Indigenous Housing in the City: Exploring the Potential of Community Land Trusts as a Model for Affordable Housing

by

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Abstract

Indigenous populations in Canadian urban centres have grown tremendously in recent years. One of the biggest challenges when Indigenous peoples move to urban centres is finding safe, affordable housing. The research focuses on the need to increase urban affordable housing options and highlights the community land trust as a model for providing perpetually affordable housing for urban Indigenous populations. A documentary analysis was completed to determine the housing needs and potential options for Indigenous peoples in Winnipeg, Manitoba. The second part examines the Little Earth of United Tribes Homeownership Initiative located in Minneapolis, Minnesota. The Homeownership Initiative, which partners with the City of Lakes Community Land Trust, was chosen because it specifically targets Indigenous peoples. Semi-structured interviews were conducted to further inform the case study and to provide greater background information. The two parts were brought together to determine how a community land trust might complement the range of Indigenous housing options currently available in Winnipeg.

Keywords: Indigenous housing, affordable housing, community land trust, housing initiative, affordability, homeownership, affordable homeownership.

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Dedication

This thesis is dedicated to my mom, my brother, and my late father. Mom, you are the epitome of a successful, hardworking career and family woman. With just your actions, you have shown me that I can have it all. Dave, you are my best friend. I have always looked up to you and for good reason. You are the smartest person I know and I appreciate your love and support every day. My father, who is now flying with the ravens and eagles, always seemed to make time for people who were less fortunate than himself, particularly Indigenous peoples. He worked numerous pro-bono hours to assist Indigenous peoples in legal matters because he had a love for them and their culture and thought that they had a right to a fair trial regardless of their income. I continue to admire his selflessness when he was still with us and strive to live every day like he did.

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List of Acronyms

AICDC – American Indian Community Development Corporation

AIM – American Indian Movement

APS – Aboriginal Peoples Survey

BGWCDF – Bii Gii Wiin Community Development Fund

CAI – Core Area Initiatives

CBD – Central Business District

CEO – Chief Executive Officer

CIESIN – Center for International Earth Science Information Network

CLT – Community Land Trust

CLCLT – City of Lakes Community Land Trust

CMHC – Canada Mortgage and Housing Corporation

DOTC – Dakota Ojibway Tribal Council

DOTCHAI – Dakota Ojibway Tribal Council Housing Authority Incorporated

EIA – Employment and Income Assistance

HUD – Housing and Urban Development

ICE – Institute for Community Economics

JNF – Jewish National Fund

LEUT – Little Earth of United Tribes

LEUTHI – Little Earth of United Tribes Homeownership Initiative

MDP – Major Degree Project

NAHA – National Aboriginal Housing Association

NIP – Neighbourhood Improvement Program

PPP – Public Private Partnerships

SGT – Seven Generations Teaching

USA – United States of America

US – United States

WWII – World War Two

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Chapter 1: Introduction

1.1 Background

Indigenous[1] populations in Canadian urban centres have grown tremendously in recent years. According to Statistics Canada, 54 percent of Canada's Indigenous peoples lived in urban centres in 2006, with urban centres defined as including "large cities, or census metropolitan centres, and smaller urban centres" (Statistics Canada, 2009a, n.p.). According to demographic projections, this figure is anticipated to increase as more individuals and families seek new opportunities in urban centres (Aboriginal Demography, 2011). Winnipeg has the largest urban Indigenous population out of all of Canada's major urban centres, with Edmonton following second.

A study conducted by the Canada Mortgage and Housing Corporation (CMHC) (2005a) "examined the housing situation and issues of Aboriginal people in Edmonton, Alberta and Winnipeg, Manitoba" (p. 1). In Winnipeg, "the Aboriginal communities...are younger, have lower incomes, experience higher poverty rates, and have less education than the general municipal populations" (CMHC, 2005a, p. 2). Key informant interviews that were conducted in Winnipeg as part of this CMHC study reveal that "there is not enough affordable housing available in the private rental market...[and that]...there is not enough subsidized housing available" (CMHC, 2005a, p. 3). Although there are available rental properties in Winnipeg,

> Market rents for apartments and single family homes tend to be beyond the reach of most low income individuals and families. The lack of subsidized housing and

[1] Throughout this document, the term Indigenous is used to describe all First People of North America. A background paper by the United Nations describes "Indigenous communities, peoples and nations are those which, having a historical continuity with pre-invasion and pre-colonial societies that developed on their territories, consider themselves distinct from other sectors of the societies now prevailing on those territories, or parts of them" (United Nations, 2004, p. 2). Aboriginal, First Nation, North American Indian, Métis, Inuit, Alaska Native, and American Indian are used when quoting from documents that use these terms.

> affordable rental properties has put many low income families and individuals at greater risk for homelessness. (CMHC, 2005a, p. 2)

Rental housing is not the only issue. As the CMHC study concludes, purchasing housing is often unattainable for reasons such as lack of savings for down payments, little knowledge of homeownership and how to purchase a home, and lack of interest in owning a home (CMHC, 2005a).

The same research project highlights the less than optimal housing that is being occupied by urban Indigenous peoples in Winnipeg. The report indicates that a high proportion of Indigenous households reside in "old, well established neighbourhoods with aging, poorly maintained housing stock (in Winnipeg the housing stock in the older neighbourhoods tends to be very old and dilapidated)" (CMHC, 2005a, p. 4). This is an issue that needs to be addressed because "adequate, affordable, and suitable housing contributes directly to improved health and well-being [and is] directly linked to the ability to participate in the economy and general society" (Belanger, Head, & Awosoga, 2012, p. 1).

When Indigenous peoples move to urban areas, it is reported that they often face many challenges when looking for adequate and affordable housing (Brandon & Peters, 2014). Not only is it difficult to find adequate, affordable housing due to low stock, Indigenous populations often face other challenges when looking for housing such as discrimination, lack of proper identification (i.e. government issued or birth certificate), lack of housing references, and little money (Brandon & Peters, 2014). Indigenous populations are not the only ones who face challenges when looking for affordable housing. Research suggests that other marginalized groups, such as recent immigrants, also have a difficult time finding housing when moving to urban centres.

Although housing issues amongst Canadian urban Indigenous populations are quite visible and are the focus of this research, other marginalized populations face similar issues and challenges. These groups have many commonalities with Indigenous peoples, and research in this area may provide valuable insight into the overall issues that are faced in urban centres. There are various affordable housing provisions used to offer solutions for low-income individuals and families and these will be outlined further in Chapter Two. These innovative housing provisions tend to target more than one area of delivering affordable and suitable housing such as the acquisition of land, development of housing, and housing management models. Co-operatives, public-private partnerships, urban reserves, and community land trusts are examples of what could be used to provide housing for Indigenous individuals and families in cities. The community land trust, which addresses the whole process of creating an affordable housing project including land acquisition, development, and housing management, is a major focus of this research project.

A community land trust (CLT) is a "non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents" (CMHC, 2005b, p. 1). Community land trusts as an affordable housing option have been successful and have had challenges in both the United States and Canada (CMHC, 2005b). In a community land trust, "a low-income individual or family becomes a member of the CLT, buys a house in the CLT, and leases the land on which the house sits from the CLT" (Gray & Galande 2011, p. 241). CLT's have the ability to promote and create affordable housing and can also revitalize "derelict housing, abandoned shops, and former industrial sites" (The City of St. Albert, 2005, p.

20). The United States has seen the success of community land trusts but "the tradition is less established in Canada, with only a handful operating across the country" (CMHC, 2005b, p. 1). The City of Lakes Community Land Trust in Minneapolis provides one example of a community land trust that is at least partially focused on providing a homeownership initiative to American Indigenous peoples. This initiative included a partnership with the Little Earth United Tribes (Little Earth Homeownership Initiative, 2012).

1.2 Purpose Statement

This project aims to examine the community land trust as an affordable housing model that could be used to provide affordable housing and services for Indigenous peoples in urban centres in Canada. In addition to examining the CLT, this research project aims to examine other efforts Winnipeg and Minneapolis are doing to provide affordable housing options for their growing Indigenous populations. Further, this project raises future considerations about how CLTs might complement the current situation of Indigenous housing in urban areas. In order to examine whether the community land trust can be used as an affordable homeownership model in Winnipeg, the Little Earth of United Tribes Homeownership Initiative located in Minneapolis and their partnership with the City of Lakes Community Land Trust is explored in terms of its potential to provide an innovative affordable homeownership model.

Key Questions

1. What are the similarities and differences between Winnipeg and Minneapolis in terms of the provision of affordable housing options for urban Indigenous peoples?
    1a. What are some of the strengths?
    1b. What are some of the potential gaps?
2. How can a community land trust generate an affordable housing option for Indigenous peoples?
    2a. What was the process of establishing a partnership between Little Earth of United Tribes and the City of Lakes Community Land Trust?
    2b. What were some of the major issues that the CLT was chosen to address?
    2c. What kind of support is needed in order for a community land trust to be successful?
    2d. What were the barriers to establishing the Little Earth of United Tribes Housing Initiative and partnering with the City of Lakes Community Land Trust?
    2e. What can be learned from the Little Earth of United Tribes Homeownership Initiative and their partnership with the City of Lakes Community Land Trust?
3. How can Winnipeg learn from the Little Earth of United Tribes Homeownership Initiative and their partnership with the City of Lakes Community Land Trust?

1.3 Importance of Study

This research comes at a time when Indigenous populations in urban centres are continuing to increase and the ability to acquire adequate, affordable culturally appropriate housing remains a struggle for many Indigenous peoples. As more Indigenous peoples are expected to migrate to urban centres, there is an immediate need to examine affordable housing models that could be used to provide this much needed housing.

The primary focus of this research is to highlight the Little Earth of United Tribes Homeownership Initiative, which has been successful in providing an affordable homeownership option for Indigenous peoples in Minneapolis, Minnesota. The other focus of this research is to examine how the community land trust model could be used to provide affordable home ownership for Indigenous peoples in Canadian cities, particularly Winnipeg, Manitoba. Key informant interviews were conducted to better understand the Little Earth of United Tribes, the City of Lakes Community Land Trust and their partnership in forming the Little Earth of United Tribes Homeownership Initiative.

The findings of this thesis are beneficial to the planning practice as a whole. Information about affordable housing models is readily available when looking at society as a whole; however, this study contributes to knowledge on an affordable homeownership model specifically geared towards the Indigenous population. The use of this method is not limited to Winnipeg. It is generally applicable to urban centres both in Canada and elsewhere. This study also deepens understanding of how housing can support the expression and practice of Indigenous cultures. Literature on culturally

appropriate housing tends to focus on the design of housing and has more recently started to look at the appropriateness of services for Indigenous peoples in urban centres. Other aspects of culturally appropriate housing, such as expressing and practicing traditional teachings is not readily available in the literature but can be found in the case study.

1.4 Limitations of the Study

The first limitation of this study is that it is relatively small in scope. When discussing the topic of affordable housing options for urban Indigenous individuals and families with my advisory committee, it was suggested that just one housing model be looked at in detail, rather than trying to look at a wide range of options. This was done in order to draw the attention of the reader to one specific option instead of providing a number of options, which could have lessened the overall examination of the community land trust model.

The second limitation of this study is the fact that I was unable to visit Minneapolis, Minnesota to see the Little Earth of United Tribes community or to conduct the key informant interviews in person. Shortly after finishing the coursework portion of this degree, I moved from Winnipeg back to Vancouver in order to begin my career. This made it more difficult to travel to Minneapolis.

As mentioned above, key informant interviews were conducted as part of this study. The third limitation is that only two interviews were conducted. Despite contacting several individuals to request interviews, all of whom live in Minneapolis, only two were interviewed. Although this could be seen as a limitation, the two key informants, one from the Little Earth of United Tribes organization and the other from the City of Lakes Community Land Trust, are experts at their respective organizations and were involved in

the creation of the Homeownership Initiative and remain there to this day. They also provided very valuable secondary sources.

The final limitation was the reliance on secondary sources. It was decided that using secondary sources as well as peer-reviewed sources would be beneficial to this study. There is a wealth of knowledge that can be found in the secondary sources used in this study.

1.5 Chapter Outline

Chapter One introduced the reader to the project. The chapter began by giving the reader a brief background of Indigenous populations living in Canadian urban centres and the challenges they face when trying to find affordable and adequate housing. It went on to introduce innovative affordable housing models, specifically the community land trust model. The purpose of the project was briefly discussed along with the key questions that guide this research. Finally, the importance of the study, along with the limitations was brought to the reader's attention at the end of Chapter One.

Chapter Two reviews literature of current trends in affordable housing for Indigenous individuals and families in Canadian centres. The literature review outlines general housing shortages and homelessness, possible housing solutions for urban Indigenous populations, housing models, and gaps encountered in the search for research.

Chapter Three discusses the research methods that were used throughout the major degree project, which include a content analysis of secondary data. It also goes into detail about collecting and analyzing data on community land trusts in an Indigenous context, which included semi-structured interviews, and documentary analysis.

Chapter Four provides a comparative history of Indigenous Housing in Winnipeg, and Minneapolis. This comparative history begins by looking at the post-war reserve to urban migration and early policy and planning interventions for urban housing. The chapter then discusses the history of Winnipeg and Minneapolis Indigenous housing providers and works to identify gaps in the Indigenous housing systems in Winnipeg.

Chapter Five focuses on the Little Earth of United Tribes and the creation of the Little Earth of United Tribes Homeownership Initiative in Minneapolis, Minnesota, USA. First, a history of Little Earth of United Tribes is provided including their mandate and the supports and services that are provided. The chapter then provides a history of the Little Earth of United Tribes Homeownership Initiative and the partnership with the City of Lakes Community Land Trust and draws out the key success factors of the initiative and lessons for Winnipeg. The third section outlines the additional partnership, which ensure support and services for Little Earth residents. The chapter concludes with a summary of the findings.

Chapter Six begins with a response to the key research questions that are outlined in Section 1.2. The chapter then offers insight into the future implications for the planning practice and future research directions, which can be taken from the project and expanded upon. The final section includes the final thoughts and concluding remarks of the project.

Chapter 2: Literature Review

2.1 Introduction

The literature review begins with a review of literature relating to the general housing shortages and homelessness experienced by marginalized populations in urban centres. The literature review then focuses on current solutions to provide affordable housing for Indigenous individuals and families in Canadian urban centres. An array of affordable housing models is then discussed. These housing models are outlined in the literature as affordable for the general population but could be used specifically for Indigenous individuals and families. The literature review concludes with an in-depth review of the community land trust model.

2.2 General Housing Shortages and Homelessness

Literature concerning general housing shortages, homelessness, and distinct socio-economic groups in Canada is plentiful. Enns (2005) conducted research on homelessness in Canada, focusing on immigrant households. His research suggests that "recent immigrants are more likely to be counted among the hidden homeless than earlier immigrants and they are less likely to overcome their housing difficulties over time" (Enns, 2005, p. 127). Enns identifies barriers to housing that immigrant's face, which are similar to the barriers that are faced by Indigenous peoples such as: having lower incomes, discrimination, ethnicity, and being from a different culture (Enns, 2005). Other barriers faced include differences in language, not knowing how the local housing systems work, and being unfamiliar with local cultures (Enns, 2005).

Farrell (2005) also discusses instability among newcomers in Canada. Farrell (2005) focuses on risk factors faced by newcomers such as unemployment, marital

breakdown, development of a disabling physical or mental condition, and dealing with domestic abuse. These risk factors have an "impact on the capacity of individuals or families to generate sufficient income for adequate housing" (p. 119). He goes on to say that "when these risk factors are combined with shortages in the supply of appropriate housing and/or inadequate support services, the chances of becoming homeless increase" (Farrell, 2005, p. 119).

A more recent study conducted by Gaetz, Gulliver, & Richter (2014), provides an overview of the state of homelessness in Canada in 2014. They argue that "recognizing that the private market does not always produce an adequate supply of affordable housing for low-income persons, in most western countries governments attempt to fill the gap by building social housing" (Gaetz et al., 2014, p. 24). The gaps are filled with "non-profit, publicly owned and co-op housing" (Gaetz et al., 2014, p. 24). The authors go into detail about some of the efforts made to provide more affordable housing but, despite these concerted efforts, they argue, "housing affordability continues to be an issue in Canada" (Gaetz et al., 2014, p.31). Although much of the literature is not specifically focused on Indigenous populations, it provides valuable insight into the issues and actions being taken surrounding housing in urban centres.

A book edited by Hulchanski, Campsie, Chau, Hwang, & Paradis (2009) is a synthesis of policy options and measures that are being taken to address issues of housing and homelessness in Canada. As a high proportion of homeless individuals and families identify as Indigenous, looking at general housing shortages and homelessness is informative for this research. It is important to acknowledge, "homelessness or the risk of homelessness…is not confined to any one group in society, but may affect youth, men

and women, one- or two-parent families, the elderly, new immigrants, Aboriginal Peoples, and others" (Canadian Population Health Initiative of the Canadian Institute for Health Information, 2009, p. 181). Further, individuals and families who are homeless or at risk of homelessness may deal with a variety of issues outside of their housing needs. One of these issues is mental health and mental illness (Canadian Population Health Initiative of the Canadian Institute for Health Information, 2009). However, mental illness is not the only determinant of homelessness and vice-versa (Canadian Population Health Initiative of the Canadian Institute for Health Information, 2009).

Providing housing geared towards improving mental wellness could potentially prevent an individual from becoming homeless or could remove an individual from homelessness. Poor health is another issue that can either cause or sustain homelessness (Frankish, Hwang, & Quantz, 2009). Frankish et al. (2009) argue that homelessness directly impacts one's health, but that "certain health conditions (particularly mental illness) may contribute to the onset of homelessness and then in turn be exacerbated by the homeless state" (p. 133). Because of this, they suggest that "interventions that combine health care with housing and other social services need to be considered" (Frankish et al., 2009, p. 136).

One type of housing that can directly assist individuals who are exiting homelessness by providing services along with housing is transitional housing. Transitional housing "offer[s] a supportive living environment, opportunities, and tools for skill development, and promote[s] the development of community among residents" (Novac, Brown, & Bourbonnais, 2009, p. 17). The intent of transitional housing is to provide the necessary supports and services to individuals who have previously been

homeless, in order to transition them into more stable, long-term housing (Novac et al., 2009). There are also housing models for individuals who do not particularly need services or do not want to use the provided supports and services upon entry into the housing such as the Housing First model.

