. There is no denying that poor people in Canada do not have a fair share of housing resources. The current system is plagued with fundamental faults: the low spending priority on housing in the federal government; the unfair tax system which benefits the rich at the expense of the poor; the lack of leadership in the federal government in providing decent and affordable housing to all Canadians; and the lack of a comprehensive housing policy shared by all of the three levels of governments.

⁴⁸ Cassie J. Doyle & J. David Hulchanski, "The Housing Affordability Gap in Canada: The Need for a Comprehensive Approach," in Housing in the 90s: Common Issues, ed. Robert D. Katz (University of Illinois at Urbana-Champaign, 1990), p. 77.

Chapter Six: The Federal Government's Housing Policies and Programs for Urban Natives

6.1 Introduction

Historically Status Indians have had a special relationship with the federal government. The Indians gave up their land in exchange for certain rights and privileges, such as medical care and education, guaranteed under the treaties signed with the federal government. Status Indians are therefore regarded as the "responsibilities" of the federal government. This Chapter will document federal housing initiatives for Urban Natives over the last twenty years. The Urban Native Non-Profit Housing Program is a particular focus that the Program is reviewed and assessed as to how its objectives have been met.

6.2 Housing Responsibilities of the Federal Government towards Natives

Under the Constitution Act of 1867, The Parliament of Canada has the power to make laws affecting Indians and lands reserved for Indians. The principal statute through which the federal government exercises this legislative authority is the Indian Act. Under the Act, Status Indians on reserves are the responsibility of the federal government. Indian and Northern Affairs Canada (INAC) (formerly known as the Department of Indian and Northern Affairs), is responsible for administering the Indian Act on behalf of the federal government. The Act stipulates certain privileges to Status Indians. Although housing is not one of the rights stipulated under the Act, housing on reserves is provided by the Band Council. Indian and Northern Affairs Canada combines its resources with that of Canada Mortgage and Housing Corporation (CMHC) and Indian bands to provide housing assistance to Indians on reserves in the form of

loans, mortgages, renovation and band support funds. Band Councils, the administrative arm of INAC, are expected to expedite, build and allocate housing on reserves. Although the Inuit had not signed any treaties with the federal government, a Supreme Court decision in 1939 accorded the Inuit the same benefits as Indians.¹

Although the new Constitution Act of 1982 includes Metis as Canada's aboriginal people, Metis are not recognized in the Indian Act, so Non-Status Indians and Metis are not eligible for any of the housing assistance INAC has provided to Status Indians on reserves. It was not until the Rural and Native Housing Program was introduced by CMHC in 1974, that housing assistance to Metis, Non-Status Indians and other residents in rural areas was provided.

For off-reserve Indians, the Department of Indian and Northern Affairs (DINA) and CMHC offered a home ownership program in 1967—the Off-Reserve Housing Program. The Program provided a repayable first mortgage from CMHC and a forgivable second mortgage from DINA and stipulated that only employed Indians were eligible to apply. Thus it was geared to assist stable and upwardly mobile Indians in purchasing a home. The Program was terminated in 1985 since it was narrowly targeted, being aimed only at home ownership for employed Indians in towns and cities. Three years after the introduction of the Off-Reserve Program, there were serious attempts in Winnipeg and Toronto to provide low rental housing for urban Natives which became the Urban Native Housing Program.

6.3: History of the Urban Native Housing Program

In 1969 the Indian and Metis Friendship Centre and the Institute of Urban Studies in Winnipeg conducted a survey to identify problems faced by urban Indians and to find ways to solve them. The most crucial problem

¹ Heather Lang-Runtz, "Native Housing," Canadian Housing, 2, No. 4, (1985), p. 27.

identified was the ability to find affordable and adequate housing in the city. As a result, Kinew Housing was formed in 1970 as a non-profit corporation aimed at assisting Native people in transition from rural reserve communities to urban centres.

Kinew was a pilot project which opened a new dimension of providing low cost housing by the third sector. The third sector is neither private nor public enterprise, but includes elements of both. Third sector housing programs obtain financial support from the different levels of government, but the day-to-day operation is carried out by private citizens through an incorporated company or agency. Under Section 15.1 of the National Housing Act (NHA), Kinew received 100% mortgage financing through CMHC which was subsequently repaid under interest terms lower than the prevailing market interest rate. Kinew is governed by a voluntary board of directors, all of whom are Natives and has bought and renovated houses in the city and rented them out to the Native tenants. Besides providing decent low-rentals for urban Natives, Kinew also used housing as a vehicle to disperse Native settlement throughout the city to avoid establishing "Native ghettos" and to create jobs for Natives in the repair and renovation of homes.

The third sector approach to subsidize housing for urban Natives was followed by Wigwamen Housing in Toronto, Canative Housing in Edmonton and Calgary, Sasknative in Saskatoon, and Skinin-Elnong in the Maritimes, to name a few. All used the same model of buying existing single or semi-detached dwellings in the inner city areas, rehabilitating them and renting them to low income Native families.

However, these housing corporations soon found that the benefits of Section 15.1 (100% CMHC financing, 8% interest rate and 10% capital contribution) were not sufficient to cover the difference between their expenses (mortgage payment and operating costs) and the rental revenue

they could collect.² To assist in making the projects viable, CMHC provided an annual grant under the Research and Demonstration Section of the National Housing Act (Part V) to cover part of the operating costs. In addition to the Part V grants, the Ontario and Manitoba governments were prepared to pay an additional subsidy under Section 44 of the National Housing Act. If expenses after initial subsidies are still beyond the revenues collected (at 25% income of the tenant), the balance of the deficit is shared by the federal and provincial governments on a 50/50 basis under Section 44 of the NHA.

The need for additional funds for these Native housing corporations stemmed from the high cost of managing their portfolios. Maintenance costs were high because of the age of the housing stock and additional management costs were needed because the houses were spread throughout the city. In addition, in order to acquaint the tenants with the urban environment, tenant counsellors are provided in various Native housing corporations, which adds to the administrative cost.

In late 1974, the federal government showed increasing concern about the ad hoc use of Part V funding for the urban Native housing corporations. An internal evaluation of the urban Native non-profit housing projects was conducted by CMHC to determine the level of financial assistance needed to administer the projects efficiently.³ It was at this time that the conception of a separate urban Native housing program took place. The original intent was to incorporate a new urban Native program under the established Rural and Native Housing Program. However, CMHC management rejected the concept of a separate program for urban Natives because there were existing housing programs for the urban poor, such as the Public

² M. Lipman & C. Brant, Urban Native Housing In Canada (Winnipeg: Institute of Urban Studies, 1986), p. 2

³ Ibid., p. 5

Housing Program and Rent Supplement Program as discussed in Chapter Five.

When CMHC terminated the Part V grants in 1975, it created a difficult period for the various urban Native housing agencies. Some managed to keep their portfolios while others defaulted or had their units absorbed by other agencies. Virtually no new activity took place in urban Native housing in the country except in Saskatchewan.⁴

After intense lobbying by the Native Council of Canada, CMHC agreed to a joint initiative to promote urban Native housing. The program vehicle was the newly announced Non-Profit and Co-operative Housing Program (Section 56.1 NHA). Thus the Urban Native Non-Profit Housing Program came into existence in 1978.

Federal assistance under Section 56.1 provided for an interest rate reduction to 2%. The savings in the interest payment was the federal subsidy. Obviously the sole reliance on Section 56.1 interest savings was not enough to make projects viable for low-income urban Natives. As such the program had to take tenants from various income levels in order to make it viable. If the Program wanted to reach out for more lower income groups, the provinces had to participate financially under Section 44. All provinces, except Saskatchewan refused to participate in this new program. In light of the fact that there were no provincial contributions to the Program and the very low income of Natives, CMHC in 1983 started to provide an operating subsidy so that all Native housing units could be allocated on a rent-geared-to income basis.

Up until 1986, the Program still allowed or encouraged income mixing. There was no income threshold to get into the houses and the "wealthy" tenants paid the market rent determined by CMHC. In 1985, the federal Task Force on Program Review found that the 56.1 Program was not

⁴ Ibid., p. 7.

benefitting the poor. It recommended a change in the program structure and the transfer of the administrative and delivery responsibilities to the provinces. In 1986, CMHC signed the global agreements with each of the provinces and territories to transfer the 56.1 programs to provincial and territorial housing authorities.

Table 6.1 Total Portfolio of All Urban Native Housing Corporations in Manitoba

On March 31, 1990	CMHC	Manitoba Housing	Total
Aiyawin Corp., Winnipeg	77	86	163
Anicinable Housing Corp., Dauphin	21	50	71
Dakota Ojibway Tribal Council Housing Authority Brandon, Winnipeg, Virden & Portage La Prairie	223	137	360
Kanata Housing Corp., Winnipeg	25	25	50
Keewatin Housing Ass. Inc., Thompson	0	49	49
Kinew Housing, Winnipeg	283	53	336
Swan River Friendship Centre, Swan River	4	43	47
Payuk Inter-Tribal Co-op, Winnipeg	0	42	42
Friendship Centre, Portage La Prairie	0	8	8
Friendship Centre, Brandon	0	12	12
Friendship Centre, Selkirk	0	28	28
Putakawagon, Winnipeg	0	15 beds	15
Total	633	548	1181

Source: Urban Native Housing File at Manitoba Housing.

The new Urban Native Housing Program, now administered under Manitoba Housing, does not offer any subsidy on the mortgage rate, but the

Program is targeted to households with core housing needs and all tenants are rent-geared-to-income with a 75/25 federal/provincial subsidy to cover the difference between the economic rent and the rent paid by the tenants. Up until March 31, 1990 Manitoba had 1,181 residential rental units designated for Natives in various urban centres.(Table 6.1) All of these units are either under the new (after 1986) Urban Native Housing Program, the old (1978-1985) Urban Native Housing Program or various acquisitions under Section 15.1 from 1970 to 1978.

