

# Aboriginal Housing Plan



Manitoba Urban Native Housing Association 2007



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Ed Tanner, Executive Director of the Manitoba Urban Native Housing Association (Right) and  
Maeengan Linklater, Policy Analyst of the Manitoba Urban Native Housing Association (Left).



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## About the Institute of Urban Studies



Founded in 1969 by the University of Winnipeg, the Institute of Urban Studies (IUS) was created at a time when the city's "urban university" recognized a need to address the problems and concerns of the inner city. From the outset, IUS has been both an educational and an applied research centre. The Institute has remained committed to examining urban development issues in a broad, non-partisan context and has never lost sight of the demands of applied research aimed at practical, often novel, solutions to urban problems and issues.

This report was prepared for and in collaboration with the Manitoba Urban Native Housing Association.

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# EXECUTIVE SUMMARY

The recommendations and strategy advanced within this document are the result of a series of consultations that included the Manitoba Urban Native Housing Association membership, the general public, Canadian Aboriginal housing providers and a review and assessment of relevant documents.

Above all, this report was guided by the need to protect and enhance access to quality affordable housing for Aboriginal persons and families in Winnipeg.

Some of the key findings of this report include the fact that MUNHA organizations collectively represent a tremendous asset within Winnipeg. It is estimated that the assessed value of the MUNHA housing stock is approximately \$44 million dollars with a market value that could range from \$50 – \$70 million.

The value of the housing stock is however undermined by the estimated \$12 million that is needed to make repairs to an aging stock that needs greater repair. This is further exacerbated by the fact that a high percentage of units exceed 100 years, requiring more and extensive upgrades and repairs.

One of the key drivers of the current challenge is also dealing with the high demand for MUNHA housing in Winnipeg and as a result, for every unit of housing that is currently occupied, there are an additional two persons on a wait list (this does not count their families).

## **The End of Operating Agreements**

Simply put there is no greater uncertainty than that of the end of operating agreements. All MUNHA members will and are facing the end of operating



agreements. Those who currently receive subsidies greater than their mortgage will need to develop a strategy to deal with this.

The challenge in the operating agreements is that they will expire slowly over the coming decades, ending in 2040.

No housing plan or strategy can be fully developed nor implemented without some means to better understand the impact of end of operating agreements on individual MUNHA members and on individual properties.

## **The Current MUNHA Housing Stock**

Collectively, the MUNHA members operate about 950 units within the city of Winnipeg. However, with a forecast population growth of 34,000 or a percent change in population of 58 percent between now and 2026, the need to expand the available number of units within Winnipeg will need to grow. This report suggests that conservatively 400-600 units would be needed to maintain the existing capacity.

A challenge facing the MUNHA membership is not only that of end of operating agreement but also that of maintaining an older stock of housing that will continue to require substantive capital investment.

Many of the MUNHA units are single family detached which also makes capital investment more challenging and expensive. The importance of the capital reserve fund will continue to play a central role and one that will likely become even more important as the units continue to age.

Exacerbating the capital investment situation is the fact that when all mortgages expire on MUNHA housing approximately one third of the stock will be over 100 years old, making the need to have a replacement strategy critical.





## Demographic Drivers

The Aboriginal population in the city of Winnipeg is currently 54,000 but is expected to reach 92,000 by 2026, a growth of nearly 34,000. This change will see a greater share of both younger persons as well as seniors and will place additional strain on the housing market if new units are not built to accommodate this growth.

- *Dealing with the expected population changes will present a significant challenge to the Aboriginal community and the MUNHA membership who will need to determine a course of action for this long term demographic transition.*

The current Aboriginal population residing in Winnipeg displays marked differences from the non-Aboriginal population and is more likely to be facing socio-economic hardship, live in poorer quality housing, move with greater frequency, be more concentrated within the inner city, and expend more resources toward shelter.

- *While the Aboriginal population exhibits significant differences, there are opportunities and efforts underway to address many of the challenges.*

## The MUNHA Membership

The diversity of the MUNHA membership is its greatest asset. Presently, MUNHA members provide a range of housing types and supports. The central challenge will be to find ways for the membership to work more cooperatively to move the housing agenda forward.



- *It is important to also note that while the Aboriginal population remains concentrated within the inner city of Winnipeg, the MUNHA membership have expanded housing operations into all parts of the city, offering a range of options and locations for clients.*

## **The Consultative Process: The MUNHA Membership**

The MUNHA membership raised five key issues that must be addressed to move the housing agenda forward:

- Seek a long term resolution to the issues related to the end of operating agreements (including better understanding the impact on MUNHA members and clear strategy for going forward);
- Develop a comprehensive and long term strategy that ensures the sustainability of the existing stock. This includes dealing with maintenance and affordability issues;
- Find a way to increase operating revenues such as raising social assistance shelter rates but do so without adversely affecting those most vulnerable persons;
- Build more units and ones that best meet the current and expected demands for type and size (from seniors to persons with disabilities); and
- Provide a broad range of training, education and outreach services for the benefit of staff and clients as well as diffusing information to government and the general public and seek ways to secure funding for these initiatives.



## The Community Engagement Process

During the community forums and interviews with individuals, issues around neighbourhood quality and security were rated as being important as were the call to have more access to training and educational opportunities.

## New Models of Governance

There seems to be widespread support for the consideration of an Aboriginal based housing authority to manage and expand the housing stock as well as being the centre for the diffusion of information and educational opportunities. A starting point is the recommendation that an Aboriginal Directorate be established immediately to be the interface between MUNHA and the various levels of government to ensure transparency and understanding of the needs of the Aboriginal community.

The idea of both rent-to-own and homeownership were explored with both receiving positive responses, however, the immediate needs of quality affordable rental outweigh significant expansion into homeownership.

***With a changing housing environment and the expected pressure to deal with end of operating agreements, the ability of the MUNHA membership to provide education and support to transition clients into homeownership is seen as a promising area to explore.***





Ultimately the report offers the following eight priorities deal with the issues and move MUNHA toward long term sustainability:

- Resolve Financial Uncertainty
- Deal with the Housing Stock (Expansion and Maintenance)
- Deal with Operational Issues
- Review Governance, Policies and Long Term Planning
- Deal with Changing Client Needs
- Enhance Tenant Relations
- Explore External Neighbourhood Issues
- Promote Education and Training Options



# INTRODUCTION AND OVERVIEW

For more than 35 years, the membership of the Manitoba Urban Native Housing Association (MUNHA) has faced the ongoing challenge of meeting the diverse housing needs of Aboriginal persons in Winnipeg. The aim of this report is to provide the MUNHA membership with a set of priorities from which it can direct future efforts. Above all, this report is guided by the need to protect and enhance the access to quality affordable housing for Aboriginal persons and families in Winnipeg.

Currently, MUNHA members offer a range of shelter opportunities to seniors, persons with medical challenges, single parents, emergency units and housing for families. With approximately 1000 units of housing in the city of Winnipeg, the member organizations have risen admirably to the task, but the reality is long wait times to access housing, and as this report will show, for every unit of MUNHA housing in Winnipeg more than two persons remain on a waitlist (not including children and family members). This housing shortage has become acute but it must also be balanced by the need to construct new units while maintaining the quality of an aging stock.

Above all the challenges and opportunities facing the MUNHA membership the overriding concern remains that of the impending end of current Operating Agreements (EOA). The EOA will present a fundamental challenge to the MUNHA membership, especially to those organizations that receive subsidies that are greater than their mortgage payments. However, each organization will face a different set of expiry dates over the coming decades.

To visually illustrate the changes that are expected to take place, a series of maps were produced using Dakota Ojibway First Nations Housing Authority Inc. (DOFNHAI) housing as a brief example. The first map in this series shows the distribution of DOFNHAI housing. What is clear is that there are units scattered throughout the city but certainly a higher concentration within the inner city of Winnipeg. The final two maps in this series shows the same set of units with a colour coding scheme added to illustrate the year in which the agreements expire. As can be seen in the patterning of the units, there will be concentrated areas facing EOA.



## Report Context

In 1969, three years before Canada's first Aboriginal housing agency was founded, Institute of Urban Studies (IUS) Director, Dr. Lloyd Axworthy, worked with the founding members of Kinew to establish what was then called "an experimental non-profit corporation to provide housing for native people in the city" (IUS, 1971). Some 38 years later the Institute of Urban Studies is once again part of the search to better understand the shelter needs of

Aboriginal persons in Winnipeg. While much has changed with respect to the circumstances of Aboriginal people in Winnipeg, some issues have remained disturbingly similar to that initial report, in that many urban Aboriginal people are still reporting that they live in poor-quality housing, face discrimination in their attempts to find rental accommodations, and continue to move to Winnipeg to search for economic and educational opportunities that are not present on reserve or in rural or remote locations.

Despite the tremendous strides taken by the MUNHA organizations over more than three decades, many Aboriginal persons remain "under-housed" and face higher levels of residential instability than the general population, including a lack of permanency and suitability in their shelter options. These challenges stem largely from a lack of meaningful support for housing and associated services, which has become an acute problem in the face of a rapidly increasing and highly mobile urban Aboriginal population that is expected to approach nearly 100,000 in Winnipeg over the coming decades.

The following document presents the findings from a number of consultations held within Winnipeg. As noted at the outset, the overriding goal was modest in that we were guided simply by **the need to protect and enhance the access to quality affordable housing for Aboriginal persons and families in Winnipeg.**

It is also important to acknowledge that many persons shared their time, expertise and stories about what needs to be done to move the process toward finding meaningful solutions to the current shelter crisis. It is also the words and thoughts of those that shared their time that form the backbone of





authors but rather were taken from the collective vision shared with us by individuals living in MUNHA housing and by the membership itself.

Along the way we recognized a collective strength and resolve among the MUNHA membership and their drive to provide housing. We saw first hand the stresses and challenges of providing housing that was not able to meet the current demand. To this end, tough choices are made daily and many people wait months or longer to access shelter. The staff is tired and burnt out, clients are frustrated, and solutions, in absence of significant changes in funding, are in short supply.

We remain grateful to have been invited to be part of this journey and trust that the wisdom shared by all stakeholders will be carefully considered and acted upon.

## **Objectives and Methods**

This document formally addressed the following objectives:

- To provide an overview of the history of Aboriginal social housing in Winnipeg;
- To define principles and concepts for the development of a MUNHA housing strategy; and
- Suggest goals and objectives.

To accomplish these tasks a series of steps were taken. Starting with an overview of the demographic composition of the Aboriginal population in Winnipeg and projected population change, the report builds a picture of both the present circumstances and future expectations of an urban Aboriginal population that is expected to grow to just under 100,000 in the coming decades. The report then shifts to providing a summary overview of the MUNHA organizations and their mandates. The intent of this discussion is to highlight the diversity of the membership and ultimately highlight MUNHA's



The main emphasis of this document is to report on the consultation processes which included:

- Conducting a comprehensive consultation process with the MUNHA membership that involved surveys and individual interviews;
- Completing five community forums with the MUNHA membership, two open community events and a targeted discussion with Aboriginal seniors; and
- Completing fifty-nine one-to-one interviews with Aboriginal persons on the housing needs of persons in Aboriginal housing or on wait lists.

Following the review of the consultation process, the report then shifts to key discussions that relate to both the question of the end of operating agreements and the consideration of an Aboriginal Housing Authority. There is a particular focus on the potential role of such an authority in the delivery and ongoing management of the existing and expanded housing portfolio.

The final component of the document is to tie the various consultation pieces and reviews together to present a clear discussion of what needs to be done by the MUNHA membership to drive the process of providing housing to Aboriginal persons forward in a positive manner.



## Aboriginal Governance

There is an apparent failure of general public service organizations to improve the socio-economic position of urban Aboriginal peoples and as such, alternative approaches are required. Urban Aboriginal institutions have been developed and play an important role in emerging self-government arrangements.\*

Aboriginal leaders and community members maintain that they must remain the central actors in Aboriginal policy making to ensure equitable access to housing opportunities. In Western Canada there are significant pressures to develop programs and services that are appropriate to meeting the needs of the Aboriginal populations. The Province of Manitoba, in particular, has been a leader in developing innovative policies and programs contributing to positive changes for Aboriginal peoples. These changes have involved Aboriginal organizations, the private sector and local Aboriginal communities (Thomas 2000).

In terms of housing, the National Aboriginal Housing Association (NAHA) promotes community-based non-profit ownership programs as a positive step towards self-determination and self-governance. They maintain that housing program delivery guidelines must facilitate the integration of culturally appropriate and sensitive management styles, as well as promote sound, efficient property management regimes.

The range of ideas being discussed amongst and between Aboriginal organizations to make self-determined housing a reality is extensive, as the following table demonstrates: (CMHC, 2004).

\* According to the RCAP, "Although closely related, the two concepts are distinct and involve different practical consequences. Self-determination refers to the right of an Aboriginal nation to choose how it will be governed — whether, for example, it should adopt separate governmental institutions or join in public governments that embrace Aboriginal and non-Aboriginal people alike. Self-government, by contrast, is one natural outcome of the exercise of the right of self-determination and refers to the right of peoples to exercise political autonomy. Self-determination refers to the collective power of choice; self-government is one possible result of that choice" (RCAP, 1996).



## National Aboriginal Organizations in Canada: Perspectives on Housing

Organization	Mandate	Views on Housing
<b>Congress of Aboriginal Peoples</b>	The Congress of Aboriginal Peoples (CAP) has been in operation for 35 years and represents the interests of 850,000 Aboriginal peoples living in urban, rural and remote areas throughout Canada.	Advocates for a new pan- <b>Aboriginal federal Ministry</b> to work with them on an initiative to assist municipalities in enhancing housing.
<b>The Assembly of First Nations</b>	The Assembly of First Nations (AFN) is the national organization representing First Nations citizens in Canada. The AFN represents all citizens regardless of age, gender or place of residence.	Recommends a shift from dependence to a sustainable housing model <b>controlled by First Nations and</b> create opportunities for <b>economic and employment development through housing</b> .
<b>The Native Women's Association of Canada</b>	The Native Women's Association of Canada has a collective goal to enhance, promote, and foster the social, economic, cultural and political well-being of First Nations and Métis women in Canada.	Calls for <b>gender perspectives</b> in Aboriginal housing policy and program development
<b>Métis National Council</b>	The Métis National Council is the national advocacy and lobby organization representing more than 30,000 Métis Nation citizens in over 400 communities across the country with the mandate to preserve, promote and protect the interests of the Métis.	Recommends partnerships with the Métis and calls for the development of a <b>Métis housing strategy</b> to improve Métis housing conditions.
<b>The Inuit Tapirisat of Canada</b>	The Inuit Tapirisat of Canada is the national Inuit organization in Canada representing more than 40,900 Inuit living in 55 communities in the Northwest Territories, Nunavut, Northern Quebec and Labrador. This organization deals with issues ranging from self-determination to the preservation of Inuit culture.	Recommends an integrated <b>Inuit-specific approach to housing</b> and advocates <b>economic and employment opportunities</b> as well as home ownership opportunities for low-income Inuit.





We can see here a number of important themes that recur in policy and program discussions. One is the need for programs specifically targeting particular constituents. At the same time, housing needs to be seen as integrated with other important social and economic forces, so that the act of building and managing housing is seen as a source of economic development and capacity building – both of which are of great interest to advocates of Aboriginal governance.

There is a widespread acceptance, then, among Aboriginal organizations that self-management of Aboriginal housing would be a step toward self-determination and self-government. This is owed not only to the practical and symbolic effects of this transfer of administrative function, but also to the many economic and social spin-offs that housing management affords.

Aboriginal housing institutions have been able to integrate other social programs, such as employment initiatives, and child and health care into their services. To illustrate these potential linkages, the Aboriginal Housing Association in British Columbia has outlined key aspects of Aboriginal housing provided by Aboriginal-led agencies (Aboriginal Housing Association, 2007).

- Aboriginal owned and operated housing helps to preserve and reinforce cultural identity of Aboriginal peoples;
- Suitable structures for extended family enable seniors to have daily contact with youth, passing along ancestral language and customs.
- Aboriginal owned and operated housing helps to preserve and reinforce cultural identity of Aboriginal peoples;
- Suitable structures for extended family enable seniors to have daily contact with youth, passing along ancestral language and customs;
- Counselling services assist families in adapting to urban life and to benefit from other programs within both the Aboriginal and non-Aboriginal community;



- Aboriginal housing allows for the creation of cultural centres, social connections and connections within the community;
- Many Aboriginal housing programs work closely with Native Friendship Centres which has been able to integrate other culturally-sensitive programs, such as employment initiatives, child and health care, counselling services and home ownership, into their services; and
- Strategies are developed from within the community to protect the existing housing portfolio.

Given these natural connections, there is a growing consensus that housing provision and managements should be under Aboriginal control. The Native American Housing Assistance and Self-Determination Act (1996) in the United States supports this concept, and requires all block funding be allocated to Aboriginal authorities. In Canada, the National Aboriginal Housing Association has issued a document outlining a national housing strategy, which states that, “[t]here is a need...to house Aboriginal households...in a sensitive manner, including housing management practices that support culture and traditions” (NAHA, 2004). They also contend that housing programs must provide for self-determination and self-governance and that “housing [program] delivery guidelines must facilitate the integration of culturally appropriate and sensitive management styles...” (NAHA, 2004:2).

Support for Aboriginal housing authorities is also evident by the Royal Commission for Aboriginal Peoples and CMHC:

The government of Canada [must] engage the provincial and territorial governments in a strategy to meet the housing needs of Aboriginal people living in non-reserve communities by ...providing greater autonomy and flexibility to Aboriginal organizations delivering the program in rural areas and to urban social housing corporations (RCAP, Gathering Strength, 3.4.14)



Canada Mortgage and Housing, too, “support[s] the development of markets and institutions that increasingly permit Aboriginal peoples to direct and control their own housing” (CMHC, 2006:32).

Yet, in spite of this growing consensus, “most provinces simply have not taken up the challenge of consulting with Aboriginal peoples to determine program design, delivery frameworks or comprehensive Aboriginal housing plans, which would make these funds available to urban Aboriginal housing corporations” (NAHA, 2007).

Taken together, it is apparent that to see housing provision as merely the construction and administration of physical structures is incompatible with the emerging vision of Aboriginal sovereignty. As such, the ability to adopt the holistic perspective needed may be beyond the capacity of traditional housing entities; a new approach to governance of housing may be needed.

One strategy to address these concerns that is gaining more adherents in North America is the formation of Aboriginal Housing Authorities.

Aboriginal housing authorities are considered to be a legal entity controlled by a board of directors who are representatives of their constituents as well as housing professionals, and would have a mandate to deliver housing services. Generally, they have the following commonalities:

- they offer training and communications for staff, community members, and potential tradespersons;
- they produce long term visions and strategic plans; and
- they undertake creative financing mechanisms to utilize more capital and resources to leverage additional financing.



However, the forms and means by which these roles are carried out can vary considerably, and depend upon the models adopted in a particular jurisdiction. Those provinces that have adopted Aboriginal housing authorities generally fall into four principal models, each with their own characteristics (Gerow, 2005).

- The Single Communities Model
- The Several Communities Model
- The Regional Model
- The Provincial Model

Each model, whether large or small, presents its opportunities and challenges, as the following chart illustrates.

Models of Aboriginal Housing Authorities		
Model	Opportunities	Challenges
<b>The Single Communities Model</b>	More in touch with their membership and understands members' personal and family circumstances	High staff and housing coordinator turn-over, increased difficulties in collecting housing payments
	Greater potential to educate on home ownership (but lack personal to organize the educational programs)	Lack of housing expertise, leading to less ability of program involvement
		Vulnerable to political influence
	Lack of economic development strategies	
<b>The Several Communities Model</b>	Serves several communities	Vulnerable to political influence
	Close enough to provide education programs for their client base	Usually not large enough to manufacture housing components
	Operates as a separate body with the ability to sign contracts and take on debt	Difficulties may arise with smaller cash flows
	Takes on bulk purchasing	
Favours Aboriginal contractors and trades people		
<b>The Regional Model</b>	Has many more employees and specialization	Less connection with community members
	Increased partnerships with financial institutions, development corporations & government etc...	A need for local offices
	Increased services, such as home ownership incentives, insurance plans, construction companies manufacturing housing components	
	Regionally appropriate housing designs	
	Increased financial flexibility	
<b>Provincial Model</b>	Increase in housing specialists	Less connected with members or housing clients
	Distanced from local political influence	Not as responsive to local issues
	Increased business approach to paying housing charges	Less economic benefits directed to localities
	Lessened arrears problems due to increase in cash flow	
	Increased opportunities in Aboriginal construction labour	



To illustrate how these models can influence various aspects of service delivery, we will quickly examine four main theme areas (Gerwo *et al*, 2006; Bolt, 2006).

## **Education and Communication**

Aboriginal housing authorities often encourage homeownership, which is an extremely significant financial and legal commitment requiring a considerable knowledge base. Because of this, many authorities offer a range of education programs to prepare their clients for these long-term financial and physical responsibilities. Community involvement through peer assistance (such as roofing parties) are also common.

The Single Community Model involves fewer employees and therefore fewer personnel to educate, and enables authorities to devote more resources to educating and training members on responsible housing behaviours. It also makes it more feasible to offer diverse programs. Those authorities using the Regional Model may face a challenge in communicating with their membership, because of the decentralization of their offices. Given the distances involved, this may be even more true of those agencies using the Provincial Model (Gerwo *et al*, 2006).

## **Economic Development Strategies**

Housing is viewed as a key part of the economic development strategy and is especially true for on-reserve communities where the lack of employment is an issue. An economic strategy integrating housing would include collective purchasing of housing materials, and when renovating or building new homes, preference is given to Aboriginal contractors and trades people. Housing authorities often have a division that manufactures doors, windows, and associated supplies, and this is a particularly effective way of providing apprenticeship and training opportunities.



Model is typically limited to program funding and offers few opportunities for collective purchasing, whereas the Several Communities Model would likely support training in trades. Authorities under the Regional Model generally have strong economic development plans, as well as more construction and developer capacity that allows them to take advantage of bulk purchasing. Authorities under the Provincial Model are not found to focus on economic strategies (Gerwo *et al*, 2006).

## Administration

Administration is a very important part of any organization. Since housing authorities are generally distanced from the political sphere it is vital to have partnerships with government bodies. Sufficient funds must be allocated to support a very experienced staff base.

Administration and management offer another avenue for training clients as well as members of the community. This may take the form of economic development by the creation of an additional division and/or partnerships with training institutions. Recommended management practices include short term and long term planning strategies with good client service packages. Evaluation and feedback processes must also be in place.

The Single Community Model, which is often associated with staff retention difficulties, may result in a general lack of experience and knowledge of housing issues among those working in administration. While authorities falling within the Several Community Model may also experience difficulty in maintaining informed staff, they may be able to provide greater specialization in housing areas, with less political interference.

The Regional Model is more likely to afford an authority the ability to hire and retain competent housing staff that are specialized in all aspects of housing, and as a result they will be less likely to fall into arrears. The Provincial Model results in little or no political interference or arrears for their authorities; however the cultural differences may require significant adjustment (Gerwo *et al*, 2006).





## Funding

Efforts to minimize delinquent housing payments are a vital part of the housing authorities' operations. The Single Community Model is more likely limited to program funding, whereas the Several Community Model allows for the use of local funds for leveraging additional financial resources. The Regional Model tends to permit more discretionary spending and accumulation of local funds, while the Provincial Model has the additional advantage of encouraging more sound business models, and therefore the ability to attract investment partners (Gerwo *et al*, 2006).

## Aboriginal Housing Directorate

Another strategy which should be investigated is the institution of an Aboriginal Housing Directorate. Such a Directorate would have the overall responsibility for achieving nationally consistent standards and serve to enhance provincial coordination, and thus reduce program overlap through the promotion of coordination between linked programs.

There is considerable precedent in the Canadian context for such a directorate. Most provincial governments have created positions in cabinet or designated organizations to address Aboriginal concerns, and Manitoba in particular has several. \* In Manitoba, Aboriginal and Northern Affairs are found in one cabinet portfolio, and this position is supported by the Aboriginal Affairs Secretariat. The Aboriginal Affairs Secretariat was established in 1982-1983 to play an important leadership and coordination role in the development of Aboriginal policies and programs, advocate for the priority issues of Aboriginal peoples and to leverage financial and technical resources that support Aboriginal capacity building initiatives within the Province of Manitoba.

\* An example in Manitoba may be found with The Aboriginal Education Directorate which provides leadership and co-ordination for departmental initiatives in Aboriginal education and training as part of the Government of Manitoba Department of Education, Citizenship and Youth and Manitoba Advanced Education and Literacy. Their mission is to have the total inclusion of Aboriginal education and training in all departmental activities and the full participation of Aboriginal people (First Nation, Métis and Inuit) in society. For more on the Aboriginal Education Directorate see the following website: <http://www.edu.gov.mb.ca/aed/about.html>



An Aboriginal Housing Directorate, through a sensitive decision-making structure could maximize Aboriginal participation; improve responsiveness, appropriateness and effectiveness of housing services for Aboriginal peoples in Manitoba.

This may in part be achieved through the establishment of clear roles and responsibilities for all stakeholders in provision of Aboriginal housing services and have in place the establishment of an effective strategic planning process that ensures accountability. The implementation of an Aboriginal Housing Directorate would ensure greater participation by Aboriginal people in the management and delivery of housing programs and services.

## Conclusion

Adequate housing is a basic need and leads to the development of a broader range of fulfilling social interactions, resulting in a greater quality of life. Aboriginal tenants told the Royal Commission that appropriate housing contributed to their family stability and access to education (RCAP, 1999). Aboriginal owned and operated housing helps to preserve and reinforce the cultural identity of Aboriginal peoples.

The purpose of this section has been to explore the potential for an Aboriginal housing authority to deliver and manage housing portfolios and related services and supports, and for a Directorate to oversee such programming at the Provincial level. To accomplish this goal, the concept of a housing authority was defined and potential delivery models examined.

Several things are worth stressing: In order for an Aboriginal housing authority to be initially established and function effectively, there must be political recognition for such an authority on the part of all levels of government, and with it the ability for the Authority to operate without undue political interference. A Directorate would contribute greatly to such a positioning, by situating the governance of Aboriginal housing delivery strongly within the provincial government, and providing clear avenues for Aboriginal participation in program delivery and policy making.



A Directorate would contribute greatly to such a positioning, by situating the governance of Aboriginal housing delivery strongly within the provincial government, and providing clear avenues for Aboriginal participation in program delivery and policy making.

We have also seen that the very interrelationships between housing, economic development and social programming makes housing a natural responsibility for Aboriginal organizations concerned with these larger social objectives. These connections too would be well-served by the addition of an Aboriginal Directorate, which could ensure the integration of housing with other social and economic functions of the provincial government.

As a result, neither an Aboriginal housing authority or a Directorate should be seen uni-dimensionally as providers and facilitators of shelter, but can mean a number of different things and can result in very different housing delivery models. Yet this very diversity also means they are concepts which cannot be dismissed out of hand, and therefore warrant serious consideration.



# RESEARCH APPROACH AND METHODS

The development of this document was the result of a series of successive steps. First, a research team was established that consisted of both MUNHA and IUS staff. This collaborative approach resulted in the development of the preliminary research plan and objectives, which were then brought to the membership of MUNHA at several quarterly and annual meetings. The intent of this step was to seek input from -- and the support of -- the membership. Both were obtained: the work plan and approach were overwhelmingly approved by the membership. There was one caveat to the approval of the research approach, in that the first phase of this journey would focus attention on the City of Winnipeg, with a second proposed phase being rolled out for the MUNHA membership representing centres outside of the city. This plan is expected to seek funding and support at the conclusion of this project.

## Research Planning Team

To ground the research approach it was critical that two key objectives be met. The first was the inclusion of a youth partnership with the EMERGE program, which allowed the project to build relationships and forge a strong connection with youth. The second aspect of the early phases of the research was the establishment of the Community Planning Team, which acted as a sounding board for ideas but also provided guidance and advice as the project developed.



The Community Planning Team drew from the following organizations:

- Assembly of Manitoba Chiefs
- Aboriginal Affairs Secretariat, Manitoba
- Western Economic Diversification: Urban Aboriginal Strategy
- Winnipeg Housing and Homelessness Initiative:  
Service Canada
- Winnipeg Housing and Homelessness Initiative:  
Province of Manitoba
- Winnipeg Housing and Homelessness Initiative:  
City of Winnipeg
- Winnipeg Métis Association Inc.
- Mother of Red Nations Women's Council of Manitoba
- Ma Mawi Wi Chi Iata Centre, Inc.
- Knew Housing
- Native Women's Transitions Centre
- Aboriginal Centre of Winnipeg Inc
- Social Planning Council of Winnipeg
- Manitoba Urban Native Housing Association
- Institute of Urban Studies



**MUNHA Community Planning Committee Meeting**





## Data Collection Techniques: Primary Sources

The data and support materials used and collected in the development of the report were drawn from a number of sources. Primary data were gathered through a series of community engagements that included four open forums, 59 fifty one- to-one interviews and a series of informal information-gathering steps. A second set of collection techniques were used to gather the input of the National Aboriginal Housing Association (NAHA) and a second more focused engagement with the MUNHA membership. In both occasions, the needs and priorities of individuals and the membership were examined. To respect traditional ways Aboriginal Elders and Cree and Ojibway interpreters attended each forum to offer opening and closing prayers as well as assist with translation. The following lists the specific data collection points. The results of each approach are detailed in subsequent sections of this document.



**Respected Aboriginal Elders and Interpreters**





## Community Forums

Community Forums were held during the day at the Freight House on March 21, 2007 with a second evening event at Thunderbird House on March 22, 2007. Recruitment for each forum involved the extensive use of community newspapers and radio spots as well as placing posters in key locations throughout the downtown. The format for each event was to commence with an overview of the need for a housing strategy and to provide background information on MUNHA. Participants were then asked to share comments on needs and priorities with respect to housing. Comments and thoughts provided by participants were recorded on flip charts.



**Community Forum at the Freight House**



## **Senior Forums**

Two supplemental forums were completed with Aboriginal seniors. (The inclusion of Aboriginal seniors was singled out as being a priority area by the Community Planning Team). These forums were held in partnership with the Aboriginal Senior Resources Centre (ASRC). Again, the emphasis was on the needs and expectations of this growing segment of the Aboriginal population. Recruitment for this phase of the research was facilitated through the ASRC.

## **National Aboriginal Housing Association (NAHA) Housing Summit**

A strategic housing workshop was conducted with the MUNHA housing corporation managers to identify the needs and priorities of the MUNHA housing organizations. This event was facilitated by IUS staff with recorders noting comments on flip charts. The MUNHA membership then had the opportunity to rank priorities.

## **Informal Interviews with residents**

In order to assist in the development of the one-to-one survey template and to gain a broader understanding of housing issues and concerns, informal interviews were held with tenants currently under MUNHA membership or on the waiting list with one of the organizations.

## **Aboriginal Community Interviews**

Fifty-nine interviews were conducted within the general Aboriginal community to gain a sense of needs among those persons currently living in Aboriginal-run housing, on wait lists or occupying other types of accommodation. The intent of the survey was to gain a broad sense of the housing needs and expectations. Recruitment techniques involved placing posters with information at key community institutions and also partnering with community organizations to conduct interviews within their respective organizations.



## **Informal Interviews with Housing Staff**

Informal interviews were also conducted with the MUNHA housing group tenant liaisons and housing managers as part of the ongoing information collection process.

## **MUNHA Membership Survey**

A Needs and Gaps Analysis survey was completed with each MUNHA organization. The survey was extensive and consisted of 170 questions. Fourteen housing groups within the MUNHA membership completed the survey. The intent of the survey was to probe, in detail, the priorities of the membership so as to be better informed of the needs of the organizations.

Each of the steps outlined above contributed to the primary data collected and analyzed in the formation of this report. Further details and results appear in subsequent sections.

## **Data Collection Techniques: Secondary Sources**

To provide additional context and supportive materials to this document, secondary data sources were examined. This included the use of Statistics Canada data as well as population projections completed by the Manitoba Bureau of Statistics. Further materials were collected in the form of historical reports on social housing, general documents pertaining to housing and operating agreements and also background materials on potential governance models and operation structures. Much of this material was used to draft the opening sections and the context settings for contemplation of such potential initiatives as the establishment of an Aboriginal Housing Authority. All materials used are cited and included in the accompanying bibliography and or in appropriate foot notations.



## **Data Analysis, Coding and Thematic Mapping**

Where possible, data collected were coded using standard techniques and entered into SPSS 12 (a statistical analysis program). General statistical tests were employed to garner basic frequencies and distributions. Open-ended questions were examined for content and coded thematically, but also treated more qualitatively through the use of selected direct quotations. Materials gathered from the community forums and workshop with MUNHA organizations were examined for content and thematic areas. In these instances, priorities were derived from the participants who “voted” for key issues.

The techniques for the analysis of Census and other secondary data used were either through proprietary software manipulation (Beyond 20/20 for Statistics Canada) or simple calculations using Excel. All mapping was conducted using standard Geographic Information Systems techniques that exported Statistics Canada information from Beyond 20/20 platform and placed them in ArcView (GIS Mapping software). Data were then mapped according to the neighbourhood geographies and other clusters commonly used to explain spatial variation in Winnipeg.



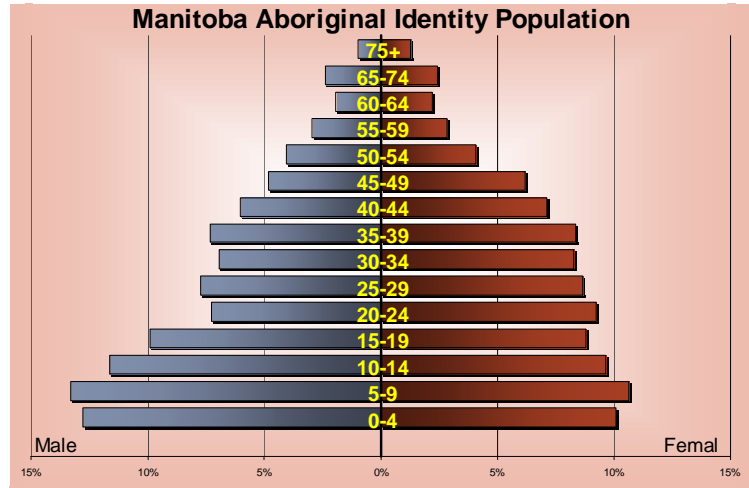
# ABORIGINAL POPULATION AND HOUSING NEEDS

Winnipeg is home to the largest urban Aboriginal population in Canada with 54,075 persons identified as Aboriginal in 2001. As this section will show, the Aboriginal population is distinguished from the Winnipeg average by shorter life expectancy, lower income levels, and lower overall levels of education. This population is also growing much more rapidly than the overall population and includes large portions of both youths and the elderly.