The Housing First model offers any individuals access to housing regardless of addictions or mental health issues, and they are not required to be sober or seek treatment in order to access that housing (Canadian Population Health Initiative of the Canadian Institute for Health Information, 2009). This model is beneficial because it focuses on ending homelessness rather than focusing on the background of the individual. The housing models discussed above are examples of well-known and established housing models that attempt to rectify housing shortages and homelessness in Canadian urban centres. This research narrows the focus from general housing shortages and homelessness to Indigenous peoples specifically. Gaining an understanding of the various needs and challenges of Indigenous peoples was important in order to understand the need for additional affordable housing options.

2.3 Housing Solutions for Urban Indigenous Populations

A variety of sources were reviewed in order to provide an accurate account of the needs of urban Indigenous housing. There have been various reports and plans released that provide a picture of urban Indigenous housing. A plan produced by the National Aboriginal Housing Association (NAHA) (2009) outlines various issues with Indigenous housing and what can be done to address these issues. The plan states:

> Addressing housing issues without concurrently pursuing the root causes of poverty – discrimination, lack of education and labour market skills and in some cases history of substance abuse, is unlikely to result in sustainable housing solutions. A

> comprehensive more integrated approach is required linking various interventions to defined target outcomes. (p. 17)

The plan goes on to suggest six specific priorities to address the current issues being faced by Indigenous households. These specific priorities include: preventing further growth in housing need, reducing core need among non-reserve Indigenous households, preserving and improving the existing urban Indigenous housing stock, reducing the risk of Indigenous homelessness, increasing the non-reserve Indigenous homeownership rate, and building Indigenous capacity (NAHA, 2009). These priorities need to be implemented in order to change the current landscape of Indigenous housing issues.

A research project by the Canada Mortgage and Housing Corporation (CMHC) (2005a) provides insight into the housing situations and issues faced by Indigenous peoples in Edmonton, Alberta and Winnipeg, Manitoba. The research project highlights a list of housing initiatives from both cities. The initiatives include: homeownership education workshops, rent-to-own programs, and down payment assistance. Not all of the initiatives were implemented to assist Indigenous populations specifically but rather low- to moderate-income populations. However, most of the initiatives are located in areas of the city where there are large numbers of Indigenous individuals in need.

One initiative found in Winnipeg is the Spence Neighbourhood Association, which aims to "activate and engage the people of Spence in building and rebuilding their neighbourhood in the areas of health, safety, employment, and neighbourhood image" (CMHC, 2005a, p. 7). The mandate of the Spence Neighbourhood Association is to "focus on assisting individuals with low- to moderate-incomes in need of housing" (CMHC, 2005a, p. 7). Another example is the North End Housing Project Inc., which began by "renovating old, sub-standard houses in a community in the north end of

Winnipeg" (CMHC, 2005a, p. 7). This project is also directed towards low-income populations rather than targeting Indigenous populations specifically. One program specifically geared towards Indigenous populations is the Payuk Inter-Tribal Cooperative. The "Payuk Inter-Tribal Co-Op provides a safe home environment and community atmosphere for Aboriginal residents of Winnipeg, especially women and their children" (CMHC, 2005a, p. 8). The Co-Op has "42 units that offer subsidized housing to screened and approved co-op members" (CMHC, 2005a, p. 8). The "regular board meetings that address any current issues, the finances are in good shape, and the long waiting list of applicants are thought to be indications of success" (CMHC, 2005a, p. 8). Although not all of the examples outlined above are geared specifically towards urban Indigenous populations, these initiatives do help Indigenous individuals who are in need.

While there is an understandable focus on addressing housing shortages and creating housing options for individuals who may be at risk of homelessness, academics and policy makers are beginning to consider how housing can support the expression and practice of Indigenous cultures. The design of individual housing units and the appropriateness of the housing materials has emerged as a significant area of interest. "[T]raditionally, the dwellings of Aboriginal peoples were built with materials on hand and evolved with their way of life" (CMHC, 2005c, p.1). Today, most of the houses built in Indigenous "communities are dwellings designed for an urban, non-Aboriginal culture, built with industrially produced materials often transported from afar" (CMCH, 2005c, p. 1). The use of local materials such as brick, logs and straw bales (CMHC 2005c), therefore, represents one potential avenue for more culturally appropriate housing designs. Other work has highlighted the Indigenous community members' "interest in

incorporating local cultural heritage into new housing designs" (MacTavish et al., 2012, p. 214). This can be done both through the use of culturally significant construction methods and through the inclusion of certain "carved or painted cultural symbols at both the inside and outside of the front entrance—a cultural tradition [amongst some Indigenous groups] announcing identity and clan membership" (MacTavish et al., 2012, p. 214). While these studies focus on culturally appropriate design aspects that can be used on Indigenous reserves, they would also be applicable to Indigenous peoples in urban centres.

The layout and floor plan of the housing unit is also important, with one CMHC study (2005c) noting some distinct housing needs and preferences amongst Indigenous peoples. "All 14 communities [included in the study] emphasized that many of their design needs relate to larger family size and the family orientation of Aboriginal life" (CMHC, 2005c, p. 4). Many of the houses in these communities were not built to accommodate large families, often lacking additional bedrooms and bathrooms. The study participants also voiced their desire for flexible interior space in order to accommodate family gatherings. Housing designs that will support the needs of Indigenous Elders was also a significant issue that is echoed in other research, with one study noting that housing tends to be designed with elevated ground floors, which makes it difficult for older adults to enter the housing (MacTavish et al., 2012).

These concerns point to a broader interest in developing "physical housing models to reflect [Indigenous peoples'] culture and living patterns" (MacTavish et al., 2012, p. 211). Food preparation and storage is often a critical issue, given the importance of traditional foods and medicines to many Indigenous cultures. For example, the

participants in the CMHC study (2005c) expressed a desire for "additional storage and cupboard space as well as space to accommodate one or more freezers" (p. 4). More storage space is needed for "those who hunt, fish, gather berries and preserve foods" (CMHC, 2005c, p.4). Other research has identified a need for better outdoor spaces, as well as closed porches and mudrooms where clothing can dry (MacTavish et al., 2012). Other functional needs and desires include backup heat sources and improved fire exits (CMHC 2005c), as well as "the need for improved construction methods and materials to ensure structural integrity in the wet climate" (MacTavish et al., 2012, p. 214).

While the literature on culturally appropriate housing typically focuses on the design of housing, the cultural appropriateness of associated housing services also needs to be considered. For example, the National Round Table on Aboriginal Urban Issues (1993) defines culturally appropriate housing as:

> Housing that is low-rent and maybe Aboriginal-owned and operated. It may include visits from elders or counseling programs for behavioural problems or substance abuse. The leases might have restrictions banning people who drink alcohol or take chemical substances. In short, such housing would form a mini-community for Aboriginal urban people seeking a safe, culturally appropriate environment… This kind of housing is becoming more sought after, although there are too few units by far to fill the need (p. 17).

DeVerteuil & Wilson (2010) argue that "very little attention has been directed towards the degree to which non-Aboriginal social services are responding to and coping with the (relatively recent) surge in urban Aboriginal populations" (p. 498). They go on to say that "little is known about the extent to which urban-based programs and services are designed to assist the urban Aboriginal population in coping with pressing social problems (e.g., poverty, substance abuse, housing) in culturally-appropriate and culturally sensitive ways" (DeVerteuil & Wilson, 2010, p. 500). Trudeau (2008) defines culturally

appropriate services as "services that create a social environment that observes and respects the cultural beliefs and practices of the individual receiving services" (p. 682). With the lack of culturally appropriate programs and services, urban Indigenous peoples have to use services that do not take into account their cultural beliefs and traditions (DeVerteuil & Wilson, 2010).

Despite the continued need for more culturally appropriate services, "Winnipeg has...emerged as a pioneer among Canadian cities in the establishment of Aboriginal self-governing organizations/institutions" (DeVerteuil & Wilson, 2010, p. 501). In April of 1959, the first Friendship Centre was opened in Winnipeg (Peters, 2005). "The Friendship Centre Movement is the country's most significant off-reserve Indigenous service delivery infrastructure...[and have]...helped urban Indigenous people access the vital services they need to succeed in urban settings across Canada" (National Association of Friendship Centres, n.d., n.p.). DeVerteuil & Wilson (2010) go on to say that despite Winnipeg having a number of Indigenous specific services/institutions, there continues to be a demand for specific services such as addictions recovery.

As is discussed throughout this project, the services provided along with housing is just as important as the design of the individual units when seeking to successfully house urban Indigenous peoples. However, the literature on culturally appropriate housing has not yet addressed other important issues such as the form of tenure, organization, management, and overall cultural experience associated with housing. As the next section will show, the management of housing units and options for land tenure are key dimensions of any affordable housing project.

2.4 Housing Dimensions

Indigenous housing provisions in Winnipeg will be examined more thoroughly in Chapter Four. The examples point to alternative ways to provide housing for urban Indigenous peoples. The broader literature shows a variety of dimensions of providing affordable housing for low-income individuals and families. This literature is most easily broken up into three sections: financing housing development, housing management, and land acquisition. Breaking the literature down into these sections is the simplest way to outline the various dimensions of affordable housing provisions in a succinct way.

2.4.1 Financing Housing Development

Financing housing development is an important aspect of housing development if there is not already housing located on a parcel of land. In order to do this, a housing trust fund can be used. "Housing trust funds are local efforts to commit local revenue to affordable housing...[and are]...established by legislation, ordinance, or resolution that specifies the dedicated source of trust fund revenue and the purposed to which the fund is committed" (Brooks, 1995, p. 55). The funds can be used to support entities, develop, or manage affordable housing (The City of St. Albert, 2005). The benefits of using a housing trust fund is the capacity to establish long-term relationships with affordable housing developers and agencies, and the ability to "operate independent of political administrations and agendas" (The City of St. Albert, 2005, p. 29). The impetus for establishing a housing trust fund is usually "to address the housing needs of low- and very low-income households" (Brooks, 1995, p. 56). When it comes to funding, there is tremendous competition to acquire "scarce federal, state, and local government funds" (Brooks, 1995, p. 56). A housing trust fund is beneficial because they are a "more secure

means of funding affordable housing initiatives than historically has been the case" (Brooks, 1995, p. 56). Establishing a housing trust fund provides an alternative for funding developments because they are mostly created by legislation and ordinances. For the purposes of this project, this model will not be further explored as an option to provide Indigenous housing in urban centres because housing trust funds are a way of financing housing development and does not directly deal with housing management or land acquisition.

Public-private partnerships are "a cooperative venture between the public and private sectors, built on the expertise of each partner, that best meets clearly defined public needs through the appropriate allocation of resources, risks and rewards" (Definitions & Models, n.d., n.p.). This type of partnership can be advantageous as it allows for a pooled set of resources, it minimizes potential risks, and opportunities to learn from other partners is abundant (The City of St. Albert, 2005). Kwak, Chih, & Ibbs (2009) outlines a challenge of public-private partnerships as being:

> Many PPP projects are either held up or terminated due to: wide gaps between public and private sector expectations; lack of clear government objectives and commitment; complex decision making; poorly defined sector policies; inadequate legal/regulatory frameworks; poor risk management; low credibility of government policies, inadequate domestic capital markets; lack of mechanisms to attract long-term finance from private sources at affordable rates; poor transparency; and lack of competition (p. 51).

Although public-private partnerships are beneficial in certain cases, this option will not be further explored as part of this study because it focuses on financing through public-private partnership and does not particularly focus on other aspects of the relationships formed between various stakeholders such as the services provided to residents, the land acquisition or the management of the housing.

2.4.2 Housing Management

Housing management comprises the duties and services that are typically provided by a manager, which can include: maintenance, rent collection, and tenant engagement and are funded through the rent that is paid (Currie, Fitzpatrick, Pawson, Kintrea, Rosengard, & Tate, 2001). However, the management of social housing, such as cooperative housing, is distinct from this definition as tenants in this type of housing are required to take part in the management duties (Priemus, Dieleman, & Clapham, 1999).

Housing cooperatives are a well-documented type of housing management in urban centres. Cooperatives are distinct from other tenure forms as "individual members do not own their own housing units; rather, housing assets are owned in common by all of the co-op's members" (Co-operative Housing in Canada: A Model for Empowered Communities Canada, n.d., n.p.). When it comes to housing cooperatives, they can be formed by residents from various types of housing developments. Sazama (2000) further explains, "member-residents democratically control the cooperative, and receive the social and economic benefits from living in and owning the cooperative" (p. 575). One of the advantages of a cooperative is that the residents are not held responsible for major repairs, upkeep, or insurance. Affordability of cooperatives is made possible through subsidies and by restrictions placed on the resale of the cooperative shares (Sazama, 2000). A challenge for cooperatives is that the members must be well informed and involved in all cooperative activities. Also, there must be "maintenance of adequate financial reserves for operations and capital" (The City of St. Albert, 2005, p. 45). Education on finances and cooperation between all cooperative members is required to successfully maintain these adequate financial reserves.

A promising affordable housing option for older adults is the life lease. Life leases maintain affordability because they rely on down payments and the fact that older adults who have already gained equity in homeownership prior to moving to the into a life lease building (CMHC, 2001). The equity brought by the new residents can lower financing costs for the developer (CMHC, 2001). The life lease option allows older homeowners to downsize from their current homes. Because life leases cater specifically to older adults, it is not something that would be beneficial to focus on for this project.

2.4.3 Land Acquisition

The development and management of affordable housing options are predicated on the acquisition of land. Land banks and community land trusts are two important components that lead to land acquisition. "A *land bank* is a special-purpose governmental entity that focuses on the acquisition and management of vacant, abandoned, and foreclosed properties and the return of such properties to productive use" (Alexander, 2012, p. 414). Alexander (2005) furthers this explanation by stating that land banks usually target "tax-delinquent parcels of land in the inner cities of our metropolitan areas" (p. 140). Land banks offer an opportunity to revitalize these properties. Challenges arise because land banks require ongoing effort and coordination between the various parties (The City of St. Albert, 2005). There is a possibility of having a lack of sufficient funds to acquire new land, and there is a chance that value of the land might not be high enough to justify its development (The City of St. Albert, 2005). Land banks would be beneficial if this project was only looking at the renewal of inner city neighbourhoods, but this project aims to identify an option that can be used anywhere in an urban setting, not just

the inner-city, which is where most land banks are found (Alexander, 2005). There are certain housing provisions that can be used anywhere in a city.

A community land trust is a good example of a provision that can be used in any area of a city. A community land trust (CLT) is "a non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents" (CMHC, 2005b, p. 1). By holding the land indefinitely, the organization is better able to stabilize the price of land. Some of the key features of a CLT include being a non-profit organization, having democratic control, having ownership of land, and ensuring perpetual affordability (CMHC, 2005b). Aside from ensuring perpetual affordability, CLTs often provide services to the homeowners, which allow them to maintain their homes successfully. Challenges of the community land trust include limited household equity, limitations on what can be built, and restrictions on secondary suites (The City of St. Albert, 2005). These challenges aside, it can be argued that the community land trust is able to provide a long-term solution, and has the potential to better the community overtime by providing a tangible solution to unaffordable homeownership options. Because of this, the community land trust model is reviewed below.

2.5 A Closer Look at Community Land Trusts

As mentioned above, a community land trust is typically "a non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents" (CMHC, 2005b, p. 1). Defining the community land trust has come after approximately 50 years of CLTs being in existence in the United States. Gray (2008) argues that the community land trust model

began out of social justice. Around 1967, activist Robert Swann and Ralph Borsodi developed the concept of CLTs after being inspired by the Indian Gramdan (village gift) and the Jewish National Fund (JNF) in Israel (Swann, 2001). The Indian Gramdan was a movement where landowners would gift their land to the village so it could be redistributed to the villagers equally (Dickson, 1968). Despite giving up their land, the landowner would be given back a proportion of the land to cultivate (Dickson, 1968). The land given to the village could not be sold unless the village council was to give permission, and even if permission was granted, the land could only be sold to another villager (Dickson, 1968). This notion of the land being shared between all community members is a fundamental part of the CLT model. The Jewish National Fund was founded at the beginning of the 20th century in order to purchase and develop land in Palestine (Leon, 2005). The Jewish National Fund quickly appealed to Jewish people because "the idea of 'redeeming the land' under public ownership, rather than relying on the egotism of private property, appeared as a liberal and universal ideal" (Leon, 2005, p. 115). Many of the ideas from these two historic movements influenced the creation of the first CLT.

The first CLT in the US, which was called "New Communities, Inc.", was planned by Robert Swann and Martin Luther King's cousin, Slater King, and was located in Albany, Georgia (Gray, 2008). New Communities, Inc. was geared towards African American farmers to enable them to provide a better life for themselves by providing employment and homeownership (Gray, 2008). Despite being known as the first CLT in the US, the original CLT property went largely undeveloped as finding funds for promotion and development of the land proved difficult (Gray, 2008). Also in 1967, the

Institute for Community Economics (ICE) (formerly known as the International Independence Institute) was formed to assist in the development of CLTs (Gray, 2008). As of 2008, ICE was still providing technical and financial assistance to budding CLTs and has been credited with the development of most of the current CLTs found in the US today (Gray, 2008). Over the years, despite changing goals, providing perpetually affordable housing has remained the main objective of the CLT.

Gray (2008) argues that most CLT proponents argue that the advantages of CLTs outweigh the disadvantages. She goes on to outline the various advantages and disadvantages and starts by listing the eleven potential benefits as:

> A CLT: (1) Expands access to homeownership, especially for low and moderate income people in areas where market-rate homeownership is prohibitive; (2) Preserves access to homeownership by maintaining affordability over time, thereby keep housing affordable for generations of families; (3) Enhances security of tenure by offering first-time homeowners a chance to success; (4) Stabilizes neighborhoods by stabilizing property values, reducing the number of absentee landlords, and combating gentrification; (5) Creates personal wealth, albeit limited; (6) Preserves community wealth by attracting public subsidies and preventing privatization (7) Builds social capital; (8) Acts as a springboard to expand civic engagement by beginning to build or building upon existing strong bases for community action; (9) Enables personal mobility to better employment and better neighbourhoods (10) Promotes community development and diversity; and (11) Offers local autonomy (p. 73).

