

**Winnipeg's Urban Aboriginal Non-Profit Housing:
Where Are We Now and Where Do We Want to Be?**

by

Marli Sakiyama

A Thesis submitted to the Faculty of Graduate Studies of
The University of Manitoba
in partial fulfilment of the requirements of the degree of

Master of City Planning

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University of Manitoba
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Dedication

This thesis is dedicated to Dr. Kirk Feasey for your love, support, encouragement and good food.

Abstract

As of 2009 there are eight organizations dedicated to providing housing to Aboriginal households in Winnipeg, including those with low incomes. The population of Aboriginal peoples in Canada has surpassed one million (Statistics Canada, 2009b). According to Statistics Canada (2009), in 2006 there were 64,135 people in Winnipeg who identified themselves as Aboriginal decent. The statistics also have shown that the Aboriginal population comprises ten percent of Winnipeg's population. Statistics Canada (2009b) has demonstrated the population of First Nations people are young with a median age of 21. A growing young population and migration from small communities, Aboriginal peoples in Winnipeg need more housing as there is a shortage of affordable and adequate housing in Winnipeg. Moreover, with the end of operating agreements, the non-profit housing organizations will no longer receive their subsidies, furthering the shortage of housing.

This research examines the current situation of urban Aboriginal non-profit housing providers in Winnipeg. By using a literature review and interviews, the project developed an understanding of how urban Aboriginal housing providers have sustained the provision of non-profit housing to Aboriginal peoples in Winnipeg since 1970. The project examined if the urban Aboriginal non-profit housing organizations in Winnipeg can continue to serve their tenants as they originally sought to do as they are facing a lack in funding and the End of Operating Agreements (EOA). A shift in the original intent of a non-profit to

running the organizations as private market businesses was analysed. In addition, changing the scope from non-profit organizations to the First Nations communities or Tribal Councils providing social housing was analysed. The project concluded by analysing how the Manitoba Urban Native Housing Association and city planners in Winnipeg can effectively assist the sustainability of the non-profit urban Aboriginal housing organizations. The role of the Manitoba Urban Native Housing Association is to provide advocacy, research and education on the housing issues on behalf of the housing organizations. Planning practitioners also need to be involved with the process of advocating for the housing organizations while being involved in a research and education capacity. However, the role of planners further expands as they are required to address policy, programming and location challenges with the housing units as well as meeting places for Aboriginal peoples.

Preface

The following information describes a conversation held with an Elder which has become a framework for the document. Five themes arose from the conversation and will be shared in this preface to the work.

First, I began to think about specific groups of people who are in need of housing and their socio-economic circumstances. She spoke of specific groups of Aboriginal peoples who need housing such as students coming from First Nations communities, single parent families mostly women and students, the working poor individuals and families and the aging population (Aboriginal retirement homes are non-existent). She explained that because of their specific socio-economic circumstances they might only afford housing in poor neighbourhoods which might be host to crime.

Secondly, I began to think of the large social housing developments from the 60s and 70s and whether they were successful or not successful. She highlighted that there have been no major social housing developments built since the 60s and 70s, such as Lord Selkirk Park which is currently in a run-down state.

Thirdly, I began to think about the role of the three levels of government and how they take responsibility for housing the Aboriginal peoples in Canada, the provinces and municipalities. She questioned why the three levels of government cannot see the need for housing. She explained that the federal programs which were transferred to the provincial authorities are part of the problem with the shortage of housing. She expressed that part of the issue for

Aboriginal peoples is the desire for the federal government to revive urban housing programs for the First Nations people, which would encourage people to move out of their communities. However, if they need to move for medical care, housing in the urban centres is hard to find. Aboriginal groups providing services for Aboriginal peoples are limited because of the federal government's decision to transfer housing responsibility to the province. She feels that the First Nations people should be looked after by the federal government regardless of where they choose to live.

These housing issues which were caused by all levels of government have resulted in a disconnect between the Aboriginal peoples and their communities and family members. When they first migrate to urban centres, she claimed that it is "a devastating thing if forced to move, it affects your very existence". She discussed the social structure in which Aboriginal peoples lived prior to migrating to urban centres. The MB Hydro dams were built in 1959 and the First Nations communities lost their traditional way of life, their traditional economy. The way of life changed at that point and resulted in the "60s Scoop", a point in time where the First Nation children were taken away from their communities and put into Caucasian families.

Fourthly, our conversation led to the notion that housing is the stabilizing factor in someone's life and employment allows the person to pay and negotiate for their shelter. She explained that housing in a community helps the children to succeed, people become active and stable. Programs such as Siloam Mission

that help homeless people with employment opportunities and getting off the streets while providing shelter are good programs as they provide shelter and employment opportunities.

Lastly, from our conversation I pontificated about the ideology of land that Elder Julia explained. She believes that you cannot sell land as it belongs to the Creator. Everyone should make use of the land and have access to land whether they have money or not. This notion is interesting as we see land as equity, whereas it is actually a right for everyone to have.

The guidance from this Elder was beneficial when I was analysing the survey results as the conversation deepened my understanding of the issues related to the provision of housing for Aboriginal peoples, and I am grateful for her taking the time to speak to me.

CHAPTER ONE: INTRODUCTION

This chapter begins with an explanation of the research problem then proceed to an explanation of the purpose, objectives and the significance of the study and its limitations. This chapter concludes with a brief outline of the subsequent chapters as well as with a chapter summary.

1.1 Research Problem

In 1973, Hill (2000) claims the federal government funded a rural and remote housing program which targeted Aboriginal peoples in a private non-profit capacity. He further explains that to specifically address housing for Aboriginal peoples living in urban centres, a distinct federal program entitled the Urban Native Housing Program was established in 1985 within a non-profit housing stream. Since 1973, 11, 000 units were delivered in urban centres across Canada (Hill, 2000). In 1993 the Federal government froze funding for all social housing at the then current levels.

The 1993 federal government decision to freeze funding for social housing had a devastatingly significant impact on social housing provision. (Skelton, Selig and Deane, 2006, p. 4)

Hill (2000) adds that since 1993 the federal government ceased funding new non-profit Aboriginal housing units and social housing units in general. He explains that the provincial governments were handed the responsibility of social housing portfolios in 1996, which included the provinces and territories having the responsibility over the urban Aboriginal housing portfolios.

The population of Aboriginal peoples in Canada has surpassed one million (Statistics Canada, 2009b). According to Statistics Canada (2009), in 2006 there were 64,135 people in Winnipeg who identified themselves as Aboriginal decent. The statistics also have shown that the Aboriginal population comprises ten percent of Winnipeg's population. Statistics Canada (2009b) has demonstrated the population of First Nations people are young with a median age of 21. Housing is a necessity as population numbers of Aboriginal peoples in Winnipeg are high.

There are eight non-profit Aboriginal housing organizations established in Winnipeg. There are two housing organizations that offer transitional housing: Native Women's Transition Centre and Dial-A-Life Housing. The former provides transitional housing for Aboriginal women and their children and the latter provides housing for Aboriginal peoples who need temporary housing when they come to Winnipeg for medical assistance. Dakota Ojibway Tribal Council Housing Authority (est. 1981), KeKiNan Senior Centre Inc. (est. 1991), Kinew Housing (est. 1970), Kanata Housing (est. 1984), Payuk Inter-Tribal Housing Co-operative (est. 1985), and Dakota Ojibway First Nations Housing Authority Inc. (est. 2006) are the organizations that provide permanent Aboriginal housing in Winnipeg.

The permanent Aboriginal housing organizations are the focus of the project. They provide housing to both Winnipeg born Aboriginal households, for First Nations people and Métis people who have migrated from their community to

Winnipeg. There is a geographical implication when providing housing for Aboriginal peoples as the migration to an urban centre in Manitoba occurs regularly. The migration is due to push factors such as education, employment opportunities or medical reasons (Distasio and Sylvestre, 2004). There is also a cultural implication on the provision of housing for the people who have recently migrated from their community. They experience “culture shock” as the housing system is different in urban centres than on their First Nations community (Distasio, Sylvestre and Mulligan, 2006; Peters, 2005; Walker, 2008). They might face difficulties in understanding rent procedures, or have difficulties in finding shelter therefore staying with friends or families which could sometimes over crowd units. In 2006, Aboriginal peoples were almost four times more likely to live in a crowded unit than non-Aboriginal peoples (Statistics Canada, 2009b). This “culture shock” could be curbed if services to assist the First Nations people in adjusting to an urban lifestyle were provided upon their first arrival to Winnipeg (Walker, 2008). The housing providers do not have the resources to provide services to their tenants.

The migration of First Nations people to Winnipeg will increase the need for housing units. However, there is a lack of affordable and adequate housing as well as the organizations face the end of their Provincial government support subsidies which had kept them in the social housing realm. Pomeroy (2001) highlights that non-profits are able to provide tenants with affordable rates on account of the subsidies which are typically in the form of capital grant, an ongoing subsidy or a “favourable” mortgage rate. He explains that operating

agreements are developed which outline the operator's obligations and the requirement of the organizations to continue to provide lower-income households with affordable rents. The operating agreements and subsidies usually match the amortization period of the mortgage. He states that once the mortgage is paid the organization should be able to pay for the operating costs without a renewal of the subsidy and continue serving low income households. Currently, the urban Aboriginal non-profit housing organizations are facing the end of their subsidies or the end of operating agreements. Unfortunately, some organizations will have difficulty in maintaining their operating costs without the subsidies. These non-profit housing organizations will need to look for options in order to sustain their units without subsidies.

The urban Aboriginal non-profit housing organizations need resources to assist them in sustaining their portfolios. Planning practitioners can assist these organizations in a number of different areas, for example by researching solutions to their current housing issues. Manitoba Urban Native Housing Association (MUNHA) the umbrella organization representing all urban Aboriginal housing organizations in Manitoba, also needs to be a resource for the housing organizations to act as the voice for all the organizations and create awareness of their needs.

1.2 Purpose and Objectives

The first objective of this study is to explore the periods of development of urban Aboriginal non-profit housing organizations since 1970. Research will be included on the history of public housing and non-profit housing. In doing so, challenges related to housing for the urban Aboriginal housing organizations will be revealed. This answer will provide an understanding of where the organizations are currently positioned in the provision of social housing for urban Aboriginal peoples. It will also be determined how the housing organizations have been operating and sustaining themselves since no new subsidies were given by the Federal government since 1993, and the Urban Native Non-Profit Housing Program was discontinued.

The second purpose is to investigate whether the urban Aboriginal non-profit housing organizations have continued to provide housing as they originally sought out to do. The urban Aboriginal housing organizations were developed to meet a housing need within a social housing realm. This type of housing differed from the mainstream social housing organizations as it was recognized the urban Aboriginal peoples required housing in a supportive manner as they were facing different challenges in an urban centre than non-Aboriginal people. Once the answer of this purpose is determined, a clear path will be understood as to where the organizations would like to be in the future.

The third objective is to obtain recommendations from the housing organizations on how they can prepare themselves for the end of operating agreements. The role of MUNHA and planning practitioners in assisting the sustainability of the housing organizations will be examined. The answer to this aim will provide an understanding as to how the organizations will get to where they want to be in the future.

Under the former program, the Urban Native Housing Program, there are close to 10,000 social housing units in Canada but they generally have an older housing stock and have higher instances of low-income tenants (MUNHA, 2007).

In conjunction with the numerous challenges urban Aboriginal organizations are faced with on a day-to-day basis, the end of operating agreements will prove to be problematic and will need to be addressed. MUNHA and the National Aboriginal Housing Association have produced documents which explore the challenges Aboriginal housing organizations face based on consultation processes with the organizations. These documents could provide support for the organizations by bringing awareness to the issues.

Everyone has the right to housing (Distasio, Sylvestre, Mulligan, 2006). As found in studies such as Skelton, Selig and Deane (2006), housing not only has a positive impact on individuals, but housing positively impacts society as a whole. Planning for affordable and adequate housing is required for the health of our

city, making the role of city planners an important aspect in the provision of housing.

The following research questions have been developed to inform the study:

1. How have the urban Aboriginal housing providers sustained the provision of social housing to Aboriginal peoples in Winnipeg?
2. How have the mandates and operations of the providers evolved over the last 40 years and what factors contributed to the change?
3. What types of supports and resources are needed to better support providers to help ensure their long-term sustainability?

1.3 Significance of the Study

It is anticipated that the findings from this study will help to better understand the end of operating agreements and what options the urban Aboriginal housing organizations have once their units are no longer subsidized. It is expected that this study will add to the current information on the topic of urban Aboriginal non-profit housing organizations. This project will support the research which outlines the shortage in affordable housing in Winnipeg. It is further anticipated that the housing organizations and the decision makers will benefit from this study and build towards sustaining the much needed urban Aboriginal non-profit housing organizations.

1.4 Limitations

There are a number of limitations to the study that need to be recognized. First, the respondent sample is not a complete sample as there was one organization not represented. KeKiNan Senior Centre is undergoing a redevelopment and is changing the organization which is managing their housing. Although not a housing manager with KeKiNan Senior Centre, the staff at KeKiNan Senior Centre directed me to a female Aboriginal Elder who has had experience in the social housing community. This discussion with the Elder was not included in the study sample as at the time of the interviews she did not work directly within an urban Aboriginal non-profit housing organization. However, the discussion with her became the overarching framework of the study.

Significant effort was placed on trying to make initial contact with housing managers and the board members and thus lead to a small sample for the study. Seven participants were interviewed: a representative from MUNHA, one board member and five staff members from the housing organizations. This difficulty in contacting potential respondents demonstrated the lack of time they have, as they are focused on the day-to-day management of their organizations. However, this caused the study response to be limited and it is difficult to generalize with such a small sample size.

A second limitation to the study was the lack of cultural protocol with two participants. Interviews with two participants were set within a small period of

time and I was unprepared to give an offering for their dissemination of knowledge and teachings. The interviews were obtained and I learned that one needs to be prepared in advance for unexpected difficulties.

1.5 Chapter Outline

This work is comprised of five chapters and begins with an introductory chapter that outlined the research problem and the purpose and objectives of the study. The limitations were also listed to bring reason to the unexpectedly small respondent sample.