For the purposes of this report, it is critical to point out that in the coming decades, the housing challenges of Aboriginal persons in Winnipeg will be seriously compromised without careful planning and programs to match the expected rate of growth. The Manitoba Bureau of Statistics, forecasts the Winnipeg Aboriginal population to reach just over 92,000 by 2026. This rate of growth is expected to average 2.1% which is much higher than the overall Manitoba rate, which is pegged at 0.8%. All told, the expected change to the Winnipeg Aboriginal population will result in a percent change, between now and 2026, of 58%. There is little doubt that many of these additional expected 33,830 Aboriginal persons in Winnipeg will require services and supports that, if left unchecked will create a strain on the system that at the present time is incapable of dealing with the population growth.

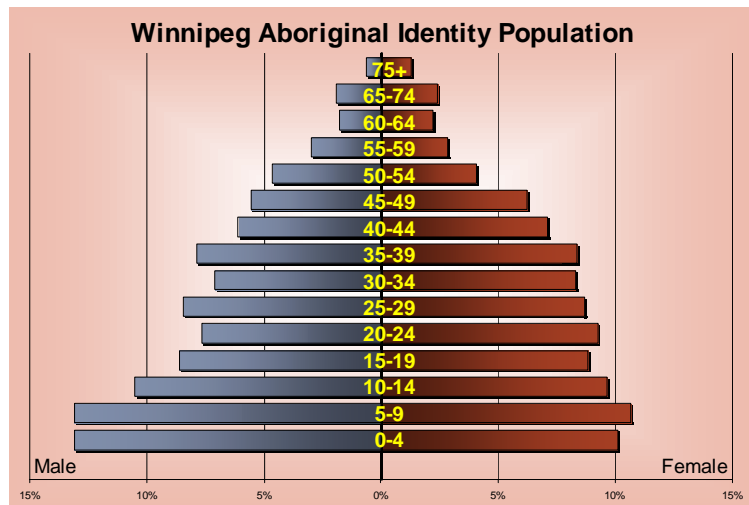
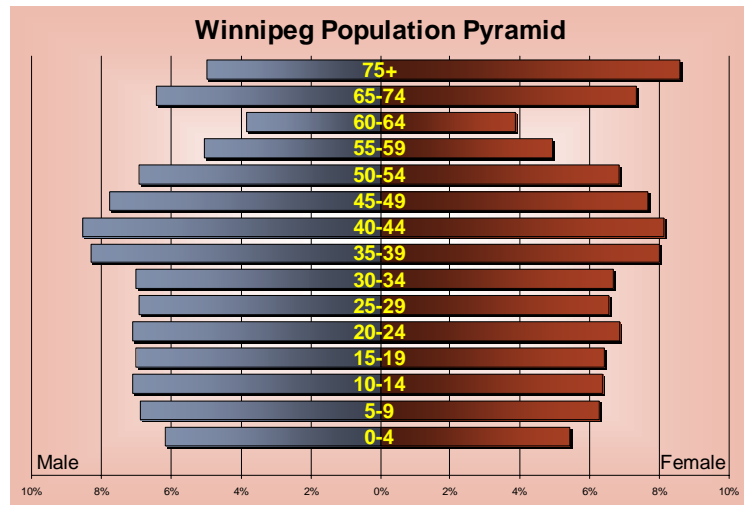
## Population

To illustrate the variation between the Aboriginal populations of both Winnipeg and Manitoba to that of the total population, population pyramids were used. What is evident in the three pyramids is that both of the Aboriginal population pyramids show a broad base and a narrow top, representing a high number of young and an increased senior's population.



These charts show the difference in ages groups for Aboriginal groups from the greater population. The more pyramidal shape of the Aboriginal population indicates higher mortality rates as age increases than for Winnipeg as a whole. Higher birth rates also increase the differences between the two pyramids.

There is also a significantly higher proportion of younger males than in the greater population. This is likely the result of higher male mortality rates in the adult years.



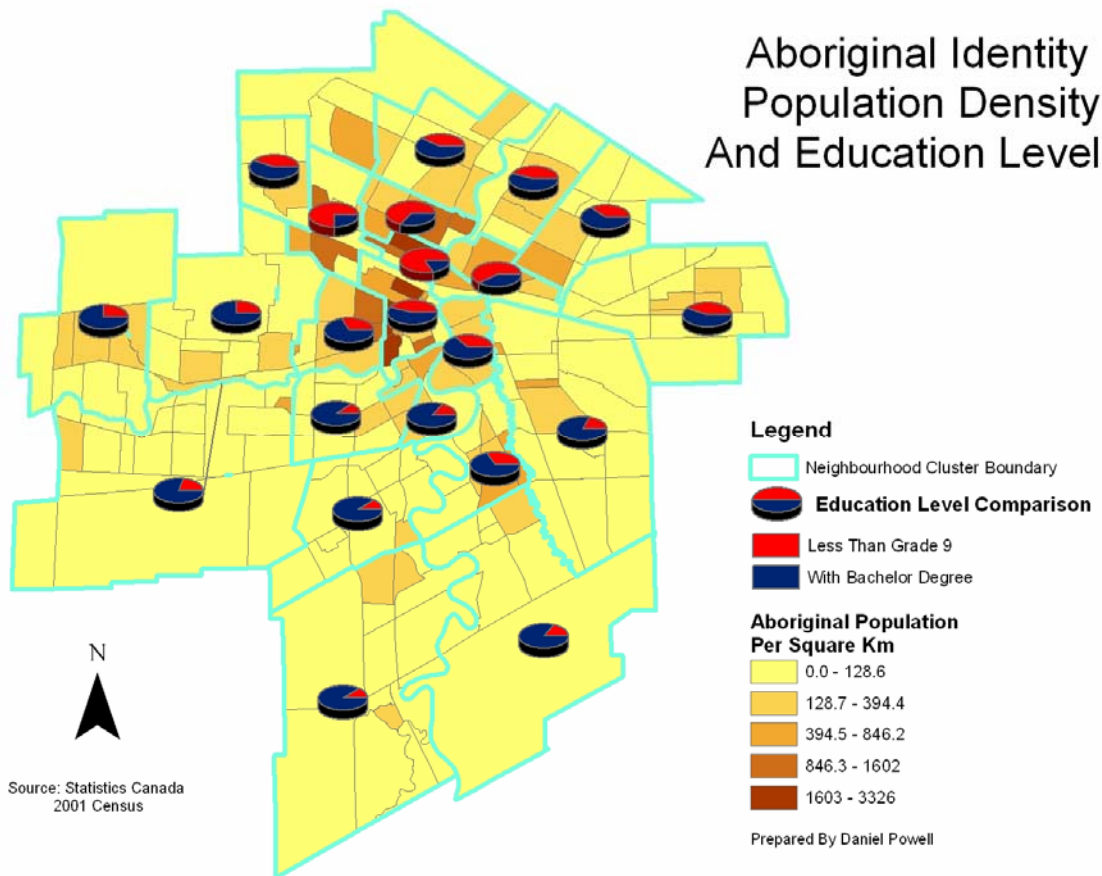




At present, Manitoba's Aboriginal residents make up 12% of the total population. This number drops off in Winnipeg to 8.6% of the city total. However, of the some 54,000 Aboriginal persons in Winnipeg, 43.8% are residing in the inner-city, accounting for 19.2% of that area's residents.

## Education

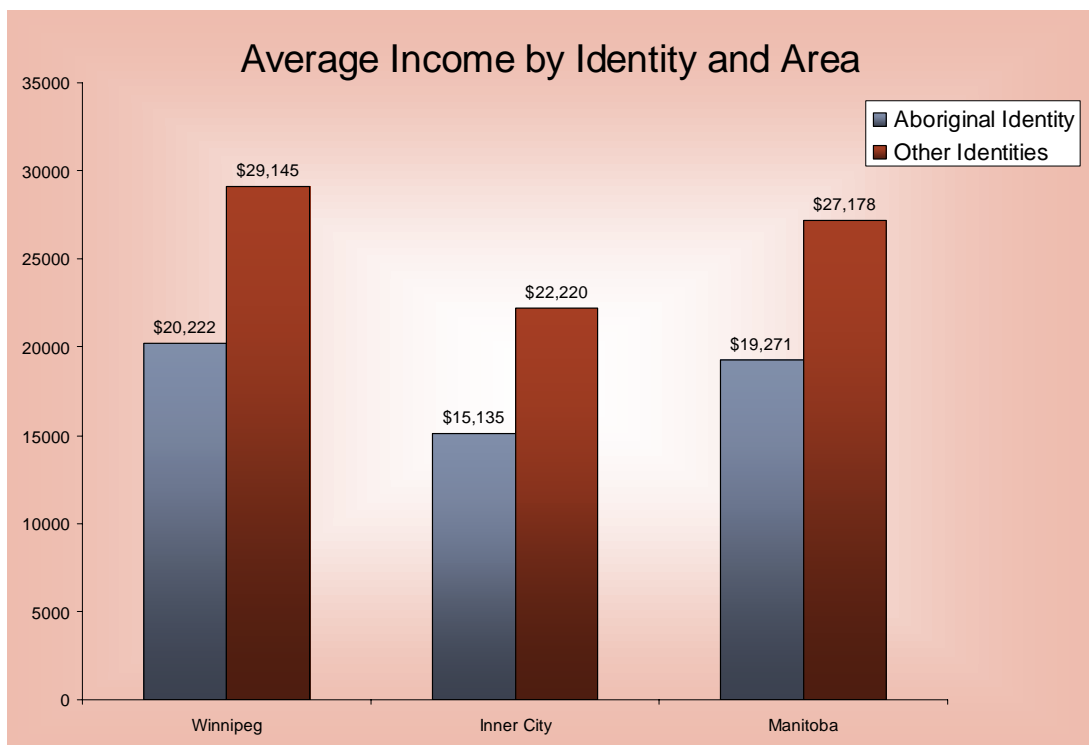
The Aboriginal population of Manitoba generally attains a lower level of education than the provincial average. This holds true in Winnipeg as well, though in the city the education levels for Aboriginal peoples are higher. The inner-city has more problems with educational attainment than the rest of Winnipeg, having 6% fewer university graduates and 6% more people that have not finished high school.





## Income

Aboriginal peoples on average earn far less than the rest of the population. This is true for the whole of Manitoba and Winnipeg as well as for the inner-city, where Aboriginal populations earn approximately \$10,000 less annually than other populations. There is also greater variability in incomes indicating a sharper division between the haves and have-nots among the Aboriginal population in Winnipeg.

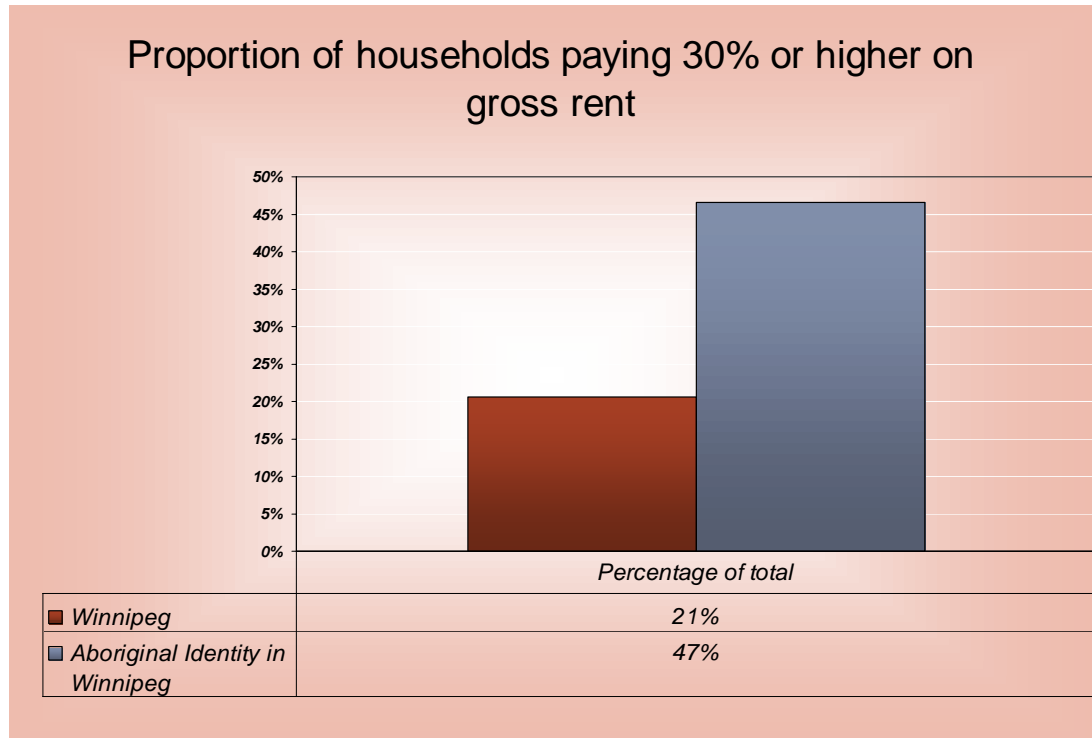


This chart shows the differences in average incomes between those of Aboriginal identity and other identities in Winnipeg, the inner city and throughout Manitoba as a whole. As the chart clearly shows, Aboriginal Identified people are significantly lower income earners in every area considered. Those in the inner city are the most affected, making just \$15,000.



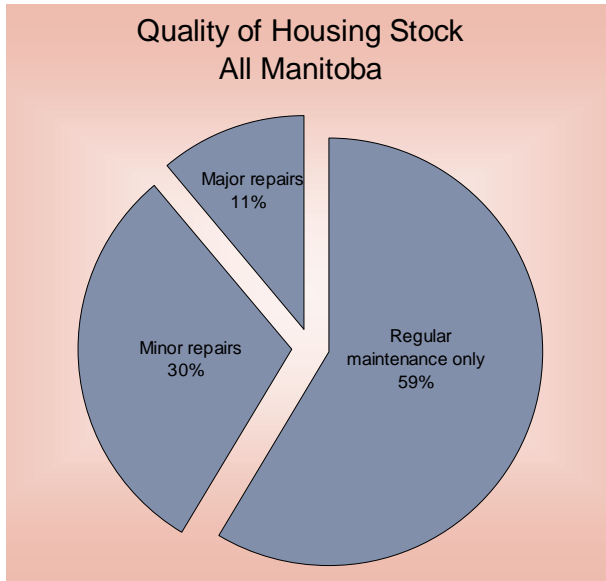
## Housing

Lower incomes in the Aboriginal population lead to more difficulty in making shelter payments. As noted in the data, 47% of Aboriginal households pay over 30% of their income toward shelter, as compared to the Winnipeg average of 21%.

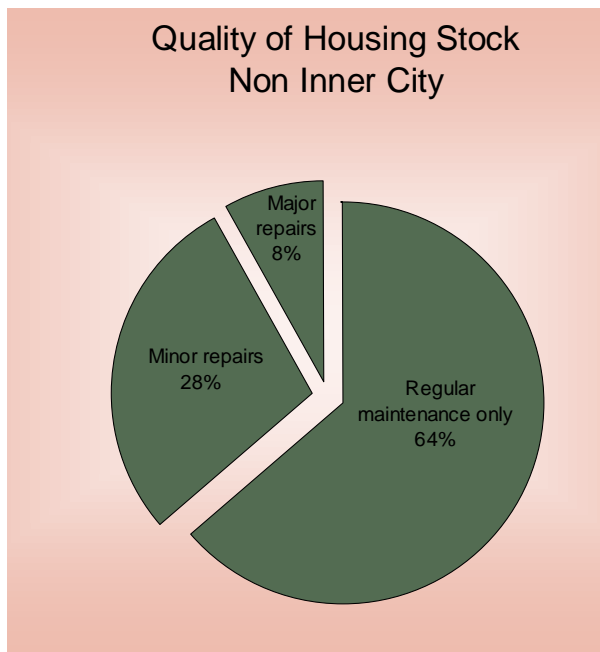
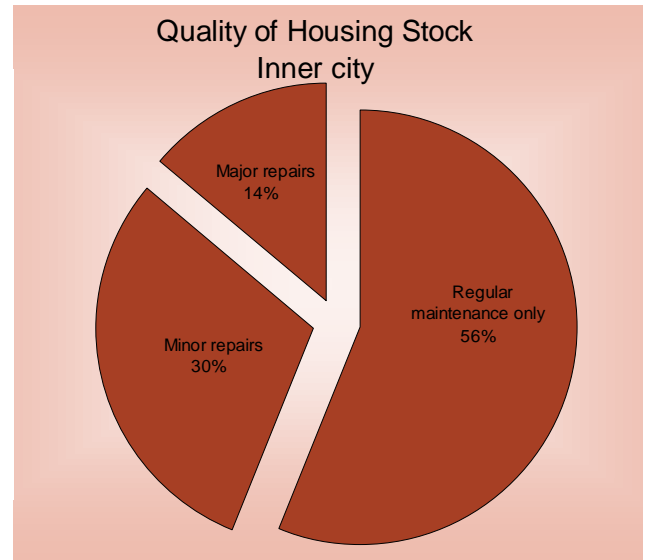


This chart shows the proportion of households in Winnipeg (as a geographic whole) paying more than 30% of the household income on gross rent. As the chart clearly shows, Those respondents of Aboriginal Identity are 16% more likely to be paying more than 30%.

In general, housing quality in Winnipeg is an issue, especially in the inner city where the urban Aboriginal population is concentrated. The housing stock of the inner-city contains 8% (of the total stock) more homes in need of at least minor repairs, and 6% more in need of major repairs.



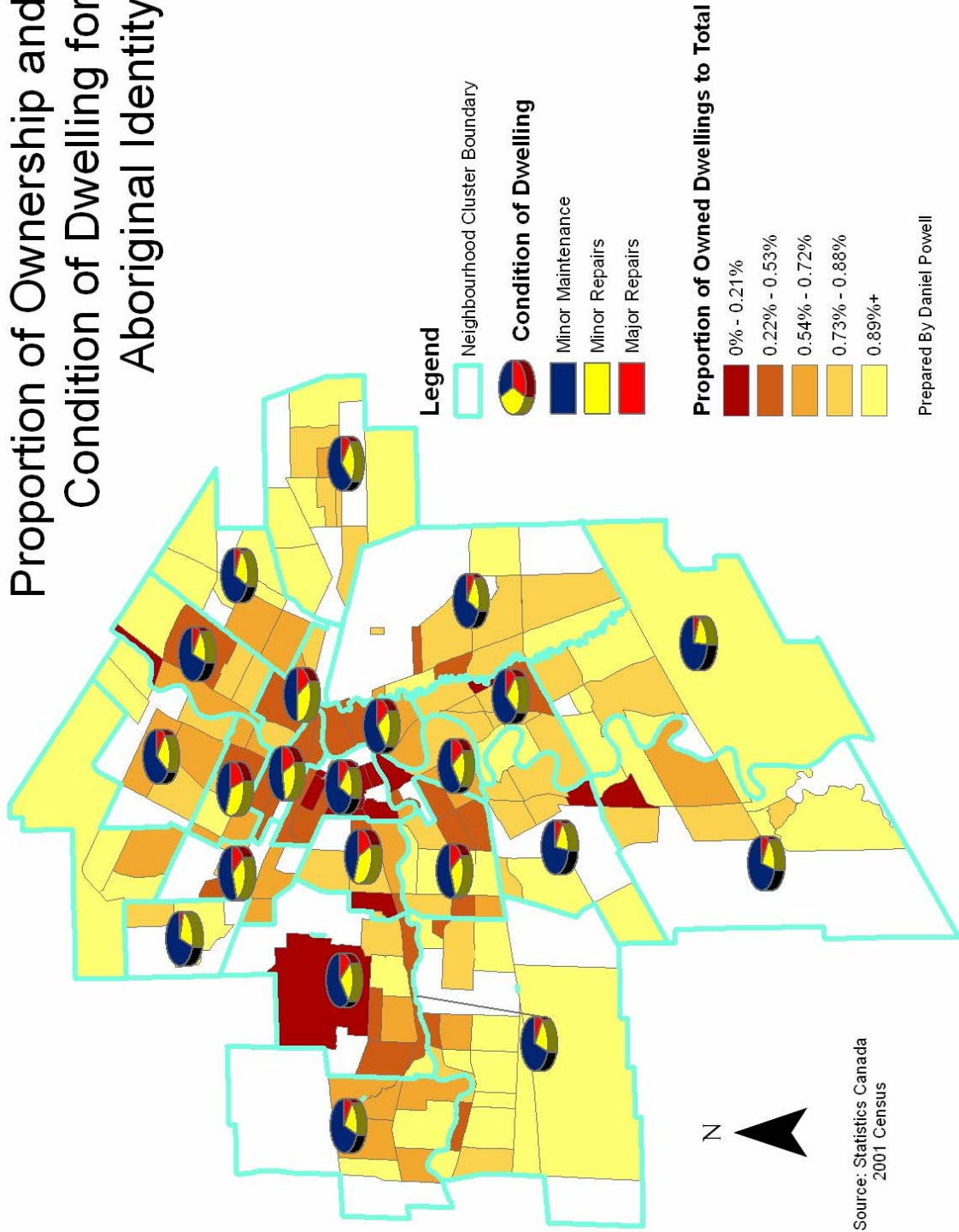
These charts shows the quality of the housing stock in the inner city, in the rest of Winnipeg, and in all of Manitoba.



Housing needing major repairs in the Inner city were 6% more of the total stock than in the rest of Winnipeg, and housing needing some repairs were 8% more altogether.



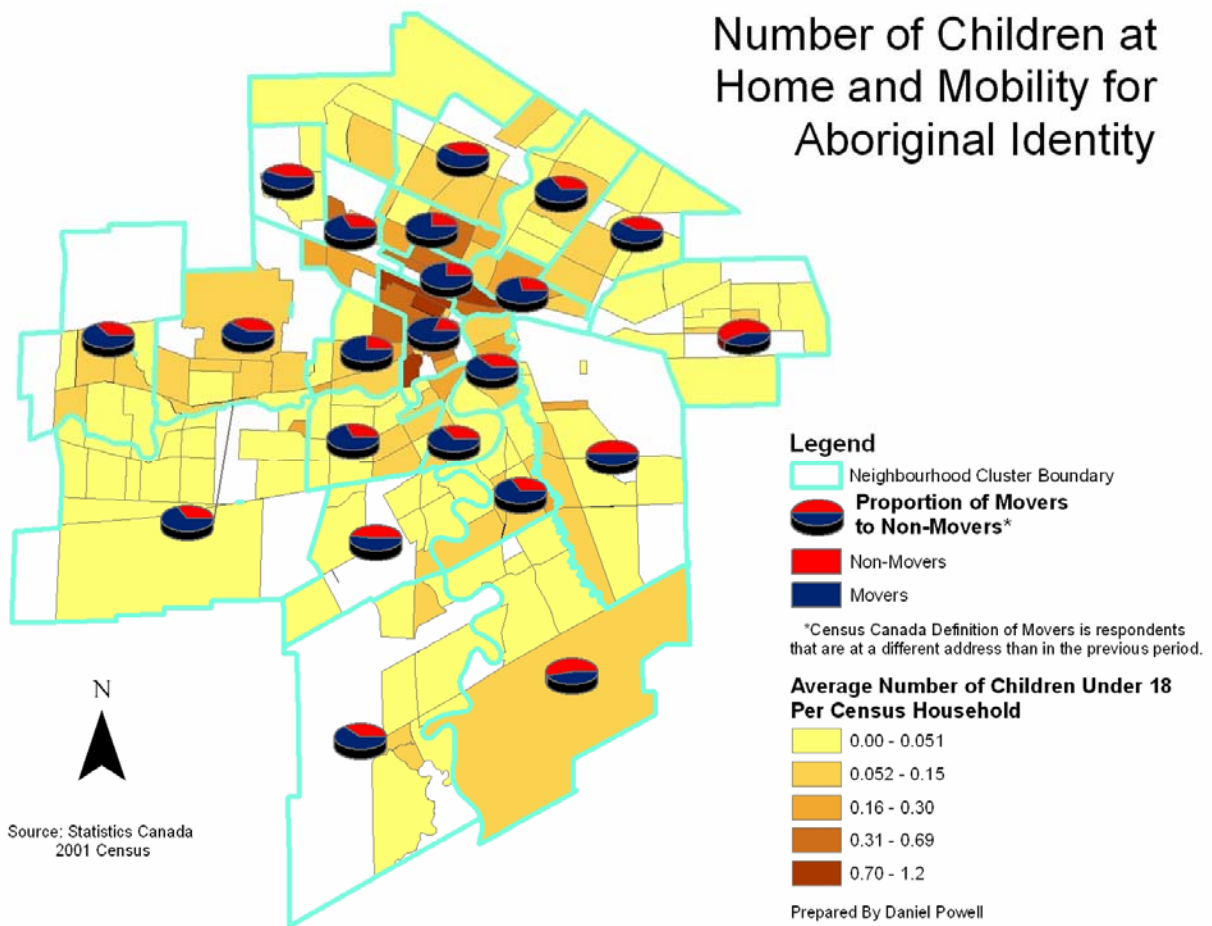
# Proportion of Ownership and Condition of Dwelling for Aboriginal Identity





## Mobility

In Winnipeg 10% more people had moved to another home within the same area from the previous year. That difference increases to almost 18% when migration patterns are considered over a 5-year span. This trend is more pronounced for the inner-city, where 26% more people have moved within the area in the last 5 years.



Non-Movers refers to people in the same home as the previous period.  
Non-Migrants refers to people in a different home but the same census subdivision  
Migrants refers to people new to the census subdivision.



## Health

Up until the 1940s, diabetes was relatively unknown among Aboriginal peoples (Public Health Agency of Canada, 1999). By 2001, diabetes became the fifth most prevalent health problem among adult non-reserve Aboriginal persons, with 7% reporting being diagnosed compared to 2.9% for the total Canadian population. Diabetes is especially prevalent in older Aboriginal women: one in four reported that they have been diagnosed with diabetes compared to one in ten for all Canadian senior women. For Aboriginal senior men, one in five have been diagnosed, compared with one in seven for all Canadian senior men (Statistics Canada, 2004). People with diabetes have a 15 times greater chance of extremity amputation than those without the condition. With the proper education and supports in place, this number may be reduced by 50% (Public Health Agency of Canada, Diabetes Division, 1999).

Steinstra and Wiebe (2004) examined housing options in the inner-city of Winnipeg for those with disabilities and are at the final stages of life. In relationship to this study, many respondents were of Aboriginal descent. They found that persons with disabilities are more likely to struggle with inadequate, unsafe housing and experience distinct support issues such as lack of accessibility in all housing settings. Moreover, service providers faced serious challenges related to end of life issues, appropriate housing settings, appropriate care for persons with disabilities, and knowledge about First Nations cultures and issues (Stienstra and Wiebe, 2004).

Aboriginal people in Manitoba are ten times more likely to be diagnosed with HIV/AIDS than non-Aboriginal people. The rate, although considered unrepresentative, are 64 per 100,000 for Aboriginal males and 53 per 100,000 for Aboriginal females, in comparison to the rates of 4.5 and 3.5 per 100,000 for all other males and females, respectively (Province of Manitoba, 2006c).

There is much stigma surrounding being diagnosed with HIV/Aids within the Aboriginal community (de Bruyn, 1998). Many of those who are afflicted with this condition live in the urban setting to be closer to medical facilities and other services. Discrimination by landlords is not uncommon.





## Women

Aboriginal women, especially single mothers, have the highest incidence of poverty in Canada more than twice the rate of non-Aboriginal women. Aboriginal women face multiple burdens, including poor health status, poverty, violence, substance abuse, and lack of child care and are uniquely vulnerable to all of the barriers in accessing housing that are experienced by other low-income women (Statistics Canada, 2006).

When women move for reasons related to domestic violence, finding an adequate and affordable house in a safe neighbourhood is paramount. Remaining in a home where violence is occurring is often the only choice because of the lack of alternatives (Mann 2005). Some women who have experienced domestic abuse may have no credit and rental records and may represent a risk to landlords. Those who cannot afford their rent must use funds set aside for food and clothing to subsidize their rent payment.

## Lone Parents

Income levels are lower for lone parent families, which contributes to the difficulties in finding and maintaining suitable housing. In Canada, 30% of Aboriginal households are headed by lone parents compared with 13% of non-Aboriginal households (CMHC, 2006). In Winnipeg, there are over 5,000 female headed lone parent households, or 87% of total households are female lone parent households. CMHC reported in 1997 that the core housing need for Aboriginal lone parents registered at 75% for those residing in Winnipeg (no recent data is available on this topic of lone parents).



## Children

Aboriginal children represent a precious resource for the continuation of Aboriginal cultures into the future. However, Aboriginal children are four times more likely to encounter hunger and experience health problems than non-Aboriginal children. 52.1% Aboriginal children are “poor” in contrast to the 23.4% total number of Canadian children (Canadian Council of Social Development, 2003).

Children are being housed in hotels in downtown Winnipeg at an alarming rate. The Children’s Advocate reported that 2,553 children and youth were in care in hotels for a total of 61,190 days during 1995-2000 (Office of the Children’s Advocate, 2002). Many of these children are of Aboriginal descent.

## Youth

For many inter-related reasons, such as poverty and family breakdown, youth get involved in criminal activities. Approximately, 77% of the male youth, and 80% of female youth incarcerated in Manitoba (2000) were of Aboriginal descent (Brown, et al, 2006).

## Ex-offenders

Finding suitable accommodations is a primary concern for those who have been released from correctional institutions. In a recent study (2006) Brown and associates recommended that housing policy changes are needed to reflect the realities of Aboriginal peoples who have had justice system involvement, so that shelter needs are given an equal priority with other social supports.

Incarceration rates for Aboriginal people in Canada are much higher than for non-Aboriginal people. In 1950, the Aboriginal prison population in Manitoba was at 10%, but this increased significantly by 2000 (Province of Manitoba, 2006a). In the fall of 2000, statistics show that 63% adult males



in provincial custody was of Aboriginal descent, while 73% of female adults were Aboriginal (Brown, et al, 2006). There is also a lack of temporary accommodations for family members who live outside the city and visit incarcerated relatives. This scenario creates additional hardship and disconnect amongst family members.

## Aboriginal Seniors

There are over 4,000 Aboriginal seniors in Winnipeg, many of whom live in poverty or inadequate housing. Many live within the inner-city where these two conditions exist. The chances of living in a distressed neighbourhood are far greater for persons with limited incomes. The issue of affordable housing is critical for seniors, who on average have lower incomes, generally due to retirement. Aboriginal women, in particular, find themselves in a difficult situation because they were either homemakers, or generally worked part-time, in intermittent or low-paying jobs thereby reducing their contributions made towards the Canadian Pension Plan.

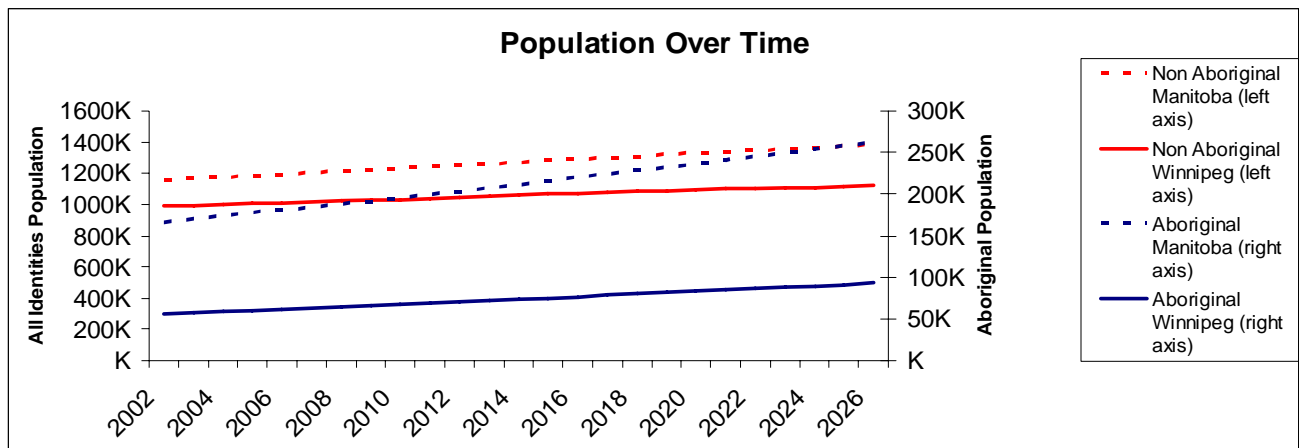
Despite available provincial programs geared towards housing rehabilitation, Aboriginal seniors who are home-owners find it difficult to conduct much needed renovations, such as a wheelchair ramps for their homes. Reasons include language barriers or strict program eligibility criteria. For those who are on rental assistance, their choices are most likely confined to the inner city where rents are the lowest and concerns over personal safety are the greatest.





## Summary

The Aboriginal population, on average remains distinctly disadvantaged when compared to the city of Winnipeg or provincial average. This includes having higher growth rates, and lower socio-economic characteristics. Given that this population is expected to increase from 54,000 in 2001 to 92,000 in 2026, more attention will be needed to address the needs of this population. This must focus on both an aging population with specific needs and one that is younger, with families and individuals also facing challenges.



This past section highlighted some challenges facing Aboriginal peoples. It should be noted, however, that this section does not represent systemic barriers nor does it highlight the significant increase in accomplishments that Aboriginal peoples have made in Manitoba in the past. Rather the purpose of this section is to explore some of the challenges associated with certain demographic groups within the Aboriginal community of Winnipeg.



# HISTORICAL CONTEXT: URBAN NATIVE HOUSING PROGRAMS AND THE END OF OPERATING AGREEMENTS

This section outlines the evolution of the Urban Native Housing Program(s) (UNHP) in Canada, as well as providing background on the End of Operating Agreements. The UNHP is a social housing program in urban areas that is targeted to fulfilling the housing requirements of Aboriginal households. The UNHP has close to 10,000 housing units in the social housing portfolio.

Federal programs associated with the development of non-profit housing in Canada took place between 1938-1993. Before 1973, CMHC assisted the housing market with high ratio mortgage loans. When the federal government introduced subsidy programs in 1973, non-profit housing became a major element in the federal housing policy (CMHC, 1999).