CLTs are considered an innovative form of community development because as the homeowner builds equity by owning the home, the community also benefits from the improvements to the home as it can increase land values in the surrounding areas (Gray, 2008). CLT homeowners also experience financial benefits such as mortgage and property tax deductions, and over time, mortgage payments often become less than rental payments (Gray, 2008). Aside from the fiscal gains, reaching a milestone such as owning a home can provide a sense of accomplishment, independence, and privacy, which is not

as evident while renting (Ratner, 1996, in Gray, 2008). Possibly the biggest advantage as previously discussed, is the ability to maintain affordability by using a CLT. Another advantage of the CLT is the ability to bring the community together by creating an affordable homeownership option specifically for members of a certain community.

Despite the number of advantages discussed above in Section 2.5, according to Gray, there are also challenges associated with the community land trust, the largest of which is "the conflicting ideologies of what's best for the community versus individuals' best interest plus the concept of homeownership without land ownership" (Gray, 2008, p. 74). These conflicting ideologies present a challenge to marketing CLTs in the United States. Another challenge is that CLTs may not be affordable for everyone. Gray states, "some CLTs try to offer rental housing for people who cannot afford a home, but even some of these rentals are prohibitive for very poor people" (Gray, 2008, p. 74). An additional challenge is that "CLTs have been criticized for focusing on small solutions to affordable housing rather than structural changes such as federal housing policies" (Gray, 2008, p. 74). Housing models like the community land trust can cause federal officials to ignore their responsibility to provide affordable housing because a non-profit is meeting a community need (Gray, 2008). Another challenge outlined by Gray is sustainability. In order to manage, develop, and organize residents and the community in a CLT, resources such as financing and key partnerships are required. Finding and maintaining these resources can often be difficult for CLTs (Gray, 2008). The final challenge is that there is a lack of empirical evidence of community land trusts (Gray, 2008). Gray (2008) points out that there are few "studies to support the claims of the benefits of CLTs, in spite of the abundant anecdotal literature available on the World Wide Web and the thirty-plus

years that the CLT model has been in existence" (p. 75). This major degree project addresses the noticeable gap in the literature around Indigenous peoples and community land trusts by outlining the various types of CLTs, and why Indigenous peoples and communities could benefit from employing this affordable homeownership tactic.

In a traditional CLT, a low-income individual or family gains membership to the CLT, buys a house, and leases the land on which the house sits from the CLT (Gray, 2008). Gray (2008) argues that ownership for the benefit of the community as a whole is a main goal of a CLT rather than ownership for individual gain. The CLT is something that could prove as beneficial for Indigenous communities striving to provide housing in cities. Curtin and Bocarsly (2008) concur with this and add that the CLT is a "tax exempt...corporation dedicated to the preservation of land for the benefit of the community and for its use as low income housing" (p. 370). The CLT is able to continuously provide affordable housing as it takes the cost of land out of the equation (Curtin & Bocarsly, 2008). Another valuable aspect of a CLT is that it is "common for the community land trust to oversee the homeowner's mortgage loan to ensure that the homeowner is protected from predatory lending practices" (Rose, 2011, p. 13). In order to maintain the affordability and quality of the property and to ensure future owner approval, there are often restrictions placed on the deed and the lease (Rose, 2011). These restrictions are something that the CLT must agree upon in order to have a successful CLT. When a CLT is established, there are a few options for how to structure ownership in the CLT.

Davis (2014) states that a community land trust is distinctive in how it structures ownership in a number of ways. One distinguishing characteristic is that a non-profit

corporation can hold title to multiple parcels of land that do not necessarily need to be located in one specific area (Davis, 2014). These lands are permanently removed from the market and are unable to be resold (Davis, 2014). The lands are "owned and managed on behalf of a place-based community, present and future" (Davis, 2014, p. 5). A second way is that buildings are sold to "homeowners, cooperatives, nonprofits, or other corporations or individuals" (Davis, 2014, p. 5). There may be structures on the land when it is acquired, or structures may be built on the land after acquisition (Davis, 2014). A third way is that "a ground lease knits together–and equitably balances–the interests of the nonprofit landowner and the interests of the buildings' owner" (Davis, 2014, p. 5). The ground lease is in place for a number of years and is able to be inherited (Davis, 2014). Owners are able to obtain mortgages that allow them to "obtain private financing to construct or to improve their structures" (Davis, 2014, p.5). This is a stark contrast to ownership and management of land in the United States where it is typically treated as individual property instead of being seen as a shared resource (Davis, 2014). Further to the notion of land as a shared resource, Davis (2014) explains an ethic of stewardship that also occurs in the United States where:

> Land is treated as a common heritage: encouraging ownership by those who are willing to live on the land and to use the land, not accumulating more than they need; emphasizing right use and smart development; capturing socially-created gains in the value of land for the common good. This tradition of stewardship is rooted in Native American attitudes (p. 6).

This tradition of stewardship, which is rooted in Native American attitudes, is one of the reasons why community land trusts could be beneficial for Indigenous communities to adopt as an affordable housing strategy.

Swann, Gottschalk, Hansch, & Webster (1972) outline the various inspirations that were drawn upon to create the community land trust. One of the inspirations came from various traditions around the world such as traditional American Indigenous land tenure systems, along with other traditional community-oriented practices (Swann et al., 1972). These traditional Indigenous land tenure systems, such as being a steward of the land or using the land communally, are historically cultural aspects of Indigenous peoples. Indigenous peoples did not traditionally practice individual ownership of land. Instead, there was a deep respect of the land and:

> For everything he could see, hear or touch: the earth was the mother of life, and each animal, each tree, and each living thing was locked into an interrelated web of spiritual existence of which the individual was a small part. In trying to attune his everyday life to these concepts, the Indian inevitably established a deep feeling of oneness with the world of nature. Implicit in this feeling was what we now call a stewardship approach to the use of land.... It was incomprehensible to the Indian that one person should have exclusive possession of part of the earth. The warrior chief, Tecumseh, reacted with astonishment to the demands of white buyers: 'Sell the country?...Why not sell the air, the clouds, the great sea?' (Udall, 1971 in Swann et al., 1972, p. xiii).

Having exclusive ownership of the land is not a traditional or modern part of Indigenous culture. Communal use or ownership is more closely rooted in Indigenous traditions. Nadasdy (2002) states, "communal ownership of land does not constitute "property" because no individual hunter had any right or claim over specific lands vis-à-vis other hunters" (p. 250). Communal ownership of land is similar to the community land trust as it holds the land in trust for the common good of the community thus, the CLT as a form of tenure is culturally appropriate for Indigenous peoples. Community land trusts as a culturally appropriate housing model are still underutilized.

Rose states that "four full decades later the application of the community land trust model in the American Indian context is still an unrealized opportunity" (Rose, 2011, p.

13). In order to maximize benefits of a community land trust, Rose offers modifications that would "facilitate…organizational partnership and ensure that the interests of that indigenous nation are being met by the actions of the community land trust" (Rose, 2011, p. 15). The first recommendation would be to limit the "membership in the organization to citizens of that particular Indigenous nation" (Rose, 2011, p. 15). The second recommendation "would be to have the governing board of the land trust appointed by the indigenous government" (Rose, 2011, p. 15). A benefit of having a governing board appointed by the Indigenous government is that whoever is voted onto the board can be held accountable for their actions. Having an appointed governing board creates more successful CLTs. Despite not having any Indigenous-specific CLTs in Canada, there have been varying degrees of successful CLTs in both Canada and the United States.

The Canada Mortgage and Housing Corporation profiled a number of Canadian and US community land trusts in a research project released in 2005. Although the United States has seen the creation of community land trusts for quite some time, Canada "only [has] a handful operating across the country" (CMHC, 2005b, p. 1). Acquiring land for a community land trust is done "either by purchasing land directly or through donations of land, land and buildings, or money to purchase land" (CMHC, 2005b, p. 1). CMHC outlines the features that distinguish CLTs from other housing affordability initiatives. These features include non-profit status, democratic control, ownership of land, and perpetual affordability. As the main goal of this project is to highlight a provision for affordable housing of Indigenous peoples in urban centres, affordability is of the utmost importance. The reason behind this importance is that a "disproportionately large number [of Indigenous households] live in poor quality housing (often in combination with

affordability problems" (NAHA, 2009, p. 15). The CMHC research paper outlines three types of CLT that try to promote affordability. These include cooperative CLTs, lease-to-own CLTs, and facilitative CLTs.

Cooperative CLTs advocate for perpetual affordability and try to assist the cooperative to continue being a non-profit (CMHC, 2005b). The CMHC (2005b) stresses that government and community support is detrimental to the success of a co-operative CLT. It is also necessary for the objectives to be clear in order for there to be a commitment from the stakeholders (CMHC, 2005b). There should also be strong "credibility, both within the co-op sector itself and within the financial community" (CMHC, 2005b, p. 2). This credibility requires organization, relationship building, education, and planning.

Lease-to-own CLTs are used in an effort to provide low-income households with an option for homeownership (CMHC, 2005b). The resident would pay rent to the CLT over a period of time and would then have the option to purchase the unit with a portion of the rent that was paid as a down payment (CMHC, 2005b). This option has the ability to "promote community development and neighbourhood revitalization" (CMHC, 2005b, p. 3). It also helps maintain affordability. This option "can be problematic in higher-cost centres...[as]...households may not be able to contribute enough for a sufficient down payment even with affordable rental rates" (CMHC, 2005b, p. 3).

The final CLT is the facilitative CLT. The facilitative CLT provides the resources necessary to create affordable housing, but the development and management does not take place on the CLT's own land (CMHC, 2005b). Much like the partnership between the Little Earth of United Tribes and the City of Lakes Community Land Trust, this type

of CLT sees a partnership between local groups and the CLT in order to provide affordable housing (CMHC, 2005b). This option can separate the cost of the land from the cost of the home, which in turn makes the housing more affordable for low-income residents (CMHC, 2005b). Overall, the benefits of a CLT are evident as outlined by the CMHC above. Despite there being a shortage of literature, groups including the CMHC are becoming more interested in community land trusts and are conducting further research.

As discussed above, finding empirical evidence on CLTs is difficult. Although there are sources that outline what CLTs are, there are few sources that outline CLTs from experience. The literature regarding affordable housing, housing shortages, inadequacies, and homelessness, the sources often group all at-risk individuals together instead of having information solely about Indigenous populations. Another gap is that, although the literature mentions community affordable housing, few of the sources argued that those particular methods could be used to provide housing for urban Indigenous populations in a Canadian context.

2.6 Summary

Homelessness in Canadian urban centres is not limited to a certain group of people. However, a large number of the urban homeless in Canada identify as Indigenous. Urban centres also tend to have the least affordable housing options, and the most marginalized cultural groups end up concentrated in low-income inner city areas. The housing needs of these marginalized cultural groups, particularly Indigenous populations, are diverse. The literature fails to provide a complete picture as to why affordable housing cannot be found, and of the various needs of the urban Indigenous population. Another gap in the

literature is the lack of information on affordable housing options that specifically target Indigenous populations in urban centres. This is particularly true regarding what has worked and what has not worked over time. However, there are a number of options that could be used to create affordable housing for Indigenous populations. Some of these include housing trust funds and public-private partnerships, housing management methods (i.e. housing cooperatives and life leases), and land acquisition such as land banks and community land trusts. This thesis focuses on community land trusts as it provides an option for individuals and families to purchase housing at an affordable price as opposed to renting. Community land trusts can be used to provide an affordable homeownership option for Indigenous individuals, which will be further explored in Chapter Five.

Chapter 3: Research Methods

3.1 Overall Research Strategy

This section outlines the research methods that were used to inform the study and to explain how the research was conducted. The study consists of two parts, each tied to a different research question. The first research question, "what are the similarities and differences between Winnipeg and Minneapolis in terms of the provision of affordable housing options for urban Indigenous peoples?" is addressed through a documentary analysis. Documents analyzed included census data from both Canada and the US, academic journals, academic research reports, government reports, Canada Mortgage and Housing Corporation reports, and a Indigenous tribal council website. This part of the study is used to establish the underlying historical, social, and political contexts for housing urban Indigenous peoples in the two cities. The second part of the study examines how community land trusts can generate affordable housing options for Indigenous peoples through a case study of the Little Earth of United Tribes Homeownership Initiative in Minneapolis, Minnesota, USA.

This case study was selected because it is a successful example of an Indigenous preference community that has used a community land trust to provide an affordable homeownership option for people in its community. It is an example of what could be done to provide Indigenous individuals and families affordable homeownership in Winnipeg, Manitoba. The Minneapolis case study includes semi-structured interviews with individuals working for the Little Earth of United Tribes and the City of Lakes Community Land Trust. These interviews helped further inform the study and provided valuable background information. Supporting secondary documents were also reviewed

to gain a better understanding of how Indigenous-focused land trusts work in Minneapolis. These secondary documents were gathered from online search engines and documents from key informant interviewees. To conclude, a comparative analysis explains how a community land trust might fit into the Winnipeg context. This addressed the final research question of 'to what degree might a community land trust be used to address Indigenous housing goals in Winnipeg, Manitoba?'. Despite the two distinct parts to the research, they were done concurrently, with one informing the other.

3.2 Collecting and Analyzing Historical and Contemporary Housing Data

3.2.1 Gathering Secondary Data

As part of the research methods, secondary data was gathered regarding Indigenous housing in Winnipeg. The information for this study was gathered from various sources including speeches, policy reports, news reports, and non-governmental organization reports. Various search engines were used to gather this information including Google, Google scholar, the University of Manitoba library portal, the Winnipeg Free Press webpage, The Globe and Mail webpage, homeless hub webpage, and the Institute of Urban Studies webpage. Search terms that were used include: Winnipeg affordable housing, affordable housing for Aboriginal's, Aboriginal housing in Winnipeg, Winnipeg homelessness, Aboriginal housing, Winnipeg housing, Winnipeg affordability, Winnipeg culturally appropriate housing, Winnipeg Aboriginal housing initiatives, Winnipeg Aboriginal housing provider history, Winnipeg post-war reserve to urban migration, Winnipeg urban Aboriginal housing policy, Minnesota post-war American Indian reserve to urban migration, and Minnesota urban American Indian housing policy. These searches were limited to the past 15 years in order to provide a relatively current picture

of the conditions being faced by Indigenous peoples in regards to finding affordable housing in Winnipeg. In order to gain insight into the situation in Minneapolis, a similar approach was used. However, the section on Minneapolis was less extensive and was done to simply provide additional context for the case study. In order to gain a solid grasp on the affordable housing conditions facing Indigenous peoples in Winnipeg and Minneapolis, historical sources were found as well. Gathering secondary data was important for this study as gathering this data was seen as a method to provide a more complete overall picture.

3.2.2 Content Analysis

A content analysis of the documents referred to above on Indigenous housing was conducted in order to gain better insight into the issues surrounding housing for Indigenous peoples. A content analysis "is one of numerous research methods used to analyze text data" (Hsieh & Shannon, 2005, p. 1278). The basis of using the content analysis was that it is "commonly associated with secondary data" (Gaber and Gaber, 2007, p. 103). This method was used to supplement the peer-reviewed articles and books found on affordable housing for Indigenous individuals and families in Winnipeg, and to a lesser extent in Minneapolis. The objective of the analysis is to provide the reader with a better understanding of the topic under study. Qualitative content analysis focuses on the content and meaning of the text (Hsieh & Shannon, 2005). The "text data might be in verbal, print, or electronic form and might have been obtained from narrative responses, open-ended survey questions, interviews, focus groups, observations, or print media such as articles, books, or manuals" (Hsieh & Shannon, 2005, p. 1278).

After compiling the sample of texts using the search terms described in the previous section, a list of codes was compiled taking into consideration the key terms that were used to find the sample of texts, from the sample text itself, and from key words taken from the literature review. The list of codes was compiled on a master-coding sheet and each code was assigned a different colour. After starting to read through the text and code, it was decided not to follow Yin's more 'rigid' approach to content analysis. As mentioned above, the original intent was to list the codes on a master-coding sheet with each code being assigned a different colour and then cutting out the codes and compiling them with similar codes found in other texts. Despite not following Yin's approach to content analysis directly, the concept of the content analysis was still used. While reading the text, the themes that were originally compiled on the master-coding sheet were sought out without colour coding, cutting, and compiling together after the fact. It is important to note that the collection and analysis of data was done while keeping in mind the broader history of urban Indigenous housing, which was done in order to assess changing patterns and trends. This comprehensive historical analysis was also done for Minneapolis in order to assess the similarities and differences between the two cities. As will be discussed in Chapter Four, there are broad similarities and important differences between the two cities in terms of their Indigenous communities and their housing needs and goals.

3.3 Little Earth of United Tribes Homeownership Initiative as an Exemplar Case

As previously discussed, this research project uses the Little Earth of United Tribes Homeownership Initiative and their partnership with the City of Lakes Community Land Trust as a case study to gain a better understanding of how CLTs can be used to provide

affordable housing for Indigenous populations. A case study is "an intensive study of a single unit for the purpose of understanding a larger class of (similar) units" (Gerring, 2004, p. 342). Baxter (2004) furthers this definition by stating:

> Case study research involves the study of a single instance or small number of instance of a phenomenon in order to explore in-depth nuances of the phenomenon and the contextual influences on and explanations of that phenomenon (p. 81).

The Little Earth of United Tribes Homeownership Initiative (LEUTHI) was identified as an exemplar case of a CLT being used for affordable Indigenous homeownership in an urban centre, Flyvbjerg (2006) discusses exemplars as a type of precedence of accomplished work that can be used as prototypes. Ruddin (2006) states that, despite the fact that a case study takes an in depth look at one particular example, it should not be assumed that the case study cannot provide information about the general topic. In this study, the LEUTHI is used to provide broad information about housing initiatives and community land trusts.