The second chapter is a literature review which will discuss the relevant materials and documents on the history of the Canadian public housing period, the Canadian non-profit and co-operative housing period and the housing period from 1993 to the present day. The urban Aboriginal non-profit housing history will also be described. Included in the review is a section which will discuss the geographical implications of the migration of the First Nations people from their communities to urban centres, and incidentally the cultural implications with urban Aboriginal housing.

Chapter three is the explanation of the research methods used for the study. Next, the research methodologies that guided the survey, critical social science and Indigenous research methodologies are described. An explanation on the two research tools, the literature review and the interviews are also provided.

Chapter four begins with the administration, development and results from the survey. The chapter then moves on to the analysis of the research questions that have guided the study.

The thesis concludes with chapter five, which provides the implications for city planning practice, recommendations, directions for further study and concluding remarks.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter will identify three important periods of affordable housing provision in Canada as noted by Skelton (1998). Each housing stage is identifiable by the demographic and economic conditions as well as the ideological values of the time (Carroll and Jones, 2000). First, background information will be provided on the primary stage of subsidized housing in Canada, the public housing period (1960s to early 1970s). The subsequent section, the non-profit and co-operative housing period (early 1970s-1993), will emphasize the urban Aboriginal housing initiatives and the Urban Native Housing Program. The final section will look at the housing period from 1993 to present day. This section will continue to focus on the urban Aboriginal non-profit housing and the challenges they face.

This literature review is an attempt to contextualize the research for this work, with a housing background from the literature available on the stages of subsidized housing in Canada and in Winnipeg and focussing specifically on urban Aboriginal non-profit housing.

Urban Aboriginal housing in Canada was not on the housing agenda until 1968. Skelton (2000) explains that during the non-profit and co-op period of housing in Canada, a private non-profit sub-sector category containing a number of interest groups was developed to fill a gap in service provision. He further explains that

in Winnipeg amongst these interest groups who were concerned with servicing certain groups of people were the urban Aboriginal peoples.

2.2 The Public Housing Period

2.2.1 Canadian Public Housing Background

The federal government first recognized the need for a national housing policy in 1938 when the National Housing Act (NHA) was adopted (Hulchanski, 2002).

Canada's federal housing agency, Canada (then Central) Mortgage and Housing Corporation (CMHC), was established in 1946 and initially provided long amortization mortgage loans to private homeowners (Hulchanski, 2003).

Widespread conditions of poorly serviced and badly deteriorated housing thrust social housing firmly onto the national policy agenda by 1949. (Skelton, 1998, p.3)

Housing affordability and core housing need were addressed starting in the mid 60s to early 70s (Skelton, 2000). Skelton (1998) highlights the government realised there was a lack in professional and skilled people to handle the need for affordable and adequate housing and thus began the public housing period in Canada. He explains that during the public housing period the public housing program was "highly centralized, and operational control rested initially in Ottawa" (Skelton, 1998, p. 3).

Skelton (1998) claims the public housing period was a pivotal point in housing as city planners and architects were recruited and city planning programs were initiated to train professionals for the planning practice. He highlights the addition of skilled practitioners in the planning field led to the identification of housing needs and technical criteria to address these needs. Based on the technical criteria, the result was resource allocation towards slum clearing and the construction of new housing units. The federal government was most concerned with industrial and suburban housing development in addition to physical planning (Carroll and Jones, 2000).

2.2.2 The Federal Role

In 1949 the federal government was first involved in procuring public housing (Hulchanski, 2002). In Canada, public housing is described as housing designated for low income persons which is owned and operated by the government (Van Dyk, 1995). Comparatively, Hulchanski (2002) highlights that the United States government had been providing public housing since the 1930s, nearly two decades before Canada. He states that from 1949 to 1963 Canada only provided 12,000 public housing units at an average of 850 units per year. He further explains that the Public Housing program was developed initially as result of a "tax-payer public relations campaign" (Hulchanski, 2002, p. 9) that had the intentions of addressing Canadians' concerns, as it was felt that the Federal government was not dealing with low income household needs.

Van Dyk (1995) discusses that CMHC financed most of the public housing programs, with the Provincial governments financing ten to twenty five percent of the capital costs and the residents paying their rent based on their income, or rent-geared-to-income (RGI). RGI is based on the rent not exceeding 30 percent of the gross household income (Carter and Polevychok, 2004). Van Dyk (1995) notes that operating subsidies were cost shared between the Federal and Provincial governments. Their purpose was to provide the balance owing from the revenue and the full operating costs including the mortgage payments.

Public housing units were provided to families who were most in need financially, and tenants paid approximately twenty five to thirty percent of their income before taxes towards the RGI (Van Dyk, 1995). However, the RGI formula proved to be a barrier for some tenants. Once the tenant's income became higher than the market value of the unit, they faced displacement (Van Dyk, 1995). This did not encourage tenants to improve their economic situations.

In 1964, Provincial corporations were established to administer federal funds for the delivery of public housing (Hulchanski, 2003). Manitoba Housing and Renewal Corporation is one example of a Provincial corporation which continues to operate "as the delivery arm for federal/provincial cost-shared social housing programs and other capital programming provided by the province" (Province of Manitoba, 2009).

Until 1968 housing policy in Canada under the National Housing Act was directed towards homeownership for middle income families, leaving low income families with a small amount of public housing units.

The Canadian housing system has certainly not been able to accommodate all households in adequate and affordable housing. (Carter, 1997, p.594)

2.2.3 Public Housing Issues

Although the criticisms towards public housing are not all justified (Skelton, 1998), the following section outlines some criticism on the public housing period. In many instances public housing took the physical condition of the city into consideration over the social welfare of its poorer residents. In the 1960s public housing was placed in areas designated as in need of urban renewal (Van Dyk, 1995). Because of this the public housing period was criticised for creating undesirable neighbourhoods and pockets of ghettos of poor people, which in turn attached a negative stigma to the residents. There is current Canadian literature which questions whether Canada has ghettos similar to the United States, in particularly related to inner cities with immigrants and Aboriginal populations. Carter (2003), Graham and Peters (2002), Peters (2000, 2004, 2005), Walks and Bourne (2006), contest the accusations that ghettos have been formed in inner Canadian cities. Peters (2004) indicates that based on the census tracts of Aboriginal peoples living in Canadian cities, the population numbers do not compare to those in U.S cities where a ghetto typically reaches a concentration of 80 percent or more of a certain ethnic group. Graham and Peters (2002) highlight Canadian census data, to demonstrate there are three cities with a high

concentration of Aboriginal peoples in one area: Winnipeg, Regina and Saskatoon. However, not one of these cities has a concentration of Aboriginal peoples of 80 percent or more.

The introduction of government public housing became a necessary tool for future advances in housing policy. Van Dyk (1995) explains that Canadians reacted to the perceived failure of public housing by changing their ideological views.

Canada reacted by consciously emphasizing the development of a third sector (i.e., other than the public or private sector) as the principal vehicle through which to continue developing a permanent stock of affordable housing, owned and operated outside the vagaries of the private market. (Van Dyk, 1995, p.819)

Prince (1995) also noted that the formulation of alternatives to the public housing program originated in the need to identify other housing strategies with a focus on the social welfare of the tenants.

2.2.4 The Hellyer Report

The 1969 *Report of the Federal Task Force on Housing and Urban Development* or *The Hellyer Report* identified several issues in Canada's housing policy, and recommended changes and additions be made to the housing policy in Canada including: the discontinuation of public housing projects and the slum-clearing approach to housing (Canada, 1969; Dreier and Hulchanski, 1993; Skelton, 1998). The report paved the way for the development of the non-profit and co-operative housing period (Skelton, 1998), which opened up opportunities for the

provision of non-profit and co-operative housing for diverse groups of people including Aboriginal peoples. The Manitoba Urban Native Housing Association (2007) identified that the release of *The Hellyer Report* “transformed the development of social housing” (MUNHA, 2007, p.36).

According to Van Dyk (1995) due to *The Hellyer Report*, the federal government invested \$200 million in 1970 into a pilot non-profit housing project called the Innovative Housing Program.

The intent of the program was to encourage the development of innovative housing forms (e.g., higher density, non apartment forms) or tenure (e.g., cooperatives). (Van Dyk, 1995)

2.3 The Non-Profit and Co-operative Housing Period

The Hellyer Report instigated and consolidated the amendments to the NHA in 1973, at the commencement of the non-profit and co-operative housing period which lasted until the funds were frozen in 1993 (Skelton, 1998). Dreier and Hulchanski (1993) commented that Native non-profit programs emerged during this period. Social infrastructure in Canadian cities was developed. The goal was to meet the housing needs of Canadians by way of the non-profit housing and co-op housing programs. Unlike the federally centralised public housing period, it was the third sector (non-governmental or non-profit) organizations for example faith based organizations and community advocacy groups, who were given federal and provincial funding to instigate and administer housing developments (Skelton, 1998).

The private non-profit housing organizations range from providing housing for one particular group of people such as ethnically based housing or housing for the aging population to projects which provide housing for a larger set of people such as transitional and supported housing (Dreier and Hulchanski, 1993).

What distinguished the non-profit and co-operative housing period from the public housing period was the change in how the assisted housing was provided. It was evident that assisted housing was essential to the social fabric of Canada, and the third sector changed the way in which it was provided. "What distinguished this housing was social purpose and the manner in which it was managed for the residents who lived there" (Sewell, 1994, p. 162). Skelton (1998) emphasizes that the "interest in housing is an extension of the interest in the welfare and well-being of citizens that kindled the initial concern and involvement" (Skelton, 1998, p.4).

Third sector organizations went through two learning processes as the programming became stronger. First, Skelton (1998) and Dreier and Hulchanski (1993) indicated that the capacity in urban development and project implementation became more advanced, transforming affordable housing provision into a success compared to the previous period. Secondly, affordable housing also became politicized as a social issue and advocacy for the issues became prevalent because of the scope of this period (Skelton, 1998).

The non-profit housing providers used the tenant-landlord method of previous public housing unlike the co-op housing where the tenants shared the responsibilities, management and the decision-making (Sewell, 1994).¹

Sewell (1994) provides the following characteristics of non-profit housing and co-op housing in *Houses and Homes Housing for Canadians*:

- The projects are not built for profit but for social reasons;
- Financial support comes from government and without that support the projects would not be viable;
- Housing projects are generally conceived and delivered by groups of people interested in meeting housing needs, not by a company that has financial backers and investors;
- Project management is hands-on, and tailored to meet the target resident profiles (Sewell, 1994, p. 163).

A non-profit and co-operative housing program was initiated in 1973 and the social housing organizations were funded through a federal mortgage loan. The housing provider entered into an agreement to determine the subsidies from the Federal government called an operating agreement.

The operating agreement was a mutually binding contract setting out the subsidies to be provided by the government and the obligations of the housing provider as a condition of receiving the subsidy. (CHRA, 2002, p. 6).

¹ For the scope of this literature review, there is more emphasis on non-profit housing and not on the co-op housing movement.

The duration of the operating agreement typically corresponded to the term of the mortgage loan and was set to expire thirty to fifty years after the development of the housing project (CHRA, 2002).

2.3.1 Introduction of Urban Aboriginal Housing

Organizations were provided with a lower than market interest rate and ninety five percent of the mortgage was from direct government lending (Van Dyk, 1995). Through this pilot project, Canada's first urban Aboriginal non-profit housing organization, Kinew Housing, was incorporated (in 1970) in Winnipeg and funded by an operating loan from CMHC and from the sponsorship of the Winnipeg Indian and Métis Friendship Centre. Existing housing units (typically semi-detached units) were purchased and were rented to low income Aboriginal families (Lipman, 1986).

Not only was Kinew Housing the first urban Aboriginal non-profit housing organization, also its ten units were sponsored, owned, operated and renovated by Aboriginal peoples (Lipman, 1986). Kinew Housing used unique and innovative community economic development principles, which paved the way for five other urban Aboriginal non-profits in the country to incorporate between 1972 and 1975.

Furthermore, after the *Hellyer Report* was reviewed, significant changes took place in 1973 as the NHA was amended to further advance the non-profit and co-

op housing policy in Canada. Carter (1997) describes the changes made to the non-profit and co-op housing policy and argues that they “fostered the development of a third sector as the principal vehicle through which to continue developing a permanent stock of affordable housing” (Carter, 1997, p. 597). The programs that were introduced were built upon the pilot program from the earlier Innovative Housing Program (Van Dyk, 1995).

According to Carter (1997), the new program gave Federal long-term mortgages with a below market interest rate at eight percent. Furthermore, he describes that a capital contribution of ten percent of the full mortgage amount was given, leaving only ninety percent for the housing organizations to repay.

A subsidy surcharge was incorporated into the program to encourage mixed incomes (Van Dyk, 1995; Carter, 1997). Families whose income was higher than 4.5 times the rent were charged a surcharge to subsidize the rent from lower income families to cover the subsidy of the low interest rate (Carter, 1997). This method of financing is typically called Low End of Market (LEM) (Van Dyk, 1995). In 1974 over 4,000 non-profit units were constructed because of this program (Sewell, 1994).

A benefit was seen in the development of social infrastructure initiated by this program. There was a considerably large amount of people involved from board of directors, staff, consultants, government officials, planners and residents who

were all part of the community based economic activity established by this program (Skelton, 1998).

In 1978 the federal government decided to shift the financing of social housing projects to private lenders, where CMHC insured one hundred percent of the capital costs. Assistance to non-profits was determined by the difference in the annual capital costs between the mortgage market rates and the payment if the rate was two percent. Private lending led to an increase in interest rates and an increase in assisted costs for the social housing organizations (Carter, 1997).

Rent based on the market housing shifted the scope of non-profit housing (Sewell, 1994). Sewell (1994) illustrates the initial purpose of non-profit housing was to have tenants pay a constant rent, even though market values were increasing, because mortgage payments remained at a constant rate. Co-ops were able to maintain their rental guidelines, but non-profits had already agreed to the new rental guidelines, creating a "two-stream approach for the Federal program" (Sewell, 1994, p.170).

Until significant changes were made to the housing policy in 1973, policy which addressed urban Aboriginal housing was not yet developed. First Nations people began to migrate to urban centres and thus a housing program was put in place to address their needs. In 1978 the Urban Native Housing Program (UNHP), a social housing program, was developed to adhere to the cultural needs and priorities of urban Aboriginal peoples, most of whom migrated from rural towns or

First Nations communities (Walker, 2008). This program, delivered by CMHC, guaranteed the provision of four hundred units per year and was increased in 1984 to six hundred units per year (MUNHA, 2007). A major success of this program was that the UNHP identified the needs of urban Aboriginal peoples and provided culturally appropriate services (Walker, 2003).