In 1969, the federal government's Task Force on Housing and Urban Development released the *Hellyer Report* which transformed the development of social housing in Canada. The Task Force examined many issues including the failure of large-scale public housing (CMHC, 1999) and highlighted the criticism that public housing was not responsive to community aspirations (Walker & Barcham, 2007). The report also identified the "unique housing needs of Aboriginal peoples" (Government of Canada, 1969:58).

In 1970, CMHC started a \$200 million demonstration project, which followed recommendations from the Hellyer Task Force. At the same time, The Indian-Métis Friendship Centre and the Institute of Urban Studies collaborated to undertake a study, *The Indian-Métis Urban Probe* that contributed to the formation of the Kinew Housing Corporation in August of 1970.



Kinew housing was funded with an operating loan from CMHC and the purchases of the houses were privately funded at unusually low prices. Managed by a Board of Directors consisting of persons from the Aboriginal community, Kinew Housing was the first Aboriginal run Housing Corporation in Canada (Vincent, 1970:15). This corporation was viewed as a success and between 1972 and 1975 five additional non-profit urban native housing organizations materialized across Canada. Today, there are approximately over 100 such organizations holding 10, 000 units (Walker & Barcham, 2007).

In 1973, the federal government introduced the Non-Profit Housing Program, which provided low interest mortgage loans and front-end grants to private and non-profit rental housing groups. In the same year, the Rent Income Supplement Program was initiated to offer assistance to low income tenants in private and non-profit rental buildings in order to reduce their monthly rental charges based on a rent-to-income scale (CMHC, 1999). In 1978, the Urban Native Housing Program (UNHP) began with a federal commitment to provide 400 units annually, which increased to 600 additional units annually in 1984. As with the Non-Profit Housing Program, the assistance was in the form of a monthly subsidy to market rent levels, and the balance was used to allow for some low-income households to occupy units on a rent-to-income basis (CMHC, 1999).



The evolution of the Urban Native Housing Programs resulted in three different program designs, which are outlined on the following table.

## Urban Native Housing Programs

<b>Pre-1978 Section 27 Program</b>	<b>Pre-1986 Section 95 Program</b>	<b>The Post-1985 Program</b>
<p>Loans for the construction.</p> <p>Purchase or improvement up to 100% of the lending value.</p> <p>Maximum of 50 years.</p> <p>Additional contributions of 10% of the capital costs with interest reductions grants to reduce the payable loans.</p> <p>Rented to low-income tenants based upon tenant's ability to pay and revenue needs of the project.</p>	<p>Assistance up to an amount equal to the difference between the actual loan rate and 2% on the eligible building capital costs calculated over 35 years.</p> <p>Rental rates are determined according to a graduated payment rental scale (25% of income) and capped at Low End of Market Rent (LEM).<sup>1</sup></p> <p>Urban Native Housing Assistance (UNHA)<sup>2</sup> can also be provided to supplement the regular assistance. This is based upon the number of units occupied by Aboriginal tenants.</p>	<p>The maximum annual subsidy payable to a project is equal to the difference between acceptable operating costs and annual project revenues, without care and support services.</p> <p>Rent guidelines are determined according to rent-to-income (RTI)<sup>3</sup> scale, effectively 25% of income.</p> <p>Housing Corporation receives monthly Subsidy Assistance cheque from CMHC.</p> <p>To be eligible for the UNHP, a household must have at least one Aboriginal person.</p>

<sup>1</sup> Low End Market (LEM) Rent is the maximum rent a Sponsor can charge tenants under the Pre-1986 Program. This does not include heat and water costs. CMHC annually notifies the Housing organization of the new LEM rates (CMHC, 1992: v).

<sup>2</sup> Urban Native Housing Assistance (UNHA) is an additional Section 95 Assistance that can provided to the designated Pre-1986 Urban Native unit. The units must be occupied by individuals of Aboriginal ancestry (CMHC, 1992: vi).

<sup>3</sup> Rent-to-Income (RTI) and /or Rent-Geared-to-Income (RGI) is the amount paid by tenants in an Urban Native project according to their adjusted Income Level and set out in a scale which is set out in the operating agreements (CMHC, 1992: vi).





In 1993, new commitments under the Non-profit Housing, Rent Supplement and Urban Native Housing Programs were terminated. Funding for UNHP has been replaced by direct lending from CMHC (CMHC, 1999:8).

In 1996, the federal government turned over responsibility for social housing to the provinces. Discussions took place as to whether the provincial governments, at their discretion, would pool their portfolio in with their units in the Non-Profit Housing Program once the present operating agreements expire. By the year 1998, nearly \$2 billion in new spending from the social housing sector was reduced Canada (Bruce & Chisholm, 1999).

In 2003, the National Aboriginal Housing Association (NAHA) launched a campaign to halt the transfers. The belief that the federal transfer UNHP was viewed as a discriminatory act against the urban Aboriginal population, this was because the on-reserve housing was still under federal jurisdiction and not affected by the changes (Hill, 2003).

In Manitoba, a new commitment to build social housing, under the framework of the Affordable Housing Initiative (AHI), was confirmed in 2002 where goals were reached through local priorities and national objectives (Government of Manitoba, 2006). While \$ 73.8 million has been committed (until 2008) there are no specific streams of funding set aside for urban Aboriginal housing that would remotely resemble the UNHP. In 2006, the Winnipeg Housing and Homelessness Initiative (WHHI), announced the first urban Aboriginal housing project in Manitoba in more than a decade, with over \$1.5 million in funding supported by the AHI. Also, in 2006, an Aboriginal housing trust fund (on-and off reserve) was confirmed but as of yet to be decided on how the funding will be administered.

CMHC reports that there are currently close to 633,000 federally assisted social housing units in Canada resulting from the federal/provincial/territorial initiatives implemented since 1973. The federal government continues to provide assistance for construction, purchase, rehabilitation and administration of on-reserve housing (CMHC, 2006). While policy development for social housing remains a provincial responsibility the municipalities are involved through control of zoning, occupancy by-laws, and standards of maintenance.



The shifts in policy have had an effect on Canadians. Today many people are homeless and the national waiting list for the social housing portfolio grows daily. An estimated 15.8 percent or 1.7 million of Canadian households are in core housing need (CMHC 2001). The core housing need is a measure or indicator of housing difficulties. In Canada, a household is considered to be in core need if they are paying 30 percent or more of their before tax income on housing. This includes mortgage payment, taxes and utilities and rent. A household is also considered to be in core housing need if the dwelling is in need of major repairs or if the household is considered crowded (CMHC 2001). Core housing need tends to be higher for renters than owners and higher in Canada's largest urban areas (Carter and Polevychok, 2004).

## Operating Agreements

CMHC provides assistance to assist in payment of loans and other expenses of the rental housing under a contract known as an Operating Agreement. The Operating Agreements are a contract between the Housing Corporation and CMHC to provide rental housing for low-and moderate-income Aboriginal households. In order to qualify as an Aboriginal non-profit Housing Sponsor, the organization must form a corporation.

Under this contract, the housing corporation agrees to:

- collect the rents;
- pay the loan;
- income -test tenants;
- maintain building(s); and
- Maintain a Replacement Reserve Fund in a separate bank Account (CMHC, 1999)

As will be noted throughout this report, “the end of operating agreements” remains one of the most pressing concerns facing Aboriginal housing providers. In the broadest sense, operating agreements refer to the ongoing subsidies received by Aboriginal housing providers (and general non profit and social housing agencies) to cover such expenses as mortgage payments or operating deficits. Most of the subsidy programs as mortgage payments or operating deficits.



Most of the subsidy programs were enacted by the Federal Government commencing in the 1970s. Since this period, there has been a tremendous shift in federal policy regarding the provision of social housing, including the devolution of the majority of the federal off-reserve housing portfolio to the provinces and the overall retraction in spending and programs related to housing.

To more precisely understand the impact of the end of operating agreements (EOA), the following section explores the key issues beginning with a general background and ending with a contemplation of the future. The final section is complemented with comments and input from the MUNHA membership that was surveyed with respect to the impact of end of operating agreements.

## **Background and Context of Operating Agreement**

Over the last 100 years, the Canadian federal government has been heavily involved in housing delivery. This has taken the form of the direct building of social housing units and the financing of individual homeowners and developers. Among the various housing programs offered by the federal government, some are specifically aimed at Aboriginal people; these Urban Native Housing programs are thought to represent approximately 2% of the 680,000 federally and provincially funded social housing units.

Despite these and other efforts at all levels of government, enormous housing challenges still exist: Canada Mortgage and Housing Corporation estimated in 2001 that 1.7 million Canadian households were in Core Housing Need while 700,000 households spent more than 50% of their income to shelter. \* What is alarming about these numbers is that since the time of the 2001 Census, the housing market has taken off across the country but investment in social housing, especially the construction of new units, has tapered off dramatically. Discussion can generally be oriented around two key periods that are simply referred to as pre- and post- 1986, the year in which the Federal Government's role in social housing began to

\* CMHC (2005). Research Highlight: Census Housing Series: Issue 8 Households Spending at Least 50% of their Income on Shelter. Socio-economic Series 05-004



decline. Canada Mortgage and Housing Corporation also played a leading role in providing both funding and directly building social housing units, but they too have ceased to build any new units in over a decade.

For more than twenty years, the social housing policy environment in Canada has been constantly shifting, largely through a series of devastating funding cuts. According to Carter and Polevychok (2004):

“cuts included the cancellation of the Non-Profit and Private Rental Residential Rehabilitation Programs, the Rural and Native Program, the Urban Aboriginal Housing Program, the Non-Profit Housing Program that had replaced the earlier Public Housing Program and the Cooperative Housing Program, as well as funding reductions in other program areas. By 1993, nearly all federal support for housing was withdrawn and the number of new units delivered fell to almost zero (p.3).”

The Federal government’s withdrawal from social housing policy and the subsequent transfer beginning in 1996 of housing units to the Provinces resulted in a fundamental shift in the delivery of housing supports. It is important to note that this shift in policy included the transfer to the provinces of all off-reserve Aboriginal housing , which NAHA estimated to be at 19,000 units.

Of interest in this report are those agreements and subsidies granted to Aboriginal housing providers, and what the impacts will be when they terminate. In a report prepared for the Canadian Housing and Renewal Association (CHRA), Connelly Consulting Services reported that many of these existing operating agreements and subsidies were the result of programs struck in the early 1970s, the expiration dates of which were to coincide with the termination of the mortgage or other funding mechanism -- typically set at between 25 and 50 years. Connelly Consulting Services estimates that the annual Federal spending on subsidies is currently approximately \$1.7 billion, but that this amount will gradually be reduced to zero by 2039-2040.



What is critical to note is that as the expiry of unit subsidies occurs some providers will be more adversely affected than others. For example, in the case of the Urban Native housing programs, in both its pre- and post- 1985 programs, funding was highly targeted and offered subsidies that exceeded the mortgage. This included units with rent geared to income (RGI) funding mechanisms and projects for which the subsidies covered the operating deficits. As Connelly Consulting Services notes, “when the subsidy is greater than the mortgage payment (and revenues do not cover operating costs), the project will be in difficulty” (p.13).

## **Challenges of and Options for Dealing with Expiry Issues**

As may be seen by the foregoing, the challenges facing Manitoba projects among the MUNHA membership organizations are quite complex. For example, many of the units owned by Kinew Housing are single-family units scattered throughout the city. Many are old, built in the early 1900s and continue to require substantive maintenance and costs. Funding the adequate maintenance of these units will be of particular importance as will the ability to fund a capital reserve fund to ensure long term replacement and upgrade of major components as needed. \*

What is also of importance is the debate as to what constitutes an adequate contribution to the capital reserve fund, Focus Consulting notes that it has ranged from several hundred dollars to in excess of \$1000 per unit. Generating such an annual investment become difficult for projects with a low net operating income (NOI) and will most certainly be further exacerbated by older units with limited rent generation potential.

\* A capital reserve fund is typically invested and generates compounding earnings. The reserve fund grows more rapidly in the early years, before the capital cycle commences. Thereafter, annual contributions are offset to some degree by annual withdrawals (p.6)



Focus Consulting Inc has also noted that the impacts of the end of operating agreements can be assessed through a simple viability test:

As a basic rule of thumb, if the current annual subsidy is greater than the total annual mortgage (Principal and Interest), the project will very likely experience post-expiry difficulty. With no corrective actions, such a project today will have negative Net Operating Income (NOI) at expiry (p.i).

Focus Consulting also concurs with previous research in that most of the projects will have the ability to remedy the situation once agreements end. However, it is those projects that receive subsidies in excess of their mortgage that will bear a bigger burden in dealing with the issues. Included in their analysis is the fact that many of the projects that do not have a NOI greater than costs and have higher need tenants will face post expiry problems.

While many challenges will be faced by Aboriginal housing providers, it is important to highlight the potential solutions. The work by Focus Consulting provides a comprehensive set of possible options for projects that are expected to have a negative operating budget. The following list is merely a starting point for consideration but largely solutions fall under the broad categories of increasing existing revenues to make-up the short fall, selling off the weakest assets or finding some interim solutions.

- a) Increase market revenue;
- b) Explore opportunities to transfer surplus from one project to another;
- c) Increase RGI revenue;
- d) Increase rents for social assistance tenants;
- e) Increase the RGI ratio charged to tenants, for example, to 32 or 35 percent of income;
- f) Introduce/increase market units – as an alternative to shallow subsidy, some RGI units might be moved to market rent (reducing the need for RGI on those units, so it can be used on others), again at time of unit turn-over;



- g) Negotiate a new rent supplement agreement – where the provider is unable to resolve the viability problem without assistance, it can approach the funder for a new subsidy, potentially structured as a rent supplement agreement; and
- h) In cases where a project is unviable *and* in a poor state of repair, it may be appropriate to assess whether it should be retained.

In summary, the impact of end of operating agreement will be most heavily felt by many of the Aboriginal housing providers that currently have subsidies that are in excess of operating costs. For those groups that do experience a negative net operating income, the challenges will be tough. A further complication will be the need to balance decreased operating funds with an aging housing stock and one that will continue to require capital investment.





# HOUSING ANALYSIS

The purpose of this section is to examine the MUNHA housing portfolio in terms of value, quality, diversity and challenges. The section begins with an overview of the Winnipeg market and then moves to examine the MUNHA housing stock more closely, looking specifically at the distribution of units, their relative value and composition and overall quality. The section ends with a discussion of the key issues facing the housing stock. Perhaps one of the most important contentions in this section is that the estimated valuation of the MUNHA housing stock is presently assessed at \$45 million dollars. This amount represents a significant investment in the city of Winnipeg but the stock is in need of repair and ongoing maintenance. As will also be highlighted, a structural audit estimates that some \$14 million dollars in renovations and upgrading is needed immediately. Interestingly, this investment would represent just over 30% of the assessed value of the stock, making this a major capital improvement project.

## The Winnipeg Housing Market

Over the last five years, the Winnipeg housing market has trended upward, taking average prices for homes (both new and on the resale market) to new heights. The Manitoba Real Estate Association (MREA) listed Winnipeg's average resale price for housing in 2001 to be just over \$92,000 while the 2006 prices pushed \$170,000, a change of nearly 85%. \* For newly constructed homes, Canada Mortgage and Housing's 2006 Housing Outlook Forecast for Winnipeg indicated that the new housing market is experiencing unprecedented growth, with average 2006 prices forecast to eclipse \$265,000.

\* See: <http://www.realestatemanitoba.com/>



These market factors have created positive conditions for Winnipeg's housing sector and contributed to a clear rise in home equity for owners. However, those now entering the market face steeper prices and higher carrying costs. It is also important to note that the increased pressure on the resale and new housing markets has been accompanied by a tightening of the rental market. For example, CMHC's Rental Market Report estimated that the rental unit vacancy rate in Winnipeg as of December 2006 was 1.3% -- half that of the average for Canada's Census Metropolitan Areas -- with average rents topping \$700.\*

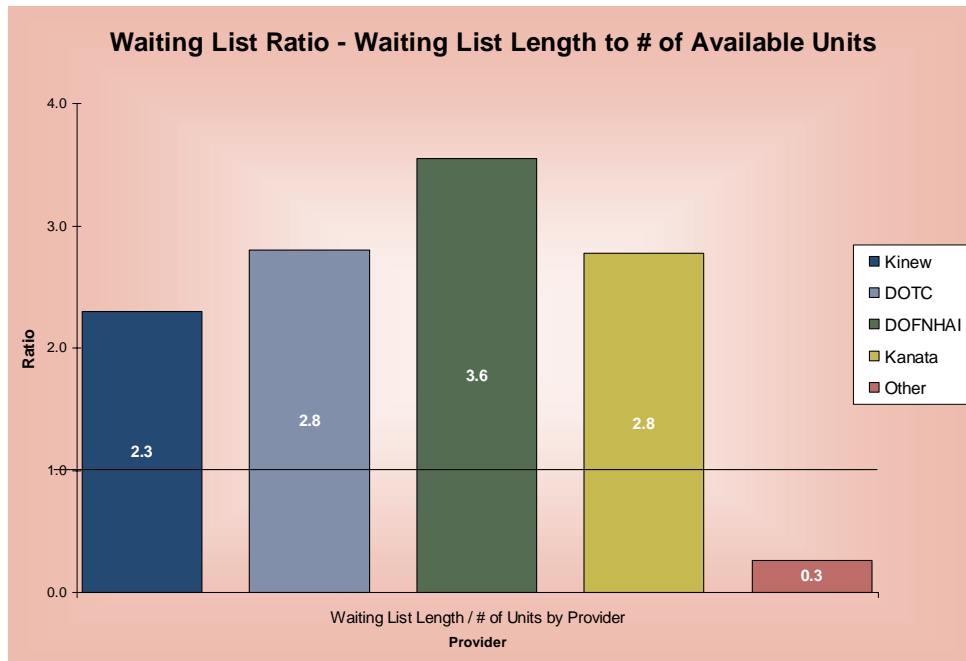
**Housing prices in Winnipeg are up substantially from five years ago, making owning a home or renting much more expensive.**

The combination of these factors is also thought to have pressured the social housing market, which remains incapable of meeting demand. For the MUNHA membership specifically, this has led to an inability to deal with the high level of need for housing on the part of low-income Aboriginal families. This is most evident in the wait-list data provided by the MUNHA organizations which currently tops 2300 or more than 2 people waiting for each of the existing units that are occupied. When examining the ratios by each of the organizations, persons waiting for MUNHA housing vary from less than one person per unit to a high of just over three. The following figure shows that of the four largest providers, DOFNHAI has just over 3.5 persons waiting for every unit of housing they operate.

**A tight housing market with increased prices and very low vacancies has placed pressure on the affordable and subsidized market which is unable to meet current demand for quality accommodation.**

**For every unit of housing available among MUNHA members, more than two persons are on a wait list.**

\* See: <http://www.cmhc-schl.gc.ca/>



## The MUNHA Housing Stock

As was shown in maps in the end of this document, the MUNHA membership's housing stock is concentrated somewhat centrally, but also dispersed outside of the inner city. This pattern of dispersal imposes challenges, but also presents opportunities. For instance, while the dispersal of units means that dealing effectively with maintenance issues is more complex than would be the case with a single apartment block, it also offers individuals and families more locational choice.

**Geographic dispersal brings greater choice but also challenges with respect to maintenance and management.**

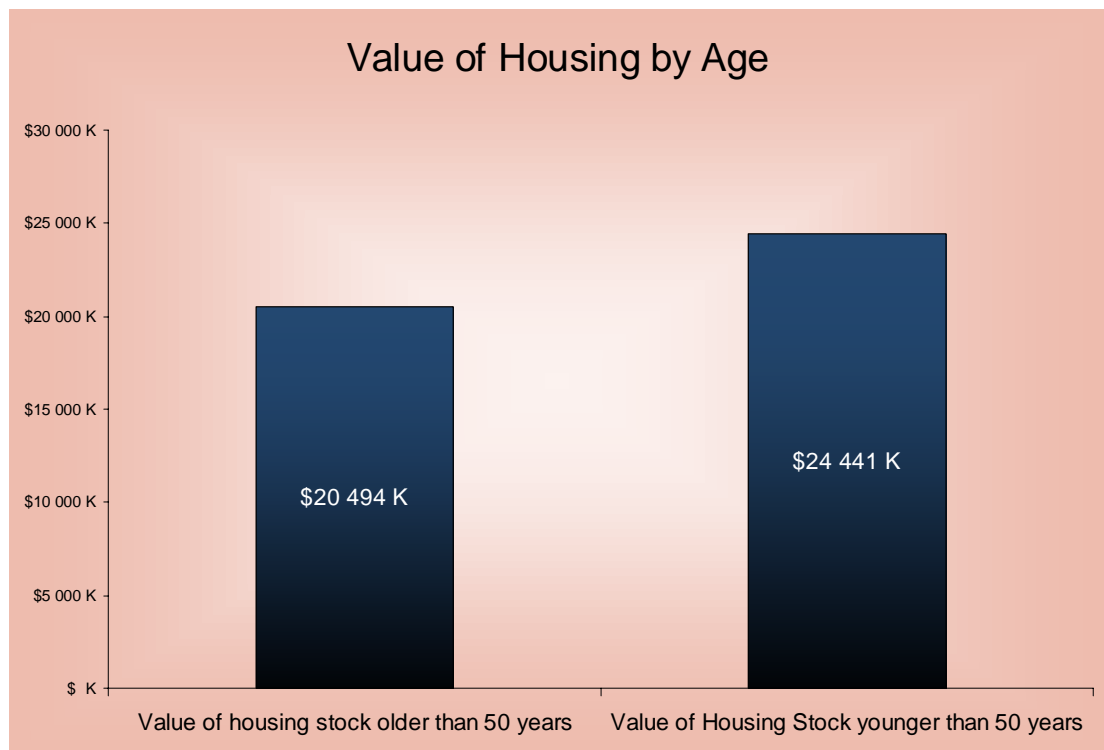
The collective value of the housing stock of the MUNHA organizations represents a tremendous asset. Using the City of Winnipeg's property assessment data, it was concluded that the MUNHA housing stock was assessed in 2003 at just under \$45 million (Figures 1.2 1.4). This value does not reflect current market condition that could conservatively push the total portfolio's value up anywhere from \$50 to \$70 million, given the recent gains in the market.\*

\* The market valuation of the MUNHA housing stock is a general estimate based on the market conditions for Winnipeg as a whole and should be considered only a preliminary attempt at valuation

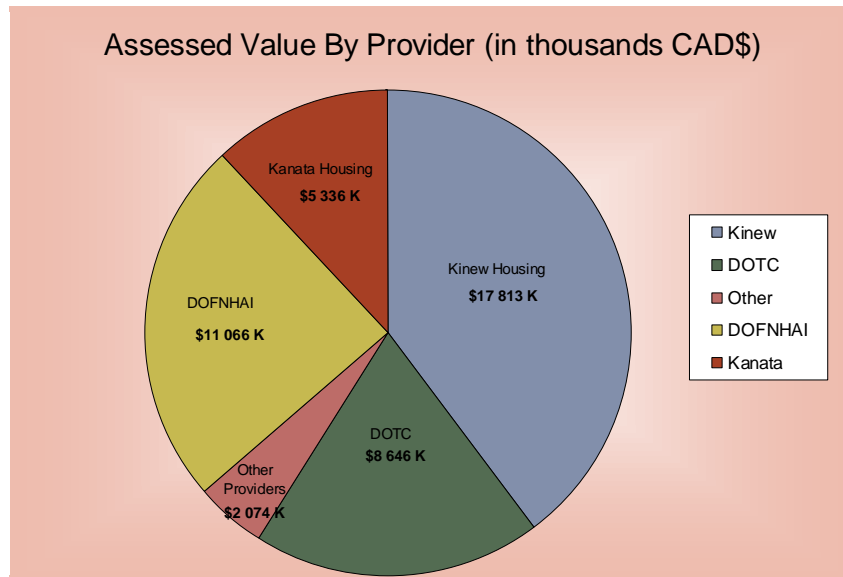
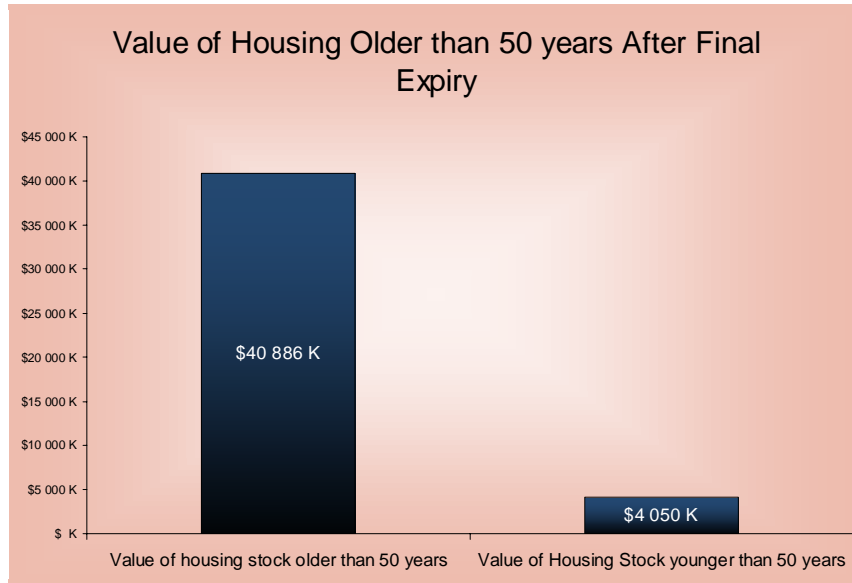


A closer examination at the age of MUNHA housing stock shows that the newer housing stock is valued higher (\$24 million) than that built before 1953. However, when all mortgages expire in 2030, the bulk of the housing stock (90%) will exceed 50 years in age – stock which now represents just over \$40 million of the collective assessed value. \* What this means is that while the MUNHA membership will continue to hold a major asset, the value of that asset over the long term will be impacted by the extent to which the organizations have the ability to continue to maintain and manage the units effectively. Given that many of the units already exceed 50 years of age, the current age structure of the stock presents other challenges (explored further below). The final chart with respect to overall value shows the distribution by organization. As is shown, Kinew has the largest share followed by DOFNHAI.

**The MUNHA housing stock had a collective assessed value (2003) of \$45 million and it is conservatively estimated that current market value might range from \$50 to \$70 million.**



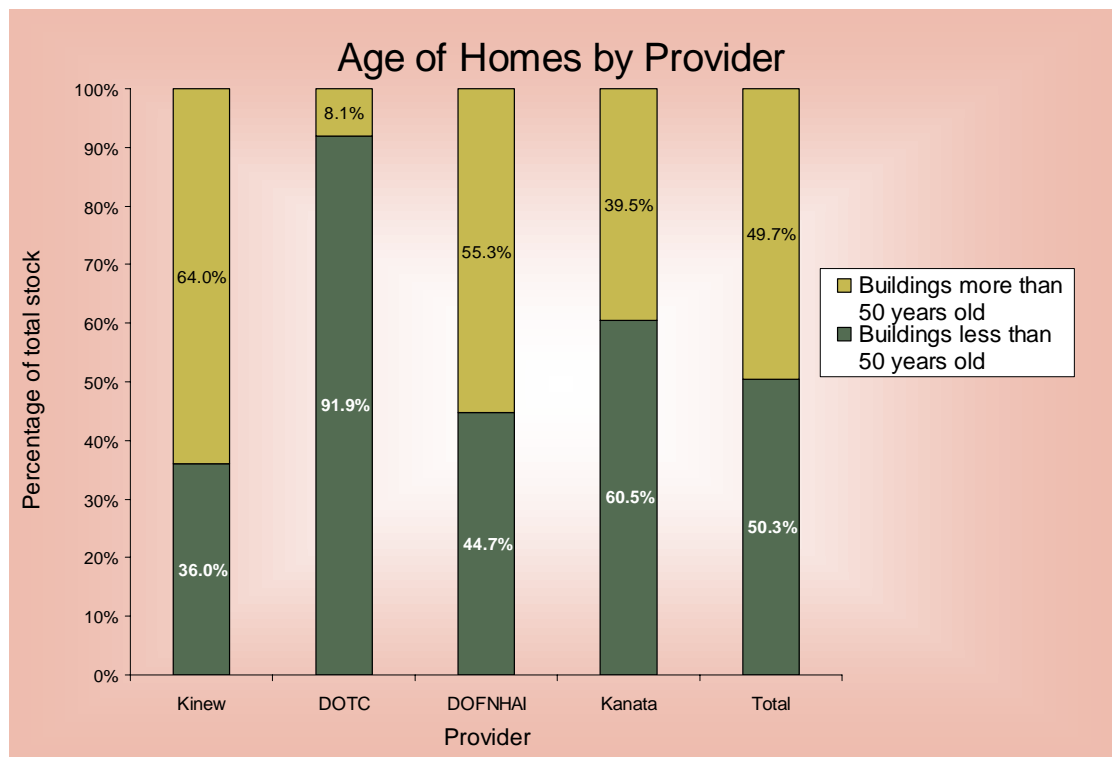
\* It is important to note that this estimate is based on the present assessed value.

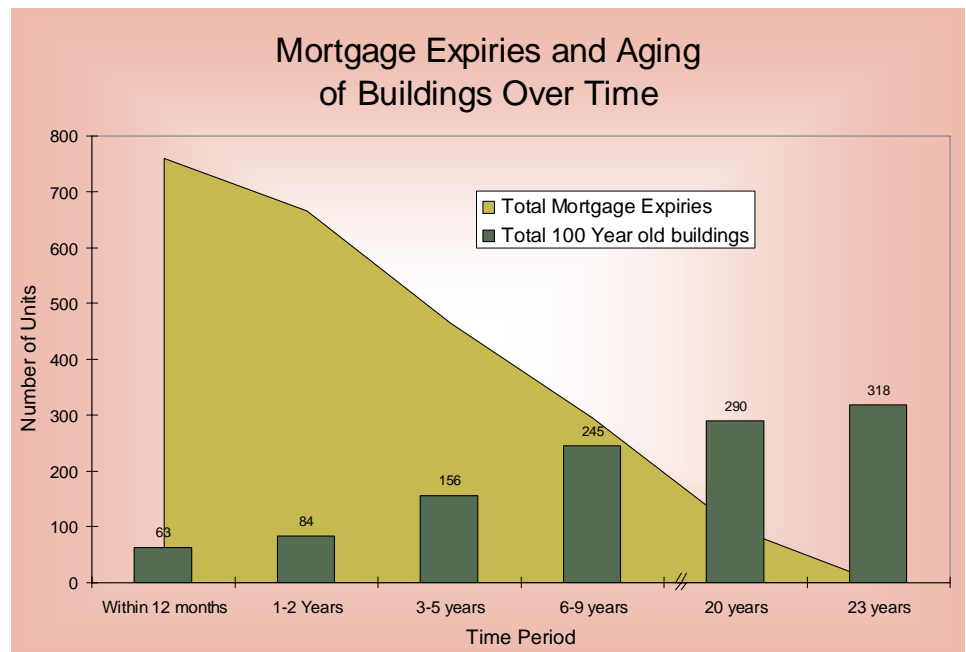
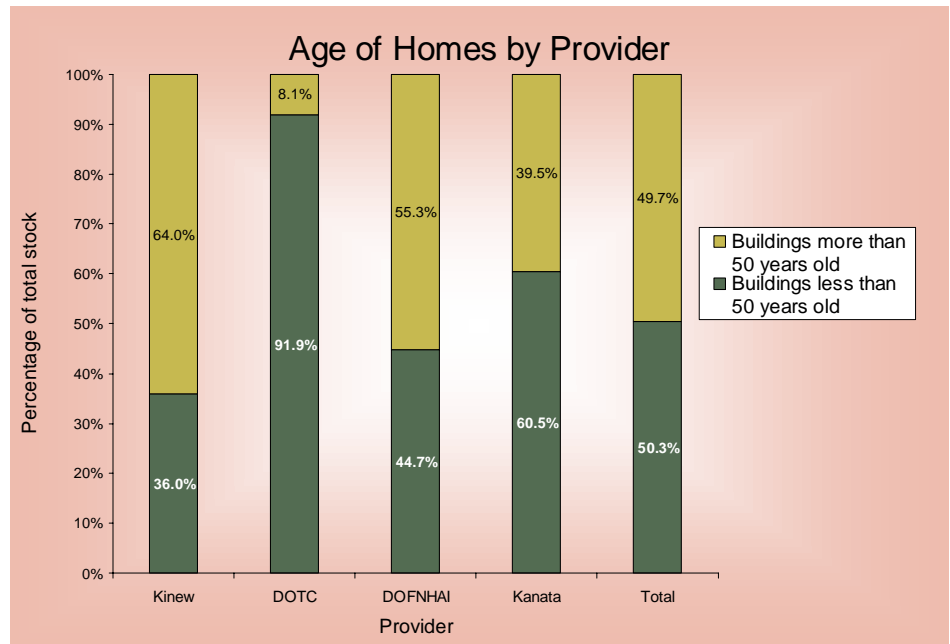


In looking at age of the housing stock in more detail, there is significant variation among the providers. Most important is that, at present, Kinew has the highest percentage of housing that is in excess of 50 years old while DOTC's portfolio is the newest with over 90 percent being less than 50 years in age.



Again, age is a critical factor, as need for maintenance of older units will be higher and likely involve major renovations as well as upgrades to heating and other components. Also, linking age to expiry of mortgages shows that for example, the number of units that will be in excess of 100 will rise dramatically over the next 23 years. What will be critical during the coming decade is that the MUNHA membership will need to carefully consider the creation of a replacement strategy for older units otherwise there may be a backlog of housing that has aged beyond structural repair, making the long term financial outlook much more difficult.