As will be discussed further in Chapter Five, The LEUTHI is seen as an exemplar case for a number of reasons. Little Earth is North America's only American Indian preference community. The community was founded in 1973 and has since been a place for American Indians in Minneapolis, Minnesota to live affordably. In 2012 Little Earth Homeownership Initiative partnered with the City of Lakes Community Land Trust to provide affordable housing for individuals and families from the Little Earth community. After the decision was made to create a homeownership initiative, land located adjacent to the Little Earth site was chosen for new homes and the City of Lakes Community Land Trust was approached to partner with the community (Key Informant 1, 2014). The City of Lakes Community Land Trust (CLCLT) was established in the fall of 2002 and assists

low-income individuals who otherwise would not be able to purchase a home, keeps homes affordable, and provides support for the homeowners (History Of The CLCLT, n.d.; What Is A Community Land Trust (CLT)?, n.d.).

The decision to look at Little Earth of United Tribes Homeownership Initiative as a case study was due in part to the fact that Little Earth of United tribes is "the only urban Indian preference project-based Section 8 rental assistance community in the United States" (History, n.d., n.p.), and also because Little Earth partnered with the City of Lakes Community Land Trust to provide affordable home ownership. The other reason why LEUTHI was looked at is because it has functioned for several years, which allows for the ability to study the land acquisition and development of a CLT and also its day-to-day management, all of which were outlined in the literature review in Chapter Two. So far in the literature that has been sourced, there is no evidence of a community land trust in Canada that specifically targets Indigenous individuals and families, which is why the case study in Minneapolis was chosen. Although Minneapolis and Winnipeg differ in both political and urban contexts, there are still broad similarities to both cities when it comes to Indigenous populations and their urban experiences (see Chapter Four). Once the analysis was complete, community land trusts were revisited to determine whether this would meet the issues and concerns that were outlined in the research.

3.3.1 Semi-Structured Interviews

Semi-structured interviews are interviews with key informants that are semi-standardized and are used to collect qualitative data. This interview style was selected because it allowed for a more flexible conversation with the interviewee. A list of questions was followed but there was room to explore. Gray (2004) stated that the semi-

structured interview allows for the researcher to delve deeper into points that may not have been considered in the initial questions. In general, interviews are advantageous "when participants cannot be directly observed…participants can provide historical information…[and it]...allows researcher control over the line of questioning" (Creswell, 2009, p. 171).

Expert interviews are used to gain knowledge from someone who is seen as an expert in their respective field or of a certain topic (Meuser & Nagel, 2009). This type of interview was selected due to the perceived ability to provide expert knowledge on the topic I was looking to further understand. Finding expert interviewees is useful in order to gain an expert understanding of "a certain field or activity" (Flick, 2009, p. 165). "If expert interviews are used, mostly staff members of an organization with a specific function and a specific (professional) experience and knowledge are the target groups" (Flick, 2009, p. 166). A list of 12 interviewees was compiled of individuals who work(ed) for Little Earth of United Tribes, the City of Lakes Community Land Trust (CLCLT), and the City of Minneapolis including the president and CEO of Little Earth, the executive director of the CLCLT, and a former councilor. Other individuals that were sent interview requests from Little Earth Residents Association and Little Earth Housing Corporation include: the property manager, assistant property manager, maintenance supervisor, resident advocate, financial consultant, and possibly the administrative assistants. Other interviews were requested with the program director, community and homeowner engagement manager, and the program coordinator of the CLCLT. Every individual on the list of interviewees was contacted several times and two were willing to have a 45-minute interview over the phone.

All of the interviews were conducted in accordance with the core principles of Tri-Council Policy Statement (Canadian Institutes of Health Research, Natural Sciences and Engineering Research Council of Canada, and Social Sciences and Humanities Research Council of Canada, 2014). Ethics protocol for this study was followed. Because this topic deals with Indigenous individuals, following ethics protocol was of great importance while conducting this research. The anonymity of the interviewees was difficult due to the modest size of Little Earth of United Tribes Homeownership Initiative and City of Lakes CLT management teams but their names were kept out of this research project in its entirety. Consent forms were used to confirm whether or not an interviewee was comfortable with either or both their name and title being used (see Appendix A).

The interviews lasted anywhere from 45 minutes to one hour and were conducted by telephone. Initial contact with participants was through phone or e-mail. At the time of the interview request, participants were provided with a background information sheet (See Appendix B). In addition, consent from all participants was obtained in writing. The information sheet and consent form was attached to an introductory e-mail or sent following the phone conversation. When an agreement was made for an interview, another e-mail was sent with the list of questions that were going to be used during the interview. Some of the questions asked include:

1. Could you tell me about the Little Earth of United Tribes (LEUT) experience as an urban Indigenous preference project and the shift from rental assistance to the homeownership initiative?
2. What brought about the Little Earth of United Tribes Homeownership Initiative (LEUTHI)?

3. Why did Little Earth of United Tribes decide to pursue the Community Land Trust model for their housing initiative?
4. What do you see as the main advantage of this partnership (LEUT & CLCLT)?
5. What do you see as the main challenge of CLTs?
6. What do you see as the main challenge of this partnership (LEUT & CLCLT)?
7. How can an Aboriginal community influence the positive development of CLTs as an affordable housing model?

The interviews were recorded using a small personal recording device and were transcribed within a week of the interview. Once the interviews were transcribed, overviews of the interviews were sent to the interviewees to make sure information was accurate. Once the information was collected, it was kept confidential and all of the information was kept in a secure and private location (Canadian Institutes of Health Research, Natural Sciences and Engineering Research Council of Canada, and Social Sciences and Humanities Research Council of Canada, 2014). The information was kept for a short period of time following the completion of the study and defense and then was discarded in a safe and privacy-protecting manner.

This research method was important for the study, as it provided crucial background information on affordable housing and the case study that was chosen. Interviews may be conducted with Indigenous housing coordinators, urban Indigenous housing providers, City of Lakes Community Land Trust head employees, and Little Earth of United Tribes employees. Analyzing the unstructured interviews allowed for suggestions concerning the use of community land trusts in Winnipeg, Manitoba.

3.3.2 Supporting Secondary Documents

Before interviewing the subject from the City of Lakes Community Land Trust, an internal 12-page document was forwarded to me that outlined the Little Earth of United Tribes Homeownership Initiative and the collaboration between Little Earth and the CLCLT. The document provided valuable background information that would not have been found otherwise and greatly informed the interview prior to being conducted. Another document that was informative was a 1-page document titled *City of Lakes Community Land Trust Partnering to Preserve Affordability*, which was sent to me by key informants. This document provided information regarding requirements to be a project to be considered to be a partner, expectations from partner developers, and provisions of the partnership. The third document that was found was an interview conducted with the individual that was interviewed for this major degree project (MDP). This provided background information about the CLCLT and information that might not have come from the questions that were asked for this MDP. The final revealing document was a master of public affairs professional project titled *Little Earth of United Tribes Towards Facilitation a Thriving Community*, which provided a starting point for understanding the Indigenous population in Minneapolis and the goals of the Little Earth community. In addition to the supporting secondary documents for the semi-structured interviews, other data was compiled to inform the rest of the study, which was analyzed using a data analysis.

3.3.3 Data Analysis

In order to gain a full understanding of the data, a data analysis was used. Yin (2012) states, "case study analysis takes many forms, but none yet follow the routine procedures that may exist with other research methods" (p. 15). Because of this, the researcher "must define the codes to be used and the procedures for logically piecing together the coded evidence into broader themes—in essence creating your own unique algorithm befitting your particular case study" (Yin, 2012, p. 15). In order to do so, the data must be organized systematically "into hierarchical relationships, matrices, or other arrays" (Yin, 2012, p. 15). This allows for a better understanding and organization of the data that has been collected. While this project followed the basic principles of data analysis, such as seeking out themes while reading the literature, the approach to coding was less structured than what is outlined above by Yin. After the data analysis was complete, the interviews were analyzed to see if the Minneapolis case study could address the needs in Winnipeg, Manitoba.

Chapter 4: Comparative History of Winnipeg, Manitoba and Minnesota, Minneapolis

4.1 Introduction

This chapter will begin by outlining the post-war migration of Indigenous peoples to US and Canadian urban centres and the emergence of new urban housing needs of those populations. The 2006 Census showed that "more than half (623,470) of the 1,172,790 people identifying themselves as members of at least one of Canada's Aboriginal groups, that is, North American Indian, Métis or Inuit, resided in urban areas" (Fact Sheet, 2015, n.p.). Due to the conditions on reserves, and hopes of better employment and housing in urban centres, the urban Indigenous population has risen tremendously in both Canada and the United States since the end of WWII. Early interventions and current approaches to providing low-income and Indigenous housing in Winnipeg, Manitoba are then discussed. Winnipeg experienced a couple early policy and planning interventions including the Urban Renewal Program and Core Area Initiatives, which both had good intentions but did not live up to their goals. Currently, Winnipeg has a number of well-established Indigenous housing providers in the city but there continue to be gaps in the housing system, which is discussed as well. The final section profiles the rise in Minneapolis organizations that focus on enhancing the urban Indigenous community. The one innovation in Minneapolis, which is further explored through the case study, is the Little Earth of United Tribes Homeownership Initiative.

4.2 Post-war Indigenous Migration and the Emergence of New Urban Housing Needs

In both Canada and the United States, very few Indigenous peoples lived in urban centres prior to World War II (WWII). There have been various motives for Indigenous peoples to migrate to urban centres since WWII in Canada and the US, some of which are similar, and some are quite different. With the advent of WWII, a number of Indigenous peoples in both countries either joined the war overseas or moved to urban centres to work in factories associated with the war. After this war ended Indigenous populations in urban centres continued to rise for a number of reasons, which will be discussed further below.

In the United States of America (USA/US), "the term 'American Indian or Alaska Native' refers to people having origins in any of the original peoples of North and South America…who maintain tribal affiliation or community attachment" (U.S. Census Bureau, 2006, p.1). Many authors use American Indian, which is used in circumstances where quotes are necessary. Otherwise, the term Indigenous is used, which is described by the United Nations as peoples who "inhabited the country, or a geographical region to which the country belongs, at the time of conquest or colonization" (United Nations, 2004, p. 3). In the year 2000 US Census, "4.3 million people, or 1.5 percent of the total U.S. population, reported that they were American Indian and Alaska Native" (U.S. Census Bureau, 2006, p. 1). This is a big change from the number of Indigenous peoples who lived in urban centres before World War II.

Prior to World War II, there were very few American Indigenous peoples living in urban centres. According to Snipp (1997), just under 70 years later, this had risen to

nearly 50% of the Indigenous population, “while more than three-quarters of all Americans were living in cities” (p. 65). This drastic change occurred for a few reasons, some of which are related to what happened in Canada. Two events in particular are responsible for the migration of Indigenous individuals and families to urban centres. Snipp (1997) outlines two events that caused the migration of American Indigenous peoples to urban centres. The first event was the outbreak of World War II” (Snipp, 1997, p. 65). During the First World War, few American Indians served in the army. This is a stark contrast to World War II, which saw in excess of 25,000 American Indigenous peoples who took part in the war and above that, approximately 50,000 Indigenous peoples worked in industries related to the war (Hagan, 1979; Bernstein 1991 in Snipp, 1997).

These related industries, such as munitions plants, and shipyards were located in or close to urban centres, which began the migration of Indigenous peoples to those areas. Being a part of the war efforts provided a way for many Indigenous peoples to be involved in a culture other than their own (Snipp, 1997). For some, this was an opportunity to gain important job skills and education (Snipp, 1997). After the war, instead of returning to their reservations, which were characterized by poverty and joblessness, “many of these American Indians chose to remain in urban labor markets” (Fixico 1986; Bernstein 1991 in Snipp, 1997, p. 66).

The second planned event mentioned above, which caused numerous American Indigenous peoples to migrate to urban centres were the federal government’s ‘Termination and Relocation’ policies (Snipp, 1997). Snipp goes on to argue that the

there is a relationship between the impacts of the war on Indigenous peoples and the Relocation Program (Snipp, 1997).

The Termination and Relocation policies began in the 1950s, shortly after World War II ended, and "were designed ultimately to dissolve reservations as formal political spaces, while at the same time integrating Indian citizens into national life through a process of urbanization" (D'Arcus, 2010, p. 1247). The expected outcome of this relocation was that these individuals would gain employment and would successfully assimilate into society (Snipp, 1997). Some estimates suggest that approximately 100,000 Indigenous peoples were relocated to urban centres between 1952 and 1972 (Snipp, 1997). By 1960, it is suggested that approximately 160,000 Indigenous peoples lived in urban centres and by 1970 this number had risen to 340,000 (Snipp, 1997). This being said, the growth of Indigenous urbanization might have slowed due to the waning of the Relocation Program (Snipp, 1997).

Another reason for migrating to urban centres during the 1980s was likely due to the lack of housing on reserves. During the 1980s, the Federal Government stopped building subsidized housing on American Indigenous reservations (Snipp, 1997). This lack of housing caused many American Indigenous peoples to migrate elsewhere to find adequate affordable housing.

In 1990, the number of US Indigenous peoples living outside of urban centres was less than 51 percent (Snipp, 1997). When Snipp wrote his article in 1997, it was estimated that approximately half of the American Indigenous population lived in 16 cities in the US (Snipp, 1997). According to a 2010 Census brief, "5.2 million people in the United States identified as American Indian and Alaska Native" (US Census Bureau,

2012, p. 1). The Urban Indian Health Institute stated that in 2010, 71% of American Indigenous or Alaska Native's lived in urban centres, as compared to 67% in 2000 (Urban Indian Health Institute, 2013). It can be deduced from the research that the largest factors for migrating to urban centres was due to the advent of World War II, employment opportunities, education, and lack of adequate, affordable, and stock of housing on reservations. This is true for both the US and Canada. Similar to the US, Canada had a small urban Indigenous population prior to World War II.

In Canada, prior to World War II, urban centres had fairly small Indigenous populations (Peters, 2001). Indigenous populations in urban centres have increased steadily since the 1940's, and the 1996 Census indicated that cities were home to approximately one third of registered Indigenous individuals and approximately two thirds of Métis and non-status Indigenous individuals (Peters, 2001). According to an informal background discussion paper by the Canadian Aboriginal Aids Network (2010), "after the Second World War, many returning Aboriginal soldiers choose to settle in urban areas; one reason being that a number of First Nations men had given up their status so they could join the Canadian Forces" (p. 1). Another factor was that the *Indian Act* was changed in 1951 so that Indigenous peoples no longer had to ask for permission to leave their Reserves (Canadian Aboriginal Aids Network, 2010).

In the years since 1960, migration to urban centres has continued steadily. In 1961, only 13% of the total Indigenous population was urbanized (Aboriginal Affairs and Northern Development Canada, 2013). In contrast, in 2006, over 50% of the Indigenous population lived in urban centres (Norris & Clatworthy, 2011). Due to census population definitions changing over time, long-term migration information on Indigenous

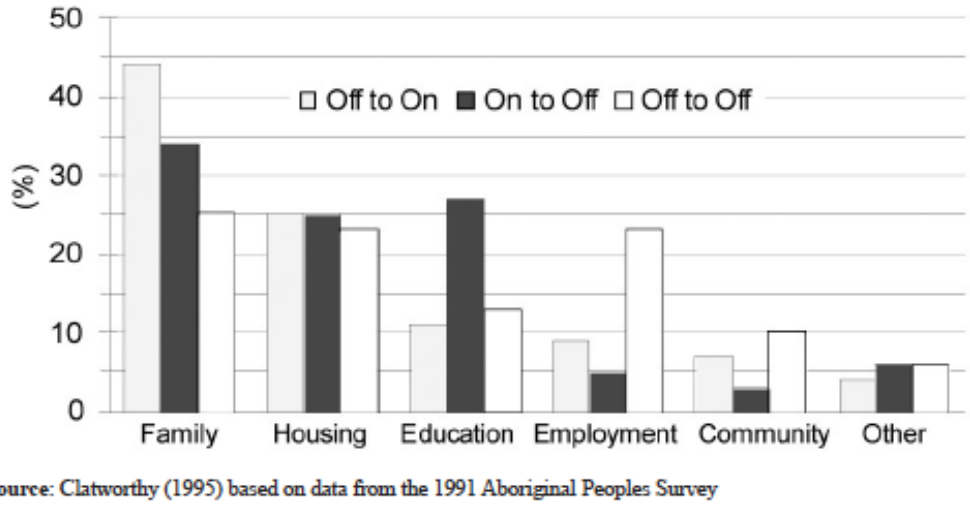
populations is only available for Registered Indigenous populations (Clatworthy and Norris, 2007). In regards to large urban centres, net inflows were recorded throughout 1966 to 1991 (Clatworthy and Norris, 2007) There are a number of reasons why Indigenous populations migrated to urban centres or why Indigenous populations in urban centres seem to have grown over the years.

Senese & Wilson (2013) explain how colonialism significantly affected Indigenous urbanization. They go on to say that in order to understand Indigenous urbanization:

> It is important to consider how colonialism has constructed identities and restructured gender relations among Aboriginal peoples in Canada, in addition to the ways in which it has created conceptions of urban space as fundamentally incompatible with Aboriginal identities, as these factors have great bearing on Aboriginal urbanization (p. 220).

Another factor in the growth of Indigenous populations in urban centres, particularly that of women, is "government policy and legislative changes to the *Indian Act*" (Senese & Wilson, 2013, p. 220). Amendments to the *Indian* Act in 1951 (Section 12(1)(b)) caused women (and their children) who married non-status men to lose their status (Simon & Clark, 2013). Many of these women also lost their band memberships and could no longer live on reserve (Senese & Wilson, 2013). Because of this, many women left their reserves and moved to urban centres, which has contributed to the increase in Indigenous populations in urban centres (Senese & Wilson, 2013). However, "in 1985, the Bill C-31 amendments to the *Act* reinstated status to many women and their children" (Senese & Wilson, 2013, p. 220). Despite this amendment to the act, many women chose to stay in urban areas (Senese & Wilson, 2013). Other reasons for migrating to urban centres were outlined in the 1991 Aboriginal Peoples Survey.

Based on the 1991 Aboriginal Peoples Survey (APS) conducted by Statistics Canada, a number of reasons for migration were outlined. APS respondents cited housing-related issues as being the main reason for moving to urban centres (Clatworthy & Norris, 2007). Second to housing, family was cited as the second main reason to move. Other reasons indicated include education, employment, community, and other (see figure 1). Some respondents also cited involuntary moves due to sub-standard housing conditions.