The following table provides an overview of the UNHP beginning from pre 1978 to post 1985. The contents in the table were adapted from the 2007 MUHNA *Housing Strategy*. The finances, rental guidelines and additional financial assistance reflect the other policies for non-profits of that time period.

Table 1. Urban Native Housing Program (MUNHA, 2007)

	Pre-1978 Section 27 Program	Pre-1986 Section 95 Program	Post-1986 Program
Finances for Initial Set-up	<ul style="list-style-type: none"> - Construction loans - Up to 100% of lending value for purchases or improvements 	<ul style="list-style-type: none"> - "Assistance up to an amount equal to the difference between the actual loan rate and % on the eligible building capital costs calculated over 35 years"(MUNHA, 2007, p.38) 	<ul style="list-style-type: none"> - Difference between the operating costs and annual project revenues is the amount of the subsidy given
Rental Guidelines	<ul style="list-style-type: none"> - Rent is based on the tenants' ability to pay 	<ul style="list-style-type: none"> - Rent is based on a graduated scale capped at LEM 	<ul style="list-style-type: none"> - Tenants pay on a Rent-to-Income basis
Additional Financial Assistance	<ul style="list-style-type: none"> - A federal contribution for 10% of capital costs and below market interest rates 	<ul style="list-style-type: none"> - Urban Native Housing Assistance based on the amount of units with Aboriginal tenants 	<ul style="list-style-type: none"> - Subsidy Assistant from CMHC provided monthly - Housing corporation must have one Aboriginal person to take part in the program

2.3.2 Cultural and Geographical Implications

Walker (2008) explains that the tenants who were originally from rural areas and First Nations communities found challenges in adjusting to the urban setting, and counsellors funded by the operating subsidies were hired to help support them with the adjustment period. There is a significant difference between Aboriginal peoples and other Canadians who migrate from rural areas to an urban centre. Findings from the *First Nations/Métis/Inuit Mobility Study* suggest that when an Aboriginal person migrates from a reserve with a limited income, combined with a housing shortage in Winnipeg, they are spatially restricted to where they can live (Distasio and Sylvestre, 2004). The mobility of Aboriginal peoples is complex, and certainly can be attributed to the policies and institutions that were enforced upon them found in the *Indian Act* of 1876. Peters (2002) argues that one major difference between Aboriginal peoples and other Canadians is that the Canadian government forced them to live a large distance from urban civilization, making it geographically and politically difficult for them to reach and participate in urban society.

When we talk about Aboriginal urbanization, then, we need to keep in mind that urbanization patterns are linked to actions that removed Aboriginal peoples from emerging urban areas. These actions vary from situating or moving reserves away from cities, to enforcing a pass system, to moving Métis communities, to the geographies of government policies. (Peters, 2002, p.3).

The push factors of migration to urban settings are dissimilar between non-Aboriginal and Aboriginal migrants. Spiritual ties to the community and maintaining their cultural identity are contributing factors negatively influencing mobility of Aboriginal peoples who migrate to an urban centre (Peters, 2002).

2.3.3 Further Changes to Social Housing

In 1985 the programs for social housing were changed again, only those households with core housing need received targeted funding as well private mortgages continued to receive funding (Carter, 1997).

The demographics in non-profits and co-ops were changed by the new policy amendments. Government assistance covered the “difference between the project’s total operating cost and the income from rent” (Carter, 1997, p.600). Core housing need is based upon those households who paid more than thirty percent of their income before taxes towards housing (Sewell, 1994). According to CMHC (2009):

Acceptable housing is defined as adequate and suitable shelter that can be obtained without spending 30 per cent or more of before-tax household income. Adequate shelter is housing that is not in need of major repair. Suitable shelter is housing that is not crowded, meaning that it has sufficient bedrooms for the size and make-up of the occupying household. The subset of households classified as living in unacceptable housing and unable to access acceptable housing is considered to be in core housing need. (CMHC, 2009)

Van Dyk (1995) states that before the new policy amendments a minimum of fifteen percent of the units were intended for low-income persons. Sewell (1994) estimates that twenty five percent of non-profit and co-op units housed low-income persons during that period. However, with the amendments, 66-75 percent of units were intended for low-income persons (Sewell, 1994).

Carroll and Jones (2000) remarks the change in how the housing programs were funded indicated the Federal government “lost interest” in the provision of

housing. Provincial/Federal cost-sharing became one of the changes Canadians saw in 1985, but the Federal government would only cost-share on the low-income units if the Provinces continued with the previous income mixing housing units (Van Dyk, 1995). The new change “was a new spirit of co-operative federalism in which the government wished to induce greater Provincial involvement in what had become almost a unilaterally funded area...reminiscent of the public housing era” (Van Dyk, 1995, p.831).

Co-op housing organizations wanted to continue providing housing for households who were not necessarily low income, and were able to do so with index-linked mortgage financing (ILM) (Sewell, 1994). This method of financing gave co-ops one hundred percent financing and gave them an operating grant to cover the difference between the operating costs and the market value costs (Carter, 1997). This program was terminated in 1991 in part due to a cut to the Federal budget and in part due to the fact that these units were not being provided to low-income tenants (Van Dyk, 1995).

2.3.4 Devolution of Funds

In 1993, the state decentralized its housing responsibilities (Carter, 1997; Dreier and Hulchanski, 1993; Prince, 1995; Skelton, 1998). The Non-Profit and Co-operative Housing Program continued to be funded by Federal and Provincial government (Skelton, 1998). Municipalities became involved in developing non-profit housing as legislation was passed in most provinces. Prior to the 1973

amendments they were not permitted to be involved in the provision of non-profit housing (Prince, 1995).

2.4 1993 to Present

This final section on housing will focus on non-profit urban Aboriginal housing from the 1993 to present day. Relevant literature and studies on urban Aboriginal housing in Winnipeg will be used to inform on the present day situation. In addition, the current funding crisis on account of the end of operating agreements will also be highlighted.

2.4.1 Federal Funding Freeze

Social housing was faced with a financial issue in 1993 when the Federal government froze CMHC's annual assistance of approximately two billion dollars for the construction of new social housing projects (Van Dyk, 1995).

This emergent period in Canada is characterized by a strong reluctance on the part of the Federal (and Provincial and territorial) governments to commit funds for low-cost housing (Skelton, 1998, p.5-6).

The budget cuts had serious ramifications for First Nations people migrating off reserve. In 1996, the Federal government devolved the fiduciary responsibility of the funding agreements for the Urban Native Housing Program to the Provinces, and kept their jurisdiction only on funding reserve housing and programming (Pomeroy, 1995; Hill, 2000). Hill (2000) questions how the Federal government

made this decision, as there was no consultation process with the Aboriginal community. He also highlights that the Aboriginal community believed the devolution to be discriminatory against some of the Aboriginal population as the Federal government kept their jurisdiction on reserve. The *MUNHA Housing Strategy* highlights that municipalities face more challenges because of zoning, occupancy by-laws and standards of maintenance (MUNHA, 2007).

2.4.2 Targeting Homelessness

In 1999 the federal government was forced to acknowledge that affordable housing was required as the homelessness population grew. However, addressing the shortage of affordable units and therefore decreasing the homelessness population was not on the agenda. Walker (2008) claims the Federal government returned to the provision of low-cost housing “through the back door” as the funding was directed towards “targeting the problem of homelessness rather than that of insufficient housing” (Walker, 2008 p. 7). He further notes that as the funding was not to address building affordable housing units, The Supporting Communities Partnership Initiative (SCPI) program was developed and managed by Human Resources and Social Development Canada not CMHC.

2.4.3 Recent Affordable Housing Programs

It was not until 2002 that the government of Manitoba partnered with the Federal government for a program to build new units and assist in the maintenance of social housing. Under the federal program framework, the Affordable Housing Initiative (AHI), provinces received a subsidy for projects that had already begun or were to begin soon (Walker, 2008).

Urban Native housing was not specified as a receiver of funds from this program until the 2006 Off-Reserve Housing Trust (OHT) was established providing \$300 million over three years (MUNHA, 2007, Walker, 2008). The subsidies provided by these programs will not be enough to sustain the housing projects long term, and Walker (2008) predicts they will unlikely remain affordable (Walker, 2008).

In Winnipeg, to respond to the need for affordable housing all levels of government combined funds and developed the Winnipeg Housing and Homelessness Initiative in 2000.

The Governments of Canada, Manitoba and the City of Winnipeg are committed to revitalizing our inner-city neighbourhoods, providing affordable housing for low to moderate-income citizens and helping those at risk of becoming homeless. (WHHI, 2009)

A Memorandum of Understanding (MOU) was signed and renewed in 2003, 2008 and is extended until 2013 (WHHI, 2009). To date 4,192 units were funded to the amount of \$110,785,996.85 (WHHI, 2009). WHHI works with local community organizations, non-profits, community services providers,

professionals, government officials and financial institutions to provide housing for low-income households, youth, Aboriginal peoples and seniors (WHHI, 2009).

In 2005 WHHI added ten new affordable units for Aboriginal peoples to Kinew Housing's portfolio in the Centennial area (CMHC, 2005). CMHC's 2005 press release claims this was the first new construction of affordable Aboriginal houses in over ten years. The funding derived from AHI, the federal Urban Aboriginal Strategy and the City of Winnipeg's Housing Rehabilitation Investment Reserve (CMHC, 2005). CMHC claims the housing will remain affordable because of Manitoba Housing and Renewal Corporation provided subsidies to cover the difference between the tenant's rent-g geared-to-income and the market rental rate.

2.4.4 Winnipeg Urban Aboriginal Non-Profit Housing Organizations

There are currently eight non-profit housing corporations in Winnipeg: Dakota Ojibway Tribal Council Housing Authority (est. 1981), KeKiNan Senior Centre Inc. (est. 1991), Native Women's Transition Centre (est. 1979), Kinew Housing (est. 1970), Kanata Housing (est. 1984), Payuk Inter-Tribal Housing Co-operative (est. 1985), Dial-a-Life Housing (est. 1991) and Dakota Ojibway First Nations Housing Authority Inc. (est. 2006). These organizations are members under the umbrella organization Manitoba Urban Native Housing Association (MUNHA) that

currently has fourteen housing organizations in its membership with approximately one thousand units located in Winnipeg (MUNHA, 2007).

Native Women's Transition Centre is an organization which provides one year housing terms to Aboriginal women and their children who have been victimized by systemic neglect or domestic violence (Native Women's Transition Centre, 2009). They have two stages of supportive housing: Long-term residential care and an independent living housing facility.

Dial-a-Life Housing is a transitional housing facility for Aboriginal peoples and their family who are medically displaced as have reached End Stage Renal Disease and need dialysis (MUNHA, 2007). The Manager of Kanata Housing, was previously responsible for the management of this organization until this year, and at the time of this project it was unclear who managed this organization.

These two organizations have not been included in the study as they do not provide long term housing.

Dakota Ojibway Tribal Council provides safe and affordable housing to First Nations people living in Winnipeg (MUNHA, 2007).

KeKiNan Senior Centre is an organization which provides safe and affordable housing for Aboriginal seniors and Aboriginal peoples with disabilities, the first of

its kind in Winnipeg. Housing is geared towards the tenant's income (MUNHA, 2007). KeKiNan Senior Centre is undergoing a change in property managers as they have recently begun a large redevelopment to their facilities.

Kinew Housing is the oldest urban Aboriginal non-profit housing organization and has the largest housing portfolio in Winnipeg. They provide low income Aboriginal peoples with housing in various neighbourhoods through out Winnipeg (MUNHA, 2007).

Kanata Housing provides affordable housing which is geared to the Aboriginal tenant's income. The units are single detached family housing which are dispersed through out Winnipeg (MUNHA, 2007).

Payuk Inter-Tribal Housing Co-operative is an organization which provides safe and affordable housing in a drug, alcohol and violence free environment to Aboriginal peoples in Winnipeg. As this organization is a co-op, it is directed by its by-laws set in place by the Board of Directors who are the tenants of the building. SAM Management is the property manager of the organization.

Dakota Ojibway First Nations Housing Authority Inc. is an organization which provides affordable units to Aboriginal peoples living in Winnipeg.

2.4.5 Housing Challenges and the End of Operating Agreements

One current social housing challenge that will negatively impact non profits is the end of operating agreements (EOA). Connelly Consulting (2003) states that between the years 2004 and 2013 the public housing will be mostly affected, between 2014 and 2023 the rest of the public housing and the non-profits pre-1986 will be affected and finally between 2024 to 2033 the units from the 1970s and post-1985 programs will be affected. Some programs will be more affected than others based on how much subsidy they are receiving. Furthermore, urban Aboriginal housing is receiving the largest amount of the subsidies provided to non-profits and therefore will be the most affected by the EOA (Connelly Consulting 2003).

Urban Aboriginal non-profit housing takes up approximately two percent of Canada's federally and provincially funded social housing, of which there are 680,000 units in total (CHRA, 2002). Urban Aboriginal non-profit housing organizations such as Kinew Housing have an aging housing stock and require extensive maintenance and high operating costs (MUNHA, 2007). There are a number of reasons that urban Aboriginal non-profits will suffer the consequences of the EOA with a negative net operating income specifically: The migration from First Nations communities to urban centres, higher instances of low-income and older housing stock.

To reiterate the discussion from the previous section, Aboriginal peoples face different challenges than other Canadians because of their patterns of migration. According to Peters (2002) generally Aboriginal peoples migrate to an urban centre for family purposes and housing. Distasio and Sylvestre (2004) found employment and educational purposes are contributing factors to instigating the mobility of Aboriginal peoples to an urban centre. It is critical to note they also found that once in an urban centre, intra-mobility within urban centres also occurs, with search for adequate and affordable housing being a driving factor. 40% of participants of their participants who were currently residing in a Winnipeg residence were likely to move within six months and one of the key motives is finding safe and affordable housing. Distasio, Sylvestre and Mulligan (2006) also concluded that intra-mobility can be initiated by the lack of safety the person feels in their current neighbourhood.