6.4 Nature of the Urban Native Non-Profit Housing Program

The objective of Urban Native Housing Program is to assist low income Native households to obtain affordable, adequate and suitable rental housing in urban areas. The Program provides assistance to Native non-profit housing corporations or co-operatives to acquire, construct, renovate and operate subsidized rental housing projects. Before 1986, the program was a solely federal initiative and it encouraged income mixing of tenants and also allowed tenants to buy the units. After 1986, the Program shifted its focus to total rental and all units catered to low income Natives.

The basic philosophy of this and all private non-profit housing programs is to let people at the community administer and deliver the program which is designed to reach people's need at the grass roots level with a minimum of red tape. Private non-profit housing programs are viewed as alternatives to public housing projects which were being criticized as insensitive to community needs by housing critics.

Each private non-profit housing corporation is a separate legal entity with its own by-laws and constitutions. Policy making for these housing corporations rests with their board of directors which are composed of volunteers who are prepared to serve the community. For the Urban Native Housing Program, the majority of board members have to be Natives.⁵

The day-to-day operation of the corporation is usually carried out by a manager who is hired by the board and responsible to the board.

Since private non-profit corporations are separate legal entities, they have the sole power to select and evict their tenants, set up policies and procedures pertaining to the operation of the corporations, hire and fire their employees, as long as the corporations operate within the guidelines of the Operating Agreement signed with the government. The civil servants view the third sector approach as a way of giving housing responsibilities back to the community. A senior housing officer at Manitoba Housing indicated:

The Urban Native Housing Program has placed control, to a very limited extent, of some of their own affairs into their own hands. We provide the funding and we provide the subsidy, but tenant selection, management and everything, as long as they work within our guidelines, is the responsibility of the urban Native group.⁶

6.5 Program Evaluation

When Kinew started in 1970, it had three main objectives which became the implicit or explicit objectives of the later urban Native housing agencies. The three main objectives were:

1. To construct or acquire affordable and decent residential units for low income Natives.
2. To help develop administrative and leadership skills of Natives through participation in the operation of the housing agencies.
3. To provide orientation or counselling services to the tenants to facilitate tenant adjustment in the city.⁷

⁵ Natives include Status Indians, Non-Status Indians, Metis and Inuits

⁶ Personal interview with a senior housing officer, Manitoba Housing, 28 November 1989.

⁷ The Indians and Metis Friendship Centre & The Institute of Urban Studies, The Indian-Metis Urban Probe (Winnipeg: Institute of Urban Studies, 1971), p. 23.

Twenty years have lapsed since Kinew's incorporation as the first urban Native non-profit housing agency in Canada. However, some of its goals have not been fully achieved and some of the original problems still exist in today's Urban Native Housing Program.

6.5.1 Structural Problems or Difficulties of the Program

The concept and idea of a third sector approach to social housing is to involve people at the community level in delivering housing programs. Most non-profit social organizations operate with a volunteer board which often shares the mission of helping people. Because of the voluntary nature of the job and the length of tenure stipulated under the by-laws of the various housing corporations, there is no guarantee that capable and skilled board members will stay on the board. In theory, the manager is accountable to the board, which in turn must answer to its funding sources. However, as part-time volunteer bodies with regular turnover in their membership, the boards are hard pressed to provide the level of scrutiny and control over the activities of the corporations which would enable them to fully respond to government agreements. In short, the boards may be the weak link in the chain of accountability.

Boards are voluntary. We are witnessing a rather rapid turn-over in membership of boards and in some instance frequent turn-over of staff.⁸

A successful housing corporation depends very much on the quality of the board and the manager. However, the funding agencies have no control over who sits on the board and who is the manager. In addition, it seems some of the managers are not hired on the basis of competence

The whole thing rests on a good manager and/ or a good board. It appears that the managers aren't hired or haven't been hired in the past according to their abilities and skills. It is a

⁸ Personal interview with a senior housing officer at Manitoba Housing, 9 March 1990.

matter of who you know rather than what you know... We have no input into the selection of that manager. Whether he has any accounting skill, we accept what was given and we are not the employer; we are merely the provider of subsidy.⁹

Incidence of incompetence and corruption in the Native community was acknowledged by managers of two Native housing corporations in Winnipeg. One indicated to me that:

There is a great deal of abuse [of public funds] on the reserves regularly; chief and council will give [monies and projects] to friends and relatives. If you complain, they are going to kick you out For Native housing sponsors, there has to be some control; control to determine what they can handle and what they can't. . . . You have to hire the right person, not just because he is a friend or a nice guy. There are a lot of horrible stories about urban Native housing—board of directors who didn't know what happened and the manager knew nothing either. So it hasn't been easy for the government.¹⁰

Since board members are volunteers, they have no obligation to serve on the board indefinitely. A member may join the board with the good intention of helping people, but will soon tire from tracing rent arrears and vandalism.

If a group has to deal with arrears and is firm on collecting rent, all of a sudden he becomes a bad guy and a target of verbal abuse and criticism. A board member could take it for so long and say he has had enough... Being a member of any housing board is a friendless job, be it Native or Non-Native. You are volunteer, you don't get paid for it. There is virtually no benefits and all the responsibilities.¹¹

6.5.2 The Difficulty of Accountability for Public Funds

As indicated earlier, urban Native corporations are separate legal entities. The only control which the funding agency relies on is the

⁹ Personal interview with a senior housing officer at Manitoba Housing on 9 March 1990.

¹⁰ Personal interview with a manager at one of the Native housing corporations in Winnipeg, 17 January, 1990.

¹¹ Personal interview with a Senior Housing Officer at Manitoba Housing, 28 November 1989.

compliance of the Operating Agreement signed by the Native housing corporation and the funding agency on each project.

There were incidents in the past where funds have been missing and the accounting system of one of the Native housing groups was in chaos. The incidents were allowed to happen because of the inadequate monitoring system. In a letter addressed to the branch manager of the CMHC Winnipeg office, one Native housing manager indicated the minimal monitoring and supervising the funding agencies have.

The problem of accountability for public funds is difficult to solve since the basic structure of the program involves the transfer of administrative duties to the housing agencies. Carroll has argued to strengthen the incentives for compliance and enhance the internal professional standards to counteract the problems of reduced accountability.¹² She has suggested that a certain proportion of board members should be appointed by the government to oversee the operation of the housing agencies.¹³ She cautioned, though, that this would jeopardize the autonomy and the perceived benefit of the third sector approach to deliver housing services.

6.5.3 Problems Associated With Inadequate Training Provided By the Funding Agencies

A more appropriate alternative is to ensure the managers and the boards understand their responsibilities and obligations under the collective agreement through training by the funding agencies. At present, there is no deliberate effort from the government to provide training. It seems that governments throw an extra amount of money into the administration fee and hope the group will run properly. A civil servant at

¹² Barbara Wake Carroll, "Administrative Devolution and Accountability: the Case of the Non-Profit Housing program," Canadian Public Administration, 32, No. 3 (1989), p. 345.

¹³ *Ibid.*, p. 365.

Manitoba Housing admitted to me that throwing extra money at the urban Native housing group is not going to solve the management problems encountered by some groups.

The way we fund urban Native groups, we fund double the amount for administration than for conventional public housing operators or even non-profit housing operators... We give them the money but we don't give them the training to acquire the skill. That is a weakness in the program There is a lack of a proper training, both at the board level and at the management level. . . . There has to be a recognition somewhere along the line, for this Program to operate efficiently, that there has to be a fair amount of money and staff devoted by the active party, i.e. CMHC and Manitoba Housing. . . . An effort should be made to train the board so the board knows what is required from a management perspective. Most boards, by their very nature, once they hire a manager, pass on the responsibility of management to the manager.¹⁴

Portfolio Management at the CMHC agreed that majority of the urban Native housing agencies need some training:

We don't deal with the manager on a one to one basis, but we deal with the board. If the board wants us to deal with the manager, that is fine My experience is that the majority of the groups we get probably need a lot of training to begin with. You get a board, you train them, that same board might not be there. So it is forever training.¹⁵

Research conducted by Peter Holland examined the management problems of fourteen urban Native housing corporations in Canada and found that 30% of the corporations had serious management difficulties in the early years of operation and five out of the fourteen corporations had been in violation of the terms of the Operating Agreement.¹⁶ Therefore,

¹⁴ Personal interview with a property management officer at Manitoba Housing, 2 march 1990.

¹⁵ Personal interview with a Portfolio Management Officer at CMHC Winnipeg office, 9 March 1990.

¹⁶ Peter Holland, Management Training Needs of Urban Native Housing Projects (Toronto: DEL Support Centre), 1988. p. 14.

there has to be a deliberate effort by the funding agencies to train the managers and the board of directors when circumstances involving mismanagement arise.

6.5.4 Difficulties in Managing a Small Portfolio

The size of the portfolio is important because the budgetary allotment for administration is determined by the number of housing units. So, a small portfolio can only justify a part-time manager. In addition, the small amount of administration money from a small portfolio cannot attract highly qualified people which may result in a faster rate of turn-over for management.

Management consultants suggested that the portfolio has to reach a certain size to make management efficient. As indicated in Table 6.1 the portfolio of the Native housing agencies in Manitoba varies from 8 units to 360 units.

When S.A.M. Management, a property management firm, managed the Winnipeg Housing Rehabilitation Corporation (WHRC), it indicated that WHRC would need approximately 250-400 units before it could establish an efficient management system.¹⁷ Mr. Fred Wolch, the former manager of WHRC agreed on the critical mass of 250-400 units to achieve good property management.¹⁸

It is a function of organization. If you have 20 units, you cannot have a full-time manager and a secretary, it doesn't work. There is not much incentive for even 50 units or 100 units.¹⁹

There is no consensus on a magic number of how many units are

¹⁷ Personal interview with Mr. John Lyons, Manager, S.A.M. Management, 17 January 1990.

¹⁸ Telephone interview with Mr. Fred Wolch, former Manager of Winnipeg Housing Rehabilitation Corporation, 2 March, 1990.