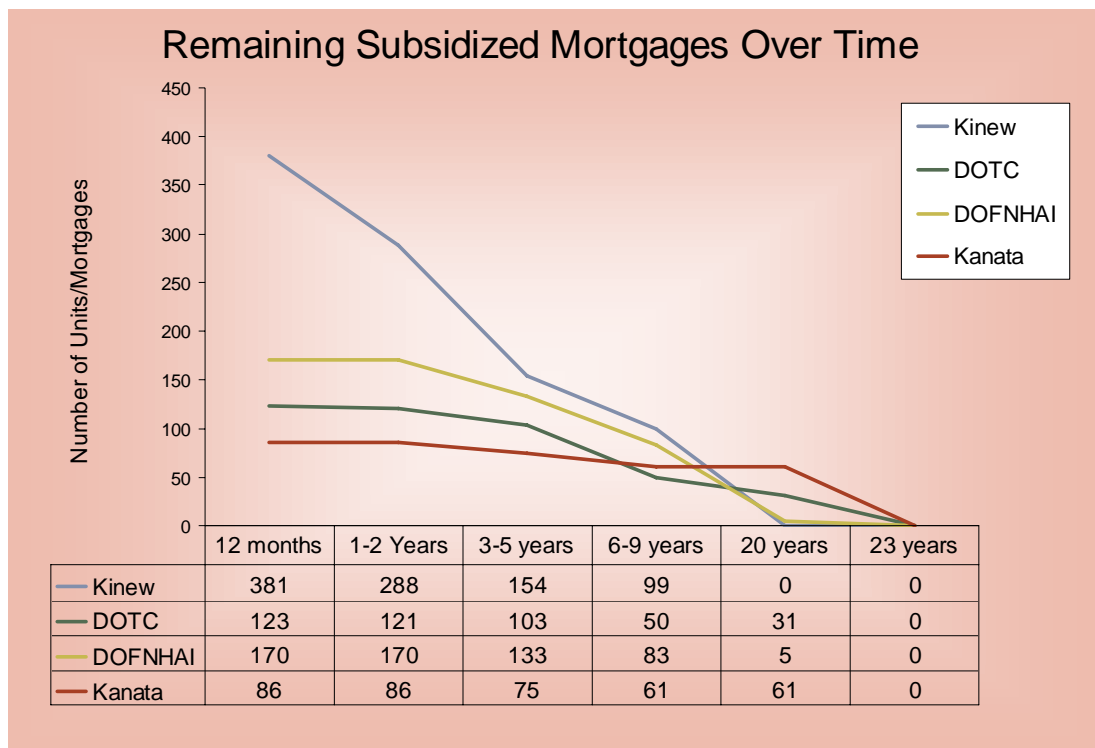
**Over the next 23 years when all the mortgages expire, the MUNHA membership will hold a significant number of units that are in excess of 100 years old.**





**With over 300 units expected to exceed 100 years old in the coming decades, it will be critical for the MUNHA membership to develop a replacement strategy to begin to renew the stock to ensure quality housing.**

**Should the membership wait on developing and acting on such a strategy, the financial implications could be devastating.**



Regardless of the age of the units, the need to protect this investment is critical but faces an uphill battle. For example, a report prepared for MUNHA by the NENCO Engineering firm in 2005 pointed out some of the critical maintenance shortfalls. In their audit they drew a sample of 15% of units and undertook an inspection that determined there was an immediate need to expend approximately \$800,000 on the 125 units inspected and a further \$1.2 million over a five year period.



Using a further estimate, the firm stated that a cost estimate for maintenance for the entire stock over a period covering 2006-2011 would reach nearly \$14 million. While the firm noted that their assessment of the stock was based on a visual inspection by an engineer, it does nonetheless point to a pending crisis in the quality of housing. It is important to note that this estimated capital investment would represent just over 30% of the assessed value of the MUNHA housing stock, making this work a substantial undertaking and one that would require significant support from external funding agencies.

**A preliminary cost estimate indicates that the MUNHA stock could potentially face a \$14 million maintenance tab over the next five years to both improve and maintain the quality of housing.**

**The estimated capital investment for renovations and repair would represent just over 30% of the assessed value of the MUNHA housing stock, making this a massive project and a financial burden.**

## Summary

This section of the report has clearly indicated that the MUNHA membership collectively sits on a major capital investment that is conservatively valued in excess of \$50 million dollars. At the same time, the demand for units far exceeds availability; if the MUNHA membership could double their current portfolio, there would still be clients on wait lists. However, this investment is threatened by an aging housing stock and one that will increasingly face higher levels of maintenance as more units reach 100 years in age – and when all mortgages expire in 2030, 90% of the stock will be this old.



These trends point to a pronounced need to invest in the present assets through ongoing maintenance, improvements and renovation, as well as the ability to acquire newer housing stock, not only to meet ongoing housing needs, but to balance the portfolio of assets with higher-valued, lower-maintenance units. Therefore what is needed is a comprehensive valuation of the stock to estimate its market value and to use this to leverage the funding necessary to improve and maintain the units. It is also critical to recognize that with an increasing number of units in excess of 100 years old a replacement strategy must form part of the moving forward plans. Failure to act on this will result in a financial crunch that will not be easy to resolve.



# NEEDS AND GAPS ASSESSMENT OF THE MUNHA MEMBERSHIP

A central part of this housing analysis is to better understand the needs and expectations of the MUNHA membership. This was accomplished in several phases: an initial series of consultations with the MUNHA membership at quarterly and annual meetings; a formal facilitated round table discussion at the NAHA meeting in Winnipeg; and a detailed survey distributed to the 13 MUNHA member organizations. The final section examines the outcome of the facilitated round table held with representatives from the MUNHA membership.

## Initial MUNHA Membership Discussion

In order to gain a broad understanding of the core issues facing the MUNHA membership, an open and informal discussion was held during a quarterly meeting in November 2006. The objective of the session was to begin to inform the research team on areas of interest and to provide context for the more formal phases of information consultation. For this purpose, the group was asked three questions with responses summarized below. These points were taken into consideration for the subsequent phases.



## **Question 1: What are the most important issues regarding the End of Operating Agreements?**

- Resolve the issue with a clear understanding of what it means to have no more subsidies.
- What is our strategy to deal with post expiry issues?
- Will government own the units as they were always subsidized?
- End of funding will mean end of social housing and we will not be able to sustain current operations.
- End of subsidies will mean offering market rents which will leave out the majority of our people currently being housed (this includes the most marginalized and single parents).
- How will we then seek appropriate housing for Aboriginal people?
- How will we provide affordable rents?
- How will we find a way to maintain the units so they are in good condition?

## **Question 2: What are the top items you would like to see in the Housing Plan?**

- Focus on determining if more funding is available.
- Resolving funding/subsidy concerns after End of Operating Agreements.
- Finding solutions for long term sustainability.
- Consider future development plans (how will more housing be built).
- Forecasting and assessing demographics of Aboriginal people.
- Understanding the housing needs for Aboriginal seniors to live as independently as possible.



- Addressing the housing needs for single Aboriginal mothers.
- Addressing the housing needs for Aboriginal mothers with children who have disabilities i.e. FAS, mental health.
- Ensure that all groups will be represented in a fair manner and representation exists throughout Manitoba.

### **Question 3: What would be the top reasons you would or would not support an Aboriginal Housing Authority?**

- Would support if government was more in tuned to the needs of Aboriginal Housing Groups and Aboriginal Housing issues in general.
- Would support because of how Aboriginal people are looked at as a whole.

As may be seen above, participants raised many questions in addition to providing useful commentary. Both point to the ongoing concerns about protecting the existing stock of housing, seeking to plan for long term sustainability and to ensure that those most in need are offered viable solutions that meet their shelter needs.

### **The Needs and Gaps Survey**

The MUNHA membership was sent a detailed questionnaire, the intent of which was to explore more closely the issues facing the organization and to better understand general operating practices. In total, the survey explored eleven key areas:

1. Board Governance
2. Board Training & Capacity Development
3. Training & Capacity for Staff & Volunteers
4. Waiting Lists



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1. Board Governance
2. Board Training & Capacity Development
3. Training & Capacity for Staff & Volunteers
4. Waiting Lists
5. Tenant Relations
6. Financial Capacity & Accountability
7. Capital Replacement Planning
8. Fundraising
9. Maintenance
10. Policy & Procedures
11. Service Review

The first part of the survey collected general information about the organizations including unit types, client base, needs and organizational structure. What was clear in the first section of the survey is that the MUNHA organizations represent a diverse set of clients which is evident in the range of housing types (single family, townhouses and apartments); unit size (from one to five bedrooms); client needs (family, seniors, transitional, emergency and medical); and age of the projects (from new to 50 plus years). Another important aspect of the diversity of the membership is evident in the location of the membership's housing units, which are distributed throughout a number of Winnipeg neighbourhoods (and in the Province, see Appendix One). The diversity of the MUNHA member organizations remains one of its core strengths and contributes to MUNHA's ability to meet collectively a broad cross-section of shelter requirements.





Most organizations are small with anywhere from one to six staff members. All have a manager, with most having maintenance personnel. Collectively, there were two full time and two part time tenant liaison staff and one full time and three part time bookkeepers. Finally there were two full time and two part time administrative support staff. In total, 30 staff members provide support to the MUNHA membership (no data was collected for two organizations). All of the organizations had a separate board with board memberships ranging from 5-12 persons. Volunteers are used infrequently by the membership.

A separate set of questions asked the memberships about resident and tenant relationships. Most of the organization indicated that they provided some level of support in this area and included:

- Tenant selection
- Tenant relations
- Investigation of complaints
- Assistance with personal and family issues
- One to one counselling
- Conflict management solutions
- Safety issues (fire escape plans etc)
- Tenant monitoring and house monitoring

With respect to tenant relationships, four organizations indicated that they held community meetings while three indicated they had advisory committees.



A core area identified in the survey was that of training and capacity building for staff. All organizations said they attended MUNHA based training sessions and that the information received during these sessions was valuable. Areas of potential need related to the following:

- While formal training manuals exists, there is an opportunity to develop a standard set for all MUNHA members.

One of the biggest challenges facing the organizations is dealing with the overwhelming shortage of housing, and the resulting waiting lists. All organizations indicated that they attempted to keep accurate accounts of those waiting for housing and updating their individual list varied among the organizations, from weekly to yearly. Assessing applications was also a priority area with most organizations indicating that they tried to prioritize the applications but concurred that most clients are waiting long times before being able to access housing anywhere from months to years.

- The idea of a centralized wait list and application process should explored and would help create more accurate picture of the housing need. It might also be a way to prioritize and better match the unique needs of individuals based on their circumstances.



## Round Table with MUNHA Membership

On March 13, 2007, the MUNHA membership (staff and directors) met to discuss housing issues and set priorities. All organizations had representation at the meeting, which was facilitated by the Institute of Urban Studies. The purpose of the session was to provide an open forum in which members could express the concerns and issues and also determine priority areas.

The discussion began by having members voice their general thoughts on housing issues. Organizations raised a number of points that included exploring homeownership and the use of trust funds. The need to have political support was also important as was the need to have more capacity building and housing education opportunities for both the membership staff and the tenants.

As the session unfolded, comments and thoughts were recorded on flip charts that included both key subject headings along with priorities under them. At the conclusion of the discussion, participants were asked to “vote” on issues to determine areas of greatest need. The following table lists the priorities that received the highest volume of votes.\*

It should be noted that the “voting process” was to establish a priority of needs. In many Aboriginal cultures, the notion of hierarchy is rejected as all living things and associated factors as are interrelated.

## MUNHA Membership Priority Areas

Priority	Votes
End of Operating Agreements:	44
Maintenance: increase budgets cost sharing knowledge sharing	34
More bedroom units/ housing size:	33
Ongoing Training and Support for Staff:	26
Protect Existing Housing Stock: even if not one more unit built	15
Land: assembly acquiring existing housing	14
Adequate Funding for Support Services:	13
Empowering Tenants (hierarchy structure): housing meetings and safety connect with other organizations	12
Outreach Education (public and government):	12
Increase in Child/Shelter Allowance: Provincial rates low	12
Long Term Strategic Plan for MUNHA: and housing organizations One year, five years, ten years Subsidy – insecurity/confusion Difficult to plan with out	11
Types of clients, student, senior, disabilities (visible and invisible):	11
Security of Tenancy: Ex. Students (must stay year around)	8
Utility/Energy Costs: Subsidies specific to this?	7
Linking Housing to Community Resources need staff for outreach	7
Comprehensive: lack of housing policy not linear holistic every statement here important	6
Infrastructure of Communities: social health culture safety, security, (and individual buildings) unrealistic for seniors to self-secure daycare (ex. Not on the 4 <sup>th</sup> floor)	5
Capacity of Organization: networking staffing ex. Budget for safety	3
Issues of Private Market Overtaking marginalization cycle Ex. Toronto and Montreal Gentrification	No vote but the issue was raised.



The above list presents a number of important findings. Foremost, the membership recognized that dealing with end of operating agreements remains the most pressing concern they face. The continued uncertainty around this issue will likely cause significant problems with respect to funding and long term strategies. This situation of the end of operating agreements will be even more problematic for those units that are subsidized in excess of their mortgage payment.

The second area that received considerable attention during the session was that of ongoing maintenance of units. Again, this issue will be more problematic for organizations that have an older housing stock and one dominated by single family detached units that will potentially require higher investment levels and stretch limited maintenance dollars. While listed separately, “protecting the existing stock” was also highly prioritized among members. This issue was raised within the context of keeping the existing units both well maintained and affordable.

The third issue raised by the members was that of increasing the size of the overall stock and the need to build new and bigger units that best meet the needs of clients. Perhaps what was most surprising in the priorities was that of the role of education and training. This included the need to train staff, empower residents with more supports, provide additional information and also conduct more outreach.



## Needs and Priorities

Overall, the priority areas as identified by the MUNHA membership during the engagement process have been condensed into the following five strategic areas.

- Seek a long term resolution to the issues related to the end of operating agreements (including better understanding of the impact on MUNHA members and a strategy for going forward);
- Develop a comprehensive and long term strategy that ensures the sustainability of the existing stock. This includes dealing with maintenance and affordability issues;
- Find a way to increase operating revenues such as raising social assistance shelter rates but do so without adversely affecting those most vulnerable persons;
- Build more units and ones that best meet the current and expected demands for type and size (from seniors to persons with disabilities; and
- Provide a broad range of training, education and outreach services for the benefit of staff and clients as well as diffusing information to government and the general public and seek ways to secure funding for these initiatives.

It is important to end this section with acknowledgement that no housing plan or strategy can go forward without resolving the most fundamental and complex problem of end of operating agreements. This single issue overshadows all else and will need to have some resolution to the questions and concerns raised by the membership. As was raised in the earlier sections of this report, those units that currently receive higher subsidies than simply the mortgage will need to take decisive actions to ensure financial viability.



Some of the actions highlighted in various reports prepared for CHRA may result in the loss of affordable units for those most in need of low cost shelter. Equally important is that not all subsidies end at the same time, meaning the staggered end dates appear to be postponing the inevitable so much so that as one provider put it, he is not telling his current clients because they already have enough to worry about.





# VOICES FROM WINNIPEG: COMMENTS AND STORIES

Names have been changed to protect privacy.

The researchers engaged in informal conversations concerning the current housing situations of three female participants, partly to ensure “that their comments would not be forgotten” but also to inform the research team on the key issues needing follow-up in the more structured one-on-one interviews to follow.

## THELMA’S STORY

Thelma said that she has been on waiting lists for 20 years and has changed residences many times. Currently she has been living in Aboriginal housing for 2.5 years. Her housing is subsidized and this is her first time living in this particular project. Previously she lived with her sister.

Thelma is a single parent with four children, and a stay at home parent. Her house has three bedrooms, and she currently has five people living with her. She also has grandchildren that come to her place. According to Thelma, the housing group doesn’t mind if there are more people staying in the house than bedrooms.

Despite the people that share her space, she doesn’t feel crowded, but did feel crowded in her sister’s place. She likes the place she lives in now, and is intending to stay here for a while. She feels like there is nothing to dislike about the neighbourhood. Before moving into her sister’s place, she lived in “Turtle Island.” Thelma did want to move because she felt she lived at Turtle Island too long.

She went on to say that repairs take longer, for example when she moved in the closet door was broken and is still broken, and the pipes in the bathroom still leak. However she still feels that the overall condition of the house is good.



She believes that Manitoba Housing is quicker to respond to maintenance issues, even though she didn't like living there.

Thelma has never thought about owning her own house, and has always rented. She suggests that a Housing Authority might improve the lack of maintenance, and advocate for tenants rights. When she moved in she used to pay her own bills. Currently her worker pays for the bills. Thelma has issues with the safety of her home, because the fence is not suitable enough to protect from break-ins. People can walk close to the window and could break in. She did express that there are a good amount of resources in the neighbourhood for the children. However she doesn't know other people in the neighbourhood.

## MARLENE'S STORY

Marlene has been on a waiting list for three years, trying to get into an Aboriginal housing project. She is currently living in Manitoba Housing but is hoping to get into Kanata. She was told to contact them every three months. She heard of Kanata housing because her uncle used to live there. Marlene lived in another Aboriginal housing project for 9 years and tried to go back to live there but had a bad reference. She applied at all the housing organizations and waited for four months. She finally got the four bedroom house she needed.

She has lived in Manitoba Housing for four years. When she moved into her house in Manitoba Housing someone came and welcomed her family and said if she needed anything to call them.

Marlene is a Métis woman from Winnipeg, and is currently on social assistance. She has two underage children and an 18 year old daughter. She no longer receives the \$715.00 for the child credit benefits for her 18 year old. Manitoba Housing does not mind if her daughter remains living there. Her daughter will be going to the University of Manitoba and might move closer to the university.

Marlene expressed concerns about the various housing groups claiming priority since nice housing is given to those who have a connection to the "boss" and that there is a lot of favouritism that occurs, saying "a three bedroom house can go to a single person and a family could get a two bedroom house. If you complain, however, your application will get bumped off the register."



Marlene feels that if there was a housing authority tenants could voice their complaints without fear of getting bumped off the list. They could also help her find a house with a backyard.

The landlord at Manitoba Housing is great and it does not take long for repairs to be done. There is a 24 hour maintenance line and the landlord comes the next day. She does pay for fire insurance in case there is a fire. She would like to stay in low-cost rentals while her children are young, as it is easier to budget for. If Marlene did go back to work she might consider buying a house, however she might not be able to afford it.

The neighbourhood is great according to Marlene. Even though her children like the area, she no longer wants to raise her youngest child in a side by side housing situation and wants to move to Kanata Housing. She phones every three months, and hopes to get a three bedroom house.

Her present neighbourhood is much safer than the North End. Her son stays out of trouble and would probably feel more peer pressure in the North End. There are no gangs in her area of town. She stated that it is a quiet neighbourhood and people stick to themselves. Marlene does find that there are more expenses in this area for her children's education as opposed to the North end. "They should have a budget for field trips and education."

There is a community centre in the community centre where the children can use computers, go to dances, and have a BBQ once a year. Marlene sometimes volunteers at the complex. She likes the children and other parents. There also is an evening camp from 6-9 pm where a bus comes to pick up the kids and brings them home.

Marlene wishes that the bus stop was closer. She also wished that there were swings, more parks, and more activities. The complex used to have recycling but the children ruined that opportunity.

Marlene doesn't feel that the organization needs to be run by Aboriginal peoples. Marlene's complex is very culturally diverse, and everyone is really nice. She said that there were a lot of Aboriginal foster children in the area. She did mention that it would be nice to have an Aboriginal Elder in the complex to talk to and teach the children about the Aboriginal ways and traditions.



There are still some people on social assistance in this area. While on social assistance Marlene is allowed to make \$100 a month from employment income. She has had the same worker ever since she started on social assistance. Once your child goes into grade one she got pushed to get a job, but only had to work part time. Every 7 years she is able to get one new bed if it costs less than \$150.00.

## ROSE'S STORY

Rose heard about her present Aboriginal housing from a family member who lived there. She has lived in her present housing for 2.5 years, and was on the waiting list for ½ a year. The people who were living there before her were there for 11 years and kept it in good condition. Before this place she lived in a private rental home in the North End. She had to move on account of the mould in the house and her children were getting sick.

Rose has three children and is a single parent. One of her children is in school. She finds the schools in the area are really good and she likes them. She also likes the fact that her current provider has 87 units and is spread out across the city. She also likes the fact that there are no units in the North End. The community is quiet and good. There is not much to complain about. Rose is close to the local community centre.

Rose states that it makes you feel good about living in a nice house. If there is maintenance that needs to be done on the house, it gets fixed quickly. For example the water pipe broke in the basement and they came right away. In addition, there are yearly house inspections. She is allowed to paint and decorate, but when she leaves everything has to be changed back to the way it was. There are no pets allowed in the units. She has a deck but can't get it fixed because it does not belong to the housing organization.

Her bills get paid for directly by which is good as she feels they would be too much for her to pay for on her own. She feels that being on the welfare system makes her feel trapped. She would like to go back to school, and only needs two credits to complete her grade 12. She would like to pursue engineering.



Rose does not feel secluded from anything, even though she is way out on Keewatin. The neighbourhood is safe and has not experienced any violence. She stated that once you get into housing you do not want to leave. She is allowed to remain in the housing until her youngest child turns 18.

Rose stated that it is up to the individual if they want to change their lifestyle and better themselves. You have to push yourself into what you want. She helped her friend find a house. Rose also stated that if you don't keep up with calling every three months you get bumped off the waiting list. Rose felt that one is lucky if they get into social housing.

With Rose being on social assistance and having three children, she only gets \$430.00 including utilities, anything extra she pays out of her living allowance. Rose is only allowed to make \$100.00 a month to supplement her income. She feels embarrassed about being on social assistance. Being on social assistance, she cannot get any financial credit, credit loans or credit cards.



## Themes Emerging from Initial Interviews

The three stories highlighted offered a quick glimpse into the lives of three women who are in various stages of their lives. Each has their own story and their own words about what is good and challenging about their present circumstances. Their thoughts do share some commonalities in that they face similar obstacles including:

- High mobility: changing residences many time (either through increased needs or to gain better housing);
- More people than rooms that may or may not lead to crowding;
- Manitoba Housing is quick to respond to maintenance Issues;
- An Aboriginal Housing Authority might improve the lack of maintenance, and advocate for tenants rights;
- Concerns about favouritism with housing organizations;
- Aboriginal Elders can play a more important role within housing complexes; and
- Likes the fact that Aboriginal housing is spread out across the city.

Again, it was the thoughts of these three women that helped inform the research team about some of the issues to explore over the course of this research. It is also important to note that there were many positive aspects about their housing circumstances that should not go unnoticed and that while there seems at many time to be insurmountable challenges within the social housing environment of Winnipeg, many do take comfort in their present circumstances which seem to suggest that they are being well-housed and taken care of in a system that is often thought to provide little.



## THE ONE-ON-ONE INTERVIEWS

In order to gain a closer glimpse into the general housing circumstances of Aboriginal persons in Winnipeg, 59 interviews were conducted at various locations. The sample included 35 females and 24 males with an average age of 37. Aboriginal identity was reported by participants as follows:

Aboriginal Status		
Status	Frequency	Percent
First Nations	17	28.8
Status	11	18.6
Non-Status	30	50.8
Not Reported	1	1.7
<b>Total</b>	<b>59</b>	<b>100.0</b>

Respondents were also asked to list the type of accommodation they currently resided in which is summarized as follows. As noted, respondents lived in a number of shelter types with just over half in apartments and row or townhouses.

Current Dwelling Type		
	Frequency	Percent
Other	3	5.1
Apartment	19	32.2
Single Detached	10	16.9
Row or Townhouse	15	25.4
Duplex	5	8.5
Rooming House	7	11.9
<b>Total</b>	<b>59</b>	<b>100.0</b>





When asked how persons found their current shelter, just under a third stated that they were able to access their current home after being on a wait-list. Interestingly, approximately 42% of respondents found their current homes through either word of mouth or through a friend or family member. Also important was that 74% of respondents indicated that they had previously been on a wait list and a further 36% indicated that they are presently on a wait list for other housing. The average wait-list time noted by respondents was 15 months to access their current housing.



<b>Methods of Finding Current Accommodation</b>		
	<b>Frequency</b>	<b>Percent</b>
Other	3	5.1
Pamphlet	4	6.8
Wait List	19	32.2
Organization	5	8.5
Friend or Family Member	17	28.8
Word of Mouth	9	15.3
NA	2	3.4
<b>Total</b>	<b>59</b>	<b>100.0</b>

A series of questions also probed whether respondents had difficulties in making payments at the end of the month. The majority of persons (60%) indicated that they had no trouble making monthly payments with the remainder indicating that there were some issues. In a related question 28.6% of respondents indicated that they had someone else contributing to the monthly rent to help offset any financial hardship.

When asked about crowding in their present accommodation, there was an even split with 46% indicating yes and 46% saying there was no crowding. The remaining 8% indicated that maybe there was some crowding.

A set of two questions then asked respondents to rate their housing and neighbourhood satisfaction. With respect to housing just over 50% indicated that they were either satisfied or very satisfied with their current housing while 35% indicated that they were unsatisfied. A related question probed how satisfied respondents were with the maintenance on their units and well over half (57.6%) indicated that they were happy.



When asked to give specific examples of issues with their current housing, responses varied. Size of unit, security, gang problems and general maintenance concerns being the most commonly cited issues. Respondents were also asked to list the most positive aspect of their current housing and again, issues included not having to pay utilities, accessibility, good upkeep, quality of the unit and affordable rent.

However, when asked about their neighbourhood, just over 50% indicated that they were unsatisfied, 40% were satisfied (the remainder were unsure). In a related question, nearly 60% of respondents indicated that they felt either **not safe** or **not safe at all** in their neighbourhood. When asked to explain this further many raised concerns with one person stating “I am scared to look out the window sometimes.” Others indicated that it was more unsafe at night and on weekends and that was especially a concern for children.

Overall, residential stability appears to be an ongoing concern among respondents. The following charts highlight various aspects of residential stability starting with the frequency to which persons moved over the past year. As can be seen, more than half moved multiple times with just under 30% moving 2 plus times. The reasons listed for moving included looking for better accommodation, increased privacy, affordability and family reasons.



<b>How Many Times Moved in the Past Year</b>		
	<b>Frequency</b>	<b>Valid Percent</b>
0	27	46.6
1	14	24.1
2	7	12.1
3	6	10.3
4	3	5.2
9	1	1.7
<b>Total</b>	<b>58</b>	<b>100.0</b>

This instability is further emphasized in the fact that over half of respondents have not seen any improvements to their homes. Also, when asked how long they planned to stay in their present accommodation only 8.5% indicated they would stay permanently.

A set of questions was then used to raise the idea of homeownership. First, respondents were asked about whether they had heard of rent-to-own programs and whether they would consider such a program. Most had heard of rent-to-own (62.7%) and 42% stated they would consider such a program. With respect to a direct question that asked whether respondents were presently interested in homeownership, 53.4% said yes and a further 12% said maybe. The above responses provide some indication and support for a desire to move toward homeownership among respondents.

To gauge the importance of and explore the concept of an Aboriginal Housing Authority, a series of questions were posed. The section began by asking whether there was a perceived difference between an Aboriginal and non Aboriginal housing authority. For the most part, the responses were divided with 32% saying no and 47% stating yes. The remaining stated they were either unsure or stated maybe. But when asked if an Aboriginal Housing Authority would make a positive difference, nearly 62% stated yes (and a further 11% said maybe).

The responses to key aspects of an Aboriginal Housing Authority are summarized in the following table. Respondents were asked to rate the following issues by level of importance. As is clear, health and safety, home maintenance, along with childcare were highly rated aspects of a housing authority.



## Rate Key Aspect of a Housing Authority

	Counselling Services	Culture	Child Care	Tenant Association	Health and Safety	Communication	Home Maintenance	Money Management
<b>Most Important</b>	28.8	28.8	42.4	22.0	44.1	30.5	44.1	20.3
<b>More</b>	11.9	15.3	13.6	13.6	25.4	11.9	11.9	13.6
<b>Neutral</b>	10.2	8.5	8.5	13.6	3.4	5.1	3.4	10.2
<b>Less</b>	10.2	5.1	5.1	3.4	5.1	6.8	8.5	6.8
<b>Least</b>	3.4	6.8	5.1	8.5	3.4	5.1	3.4	10.2
<b>NA</b>	35.6	35.6	25.4	39.0	18.6	39.0	28.8	39.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



Respondents were also given an opportunity to explain their thoughts on an Aboriginal Housing Authority and to provide a broad overview of the key issues. The following quotes help explain some of the thoughts:

### **Do you think an Aboriginal Housing Authority (much like Manitoba Housing) could make a difference, if so, how?**

- There would be opportunities for Aboriginals to stay in one place
- Yes might be better place for kids and adults.
- There would be more housing for more Aboriginal people, because Manitoba Housing evicts a lot of native people.
- Could be good for single parent families and people with disabilities.
- Yes it can help a lot of Aboriginal families get into a safe and affordable housing.
- Yes especially for single parents or families and people with disabilities.
- They might understand Aboriginals better, how they feel.

### **What are some of the needs of Aboriginal peoples that the housing authority could address?**

- There are a lot of families involved.
- Could teach parental skills in communities or maintenance of houses and apartments and children.
- Have a community centre that specializes in teaching parental skills, living skills ect, that is available at the housing authority.
- Wheel chair accessibility, larger, more bedrooms, washers, dryers
- Shorter waiting lists.
- Pamphlet on housing, phone numbers, where to apply for housing
- A better place to live.
- Wheel chair accessibility, larger units for larger families, washer dryer in these homes, life lines for the one who have medical problems.
- Being treated with respect but also respecting the unit.



## **Additional thoughts on an Aboriginal Housing Authority:**

- People working together for a better community in core areas.
- More involvement with the surrounding neighbourhood, maybe one on one help. People applying for housing asked to help fix up their future dwelling (contribute to making place liveable).
- More community participation.
- Help them get a loan, help them find out about getting things done.
- A lot of people would like to own their own homes.
- Try and help them get to own their own home.

The final questions discussed in this section relate to the overall satisfaction of individuals and their support networks. When asked specifically if respondents felt they had a support network, 61% stated yes with 29% stated no (the remainder were unsure). The types of supports in the neighbourhood included resource centres, food banks, churches and family centres. Respondents singled out Mamawi, New Directions, Villa Rose outreach, Métis C.F.S, KinaKanegic, Aboriginal Access program at the University of Winnipeg, Andrew street family centre, Pritchard house, Stella Mission and The Indian and Métis Friendship Centre as key places they used for support.

While many felt apprehensive about the quality of their neighbourhoods, just over half (51%) stated that they were involved in the community in various ways including community family centres, neighbourhood clean-ups and general volunteer efforts. A significant number (82.5%) stated that they had adequate services nearby that included such things as medical, transportation, shops, friends and other key amenities.





In a final question respondents were asked simply “how would you rate your overall situation (economic/social)?” As noted in the following table just under half (48.1%) were either unsatisfied or very unsatisfied with their present situation. However, what was encouraging was the nearly 68% believed that their housing situation would improve over the next six months.

<b>Overall, How Satisfied are you with Your Current Housing?</b>		
	<b>Frequency</b>	<b>Valid Percent</b>
Very satisfied	5	9.6
Satisfied	19	36.5
Unsatisfied	22	42.3
Very unsatisfied	3	5.8
Not sure	3	5.8
<b>Total</b>	<b>52</b>	<b>100.0</b>

## Survey Summary

The one to one surveys highlighted the challenges and strengths of the 59 individuals that shared their time and experiences. Some of the key findings included:

- Many are finding housing through word of mouth and or through the advice of friends and family;
- While many waited upward of 15 months to access their current housing, wait lists are important given that many found their present accommodation by being called back from a housing provider;



- Housing quality seemed to be rated higher than the quality of the neighbourhood but over half indicated they took part in community events;
- High levels of mobility remain an ongoing concern: nearly 37% of respondents are currently on another wait list and expect to move; and
- Support exists for an Aboriginal Housing authority – there are expectations that such an authority would provide a much more tailored approach to housing by including a wider range of services and supports.

## Community Forum Overview

The following section provides an overview of the results of the two open community forums and a third closed session held with Aboriginal seniors. The results of each forum are reviewed by discussing the main themes that arose in the conversations with priority given to comments that received “the highest votes.” At each session flip charts were used to record comments into specific theme areas. Participants were given an opportunity to place a sticker beside issues and concerns they felt were most important.





## Community Forum, March 21:

The community forum began by asking the question of what is the **meaning of home**. Values most often cited by participants included affordability, having easy access to services, safety, ownership, pride of place, having a yard, information of the rights of a tenant, and love were top definitions of the meaning of a home. There were a number of characteristics of **home** that were given less emphasis including: freedom, sharing of the home, and control of livelihood, stability, privacy, independence and family.

### What are the needs and issues?

Participants agreed that some of the housing needs of different constituencies require more attention than others. The growing senior citizen population tends to have more specialized needs than younger residents; many noted that Aboriginal Elders are living under the poverty line so they would benefit from lower rents and better quality housing. Raising EI levels was a suggestion, as was a freeze on rents. Another important area raised was that of women's housing needs which are not being addressed adequately, nor are those of sex trade workers. Student housing was also seen as a priority, as well as single person occupancy but that this should not be limited to bachelor suites. Kapyong Barracks were suggested as an area where students and families could live. Larger homes are needed to accommodate larger and multiple families. Many of these groups need transitional housing, especially those coming off of reserves.





Racism and stereotypes contribute to limited housing options, and as a result of these many feel that they end up living in the North End. Some of this may also relate to the problem with NIMBYism\* – middle and upper class households not wanting subsidized housing nearby. Affordability was an issue, although it was given less than half the amount of points as the main priority.

Greater Aboriginal power over housing, with more access to information and greater landlord accountability, were all seen as important needs.

Participants agreed on the need for more well-built, secure housing units, with low utility costs, utilizing good materials, near a play space for children, as well as green space and close to transportation.

The participants were also concerned about the homelessness situation, as well as finding homes for the youth that are homeless. Addiction was seen as an issue.

Increasing homeownership was not labelled a priority; however, it is interesting to note that education about homeownership was.

## **Community Forum, March 22**

### **What is the meaning of a home?**

Unlike the March 21<sup>st</sup> session, more participants felt that homeownership was a priority. A rent to own concept is needed. Environmentally friendly products and safe, quality housing and neighbourhoods were also among the definitions of the meaning of a home.

\* The definition for NIMBYism is: Not in My Back Yard.



The meaning of a home also could be found in transitional housing. A place that is free of abuse, has family, and love. The meaning of a home also means the building of equity and a future. The participants felt that they should have a choice as to where their home is located and that homes be energy efficient and have services nearby. There also is a feeling of safety in a home.

A home means stability, distributions of resources and free from mould. A home is a sacred place, where there are responsibilities, sharing space with others, and a healthy place to be.

### **What are the needs?**

The most predominant need was transitional housing for people living with disabilities and HIV, for people coming out of treatment – and also for parolees. On the same note, there is also a need for age appropriate housing, housing for seniors above a certain age. Security is key concern and it was raised that there is a need for cameras for Manitoba Housing, as well as twenty four hour security for seniors.

There is a need for education for new tenants, as well as information on ways to finance using bank loans. An “Aboriginal habitat” was found as a need.