Furthermore, instances of low-income are higher amongst Aboriginal peoples in urban centres. The EOA will have serious consequences on the urban Aboriginal non-profits as their subsidies at times exceed the mortgage payments and they typically have higher rent-geared-to-income than other non-profits (Connelly Consulting, 2003). MUNHA (2007) claims that 47 percent of Aboriginal households fall under the low-income category compared to 21 percent of Winnipeg's general population.

The urban Aboriginal non-profit housing stock is typically older with some units built in the early 1900s (MUNHA, 2007). Without the subsidies for maintenance the aging housing stock will deteriorate at a faster rate (MUNHA, 2007).

Pomeroy (2006) identified some possible solutions to assist non-profits that are predicted to acquire a negative net operating income on account of the EOA's:

- a) The market revenue on the low-end-of market units could be increased;
- b) If a provider has an existing portfolio, any surplus could be transferred from one project to another;
- c) The rent-gear-to-income could be increased as tenants move out;
- d) Tenants who are on social assistance could be charged the maximum shelter component amount;
- e) The RGI ratio could be increased to 32 to 35 percent of income before taxes;
- f) The RGI units could be converted into market units depending on the market conditions and the condition of the unit;
- g) The provider could approach the funder for a new rent subsidy agreement;
- h) The provider could assess whether it would be viable to retain the units based on the state of repair.

With the freezing of funds in 1993 and the end of operating agreements starting to take place, urban Aboriginal non-profit housing corporations will face serious challenges in providing affordable housing to Aboriginal peoples in Winnipeg.

Pomeroy (2006) provided options for non-profits when they have to deal with

EOA. However, it is yet to be determined whether these options would benefit the tenants and sustain the provision of affordable housing.

2.5 Chapter Summary

This literature review outlined three periods in affordable housing: The Public Housing Period, the Non-Profit and Co-operative Period and the 1993 to Present. First, a history of the public housing period was examined as it was the commencement of assisted housing in Canada. Next, the literature review transitioned into the non-profit and co-op housing period. This period differed from the public housing period in that it was the third sector organizations who took over the responsibility of providing affordable housing.

During the social housing period it was recognized that affordable housing needed to be targeted to the urban Aboriginal population. Migration from the reserves began and funding was set aside for the Urban Native Housing Program. The 1993 to present day focused on the freezing of funds, the urban Aboriginal non-profit housing and the current situation with the end of operating agreements.

CHAPTER THREE: RESEARCH METHODS

3.1 Introduction

This chapter will outline the methodological framework used for this work. Limitations to the Indigenous research methods will be included. The empirical research tools that were used were in-depth one-on-one interviews with 6 participants who are associated with the urban Aboriginal non-profit housing organizations and one representative from the Aboriginal housing association.

3.2 Indigenous Research Methods

Individuals that participated as informants for this research are from an Aboriginal demographic. As such it was assumed that some participants might follow the cultural traditions of their ancestors. Simpson (2000) clearly states that in using Indigenous research methodologies, there is a responsibility to incorporate the Aboriginal culture into when conducting research with this demographic.

When they take me to their trap lines or send me to talk with particular Elders, I know we are using "Aboriginal methods". When they get out the flip chart and write out a series of objectives, I know we are using western methods (Simpson, 2000, p. 169).

The aspect of forming relationships with the potential participants is important when conducting research in Aboriginal communities. When Simpson describes going to the trap lines she is referring to a relationship that has been built with the participants, therefore offering to take her to the trap lines shows a sign of trust.

This research did not present the opportunity to form relationships with the

participants prior to asking for their assistance. Time is valuable for those working in the non profit organizations at the grassroots level. It was difficult to coordinate interviews and would have been potentially unlikely to form prior relationships.

I was guided to a female Elder, Julia (a pseudonym which will be used to protect her identity), during my search for participants. On such short notice she was kind enough to have a discussion with me on the housing situation in Winnipeg. I was prepared with an offering of tobacco. This discussion was not included in the survey results but it guided my thinking and laid the foundation of the work, becoming the preface for the document.

Simpson (2000) acknowledges that there are differences between Western science and Aboriginal world views when attempting to generate knowledge. She demonstrates the differences by use of a table adapted from Berneshawi 1997, Dewalt 1994, and Wolfe *et al.* 1992. This table suggests that when communicating knowledge, Aboriginal peoples would express themselves orally, while people using Western science would express themselves through literature (Simpson, 2000). Moreover, the table describes the transmission of knowledge with Aboriginal peoples is experientially, through storytelling and observation, compared to didactic which includes academic reading, interpreting and experimental transmission of knowledge by Western science.

As the interview questions in my research were open ended, storytelling was part of the process. Although open ended interviews from a Western world view also allow for storytelling to occur, it is important to recognize the importance of storytelling when using an Indigenous research methodology.

One participant shared a story from when he was young growing up in his First Nations community and of the traditions and values they had. He spoke of the differences in world views, the Western world view and his community's world view. He drew a circle and showed the interconnectedness and the balance of the community members and how our way of life differs. In his community they have medicine people who use a traditional way of healing disease and an older woman who was the law- keeper that kept the children in line. He also spoke of social housing as part of the balance of the way of life.

Distasio, Sylvestre and Mulligan (2006) noted that past research within the Aboriginal community was typically conducted by non-Aboriginal people. For this reason, the project had some carefully prepared steps in the research process which encouraged and fostered Aboriginal values, culture and perspectives.

3.3 Limitations

While conducting research for this thesis, I sought to be sensitive to an Indigenous research methodology with the participants. One limitation of the research was the difficulty of getting in contact with the housing providers and

board members. Therefore, it was difficult to conduct research in a manner that would reflect more of an Indigenous research methodology. An Indigenous research methodology was prominent with five interviews as I gave an offering to those participants prior to beginning the interview. For some participants I selected products such as locally made honey and one participant I took out for breakfast. Other participants were offered a lunch. However, two participants were unable to take the time to go for lunch and therefore I was unable to present them with an offering. I felt that it was important to demonstrate to the participants that I was seeking their guidance and knowledge and that I was regarding them as the teachers on the subject. It is important that my research is guided by the words and stories of the participants and that without their participation the research would have lacked accuracy and truthfulness.

Additionally, the Indigenous research methodology was not useful in a situation where the participants have lost their cultural traditions and beliefs. It was particularly clear that culture was not a factor in Kevin's organization as he acknowledged that Aboriginal culture and traditions were not a part of their organization.

3.4 Critical Social Science Research Methods

A critical social science methodological approach was also used when conducting the interviews and analysing the data. This methodology is defined as being a "critical process of inquiry that goes beyond the surface illusions to

uncover the real structures in the material world in order to help people change conditions and build a better world for themselves” (Neuman, 1997, p.74). Critical social science helps to empower people by creating awareness of conditions that have previously been ignored (Neuman, 1997).

The critical theory is tested by demonstrating there is an underlying social structure and relations (political, patriarchal, class etc.) that has created poor conditions for marginalized people. By acknowledgement of those structures, critical social science will assist in changing the social structures and relations (Neuman, 1997).

3.5 Interviews

The research tool used was one-on-one in-depth interviews. Neuman (1997) states that face to face interviews maximize participant response rates provide the opportunity to notice visual aids and usage of non verbal communication and the researcher has the occasion to make use of probes during the interview.

The participants were contacted via email and phone. I had not previously built a relationship with the participants and this may be a contributing factor as to why there was difficulty in connecting with the required participants. Another speculation is that the participants are extremely busy with the day to day operations that it is difficult to make an appointment with someone who is not involved in the organization.

A letter of introduction was sent out if the participant's email address was available. Each interview took approximately thirty minutes to one hour which depended on the participant's response.

In *Qualitative Researching*, Mason (2000) discusses three levels (literally, interpretively and reflexively) on how to 'read' the data once collected. For this research, I tried to understand the positions of the participants and let their positions influence my interpretations. I tried to ensure the words of my participants guided the research. This decision was based on the Indigenous research methodology. However, with qualitative data it is often difficult for the researcher to read data only on a literal level (Mason, 2000), the interpretive and reflexive levels make the researcher a part of the data.

Once the data was collected and transcribed, patterns and relationships between each set of data were found. Neuman (1997) explains that during data collection the researcher is also able to search for patterns and relationships. With qualitative analysis, words create the data which is then organized into sets of succinct concepts (Neuman, 1997).

The number of interviews conducted was lower than expected and generalizations cannot be made with such a small sample size. This study can be seen as a preliminary set of observations, and recommendations for future research will be discussed in section 5.3.

CHAPTER FOUR: SURVEY RESULTS & ANALYSIS OF RESEARCH QUESTIONS

4.1 Interview Development and Administration

Over a period of five months a series of interviews were conducted. The interviews ranged in length from thirty to sixty minutes and included the following five themes:

- Challenges, gaps and strengths
- Culture
- Funding
- Resources for support
- Options for sustainability

The recorded interviews and transcriptions were kept in a confidential location, with only the researcher having access to the information (see Appendices A, B, and C). The respondents were asked to sign an Informed Consent form and it was explained to them that in the final document, their identity will be kept confidential. Moreover, comments will not be associated with any particular organization. The Informed Consent form also indicated that the participants are entitled to a final summary report.

In total seven interviews were conducted with representatives from the following organizations:

- Dakota Ojibway Tribal Council Housing Authority
- Kinew Housing
- Kanata Housing
- Payuk Inter-Tribal Housing Co-operative
- Dakota Ojibway First Nations Housing Authority Inc
- Manitoba Urban Native Housing Association

There were seven participants all of whom work closely with urban Aboriginal non-profits in Winnipeg. The participants found below are under pseudonyms to protect their identities:

- Kelly is female, in her mid to late forties and is of Aboriginal decent. She is employed by one of the housing organizations;
- Jan is female, in her mid thirties and is Caucasian. She is employed by one of the housing organizations;
- Pam is female, in her mid-forties and is of Aboriginal decent. She is employed by one of the housing organizations;
- Dwight is male, in his early forties and is of Aboriginal decent. He is employed by one of the housing organizations;
- Andy is male, in his mid forties and is of Aboriginal decent. He is employed by one of the housing organizations;
- Kevin is male, in his late forties and is of Aboriginal decent. He is employed by one of the housing organizations;

- Jim is male, in his late forties and is of Aboriginal decent. He is a board member for one of the organizations.

It was explained to the respondents that the purpose of the interview was to investigate the aspects of their organization in regards to the funding, challenges and strengths, as well as the end of operating agreements. It was also explained that I was interested in seeing where city planners fit into the provision of Aboriginal housing.

4.2 Survey Results

The following section provides an analysis of the responses from the interviews. The interviews are separated into five sections which correspond to the order of the interview template: 1. Challenges, gaps and strengths, 2. Culture, 3. Funding, 4. Resources for support, 5. Options for sustainability. In each section the interview questions are included in addition to an analysis of the section and a summary of the section.

4.3 Survey Results Section One: Challenges, Gaps and Strengths

“Housing is never going to go away and the demand for housing is never going to go away. We are always going to have people who need affordable housing” -

Kevin

The participants were asked to reflect on the challenges, gaps and strengths of providing housing to Aboriginal peoples in Winnipeg. The challenges that were described pertained to the physical and financial issues with the housing portfolios and the migration of tenants from First Nations communities to Winnipeg. Two gaps were identified: a lack of awareness of housing issues on the part of decision makers and society as a whole, and a lack of incentives to fund the construction of social housing units. The participants highlighted a variety of strengths mainly pertaining to the tenants.

Question One: What are the strengths, challenges and gaps in providing housing for urban Aboriginal families and individuals in Winnipeg?

Challenges

Shortage of affordable adequate units

One of the challenges identified by 6 out of 7 of the participants was the shortage of affordable and adequate housing units in Winnipeg. 2 participants noted the shortage of units is not specific to the Aboriginal housing authorities, but as a general problem for subsidized housing all over Manitoba. However, according to Statistics Canada (2009b), in 2006 Aboriginal peoples were two to three times more likely than non-Aboriginal people to live in a dwelling in need of major repairs in major census metropolitan areas.

Kelly claimed there is a shortage of housing and what there is for affordable housing is in poor condition and found the in North End, West End and gradually towards the Maples and Tindel Park areas.

Low or no vacancy rates in Winnipeg were discussed by the 6 participants. According to CMHC for the month of October the rental vacancy rate in Winnipeg was 1.1 percent, one of the lowest rates amongst large urban centres in Canada (CMHC, 2009b). The low vacancy rate largely affects the amount of potential tenants who are on waiting lists. Pam highlighted that her organization is not fulfilling its mission to provide safe and affordable housing to the Aboriginal community in Winnipeg due to the lack of available units.

When discussing the shortage of units, Kevin simply stated:

“I challenge anyone to pick up the phone and say how many apartments do you have for rent right now at maximum welfare rate? Which I think is \$397.00. How many two or three bedroom apartments renting for \$397.00. None.”

He was careful when discussing the term “affordable” as it differs for different people. However, the problem with the shortage of affordable units for this housing provider is that they cannot service the low income families. He said their waiting list might contain somewhere between 800 and 1000 people who need housing at a social assistance rate.

End of subsidies

The maturing units pose a difficult situation for the housing authorities as 4 of the participants discussed this challenge. As the units mature, the subsidy provided

through the operating agreement also matures. Older housing stock requires more maintenance than the newer units. In 2005, one organization took over a previously existing Aboriginal housing authority. Their housing portfolio has close to forty percent of their units built prior to 1950. The maturing units require more maintenance, have higher heating bills and have already started to run out of subsidies. Their tenants are required to pay for the hydro and gas bills. To work proactively against the large heating bills, Andy has used a grant given by Manitoba Hydro which covers the expenses of insulation after an energy efficiency assessment is conducted. However, this grant is only available for units which do not house people on social assistance.

In a different situation, Kelly discussed that when her units have maintenance issues they have to find their own funds to do the repairs or use their replacement funds. The organization can only receive replacement funds if Manitoba Housing Renewal Corporation approves the repairs.

End of operating agreements

The end of operating agreements was discussed as a challenge by 4 out of the 7 participants. Kelly claims the devolution of housing from the Federal government to the Provincial government without consultation was “where everything fell apart”. Jim explains that keeping the tenants in maturing units while the mortgages expire will cause the program to fail. There are maintenance charges, property taxes and other associated costs that will need to be covered, therefore options to pay for the cost of the units will need to be developed.