¹⁹ Personal interview with the manager, S.A.M. Management, 17 January 1990.

required for an urban Native housing corporation to run efficiently. Housing officers in Manitoba Housing and CMHC have differing opinions on the ideal size of the portfolio. It seems that 50 units is the bare minimum and the funding of 1.5 staff per 100 units is an acceptable formula.

Managers of the urban Native housing corporations held different opinions. They stressed the difficulties of managing single detached dwellings which are located in different parts of the city. If the difficulties of managing a small size portfolio stem from the fact that units spread in a wide geographic area, the solution has to be consolidation of either the units (i.e. shift the focus to acquiring multiple family dwellings) or the consolidation of the housing corporations with more units

If the ideal size of the portfolio is above 250 units, there are only two Native housing agencies which have reached this level of maturity. Worst of all, Manitoba Housing has funded four new groups in 1989-1990; all have a very small portfolio (Table 6.2). The new groups are affiliated with Friendship Centres or a Band Council. The intent is to share administration skills but there is no guarantee that the new groups with 3 to 12 units will run smoothly. In addition, the Friendship Centres and the Band Council have no legal responsibility to help their affiliates. Therefore, the question is why the funding agency funded new, small groups instead of consolidating the existing ones, i. e. giving more units to the existing and properly managed urban Native housing corporations.

Table 6.2 Number of Native Housing Units Delivered by Manitoba Housing 1986-1989.

Corporations	1986	1987	1988	1989	Total
Aiyawin Housing Corp., Winnipeg	64	2	20	0	86
Anicinable Housing Corp., Dauphin	24	6	15	5	50
Dakota Objiway Tribal Council Housing Authority, Brandon, Winnipeg, Virden Portage La Prairie	30	43	43	21	137
Kanata Housing Corp., Winnipeg	25	0	0	0	25
Keewatin Housing Ass. Inc., Thompson	10	30	0	9	49
Kinew Housing, Winnipeg	2	20	21	10	53
Swan River Friendship Centre Housing Corp., Swan River	12	11	10	10	43
Payuk Inter-Tribal Co-op., Winnipeg	0	0	42	0	42
Friendship Centre, Portage La Prairie	0	0	0	8	8
Friendship Centre, Brandon	0	0	0	12	12
Friendship Centre, Selkirk	0	0	0	28	28
Putakawagon, Winnipeg	0	0	0	15 beds	15 beds
TOTAL UNITS	167	112	151	118	548

Source: Urban Native Housing Program file at Manitoba Housing.

6.5.5 The Problems of Old Houses in the Portfolio

When Kinew started in 1970, it was necessary to buy older and cheaper units because subsidies under the Part V grants were ad hoc and inconsistent. Buying older units also allowed Kinew to provide job opportunities for Native construction workers. It was a deliberate policy as the manager said:

When Kinew started in Winnipeg in 1970, there was no rental subsidy. Kinew had to buy older houses in the price range of \$12,000 to \$13,000 because tenants couldn't afford the rent. It was a deliberate policy [that] Kinew bought older homes all over the city, mainly in the North End and West End of the city.²⁰

With the establishment of the Urban Native Housing Program in 1978, the policy of buying older units and renovating them continued. The policy continuation was justified because the pre-1986 program subsidy was on an interest write-down to 2%. In order to accommodate low-income Native households, the Native agencies had to buy older and cheaper houses. However, most of the Native units had changed to rent-geared-to income in 1983 and the federal government picked up the difference between the operating costs and the rent collected. After 1983, the continued practice of buying cheaper and older units at the expense of the quality of housing was unwise and has caused many problems in maintenance in recent years.

The older houses required more maintenance, especially the CMHC ones. At that time the old core area homes were purchased with the view that it was accomplishing two tasks—creating jobs and improving housing in the core area. But that backfired. We end up having those homes that are a nightmare and cost more money to restore.²¹

²⁰ Personal interview with Mr. Stan Fulham, Kinew Housing. 17 January 1990.

²¹ Personal interview with the Manager of a urban Native housing corporation in Winnipeg, 12 January 1990

Table 6.3 The Average Capital Cost of Native Units and the Average Residential Unit Sale Price in Manitoba, 1978-1989.

Year	No. of Native Units	Capital cost/unit	Average Sale Price of Residential Units in Manitoba
1978	12	\$21,707	\$44,442
1979	-	-	\$46,590
1980	13	\$33,085	\$49,494
1981	57	\$41,098	\$51,552
1982	50	\$48,517	\$50,577
1983	60	\$39,173	\$54,713
1984	118	\$39,044	\$58,320
1985	164	\$49,979	\$61,818
1986	167	\$66,621	\$70,173
1987	112	\$64,828	\$77,057
1988	154	\$69,640	\$80,426
1989	106*	\$77,829	\$82,401

Source: Data from CMHC Winnipeg office, Manitoba Housing and Manitoba Real Estate Association.

*The official figure is 118 units. There are 15 beds (units) in 3 houses. Therefore, the number of units should be 106

Table 6.3 shows the capital costs of Native units and the average sale price of residential units in Manitoba from 1978 to 1989. The capital cost of Native units includes monies used for renovation, legal fees and project development fees. Therefore if the capital cost is substantially lower than the average market price, the real cost of purchasing the unit will be minimal. In other words, what the urban Native groups purchased during 1978 to 1985 were poor quality houses. The proportion of renovation money spent on these units was buried in the individual purchase documents and not available for analysis. However, since 1987, CMHC has put forth a special refurbishment budget to bring these units up to standard. The refurbishment money is also called modernization and improvement (M&I) money and it has to be over \$5,000 per unit to justify the claim. In 1987-88, there were 22 units upgraded at a cost of \$10,000 per unit. In 1988-89 another 52 units were upgraded using M&I money (Table 6.4). For the

1989-1990 fiscal year, Winnipeg's CMHC office had budgeted \$300,000 to upgrade inadequate units in its portfolio of 633 urban Native units in Manitoba.²²

Table 6.4 The Use of Modernization and Improvement Money in Urban Native Housing Program April 1987-March 1989.

Time period	M&I money	Units	M&I/unit
April 1987-March 1988	\$220,000	22	\$10,000
April 1988-March 1989	\$372,000	52	\$7,153

Source: Personal interview with Mr. Terry Wotton, CMHC Winnipeg office, 9 March, 1990.

6.5.6 Problems of Inadequate Tenant Counselling and Troubled Tenants

A manager of a Native housing corporation estimated that 20% of tenants are destructive. The manager had to put in steel doors to prevent the doors from being smashed during a fight. The housing agency also has a unit which needed \$30,000 repair work due to neglected maintenance, vandalism and destructive behaviour. In another Native housing corporation, the manager indicated the necessity to construct "non-destructible" units for multi-problem families.

Although the destructive tenants may constitute a small percentage, the counselling of these tenants is not a easy task. Fieldwork for this study revealed deliberate vandalism in some housing units, especially in the apartment blocks. One example is a two year old Native apartment block in need of interior repainting.

Both Manitoba Housing and CMHC have funded tenant counselling in the administrative budgets of the Native groups (\$120 per unit per year in 1990), but it is up to the groups to utilize this money. A large Native housing corporation indicated to me that it did not have a tenant counsellor.

²² Personal communication with Mr. Terry Wotton at Winnipeg's CMHC office in March 1990.

A Senior Housing Officer at Manitoba Housing admitted that the inadequate tenant counselling was a problem:

One of the major problems we have is failure on the part of some of the groups to have a program familiarising or training some of the clients with the process of living in an urban centre in a modern unit. A lot of people come in and are not prepared to live in a unit I think in many cases it is inadequate tenant counselling, not only regarding maintenance, but in the matter of keeping their rental payment up to date.²³

6.5.7 The Difficulties of Dealing With Two Funding Agencies

Because Manitoba Housing took over the responsibility of delivering the urban Native Housing Program under a global agreement signed with the federal government in 1986, the Native housing agencies in existence before 1986 have to deal with two funding agencies, two sets of reporting systems and two budgets. The difficulties were partly due to the change of the program in 1986 and partly due to the program operation which allows a Native housing corporation to have new unit allocations each year.²⁴ The difficulties in dealing with two funding agencies posed undue hardship on the Native corporations.

It turns into a bureaucratic nightmare with two funding agencies administering the same program. We have 163 units which are broken down to 24 projects. We have to keep separate accounting reports for each project, i.e. produce 24 accounting reports each month. That is a financial statement plus combined financial statement plus an income statement with a budget comparison... [The reporting system] is extremely cumbersome.²⁵

²³ Personal interview with a Senior Housing Officer at Manitoba Housing, 28 November 1989.

²⁴ The pre-1986 program and the post-1986 program have some substantial changes. For example, pre-1986 income tests on tenants are not required, but all tenants in the post-1986 projects have to fall within the low income threshold determined by Manitoba Housing. The urban Native housing groups are the only private non-profit housing corporations which receive unit allocations each year to build up their portfolios. Most of the other private non-profit housing projects put forth by church or community groups are one time deals.

²⁵ Personal interview with the manager, one of the Native housing corporations in Winnipeg, 12

At the time of writing, the reporting of urban Native groups to the funding agencies has changed to every four months. Financial statements and budget variance have to be submitted to Manitoba housing and CMHC quarterly. At the end of a fiscal year, an annual report of all the expenditures has to be submitted as well. Any unused monies have to be returned to the governments which means this system gives no incentive to save funds in the Native housing corporations.

6.5.8 The Involvement of Provincial Politics in the Program Delivery

The Native housing agencies are generally not very happy with provincial responsibility in the delivery of the Program for these reasons: first, the federal government has a special relationship with the Native people in this country and thus services to Natives are viewed by them as federal jurisdictions; second, provincial politics affects the location of Native rental units. Stan Fulham, manager of the Kinew Housing, cited an incidence that Kinew was not allowed to buy older houses in the Logan area when Logan was the constituency of the then provincial Minister of Housing. The Minister's reason was to prevent Natives being ghettoized, but the Native housing corporation viewed the incident as deliberate interference by not letting Natives move into the constituency. Kinew's complaint had some validity as the majority of Natives do not vote and have no interest in politics.²⁶ However, Native people have increased their political awareness after the death of the Meech Accord and the Oka incident in the summer of 1990.²⁷ There were several Native candidates

January 1990.