According to the participants, the situation with the children who are in CFS and staying in hotels needs to be addressed.

Participants reported that couples were being separated: if one person was Aboriginal and the other non Aboriginal they were not allowed to stay together in the housing owing to current legislation.



The participants do not want to live in ghettos. They felt that there is a need for transitional housing and culturally appropriate housing -- an "Aboriginal habitat." Co-ops should be run by Aboriginal peoples.

There also is a need for someone to advocate for economic development, and faster social assistance processing.

The participants found there to be a lack of housing in general, and there needs to be a policy change. There should be education on Manitoba Housing, and the tenants should be allowed to voice their opinions. Environmental materials are also a need for the new houses, for example geothermal heat.

The participants feel that the neighbourhoods need to be cleaned up. In addition, there is a need for space for extended family or grandchildren. There also is a need for affordable student housing.

The participants also revealed some interesting information not directly related to the need for housing. They sometimes felt that they want to get out but there is nowhere to go. They find that their own family abuses them, and there is no financial safety. There is discrimination against welfare. The participants also found that there is a need for palliative care. Sexual harassment was also found to be an issue in tenant and landlord relationships.



## The Seniors Dialogue Session

The seniors were asked to identify some of the issues they faced when looking for housing. Affordability, availability and quality of housing were the main themes.

The lack of knowledge or resources, by the Aboriginal population in general, regarding housing was also very evident. Some of the comments were:

- “Aboriginal people are not aware of resources.”
- “People are not educated, so they don’t know where to turn.”
- “What are the rights of people upon immediate eviction? How do you appeal?”
- “To find suitable and affordable housing is hard to find because there is no established or person or group to help find housing.”
- “What happened to housing co-ordinators? And other advocates?”
- “There should be awareness sessions on urban housing and the Landlord Tenancy Act.”

In term of support for the seniors, many claimed that an advocate for housing is needed to interpret laws, rules, and regulations, give updates, and check into shelter allowance, and provide a list of resources that now exist for Aboriginal housing. They suggested that a central housing registry would help them locate friendly landlords who are sensitive to the needs of Aboriginal people.



- “Don’t be afraid to get mainstream political assistance, let the people who are getting elected know what the issues are and we will vote for you but you have to help us with core issues such as housing.”
- “Use media to voice concerns, community newspapers. Each person can be more political by exercising their right to vote. Be involved in a group to have a voice.”
- “There needs to be a housing policy before the government is approached for funding. People coming from rural areas are being prevented from gaining housing because there is a dilemma within the city’s government policies.”

Affordability of housing (rental or homeownership) is a concern to seniors. The majority of the participants are experiencing financial difficulty. This is in part due to low rates or absence of pension plans (CPP) and/or a lack of retirement savings. This financial uncertainty leaves little room for funding that could be geared towards home renovations and/or contributes to their choices of living in the inner-city where rental rates and housing conditions are among the lowest in the city.

- “There needs to be a place to borrow money to fix their own house, especially for women who are widowed and have a lower income.”
- “You have to make a lot of money for a good CPP.”





- “Sometimes there is little savings and no CPP.”
- “No pension or CPP without a career that offers this.”
- “There is a lack of money for the damage deposit”
- “There is a low rate on pensions.”
- “Paying bills leaves no money for insurance.”
- “How many are just getting a senior pension?”

Some participants stated that they did not have sufficient references or a rental history which led to being excluded from renting the unit. Discrimination also was an issue for some seniors and in addition, they felt that there is a lack of available Aboriginal housing organizations to rent from.

- “People don’t want to rent to Aboriginal people...there is a lack of trust.”
- “When you have children, they will not let you rent.”
- “Landlords have no concept of native traditional values and Systems.”

The quality of rental accommodations was a major issue ranging from poor conditions of housing to unsafe neighbourhoods. Again, this has contributed to the fact that most Aboriginal seniors live in the inner city.



- “There are safety issues like slipping on steps, break and enters drive by shootings, stabbings, fights and drug dealing in our neighbourhoods.”
- “There are unsafe properties; people take the batteries out of fire alarms.”
- “Poor appliances, out of date wiring, promises for repairs, never happens.”
- “Housing doesn’t accommodate people with disabilities, no banister on the stairs.”

The participants maintain they have certain unmet needs, which includes a range of supports, such as grocery stores, transportation, and funding for home renovations.

- “There should be funds for women who were home raising children.”
- “There is a lack of transportation. Shopping and conveniences nearby are issues.”
- “There are potential language barriers.”
- “No support for people coming from the communities.”
- “There is a lack support for homecare.”
- “As part of landlord tenancy act, the damage deposit is supposed to go into a trust account and interest and accumulation should be added to deposit. There is no return of the damage deposits without explanations.”



The physical condition of accommodations are of great concern to the seniors. It was suggested that some houses should be condemned and new houses built. They were cautious, however, that repairs would increase their rent.

- “It is too much money just to rent a bachelor suite”
- “They give you a little hole for \$400.00”
- “Space is small for what you pay”
- “If they do repairs, then they raise the rent”
- “There should be a health inspector, a home inspector should be mandatory”

Some of the seniors currently live in a 55 plus home. They share concerns regarding safety. They stated that there is an absence of rules, visiting hours, and on site supervision. The majority of these seniors believe that proper management needs to be in place.

- “People who do not live in the building are walking the halls and creating an unsafe atmosphere.”
- “Children are running up and down the halls, no-one is supervising them.”

The seniors offered many recommendations, ranging from youth involvement to financial incentives.

- “Youth should also be encouraged to use their skills to help seniors/elders to create partnerships.”
- “Taxes that are generated from the urban community should be going back to the rural community.”
- “Different places should be providing funding, such as the VLT’s and casinos, and put the money into trust funds.”
- “Approaching the Band to purchase land for housing Developments.”



## Summary and Areas of Concern

This section highlighted the findings from a series of dialogues with Aboriginal persons. This included informal discussions, one-on-one interviews and a set of community meetings.

Emerging from these sessions, there remains a great deal of need among seniors, persons with disability and also for more specialized housing to accommodate transitional needs. There was optimism in many of the comments in that much of the housing currently provided is adequate but that there is more work to be done and that neighbourhood issues also need to be addressed.

More specifically, the community engagement process raised the need to deal with the following areas:

### **Help provide the supports necessary to curb high levels of residential mobility within the city of Winnipeg.**

An Aboriginal Housing Authority can be the vehicle to begin to centralize resources and supports to ensure that a range of services are housed in one location.

The number of persons accessing housing after being on wait-lists seems to be evidence to support a centralized wait list process, this might help reduce the length of time on wait lists to which this sample indicated was 15 months.

Income based supports to assist those households struggling to make shelter payments needs further attention and given the fact that a high number of households had additional members contributing to the monthly rent continues to confirm this as an area requiring immediate attention.



- It is important to state that while most were satisfied with their current housing and overall maintenance there is room to continue to improve on this finding so that the majority is satisfied;
- Although neighbourhood issues are outside of the scope of the report it cannot be ignored that many felt unsafe. Perhaps this relates to the recognition that more could be done within the community;
- Homeownership must continue to be an area of interest and finding ways to help MUNHA housing clients transition into homeownership should be a central pillar of the strategy;
- There is also little doubt that the majority consulted in this report support the creation of an Aboriginal based housing authority and that such an organization could provide a range of supports including education and training, transition to ownership support and centralization and streamlining of resources;
- While a diverse set of persons were singled out as needing additional supports, seniors remain a group that will continue to put pressure on the housing market; and
- This is coupled with the fact that many Aboriginal seniors in need of housing face poverty issues and lack of supportive care services means this group must be central in the ongoing planning process.



# TOWARD A COMMON MOVE FORWARD STRATEGY

Based on the collective words, thoughts and direction gathered from those who shared and contributed to this process, this final section has been aptly titled “*toward a common move forward strategy.*” As was noted at the outset, the overriding objective of this document remains the need to protect and enhance access to quality affordable housing for Aboriginal persons and families in Winnipeg.

To move forward, the strategy commences by outlining five key drivers that embody the current challenges and opportunities. It is important to also acknowledge that while some issues facing the MUNHA membership appear overwhelming, there must be hope that they can be resolved so as to ensure a sustainable and long term future for all MUNHA members, especially those residents that depend so heavily on accessing much needed housing. Thus the following drivers are offered as the base from which to build and move the strategy forward:

- The MUNHA membership must work collectively while recognizing that its strength emanates from their diversity to provide a range of housing and support services;
- The MUNHA membership must continue to build its capacity to meet expanding housing demand while also adequately maintaining its existing assets;
- The MUNHA membership must resolve financial challenges to ensure its long term sustainability;
- The MUNHA membership must pursue options and supports to transition eligible MUNHA clients into other forms of tenure including homeownership to help alleviate the backlog of long wait lists; and
- The MUNHA membership must provide ongoing training and education options to clients and staff with the end goal being access to information and innovative ways to deliver housing and related services.



## Setting Priorities

To actualize the drivers, eight priority areas were identified and ranked by the MUNHA membership according to importance and are listed below. Each priority is then discussed with respect to what its goal is, who is involved, and what steps are needed to achieve the desired outcome. It is also important to note that some priorities have overlapping issues.

MUNHA Priority Areas
1. Resolve Financial Uncertainty
2. Deal with the Housing Stock (expansion and maintenance)
3. Deal with Operational Issues
4. Review Governance, Policies and long term planning
5. Deal with Changing Client Needs
6. Enhance Tenant Relations
7. Explore External Neighbourhood Issues
8. Promote Education and Training Options

### (1) Dealing with Financial Uncertainty

Dealing with financial uncertainty was listed as the single most important but complicated priority facing the MUNHA membership. Financial uncertainty revolves primarily around dealing with the end of operating agreements but extends both to seeking additional opportunities to generate new revenue sources as well as more effectively managing existing resources. The related challenge facing the membership is that many of the existing units are aging and as the structural audit highlighted substantive work is needed to upgrade and repair the stock. The goal is then to:

***Ensure that all members of MUNHA actively work toward seeking long term financial sustainability.***



To achieve this goal the following options were explored and must be carefully considered:

- Increase market revenue;
- Explore opportunities to transfer operating surpluses from one project to another;
- Increase RGI revenue;
- Increase rents for social assistance tenants;
- Increase the RGI ratio charged to tenants, for example, to 32 or 35 percent of income;
- Introduce/increase market units – as an alternative to shallow subsidy, some RGI units might be moved to market rent (reducing the need for RGI on those units, so it can be used on others), again at time of unit turnover; and
- Negotiate a new rent supplement agreement – where the provider is unable to resolve the viability problem without assistance, it can approach the funder for a new subsidy, potentially structured as a rent supplement agreement.

## **(2) Deal with the housing stock (expansion and maintenance)**

As noted, the housing stock is aging and increasingly needs repair while at the same time demand is growing. These issues combined require both short and long term solutions and therefore the goal is to:

***Work toward a housing repair and replacement strategy that considers changing market dynamics, aging housing and the pending need for additional and expanded forms of housing.***





Acting on these issues requires building on the capacity of MUNHA members to effectively maintain the existing stock while building new units. The latter of which relates specifically to the fact that with a forecast population growth of 34,000 persons or a percent change of 58 percent between now and 2026, the need to add units within Winnipeg must become a priority. This will need to be balanced with maintaining an older stock of housing that will continue to require substantive capital investment. The following issues will therefore be critical to consider:

- Adding 400-600 new units while adequately maintaining the existing stock will prove to be challenging but barely maintain the existing level of support given population change;
- Meeting the growing demands of seniors for affordable housing, many of whom will require supportive care options;
- Giving priority to special needs groups such as ex-offenders, sex trade workers and other vulnerable persons in the undersupplied transitional housing market; and
- Expanding the number of care units for persons with medical conditions will also begin to become more of an acute issue.

Dealing with the specific capital expansion needs of the existing stock will begin to exert more and more of the limited capital dollars. This will be exacerbated by fact that:

- Many of the MUNHA units are single family detached which are
- scattered throughout the city, this will make capital investment more challenging and expensive;
- In absence of increased revenues to support both capital reinvestment and expansion of the stock, long term maintenance has the potential to be a cause of insolvency for some groups; and
- Seek funding to engage in upgrading the stock based on the structural audit.



Dealing with an aging stock that is increasingly requiring more significant repairs must also be adequately addressed. In cases where a project is inevitably deemed unviable *and* in a poor state of repair, it may be appropriate to assess whether it should be retained. This point should be carefully thought out as with the structural audit indicating that \$12 million dollars of repairs are needed and that there is an aging stock, long term capital investment has the potential to cripple the MUNHA organization. As was also noted at the end of expiry of all existing units there will be over 300 that are in excess of 100 year old.

While there is little doubt that there are many issues facing the clients of MUNHA housing, pursuing options for transitioning current MUNHA clients out of subsidized housing and into homeownership must be explored as part of the strategy to ensure long term viability. In particular, homeownership was repeatedly raised as being an option that must be explored by the MUNHA membership. However, this must be recognized within the following points:

- Homeownership is not for everyone;
- Encouraging homeownership must include the development of training and education modules to help people understand the steps needed to be a successful homeowner;
- Transitioning people into homeownership should not be viewed as a means to resolve any shortfalls in the provision of affordable and quality rental housing.; and
- Having homeownership embedded into the potential housing authority model will help make it a more visible and attainable goal for those wishing to pursue ownership.



### **(3) Deal with Operations**

The operations of the MUNHA membership vary substantively from one organization to the next, however, it is important that the groups work together to find ways to effectively share and collaborate on projects and operations that offer the potential to benefit from the “purchasing power” of the entire membership. The goal is therefore:

***Working together on common areas to collectively address operations in a manner that benefits the membership.***

The steps necessary to achieve this goal are to collaborate more effectively on issues that might allow for the potential sharing of resources and expertise. However, it is also recognized that the challenges outlined above with respect to the escalation of costs associated with the EOA and an aging housing stock will make it more important to work together.

### **(4) Governance Structure, Policy Development and Long Term Planning**

The broad operational structure of the MUNHA membership was examined in order to consider the formation of a housing authority and to consider policy development issues. While the nature and structure of potential governance models were explored in this document, it remains an area that will require careful analysis to move forward.

The goal is therefore:

***Explore innovative governance models and review policies so as to set short and long term objectives.***



As was reported in this document, the creation of an Aboriginal Housing Authority must be viewed as a positive step toward a more coordinated delivery process for services and supports. The approach should consider many issues but there did seem to be commonality along the following:

- Offering training, communication and education support to staff, community members and potential stakeholders;
- Creating the necessary financial mechanisms to better utilize scarce existing resources more effectively and potentially act as a means to leverage additional funding opportunities; and
- Develop a synergistic administrative mechanism that builds on the current membership strength of MUNHA.

One of the key outcomes of this process was the potential role of establishing an Aboriginal Directorate. This was noted as an important component of this priority and the need to have a clear line of communication and one that is represented by the Aboriginal community was thought to present an important step forward. The MUNHA membership will need to continue to lobby government for the creation of such a position to ensure that any implementation meets the membership's needs.

All issues within the priority area relate in many ways to the long and short term viability of the MUNHA organizations. Clearly establishing the direction of the organization is critical and must require separating out what needs to be done today with setting longer term priority areas.



## **(5) Deal with Changing Client Needs**

The Aboriginal population in Winnipeg is diverse and expected to exceed 90,000 in the coming decades. The goal is to better understand client needs by:

***Responding to the changing composition of the Aboriginal community in Winnipeg to ensure that all persons who need access to quality affordable housing can do so.***

To address this goal will require understanding the long term demographic and socio-economic structure of the Aboriginal community. This will include understanding the needs of the 90,000 plus Aboriginal persons expected to call Winnipeg home. To do so will also require that the needs of many are considered and accounted for and this will need to include, seniors, families and individuals while providing supportive care and targeted services to ex-offenders, sex trade workers and other vulnerable persons who are currently under-housed in the undersupplied transitional housing market. As was also noted attention will also need to focus on the number of care units for persons with medical conditions.

## **(6) Enhance Tenant Relations**

Providing tenants with access to information about MUNHA that is consistent and represents the collective views of the organizations can be beneficial. This could include having standard processes for applications, appeals and providing handbooks that could all be produced under the banner of MUNHA. The goal would be to:

***Create a positive environment for tenants by providing access to consistent information and supports that would enhance the quality of housing and related services.***



To achieve this goal will require the membership to work together to create the materials and a working environment so as to provide tenants with consistency in processes and information provided. This would be helpful for the MUNHA membership as this would not only centralize the process but be much more effective financially and administratively. A related activity would be to encourage and support the development of tenant associations that could also help bridge the divide among organizations.

## **(7) Explore External Neighbourhood Issues**

While external factors are not necessarily related to the activities of the MUNHA organizations, there is a potential for the member organizations to become more proactive in finding solutions to some neighbourhood issues raised during the consultation process with the goal being to:

***Become an active participant in working with the residents in MUNHA housing and the wider community to address neighbourhood issues in a manner that creates a more positive environment for all.***

To achieve this goal requires that MUNHA bring together residents from its own housing along with other neighbourhood stakeholders to begin to understand the core issues in the area and find ways to work together to solve problems. This would include ensuring that the City of Winnipeg and other agencies are represented such as the neighbourhood renewal groups or other vested persons. One way to facilitate such an interaction would be to have the aforementioned tenant groups play a key role in empowering residents to be leaders in change in the neighbourhood.



## **(8) Promote Education and Training Options**

Opportunities for staff and residents to explore educational options were noted as being a very important aspect of moving forward. While this was generally seen as an open area, there is significant room for discussion about what this might contain with tenants and staff playing a lead role in setting the agenda. Ultimately the goal would be to:

***Provide access to upgrading and education for staff and residents.***

To actualize this goal would require partnerships that could include universities, colleges and training institutes to talk to staff about operational or neighbourhood issues. With respect to residents, it could involve seminars on budgeting to potentially creating training options in administration, maintenance or construction.

An area that could certainly be explored within this priority would be to seek ways to promote homeownership. Homeownership was repeatedly raised as an option that must be explored by the MUNHA membership. Options for transitioning current MUNHA clients out of subsidized housing and into homeownership must be explored as part of the strategy to ensure long term viability. However, MUNHA should keep in mind that:

- Homeownership is not for everyone;
- Encouraging homeownership must include the development of training and education modules to help people understand the steps needed to be a successful homeowner;
- Transitioning people into homeownership should not be viewed as substitute for the provision of affordable and quality rental housing; and
- Having homeownership embedded into the potential housing authority model will help make it a more visible and attainable goal for those wishing to pursue ownership.



## SUMMARY

What is clear from the priorities is that three key themes consistently emerged:

- Addressing financial matters;
- Maintaining and expanding the housing stock; and
- Building the capacity to change the future direction of MUNHA.

This report has also revealed the great potential of the MUNHA membership in that a renewed mandate and a clear path will result in building a long term sustainable organization that is capable of meeting not only today's needs but also those expected in the coming decades. However, what is also evident is that not acting on the issues and challenges noted will have dire consequences and financial uncertainties for some organizations.

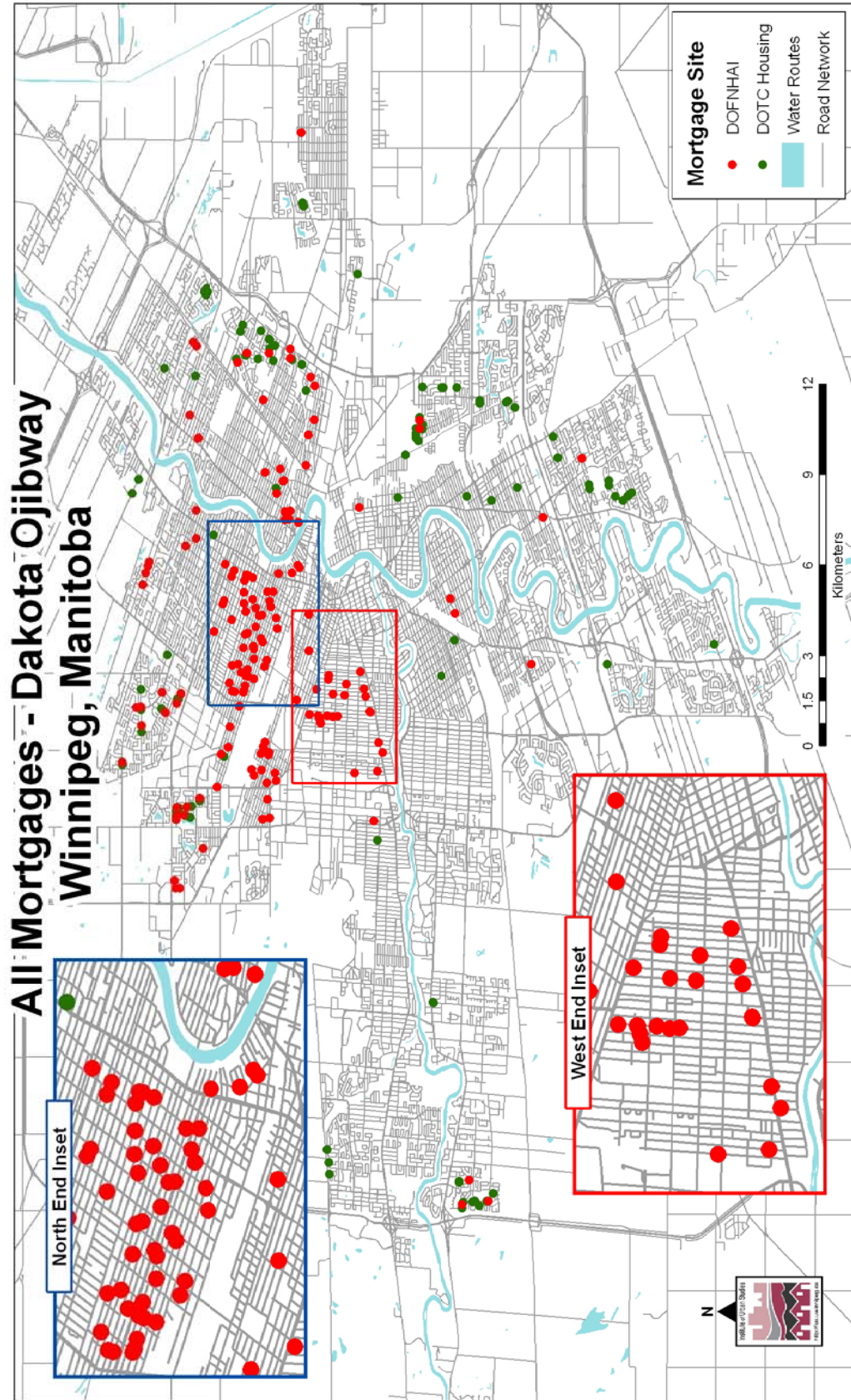
In the end, the five drivers and eight priorities of the housing strategy are by no means thought to constitute the final word or next steps for the MUNHA membership. More so, this document has only begun to move the thinking forward by highlighting the core issues facing the membership. Therefore the conclusion that has emerged is not only based on research but more so it came from the thoughts and desires of Aboriginal persons in Winnipeg who shared, with the research team, their experiences and hopes for a better future. One that begins with a place to call home, a place that represents their needs, desires and ultimately provides them with a starting point for themselves or with their families.

Ultimately, the prioritized issues also brought to bare the complexity of dealing with the enormity of the present situation and that moving forward is unquestionably fraught with pitfalls and roadblocks. But this can not deter MUNHA from sticking to its core objective and obligation of: ***protecting and enhancing the access to quality affordable housing for Aboriginal persons and families in Winnipeg.***



# APPENDIX 1:

## MUNHA Membership: Housing Organization Maps



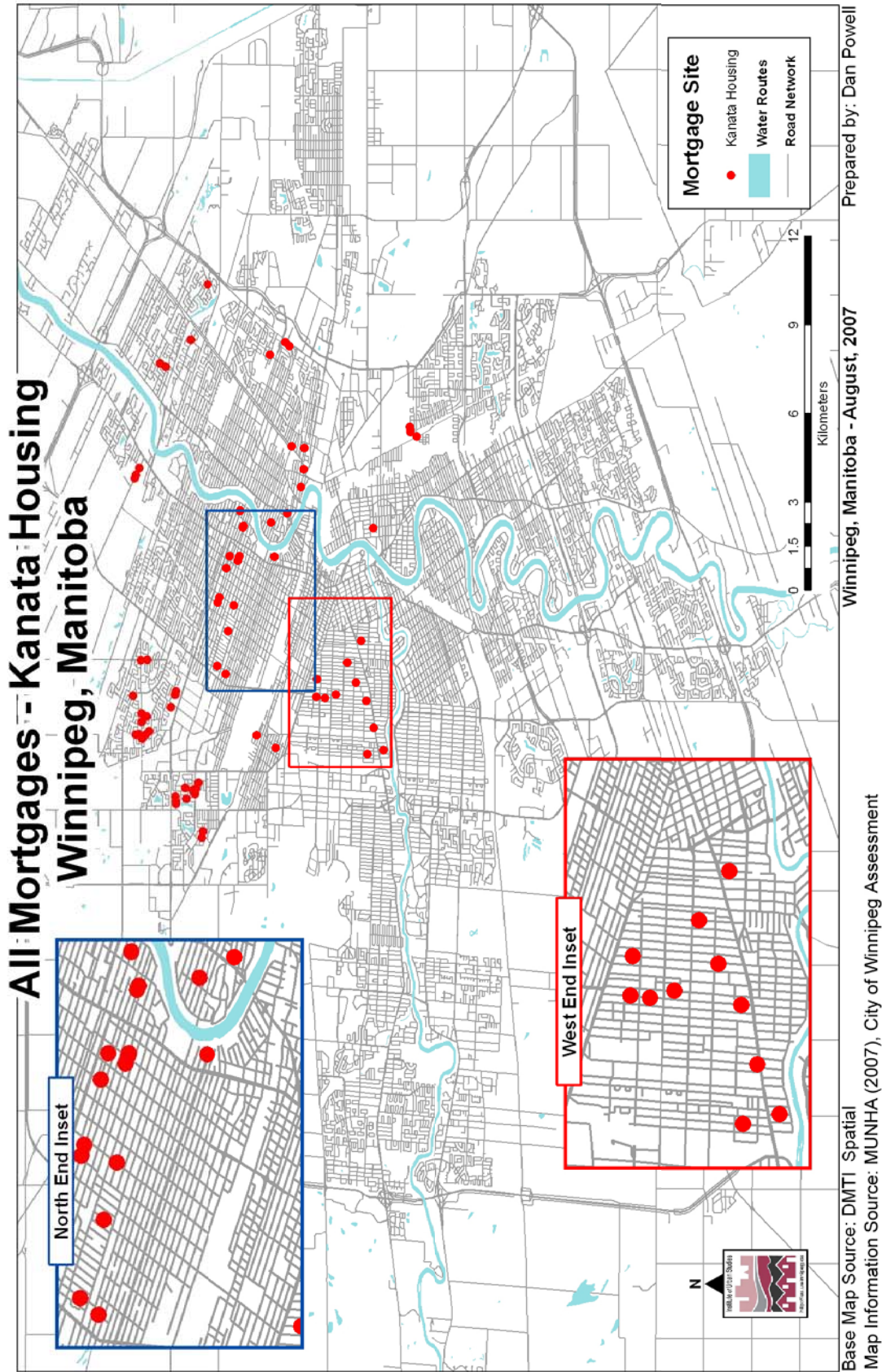
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Winnipeg, Manitoba - August, 2007

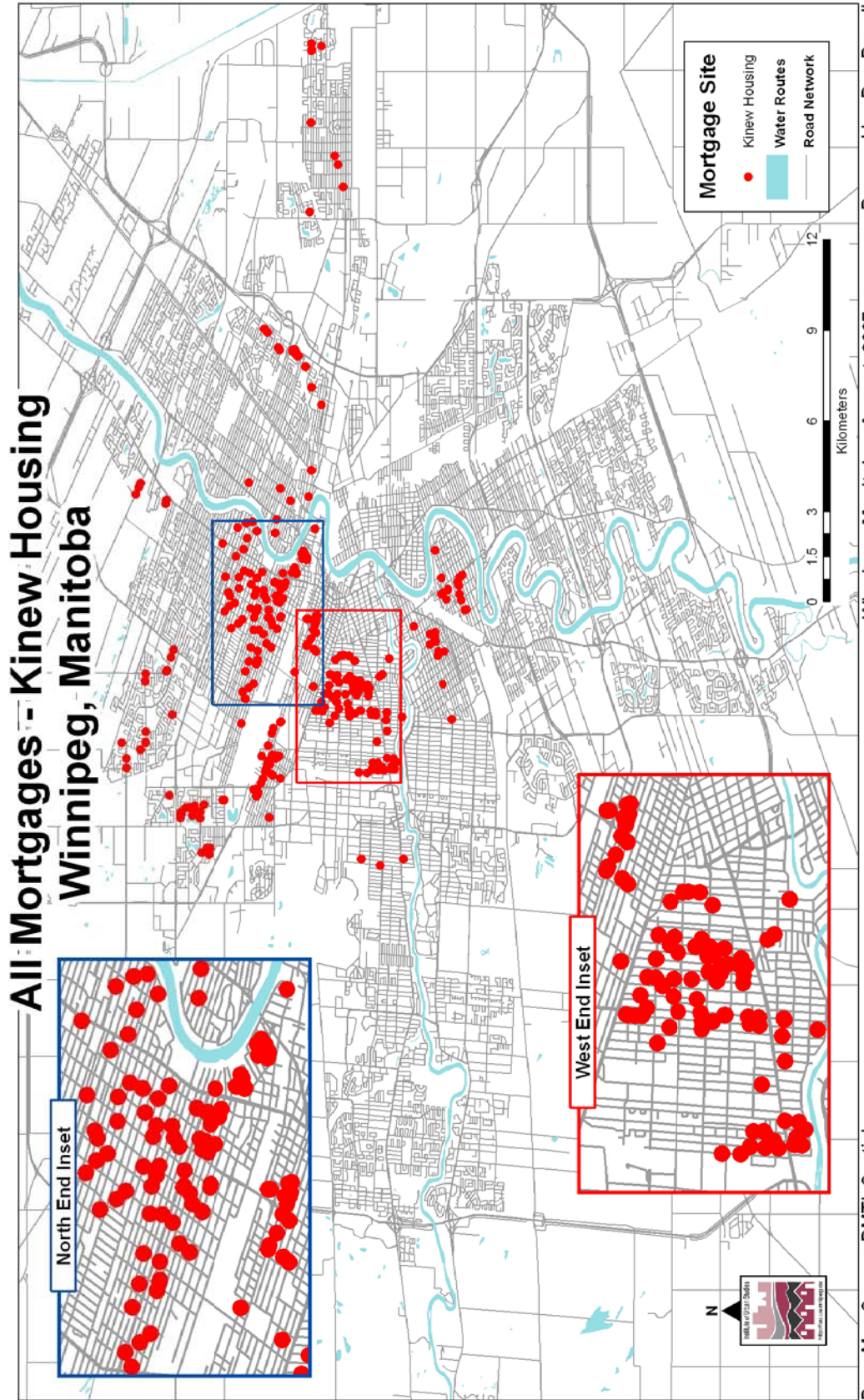
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Map Information Source: MUNHA (2007), City of Winnipeg Assessment