Private market

“When units mature you have to shift from a social point of view to a profit point of view”. – Jim

As the units come off their subsidies, housing providers are looking for options to make up for the loss in funding. Kevin, Andy, Dwight and Jim all discussed the potential of having to charge market rent to current tenants will be detrimental to those tenants on social assistance. Andy expressed that “I think the ones on social assistance and low income people will be the last ones chosen. So I mean it’s going to be a bad situation”.

Two themes arose out of the discussion regarding charging private market rate for the units which come off their operating agreements. First, when dealing with the end of operating agreements, one option is to charge private market rent to tenants. However, this could displace the tenants. If the tenants are on social assistance and will not be able to afford the change in rent they will either have to be moved by the housing authority to a unit where the subsidy has not expired or will have to find another housing option.

Secondly, charging private market rent could shift the scope of the Aboriginal housing authority that once provided social housing, to that of a private landlord operating in a private market.

Migration to Winnipeg

3 out of 7 participants spoke of the hardships individuals and families have when migrating from their First Nations community to Winnipeg. Jim pointed out that city planners and the government have failed to recognize the challenges First Nations people have when migrating to Winnipeg. Jim views this as a lack of cultural awareness and a lack of cultural sensitivity on the part of non-Aboriginal people.

He also discussed the lack of understanding about First Nations communities and of the conditions of the homes in the communities. On First Nations reserves there are two housing systems: CMHC housing and band owned housing. There is no homeownership. People from a First Nations community are not used to paying rent, reading their hydro, or paying for utilities because somebody looks after these things for them. According to Jim, to expect a First Nations person coming from their community to understand housing in Winnipeg, without an education and integration process to the way of life in the city, is an "over burdening responsibility".

Pam highlighted that the First Nations people are coming to Winnipeg in search of education or employment opportunities which do not exist in their community. However, according to Statistics Canada she explained they fall into a lower socio-economic status and have a hard time affording the cost of shelter.

Furthermore, due to migrating from the reserve, landlord reference checks are more difficult to receive. Two participants discussed the lack of landlord reference checks is a challenge for the housing provider because that leaves them with no information on the potential tenant's housing history. One participant asks for letters of reference from a teacher or sometimes a band housing manager and another participant noted at times she has to rely on her better judgement.

One organization faced a challenge unlike others in Manitoba as they acquired the portfolio from an organization whose operating agreements were terminated by Canada Mortgage and Housing Corporation /Manitoba Housing and Renewal Corporation (MHRC). As a condition of taking the units, the organization was promised funds from MHRC to do the repairs on the units. However, the funds were not provided until three years after they acquired the units. The reason that was speculated was the change over in staff at MHRC that were unaware of the conditions that were previously set in place. Nevertheless, the lack in funds created a challenge in the past as the repairs were not being made and units were depreciating in value.

Other challenges that were discussed were:

- Damage repairs have to be paid by Jan's organization because Manitoba Housing Renewal Corporation considers them to be a controllable expense;

- Unpaid utility bills are a challenge for Kelly as the unpaid utility bills do not follow the tenant but stay with the unit. Therefore if the bills are unpaid the housing provider is responsible to pay;
- A connection between the board of directors and the management can be a challenge for one participant;
- The location of units in unsafe neighbourhoods is a challenge for Dwight as 70% of units are located in the core area of Winnipeg. His request for transfer list is as long as the waiting list;
- Extended families create additional wear and tear to the units which possibly create a liability for the organization. The impact of overcrowdedness especially affects the elderly tenants.

Gaps

Two gaps were identified during the interviews: lack of awareness on the part of society and decision makers and the lack of construction of new units.

One participant highlighted that there is a lack of awareness of the shortage of social housing on the part of the public. With awareness comes understanding of the situation and hope for change.

In order to address the large waiting lists, building new units is a solution.

However, according to Andy the lack of incentive for the property owners and developers to build new social housing units prohibits the construction of new units. He explained that in order to recover the construction costs, cost of

materials and taxes associated with building new units, the developers must charge private market rent and therefore are less likely to build social housing.

Strengths

The strengths that were recognized when providing non-profit housing for Aboriginal peoples in Winnipeg had mostly to do with the people themselves.

“We’ve helped many families over the years. We have the horror stories, everybody has got those. We have success stories too, you don’t always hear about them.” - Kevin

Three out of the seven participants discussed a variety of strengths pertaining to the tenants. Kevin discussed that the success is when they receive a notice that the tenant is moving due to an increase in personal income and they no longer need the social assistance rate for housing.

Kelly pointed out that a community has developed amongst the tenants in the non-profit Aboriginal housing units. The community has formed a unity and they come together as a collective.

Subsequently Andy emphasized that strength in numbers “speaks volumes” when the Aboriginal peoples need to come together in regards to advocacy.

For Pam, the strength of her organization is in providing awareness and advocacy for the growing Aboriginal population. According to Pam, the

population of Aboriginal people who are migrating to Winnipeg are young families. Her organization will act as the voice for the housing authorities to try to meet the needs of the young families looking for housing.

For Jan who works for the Aboriginal co-operative, the co-op concept and by-laws are some of the strengths. The concept of co-ops could be seen to fit with the Aboriginal culture as they both have a goal to build a community atmosphere. The by-laws that are in place establish and enforce a drug, alcohol and violence free environment.

4.3.1 Summary: Section One

It is apparent the challenges and gaps are correlated to the shortage of affordable housing or social assistance rate housing. The current units are maturing and have started to come off their operating agreements. Migration of First Nations people to Winnipeg causes challenges for the tenants.

To make up for the end of subsidies, four participants have highlighted the possibility of shifting to private market rates.

The lack of awareness on the shortage of housing is not helping the situation, and one participant pointed out there is no current incentive to build social housing units.

The strengths were not related to the housing units but to the tenants. Strengths are found when a tenant moves out because of an increase in salary or when a community is built amongst Aboriginal tenants surrounding the units and within the co-op. Pam's organizational strengths are found when they are able to provide awareness and advocacy for the growing Aboriginal population.

4.4 Survey Results Section Two: Culture and the Provision of Urban Aboriginal Housing

When asked about culture and the provision of housing for urban Aboriginal peoples in Winnipeg, the participants were unsure of the question. However, there were some themes that emerged from the discussions.

Question Two: How does culture fit into the provision of shelter for urban Aboriginal peoples?

"We don't have our hard stick that we wave at tenants if they don't pay their rent on the first of the month." - Andy

Working with the tenants

Three out of the seven participants try to be more understanding and culturally sensitive with the tenants by working with them on rent deadlines and helping them with the Residential Tenancy Branch. Unlike private companies who have strict rent guidelines, these three organizations take into consideration the tenant's situation and try to help them out. Kelly gave an example of a woman

who owes a lot of rent money but who has children in school. They do not want to evict her because they realize that children have a hard time with school when the parent is moving around. Andy reminds his tenants not to pay the rent on the 20th day of the month when they receive their child tax benefit, because in ten days they owe rent money again.

Extended families

Two out of the seven participants discussed that some tenants have cultural beliefs which include taking care of extended family members. Andy explained that extended family members, similar to immediate family members, take care of each other. He further explained that some tenants feel isolation. By having extended family live with them when they are struggling, it is often easier to struggle together and help each other out.

However, both participants did mention that with more people living in the unit there can be safety concerns. Andy tells the story of receiving a phone call from the paramedics telling him that there were mattresses in the basement of a unit that could cause a fire hazard and needed to be removed. A family from a First Nations community had moved to Winnipeg and were living in a tenant's basement until they found their own place to live. When the paramedics came to the unit for an unrelated issue they inspected the unit and found the mattresses.

Jan explains that it is perhaps a cultural tendency to allow family members to stay in the unit. She explained that it is not the tenants who cause issues, for the

most part trouble is caused by the people who come into the building. "Its not the people who live there that's causing the problems it's the people who come in, off the streets or visitors. It's tough to control that because extended family is very important in Aboriginal culture. How do you say no to your daughter even though your daughter might be bringing in unsavoury characters?"

With people living with the tenant, the unit will see additional wear and tear, have additional costs for water, and could pose a liability issue as they are unknown to the housing provider. Andy also recognized the hardship that elderly tenants could have as they might have less energy to deal with a lot of people in their unit.

Cultural Awareness and Sensitivity

Two out of seven participants recognized that cultural awareness is a necessity when discussing the provision of social housing for Aboriginal peoples.

According to Jan, when you are aware of the cultural sensitivities then you can provide better housing for your tenants.

This correlates to Jim's statement in regards to what he calls the "Indian problem". When a person sees run down social housing units that are located in bad neighbourhoods, if they are culturally aware and sensitive they will understand why this occurs. He explains that when moving from a First Nations community to Winnipeg, the tenant has moved for a reason. On account of this, the tenant might not have an understanding of how to take care of the unit.

Jim further notes that the community he represents is hoping to negotiate with the City of Winnipeg and convert their band owned city property into reserve land. By doing so, this will further cultural awareness and establish a much needed support system for his community members when they migrate to the city. He believes the development of reserve land within the city boundaries will benefit the people migrating from his First Nations community by providing facilities and support systems if assistance is required. Currently, Jim explains this type of resource is not readily available for Aboriginal peoples in Winnipeg.

Culture Shock

Pam corroborated Jim's belief in the lack of resources for the First Nations peoples who migrate from their community. Pam explained that when migrating to the city from possibly a small community, in addition to having to deal with for example medical related issues and finding housing, the person must also deal with culture shock. The housing managers do not have the time or resources to provide additional services to help the tenant deal with culture shock. She believes the housing managers at least should be aware of the cultural implications when people migrate to Winnipeg.

Homeownership

Incidentally, both participants who discussed cultural awareness brought up the lack of homeownership that people from First Nations communities have which affects their perception of housing once they migrate to Winnipeg. Jim

expressed the difference between how the houses are built in the city compared to on his First Nations community. The house he owns in Winnipeg was built to last thirty years, compared to the houses that are found in his community which are built to last ten years. He explains that there are no control mechanisms for housing, few pay rent as the houses are either provided by CMHC or are band owned. Maintenance such as Manitoba Hydro meter reading or maintaining the household conditions is taken care of by someone else other than the tenants of the homes in the community. When they come to Winnipeg they face heavy responsibility when they have to manage their home.

Similarly, Jan was told by one of her tenants that Aboriginal peoples often will not say I live at a place but will say I stay at a place. Her tenant explained that if you do not own the place then it is not yours.

Likeness

Two participants acknowledged the importance of being surrounded by Aboriginal peoples for the tenants. Pam expressed that although there are difficulties for First Nations people once they migrate to Winnipeg from their community, they are surrounded by other Aboriginal peoples in other units who might be a support to them.

Kevin highlighted that all his staff including his maintenance and office staff are Aboriginal. He explained that when an Aboriginal tenant phones the office, they perhaps are more comfortable knowing it is an Aboriginal person on the other

end of the line. He expressed that it is like the staff is providing housing for themselves. In other words they are providing housing for other Aboriginal peoples, there is a commonality.

4.4.1 Summary: Section Two

The participants' responses demonstrate that culture is an element when providing housing to Aboriginal peoples in Winnipeg. Two participants argued that cultural awareness and sensitivity of Aboriginal peoples is necessary when providing housing for Aboriginal peoples in Winnipeg. Three housing providers take it upon themselves to provide housing in a culturally sensitive manner. They are sensitive to the socio-economic issues tenants have and are more lenient than private businesses.

The culture shock and lack of homeownership are both connected to the migration from First Nations communities that occur. According to Pam and Dwight, staff are over worked and do not have the resources to provide the tenant with education or integration information. The migration from First Nations communities was previously identified as a challenge and the culture shock and potential lack of homeownership are effects of this challenge.

Two participants explained that extended family members have often been found to stay in tenants' units. This problem is twofold: If there are more units available to the First Nations people when they first arrive in Winnipeg they might not have

to stay with family members. However, over crowdedness might still occur as staying with extended family members is culturally appropriate for some people. Moreover, more people in a unit will cause additional wear and tear on the unit and increased liability for the organization not to mention potential undue stress particularly on elderly tenants.

An all Aboriginal staff or tenant population is more comforting to tenants, according to two participants. This cultural aspect correlates to the strengths of community that are identified in the subsequent section.

4.5 Survey Results Section Three: Funding

“These units are maturing, so there is new opportunity here. Like everything else, when you start something you don’t know where it’s going to end.” - Jim

“A lot of work has been done in housing but not for the poor people, not for the poor.” - Kevin

When asked about how the organizations fared economically since early 1993, two of the participants did not answer the question. The participants discussed the impact of the non continuation of subsidies on their organizations, the replacement reserves (or lack thereof), lessons learned and the low vacancy rate.

Question Three: How have you fared as an urban Aboriginal housing provider since 1993?

End of operating agreements

When the Urban Native Non-Profit Housing Program ended, new subsidies were not given to the housing providers but the previous subsidies continued. Three of the participants (Kevin, Jan and Kelly) discussed the lack of continuation of subsidies and the effect it has had on the provision of housing. Kevin told the story in detail of what he witnessed during the period subsequent to the termination of the program. He identified that the cessation of all social housing programs is the crux of the problem. The effects of the end of the social housing programs corresponded with an increase in homelessness and the commencement of short term programs. He explained that in 1993 social housing programs came to an end and therefore there was no capital to purchase new units and no requirement for a subsidy because there were no programs available to assist in the provision of social housing. As housing was an expensive undertaking for the federal government, and the 25 to 30 year subsidies were large commitments, the government was looking to create short term solutions that were less costly.

He correlated a rise in homelessness in 1997 and 1998 to the lack of subsidies. At this time, in cities such as Montreal and Toronto homelessness became quite visible as subsidized housing was not accessible. He also noted that a federal

Minister was appointed (in 1999), to address the homelessness situation for the first time in Canada.

As a result of an increase in homelessness in Canada, less costly short term programs were being funded. He pointed out that organizations such as churches became the providers of support for those who faced being homeless. However, Kevin questioned how these programs negatively affected people, in particular families with children going to school. "I don't know how you can sustain homelessness programs, it is not pretty".

During this time Kevin had close to 400 units in their housing portfolio and explained that they were self sufficient with a full time staff. He recounted that new homes were being advocated for. Therefore programs including the Winnipeg Housing and Homelessness Initiative in 2000 and the Affordable Housing Initiative in 2001 were created to assist the development of new affordable housing units. Although these programs were created, no new operating subsidies were given. Affordable housing costs were high and not necessarily affordable to everyone, as some units cost \$700-\$800 to maintain plus extra expenses.