²⁶ Don McCaskill compared the urbanization of Indians in Winnipeg, Toronto, Edmonton and Vancouver and found that less than one-third of Indians in all cities voted in the previous federal, provincial or municipal elections. Documentation cited in Don McCaskill's unpublished paper, The Urbanization of Indians in Winnipeg, Toronto, Edmonton and Vancouver: A Comparative Analysis, (1980), p. 18.

²⁷ The refusal of a Native member at the Manitoba Legislature to grant procedural public hearings

running for the 1990 Manitoba election and four got elected.

6.5.9 The Difficulties of Achieving Cost Effectiveness

Tables 6.5 and 6.6 show the operating cost of Native units under Manitoba Housing and CMHC respectively. The Manitoba Housing portfolios are those units delivered and administered by MHRC after 1986 and the loss or subsidy is shared by federal and provincial government on a 75/25 basis. The CMHC portfolios are those units delivered and administered by CMHC before 1986 and the loss or subsidy is borne by the federal government. The loss for the Manitoba portfolio was \$8,621 per unit per year in 1989. The loss for the CMHC units was \$6,505 per unit per year in 1989. A comparison of the two tables revealed the differences between the two set of portfolios. The Manitoba units paid a higher mortgage payment which varied from \$7,439 per unit per year in 1988 to \$7,922 in 1990. The CMHC units paid \$5,472 in 1988 and \$5,760 in 1989 for mortgage. This finding corresponds with the earlier analysis in Table 6.3 which shows the Manitoba units had a higher capital cost and thus a higher mortgage payment. The CMHC units had a higher maintenance cost which varied from \$685 per unit per year in 1989 to \$820 in 1988. The Manitoba units paid \$317 in 1988 and \$469 in 1990 for maintenance. Also, the CMHC units had a higher utility cost which varied from \$840 in 1986 to \$900 in 1989. The Manitoba Housing units paid \$527 per unit per year in 1988 to \$752 in 1990 for utilities. The high maintenance and utility costs of the CMHC units are perhaps a reflection of the older stock in the portfolio which requires more repair and is less energy efficient.

of the Accord was a major factor of not having the Accord ratified before its deadline on 23 June 1990. The Oka incident was an armed confrontation and road blockade of Mohawks in Oka, Quebec, against an expansion of a golf course to the Mohawks' graveyard. The incident had ripple effects on Native communities throughout Canada.

One significant observation evident from the two Tables is that in both portfolios the operating loss exceeds the mortgage payment. The mortgage was \$5,760 for the CMHC units while the loss was \$6,505 in 1989 with a difference of -\$740 per unit per year. In the Manitoba Housing portfolio, the difference between mortgage payment and operating loss was -\$645 in 1990. The above finding is significant because after amortization in 25 or 30 years, those housing units will become the property of the Native housing corporations and government subsidies will cease. The Native corporation may then either a) increase the rent, b) find ways to cut its operating cost, or c) request continuous subsidy from the governments. I cannot prognosticate which way or combination of ways the Native housing corporations will choose to secure their financial standing after amortization. However, if they choose the route of increasing rent, it will make the Program inaccessible to low income Natives and thus defeat the purpose of providing affordable housing. The continued subsidy after amortization is highly unlikely because of scarcity of government funds which give priority to the ongoing projects. The option seems to be up to the Native housing agencies to cut costs.

Table 6.7 is a comparison of operating costs of Public Housing, Non-Profit and Urban Native Programs in order to cast some light on the cost ineffectiveness of the Native Program. The comparison is restricted to single and duplex family type housing because the Native units are mainly single detached dwellings. The greatest loss, or subsidy required, is the private Non-Profit Program which funds church or community groups to acquire or build housing units. The loss in 1990 was \$11,561 per unit per year. A further examination of the private Non-Profit units at the Manitoba Housing office revealed that they were older units acquired by Winnipeg Housing Rehabilitation Corporation and a community group which buys and renovates older units in the North End of Winnipeg. Therefore, the

high operating cost of those units is due to the high maintenance cost (\$700 per unit per year).

A further analysis of private Non-Profit Program is presented in Table 6.8 where all types of houses (i. e. single and multiple housing) are examined to reveal the operating cost.²⁸ The subsidy was \$6,715 per unit per year which was significantly less than the Native units whose per unit annual subsidy was \$8,448. Urban Native units thus have the highest overall operating subsidy. The high operating cost for Native units is probably due to several factors:

- 1) The high cost of maintenance due to the acquisition of older units and a small proportion of destructive tenants.
- 2) The increased administrative cost due to the fact that Native units are mainly single detached dwellings scattered all over Winnipeg. The administrative cost, \$ 738 per unit per year, is the highest when compared with the Public and private Non-Profit Housing whose annual administrative costs were \$328 and \$366 respectively. Although the administrative cost for Native units includes \$120 for tenant counselling, it is substantially higher than the other housing programs.
- 3) The money put aside for replacement reserve is high in a Native unit. Again it is probably due to the many single detached units in the Native portfolio. It is common sense that it is cheaper to replace/repair one roof than 30 roofs, and 10 washers and dryers in an apartment block than 30 washers and dryers in different houses.

²⁸ Most private non-profits projects are multiple units

Table 6.5 Operating Cost (per unit per year) of Manitoba Housing's Portfolio of the Urban Native Housing Program, 1988-1990.

Year	Revenue	Utilities ¹	Op.Cost ²	Maint ³	Paint	Admin. ⁴	Fire Ins.	Taxes	Mortgage	Others ⁵	Loss
1988	\$2717	\$527	\$85	\$317	\$206	\$776	\$344	\$1080	\$7439	\$453	\$8485
1989	\$3162	\$640	\$84	\$406	\$274	\$735	\$350	\$1151	\$7587	\$537	\$8621
1990	\$3446	\$752	\$53	\$469	0	\$771	\$290	\$1227	\$7922	\$548	\$8567

Source: Operating Budgets, Manitoba Housing

Table 6.6 Operating Cost (per unit per year) of CMHC's Portfolio of Urban Native Housing Program, 1986-1989.

Year	Revenue	Utilities	Maint.	Admin.	Fire	Taxes	Mortgage	Repl. Reserve	Loss
1986	\$2400	\$840	\$780	\$850	\$160	\$850	n.a.	\$430	n.a.
1987	\$3100	\$850	\$760	\$800	\$247	\$965	\$5544	\$430	\$6492
1988	\$3400	\$860	\$820	\$700	\$210	\$1020	\$5472	\$430	\$6112
1989	\$3300	\$900	\$675	\$765	\$175	\$1100	\$5760	\$430	\$6505

Source: Data provided by CMHC Winnipeg Office.

¹ Native tenants, like other public housing tenants, are entitled to have water, hot water and heat for the rent they pay. The cost of these utilities are borne by the landlords, i.e. Native housing corporation. Since most Native units are single detached dwelling, the utilities cost to tenants work out as credits towards the rents

² Operating Cost includes janitorial services, equipment, security, waste removal, sundry.

³ Maintenance includes exterior and interior maintenance of the buildings, labour, heating, ventilation, plumbing, electrical system, appliance repairs.

⁴ Administrative cost includes money for tenant liaison, \$120/unit/month in 1990.

⁵ Others includes replacement reserve which was budgeted at 6/10 of 1 % of the capital cost

Table 6.7 Comparison of Operating Cost (per unit per year) of Public Housing, Non-Profit and Urban Native Program for Type I Houses (i.e. Single & Duplex Family Housing), 1990.

Types	Revenue	Utilities	Op. Cost	Maint.	Paint	Admin	Fire Ins.	Taxes	Mortgage	Others	Loss
Pub Hous*	\$3314	\$971	\$42	\$242	\$21	\$328	\$107	\$1085	\$5614	\$7.14	\$5171
Pr. N.P**	\$2085	\$842	\$150	\$700	\$90	\$366	\$204	\$1619	\$9600	\$785	\$11561
U. N.***	\$3042	\$788	\$14	\$457	0	\$738	\$329	\$949	\$7311	\$570	\$8448

Source: Operating budgets, Manitoba Housing

* Pub Hous= public housing built after 1986

** Pr. N.P= private non-profit housing put forth by church or community groups. Private non-profit housing is under the same legislation as urban Native, i.e. Section 56.1 of the National Housing Act

***U.N.= Urban Native Housing Program

Table 6.8 Operating Cost of Private Non-Profit Housing Program for All Types of Houses, 1990.

Year	Revenue	Utilities	Op. Cost	Maint.	Paint	Admin	Fire Ins.	Taxes	Mortgage	Others	Loss
1990	\$2532	\$664	\$206	\$307	\$24	\$255	\$80	\$786	\$6542	\$296	\$6715

Source: Operating Budgets, Manitoba Housing

6.6 Program Outcome

Usually program outcome is measured by how far the program has achieved its goal of providing affordable and adequate housing to Native people in Winnipeg. Table 6.9 is a tenant profile of three Native housing agencies in Winnipeg. Basically, the Program has reached the low income Natives as the average income of the households is \$10,810.

Table 6.9: Tenant Profile of the Aiyawin, Kanata and Payuk Housing Corporations.

	Children	Persons	Income	Rent
Minimum	0	1	\$807	\$43
Maximum	6	7	\$27,490	\$603
Mean	2.14	3.56	\$10,810	\$270

Source: Tenant files of Aiyawin, Kanata and Payuk.

The Program's dominant users are single parent households (54.1%) (Table 6.10). This echoes the statistical analysis in Chapter Three which indicates that approximately 25% of Native households in Winnipeg were headed by single parents. In addition, single parent households are more likely to experience financial instability. Thus, the Program has reached out to the people most in need of help.