# Appendix Two: Maps of MUNHA Housing Organizations





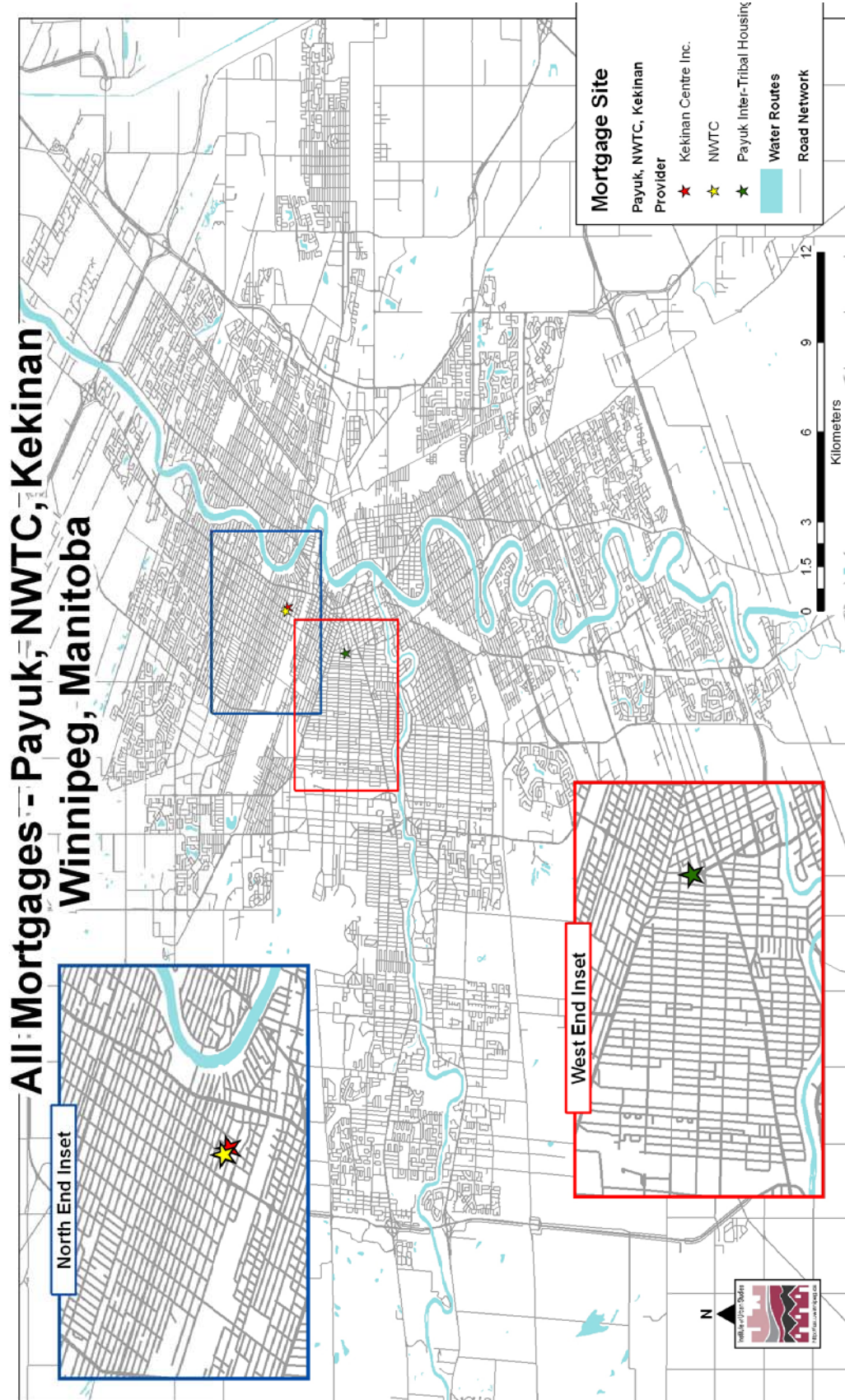


# All Mortgages - Kinew Housing Winnipeg, Manitoba

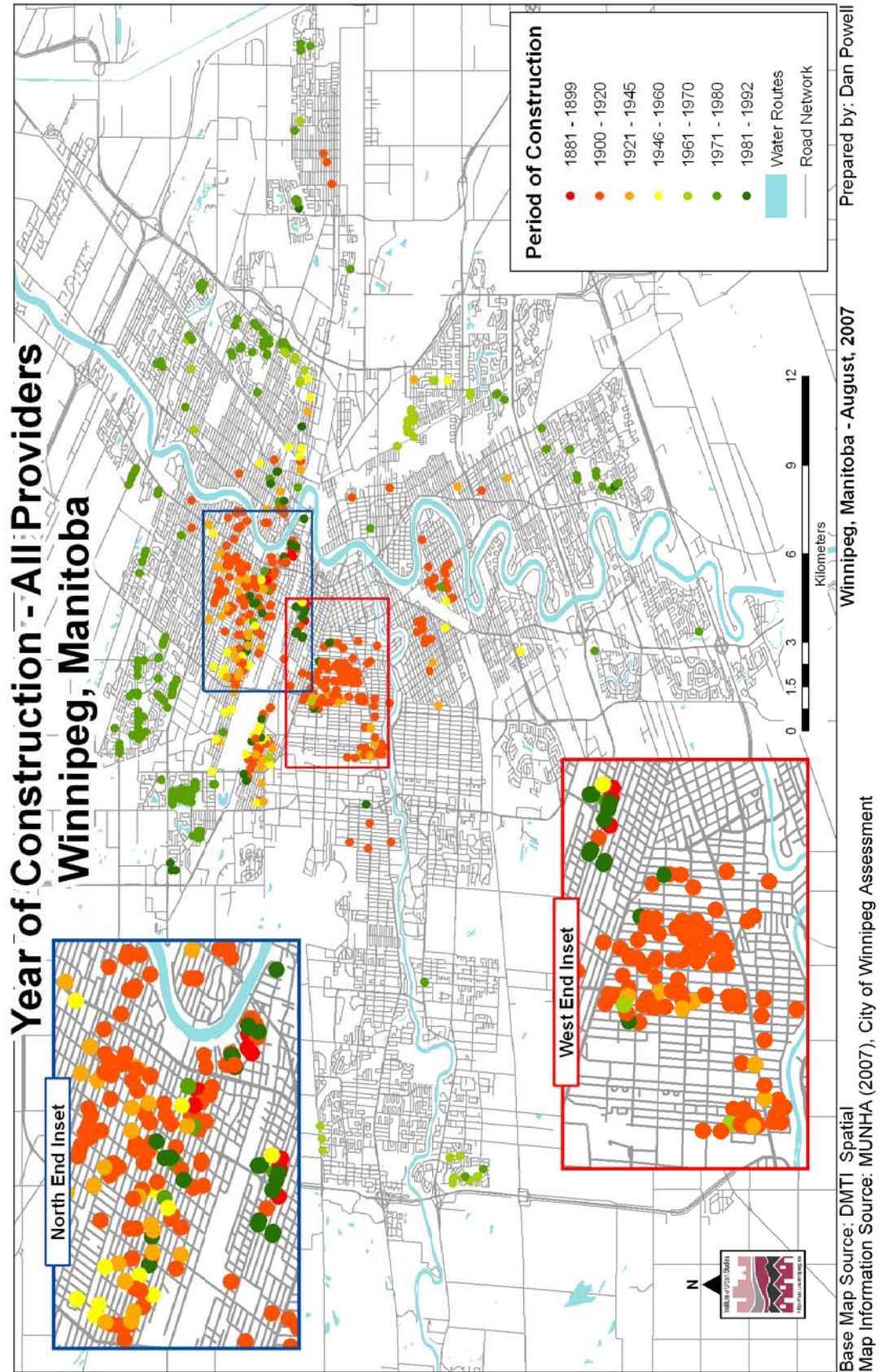
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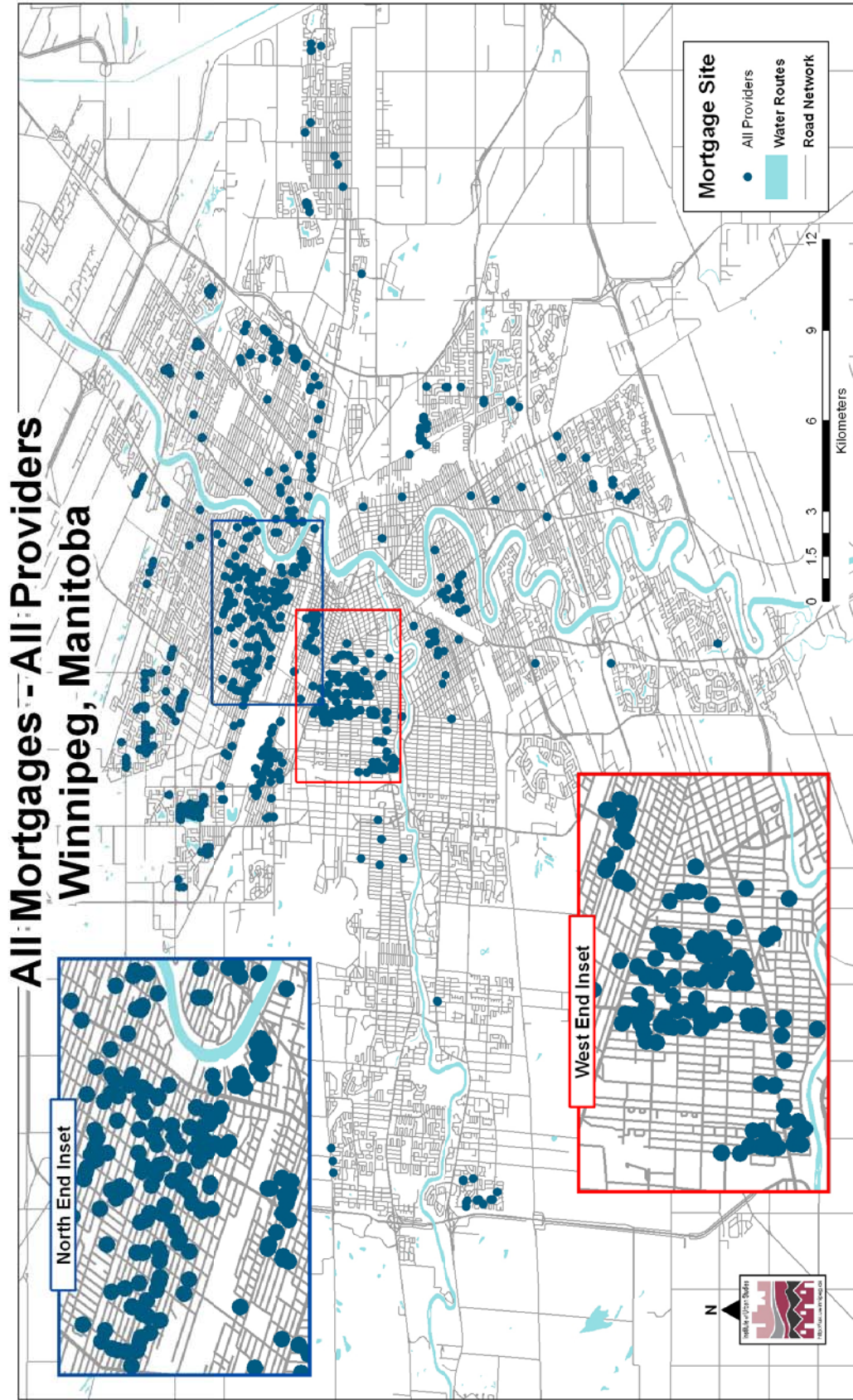
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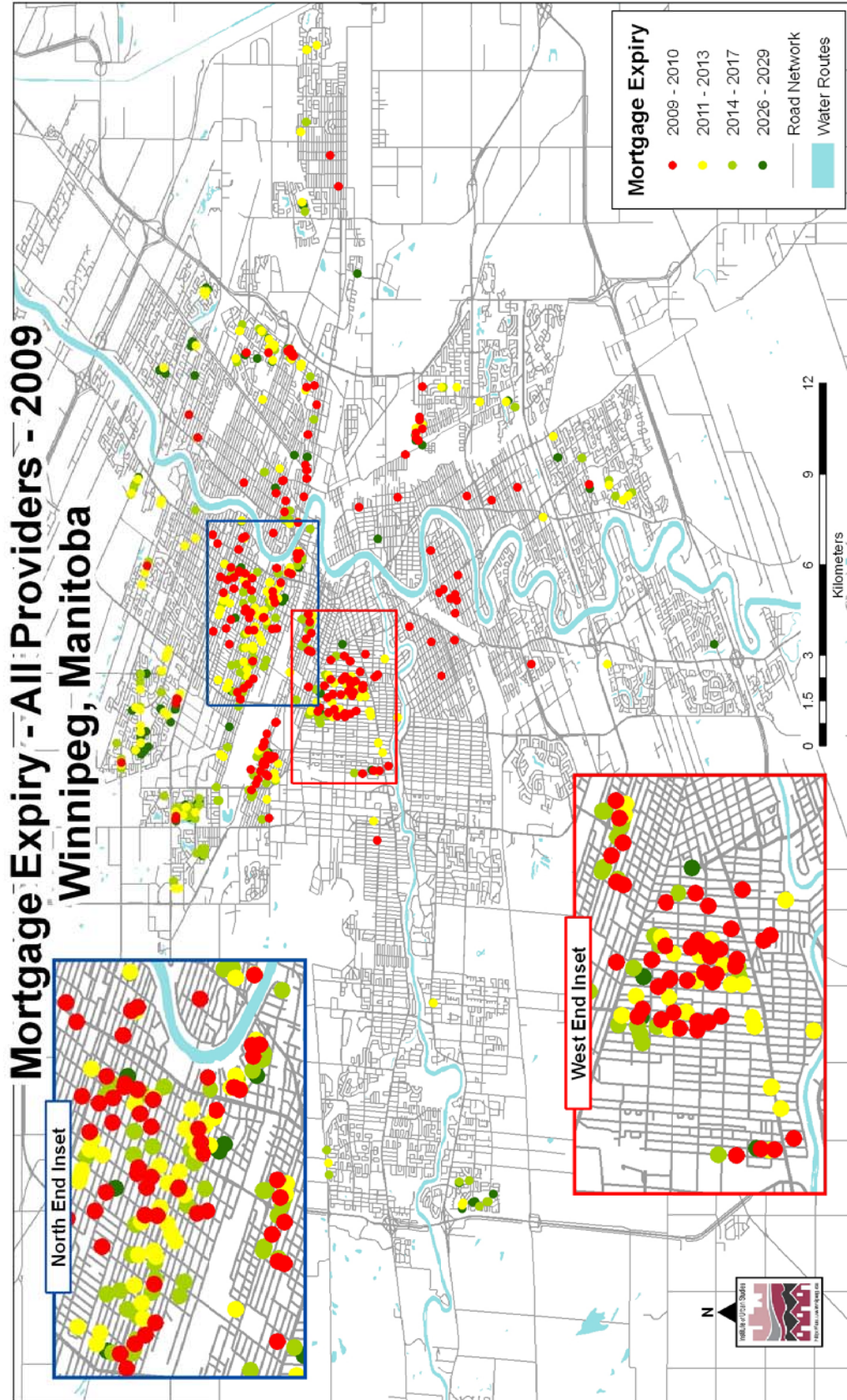
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Winnipeg, Manitoba - August, 2007

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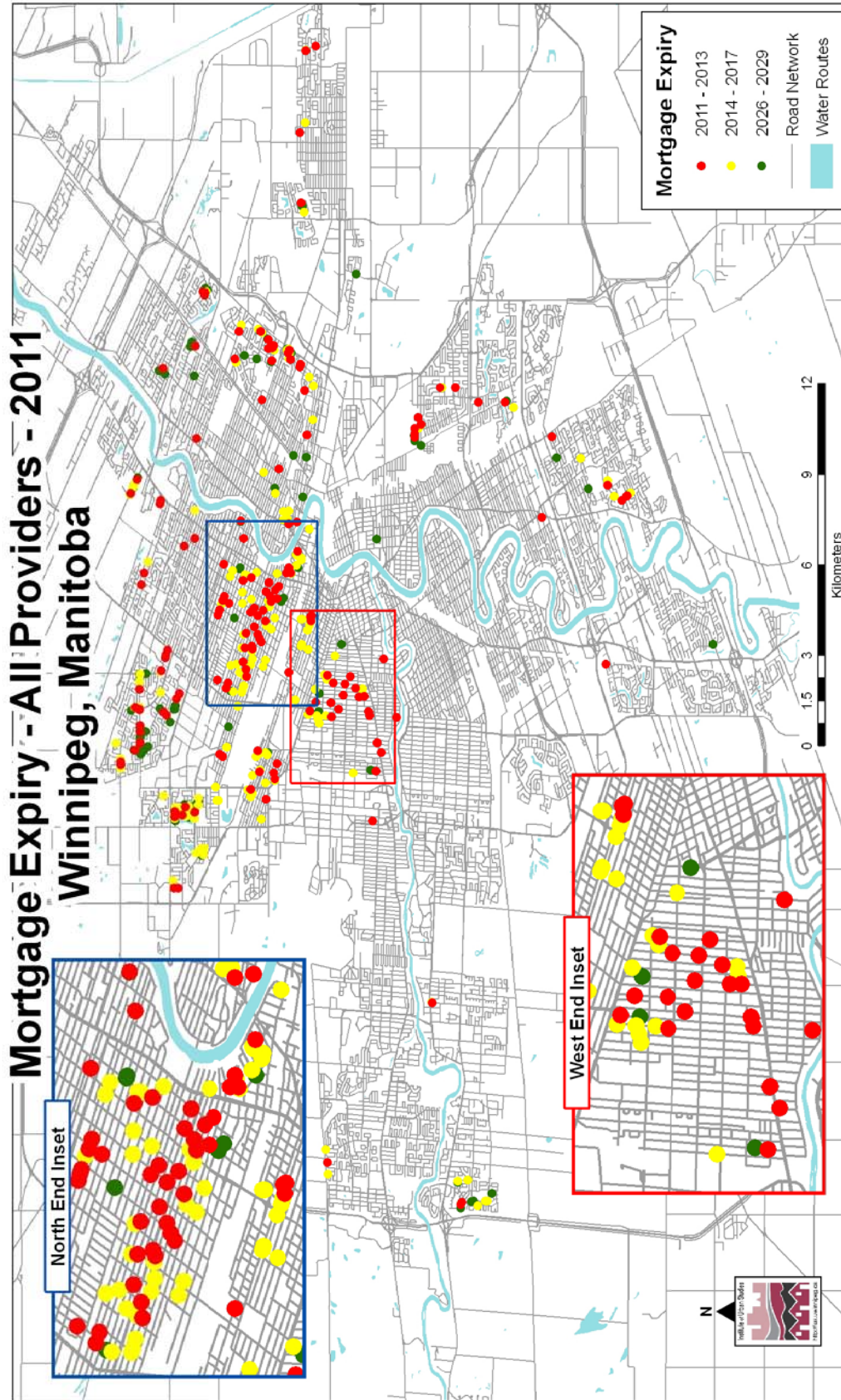




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Winnipeg, Manitoba - August, 2007

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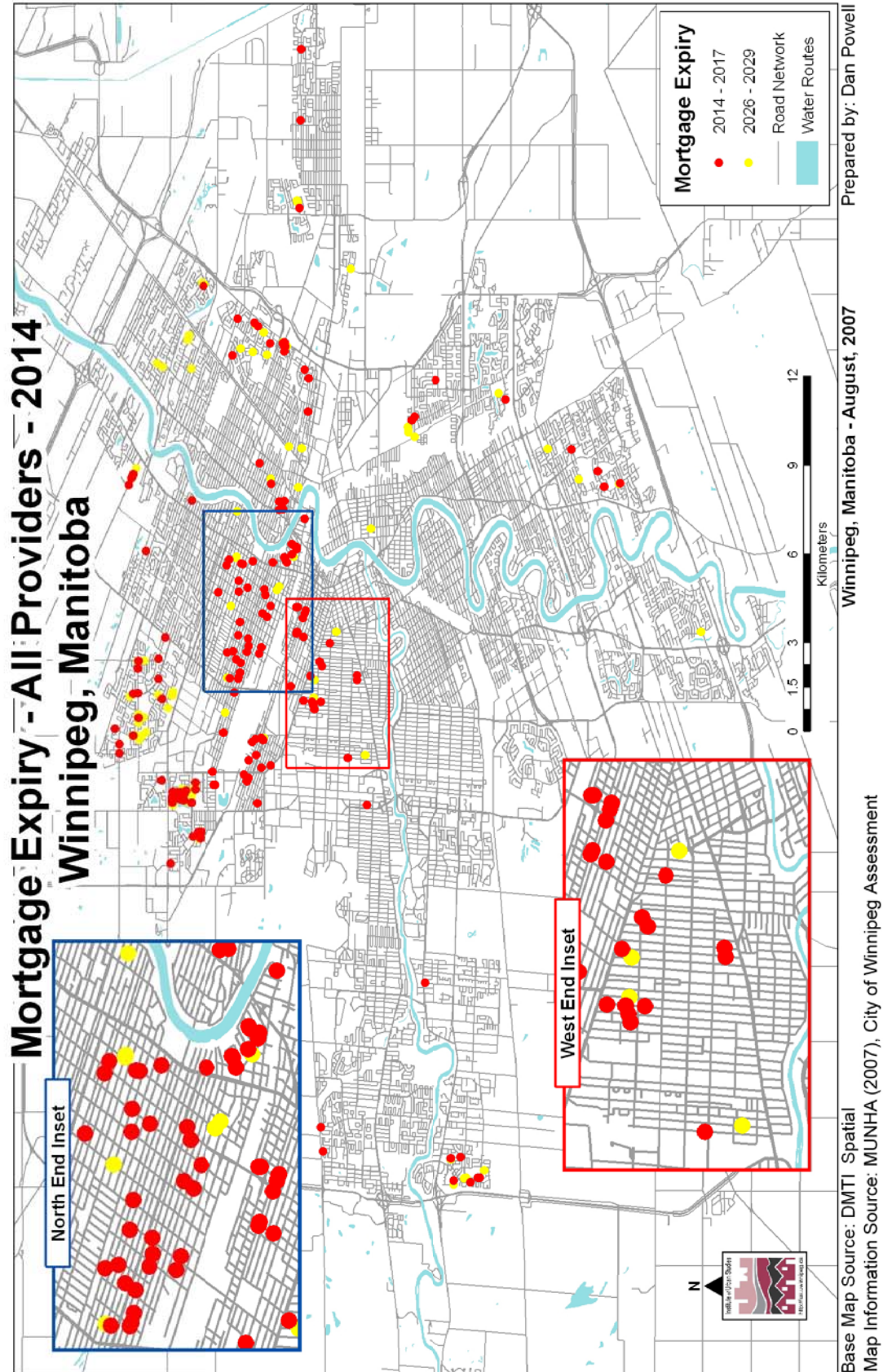


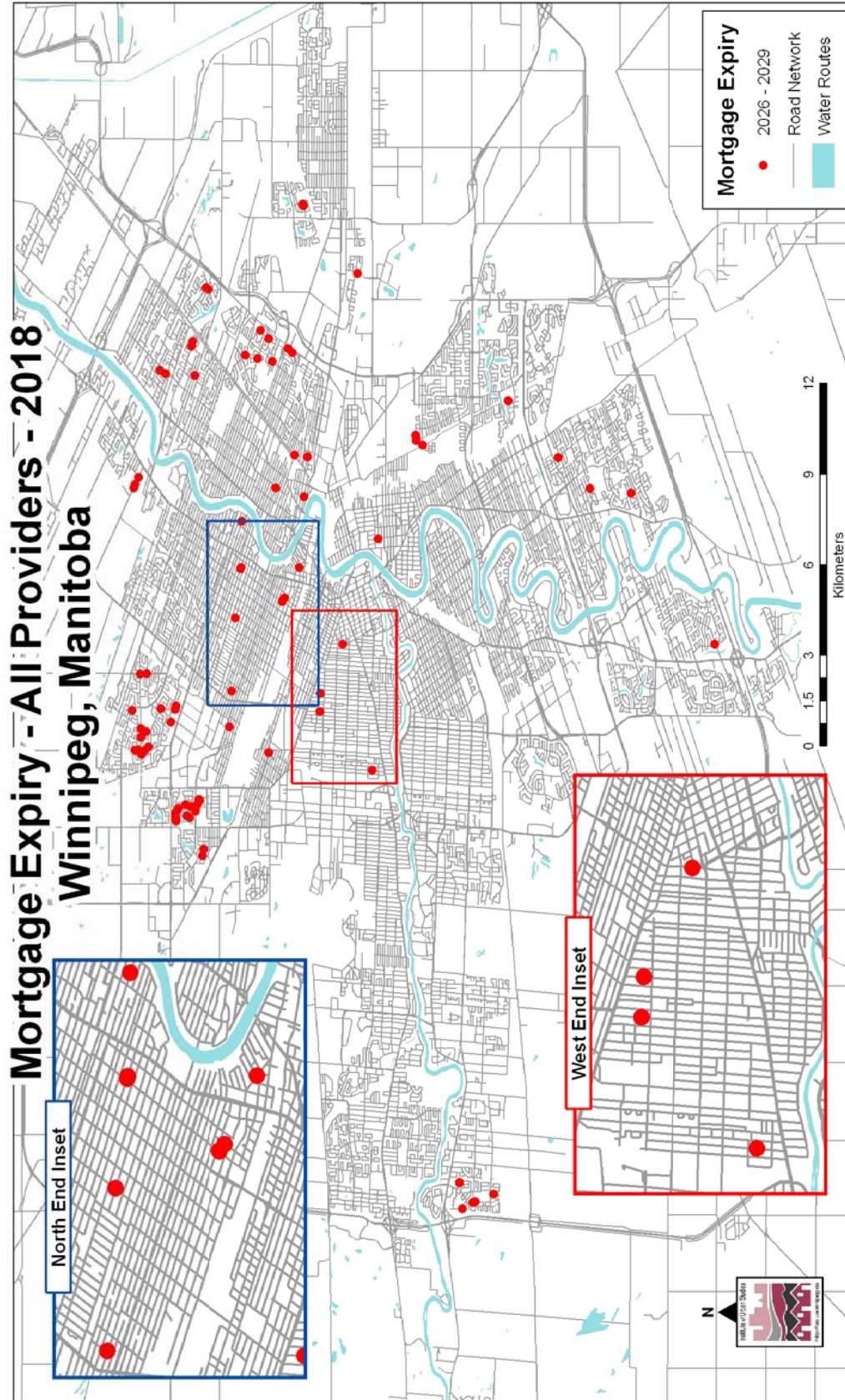
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Prepared by: Dan Powell





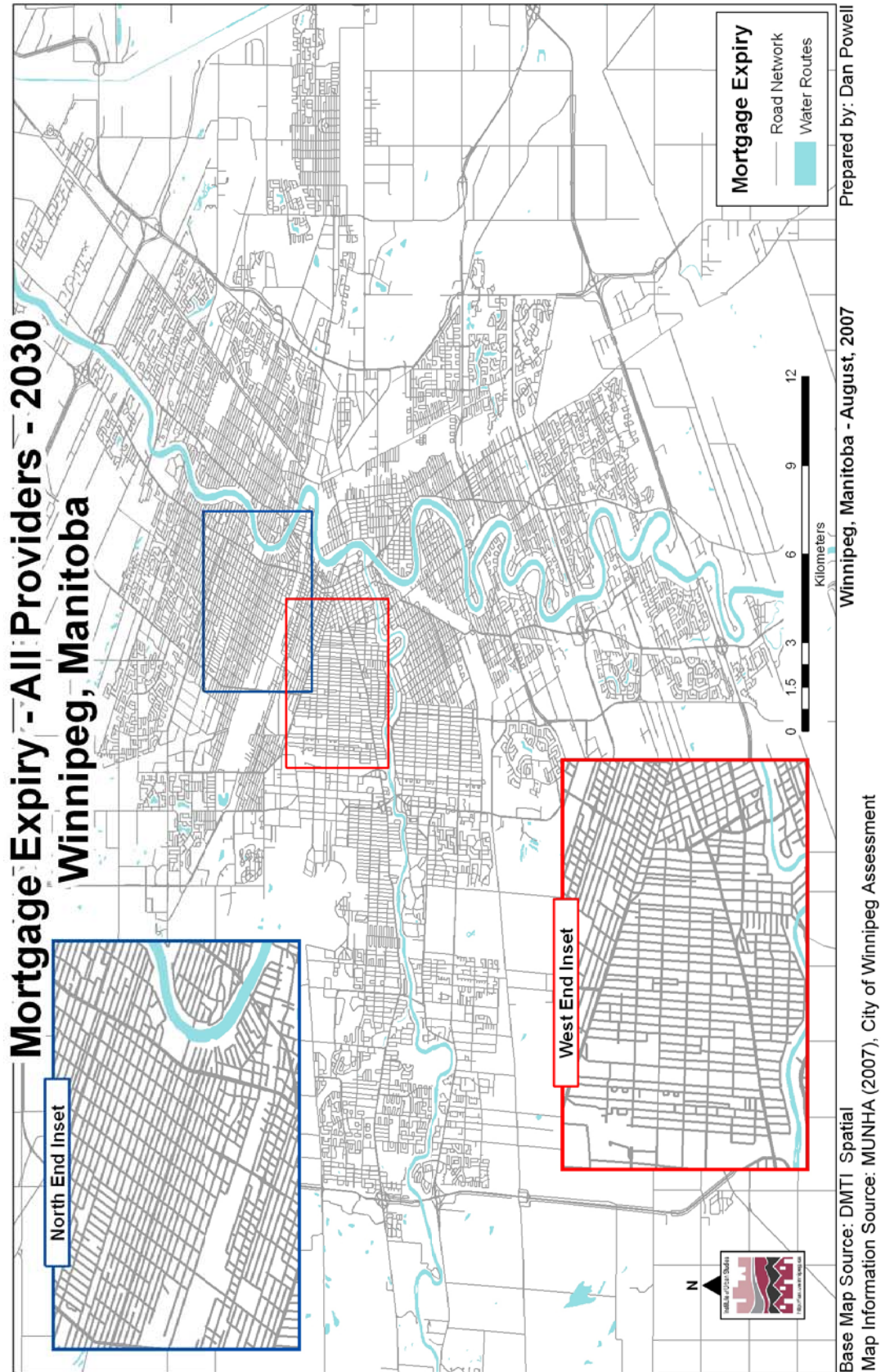


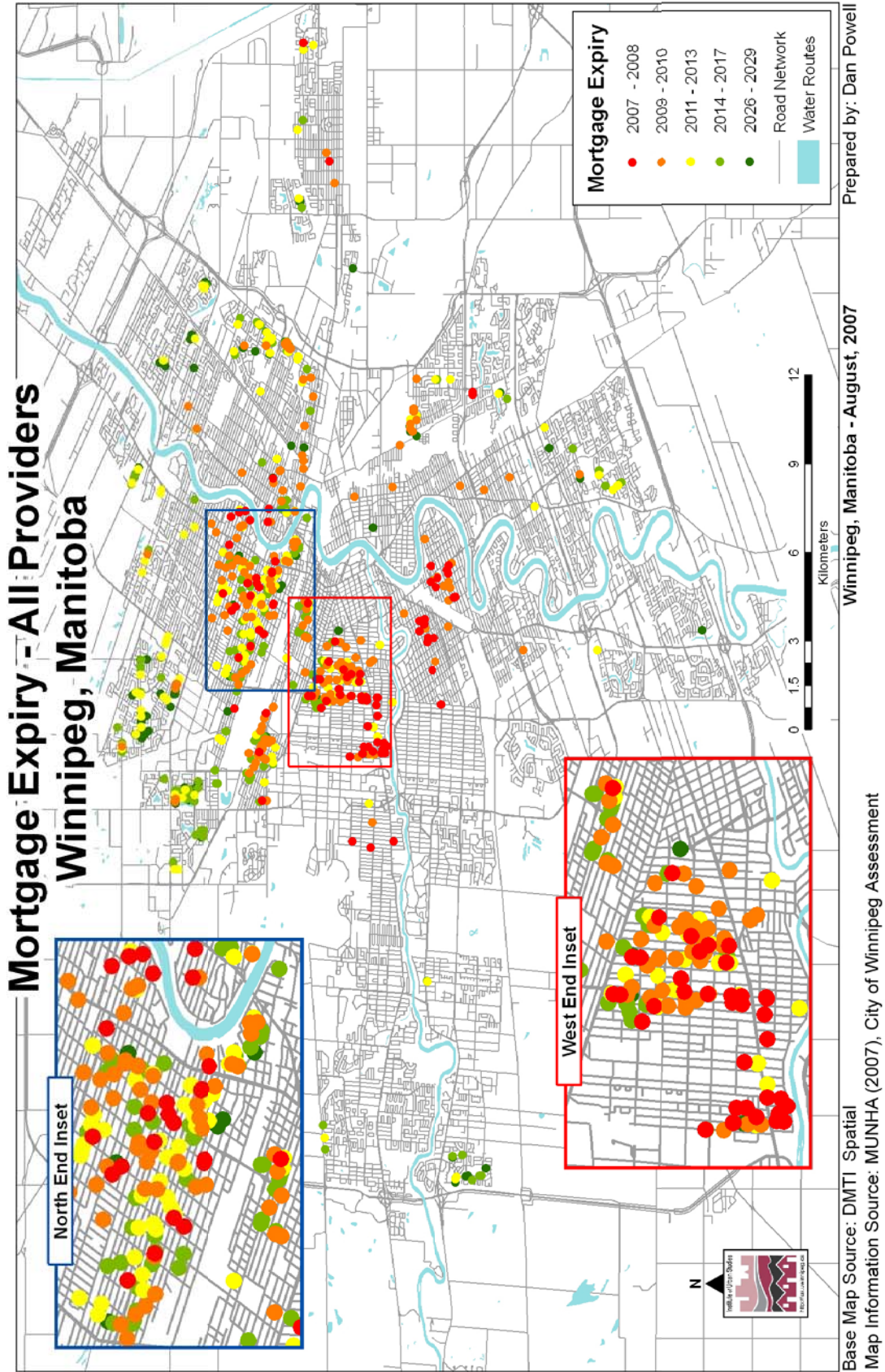
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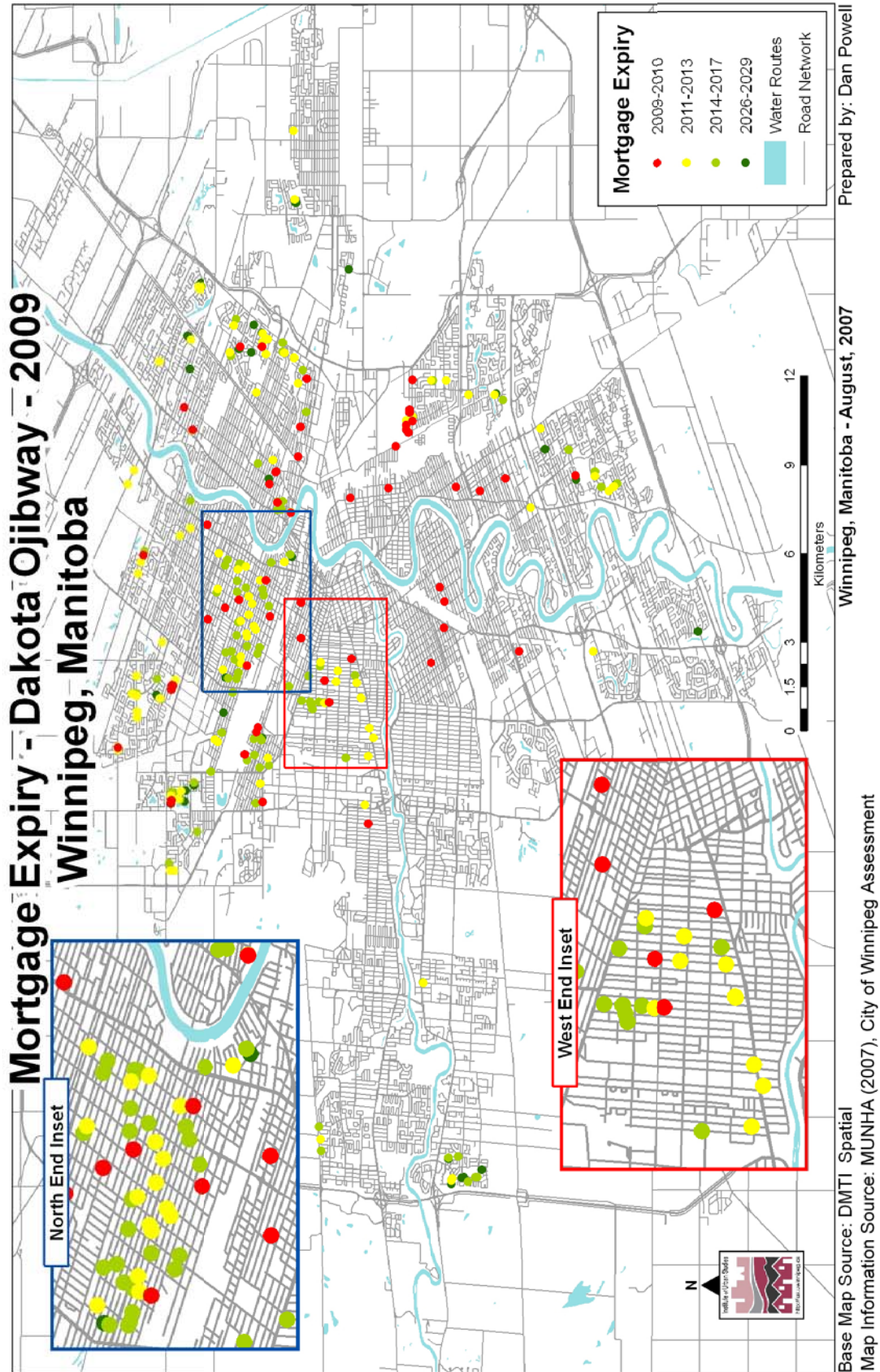
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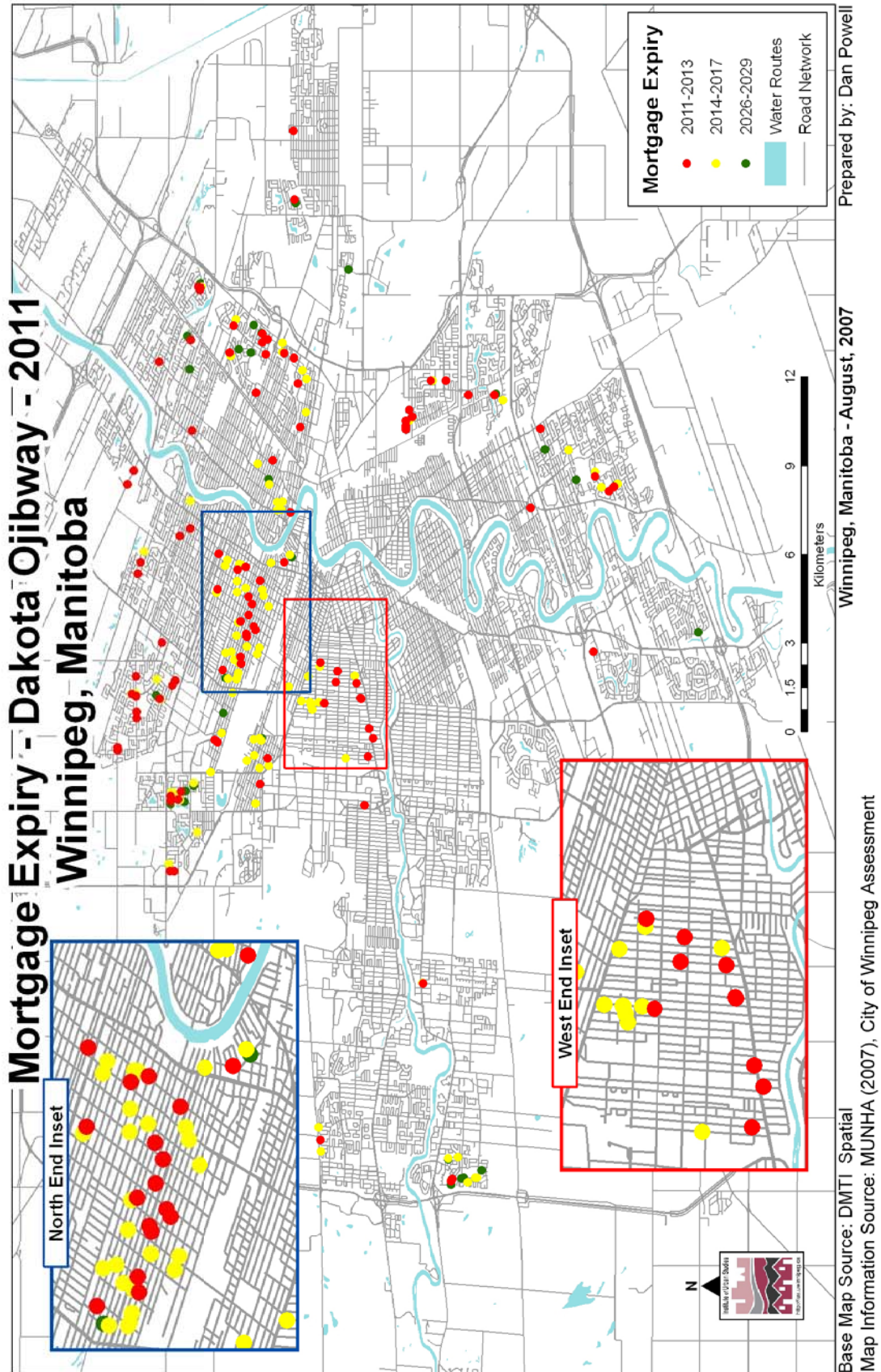