Despite the lack of new subsidies, Kevin's organization has built 20 new units and at that time received a capital fund held in trust by the Province of Manitoba. The trust fund was put in place to ensure the organization had financial backing if their new homes caused the organization to go into a financial deficit. He

illustrated that subsidies are needed should the organization go into a deficit. Instead of the subsidies he has the trust fund to assist him in need and would not have built new units without it. The ten new units his organization are currently building will have used some money from the trust funds to make up for the increase in building costs.

A second participant, Jan, explained that when the subsidies end for her organization they will end all at once. The units in her organization are located in one building. Therefore, the end of the subsidies or end of operating agreements will come all at the same time. She highlights that when the subsidies were provided, they were provided with the assumption that her organization will be able to withstand the costs associated with maintaining the units once the operating agreement expires. They should have had a replacement reserve to cover the costs and provide the subsidy on its own. However, they do not have the replacement reserve and the lack of any new subsidies has taken a toll on her organization.

Replacement Reserve

Coincidentally Kelly and Jan both described the lack of replacement fund which has caused issues for their organization. For Jan her lack of replacement reserve caused financial stress on the organization when they incurred a bed bug challenge. She described that the bed bug situation hit her organization hard, partly due to the severe treatment that is required when treating bed bugs. The treatment requires the tenant to move everything out of their unit for the

exterminators to clean the unit including behind baseboards. Not every tenant has the support in place to help them with this process, and it is especially difficult for the elderly tenants. Jan explained that when a unit does not get the proper treatment, the bed bugs will affect the units adjacent to and above the originally affected unit, causing the problem to “quickly spiral out of control”.

Kelly explains when the Federal government transferred the non-profit urban Aboriginal housing providers during the 1990s to the Province, they were not consulted. “It’s like the Canadian government and how they treat Indians. They don’t consult they do”. The changeover resulted in an issue of lack of funds for her organization. She highlighted that her lack of replacement funds affects the ability of her organization to complete repairs such as replacement of doors, windows and flooring and repainting the surfaces.

Low vacancy rate

Only one participant explained that perhaps the low vacancy rate corresponds partly to the termination of the Urban Native Non Profit Housing Program.

Although Andy did not work for another housing authority when the program ended, he has noticed a higher demand for housing. As of late a number of people have come to his office looking for tenant applications. For example, a few people took a total of twelve applications to give to others.

Lessons learned

While other participants explained the results of the change in programming, Jim explained a lesson learned. The Tribal Council that his community belongs to took over the units from a previous organization for \$1. "Who would have a better understanding of the people coming to those areas but the people who came from those areas?" he asked. Jim believes that Tribal Councils should be able to purchase property in areas of Winnipeg other than the North End and provide decent subsidized units for those who have migrated to Winnipeg. He feels that all seven Tribal Councils in Manitoba should be able to become the "new subsidized". When they obtained the units they put policies in place on how to run the organizations and how to address problems. However he said that both his organization and Manitoba Housing Renewal Corporation need to learn a lesson from this situation. Additionally, Jim expressed one way to help keep units in the social realm is providing subsidized housing for people coming to Winnipeg for school.

4.5.1 Summary: Section Three

The lack of new subsidies and the commencement of the end of operating agreements were identified as problematic for three participants. For Kelly and Jan, once the end of operating agreements start, their replacement reserves are not enough to sustain the units. Kevin's organization has managed to build 20 new units and is in the process of building 10 new units and his end of operating agreements has already begun. However, Kevin's organization has started to

charge higher rent and will move out of the realm of social housing and into lower market housing.

The lack of new subsidies and the end of operating agreements has created a lesson learned for both his organization and Manitoba Housing Renewal Corporation. In addition, the EOA has provided the possibility for Jim's First Nations community and Tribal Council to pursue developing services and become the "new subsidized" in Winnipeg as well as create Winnipeg's first urban reserve.

4.6 Survey Results Section Four: Resources for Support

This section sought to examine whether MUNHA and planning practitioners could act as supportive resources for the long-term sustainability of urban Aboriginal housing organizations.

Question Four: Has the Manitoba Urban Native Housing Association (MUNHA) helped the long-term sustainability of urban Aboriginal housing providers in Winnipeg?

To bring context on the purpose of the organization, outlined below are their objectives taken from the website:

1. "To lobby Federal and Provincial governments to provide for greater units of space for urban people of Aboriginal descent.
2. To assist governments in appropriate allocation of those spaces in a self-government context.
3. To facilitate the resolution of systemic and ongoing problems with the delivery of programs.
4. To facilitate exchange of information between the member organizations.
5. To provide a forum for review of housing needs of urban people of Aboriginal descent and determining the appropriateness of further organizations to avoid duplication of services." (MUNHA, 2009)

Meetings

Three participants explained that as of late MUNHA has administered a number of meetings. Since 2005, Andy has been involved in the Annual General Meetings, quarterly meetings, meetings regarding Manitoba Housing Renewal Corporation and the tenant database. He also noted that meetings this past spring took place in regards to the end of operating agreements. He felt these meetings should have been held one to two years prior to last spring and that there needs to be a meeting each year to address the problem.

Kelly and Dwight are aware of the meetings but did not provide specifics as to the topics of discussion.

Advocacy

Two participants attested that MUNHA provides advocacy for its members.

Kevin illustrated that MUNHA is a single voice for all of its members, taking their messages rather than acting as a support group. Kevin did not describe in detail where MUNHA has advocated for the housing organizations. For Kevin, the Housing Plan was needed to demonstrate where everyone was in terms of the housing situation but he is not certain as to where the plan sits currently.

Andy states that MUNHA is there for its members in terms of advocacy but needs to come back together. Presently the meetings have been focused on the tenant database.

Tenant database

In addition to advocacy, both Andy and Kevin also spoke of MUNHA's tenant database project. Although perhaps a costly initiative, Andy explained that the database is an attempt to curb duplication of applicants and to curb the potential for over calculating the required units.

Kevin indicated the tenant database has "come a long way" and claimed once funding is received to run the database; it will assist the housing providers with different housing issues.

Found below are five areas which were also commented on:

- MUNHA has provided support through education opportunities;
- MUNHA allows its members to use their account for the Residential Tenancy Branch;
- MUNHA should work with Manitoba Housing Renewal Corporation and strengthen ties;
- MUNHA needs to address the issue of the end of operating agreements each year as subsidies expire;
- Kelly commented on the lack of support during the period where housing trust funds were given to the housing providers. She claimed that some housing providers received the funds and some did not, attributing this to a large amount of “red tape”.

Question Five: What do you see the role of planners being in supporting the long-term sustainability of your organization and organizations like yours?

“Do they do cultural awareness? Do they understand it? Do they understand our traditions, how we live? City planners need to gather information about how we live” – Kelly

The responses from participants led to the development of four categories in which participants felt planners can be of assistance: Research, work with housing providers, community development and public policy.

In addition to areas for planners to assist, there were two areas in which participants felt planners need an increase in awareness. Jim and Kelly explained that planners need to be more culturally aware. Jim and Kelly both provided the example that they need to be aware of the migration from First Nations communities to Winnipeg and of the cultural shock those people endure.

Pam felt planners needed to be more aware of the shortage of affordable housing. She explained that planners should plan according to the population growth. They need to recognize that there is a demographic increase in the immigration population and in the young Aboriginal peoples. Both population increases will affect the required number of affordable housing units.

Research

Research for Pam is a valuable tool. She feels she is able to be successful when approaching funders and educative when attending conferences if equipped with the proper research. Planners, she explained, will be able to support the sustainability of social housing by providing accurate information on the issues.

For Jan, planners should conduct a needs assessment on affordable housing for the city of Winnipeg. The needs assessment can help when lobbying to the government for funding.

Working with housing providers

Four participants discussed how city planners can work with the housing providers. Jan explained that as housing providers, they attempt to promote their cause, but she feels as though they are sometimes “shuffled off”. Within government, planners need to be providing assistance and take a stance by acknowledging the challenges that Winnipeg will face without affordable housing such as increased homelessness. She compared Winnipeg’s homelessness issue to Toronto and asked, “do we want to be another Toronto?”.

Jim was not content with how his organization was assisted when they inherited their housing portfolio. He claimed there was a lack of understanding of agreements and lack of continuity on the part of Manitoba Housing Renewal Corporation when his organization took over its housing portfolio. He claimed staff changed hands and the original agreement was not upheld. Planners could have helped with this situation.

Andy’s organization is undergoing a cost analysis on unit maintenance and operations and needs assistance with an inventory of unit repairs.

Dwight asked whether planners can organize a meeting or conference to obtain feedback on what they as housing providers should do when faced with challenges.

Community development

The creation of safer neighbourhoods and the creation of places for Aboriginal peoples was discussed when the participants were asked how planners can help with the sustainability of non profit urban Aboriginal housing.

Both Dwight and Jan felt city planners could assist in the creation of safer neighbourhoods to help with the crime and drug issues in the core area of Winnipeg. Dwight commented that the location of their units is a challenge. With approximately 70% of their units located in the core area, he explained that not many tenants want to live in that area and many that do have asked to be relocated to a safer neighbourhood. His request for transfer list is as long as the waiting list.

Jan discussed a slightly different problem but one which correlates to Dwight's response. Jan explained that it is not her tenants who cause problems; it is the people that come in off the street. As discussed in the previous section, Jan explains that extended family is really important to her tenants, but for example how does a tenant refuse her daughter's visitors.

Jim, Kelly and Kevin all discussed that city planners should look at the creation of places for Aboriginal peoples. Jim again discussed the "Indian problem" which he explained as the problem in which change cannot occur for the Aboriginal peoples as buildings (for Aboriginal peoples) are centralized on Main Street and social housing units are centralized in the North End.

Kelly would like to see a meeting place much like a cultural centre. The place needs to be in a location that is accessible and somewhere that Aboriginal peoples have not been mistreated. In her opinion, people who pass by Thunderbird House see the inebriated people (either from drugs or alcohol) and the Salvation Army. She would like to see a place for Aboriginal peoples located away from this area.

Kevin would like to see the development of thriving neighbourhoods. Although he knows it is not realistic, he would like to look down the street one day and see everyone owning their own house.

Public policy

Although only two people discussed public policy issues, it is important to highlight their responses. Jan discussed both social assistance and derelict buildings. According to Jan, social assistance is not a system which provides the people on social assistance with the help and support that they need to improve their circumstances. Instead of sending cheques, Jan believes that by connecting them with support to help improve their lives, the cycle of relying on social assistance will be curbed. However, even if their circumstance is changed, homelessness remains an issue because of the lack of affordable housing.

Jan questioned whether derelict buildings can be dealt with in a city planning capacity. For example, her organization's subsidiaries have built pocket housing which provides affordable housing.

Kevin discussed the necessity of mixed housing neighbourhoods: a balance between homeowners and tenants and condos/apartments and houses. He believes that if a neighbourhood is blended then balance is achieved. A community would be able to survive social problems if it was balanced. He further explained that when a community is unbalanced, for example containing only low income people or only higher income people, the problems become black and white. He provided an example of a co-existing neighbourhood: “moms are walking their carriages down to the park and you can walk your carriage down to the park too and it doesn’t matter if you are better off than the other, the income doesn’t even matter.”

4.6.1 Summary: Section Four

Upon summarizing the responses, only two participants gave responses to the question regarding MUNHA which had the ability to be categorized and therefore analyzed. Andy and Kevin were most responsive by discussing the meetings (tenant database and MHRC), advocacy and the development of the tenant database. The tenant database project corresponds directly to one of MUNHA’s goals: “To provide a forum for review of housing needs of urban people of Aboriginal descent and determining the appropriateness of further organizations to avoid duplication of services” (MUNHA, 2009). Advocacy and facilitation of meetings also correspond to MUNHA’s commitment to its members.

MUNHA has also provided education and the use of their Residential Tenancy Branch account. MUNHA should be working with MHRC and addressing the EOA issue both of which would relate to MUNHA's goals. MUNHA did not provide support to Kelly's organization and she does not know what MUNHA is currently working on.

City planners were seen as a multi-faceted resource. It is difficult to analyse what aspect of Aboriginal housing needs city planners the most. It appeared that the participants all had a different concept of what planners can provide and the role they are to assume. Therefore, a conclusion can be made that planners are required in all aspects of providing housing. Planners are needed to conduct background research and a needs assessment. Planners need to be present when decisions are made on how to improve the safety of neighbourhoods which will impact the safety of the units themselves. Planners should look into a proper location for an Aboriginal space differing from the current unsafe locations. Planners need to look at the potential of creating housing from derelict buildings. Finally, planners should recognize the positive impact a balanced income neighbourhood could have on affordable housing.

4.7 Survey Results Section Five: Options for Sustainability

This section sought to discuss the end of operating agreements and how the organizations have prepared themselves for a sustainable future.

Question Six: What recommendations do you have when faced with the challenge of the end of operating agreements?

“The end of operating agreements for me is like the next crisis in housing, that’s why I am always hoping CMHC and the federal government will come back into housing.” - Kevin

“It’s going to be a nation wide epidemic, it’s going to be huge!” – Jan

Demographic changes in Winnipeg

Two participants discussed the increase in population of new Canadians and people migrating from their First Nations community to Winnipeg. Because of the city’s increase in these populations, the vacancy rates were noted as being low. They highlighted the low vacancy rate will decrease the chance to find housing which is affordable and adequate.

The end of operating agreements has come at an inopportune time. Kevin explained that as the immigrant population grows, so does the need for housing. He feels that they will want to move to urban centres such as Winnipeg, Brandon and perhaps Thompson and questioned who will be helping those people. Although not all of them will need affordable housing, some of them will. “They will be standing in line with my families looking for those places”.

Jan explained that as the conditions of First Nations communities become more deplorable the community members will migrate to urban centres. She feels the

conditions are deplorable as there is a lack of funding from the Federal government for upgrading the housing. On account of the poor living conditions on the reserves, she feels the health related issues are increasing. The community members want to migrate to Winnipeg in search of better housing conditions only to find there is a lack of housing available.