Source: Clatworthy (1995) based on data from the 1991 Aboriginal Peoples Survey

Figure 1: Reasons for Migration to and from Reserves and Between Non-Reserve Areas, Registered Indians, Canada 1991 APS (Source: Clatworthy & Norris, 2007).

Due to the increased migration to urban areas, the need for housing for Indigenous peoples has increased. Organizations, federal and provincial governments have been required to find or create housing for this population in need. This has been the case in Winnipeg, Manitoba, which has seen a large increase of the Indigenous population.

4.3 Providing Indigenous Housing in Winnipeg, Manitoba: A Survey of Existing Approaches and Persistent Gaps

Of the 623,470 counted urban Indigenous peoples in Canada in 2006, 68,380 were counted in Winnipeg, which was the largest urban Indigenous population in Canada (Statistics Canada, 2009b). According to Brandon and Peters (2014), the Indigenous population in Winnipeg is "expected to grow by more than 30,000 over the next 20 years" (p. 1). When Indigenous individuals and families move to Winnipeg, they often move to the inner city, as that is where there is more affordable housing. This is a trend that is seen in other Canadian cities as well.

The concentration of Indigenous peoples in Canadian inner cities has often been associated with urban decay. According to Peters (2001), in 1996, one of Winnipeg's census tracts had an Indigenous population of over 50 percent and "Aboriginal people comprised between 20 and 49.9 percent of the population in about 10 percent of Winnipeg census tracts" (p. 141). Despite having sizable Indigenous populations, other cities in Canada did not have nearly as many Indigenous peoples represented in any of their census tracts.

The Urban Aboriginal Peoples Study, released in 2011 highlights the Indigenous population in Winnipeg, their residency in the city, and their reasons for moving to Winnipeg. The study had a sample of "252 Métis, First Nations peoples (status and non-status) and Inuit" (Environics Institute, 2011, p. 14). According to the study, "most (77%) First Nations *UAPS* participants are "first generation" residents born and raised in a community, town, city or reserve other than Winnipeg" (Environics Institute, 2011, p. 18). The study defines 'first generation' as "those who were born and raised somewhere other than Winnipeg" (Environics Institute, 2011, p. 18). Compared to other cities in this

study, respondents living in Winnipeg were more likely to say that they moved to the city to find employment (Environics Institute, 2011). Due to lack of opportunities on reserves, moving to larger urban centres to find work becomes crucial for ones livelihood (Peters, 2001). Further, the other most common reason respondents gave as to why they moved to Winnipeg was to be closer to family or to pursue higher education (Environics Institute, 2011). Many of the above reasons indicate a desire to better their financial stability, which can ultimately lead to better housing. Finding quality housing is another reason why Indigenous populations move to urban centres.

A study by Distasio, Sylvester Jaccubucci, Sargent, & Mulligan (2004), which focuses specifically on First Nations, Metis, and Inuit who had recently moved to Winnipeg, suggested that "70% of respondents…stated housing was the single most important service, followed by 20% indicating employment" (p. 66). The shortage of housing and the condition of housing on reserve "force many Aboriginal people to choose between bad housing in their home communities and insecure and unaffordable housing in cities like Winnipeg" (Brandon & Peters, 2014, p. 2). Despite thinking they would attain better housing once they moved to the city, this often was not the case. This leaves many Indigenous peoples in less than adequate housing or homeless.

The poverty of Indigenous peoples in Canada can be attributed to "the systematic underdevelopment of reserve areas and First Nations economies and populations" (Peters, 2001, p. 141). However, once Indigenous peoples moved to urban centres, poverty remains (Peters, 2001). According to Statistics Canada (2009a), the chance of Aboriginal peoples having to live in inadequate, crowded housing is much higher than non-Aboriginal individuals. In Winnipeg, affordability of housing continues to be an issue as

housing prices continue to increase (Brandon & Peters, 2014). This is compounded by the fact that the rental housing supply in the city is in short supply. Often, when Indigenous peoples move to urban centres, they "face barriers to finding quality, affordable housing" (Brandon & Peters, 2014, p. 1). These barriers are often associated with racism/discrimination (Distasio & Mulligan, 2007). Because of this, they often face housing that is overcrowded and/or in disrepair.

4.3.1 Early Policy and Planning Interventions

As discussed in this chapter, finding adequate, affordable housing in Winnipeg is a challenge for many Indigenous individuals and families who migrate from their reserve. One of the main issues for Indigenous peoples living off-reserve is that, for the most part, status Indigenous peoples living off-reserve are viewed as "citizens of the province like all other citizens, without Aboriginal rights or benefits" (Peters, 2001, p. 142). Brandon and Peters (2014) argue "problems related to Aboriginal migration to Winnipeg cannot be disassociated from the failure of the federal government to live up to its constitutional and treaty obligations to provide adequate housing on reserve" (p. 10). There should be more accountability on the federal government for the issues that have arisen since Indigenous peoples have migrated to urban centres. As mentioned above, one of the many reasons Indigenous population's move to urban centres is to find adequate housing, which is often not easily obtained. Characteristics, such as unemployment rates, "affect the kinds of social programs available from different levels of government, as well as the needs and capacities of urban Aboriginal populations" (Peters, 2001, p. 141). Most of the initiatives by the government targeted specific neighbourhoods rather than different ethnic groups. Due to the increasing number of Indigenous peoples (and other ethnic

minorities) there should have been more emphasis placed on initiatives geared towards the Indigenous population as a race rather than place-based initiatives. The reasoning for this is that certain populations, such as the Indigenous population, have particular needs based on their culture, health, and Another issue is that, after World War II ended, many of the "government-led initiatives [were] to revitalize Winnipeg's declining Central Business District (CBD)…[and]…many more dollars have been directed at the physical reconstruction of Winnipeg's CBD than at the alleviation of poverty in its residential inner city" (Silver & Toews, 2009, p. 99). However, there were "three major, place-based, anti-poverty initiatives in Winnipeg: Urban Renewal in the 1960s, the Neighbourhood Improvement Program (NIP) in the 1970s, and the Core Area Initiatives (CAIs) of the 1980s" (Silver & Toews, 2009, p. 99). These initiatives were geared towards creating overall affordable housing rather than affordable housing specifically for Indigenous individuals and families.

In the 1960s, "Urban Renewal was a federal cost-shared program that involved bulldozing neighbourhoods designated by planners as 'slums', and replacing them with large public housing projects" (Silver & Toews, 2009, p. 104). This initiative led to the construction of two housing developments in Winnipeg including the 168-unit Gilbert Park and the 314-unit Lord Selkirk Park (Silver & Toews, 2009). With the concentration of a large number of low-income residents and a lack of corresponding services, issues of poverty remained and the project was largely regarded as unsuccessful (Silver & Toews, 2009). Immediately after the original initiative was seen as a failure, Winnipeg targeted the Salter-Jarvis area (Silver & Toews, 2009). Despite certain areas of Salter-Jarvis being decent to live in, with Urban Renewal, whole neighbourhoods were bulldozed, which

means the whole neighbourhood of Salter-Jarvis was bulldozed instead of just ridding the areas where it was most needed (Silver & Toews, 2009). Analysis of the efforts made through Urban Renewal proved that the program was not equipped to move people out of poverty (Silver & Toews, 2009).

One of the limitations was the lack of community input into the changes that were occurring in the neighbourhood, despite city planners recognizing the importance of having their input (Silver & Toews, 2009). Another limitation was the inaction by the government to create services along with the Urban Renewal housing. Providing services along with housing has been seen as a successful method to stabilize low-income tenants, as will be seen in Chapter Five's discussion of LEUT and LEUTHI. Community input into what was occurring in the neighbourhood, what kind of housing they needed, and services that could benefit them could have made the difference with the Urban Renewal Program.

The 1973 amendment to the National Housing Act created The Neighbourhood Improvement Program (NIP). This amendment:

> Authorized CMHC to make loans and contributions to or for the benefit of municipalities in a province "for the purposes of improving the amenities of neighbourhoods and the housing and living conditions of the residents of such neighbourhoods" (Lyon and Newman, 1986, p. 7).

In contrast to the Urban Renewal Program, instead of bulldozing whole areas of the city, the NIP was meant to rehabilitate housing and involve community members to have more say in the direction of their community (Lyon and Newman, 1986). There were six neighbourhoods in Winnipeg where NIP projects were implemented, which included: North Point Douglas, North St. Boniface, Centennial, Brooklands, William Whyte and West Alexander (Silver & Toews, 2009). Despite one of the main objectives of the NIP

being that citizens be involved in the planning, this often failed to occur as "NIP planners made most decisions with little input from residents committees" (Lyon and Newman, 1986, p. 53). Similar to the Urban Renewal program, the short-term fix was deemed "a single-dimensional approach to what were multi-dimensional problems" (Lyon and Newman, 1986, p. 54).

There were two Core Area Initiatives (CAI), which were unique to Winnipeg unlike the Urban Renewal Program and the Neighbourhood Improvement Program (Silver & Toews, 2009). The first CAI was signed in September 1981, and the second, a renewal of the first CAI, was signed in 1986 (Silver & Toews, 2009). The CAI was geared towards a large area of Winnipeg's inner city and downtown (Silver & Toews, 2009). The initiatives combined saw 196 million dollars invested in the areas of Winnipeg previously mentioned (Silver & Toews, 2009). This money came from a tripartite agreement between governments' (Silver & Toews, 2009). The CAI was seen as an improvement upon Urban Renewal and the NIP as it "funded a multiplicity of social services and employment and training programs, to provide opportunities for inner-city residents" (Decter and Kowall, 1990, p. 3, in Silver & Toews, 2009, p. 111). However, there were also limitations to the initiative. One of these limitations was the expenditure of CAI money on municipal infrastructure rather than on improving the neighbourhood that the money was meant for (Silver & Toews, 2009). Another limitation was the construction and renovation of housing that was outside of the inner city rather than inside the inner city (Silver & Toews, 2009). The CAI's lack of consideration of the inner city and its inhabitants is of concern. Inner cities generally tend to have a high number of low-income individuals and families due to the affordability of housing. The housing in the inner city

is often in need of repairs and renovations in order to make them adequate for habitation. The construction and renovation of housing in the inner city should have been a priority of the CAI rather than funding municipal infrastructure. Although there were other limitations, the final limitation I will discuss is the "lack of citizen participation" (Silver & Toews, 2009, p. 112). Despite it having some citizen engagement, the CAI was meant to have a rather large citizen engagement process, which it failed to achieve to the point it was supposed to (Silver & Toews, 2009).

These three policy interventions in Canada and Winnipeg were implemented in efforts to assist in the issues surrounding affordable housing, poverty, and neighbourhood deterioration. Although there was some headway made, there were also a number of limitations to each. Despite these interventions being geared towards the general low-income population, they were none-the-less important aspects in the attempt to provide affordable housing. Other housing initiatives were started over the years that are geared specifically for Indigenous populations, which will be discussed below.

4.3.2 Key Winnipeg Indigenous Housing Providers

The importance of having Indigenous housing providers in Winnipeg, Manitoba was realized a number of years ago as the Indigenous population began to grow after WWII. Assisting the growth of these Indigenous housing providers was the initiation of federal programs in Canada. Distasio & Mulligan 2007 state, "federal programs associated with the development of non-profit housing in Canada took place between 1938-1993" (p. 36). In 1969, the development of social housing in Canada was transformed resulting from the release of the *Hellyer Report* by the federal governments Task Force on Housing and Urban Development (Distasio & Mulligan, 2007). One

important topic discussed in the *Hellyer Report* was the "unique housing needs of Aboriginal peoples" (Government of Canada, 1969 in Distasio & Mulligan, 2007, p. 36). An outcome of the Hellyer Task Force was a $200 million demonstration project by the Canada Mortgage and Housing Corporation in 1970 (Distasio & Mulligan, 2007). Also in 1970 was the formation of the Kinew Housing Corporation.

Kinew Housing, incorporated in 1970, was "the first urban native housing corporation in Canada" (Walker & Barcham, 2010, p. 320). The independent nonprofit corporation was a direct result of *The Indian-Metis Urban Probe* led by The Indian-Metis Friendship Centre and the Institute of Urban Studies in Winnipeg, Manitoba (Distasio & Mulligan, 2007). "Kinew Housing acquired inner city homes and renovated them for social housing" (Walker & Barcham, 2010, p. 320). Apart from providing social housing, Kinew Housing hoped to also provide services such as counseling (Walker & Barcham, 2010). These services were seen as an important way to assist individuals transitioning from reserve to the urban life (Walker & Barcham, 2010). As discussed in the literature review, services are integral to the success of many urban Indigenous peoples. Farrell (2005) stated that with "shortages in the supply of appropriate housing and/or inadequate support services, the chances of becoming homeless increase" (p. 119). According to a project overview by the Canada Mortgage and Housing Corporation, in 2009, Kinew Housing owned and managed approximately 400 units of housing (CMHC, 2009). The CMHC went on to say that "Kinew's focus is on providing affordable housing for lower-income Aboriginal people in Winnipeg" (CMHC, 2009, p. 1). Another housing low-income housing provider for Indigenous individuals and families in Winnipeg (and

elsewhere in Manitoba) is the Dakota Ojibway Tribal Council Housing Authority Incorporated.

Incorporated in 1981, the Dakota Ojibway Tribal Council Housing Authority Incorporated (DOTCHAI) is a non-profit housing authority that aims to provide housing for Indigenous populations in Manitoba. The housing authority is governed by a Board of Directors, each of whom is "appointed by the Chief and Council from each of the DOTC Member First Nations" (Dakota Ojibway Tribal Council Housing Authority Incorporated, n.d, n.p.). Having members appointed from each Member First Nations is important as it can create a sense of community among the housing authority. This type of organization is similar to housing cooperatives outlined in the literature review. The benefit of the housing cooperative, which is similar to how the DOTCHAI is run, is that "member-residents democratically control the cooperative, and receive the social and economic benefits from living in and owning the cooperative" (Sazama, 2000, p. 575). Although slightly different, the idea of benefiting from having direct say is similar in both cases. In 2005, Dakota Ojibway First Nations Housing Authority Incorporated "took over the operations of 219 rental housing units that were previously managed by the Aiyawin Corporation" (Dakota Ojibway Tribal Council Housing Authority Incorporated, n.d., n.p.). Prior to being funded by the Manitoba Housing and Renewal Corporation, DOTCHAI was funded by the Canada Mortgage and Housing Corporation (Dakota Ojibway Tribal Council Housing Authority Incorporated, n.d.).

Originating in 1984, Kanata Housing Corporation provides housing geared towards income for Indigenous families (Distasio & Mulligan, 2007). Kanata Housing

Corporation provides "single detached family units dispersed through out the City of Winnipeg" (Distasio & Mulligan, 2007, p. 137).

Payuk Inter-Tribal Housing Co-Operative was incorporated in 1985 and aims to "provide safe affordable housing in a drug and alcohol free environment to individuals of Aboriginal ancestry" (Distasio & Mulligan, 2007 p. 138). The residents of the Payuk co-operative run the housing for the benefit of the residents (Distasio & Mulligan, 2007). As discussed above, there are direct benefits to housing cooperatives. When individuals are directly invested, it is more likely to find success than not.

The providers mentioned above deliver a much-needed service in Winnipeg. However, with a rather ubiquitous affordable housing problem, which all too often results in homelessness, improvements can still be made. These are discussed below.

4.3.3 Gaps in the Indigenous Housing System

Despite the considerable efforts made by Indigenous housing providers in urban centres, there continues to be gaps in the urban Indigenous housing system in Canada. These gaps include the lack of: quality housing, affordable housing, housing options, homeownership options, and stock of housing, and streamlining approval processes.

Brandon and Peters (2014) discuss issues surrounding the lack of housing options in their paper *Moving to the City: Housing and Aboriginal Migration to Winnipeg*. As previously examined, housing for Indigenous populations is hard to come by and "when housing does become available, it is often of poor quality or unsuitable to the housing needs of migrants" (Brandon & Peters, 2014, p. 27). When moving to urban centres, many Indigenous individuals and families do not have the financial stability to secure

housing and often end up in rooming houses and single room occupancy (SRO) accommodations (Brandon & Peters, 2014).

The lack of housing options such as culturally appropriate housing is also seen as a gap in the Indigenous housing system, particularly in urban centres. Although there is literature on culturally appropriate design for Indigenous reserves, the literature on how culturally appropriate housing could be used in urban centres is unavailable. Most of the urban literature focuses on housing of individuals at risk of homelessness. This is a critical issue, but there is also a need to ensure that the housing system considers the physical, economic, and cultural aspects of housing for individuals who are not necessarily at risk of homelessness. This is especially true as the individuals are away from their original communities. There should be an array of options available to Indigenous populations in urban centres such as providing housing that is culturally appropriate. Like the broader literature on housing, culturally appropriate housing has a number of dimensions, which includes factors beyond the design and construction of the home. Homeownership is another housing option that could become increasingly appealing as Indigenous individuals and families move to urban centres.

Currently, there are few unconventional homeownership options geared towards Indigenous individuals and families who may be prepared to buy accommodation rather than renting. The lack of homeownership options for Indigenous individuals and families in Winnipeg is a gap in the housing system. Although there are housing options in Winnipeg that provide more security for tenure, such as the Payuk Inter-Tribal Housing Co-Operative, the current options provide minimal opportunities to build equity in the home. Owning a home offers many advantages such as pride and sense of place and also

the ability to build equity in the home. Community land trusts have the ability to build equity in the home, while keeping the home affordable for the next individual or family who buys it.

Another gap in the Indigenous housing system is the lack of streamlining the application process. When an individual "cannot access public or subsidized housing, they have no choice but to apply for apartments that are above the EIA shelter rate guidelines" (Brandon & Peters, 2014, p. 28). When individuals are forced to apply for accommodations above the employment and income assistance (EIA) guidelines, they are required to get approval from their caseworker, which often takes time (Brandon & Peters, 2014). This extra time can be the difference between obtaining housing and not obtaining it, which can leave the individual in a vulnerable position.

The final gap in the Indigenous housing that is being provided in Winnipeg, is the lack of services attached to the housing. Although it was mentioned above that Kinew Housing provides services along with their housing, there is an opportunity for more of the housing providers to provide services specific to the people who will be living in their housing. As will be discussed in the next chapter, this is something that the Little Earth of United Tribes Homeownership Initiative has benefited from as they provide services specifically geared towards the new homeowners. With the increase of Indigenous peoples after WWII, Minneapolis also had to find innovative ways to accommodate this increasingly urban population.