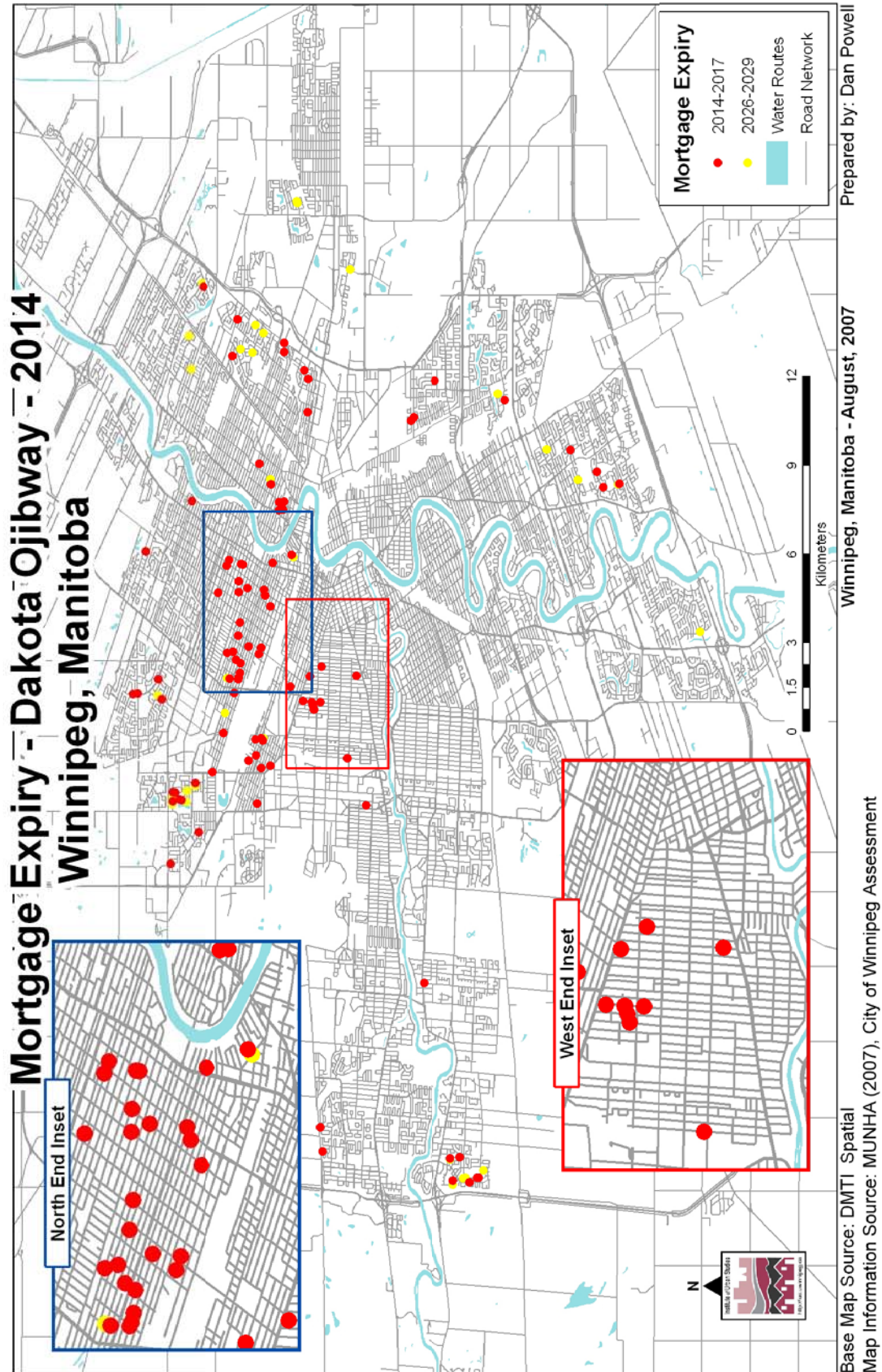


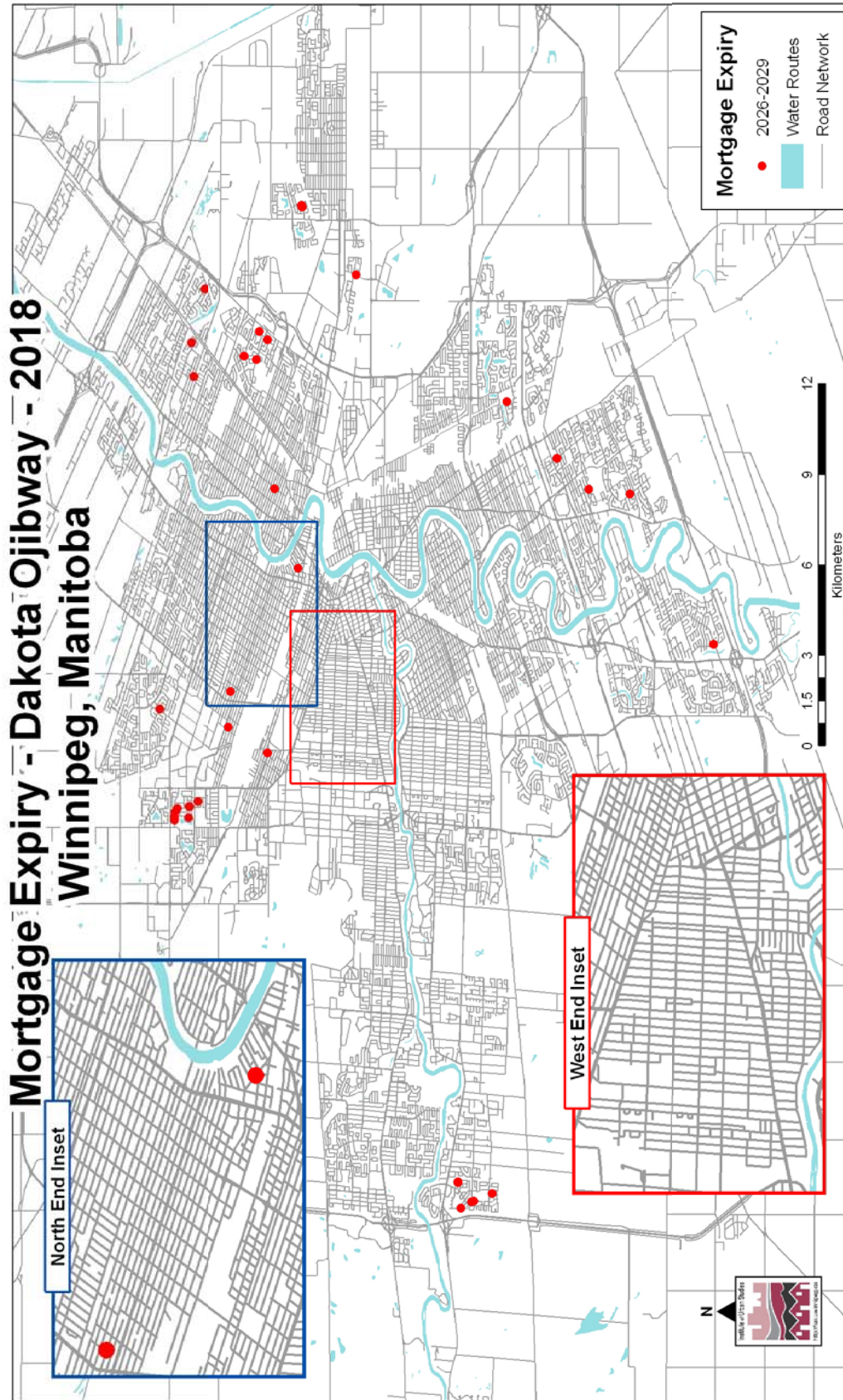












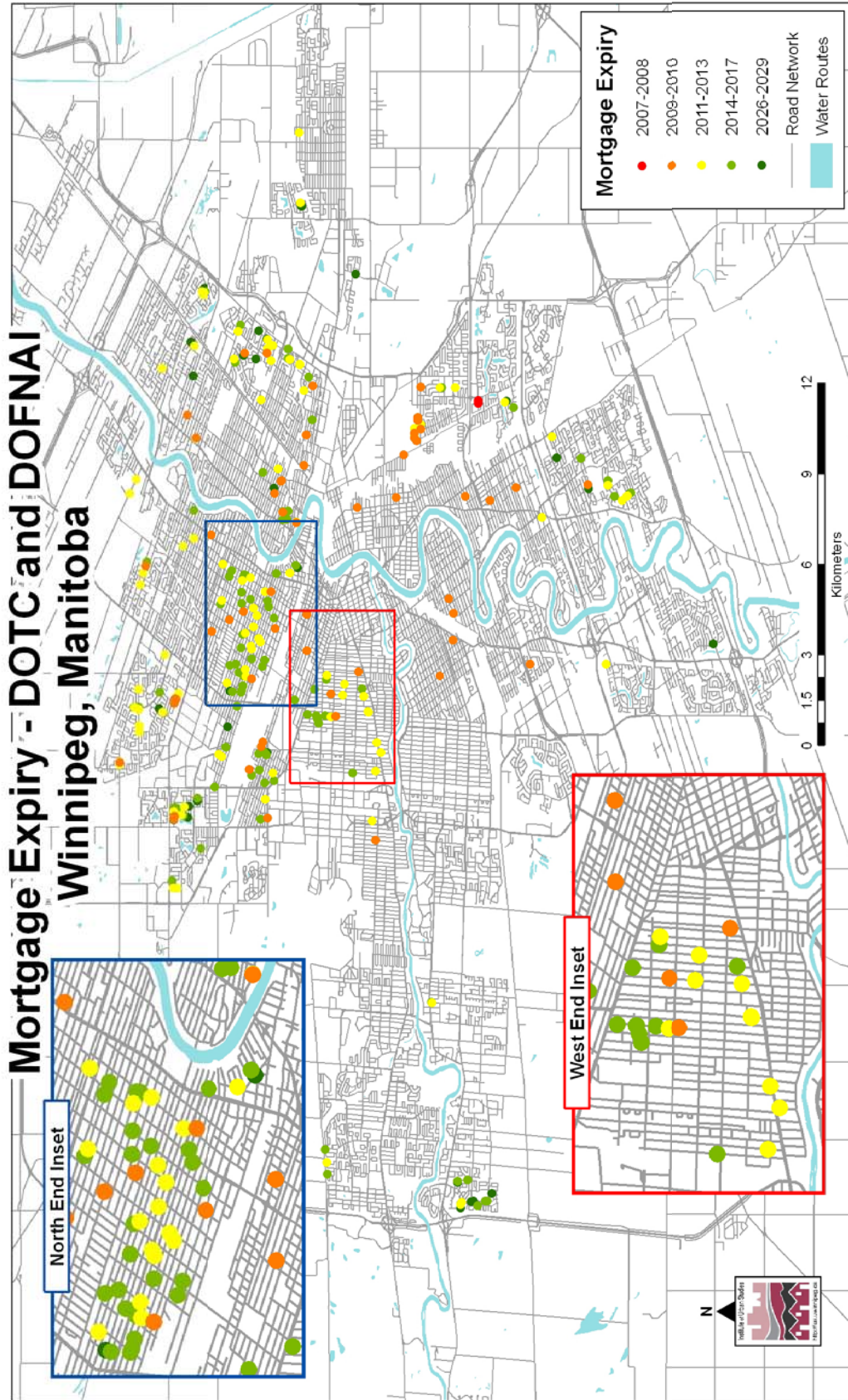
**Mortgage Expiry - Dakota Ojibway - 2018**  
**Winnipeg, Manitoba**

Prepared by: Dan Powell

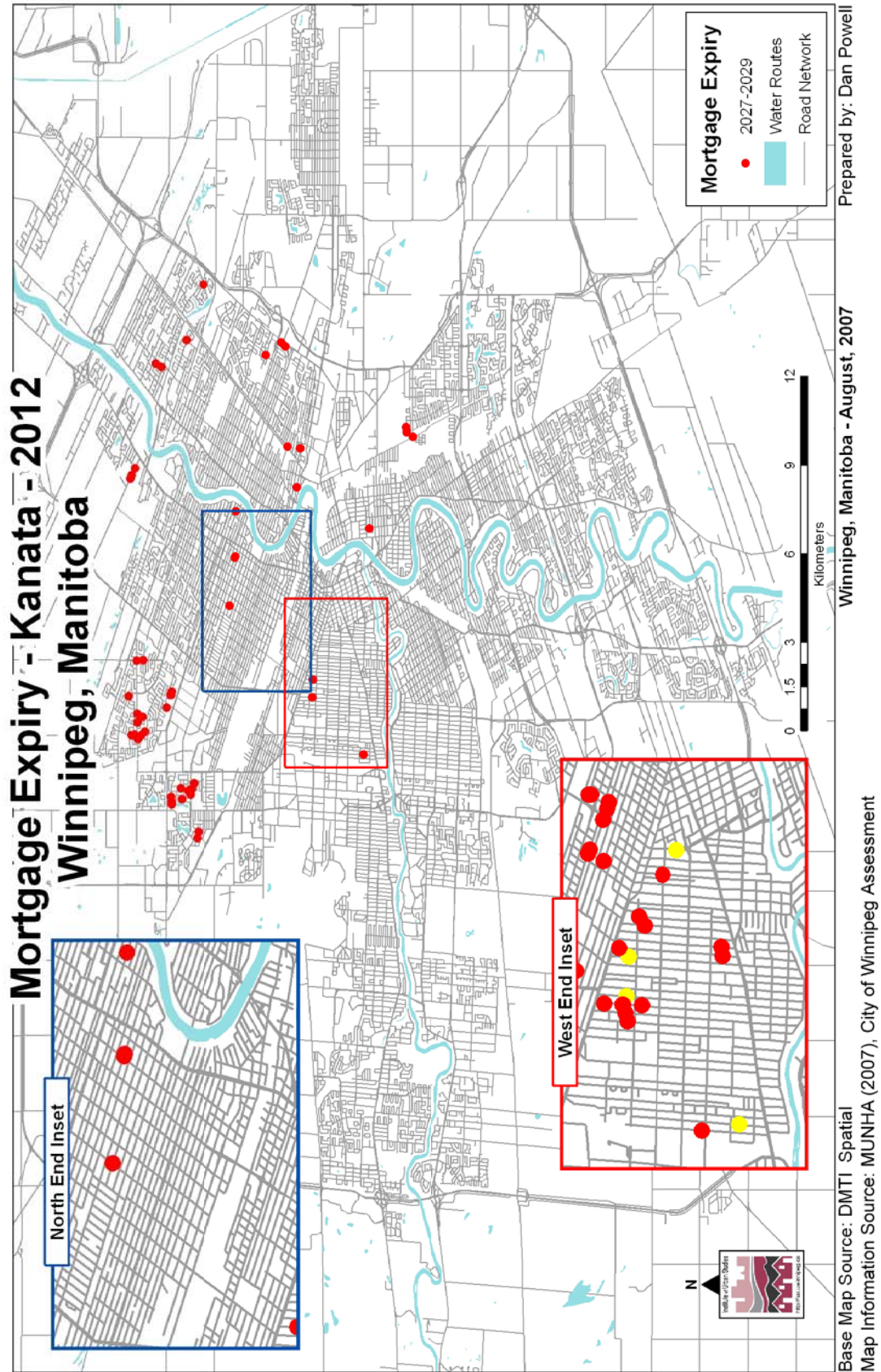
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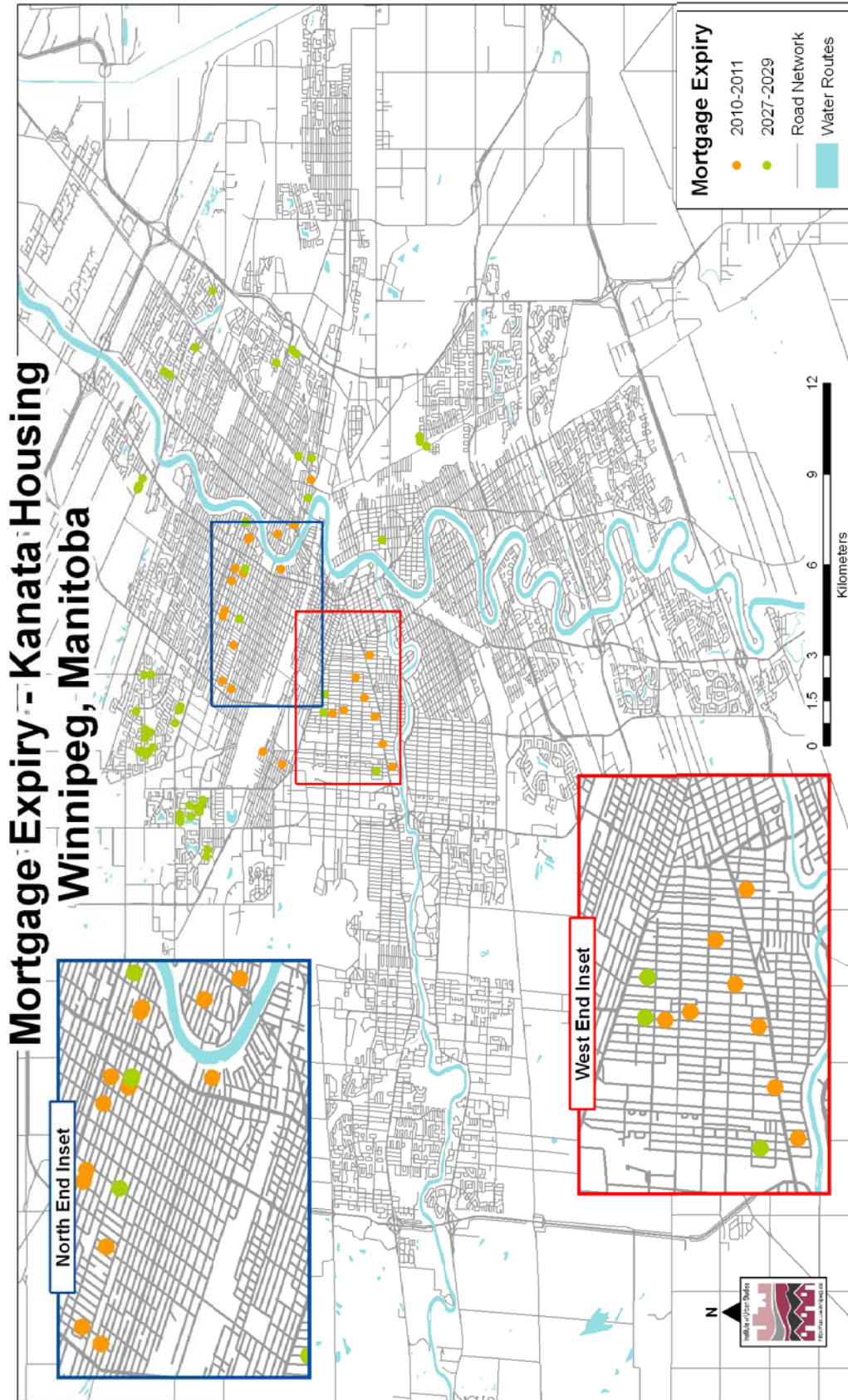




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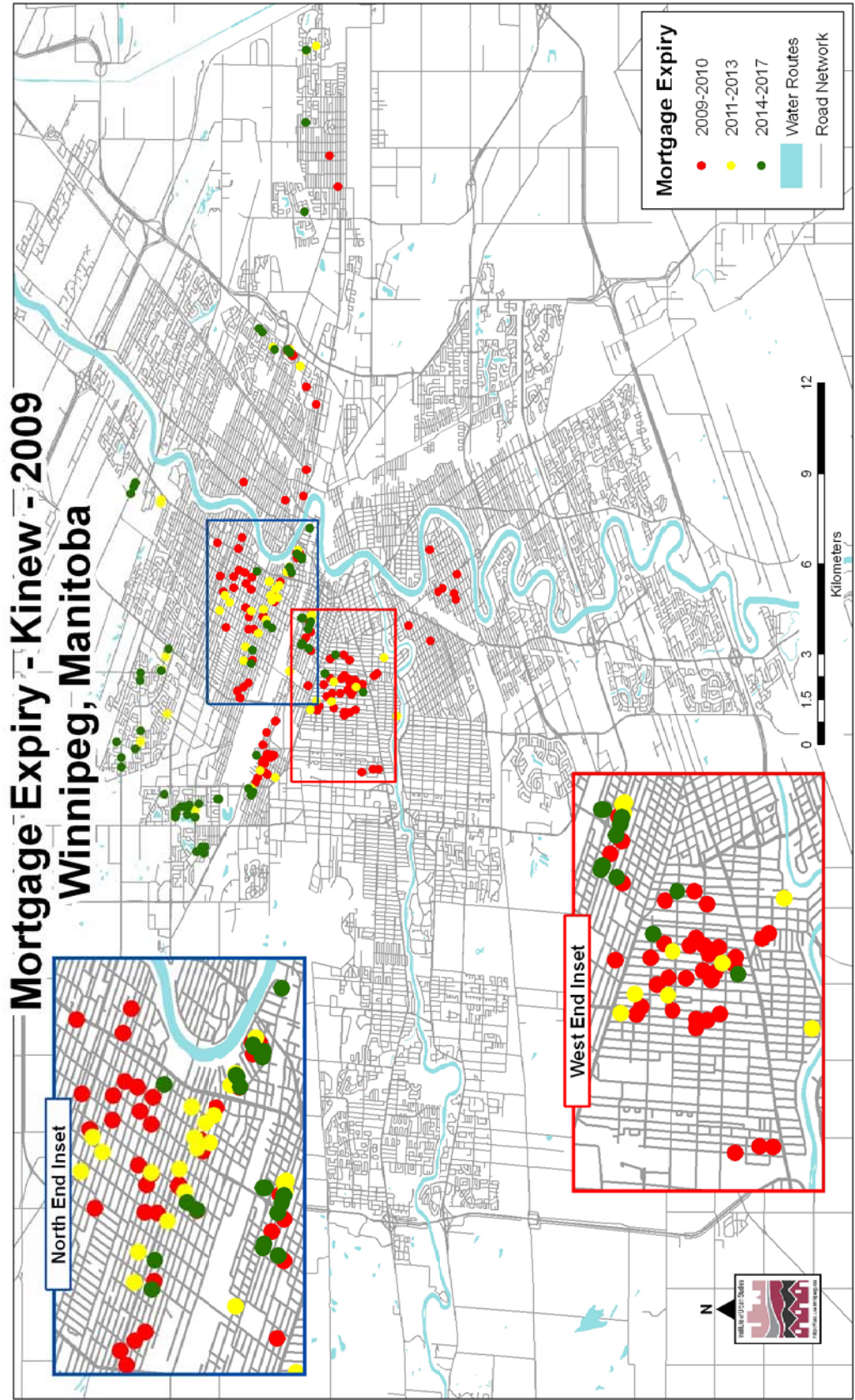




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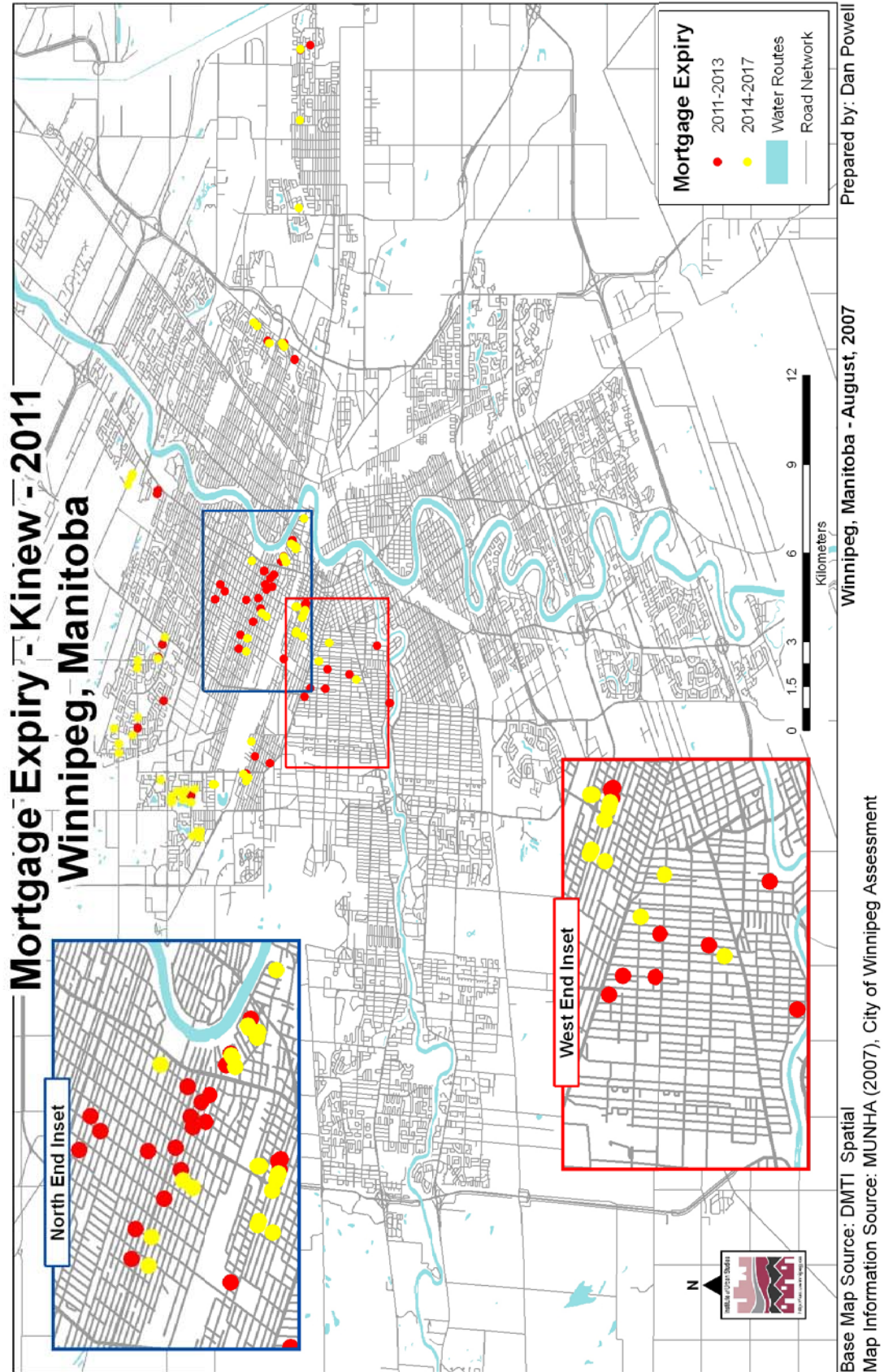