Private market and displacement of tenants

The impact the end of operating agreements will have on the organizations will not only be financially problematic but EOA will also change the scope of social housing to the private market, displacing low income individuals and families. The participants questioned where those people will go to when their unit will no longer be subsidized. Two participants also expressed worry for the people who will be displaced and have to resort to renting from a “slum landlord”, where the conditions of living are bad and they take advantage of the tenants.

Five of the participants described a shift from social housing to the private market on account of the end of operating agreements. The participants explained that without the subsidies, the rent will have to reflect private market prices to cover the expenses. Low income earners will face the most hardship when the subsidies run out on the units if they cannot find extra means to cover the increase in rent. Below are three participants’ explanations on the impact the end of operating agreements will have on the cost of rent.

Kevin's organization is already experiencing the end of operating agreements. He questioned where low income earners such as students will live, as in his experience their housing allowance is sometimes as low as \$200.00 per month. "We've now cut them out...we're no longer low income housing we are lower market rent." The increase in rent will change how the tenants live as they will have to adjust their budget for the higher rent.

Jan explained that if an organization's replacement reserve is not sufficient to look after the maintenance issues, the units which were previously on subsidies will have to change make up the money by charging more rent. "There are going to be projects out there that are going to say screw them, let them look after themselves, we need to look after the people who can pay full rent. And that's where their priority is going to be".

Andy believes that his organization will have to rethink the type of tenants they will have in order to maintain their housing portfolio. The low income people and those on social assistance will be the last ones chosen as they will not be able to afford the increase of rent.

Replacement fund

Both Jan and Kelly have issues with their replacement fund. As noted earlier, Kelly cannot use her replacement fund without permission. Jan's replacement fund is non existent. When the subsidy runs out for her units, the subsidy will run out for the entire building, putting all the tenants at risk of losing their unit. There

are between 150-200 tenants who will lose their home unless they produce the extra money required to cover the cost of the unit.

How are participants preparing for the end of operating agreements, what are their options?

A few participants shed some light into how they are preparing their organization for the end of operating agreements.

Cost analysis to decide to sell or move

The end of operating agreements will come gradually for Andy's organization. He has begun to prepare by administering a cost analysis on the expenses and the market value of each maturing unit to help determine what the change in rent will need to be. His organization will also do an assessment on the tenants living in the maturing units and find out which tenant is on social assistance, a student, or the tenants who have a good paying job. They will have to talk to the tenant, explain the change in rent and see whether or not they can afford the rent or if someone can help them pay the rent. However, if the tenant has children, they need to be careful if someone moves in with them, as they could be questioned by family services and housing.

Doing a cost analysis on the maturing units and of the tenants living in those units will help them determine if Andy's organization can afford to keep the unit. If it is determined that Andy's organization cannot keep the unit, there is either the option to sell it or move the tenant. Both options need to be properly

organized on the part of Andy's organization, especially if children are involved. If the tenant has children and is willing to relocate, Andy cannot move them until the school year is finished.

Moreover, if the tenant is relocating, Andy will have to find them a similar sized unit which is not coming off subsidy, and also has a current tenant with a higher income. The higher income tenant will then be moved into the maturing unit. Andy added that the two families would need to be moved in the same weekend. Andy noted that although there will be extra challenges and stress for the staff, they do not want to be unsympathetic towards their tenants and tell them to pay the increased rent or else face eviction, but provide options to help keep them housed.

Continue to operate

Kevin's organization will continue to operate and provide the same service to tenants, but will have to increase rent due to higher operating expenses. Depending on the program their rates are 25-27% rent geared to income. Therefore, they have tenants on social assistance and tenants who are working. They have been increasing the rent when a new tenant applies and are slowly transitioning to higher rents. He expects that once a balance is achieved they will be able to operate without the subsidies but with an increase in rent. He feels they will no longer be low income housing, but lower market rental housing.

New arrangements

Jim explained that in order to deal with the end of operating agreements there needs to be an arrangement made with the First Nations communities on a small scale and the Tribal Council they are a part of on a larger scale. The people needing housing are migrating back and forth from their communities to Winnipeg. Working with the First Nations community and the Tribal Council will create a new way of thinking about housing for urban First Nations people.

Rent supplement

Andy and Kevin both described that the creation of a rent supplement for the tenant is an option to help deal with the end of the operating agreements. Instead of attaching a subsidy to the unit, subsidies could be given to the tenant to supplement the cost of housing. Kevin noted this option should be seen as temporary. He explained that if the cost is \$800 to rent a unit, welfare would provide the tenant with their part and the outstanding amount would be supplemented with a rent supplement. The tenant will be able to use the rent subsidy wherever they choose with the non-profits or private landlords.

Education and research

When dealing with the end of operating agreements, Pam, Jim and Jan highlighted that there is an educational piece that is necessary. Pam believes that research on best practices on how to deal with the end of operating agreements will help the Aboriginal housing providers with the situation.

Jim suggested that there needs to be an educational component for Aboriginal tenants on their right to housing and their tenant rights and responsibilities.

4.7.1 Summary: Section Five

The responses on the end of operating agreements led to two participants recognizing the increase in population of new Canadians and migrating First Nations people being affected by the shortage of subsidized units. Both these demographics will be looking for housing, but will face obstacles as affordable housing units are few and far between. This issue will also lead to the increase in private market or lower market rental units as discussed by five participants. Not only will this issue further the new Canadians and newly migrated First Nations people from finding housing it will also displace current tenants. Based on this transformation, the intention of social non-profit housing will also be adjusted to suit the purposes of a for profit business.

The participants are aware of the EOA and five of the participants recognized that they need to look at options for curbing its effects. The options were not cohesive as it appears the participants all have a different opinion as to how to handle this situation. This finding could be related to the lack of meetings the housing organizations have had in regards to the EOA. Andy is currently analyzing the costs of maintaining each unit in his housing portfolio. Before a unit goes off its subsidy, his organization must determine whether to sell the property or move the tenant. Moving the tenant will help keep the tenant housed

but will be challenging as a new unit with a higher income tenant needs to be found and a swap of units will then have to occur. Jim's suggestion includes the creation of an urban reserve and the addition of support services for his community members in Winnipeg. Finally, education and research was also discussed by three participants as necessary to help deal with the EOA.

4.8 Analysis: Revisiting the Research Questions

This section will revisit the research questions provided in Chapter One which guided the study and provide an analysis on the study.

Research Question One: How have the urban Aboriginal housing providers sustained the provision of social housing to Aboriginal peoples in Winnipeg?

Lack of Affordable and Adequate Housing

As the population of people migrating to Winnipeg grow, they have fewer options for housing. Winnipeg has the largest population of urban Aboriginal peoples including the largest population of First Nations people in the country at 25,900 and the largest Métis population with 40,980 (Statistics Canada, 2009b). Net migration rates were not found in the 2006 Statistics Canada census data.

However, Statistics Canada (2009b) highlighted the Aboriginal population is becoming more urban. In 2006, 54 percent of Aboriginal peoples live in an urban centre compared to 50 percent in 1996. These numbers can be compared to 81

percent of non-Aboriginal people who live in urban centres. The urban Aboriginal population comprises of 43 percent Métis people and 50 percent First Nations people, while very few Inuit people live in urban centres. Mobility rates within the same address are slightly lower than non-Aboriginal peoples as 81 percent of Aboriginal peoples lived at the same address in 2006 as in 2005, compared to 86 percent of non-Aboriginal people (Statistics Canada, 2009b).

The current number of housing units for Aboriginal peoples cannot sustain the population growth of Aboriginal peoples and the migration of First Nations or Métis people from their communities to Winnipeg. The lack in affordable and adequate housing implies that when migrating to Winnipeg, they will not have shelter when they first arrive. Without new subsidies since 1993, the housing organizations have not had continued support to develop and build new units which address the increase in urban Aboriginal population. Evidently, the homelessness or hidden homelessness population will continue to rise if the number of affordable housing units does not increase. The “slum landlords” will always be there to take advantage of people looking within the private market for housing. However, the urban Aboriginal non-profit housing organizations in Winnipeg are looking to provide decent adequate and affordable housing for Aboriginal peoples. These organizations have the capacity to provide housing; there is simply a lack of funding for additions to their housing portfolio.

Maturing Units

The age of the units pose issues for the sustainability in the provision of urban Aboriginal non-profits in Winnipeg. The units are standing but the degree to which they provide adequate shelter is questionable. This is not due to a lack in managerial duties, but simply a lack in funding and therefore a lack in resources. The age of the units has implications for the tenant as they are responsible for paying utilities. Costs of utilities are higher in maturing units and the payment of utilities can pose a challenge for both the organization (if the tenant does not pay) and for the tenants on social assistance who have to allocate an even larger portion of their budget for shelter costs.

Furthermore, maturing units require more maintenance and repairs and if left unattended a domino effect might begin causing more repairs. For a tenant to live in a unit which is not regularly maintained poses additional stress to their life.

Research Question Two: How have the mandates and operations of the providers evolved over the last 40 years and what factors contributed to the change?

Migration

The literature claims the original intent of the Urban Native Non-Profit Housing Program was to address the increase in migration from the First Nations communities to urban centres. The program ceased to exist alongside the other Federal social housing programs in 1993 and no new subsidies were provided or

have been provided. The consistent migration to Winnipeg and lack of units for the people who migrate, have not allowed the urban Aboriginal non-profits to serve these potential tenants effectively.

It is apparent that the migration of community members from their First Nations communities should be seen a major component when providing housing for urban Aboriginal peoples. The constant mobility within Manitoba implies that the Aboriginal population will continue to grow in urban centres. Winnipeg needs to be ready to take on the increase of the urban Aboriginal population and as previously noted there is a shortage of units and construction of new units is necessary.

Lack of Cultural Awareness

What appear to be lacking in the provision of housing, is the cultural support services which are necessary and would set apart Aboriginal housing from general housing organizations. Support services which assist the First Nations people to integrate into an urban lifestyle are important, but they are not formally provided by the housing organizations. As was demonstrated in the results from the interviews and the literature review, migrating into an urban centre poses difficulties for those who have migrated. For example, paying rent on time is a task that is perhaps understood by an urban dweller. However, as housing in First Nations communities is under federal jurisdiction, the community members perhaps are not accustomed to paying rent. There are no formal services provided by the housing organizations to address this lack of education.

Another example is extended family members over crowding units. This could be attributed to an overall shortage of affordable units in Winnipeg, but also could be due to the fact that communal living is common in First Nations communities. In these housing organizations, there are policies that restrict the number of people staying in one unit. The housing organizations in the study are specifically for the Aboriginal peoples. If living with extended family members is a cultural characteristic, it was not taken into consideration when the units were constructed and/or developed and therefore not providing housing in a culturally sensitive manner.

It was identified that there is also a lack of cultural sensitivity and awareness when it comes to the Aboriginal peoples in Winnipeg, which provides more complications and fewer solutions. This implies that when the Aboriginal housing organizations were first created as a result of the migration to urban centres, there was a lack of information provided to the non-Aboriginal people in Winnipeg. Information sharing needs to occur, as the tenants' deserve to readily have access to information and the general public needs to have access to information. While it is not necessarily the responsibility of the housing organizations to share information with the general public, there needs to be advocacy for this educational piece.

Information on what pushes people to leave their First Nations communities and move to urban centres, as well as cultural sensitivity and awareness need to be

part of the process alongside an integration process to urban centres for the First Nations people. Both the non-Aboriginal people and Aboriginal peoples need to have access to the information in order to serve the tenants effectively.

End of Operating Agreements

The literature on the end of operating agreements suggests that urban Aboriginal housing currently receives the largest amount of subsidies of all types of non-profit housing organizations (Connelly Consulting, 2003). However, the original intent of the urban Aboriginal non-profit housing was to provide Aboriginal peoples housing in a de-centralised manner. The EOA will change this if organizations choose to shift from social housing to private market housing. Although this shift to the private market will preserve the units for Aboriginal peoples, it is not consistent with the original intent of the urban Aboriginal non-profit housing organizations to provide affordable housing for Aboriginal peoples. Furthermore, by changing the rent price where will the displaced tenants move?

One gap in the literature was the notion of having the First Nations communities or Tribal Councils fund housing. The participant expressed the potential for an urban First Nations reserve in Winnipeg. Although the First Nations communities do know what their community members need, this will change the original intent of these housing organizations as the provision of housing would be removed from the third sector into First Nations self-governance.

Research Question Three: What types of supports and resources are needed to better support providers to help ensure their long-term sustainability?

Location Challenges

If consultation with the Aboriginal community occurred when the locations of the urban Aboriginal housing units and meeting spaces were being determined, the locations chosen are no longer desirable to the participants and new consultation is required. Planners can be useful resources when decisions are being made in regards to the location of urban Aboriginal housing. Some participants explained that safety was an issue, and that their tenants wanted to move elsewhere. Planners can help to address issues of safety if new locations are found.

A process of consultation can be conducted by planners, making them useful resources when determining location of new housing units. Winnipeg has a number of neighbourhoods where pockets of ethnic enclaves are noticeable such as “Little Italy” on Corydon Avenue and many Asian restaurants are found on Ellice and Sargent Avenues where Portuguese businesses were once prevalent. Having people who are from the same ethnic background in close proximity might be comforting, as was discussed by some participants in the interviews. What has occurred is the participants’ housing portfolios were not distributed throughout the city (except for Kinew Housing whose units are dispersed throughout Winnipeg) but quite often they are found in neighbourhoods north of downtown. Dispersing the housing units around Winnipeg could remove the

community characteristic that the participants noted. City planners cannot and should not tell the organizations where their units need to be located; the organizations need to locate areas by consulting their tenants. However, this process of consultation can be assisted by planning practitioners.

Advocacy

Social housing is necessary in Winnipeg and the housing organizations have little time to research, lobby the decision makers etc. Planning practitioners and MUNHA can act as resources for the urban Aboriginal housing organizations by advocating for their issues. Advocacy accomplishes results when a critical mass forms to advocate on the issues (Skelton, 1998). Planning practitioners could be the middle ground and help facilitate discussions with community members, Aboriginal organizations and government decision makers.

However, if the organizations shift to a for profit scope, planning practitioners would not be involved as they would have been with non-profits, when advocacy is required, as the organizations would be considered a private business.