4.4 Providing Indigenous Housing in Minneapolis, Minnesota: Similar Approaches, but with One Innovation

Minneapolis certainly saw a rise in the American Indigenous population during World War II. Although there were already Indigenous residents that had lived in the urban centre for a long period of time, the new Indigenous migrants soon outnumbered these long-time residents. Just after WWI, "the Indian population in the Twin Cities numbered less than 1,000…but by the end of WWII, 6,000 Indians resided there" (Shoemaker, 1988, p. 434). During the war, the increase in job opportunities and "high paying defense work attracted Indians to the Twin Cities and other urban areas" (Shoemaker, 1988, p. 434).

Due to the rise in the Indigenous population in Minneapolis, a number of organizations formed in order to enhance the urban Indigenous community. Shoemaker (1988) stated that "from 1920 to 1950, Minneapolis Indians formed two kinds of organizations: political organizations…and social organizations for building urban communities" (p. 433). The goals and membership of organizations changed as more American Indigenous populations chose to remain in Minneapolis for longer periods than they perhaps had anticipated. Shoemaker went on to say that "most 1920-1950 organizations emerged from the south Minneapolis neighborhood where A.I.M....[American Indian Movement]...would later organize its first efforts" (Shoemaker, 1988, p. 433). In addition to the organizations mentioned above, other organizations were created in order to provide affordable housing and homeownership options in the Minneapolis area.

One of these organizations is the American Indian Community Development Corporation (AICDC), formed in 1992 after it was established that there was a lack of

organizations "dedicated to housing, homebuilding, and supportive services" (Our History, n.d., n.p.). The AICDC's website states that they "are dedicated to providing culturally specific housing and supportive services in the Twin Cities metropolitan area" (Our History, n.d., n.p.). One of the programs AICDC has started is called the AICDC New Home Ownership Program, which is meant to "assist American Indian families to purchase a new home that is high-quality, sustainable and affordable" (AICDC New Home Ownership Opportunity, n.d., n.p.). The AICDC also partners with a local band in order to provide their urban residents with an affordable homeownership option. The City of Minneapolis has also been responsive to the increased need for Indigenous housing and homeownership opportunities as outlined below.

A study conducted by Bay Area Economics (2010) outlined various affordable housing best practices and funding around the United States. In their study, it states that the City of Minneapolis Community Planning and Economic Development Department has "housing programs across the entire housing continuum, from emergency shelters and transitional housing to affordable and market-rate rental and ownership opportunities" (Bay Area Economics, 2010, p. 78). Affordable housing in Minneapolis is provided through the U.S. Department of Housing and Urban Development (HUD) run Community Development Block Grant Program, Tax Increment Financing, housing trust fund and tax-exempt bonds (Bay Area Economics, 2010). The study also mentions, "in addition to City-led efforts, Minneapolis has a strong philanthropic community that supports affordable housing through a community land trust and land bank" (Bay Area Economics, 2010, p. 78). Minneapolis has a nonprofit Land Bank, which "has raised and committed $30 million for property acquisition, rehabilitation/redevelopment, and

holding costs for properties that are banked for varying terms based on market absorption" (Bay Area Economics, 2010, p. 78). The City of Lakes Community Land Trust is another example of a philanthropic endeavor in Minneapolis and "was formed by a collaboration of residents, neighborhood associations, and community development corporations in 2002" (Bay Area Economics, 2010, p. 78). The one innovation found in Minneapolis that is not found in Winnipeg is the CLCLT's partnership with the Little Earth of United Tribes community and their establishment of the Little Earth of United Tribes Homeownership Initiative. The CLCLT is further explored in Chapter Five.

Aside from organizations and governments providing affordable housing, there are a number of organizations that provide services for Indigenous peoples in Minnesota. One of these is the Bii Gii Wiin Community Development Fund (BGWCDF). The BGWCDF provides services such as homebuyer education, homebuyer counseling, financial education and coaching, and micro entrepreneur training in order to encourage Indigenous households to consider homeownership in the State of Minnesota (About Us, n.d.).

4.5 Summary

Indigenous populations in urban centres have grown tremendously over the last 70 years since World War II. This trend can be attributed to a number of factors, some of which are similar and some differ between Canada and the United States of America. Both countries saw an increase during World War II as a result of war related employment opportunities in urban centres. Both countries also saw an increase after the war ended as soldiers returned back to North America. Soldiers often remained in urban centres for employment and an expected better quality of life than found on their

reservation. Aside from war related migration, in Canada and the United States, Indigenous individuals and families migrated to urban centres in order to be closer to family, gain employment, further their education and/or acquire more adequate housing. In the United States, growth in American Indigenous migration was also seen due to the government's removal and relocation policy, which saw a number of Indigenous individuals and families relocated to urban centres. As increasing numbers of Indigenous peoples moved to urban centres, housing providers geared towards these ethnicities began to form in order to provide support and assistance in finding housing.

A number of Indigenous housing providers are currently active in Winnipeg, Manitoba, and there are examples found in Minneapolis, Minnesota as well. In addition to these housing providers, there is evidence of organizations partnering with Indigenous communities to directly assist their urban populations purchase housing. Despite having a number of Indigenous housing providers, Winnipeg does not place the same emphasis on the importance of homeownership as Minneapolis does. Organizations and partnerships in Minneapolis attempt to provide Indigenous peoples using various affordable housing models such as the community land trust, which is further explored in Chapter Five.

Chapter 5: Innovation Through Support, Relationships, Services, and Community Pride: Little Earth of United Tribes Homeownership Initiative

5.1 Introduction

Chapter Five focuses on the Little Earth of United Tribes community located in Minneapolis, Minnesota, USA and the creation of the Little Earth of United Tribes Homeownership Initiative. Chapter Five begins with a brief summary of the key findings from Chapter Four and then outlines the history of Little Earth of United Tribes, their mandate, and the supports and services that it provides to their community members. The second section provides a brief history of the Little Earth of United Tribes Homeownership Initiative and the partnerships that made it possible to acquire land and develop a new form of housing for Indigenous peoples. The third section presents an outline of the additional partnerships to ensure support and services for Little Earth residents. Finally, the chapter concludes with a summary of the findings. Informing the aforementioned sections were two key informant interviews conducted in November 2014.

The first interview was conducted with a high level employee at the City of Lakes Community Land Trust (Key Informant 1). Prior to the interview, secondary documents were retrieved to inform the interviews and Key Informant 1 provided a document titled *Little Earth of United Tribes Homeownership Initiative* (2013), which was very informative and is used throughout this chapter. The second interview was conducted with a high level employee at Little Earth of United Tribes (Key Informant 2). Results from these interviews will be used throughout this chapter. Although Minneapolis and

Winnipeg differ in both political and urban contexts, there are broad similarities to both cities when it comes to Indigenous populations and their urban experiences. Adequate housing for Indigenous individuals and families in urban centres is a great concern in both Canada and the United States. Little Earth of United Tribes was established in Minneapolis, Minnesota to specifically house American Indian individuals and families who had a desire to live around others who are like-minded and culturally similar. As a result, Little Earth and their homeownership initiative became very important to this MDP. Throughout this chapter a number of terms will be used such as American Indian, Native American, Native, Indian, Indigenous, and First Nation depending on the source of information that is being used.

5.2 Little Earth of United Tribes, Minneapolis, Minnesota

5.2.1 History of Little Earth of United Tribes

The community of Little Earth of United Tribes is located in the centre of Minneapolis, Minnesota, USA, and is described as "the only urban Indian preference community in the nation" (Little Earth Homeownership Initiative Helps Native American Families Transition to Homeownership, 2013, n.p.) (see Figure 2). As outlined in Chapter Four, urban Indigenous populations grew substantially after World War II ended. Many of the workers that moved to urban centres during the war decided to stay after the war ended and as Indigenous soldiers came back from war, many of them decided to stay in urban centres as well. Regardless of where they came from, their goals for moving to more urban areas were similar. Urban centres were seen to offer more housing options, education and employment opportunities, and a better way of life. As the phenomenon of

Indigenous individuals moving to urban centres continued, the need for more housing increased as well. As a result of the increasing need for Indigenous housing, in 1973, South High Housing (later known as Little Earth of United Tribes) was founded and built (Key Informant 2, 2014).

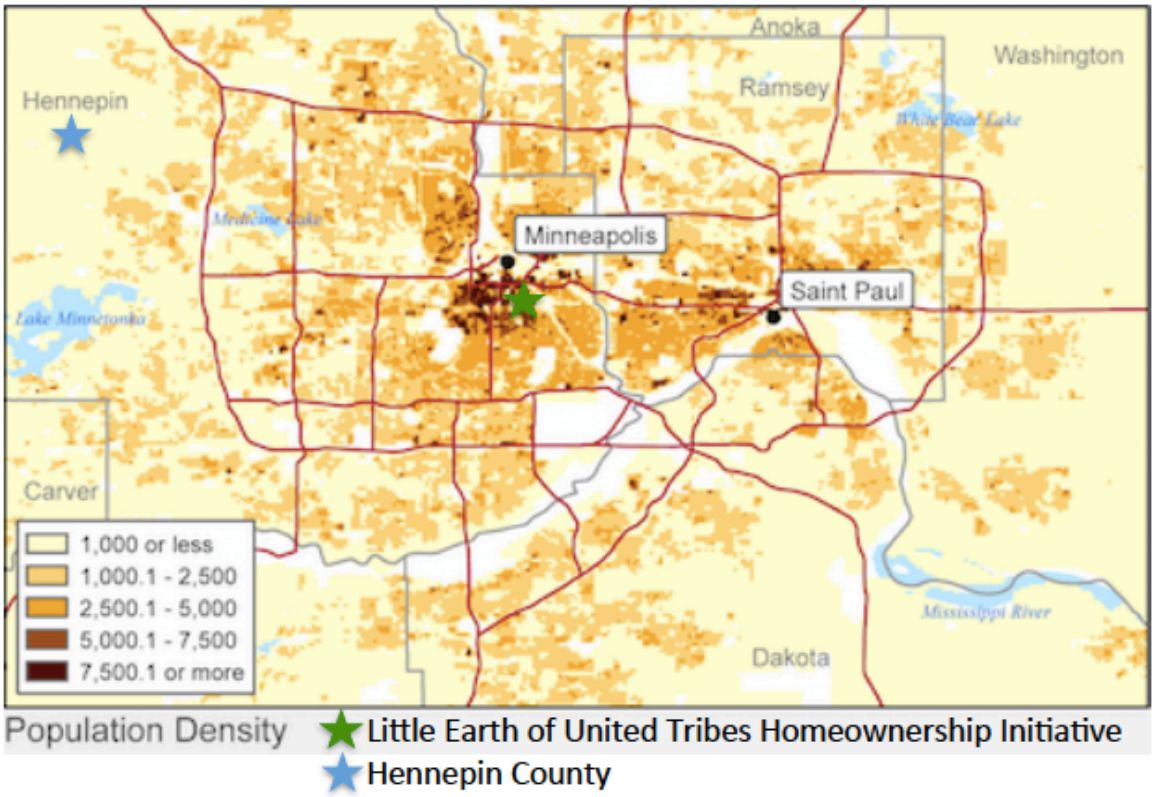


Figure 2: Demographic and Socioeconomic Characteristics of Minneapolis (Source: SEDACMaps, 2011)(CC BY 2.0).

The community currently houses residents from 32 different American Indian Tribes (History, n.d.). "The mission of the Little Earth Community Partnership is to unify a culturally strong and healthy Little Earth Community" (Little Earth of United Tribes Homeownership Initiative, 2013, p. 2). The community now has 212 units that cover approximately nine and a half square blocks (Key Informant 2, 2014). Although the community officially has about 700 people on their rent roll, the Little Earth organization knows that at any given time there is anywhere from 1,200-1,800 people actually living at

Little Earth (Key Informant 2, 2014). Since its inception, the community has gone through various successes and challenges but has successfully remained a place for American Indigenous peoples in Minneapolis to live affordably. The affordability of housing at Little Earth has been one of the continued success factors for this community. There is a noticeable demand for affordable housing for Native American's living in Minneapolis as is evident by the 500-family wait list for housing at Little Earth alone (Key Informant 2, 2014).

The affordability of the community is due to the fact that it is Section 8 Housing, which means it is rental assistance housing under the U.S. Department of Housing and Urban Development (HUD) (Little Earth Homeownership Initiative Helps, 2013). Created in 1965 as an official Cabinet-level agency, the U.S. Department of Housing and Urban Development's "mission is to create strong, sustainable, inclusive communities and quality affordable homes for all" (Mission, n.d., n.p.). The goal of HUD is to strengthen the economy and protect consumers by fortifying the housing market (Mission, n.d.).

HUD also plays a role in housing quality, with public health agencies generally responsibly for conducting inspections of units to make sure the units comply with HUD's housing quality standards (U.S. Department of Housing and Urban Development, 2001, p.10-1). Some of the programs "set forth basic housing quality standards which all units must meet before assistance can be paid on behalf of a family and at least annually throughout the term of the assisted tenancy" (U.S. Department of Housing and Urban Development, 2001, p.10-1). Some of the housing quality standard performance requirements include: sanitary facilities, space and security, structure and material, water

supply, access, sanitary condition, and illumination and electricity (U.S. Department of Housing and Urban Development, 2001, p. 10-1). Key Informant 2 explained that Little Earth of United Tribes is standard HUD housing with the exception of being Native American preference (Key Informant 2, 2014).

Aside from providing much needed housing, Little Earth of United Tribes also provides a number of supports and services for community members. Some of the services provided by Little Earth include: early education, youth/teen programming, community-based social services, college and employment counseling, safety programming, resident patrols, urban farming, and the homeownership initiative (Little Earth of United Tribes Homeownership Initiative Helps, 2013). Whether it is related or not, this notion of assisting the individuals in these houses began to manifest shortly after *The Community Land Trust Handbook* began to take shape. The *Handbook* proposed that a CLT should have a moral responsibility of supporting "individuals *after* they leased land and purchased homes through the CLT, helping them to maintain and retain their newly acquired property" (Davis, 2014, p. 35). These types of supports, which the Homeownership Initiative provides, may be one of the reasons why the initiative has seen success so far. The culturally appropriate supports and services provided for community members by the Little Earth of United Tribes is significant as it does not require residents to use non-Indigenous services found elsewhere in the city.

DeVerteuil & Wilson (2010) argue that "the need for culturally-appropriate services is outstripping current capacity in the cities with growing Aboriginal population, especially given the currently disproportionate level of social problems assailing the urban Aboriginal community" (p. 500). The authors go on to say that "rapid demographic

change has left serious gaps in both culturally-appropriate service provision *outside* of the Aboriginal service system and our knowledge of it" (p. 500). Having culturally appropriate services connected to Indigenous housing communities like the Little Earth of United Tribes works to address this gap.

Another system of support is the services provided by Hennepin County. Working with Hennepin County has allowed for Little Earth to provide services to the community in a different manner than typical services, which function in a more singular fashion (Key Informant 2, 2014). Hennepin County is a county located in Minnesota, which includes the City of Minneapolis. "Counties are one of America's oldest forms of government…[and]…are focused on the fundamental building blocks for healthy, safe, resilient and vibrant communities" (Why Counties Matter!, n.d., n.p.). A policy board of elected officials governs the county government and the roles and responsibilities of the county government are established by the state (Why Counties Matter!, n.d.). Instead of focusing on just one issue or just one person like most service providers, Little Earth, with the help of Hennepin County created a service model, which allows an individual or a family to address multiple issues through one point of contact who then funnels them to the appropriate resources (Key Informant 2, 2014). The same point of contact, which is like an empowerment coach, works with them and checks back in with them in order to gauge how the various services are working for them (Key Informant 2, 2014). The design of this model was developed "to try and heal the wounds of historical trauma" (Key Informant 2, 2014). Although many families stabilize while living at Little Earth "and no longer need government subsidized housing…many are reluctant to move away

from the community and their support network" (Little Earth Homeownership Initiative Helps, 2013, n.p.).

The other aspect of the services provided is to guide people in the community towards self-determination. This is done through "a series of programs that…help increase their job skills, help increase their education…which ultimately leads to self-determination and in a way, one of the ultimate demonstrations of that is owning your own home" (Key Informant 2, 2014). The importance of gaining self-determination was one reason for creating the Little Earth of United Tribes Homeownership Initiative (Key Informant 2, 2014). "The idea is building that community and retaining what assets have been developed in families in the community…you're increasing, you're providing living examples of the achievement of self-determination right there for the rest of the community to see" (Key Informant 2, 2014). One major component of the homeownership initiative is the partnership that formed between Little Earth and the City of Lakes Community Land Trust.

5.2.2 Little Earth of United Tribes Homeownership Initiative

As previously mentioned in Section 3.3, the decision to look at Little Earth of United Tribes Homeownership Initiative was because Little Earth of United Tribes is "the only urban Indian-preference community in the United States" (Little Earth Homeownership Initiative Helps, 2013, n.p.), and because Little Earth partnered with the City of Lakes Community Land Trust to provide an affordable home ownership opportunity for its community members. There are a number of factors that have lead to the creation and success of the Little Earth of United Tribes Homeownership. Some of these factors include: forming relationships with municipal leaders, drawing on the

expertise of the City of Lakes Community Land Trust, the organization of the homeownership initiative, the continuous affordability of the homes, the provision of educational services, and the fact that it has the ability to build and strengthen the community by creating a culturally appropriate form of housing.

Forming Relationships with Municipal Leadership

Once it was decided to create a homeownership initiative, the former CEO of Little Earth at the time, "started putting political pressure on the Mayor's office…council members offices…asking them to start taking on parcels of land and/or dilapidated homes" (Key Informant 1, 2014). One of the City of Minneapolis' councilors and Little Earth "identified the block directly south of Little Earth as an ideal location for the homes" (Little Earth Homeownership Initiative Helps, 2013, n.p.). During the time of this pressure by LEUT, the "city had a close relationship with another community housing developer called the Greater Metropolitan Housing Corporation" (Key Informant 1, 2014). Over a period of a year and a half the City of Minneapolis, Little Earth, and the Greater Metropolitan Housing Corporation began acquiring parcels of land and at this time it was suggested that the former CEO of City of Lakes Community Land Trust sit down and talk regarding the direction of the housing initiative (Key Informant 1, 2014). With the City of Minneapolis, the Greater Metropolitan Housing Corporation, and the CLCLT on board, the Little Earth of United Tribes Homeownership Initiative was able to get off the ground.