Table 6.10: Types of Households of Native Tenants of Aiyawin, Kanata and Payuk Housing Corporations.

	Numbers	Percentage
Single Parent Family	105	54.1
Two parent Family	68	35.1
Extended Family	16	8.2
Singles	4	2.0
Others	1	0.5
TOTAL	194	99.9

Source: Tenant files of Aiyawin, Kanata and Payuk Housing Corporations.

Maintaining adequate and good quality housing as a stated objective of the Program depends upon the ongoing maintenance of the stock. After 1986, the Program stipulated that all the portfolios should be inspected by an inspector from the funding agencies every three year. Prior to 1986, the Program did not stipulate unit inspection so it was up to the individual Native housing agency to do its own inspection. From the tenants' survey, I found that regular maintenance or normal repairs to the units were entirely based upon the practice of individual Native housing agencies, or to be specific, the individual managers. I talked to tenants who had never seen the manager inspect units and in which repairs were delayed. I also talked to very hard working and responsible managers. Therefore, the quality of housing maintenance in Native units does vary.

However, it is a fact that a Native housing agency had been charged and fined twice with the violation of the Health By-Law in 1985.¹⁴ The same housing corporation was also charged with seven violations of the Maintenance and Occupancy By-Law in a one year period from September 1988 to October 1989.¹⁵ I even saw over a dozen work orders issued by CARUMP and other city departments on the manager's desk when I conducted an interview. If the situation is allowed to continue, it is going to jeopardize the credibility of the Program and defeat the purpose of the Program to provide adequate housing for Native people in the city.

In addition most Native housing agencies do not have a five-year or ten-year maintenance program for their stock. One manager blamed the frequent tenant turnover which hinders any long range planning.

We don't have a five-year plan on maintenance. We just deal with things on a day to day basis. With the constant moving of

¹⁴ The City of Winnipeg Health Department, Residential By-Law Enforcement, (Winnipeg, 1990), p. B1.

¹⁵ The City of Winnipeg Environmental Planning Department, Residential By-Law Enforcement, (Winnipeg, 1989), p. 13

the families, we cannot do that.¹⁶

However, my understanding of property management is that long-term maintenance planning a good practice

6.7 Recommendations

After indepth research on the Urban Native Non-Profit Housing Program, I would make the following recommendations.

A) The Funding Agencies (Manitoba Housing and CMHC)

I recommend to the funding agencies that they:

- 1) conduct workshops and seminars on a regular basis in order to train the personnel of the various urban Native housing corporations in the areas of accounting, tenant counselling and overall business administrative skills;
- 2) investigate the possibility of pooling the resources of all the Native housing agencies in Winnipeg to reduce costs. For example, one corporation may act as a central agency to receive and screen all incoming tenant applications. Another example is to have a team of maintenance technicians instead of each corporation contracting out for the necessary repairs and maintenance;
- 3) establish a closer working relationship with the troubled Native housing corporations to help solve their problems;
- 4) indicate to the boards of directors the qualifications and requirements of managers and other personnel in the corporations;
- 5) review the policy of buying older and existing units which may end up having a higher long term cost;
- 6) review the policy of buying scattered single detached units;
- 7) review the policy for each year's unit allocation.

¹⁶ Personal interview with the manager, a Native housing corporation in Winnipeg, on 17 January, 1990.

B) The various Native housing corporations

I recommend to the Native housing corporations in Winnipeg that they:

- 1) find ways to reduce the administrative and the maintenance costs by pooling their resources together or hiring part-time staff for corporations whose portfolio is less than 100 units.
- 2) find good tenants which are an indispensable element in running a good housing corporation. The approach may be with a stricter tenant screening process which may result in making the program inaccessible to certain tenants. Otherwise, the effort of tenant counselling should be strengthened to educate and rehabilitate delinquent tenants;
- 3) involve tenants on the boards of directors. At least half of the board members should be tenant representatives if the corporation is not a co-operative;
- 4) have the boards meet with the tenants in an annual general meeting;
- 5) perform a thorough property inspection of all portfolios every two years;
- 6) establish a short-term (5 year) and a long-term (10 year) maintenance plan.

6.8 Conclusion

Because they are the aboriginal people, Natives have a special relationship with the federal government. The relationship enables Natives to have certain rights and privileges under the various treaties and the Indian Act. Although housing is not stipulated as one of the rights under the Act, the provision of houses on reserves is the responsibility of the Band Councils, the administrative arms of Indian and Northern Affairs Canada. However, Natives in cities do not have the same arrangement with Band

Councils. The federal government's Urban Native Non-Profit Housing Program was designed to meet the housing needs of Natives in cities and the philosophy was to give Natives direct involvement in administering and delivering housing services to its own people.

The Program has been in existence since 1978 and has gone through program changes in 1986. Basically, it is successful in meeting the needs of the urban Natives who are most in need of help, i.e. poor and single parent households. However, there are problems with the Program in the areas of accountability, cost effectiveness, and adequacy in property management and tenant counselling. There is room for both the government and the various Native housing corporations to improve the Program.

Chapter Seven: Conclusions and Future Directions

7.1 Urban Native Housing Problems

The housing problems faced by Natives in cities are intricate, inter-related and interdependent. The problem of affordability is a manifestation of an extreme level of poverty among Natives and leads to the problem of adequacy. Poor people cannot afford to live in better quality houses, which creates problems of chronic mobility in which people are constantly searching for a better quality living environment.

Each time a child changes schools, it is equivalent to losing three months of education. A ten-year old boy is basically illiterate after changing schools 15 times in four years, cited a community worker.¹ The process is a vicious cycle whereby Native children cannot get good quality education to pull them out of the poverty trap. Currently the school administration is merely treating the symptoms by providing migrancy teachers to help the students adjust to a new school while a housing registry program provides a listing of available rental accommodations within the neighbourhood of the school. Nonetheless, the root cause of student migrancy—poverty—is beyond the control of the school boards.

Many social advocates believe that housing problems such as inadequate housing and homelessness are manifestations of poverty.² There is no denying that Natives are over-represented in the poor sector of society, but if Natives have occupied the lowest rung of the social ladder for decades and even centuries, the poverty problem must be symptomatic of some deeper problems. As revealed by the statistical analysis of Natives in Winnipeg, they are in a disadvantaged position when compared with the Non-Native

¹ *The Winnipeg Sun*, 2 February 1989. p. 18.

² This viewpoint is upheld by the Canadian Council on Social Development and the Canadian Housing and Renewal Association.

population. The socio-economic situation for urban Natives has not changed that much from the earliest studies in late 1960's. Some earlier studies had indicated that Natives had to adapt to the urban environment and then assimilate to the larger society. Clatworthy found that the length of urban residence had no effect on Native labour market behavior. He concluded that:

The severe employment difficulties experienced by native newcomers to the city have been found to occur to the same degree among native individuals who have resided in the city for more than ten years.³

Clatworthy's findings echoed earlier research by Mooney whose work on Indians in Victoria discovered that second generation urban Indians did not have less unemployment or higher occupational levels.⁴ Peters argued that the increased demand from Indian communities for control over lands, resources and economic institutions is a reflection of the Natives' view of the problems as economic exclusion rather than maladaptation that contribute to their woes.⁵ The blame lies with the system that puts Native people down. From my fieldwork the same idea came up from Native people themselves.

There is reason for refusal because of the structure and environment of Native people. We can't get out of the system because the system puts us there, whether the welfare or the judicial system. We are trapped there; we can't get out. As much as affirmative action, it is not working. It is piece-meal solution to a major crisis... How many people that work at MacDonald are Native people? How many people that work at public services are Native people? How many that work at Indian Affairs are Native people?... We have to start at our own

³ Steward J. Clatworthy, The Effects of Length of Urban Residency on Native Labour Market Behaviour (Winnipeg: Institute of Urban Studies, 1982), p. 42.

⁴ K.A. Mooney, "Urban and Reserve Coast Salish Employment: A Test of Two Approaches to the Indian's Niche in North America," Journal of Anthropological Research, 32, No. 4 (1976), 403.

⁵ Evelyn Peters, "Canadian Indians in Regina's Inner City: The City and the Ethnic Community" unpublished paper, 1988, p. 14.

end, stand up and be proud of our culture. It has to be a regeneration within ourselves. But even with change there are mechanisms built in that would prevent you to go that far. You cannot go up; you can't go beyond that.⁶

York called the Natives the dispossessed, being pushed by society to a second class citizen status or the third world in Canada.⁷ Wadden argued that it is the Non-Natives who drive Native people to drink. "People drink on a large scale when they are particularly impotent, with no power to influence important decisions about their lives."⁸ In the name of resource development, large pieces of Native lands were flooded to generate electricity in the James Bay project. In the name of its commitment to NATO allies, Canada allowed jet fighters to practice low level flying (below 30 metres) in northeastern Quebec and Labrador. The noise disrupts the caribou herd which the Innu depend on for living. McArthur made an analogy of dependency theory, put forth by Latin American sociologist Gunder Frank, that Natives are being exploited and are powerless to determine their own futures. However, McArthur argued that the dependency theory has not looked at the internal inertia of the people and how it impacts upon dependency breaking strategies⁹. In short, the cause of poverty among Natives is another intricate web between personal and structural causes. While it is beyond the scope of this thesis to examine the the root cause of poverty, it has to be dealt with by policy makers before any meaningful changes can be made with the housing affordability problem.

⁶ Personal interview with the Manager, one of the urban Native housing corporations, 3 August 1989.

⁷ Geoffrey York, the Winnipeg bureau chief of the Toronto Globe & Mail, has written a detailed documentation of Native's situation in Canada in his book, The Dispossessed: Life and Death in Native Canada, published by Lester & Orpen Dennys Ltd. in 1989.

⁸ Marie Wadden, "How Canada Drives Its Native People to Drink," Globe & Mail, 25 April 1990.