Research and Education

Research is a tool that can assist the housing organizations in validating their housing challenges to funders and decision makers. Research is only helpful if it is used. As planning practitioners can be providers of research they would be useful resources for these housing organizations. With research, the housing organizations are provided with a tool to break down barriers of cultural

insensitivity towards the urban Aboriginal peoples. MUNHA can be a useful resource on behalf of the housing organizations. MUNHA can promote the research and help to educate government and decision makers. The more the research is circulated the more connected Winnipeg's citizens are to each other and the more they are educated on the issues of urban Aboriginal housing.

Policy

It was indicated by one participant that city planners in addressing the challenges faced by housing providers by the development of mixed income neighbourhoods. This implies that planners can be seen as the medium between policy decision makers and the community.

By suggesting a diversification of income levels the participant is actually suggesting a way in which to break down barriers of segregation and cultural insensitivity that his tenants face. As was just previously discussed, the role of planners in this case would be to assist the organizations with a consultation process to determine the best neighbourhoods for the housing units, making them useful resources to housing organizations.

Programming

The suggestion that planners should utilize derelict buildings for housing is an attempt for this participant to address the shortage of affordable housing with innovative housing options. There is opportunity for planners to be resources on this front, as they have the skills to initiate these types of projects. Winnipeg is

host to existing innovative projects such as pocket housing, however, there has yet to be innovative housing options provided for Aboriginal peoples in Winnipeg.

Planners would help to advocate to decision makers for the creation of programming which assists the development of innovative housing options specifically for urban Aboriginal peoples. Part of this programming could help to offset the challenges of maturing units which have low energy efficiency. New innovative housing options with an energy efficient plan will also help the tenants financially as their bills will be less.

4.9 Chapter Summary

This chapter focused on the administration, development and results of the interviews. It was clear from the data that change is required to help sustain the urban Aboriginal non-profit housing organizations. Additionally, the latter part of the chapter analysed how the material gathered in the study pertain to the research questions posed at the beginning of the study.

CHAPTER FIVE: SYNTHESIS AND SUMMARY

5.1 Implications for Planning Practice

The research has shown that Winnipeg has a shortage of adequate and affordable (or social assistance rate) housing and the Aboriginal population is greatly affected. There are not enough non-profit urban Aboriginal units to accommodate the increase in the Aboriginal population. As research demonstrated when First Nations people initially migrate to the city they do so because of medical care, an education or employment opportunities and they do not always find adequate and affordable housing.

City planners are unique from other professionals in that they have the ability to learn a variety of skills and use those skills to create positive change. There is opportunity for city planners to be involved with assisting this situation on a number of levels: research, advocacy, policy, working directly, in partnership or in collaboration with the organizations and decision makers. When addressing this issue, there are three questions planners need to ask themselves:

1. Where are we now?
2. Where do we want to be?
3. How do we get there?

Initially the planning practitioners need to take it upon themselves to become aware of the Aboriginal peoples' history and how history affects them and everyone today. Additionally, Winnipeg city planners need to have an understanding of the geographical implications First Nations communities have on Winnipeg as an urban centre. First Nations people are migrating from their communities to Winnipeg and therefore the need for adequate housing is increasing. People have the right to housing; however there is a lack of it. City planners have to play an active role in developing policies to assist the creation of new housing options for Aboriginal peoples.

5.2 Recommendations for Consideration

The following recommendations should be considered to help sustain urban Aboriginal non-profit housing organizations:

Operations:

- The provincial and municipal governments need to develop programs that provide funding to assist the long-term sustainability of non-profit Aboriginal housing organizations and provide resources to assist the managers;
- The Province of Manitoba should provide a non-profit housing grant to increase the energy efficiency of maturing units without limiting the applicants by the economic background of their tenants. For example,

grants for the installation of insulation in units with tenants on social assistance;

- All levels of government need to fund and work with First Nations communities to develop an urban integration education process for First Nations people as they migrate from their community to urban centres or assist current organizations;
- As the end of operating agreements have begun for some organizations, the decision makers need to acknowledge what the impact will be on the City of Winnipeg if there is no recourse or action taken to address the situation for those units that require support;
- An educational process on the potential of an urban reserve in Winnipeg should be developed to bring awareness of the possible outcomes and impact an urban reserve would have on Winnipeg within government and for public knowledge.

Innovation:

- Contractors and developers should receive building incentives for the development of social housing units from all levels of government;
- Units should be constructed and developed taking into consideration the tenants' cultural and traditional views if applicable, or provide tenants with options to retrofit their unit to suit the household needs;
- Tenants who face problems with their unit such as bed bugs should be provided with support and education on how to maintain their rental unit and prevent issues from arising.

Planning:

- MUNHA is a much needed resource which should assist in the sustainability of urban Aboriginal non-profit housing organizations. They need to continue to act as the voice for all the urban Aboriginal non-profit housing organizations and be the organization that facilitates advocacy strategies and discussions with decision makers;
- City planning networks in Winnipeg need to develop an educational process to help increase awareness of Indigenous planning issues in Winnipeg and in Manitoba, for example urban reserves;
- Planners should advocate for innovative solutions such as retrofitting derelict buildings into affordable housing units;
- Planners need to assist in a consultation with the community on the locations of meeting places for Aboriginal peoples in Winnipeg as the current locations are centralised in the North End;
- Planners need to assist in a consultation process on the placement of urban Aboriginal non-profit housing units in mixed income neighbourhoods and decentralise from the current downtown and its surrounding area.

These recommendations have the potential to positively impact and sustain the urban Aboriginal non-profit housing. As the urban Aboriginal non-profit housing organizations serve the growing population of urban Aboriginal peoples, the well-being of the Aboriginal peoples impacts Winnipeg in general. If the urban Aboriginal non-profit housing organizations are operating and are sustainable, the benefits will impact the sustainability of Winnipeg.

All the recommendations made might not be realistically fulfilled. However, the recommendations which can be realistically addressed are the development of research, education and advocacy strategies which will increase the awareness of the issues urban Aboriginal housing organizations are facing. Research, education and advocacy will shape the development of the programming requirements needed to address the aforementioned issues.

5.3 Directions for Future Research

Further research is required on how to effectively deal with the end of operating agreements. The research needs to consolidate the urban Aboriginal non-profit housing organizations challenges and provide concrete solutions and direction for housing providers and decision makers.

5.4 Concluding Remarks

The first objective of this study was to explore the periods of development of urban Aboriginal non-profit housing organizations since 1970. The literature review also provided a historical background on the periods of housing in Canada. Housing challenges were revealed such as the increase of the urban Aboriginal population. The response to the increase of urban Aboriginal population was the development of urban Aboriginal non-profit housing organizations and the Urban Native Housing Program. Through the literature

and interviews the lack of affordable and adequate housing units and maturing units were the main challenges revealed.

The second purpose was to investigate whether the urban Aboriginal non-profit housing organizations have maintained their original mandate. This type of housing differed from the mainstream social housing organizations as it was recognized the urban Aboriginal peoples required housing in a supportive manner. Migration continues to occur to the urban centres, and Winnipeg has the highest population of urban Aboriginal peoples including First Nations and Métis people. There is a lack of cultural awareness on the part of the general public the end of operating agreements have begun. The housing providers do not have enough units for all urban Aboriginal peoples in need of affordable housing and there are no cultural support services to assist those who have just moved to Winnipeg. The end of operating agreements also has implications for the housing providers as there is a possibility that they will not be able to provide housing as they did when they received subsidies.

The third objective was to obtain recommendations from the housing organizations on how they can prepare themselves for the end of operating agreements. A number of recommendations were obtained. Advocacy, research and education were considered necessary from both MUNHA and the planning practitioners. Policies and programming were recommended to assist people in obtaining affordable and adequate housing. It was also recommended that the

challenges with the current location of units and meeting places be addressed as they are centralised in the downtown area of Winnipeg.

Housing is not simply a built structure, but it is the interface that connects all the issues in our society. However, currently we are facing a lack of adequate, safe and affordable (or social assistance rate) housing and with the lack brings to the forefront a number of societal problems. Along with the societal problems non-Aboriginal people also face, Aboriginal peoples face a number of different challenges.

Winnipeg differs from other urban centres in that there is a geographical implication as First Nations community members are migrating here more than other urban centres in Manitoba and most cities in Canada, which is confirmed by the 2006 census results. Besides having to cope with their original intent for migrating to Winnipeg, people are facing challenges such as culture shock and a lack of education on how to maintain a rental unit. These challenges were based on the literature and confirmed by the participants.

The urban Aboriginal non-profit housing providers have tried to address the need for housing for urban Aboriginal peoples since the early 1970s. They received operating agreements from the Federal government through CMHC and funds from the Urban Native Non-Profit Housing Program which subsidized the units to create affordable housing. In 1993 the social housing program ceased to exist. The operating agreements coincide with the mortgages and when they run out,

the organizations are supposed to be able to continue providing housing at affordable rates. However, the end of operating agreements has begun for some organizations and a plan of action has not yet been developed to assist them with the lack of funding. This creates a problem for those units who need support and cannot pay for the operating costs without a subsidy. MUNHA is the voice for the urban Aboriginal housing organizations and needs to continue to work with the housing providers to assist in developing a strategy by bringing the organizations and decision makers to the table.

The notion of changing from social housing to private market housing was discussed as an option in order for the organizations to continue operating. This will eliminate the social housing concept to create a business, and displace those who cannot afford the private market rent. This furthers housing issues in Winnipeg by increasing the number of people without affordable and adequate housing and removes cultural components of Aboriginal housing such as working with the tenants on rent. Rent subsidies were also discussed as an option which would benefit the tenant while also ensuring the organization has their costs covered.

The migration to urban centres on the part of Aboriginal peoples impacts how we as a city should plan for the future. However, in order for change to occur besides maintaining the urban Aboriginal non-profit housing units, we need to be cognizant of the other aspects which coincide with housing as discussed in the literature and in the interviews.

Planning practitioners can be active in creating change by starting with an increase in cultural awareness and take a role in educating themselves, Winnipeggers and decision makers. Planners should also increase awareness on the housing shortage, assist the stabilization of neighbourhoods by increasing safety and help to create safe meeting places for Aboriginal peoples located outside the downtown area. By taking an active role in these issues and the end of operating agreements, planners will be part of sustaining the future for non-profit urban Aboriginal housing organizations.

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APPENDIXES

Appendix A: Statement of Informed Consent



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OF MANITOBA

Informed Consent to Participate in Research Study

Winnipeg Urban Aboriginal Non-Profit Housing:

Where are we now and where do we want to be?

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.

This research project aims to identify the strengths, challenges and gaps in affordable housing provision for Aboriginal families living in Aboriginal non-profit housing in Winnipeg, and to examine the current funding situation of the urban Aboriginal non-profit housing providers in the City. It also aims to identify recommendations that urban Aboriginal non-profit housing providers have for dealing with the end of operating agreements. The data gathered will be used in my Masters of City Planning thesis, which will be available to the general public, and could be further published in an academic journal.

You are invited to participate in one interview, which will be a series of open-ended questions asking you to provide information from the point of view of either an employee or a board member from the Aboriginal non-profit housing corporation that you represent. The interview duration will be approximately 45 minutes to one hour.

Participation in the interviews will not pose any risks to your wellbeing and safety. With your permission, a digital voice recorder will be used to record the interview in its entirety. The purpose of the voice recording is to ensure your words are recorded correctly and to analyze the interviews properly.

Recordings and transcriptions will be treated as confidential information and will be safely stored in a locked file box. As principal researcher I will be the only person who has access to the materials and to the identity of the participants. When the project is completed, I will destroy the materials.

There will be no specific reference to your name in any publications. However, as there are only a few Aboriginal non-profit housing corporations in Winnipeg, complete anonymity cannot be guaranteed and if you feel that a question will reveal your identity you may decline to answer that question.

A report of the information compiled from all the interviews will be given to each participant. Once the thesis is complete, a copy will be made available to the participants by the principal researcher. The expected date of completion is January 2010.

I am grateful for your participation though there will be no form of remuneration. **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.**

Principal researcher: Marli Sakiyama, Graduate Student, Department of City Planning, Faculty of Architecture, University of Manitoba,

Supervisor: Dr. Ian Skelton, Professor, Department of City Planning, Faculty of Architecture, University of Manitoba.

This research has been approved by the Joint-Faculty Research Ethics Board. If you have any concerns or complaints about this project you may contact either of the above-named persons or the Human Ethics Secretariat at 474-7122,

I agree to participate in the study.

Participant's Signature Date

Researcher's Signature Date

My participation in the study may be audio-recorded.

Participant's Signature Date

Researcher's Signature Date

Appendix B: Ethics Approval Certificate

APPROVAL CERTIFICATE

22 June 2009

TO: Marli Sakiyama (Advisor I. Skelton)
Principal Investigator

FROM: Wayne Taylor, Chair
Joint-Faculty Research Ethics Board (JFREB)

Re: Protocol #J2009:062
"Winnipeg Urban Native Non-profit Housing: Where are we now and where do we want to be?"

Please be advised that your above-referenced protocol has received human ethics approval by the **Joint-Faculty Research Ethics Board**, which is organized and operates according to the Tri-Council Policy Statement. This approval is valid for one year only.

Any significant changes of the protocol and/or informed consent form should be reported to the Human Ethics Secretariat in advance of implementation of such changes.

Please note:

- if you have funds pending human ethics approval, the auditor requires that you submit a copy of this Approval Certificate to Eveline Saurette in the Office of Research Services, (fax 261-0325, phone 480-1409), including the Sponsor name, before your account can be opened.
- if you have received multi-year funding for this research, responsibility lies with you to apply for and obtain Renewal Approval at the expiry of the initial one-year approval; otherwise the account will be locked.

The Research Ethics Board requests a final report for your study (available at: http://umanitoba.ca/research/ors/ethics/ors_ethics_human_REB_forms_guidelines.html) in order to be in compliance with Tri-Council Guidelines.

Appendix C: Interview Template

1. What are the strengths, challenges and gaps in providing housing for urban Aboriginal families and individuals in Winnipeg?
2. How does culture fit into the provision of shelter for urban Aboriginal peoples?
3. How have you fared as an urban Aboriginal housing provider since 1993?
4. Has the Manitoba Urban Native Housing Association (MUNHA) helped the long-term sustainability of urban Aboriginal housing providers in Winnipeg?
5. What do you see the role of planners being in supporting the long-term sustainability of your organization and organizations like yourself?
6. What recommendations do you have when faced with the challenge of the end of operating agreements?