Drawing Upon Existing Expertise

In 2012 Little Earth of United Tribes Homeownership Initiative (LEUTHI) partnered with the City of Lakes Community Land Trust (CLCLT). According to Key Informant 1, "there was a lot of pressure from the foundation world for Little Earth not to start a community land trust because...they didn't want Little Earth to take on the administration and housing technical stuff and so they encouraged us to partner" (Key Informant 1, 2014). This was an important deciding factor for LEUT to partner with the CLCLT.

The CLCLT was established in the fall of 2002 to assist low-income individuals who otherwise would not be able to purchase a home, to keep homes affordable, and to provide support for the homeowners in the Minneapolis area (City of Lakes Community Land Trust, 2012). Since 2004, the CLCLT has "assisted more than 160 low- and moderate-income households into homeownership" (Little Earth of United Tribes Homeownership Initiative, 2013, p. 2). Because the CLCLT was already well established and had years of experience assisting in providing affordable homeownership, partnering with them was seen to be advantageous. The CLCLT's mission "is to provide and foster stewardship of *perpetually* affordable home ownership opportunities for low- and moderate-income *individuals and families* throughout Minneapolis" (Little Earth of United Tribes Homeownership Initiative, 2013, p. 2). Over 50 percent of the households that have been helped by the CLCLT have been of colour (Little Earth of United Tribes Homeownership Initiative, 2013). The experience the CLCLT has with the organization and execution of a CLT and partnering with communities of colour has been beneficial to the Little Earth of United Tribes Homeownership Initiative. Another one of the main

benefits of working with the CLCLT, which stems from their experience and expertise in the CLT, was the assistance in organizing the Little Earth Homeownership Initiative.

Establishing the Homeownership Initiative and Homeowner Qualification: Organization Towards Success

The first phase of the housing initiative included the construction of four new homes and one significant rehab on properties that were previously vacant or had structures on them that were demolished (Key Informant 1, 2014). The block that was taken over "really had shown a lot of disincentive, a lot of disinvestment…homes were falling apart, [and there was] high crime" (Key Informant 2, 2014). To all partners, this block of houses/land was a perfect location to build these houses as it is close to the Little Earth community and it would revive a disintegrating area of the city. The homeownership initiative is intended to "provide Little Earth residents:

- A path toward homeownership near Little Earth
- Potential for future job training and employment
- Required credit building and enhancement as part of the contract for deed
- Revitalization of the homes and community immediately to the South of Little Earth
- Ability to ensure the assets and community capital invested in the Little Earth community stay in the community" (Little Earth of United Tribes Homeownership Initiative, 2013, p. 3).

According to Key Informant 2 there are active plans to expand the Homeownership Initiative (Key Informant 2, 2014). Little Earth is continuously working with the City of Minneapolis to keep an eye on properties that might be put up for sale in order to commence phase 2 of the initiative (Key Informant 1, 2014). This is especially important as the interest in becoming homeowners, especially through the homeownership initiative, is growing. When asked if the interest in becoming part of this homeownership

initiative and becoming a homeowner has grown, Key Informant 1 said that there is a lot of interest. He believes that there has been approximately "30-40 applications from Native American households" (Key Informant 1, 2014).

In order to qualify for LEUTHI, candidates must plan on purchasing a home in the blocks where the homeownership initiative housing is located, demonstrate a stable source of income, must have good credit and reasonable debt levels, and should have a household income of at least $20,000 and not exceed established income limits by household size (Little Earth of United Tribes Homeownership Initiative, 2013). The candidate must also declare proof of American Indian Tribal membership (Keith, 2012). To apply, candidates fill out a Little Earth of United Tribes Homeownership Initiative application, which is then submitted to both Little Earth and the CLCLT (Little Earth of United Tribes Homeownership Initiative, 2013). The CLCLT will then order a credit report and verify income of the candidate. Once that is received and income is verified, they are encouraged to advance to the "next steps if they are able to satisfy the following:

A. Have a credit score of less than 680, **OR**
B. Demonstrate they've been denied a recent mortgage loan, **AND**
C. Receive an acceptable unlawful detainer check response and positive reference check" (Little Earth of United Tribes Homeownership Initiative, 2013, p. 5)

Key Informant 1 explained that "the biggest challenge by and far is credit and/or lack of credit and then second to that would still be income" (Key Informant 1, 2014).

Originally, the purchase of the home was supposed to be through a contract for deed, which would have been administered through the CLCLT with them collecting a 1% monthly service fee and a 1% fee at closing of the contract for deed but the never materialized (Little Earth of United Tribes Homeownership Initiative, 2013; Key

Informant 1, 2014). Key Informant 1 explained that the contract for deed was not established because the way the flows of money came from the city meant that the CLCLT "could be a designated recipient of those funds but Little Earth could not" (Key Informant 1, 2014). This means that the contract for deed would be with the CLCLT rather than Little Earth, which would put the CLCLT in a position where they would have to foreclose on the home if the homeowner did not make a payment (Key Informant 1, 2014). There was a real concern from the CLCLT of having to be in that position. Although they have not used the contract for deed in the initial phase, they are still considering it for future phases.

After the purchase of the home, the homeowner has a number of obligations to fill, which includes: making payments per the credit enhancement plan, making CLCLT lease fee payments ($15/month), meeting with financial counselor, application for 30-year fixed-rate mortgage, and 1% refinance amount payment to CLCLT as a facilitation fee at time of refinance (Little Earth of United Tribes Homeownership Initiative, 2013). With a conventional mortgage and subsidies, monthly costs are estimated to range from $750-$850US dollars (Keith, 2012; Little Earth of United Tribes Homeownership Initiative, 2013). Through the initiation of the first phase of the housing initiative there have been various lessons learned. One of the lessons learned from the creation of the housing initiative is that it takes time to work through what will work and what will not.

Success in Homeownership Affordability

Partnering with the CLCLT and it being a community land trust model ultimately allows Little Earth "to further ensure the long-term affordability of the homes" (Little Earth of United Tribes Homeownership Initiative, 2013, p.2). Community Land Trusts

are able to provide an affordable homeownership option because the cost of the land is taken out of the equation by the CLT. When it comes to the LEUTHI, through the CLCLT, the lots are held "in Little Earth's name, while the individual homeowners retain the equity of the houses" (Keith, 2012, n.p.). The other affordability aspect comes from subsidies from the CLCLT. Key Informant 1 (2014) said that the CLCLT "brought anywhere from $40-45,000 in affordability investments into those units", which ultimately brings down the price of the home further. Another important factor aside from the affordability of the homes is the educational services that are provided to the homeowner, particularly regarding credit.

Promoting Success Through Educational Services

One of the most time-consuming aspects of creating a homeownership initiative like the LEUTHI is planning services to go along with the initiative, particularly educational services. A big piece of the puzzle is credit worthiness and credit remediation, which can be taught through educational services (Key Informant 2, 2014). Providing education to potential homeowners prior to homeownership is a critical aspect to the success of the homeowners once they are in their home. Credit counseling and education is used to help the candidates build or maintain their credit in order to get into the housing.

Candidates are required to gain certification through a Home Ownership Center Homestretch Course, which must be HUD approved, and a CLCLT 1-hour orientation (Little Earth of United Tribes Homeownership Initiative, 2013). They then have to submit their two certificates from the education steps above, a credit report and reference check approval letter, copies of recent household paystubs, and previous year tax returns (Little

Earth of United Tribes Homeownership Initiative, 2013). Once that is complete, the candidate is referred to a financial counselor in order to develop a credit enhancement plan.

The financial counselor and the candidate "establish a budget and credit enhancement plan that will target bringing the applicants credit score to above 680 within 24 months" (Little Earth of United Tribes Homeownership Initiative, 2013, p.6). This plan sets out milestones and benchmarks that are used to determine the progress of the candidate. These services could be beneficial for individuals and families who have not owned a home before and are looking for some guidance during the process and transition. When services like this are provided, it would be beneficial for counselors to be culturally sensitive about the individual they are assisting and their different backgrounds and needs.

The next step is the purchase process. Because of the time involved in creating an initiative like this, it is easy for community members to lose sight of the opportunity. It would be beneficial to start the educational component prior to the establishment of a homeownership initiative like the LEUTHI and continue it on after the homebuyers are in their new house. With services as mentioned above, individuals may feel more prepared for homeownership, and it may push them further towards their homeownership goals, which had seen an increase in the Little Earth community immediately prior to the establishment of the LEUTHI.

Building and Strengthening Community

The partnership between LEUTHI and the CLCLT came at a time when many of the Little Earth residents were taking action to better their financial situations and were

wanting to become homeowners rather than renting (Little Earth of United Tribes Homeownership Initiative, 2013). The community outwardly spoke about wanting affordable homeownership options in the community. In the interview with Key Informant 1 from City of Lakes Community Land Trust, he mentioned that the homeownership initiative was initiated close to the Little Earth community in order to "show that there is a path and that households could do better for themselves" (Key Informant 1, 2014). Key Informant 1 went on to say that the "Native American community…[has]…been told so many things over their lives and generations that have not come true or that have been lies and they sometimes really need the tangibles to believe in it and that was the theory of change here" (Key Informant 1, 2014). Initially there were concerns from residents that "pursuing homeownership was selfish or individualistic, [which is] a belief…inherent in many Native people" (Little Earth Homeownership Initiative Helps, 2013, n.p.). Part of the Little Earth of United Tribes Homeownership Initiative's success was due to the fact that it was able to provide a culturally appropriate form of land tenure by partnering with a community land trust. The community land trust, or 'shared-ownership model', provided a solution to the concerns that were brought up by residents. It allows "families to build equity while remaining connected to the community" (Little Earth Homeownership Initiative Helps, 2013, n.p.).

To the CLCLT, "owning a home is not just a source of wealth but also a source of stability that leads to increased civic engagement, neighborhood leadership and a foundation for achieving other life goals" (Little Earth of United Tribes Homeownership Initiative, 2013, p.3). According to Key Informant 2, "you have this community…it's a centre of culture, it's a centre of grassroots organizing, it's a home to many people; even

though Little Earth is not a reservation, even though Little Earth is not a tribe, many people that live there look at it like that" (Key Informant 2, 2014). After moving away from their original community/reserve, having a community to be part of in the urban centre allows the individuals to maintain an aspect of their cultural background.

In the partnership between the CLCLT and Little Earth, the lots are held by the CLCLT "in Little Earth's name, while the individual homeowners retain the equity of the houses" (Little Earth Homeownership Initiative Helps, 2013, n.p.). If the house is sold, Little Earth has priority to purchase the house in order to provide another American Indian individual/family with the opportunity to own the house at a low rate (Little Earth Homeownership Initiative Helps, 2013). In the words of Key Informant 2, the community land trust allows "the land to be held in the land trust so that when that person moves on we then have the opportunity to take the subsidy invested there and pass that on to another Native American family to help try and keep that community intact and grow it" (Key Informant 2, 2014).

The community land trust's consideration of future generations is in accordance with traditional Indigenous cultural teachings. Many Indigenous cultures in North America believe in the Seven Generations Teaching (Lavalee & Poole, 2009). The Seven Generations Teaching (SGT) is the notion that what has happened in the past seven generations impacts Indigenous peoples today and that what is done today impacts seven generations in the future (Lavalee & Poole, 2009). Lavalee & Poole state that "we can have a positive impact on the next seven generations or a negative impact depending upon our choices as individuals and as a collective" (p. 273). The investment of housing in the Little Earth community and the fact "that it can pass from one Native family to

another Native family is a big piece of why we…put it in a land trust" (Key Informant 2, 2014). The CLT may have eased many of the wary community members who originally thought of homeownership as a selfish act because the CLT aligns with deep cultural principles of having a positive impact on future generations as rooted in the Seven Generations Teaching. The CLT and partnership also allowed for the realization that homeownership could be attainable for individuals and families who might have thought they would never be able to afford owning their own home. There are a number of lessons that can be taken from the Little Earth of United Tribes Homeownership Initiative so far.

Insight from the Homeownership Initiative: Lessons for Winnipeg, Manitoba

One of the main lessons that can be taken from LEUTHI so far is that it takes time to establish an initiative like this and it's imperative to start as early as possible to allow enough time to put in place the number of aspects that have to come together in order to be successful (Key Informant 2). Key Informant 2 explained that it takes time to develop these types of initiatives and partnerships, particularly finding funding partners (Key Informant 2, 2014). "It takes time to find the people that would be interested in helping you with a subsidy to cover your development cap and your affordability cap" (Key Informant 2, 2014). A number of non-profit organizations assisted in getting the price to build these houses down from approximately $300,000 US dollars down to $116,000US dollars per house and with subsidies, families are able to get into these houses for around $90,000-$100,000US dollars (Key Informant 2, 2014). Finding the right partners in general, whether they are financial partners or advocates in the cause, is important when setting up an initiative like LEUTHI. If a homeownership initiative like the LEUTHI

were to be established in Winnipeg, it would be beneficial to realize that it will take some time to establish the homeownership initiative, and particularly to make the right partners to give the initiative the best chance to succeed.

Having partners that are invested in and recognize the needs of the people in the community is crucial. When asked about the advantages of working with the City of Lakes Community Land Trust and the land trust model, Key Informant 2 explained that the CLCLT "facilitates navigation of the web of home purchasing…that real estate type of knowledge…that we [the Little Earth of United Tribes] just don't possess" (Key Informant 2, 2014). It is also important to have a committed community or organization assist in the development of the initiative. Key Informant 2 explained that without the knowledge and assistance in navigating the community land trust model, Little Earth would not have been able to succeed with their homeownership initiative (Key Informant 2, 2014). Having an organization like the CLCLT that understands the needs of the Indigenous community (despite not being an Indigenous organization) and is invested in the success of the community's vision has been very important (Key Informant 2, 2014). Another advantage of working with the CLCLT was that they understood and shared the vision and aims that were trying to be achieved by Little Earth, such as providing a method for individual's to achieve self-determination (Key Informant 2, 2014; Admin, 2012). These visions and aims were consistent with cultural ideas about land tenure, community building, and planning for future generations.

Through our conversation, it was clear that Little Earth would not have been able to create the Homeownership Initiative without the assistance of the City of Lakes Community Land Trust. Having their significant expertise was crucial to the success of

the Homeownership Initiative. When asked if he thought a community or group of communities could create a community land trust on their own, he was skeptical. He said that it could be possible if they were to partner with an already established community land trust like the CLCLT, or had the personnel intact and someone willing to teach them about CLT's (Key Informant 2, 2014). Partnering with an already established community land trust would prove beneficial. With the housing initiative, having trusted partners extended beyond the City of Lakes Community Land Trust.

Key Informant 2 explained, "the City of Minneapolis is a very supportive partner" (Key Informant 2, 2014). The buy in from the City is very important and "they may not have to contribute financially but they have to agree that it's a good idea" (Key Informant 2, 2014). In the case of this housing initiative, Minneapolis's former Councilman Schiff played a large role in pushing the housing development agency within the city to acquire the parcels of land, which started the initiative (Key Informant 1, 2014). The need for this type of housing for this community was realized and was pushed along with the assistance of the City of Minneapolis, who in turn benefits from the renewal of a notoriously run down and un safe block of homes. This type of buy in and support from the City is something that is needed if a housing initiative like LEUTHI were to work anywhere else, including Winnipeg. Noticing the benefits to not only the residents, but to the city as well, will be important for an initiative like this to see success in Winnipeg.

Prior to the creation of the housing initiative, Little Earth held talking circles and focus groups to gain insight into what the community wanted and to garner interest in possible homeownership (Key Informant 2, 2014). Key Informant 2 explained that it is important for Little Earth to have "community voices involved…[in order to]…assess

what our needs are…and whether or not we're really hitting a need" (Key Informant 2, 2014). This is important because Key Informant 2 identified that they could have the greatest plan but if "nobody within the community really sees it as important for the community…it's going to flop, so you have to be addressing the real needs" (Key Informant 2, 2014). The apparent lack of understanding of the direct needs of the community was one of the issues with the Urban Renewal program that was initiated in the 1960's in Winnipeg. Further, the Core Area Initiatives in the 1980's in Winnipeg was meant to have a large citizen engagement process, which was not administered to the effect it was supposed to be. Without community input into their specific needs, it could prove difficult finding success in a housing initiative like the LEUTHI. When asked about how the community has responded to the housing initiative, Key Informant 2 stated that although there had been talking circles and focus groups prior to the housing initiative, "people didn't really know what to expect out of it…[but] feedback has largely been positive" (Key Informant 2, 2014). Little Earth also looked at the design of the housing in order to provide housing that could accommodate larger families and larger gatherings. As discussed in the literature review, accommodating larger gatherings is important to Indigenous peoples and is a typical design aspect of culturally appropriate housing (MacTavish et al., 2012). Although they chose stock housing, they made sure to open up the first floor and provided an opportunity for buyers to turn basements into additional living space at a later time to accommodate extra guests (Key Informant 1, 2014). Funding to finish the basements was provided, however, it was decided that the funding would be put to better use by increasing the affordability of the housing (Key Informant 2, 2014).

Another lesson learned is that it is important to fully explain to potential residents the logistics of working with a community land trust. When asked about the challenges of the community land trust model, Key Informant 2 stated that the only challenge may be the home buyers' knowledge that the land that they are getting is through a ground lease and is technically not theirs (Key Informant 2, 2014). It would be important to remind potential homeowners that if the individual did own the land, the affordability of the housing would not be the same. Aside from this, the challenges of the community land trust model and working with the City of Lakes Community Land Trust are minimal (Key Informant 2, 2014).