⁹ Doug McArthur, "The New Aboriginal Economic Institutions," in Native Socio-economic Development in Canada: Change, Promise & Innovation, ed. Paul Kariya (Winipeg: Institute of Urban Studies, 1989), pp. 40-44.

In addition, Natives are in a doubly disadvantaged position because they have to face discrimination and exploitation by some slum landlords. Although multiculturalism has been a federal policy since 1971 and the federal government passed the first Canadian Multiculturalism Act in 1988, racism is still evident in Canada.¹⁰ Bigotry and discrimination against the aboriginal people is endemic. A Native university student said:

For the average Joe Indian, racism is subtle, nebulous and hard to define... The daily pain we feel are small sharp stabs that gradually chisel at our self-worth-- the apartment we didn't get, the rude face behind a glass partition, a co-worker's crude jokes, a lonely child in a playground.¹¹

In my field research, most community workers agreed that Natives in this country are oppressed and being discriminated against. The executive director of the Rossbrook House has said:

When you look at the history of the Native people and the kind of exploitation that is happening to them. They are the people who had been so oppressed and so give up hope in lots of ways, and it is the group most discriminated against in this [Canadian] culture.¹²

Kallen argued that the intent of federal Indian policy—epitomized by the reserve— is an "ugly reality of the self-fulfilling prophecy of White Racism."¹³ Since Confederation, the federal government has had jurisdiction over "Indians and lands reserved for Indians" through the Indian Act which touches on every aspect of Indians' lives. Under the Act, the federal government has the authority over all decisions affecting the

¹⁰ See Canada, Report of the Standing Committee on Multiculturalism (1987), p. 17. ; Abraham Arnold, "Canada's Subtle Brand of Racism Still in Evidence," Winnipeg Free Press, 20 February 1990.

¹¹ George Nikides, "Daily Pain of Racism Detailed," Winnipeg Free Press, 22 March 1990.

¹² Personal interview, 15 November 1989.

¹³ Evelyn Kallen, Ethnicity and Human Rights in Canada (Toronto: Gage Publishing Limited, 1982), p. 178.

lives and destinies of Indians on reserves. The real tragedy of the treaties and the practices of public policy over the last century has been to destroy the essential elements of the Indian's life: individual initiative and self-reliance. This colonial, paternalistic Indian policy is another form of racism which views Indians as subordinates who are not able to make decisions affecting their own lives. When people are denied decision-making power, they sink into apathy. Public policy may grow out of benevolent feelings towards the Indians, but it results in psychological intimidation brought about by Indians' dependency on the government and it creates a moral vacuum which results in the total dependence of Indians on White bureaucracy. The colonial policy has been aimed at the assimilation and destruction of Indian culture, depriving them of involvement and participation and resulting in psychological depression and frustration—a cultural genocide of the Indian people.¹⁴

If urban Native housing problems are symptoms of systemic poverty and racism, the solutions have to be in the direction of self development and empowerment. Throwing money into the system is not going to solve the problems. The money has to be spent on dependence breaking strategies.

Housing programs for Native people in Canada and developing areas of the world must foster self-development. The sharing of knowledge and a value system, not the imposition of values and objectives, should be the stimulus of the housing delivery system. . . . [Natives need] an endogenous housing ideology. Pride of ownership, pride of construction and the ensuring self-respect and independence can provide the needed kernels upon which to base a Native housing ideology.¹⁵

¹⁴ Ibid., p. 178.

¹⁵ Howard Migid, Housing and Human Settlement Issues in Sparsely Populated Areas of the World as Related to the Development of Housing Policies for the Native People in Canada (CMHC Publication, 1983), p. 12.

7.2 Urban Native Housing Policies and Programs

A large proportion of the poor people in the city are urban Natives who face an array of housing problems. The federal government's Urban Native Non-Profit Housing Program was designed to meet the housing needs of Natives in cities based on the philosophy of giving Natives direct involvement in administering and delivering housing services to their own people.

After all the efforts in the last twenty years, the fact remains that a vast majority of urban Natives live in substandard, crowded houses in the private market. In Clatworthy's study, only 7.9% of the Native households, most of whom single parent families, lived in third sector or public housing (Table 7.1).

Table 7.1 Native Housing Consumption by Market Sector, Winnipeg, 1980.

Household Type	Submarkets			
	Private	%	Public	%
All Non-family	243	100.0	0	0
Childless Couples	527	100.0	0	0
Two-parent families				
Young	530	98.1	10	1.9
Mature	1050	92.2	89	7.8
Old	436	95.6	20	4.4
All two-parent families	2016	94.4	119	5.6
Single-parent families				
Young	234	82.1	51	17.9
Mature	912	89.3	109	10.7
Old	521	83.8	101	16.2
All single parent families	1667	86.5	261	13.5
ALL HOUSEHOLDS	4453	92.1	380	7.9

Source: Clatworthy, *Native Housing Conditions in Winnipeg* (Winnipeg: Institute of Urban Studies, 1981), p. 53.

In Regina, it has been estimated that 1,800 units are needed for low income people, most of whom are Natives.¹⁶ At the non-profit housing corporations, the waiting lists are getting longer and longer. Silver Sage Housing Corporation in Saskatchewan has a waiting list of 1,350 families; Namerind Housing Corporation, 160 families; and Gabriel Housing Corporation, 130 families. Although there may be overlapping, many Natives are on the waiting lists for subsidized housing from non-profit agencies.¹⁷ In Winnipeg the waiting period for a Native non-profit unit averages from one to four years.¹⁸ The short term solution of urban Native housing problems rests on the increased provision of good quality low rental housing, but trends of restraint in government spending and the slashing of housing budgets (discussed in Chapter Five), makes even this modest short term solution unreachable.

It is undeniable that poor people in Canada do not have a fair share of housing resources, resulting in dismal housing conditions compounded by the government's policies to use housing as an economic lever rather than as a tool of social policy. In fact housing policy benefits the rich at the expense of the poor, an inequity in housing allowed to happen because Canada does not have a comprehensive housing policy shared by all levels of government. The poor will continually fall through the cracks until such time as housing is ceased to be a purely market good and becomes an inherent social right.

¹⁶ Geoffrey York, "Fighting a Losing Battle: Indians, Slums, and White Backlash," Globe and Mail, 6 Jan. 1988.

¹⁷ Ibid.

¹⁸ Interview with Mr. Damon Johnston, vice chair of the board of directors of the Aiyawin Corporation, 24 Jan. 1989.

7.3 Problems in Housing Adequacy: Old Wine in New Bottles?

As indicated in Chapter Four, the problem of inadequacy in housing is a manifestation of several factors. First, Winnipeg has a large stock of older units in its inner city, many of which are in a state of disrepair. Second, the lack of by-law enforcement to maintain health and safety standards in housing allows dilapidated conditions to persist. Third, there is a lack of education and rehabilitation for delinquent tenants.

These problems have been identified by both the City's Ad Hoc Committee on Housing in 1989 and the Province's Landlord and Tenant Review Committee in 1987.

The City's Ad Hoc Committee on Housing recommended that the:

1. City of Winnipeg Act be amended to prohibit landlords from renting a unit, which has an unfinished work order, if the unit becomes vacant (recommendation 10).
2. A separate housing court be established by the Provincial government to deal with housing related infractions (recommendation 20).
3. Section 448(1) of the City of Winnipeg Act should be amended to ensure that any unfinished work orders issued under any by-laws of the city should be transferred to the new owner if that piece of property changes hands in the process (recommendations 23 & 24).

The Province's Landlord and Tenant Review Committee in 1987 recommended the followings;

Security Deposit

1. Security deposits cannot be collected or demanded without the completion, by both parties, of a condition report (recommendation 51).
2. Suites must be inspected annually (with 24 hours notice to a tenant) rather than just at the beginning and end of a tenancy (recommendation

54).

3. If there is a dispute about a condition report, either the landlord or tenant could ask for it to be completed by the Rentalsman's Office (recommendation 55).
4. Security deposits should be held in trust.(recommendation 56).¹⁹

Condition of Suites

1. Landlords are required to maintain premises in a proper state of repair that complies with health and safety standards (recommendation 71)
2. Tenants should be able to request a rent refund or terminate their tenancy if landlords do not maintain their premises (recommendation 72).²⁰

Housing Court

1. Creation of a housing tribunal (Residential Tenancy Board) to replace the current fragmented structure: City of Winnipeg, Small Claims Court, Rentalsman, Rent Appeals and Court of Queen's Bench. The Board will have the legal authority to rule on disputes about habitability, rent levels, rent refunds and treatment of tenants (recommendation 128).²¹

Tenants on Social Assistance

1. The Committee very strongly recommends that City and Provincial Social Services, when approving rent for their clients, should ensure that the unit is in compliance with the Residential Rent Regulation Act and the Landlord and Tenant Act (recommendation 135).
2. Tenants on social assistance should not be forced to move if rent increases approved by the Rent Regulation Section are greater than welfare rent guidelines (recommendation 136).²²

¹⁹ Government of Manitoba, Landlord and Tenant Review Committee.1987, p. A11-A12.

²⁰ Ibid., p. A14.

²¹ Ibid., p. I1.

²² Ibid., p. A26.

After reviewing the report of the Committee, the government of Manitoba proposed a Residential Tenancies Act (Bill 42) which incorporated more than 100 recommendations made by the Committee. The Bill endorsed the concept of a separate housing court to deal with all housing disputes and also put up tougher measures to ensure health and safety standards and greater protection for security deposits. The Bill received first and second readings in the Manitoba Legislature, but it was withdrawn in March of 1990 apparently because of pressure from the landlord associations. The Filmon government promised to reintroduce the legislation in the fall of 1990. At present no one knows what changes will be incorporated into the Bill. Will the government again bow to pressures from the landlords?

In addition, there are several important omissions in Bill 42: the recommendations on the condition of the units reports; the ensuring of adequate houses, which meet the City's standards of health and safety, for social assistance tenants; and the education of delinquent tenants. These omissions may jeopardize the Bill's ability to deal with the problem of housing adequacy in Winnipeg.

The City's Ad Hoc Committee on Housing did look at the education side. It recommended that the city establish a housing clinic based on the model in Pittsburgh and Baltimore which provided education for tenants.²³ Tenants charged by the court with housekeeping offenses, such as unclean and insect or rodent-ridden premises, would be referred to the housing clinic for an eight week course which exposes them to basic housekeeping skills and financial planning. The experience in Baltimore was an overwhelming success. "One year following the initiation of the clinic--no person who had attended the clinic had been charged with an additional violation."²⁴

²³ City of Winnipeg, Report of the Ad Hoc Committee on Housing (1989), p. 3.

In reality, the city, under the City of Winnipeg Act has more power to deal with slum landlords than what it is currently practicing. In Section 655 of the City of Winnipeg Act, the City has the power to advance money to cover the cost of repairs and also has the authority to place a lien on the building to cover the cost of the repairs and to recover the money over a period of up to 10 years by adding the amount owing to the taxes on the particular property.

655 (1) Where the council is of the opinion that the owner of a dwelling or non-residential property is unable to pay the cost of making it conform to the standards, the city may advance money to or for the benefit of the owner to the extent necessary to pay the cost.

Again the City has the authority to actually make repairs and recover the cost through the tax collecting process

656(1) If the owner of a dwelling or non-residential property fails to repair or demolish it in accordance with an order, the city may repair or demolish all or any part of it and in so acting do any work on adjoining lands, buildings or structures necessitated by such demolition or repair.

If the City chooses to take action under Section 655 of 656 it has the power to redirect rent.

657 In the circumstances referred to in section 655 and 656, where the dwelling or non-residential property is occupied by a tenant, the city may serve the tenant with a notice in writing requiring him to pay to the city the rent as it comes due up to the amount of the lien; and the payment by the tenant to the city is deemed to have the same effect in law as if the rent or part thereof had been paid by the tenant to the city at the direction of the landlord of the dwelling.

It seems that the City of Winnipeg has never used these powers stipulated under the Act. Furthermore it was a mockery of the City's

²⁴ Edgar M. Ewing, "Baltimore's Housing Clinic," Journal of Housing, No.6, (1962), p. 323.

authority when the Winnipeg Free Press disclosed a story on a City building inspector who owned a dilapidated house and rented it out to welfare recipients.²⁵ The incident illustrates the City's incompetence in enforcing its own by-laws; when someone who knows the rules very well and abuses them to his own advantage, The city government should review its policies on housing by-law enforcement.

7.4 Community Economic Development and Housing

In light of the complexity and deep-rootedness of housing problems in general and Native problems in particular, there is no easy and immediate solution to urban Native housing problems. In the 1980's the Canadian Council on Social Development documented the limits of institutional action²⁶ to bring about a resolution to social problems. The emerging trend is towards a "more active, decentralized, people-oriented action."²⁶ This trend includes some new elements: self-management, self-help/mutual aid, and co-ordinated community action.²⁷ The Ontario Task Force on Native People in the Urban Setting has also suggested the self-help solution as the future direction for Native people.²⁸ The self-help strategy is part of community economic development (CED) which is defined as a "process designed to create conditions of economic and social progress for the whole community with its active participation and the fullest reliance upon the community's initiative."²⁹

Community Economic Development is concerned with

²⁵ Aldo Santin, "City Inspector Owns 'Dump,'" Winnipeg Free Press, 16 April 1990.

²⁶ Canadian Council on Social Development, Social Development Priorities for the Nineties, A consultation paper, (1990), p. 7.

²⁷ Ibid., p. 7.

²⁸ Frank Maidman, Native People in Urban Settings: Problems, Needs and Services (Toronto: A report of the Ontario Task Force on Native People in the Urban Setting, 1981), p. 70.

²⁹ J. Rick Pointing, ed., Arduous Journey: Canadian Indians and Decolonization (Toronto: McClelland & Stewart Limited, 1986), p. 140.

fostering the social, economic and environmental well being of communities and regions through initiatives taken by citizens in collaboration with their governments, that strengthen local decision making and self-reliance, cooperative endeavor, and broad participation in community affairs. (Spark Newsletter, B.C.)

In Sydney, Australia, a group of low income singles were organized through a local drop-in information centre, the Station. In the beginning, the Station worked on self-help initiatives for single people on skid row. Later, the Station developed a long-term housing program for low income singles utilizing resources from the private sector and the state government.³⁰

In Toronto a group of low income singles who lived in hostels, most of whom were on welfare, organized themselves with the help of an experienced community development worker. The community development worker helped people to develop their goals and objectives. Once the group had a sense of itself, it extended its membership, and within two months, had 35 active members.³¹ The group's objective was to acquire affordable, non-institutional housing and within one year, succeeded in persuading a private landlord to rent seven one-bedroom apartments at an affordable level to welfare recipients.

Habitat for Humanity is another model of self-help housing in CED. It is an international non-profit Christian organization which is dedicated to the construction of adequate housing for poor people and which works on the principle of taking the poor as partners to break their cycle of poverty. A poor family can apply to build or get help to renovate a house with the aid of volunteers from Habitat. The family then has to put in 500 hours of "sweat equity" to help build his or other Habitat projects, and the family is involved

³⁰ Jim Ward, "Housing the Low-Income Singles: a Community Development Approach," Canadian Housing, 3, No.2 (1986), p. 20

³¹ *Ibid.*, p. 20

in the planning, design and construction of the house. It is a self-help concept in providing housing for and with the poor people.

Prior to the establishment of the Habitat, Frontiers Foundation, a Native non-profit organization, started recruiting Native and Non-Native volunteers to build and renovate houses in reserves and rural Metis communities. Frontiers Foundation was started in 1964 as a response to a Cree Indian Band's request for assistance in the construction of a new church in Split Lake, Manitoba. A highly motivated young builder went to the community two months early and challenged everybody to help build their church. Many people on the reserves signed up as volunteers and they built the church with "Beavers" (volunteers) from Frontiers Foundation.³²

The Minneapolis based Project for Pride in Living (PPL) is another example of applying the concept of CED in housing. PPL was started by a former Catholic priest, Joe Selvagio, who became a housing advocate helping poor people to deal with landlords and the bureaucracy and teaching them their housing rights. PPL shifted its focus in 1972 to become a rehabilitator and developer of low income housing. Over fifteen years, with the help of business donations, volunteer labour and government co-operation, PPL has done \$16 million worth of construction work including building or renovating 480 dwelling units and establishing nine co-ops.³³ It has also operated rental units for low income people, run a tool lending library, established a neighbourhood hardware store, and, in the process, has successfully employed and trained the "unemployable". The PPL motto

³² Barbara MacLenen, "Making Life Better for the People: Chales Catto and Operation Beaver," Vic Report, Spring 1989, p. 4.

³³ Glen Argan, review of Until All are Housed in Dignity, by Neal St. Anthony, in City Magazine, Fall 1989, p. 37.

is: "Give me a fish and I eat for the day; teach me to fish and I eat for a life time"³⁴

Winnipeg Native Family Economic Development (WNFED) is an attempt to apply the theory of community economic development in the Native community in Winnipeg. The affiliated projects include Payuk Inter Tribal Co-op Ltd., Neechi Foods, One Earth Youth Collective, F.C.R. Development Resources Group, Native Expressions and Ma Mawi Wi Chi Itata Centre.³⁵ In 1988 One Earth Collective, a youth oriented, office cleaning business, obtained funding through the Core Area Initiative to run a training program on business skills and knowledge. F.C.R. Resource Group was responsible for preparing the training modules.³⁶ During 1989, the Neechi Foods community store was opened; the Payuk Co-op had its new apartment at 500 Balmoral Street and renovated five housing units at the corner of Stella Avenue and Aikens Street; and the F.C.R. Resource Group provided technical assistance to all WNFED projects and maintained the WNFED office.³⁷

There are four important characteristics in community economic development. First, members of the communities have to organize themselves and participate actively in the organization created. Second, members of the community are encouraged to share the responsibility of identifying problems and implementing the solutions agreed upon. Third, the role of outsiders and the government is for technical support or partial funding of the organization. Fourth, being aware that seeking consensus among the members of the community may be a lengthy process.³⁸

³⁴ Marcia Nozick, The Changing Times: Understanding Community Economic Development for the 90's (Master of City Planning Thesis, University of Manitoba, 1988), p. 170.

³⁵ Ma Mawi Wi Chi Itata Centre, Fourth Annual Meeting Report (Winnipeg, [1988]), p. 29.

³⁶ Ibid., p. 30.

³⁷ Ma Mawi Wi Chi Itata Centre, Fifth Annual Gathering of Ma Mawi Wi Chi Itata Centre Families (Winnipeg, [1989]), p. 33.

The principles of CED are self-reliance, sustainable development, empowerment, endogenous development, all geared to human needs.³⁹ The power of CED is the development of people in the process, who learn self-reliance, empowerment, dignity and self-respect by participating in decision-making and implementation. However, successful CED and self-help housing are not easy; there are problems organizing people, achieving consensus in group dynamics, and securing access to financial resources and technical assistance. In essence, what is important is the determination of people to take matters into their own hands.

It is this notion of taking matters into their own hands which is the underlying principle of self-government. Aboriginal self government is a concept which encompasses greater aboriginal participation in, or control over, the political and policy-making process, not a delegation or devolution of federal authority, but complete sovereignty. The Special Committee of the House of Commons on Indian Self-Government, chaired by Keith Penner, held extensive hearings in Canada to elicit Indian and Non-Indian opinions on the concept and implementation of self government.

The Committee declared:

Indian peoples in Canada must control their own affairs. A new relationship is urgently needed that respects the diversity, the rights and the traditions of Indian First Nations... In a democratic age, it is incongruous to maintain any people in a state of dependency... Ending dependency would stimulate self-confidence and social regeneration. Instead of the constant and debilitating struggle now faced by band councils, which are expected to administer policies and programs imposed by the Department of Indian Affairs, Indian First Nation governments would get on with the business of their own government affairs.⁴⁰

³⁸ J R Pointing, Arduous Journey, p. 141.