5.3 Summary

Little Earth of United Tribes is a community that has gone through various triumphs and challenges over the years since its inception in 1973. Despite the challenges it has faced, Little Earth has established a number of services and a housing initiative focused on helping the Indigenous residents live there successfully and affordably. The Little Earth of United Tribes Homeownership Initiative was established after leaders at Little Earth recognized the growing desire for affordable homeownership in their community. After pressure was place on the City of Minneapolis, Little Earth, the City and the Greater Metropolitan Housing Corporation began to acquire parcels of land adjacent to Little Earth in order to build the houses needed for the homeownership initiative. Little Earth then partnered with the City of Lakes Community Land Trust to ensure the affordability of the houses was maintained long term. The partnership with the CLCLT brought various services mostly focused on educating buyers on credit and finances. Although initially hesitant, the residents have embraced the housing initiative

and are seeing first hand that self-determination and home ownership is a tangible possibility.

Chapter 6: Synthesis and Summary

The purpose of this research was to examine the community land trust as an affordable housing model that could be used to provide affordable homeownership for Indigenous peoples in urban centres in Canada, specifically Winnipeg, Manitoba. A literature review, documentary analysis, and case study were then used with the research questions as guides. The research questions were important in guiding the research throughout this project.

6.1 Response to Research Questions

At the onset of this thesis, a number of key questions were introduced in order to guide the purpose of this project. This section will summarize what was found throughout the process of this thesis in relation to these key questions.

Question 1: What are the similarities and differences between Winnipeg and Minneapolis in terms of the provision of affordable housing options for urban Indigenous peoples?"

Despite differences in population and Indigenous ethnic makeup, both Winnipeg and Minneapolis have attempted to provide affordable housing for individuals and families in need either through government intervention, organizational efforts, and relationships between the two. In Winnipeg, through the 1960s to 1980s there were policies put in place by government to try and provide adequate affordable housing to low-income residents. These initiatives did not specifically target Indigenous populations, but rather low-income populations. Although both of these initiatives were unsuccessful, the need to provide affordable housing in the city was maintained. The need to provide affordable housing was realized and acted upon with the formation of a number of

Indigenous specific housing providers including Kinew Housing, the Dakota Ojibway Tribal Council Housing Authority Incorporated, Kanata Housing Corporation, and the Payuk Inter-Tribal Housing Co-Operative.

In Minneapolis, a number of organizations were created in order to provide affordable housing and homeownership options to Indigenous peoples in Minneapolis. The American Indian Community Development Corporation was established to fill a gap in housing, homebuilding, and supportive services aimed at Indigenous peoples. Another housing provider in Minneapolis is the City of Minneapolis Community Planning and Economic Development Department, which provides a number of options for housing including affordable housing and homeownership opportunities. The department of Housing and Urban Development (HUD) has also played an important role in addressing the housing needs of urban Indigenous peoples in Minneapolis. The HUD funded programs, which Little Earth is one of, provide rental assistance and funding for Indigenous peoples and communities like Little Earth and also set housing standards for projects around the United States. Finally, the partnership between the Little Earth of United Tribes and the City of Lakes Community Land Trust is a good example of an initiative to bring affordable housing to Indigenous populations in that Minneapolis. The research found that the City of Minneapolis had a great deal to do with the partnership of those two organizations, which created the Little Earth of United Tribes Homeownership Initiative.

Question 2: How can a community land trust generate an affordable homeownership option for urban Indigenous peoples?

As discussed in Chapter Five above, the City of Lakes Community Land Trust was seen as a tool to provide a homeownership option for Indigenous residents living at Little Earth of United Tribes. The CLCLT had already been established for ten years when it partnered with LEUTHI and had experience providing affordable housing to other ethnic communities. Because of this, the CLCLT and LEUTHI were able to create an initiative and partnership that take into account the specific needs of the Indigenous members of the Little Earth community. The services that accompany the CLT are seen as a crucial factor to the success of the land trust and homeownership initiative, which should be incorporated if a homeownership initiative were to be established in Canada. One of the major contributors to the affordability of homes in a CLT is the fact that the land is not part of the purchase equation. The ability to maintain the affordability of the homes over time hinges on the organization and planning by the CLT. There are many factors to the community land trust but perhaps one of the most important factors is the planning, organization, and experience of the CLT as seen with the CLCLT.

Question 3: How can Winnipeg learn from the Little Earth of United Tribes Homeownership Initiative and their partnership with the City of Lakes Community Land Trust?

Despite having a number of non-profit Indigenous housing providers in Winnipeg, there is nothing that directly compares to the Little Earth of United Tribes Homeownership Initiative. Through the key informant interviews that were conducted, there were a number of compelling factors brought to light that seemed to make the LEUTHI a success so far.

One of these factors is the importance placed on the relationship between the community and the community land trust. Because the City of Lakes Community Land Trust is an outside organization (meaning it was not previously affiliated with the Little Earth community or specifically focused on Indigenous housing), it is important that the CLCLT has the best interest for the Little Earth people. It is also important to note that the CLCLTs expertise in community land trusts was a major contributing factor to the success of the homeownership initiative.

Another important factor was the support from the City of Minneapolis. The City of Minneapolis continues to work with the Little Earth of United Tribes to try and buy more property in order for them to continue the homeownership initiative. If Winnipeg wants to create a homeownership such as the LEUTHI, there will have to be a working relationship between the City and the community creating the homeownership initiative.

Incorporation of programs and services associated with the homeownership initiative such as creating a budget and credit enhancement plan with the potential homeowners is another important factor. Incorporating supports and services at the housing or specifically for Indigenous peoples is something that can promote success of Indigenous housing.

The final factor that was important was the ability to build and strengthen the community by partnering with a community land trust. The community land trust considers future generations, which is in accordance with traditional Indigenous cultural teachings as outlined in Section 5.2.2. The ability to pass down property to the next generation or sell the housing to another community member eased concerns from community members who originally thought homeownership was a selfish act.

6.2 Future Implications for the Planning Practice

The research has shown the tremendous in-migration of Indigenous populations to urban centres in both Canada and the United States. Despite numerous efforts, there remains a lack of affordable housing options for low-income residents, particularly Indigenous residents, as they make up a large number of the low-income population in urban centres. When it comes to city planners, there is a tremendous opportunity to work with Indigenous peoples, politicians, community organizations, and non-profit Indigenous housing providers (to name a few) to create positive change in the city.

Planners who have a keen interest in affordable housing could advocate for the addition of affordable housing units or for the establishment of an initiative like the Little Earth of United Tribes Homeownership Initiative. As seen in Minneapolis, the support and advocacy of one of the former councilors was one of the defining factors in the creation of the LEUTHI. If this kind of advocacy were to come from a planner, who has connections to the political powers in the city, there would be a higher chance that a housing initiative like the one seen in Minneapolis could be established elsewhere.

Community planning is another area of expertise that can provide assistance to the needs of urban Indigenous peoples. McCarthy (2007) states, "the purpose of the community planning process would be to present an informed view of the challenges and opportunities facing the geographical communities and the different communities of interest" (p. 52). The expertise that planners have when it comes to community planning could be beneficial if the community plan were to further highlight the challenges and opportunities of the local Indigenous population. Community involvement in the community planning process is something planners should have expertise with, as it is a

fundamental part of many planning processes. Involving outside stakeholders, such as Indigenous peoples and housing providers is something that should be strived for as a planner.

6.3 Future Research Directions

First, further research is required into how to create a community land trust in general. One of the reasons the LEUTHI has been successful so far is because it partnered with an already well-established community land trust. Although it would be beneficial to partner with a well-established community land trust, if a new one were to be established specifically for Indigenous peoples, a significant amount of research would need to be compiled in order to ensure success. This could be beneficial for Winnipeg but more research is required into how this could be developed.

The second area of research that should be advanced is how to create an Indigenous specific homeownership initiative using a community land trust like the LEUTHI. Linked with this would be the benefit of researching how to create a community land trust that could be used to partner with various non-profit Indigenous housing providers, not just one community as seen with Little Earth.

The third area of research that should be developed is in how housing can support the expression and practice of Indigenous cultures. The majority of literature on culturally appropriate housing tends to focus on the design of housing. There is also literature emerging on culturally appropriate services for Indigenous peoples in urban centres as outlined in Section 2.3. Despite the emergence of this important literature, there is a lack of information on culturally appropriate forms of tenure that allow for the expression and

practice of culture. This is an area that should be further explored by academics, planners, and policy makers.

The fourth area that could be looked into is who should be targeted to be part of the homeownership initiative. Minneapolis is in a unique position having the largest urban American Indigenous specific community in the United States. The Indigenous residents at Little Earth are from 32 different tribes (History, n.d.). Research into how Indigenous individuals would be chosen for this type of initiative if it were to take place in Winnipeg would be beneficial as there is not a specific community specifically housing Indigenous peoples in Winnipeg like there is in Minneapolis. Another area of further research could be in how to change the process of how Indigenous peoples acquire housing.

Often Indigenous peoples move to cities without identification. Because of this, the process can take longer than anticipated and they often lose potential housing that they have looked at. Research could be conducted into how non-profit housing providers could build relationships with reserves, or on how to streamline the process of acquiring housing for individuals who are waiting for their identification. Looking further into how to amend this issue could be the difference in someone finding housing and someone becoming or remaining homeless.

6.4 Concluding Remarks

The first objective of this study was to examine the community land trust model as an affordable housing model that could be used to provide long-term affordable housing for Indigenous populations in Canadian urban areas, specifically Winnipeg, Manitoba. The research found during the thesis process revealed that there are benefits and challenges to using the community land trust model as an affordable housing model for

Indigenous populations. The benefits are that the community land trust can indeed provide long-term affordability and a homeownership model rather than a rental model. It was also found that the community land trust is a more culturally appropriate form of tenure than other housing models as it aligns with Indigenous cultural teachings of thinking of past and future generations. One of the main challenges is the apparent benefit of having an already established community land trust rather than starting a new CLT, which would be required in Winnipeg at the moment.

The second objective was to examine what Winnipeg and Minneapolis are doing to provide affordable housing options for their growing Indigenous populations. Winnipeg currently has a number of well-established non-profit Indigenous housing providers in operation. Despite providing much needed housing to Indigenous residents in Winnipeg, there are not enough units to meet what is currently needed in the city. There is a need to acquire more units in order to provide more options for Indigenous populations and it is necessary for governments and planners to be involved in this process as is seen in Minneapolis. The one major housing provider and initiative that was looked at in this thesis in Minneapolis was the Little Earth of United Tribes and the Little Earth of United Tribes Homeownership Initiative. Despite overcoming hardships in its early days, Little Earth is now known as the largest urban Indigenous community in the United States and provides affordable housing for its residents through Housing and Urban Development rental subsidies. The Little Earth community also provides a number of services and supports for its residents, which are seen as more culturally appropriate than having to use non-Indigenous services and supports elsewhere in Minneapolis. Seeing a need for homeownership options for its residents, Little Earth partnered with City of Lakes

Community Land Trust and it has been seen as a success so far. However, there is a need for more land and homes to provide for homeownership as they are currently at full capacity.

The third objective was to determine whether or not the community land trust model is a viable option to address the housing needs of urban Indigenous populations living in urban centres in Canada. Without further research into community land trusts specifically for Indigenous populations, it is hard to determine whether it would work well for Canadian urban centres. However, through the research conducted in this thesis, there is a strong case to be made suggesting that it is an option worth pursuing. One of the major factors leading to this suggestion is the fact that it is a culturally appropriate form of tenure for Indigenous peoples. Because the urban Indigenous population in Canadian urban centres is predicted to increase in the coming years, there will be further demand for culturally appropriate affordable housing options for them. Starting research now into how a community land trust could provide an affordable homeownership option could benefit Indigenous individuals and families who become prepared for homeownership in the future.

The notion of housing as a basic right was outlined in the UN Universal Declaration of Human Rights of 1948. Section 1 of Article 25 states, “everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services” (The Universal Declaration of Human Rights, n.d., n.p.). Finding adequate and affordable housing has the ability to be the building stone of living a successful life. Without affordable housing, many of the other aspects of life such as education, employment, and

having a family are difficult to obtain and maintain. Currently, Canadian cities are experiencing a lack of adequate, affordable, and safe housing, the result of which affects the city and its residents as a whole.

Winnipeg faces unique challenges as it has the highest population of Indigenous peoples than any other Canadian city. Similar to other Canadian cities, Indigenous populations looking for housing in Winnipeg are faced with discrimination and racism along with other challenges such as the lack of important documents like identification and birth certificates. In addition to these challenges, they often lack references and higher education, which can limit their housing options and maintaining housing once housed. The notion of changing the ways in which Indigenous peoples acquire housing was briefly touched on but could use further study as mentioned above.

The migration of Indigenous population to urban centres should be at the forefront of city planning, as it will continue to have a large effect on Canadian cities. Planners, government, and housing providers should be aware of alternatives to the current non-profit housing that is being offered. This is not to say that the non-profit housing that is being offered should not be commended, it's just to say that there are other options such as the community land trust that are worth looking at, especially at a time when affordable housing is becoming increasingly needed.

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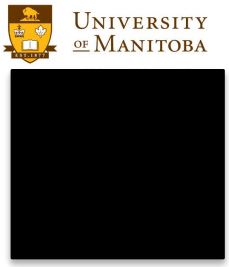
Appendix A – Statement of Informed Consent



[redacted]
Human Ethics Coordinator
Tel: [redacted]

Faculty of Architecture
Statement of Informed Consent

This consent form, a copy of which will be left with you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, you should feel free to ask. Please take the time to read this carefully and to understand any accompanying information.

Research Project Title:
First Nation Housing in the City: Exploring the Potential of Community Land Trusts as a Model for Affordable Housing

The purpose of this consent form is to give you the basic idea of what the research is about and what your participation will involve. If you would like further information about something mentioned here, please feel free to ask. Please take the time to read this carefully and to understand accompanying information. Two copies of this consent form will be signed, one will be left with you, and the other kept in a secure, confidential place with me.

Project Description:

Participant Activities, Risk, and Benefits:
To complete this research, you are invited to participate in a semi-structured interview that will be approximately 30-45 minutes.

Feedback/Debriefing:
I will provide individual feedback within one month of the interview by phone, email, in person, or in writing to ensure the information that you have provided is accurate. At the conclusion of the interview, an overall interview summary will be provided to you in accordance with this informed consent protocol. Once the study has concluded, you will be offered a copy of the practicum, in digital format.

Audio Taping and Confidentiality:
With your permission, the interviews may be audio-recorded and transcribed at a later

time for research purposes, so that analyzing the material at a later date will be completed with accuracy. The audio-recordings will be kept on my passcode protected computer, and a USB drive, which will be locked in a file cabinet at my place of residence. Both of these sources will be destroyed after two years. Your name or any other personal information will not be included in any publicly disseminated materials arising from the study. However, given the size of your organization it is possible that readers familiar with the organization may be able to determine your identity on the basis of your job title, which will be used in the study. Names and other personal information will be omitted from the final MDP, unless such permission has been explicitly granted. You have been chosen for your unique expertise and insider knowledge. Because of this, the legitimacy of this study rests on the information you provide, which will allow the reader to be able to understand where the information is coming from.

Dissemination of Results:
Study results will be disseminated by myself through my Masters of City Planning thesis, and a hard copy at the University of Manitoba Architecture/Fine Arts Library, a digital copy online, and through the oral defense. The results may also result in other future publications or conference papers.

Participant Correspondence:
I have attached a copy of the email/phone script and project "backgrounder" which was used for all potential participants (please see Appendix D).

Contact Information:
Principal Investigator:
[redacted] Graduate Student, Department of City Planning, University of Manitoba
Phone: [redacted]
Email: [redacted]
Research Supervisor:
[redacted] Associate Professor, Department of City Planning, Faculty of Architecture, University of Manitoba
Phone: [redacted]
Email: [redacted]

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a subject. In no way does this waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time, and /or refrain from answering any questions you prefer to omit, without prejudice or consequence. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

The University of Manitoba may look at your research records to see that the research is being done in a safe and proper way.

This research has been approved by the Joint-Faculty Research Ethics Board (JFREB) If you have any concerns or complaints about this project you may contact any of the above-named persons or the Human Ethics Coordinator (HEC) at [redacted] A copy of this consent form has been given to you to keep for your records and reference.

I consent to be audio-recorded for this project ☐

I **DO NOT** consent to be audio-recorded for this project ☐

Note: If you choose **not to** consent to audio-recording you will still be able to participate in the study. The information given through the interview will be taken down on paper instead and will be kept in a locked file cabinet at my place of residence for two years after the study is complete.

I, _____, consent to the inclusion of my
(Name of Participant: please print)
title in publications resulting from the study.

I, _____, **DO NOT** consent to the
(Name of Participant: please print)
inclusion of my title in publications resulting from the study.

I understand that the information I provide will be incorporated in a presentation and report by the student researcher. I also understand that all information will be treated as confidential, stored in a private and secure place, and subsequently destroyed two years after the end of the project by the Principal Investigator.

I also understand that if I wish to withdrawal from the study I will need to do so no later than January 15th, 2015.

_____

Signature of Participant Date

_____

Name of Principal Investigator Date

_____

Signature of Principal Investigator Date

Appendix B – Project Backgrounder for Prospective Interviewees



UNIVERSITY OF MANITOBA

Faculty of Architecture

Project Backgrounder – for Prospective Interviewees

As a prospective interviewee, the following information is intended to provide you with background information on my Major Degree Project. I will outline why I feel you would enrich my research and how the research might benefit you in return.

The purpose of this thesis is to explore the community land trust (CLT) model as a potential model for affordable housing for First Nation populations in Canadian urban centres, specifically Winnipeg, Manitoba. The research will examine the structure of the CLT model. Literature will be used to provide an account of housing issues and needs within the City of Winnipeg and will also provide a complete picture of the CLT model. In order to get a better understanding of the community land trust model, the partnership between the City of Lakes Community Land Trust and the Little Earth Homeownership Initiative in Minneapolis, Minnesota, USA, will be looked at as a case study. The creation of this partnership and homeownership initiative will be analyzed to provide insight into whether this model could work in Winnipeg, Manitoba. The challenge of my research is the lack of well-established community land trusts in Canada and specifically First Nation focused community land trusts. Because of this, your knowledge is of great importance in order to further my understanding of this affordable housing model.

I expect that you will benefit from participating in this study, as the findings are aimed to assist in the creation of more affordable housing for First Nation individuals and families in Canadian urban centres. It is your knowledge and insight that will greatly inform this thesis, which is hoped to further inform future housing providers and benefit individuals and families in need of affordable housing.