³⁹ Marcia Nozick, "Principles of Community Economic Development," City Magazine, Summer 1990, p. 16.

⁴⁰ Special Committee on Indian Self-Government, Indian Self-Government in Canada (Canada: House of Commons, 1983), p. 41.

Writers in the field of aboriginal self-government usually classify three stages of self government—institutional interest groups, special purpose and administrative bodies, and legislative or law-making institutions.⁴¹ Institutional interest groups are articulators of the concerns and political views of aboriginal group, but they are not the policy makers. The Assembly of First Nations, the Native Council of Canada and the Metis National Council are examples of institutional interest groups. The band councils on the reserves are special purpose and administrative bodies and have the ability to enact laws or by-laws under the mandate given by the government authority to which they are accountable. The ultimate form of self-government is the participation in, or control of, law-making institutions.

Put it in the context of the Urban Native Housing Program, self government has reached, at best, the second stage. The Native housing corporations are administering the units allocated from Manitoba Housing or CMHC but are responsible to their funding agencies and have no say in how the programs should be administered. The annual allocation of housing units are determined in Ottawa, and any decision-making regarding the program is done by senior bureaucrats and the Minister of Housing.

With respect to the Rural and Native Housing Program, there is a mechanism to receive Native input into the Program. A Tripartite Management Committee (TMC) with representatives from CMHC, the province and Native organizations was set up to monitor delivery of the Program and in turn report to the Planning and Monitoring Committee which is comprised of senior officials from CMHC and the provincial housing agency.⁴² While Natives' concerns pertaining to the Program can

⁴¹ David A. Boisvert, Forms of Aboriginal Self-Government (Kingston: Institute of Intergovernmental Relations, Queen's University, 1985), pp. 5-16.

be channelled through the TMC this mechanism is not ideal and very indirect. However such a mechanism does not even exist for the Urban Native Housing Program. In line with the concept of self-government, the Urban Native Housing Program should strive for Native input into the Program design, unit allocation and overall Program management. Natives should be involved in the decision-making process pertaining to the Program and accept the responsibilities thereafter.

7.5 Conclusion

Natives in general, and urban Natives in particular, are caught in a complex web of disadvantages. Neville called it the "classical symptoms of poverty--low levels of education and job skill and high incidences of unemployment, single parent families, alcohol and drug abuse, injury, illness and contact with the police and jails."⁴³ The Social Planning Council of Winnipeg has identified Natives as being disproportionately represented among the high need populations. It pointed out several problems which have to be addressed. First, there is the lack of consensus among governments regarding responsibilities for off-reserve Indians. Second, there is an epidemic alcoholism rate among the Native people. Third, services for multi-problem families are fragmented and, at present, there is no consensus on how to address their needs and no mechanism to co-ordinate existing services. Fourth, there is a lack of unity among Native groups competing to serve Native people. Fifth, the unemployment rate among Natives is alarming.⁴⁴

Urban Native housing problems should be viewed in the context of

⁴² Steve Pomeroy, "The Recent Evolution of Social Housing in Canada," Canadian Housing, 6, No. 4 (1989), p. 9.

⁴³ William Neville, "Unavoidable Issues," Winnipeg Free Press, 17 Sept. 1990, p. 7.

⁴⁴ The Social Planning Council of Winnipeg, Viewpoint 2001: A Social Trends Perspective on Winnipeg's Future, (1982), p. 34.

Native problems—poverty, crime, alcoholism, apathy and anomie. Housing problems cannot be solved until the Native problems are tackled. Nonetheless, housing can be used as a tool or a component in the dependency breaking strategy through community economic development. Although CED is not a panacea for all Native problems, it contains the necessary ingredients to break the cycle of dependence and despair. Governments' role in community development is to provide technical, financial and legislative supports.

With the increased urbanization of Natives in Winnipeg, Native problems will reach a crisis level if governments choose to ignore them. Native issues will take on a more prominent position on the City's agenda in the 1990's, but any efforts for inner city renewal will be meaningless if they do not tackle the Native problems in a constructive, meaningful fashion. Such a solution will require co-operative and co-ordinated efforts by Native communities and the three levels of government.

Appendix A

Survey (Housing Needs Assessment)

* To be eligible, at least one member of the household is either status, non-status Indians or Metis.

1. Sex of respondent_____

2. Age of respondent_____

3. Marital status

1. singl

2.married

3. single-parent family

4. Other members in the household

Age

Sex

Relationship

Status

5 Types of accommodation

1. House

2. Apartment

3. A room or rooms in a house

6.Types of tenure

1. Owner

2. Renter

7. How long have you been living in the current address?_____

8.Why did you move to the present address?

9. How long have you been in the city?_____

10. In how many different places have you lived since July 1, 1987?

11. Who helped you to find the current place?

1. Newspaper.
2. Reference from Friendship Centre or social agencies.
3. Friends/relatives.
4. Others (specify). _____

12. Number of bedrooms in the house/apartment. _____

13. Does your house/unit need any kinds of repair or renovation?

- | | |
|--------------------|----------------------------|
| 1. Ext. wall _____ | 5. Plumbing _____ |
| 2. Roof _____ | 6. Water supply _____ |
| 3. Window _____ | 7. Heating system _____ |
| 4. Int. wall _____ | 8. Electrical wiring _____ |
| | 9. Foundation _____ |

14. Convenience available in the house/unit.

- | | |
|------------------------------|------------------|
| 1. Private bath | 4. Clothes dryer |
| 2. Kitchen with stove/fridge | 5. Telephone |
| 3. Washing Machine | |

15. In your opinion, is your house/unit

- | | |
|-----------------|--------------------|
| 1. Good | 3. Inadequate |
| 2. Satisfactory | 4. Very Inadequate |

Can you explain your answer to the above question? _____

16. Do you have any grievance related to housing (e.g. difficulty in finding a place, discrimination, landlords, conditions of house, rent, etc)

17. What is the occupation of the head of the household? _____

18. What was the total household income in 1988?

- | | |
|-----------------------|------------------------|
| 1. under \$5,000 | 6. \$25,000--\$29,999 |
| 2. \$5,000--\$9,999 | 7. \$30,000--\$34,999 |
| 3. \$10,000--\$14,999 | 8. \$35,000--\$39,999 |
| 4. \$15,000--\$19,999 | 9. \$40,000--\$49,999 |
| 5. \$20,000--\$24,999 | 10. \$50,000 and above |

19. How much do you pay each month for the rent/mortgage? _____

20. How much do you pay each month for

1. water _____
2. electricity _____
3. heating _____

21. (For owners) How much did you pay for property tax in 1989?

Appendix B

List of Individuals/ Organizations Interviewed

(In order to keep confidentiality of the informants, names were withheld)

Individuals/ Organizations	Date
General Manager Winnipeg Housing Rehabilitation Corporation	21 July 1989.
Executive Director Main Street Project	26 July 1989.
Manager Kanata Housing	3 August 1989.
Director Community Education Development Association (CEDA)	17 August 1989.
Chair Housing Concerns Group	28 August 1989.
Housing Counsellor Indian & Metis Friendship Centre of Winnipeg	7 September 1989
Assistant Manager Winnipeg Housing Authority	7 September 1989.
Native Education Advisor The Winnipeg School Division No. 1	14 September 1989
Co-ordinator Original Women's Network	21 September 1989.
Executive Director Winnipeg Council of Treaty & Status Indians	21 September 1989.
A Native leader and an employee of the Hudson Bay Company	10 October 1989.
Housing Registry Co-ordinator Winnipeg School Division No. 1	21 September 1989.

Professor Natural Resources Institute University of Manitoba	20 October 1989.
Board member Payuk Intertribal Housing Co-op	23 October 1989
Supervisor Core Area Residential Upgrading and Maintenance Project (CARUMP)	31 October 1989
Migrancy Facilitator The Winnipeg School Division No. 1	4 November 1989
Executive Director Rossbrook House	15 November 1989
Lawyer Legal Aid manitoba	21 November 1989.
A Housing Officer CMHC (Winnipeg office)	22 November, 1989
President Urban Indian Association	23 November 1989.
Manager of Programs Manitoba Housing	28 November 1989
Manager Winnipeg Regional Housing Authority	28 November 1989
Property Management Officer Manitoba Housing	5 December 1989
Manager Kinew Housing	17 January 1990.
Housing Director DOTC Housing Authority	5 February 1990
Housing Counsellor Ma Mawi Centre	10 Jsnuary 1990
Manager SAM Management	17 Jasnuary 1990

Manager Aiyawin Housing	12 January 1990
Community Worker North End Women Centre	18 January 1990
Property Management Officer Manitoba Housing	2 March 1990
Portfolio Management Officers CMHC (Winnipeg Office)	9 March 1990

Appendix c**Sample Questions to the Key Informants**

1. Do Urban Native housing problems exist in Winnipeg? What are they?
What are the nature and scope of the problem?

2. To the best of your knowledge, who is doing what to ameliorate the problems?

3. Is the current housing service adequate to meet the needs of urban Natives?

4. Is there a missing link between the community and government policies?
If yes, what is it?

5. In your opinion, what could be done to improve the Native housing conditions in Winnipeg?

Appendix D**Sample Questions to Management Personnel of Native Housing Corporations/ Manitoba Housing/ CMHC (Winnipeg Office)**

1. What is the federal/provincial governments' policies on urban Native housing?
2. What is the current Program?
3. What are the goals/objectives of the Program?
4. What is the role of CMHC/MHRC in implementing/ delivery of the program?
5. How to determine the capital and operating budgets of this Program? (Examinations of the annual reports if appropriate).
6. Is there any mechanism in place to ascertain that the Program is efficient and effective? What is it? How does it work?
7. Has there been any project failure in the past? What are the criteria for a viable/efficient Native housing agencies?
8. Do you have any major concern/comment about the Program?
8. What would you like to see from this program in 5 years?

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