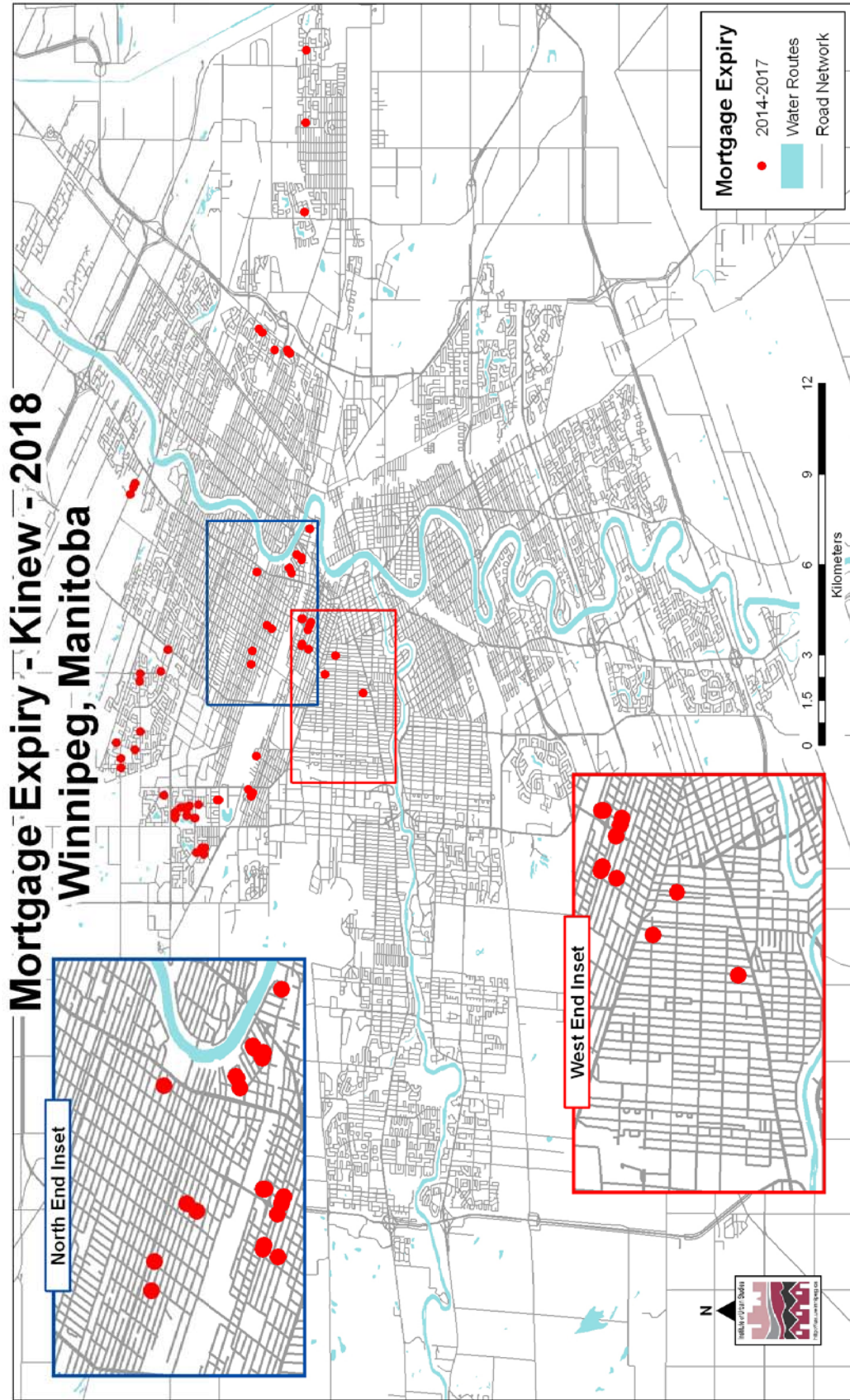
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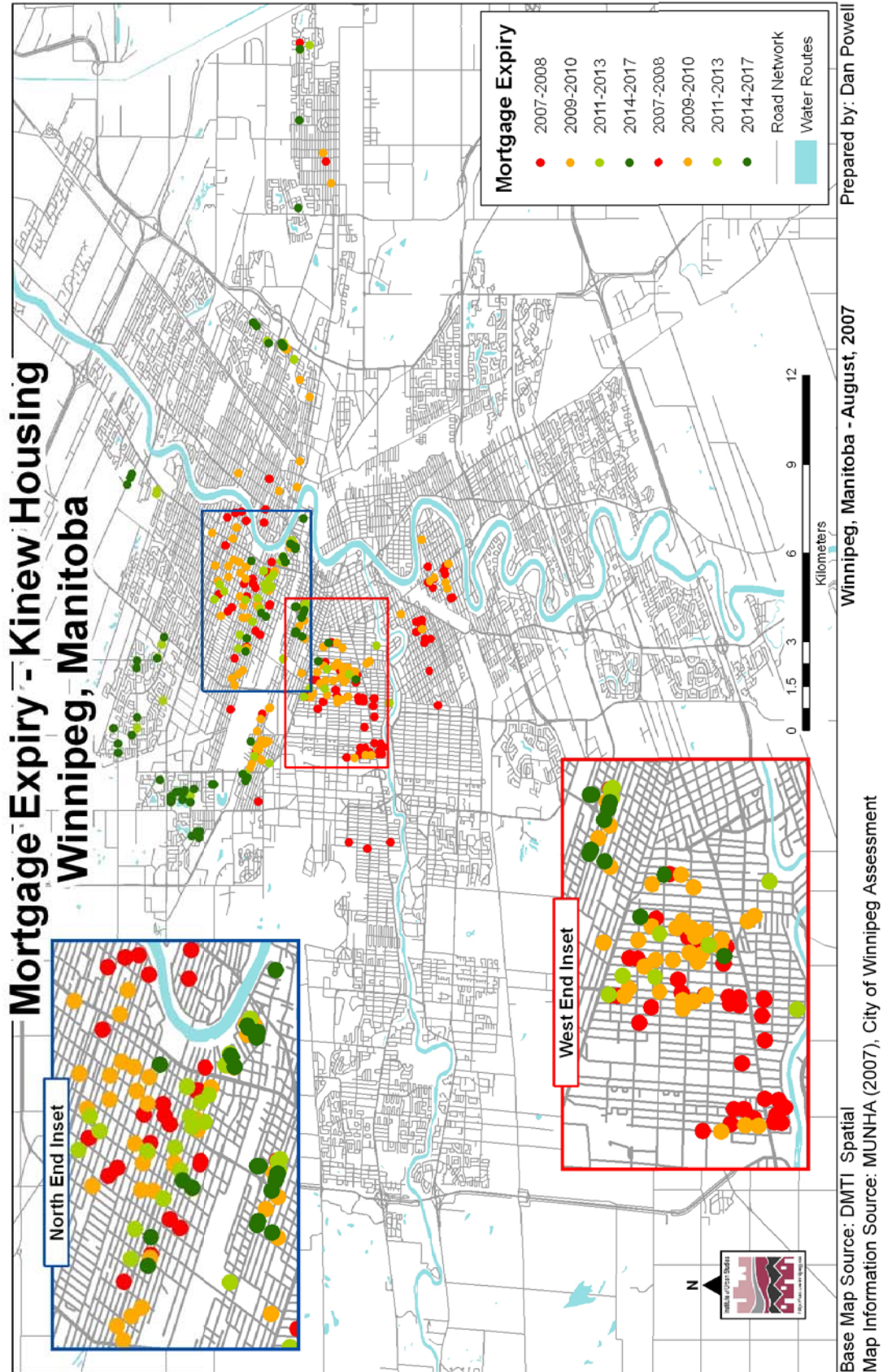


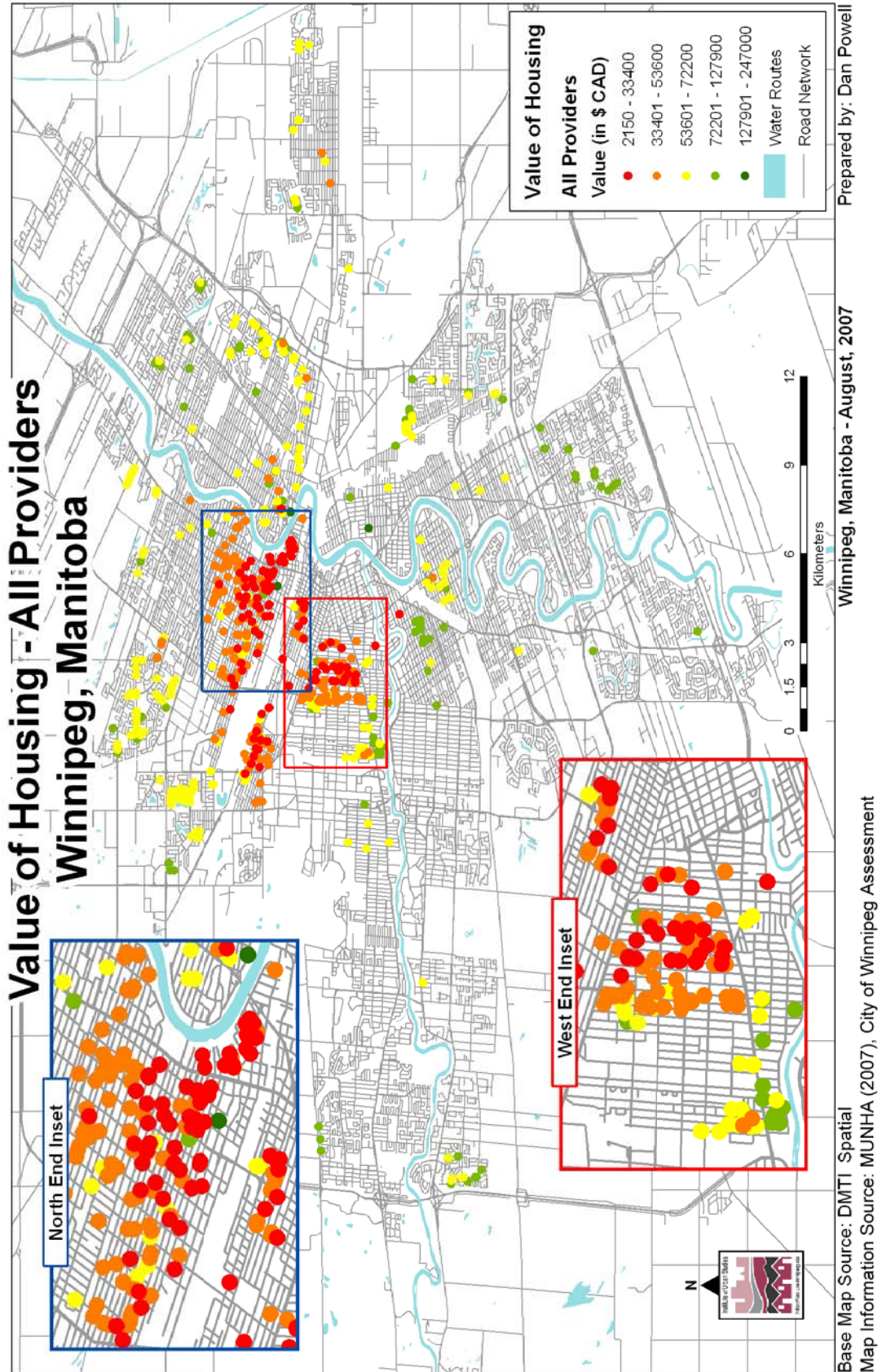
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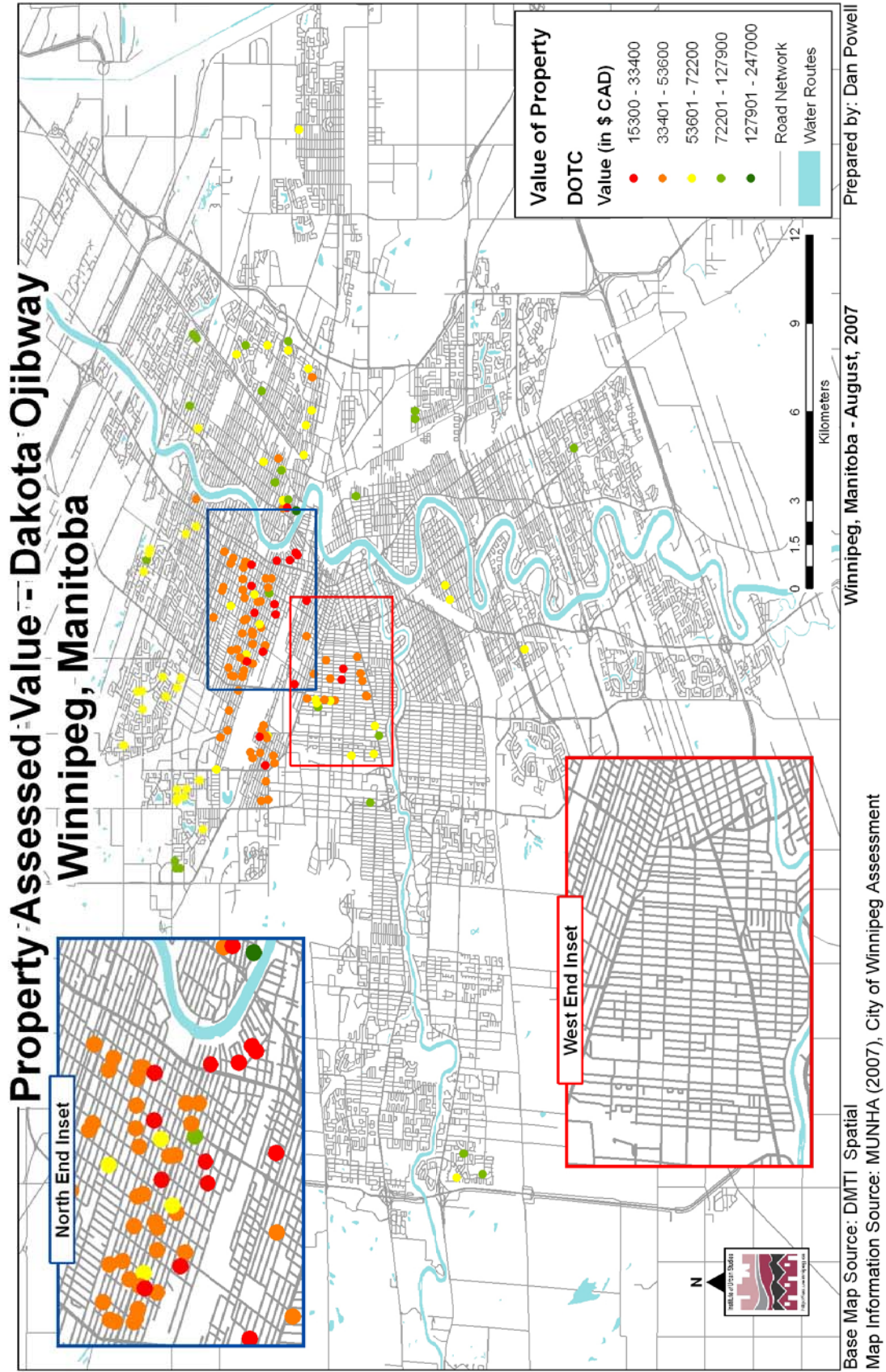
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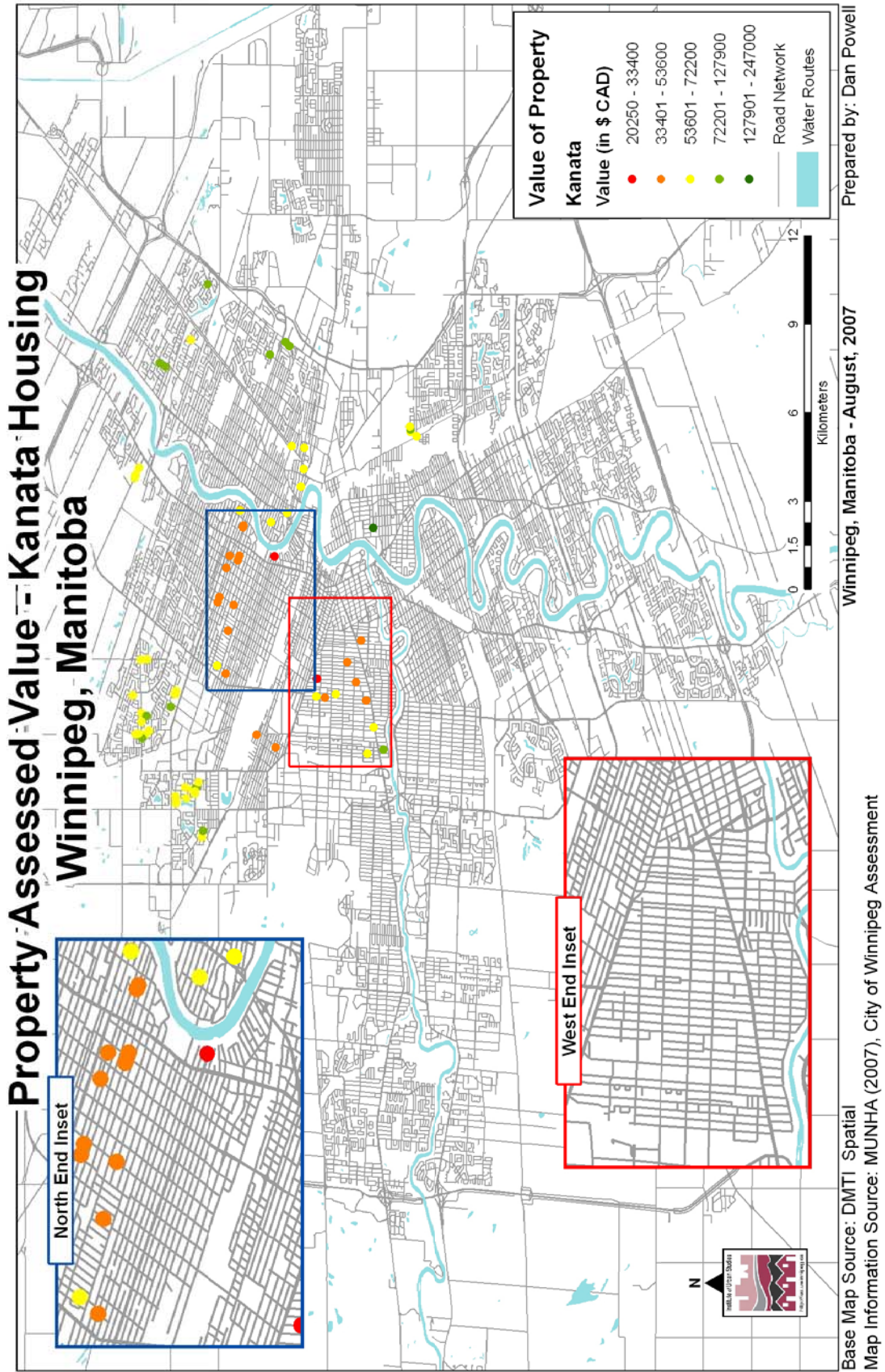










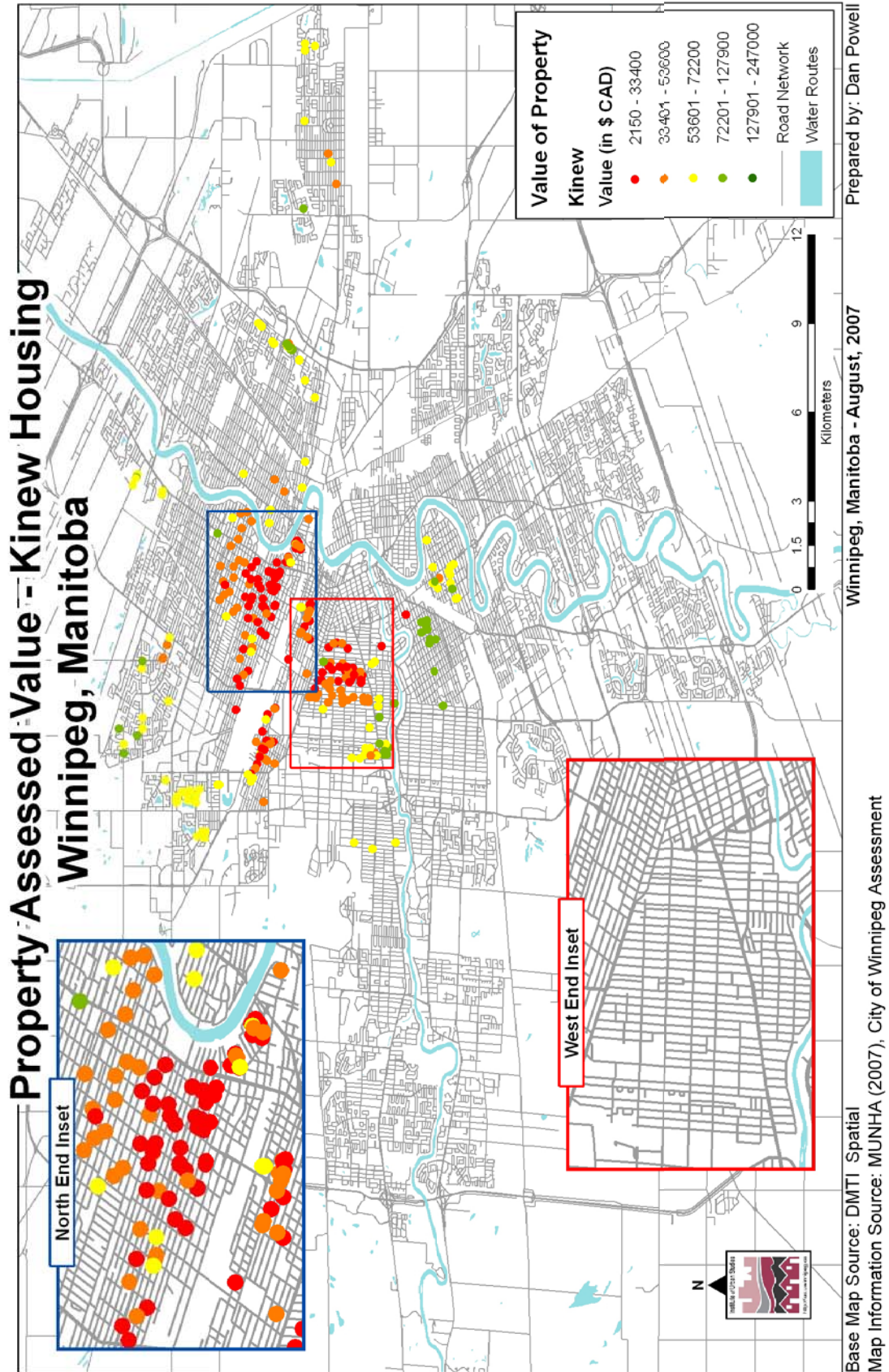


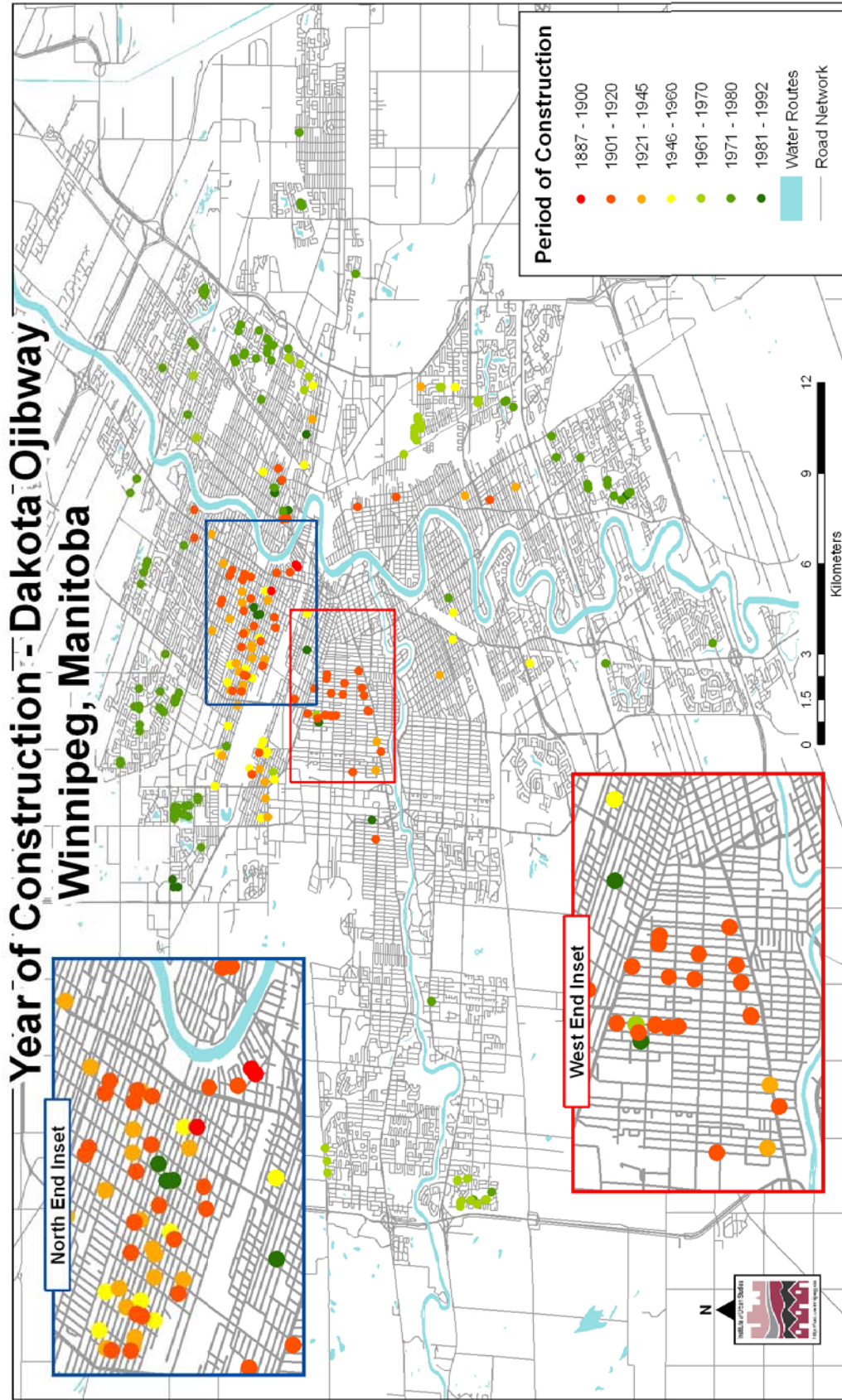
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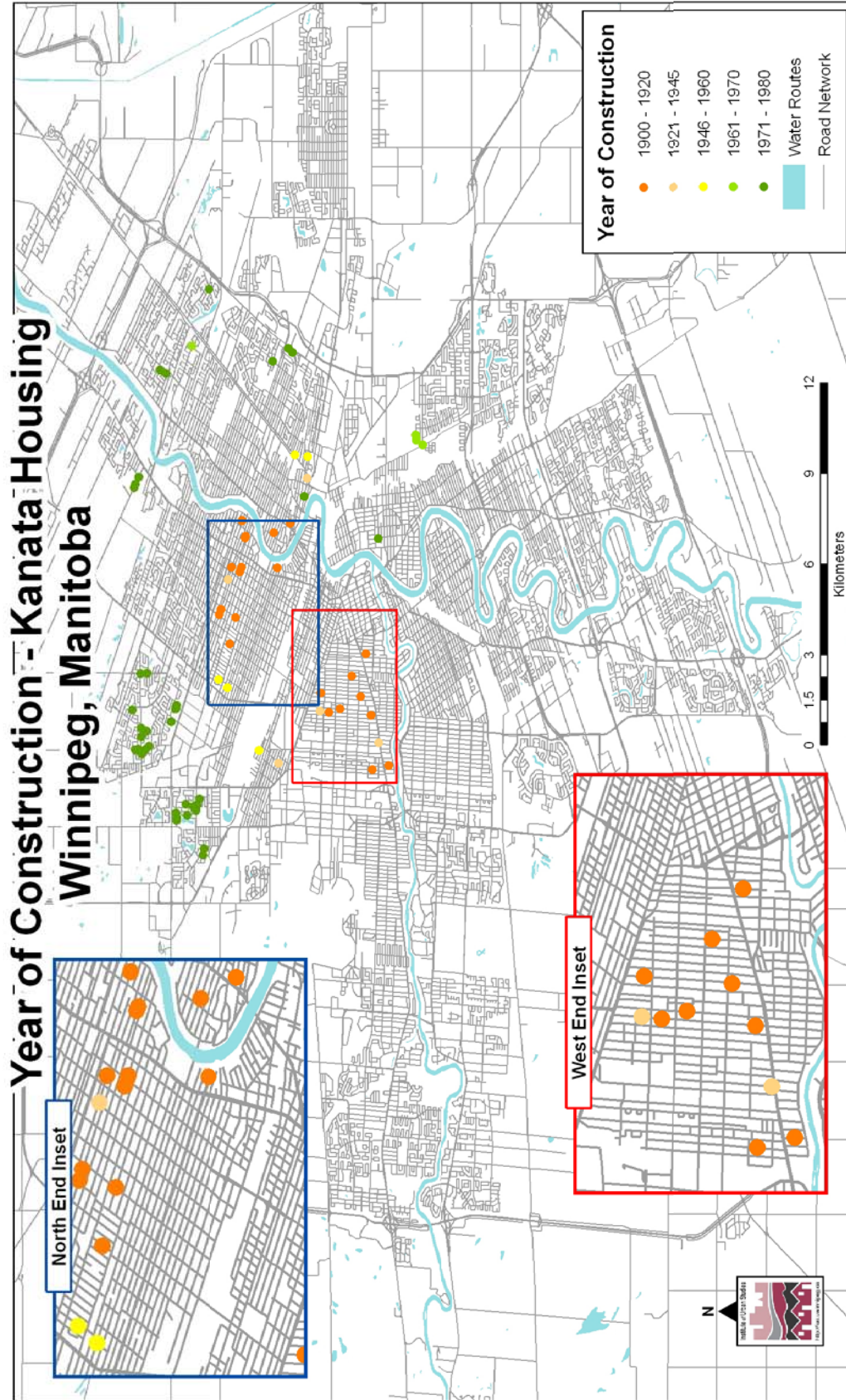


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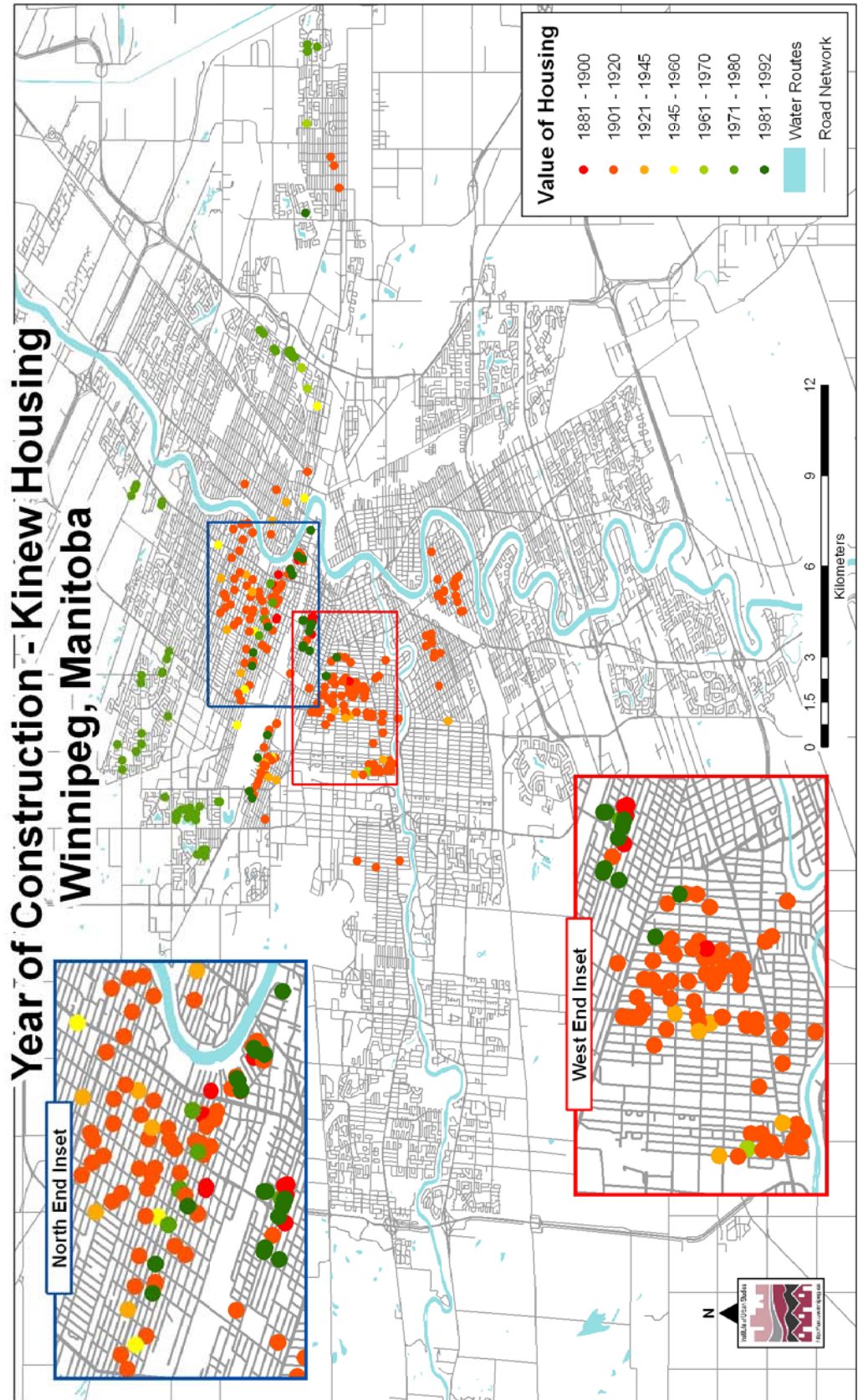




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Winnipeg, Manitoba - August, 2007

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Map Information Source: MUNHA (2007), City of Winnipeg Assessment



Prepared by: Dan Powell

Winnipeg, Manitoba - August, 2007

Base Map Source: DMTI Spatial  
Map Information Source: MUNHA (2007), City of Winnipeg Assessment

## APPENDIX 2:

### MUNHA Membership: Housing Organization Profiles

07

The Manitoba Urban Native Housing Association was formed in 1994. The Manitoba Urban Native Housing Association is the advocacy arm to thirteen non-profit Aboriginal Housing organizations that provide 1,595 Social Housing Units to the Aboriginal community in Manitoba's urban centres.

#### The mandate of MUNHA is:

- To lobby Federal and Provincial governments to provide for greater units of space for urban people of Aboriginal descent;
- To assist governments in appropriate allocation of those spaces in a self-government context;
- To facilitate the resolution of systemic and ongoing problems with the delivery of programs;
- To facilitate exchange of information between the member organizations; and
- 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, 2007).

The housing organizations within the MUNHA membership are almost as diverse as the tenants that reside within their units. One positive result of this diversification is that, collectively, the membership has a wide range of knowledge in housing management processes and also has the ability to respond to a wide range of tenants' needs. The following section highlights the MUNHA organizations.

#### Swan River Friendship Centre

Located in Swan River, this organization provides and maintains low-cost housing for elderly or low-income families and individuals on a rental basis. The organization was incorporated on May 26 1986.





## **Native Women's Transition Centre**

The Native Women's Transition Centre is first and foremost a home for women of Aboriginal descent and their children. The centre exists to support women who have been victimized either in their interpersonal relationships or through systemic neglect, and who are left without the resources to independently make the changes they feel are necessary.

The Native Women's Transition Centre is a two-stage organization. This organization was created in 1979. The hours of operations are 24/7 as it is a transition centre. The first stage is a sort of safe house, where women and their children go to be relieved of the stress of being victimized. As well, this stage helps women overcome any types of abuse they face whether it is substance or alcohol abuse. The second stage is the "independent living" aspect of the organization through which families can learn how to live on their own again.

## **KeKiNan Senior Centre Inc.**

Kekinan Centre provides safe and affordable housing for Aboriginal seniors and Aboriginal persons with disabilities. KeKiNan is an organization that is geared toward seniors with little income. The housing provided is based on the income of the senior. This property is managed by SAM management, it was created in 1991. The building houses the first and only Aboriginal seniors resource centre in Manitoba.

## **Brandon Friendship Housing Authority (BFHA)**

BFHA is a non-profit housing group that supplies housing to Aboriginal peoples only. They are an organization that provides geared to income housing. This organization was incorporated in 1989. Their goal is to provide Aboriginal families with affordable housing as a vehicle for reaching towards a higher level of existence.

## **Kinew Housing**

Kinew Housing is a non-profit organization, housing low income Aboriginal families. They have houses dispersed through out the city. This organization was formed in 1970, making it the oldest and the largest Aboriginal run for Aboriginal housing group.

## **Anicinabe Housing Corporation**

Anicinabe was created in 1983 and provides limited income earners to housing to



## **Selkirk Friendship Centre: Tyro Housing**

Tyro Housing is an organization providing low-income housing to the people of Selkirk, MB. This organization was established in 1991 and has been going full force ever since. Tyro Housing is established within the Selkirk Friendship Centre. The goal of the centre is to fulfill the needs for an association devoted to fellowship and progress amongst Aboriginal and non-Aboriginal.

## **Dakota Ojibway Tribal Council (DOTC)**

The goals of DOTC are to provide safe, affordable shelter to lower income First Nations living in an Urban Centre. The DOTC was incorporated in February, 1981. They were formed as a non-profit housing authority for the First Nations population in the area.

## **Dial-a-Life Housing Inc**

The purpose of Dial-a-Life Housing Inc is to provide suitable housing for medically displaced persons of Native ancestry and their families, who have reached End Stage Renal Disease (E.S.R.D) and must relocate to Winnipeg for dialysis. Dial-a-Life was incorporated on November 1991 and was designed for the Aboriginal community and their families. Kanata Housing Corporation has recently taken over the management responsibilities of Dial-a-Life housing (spring of 2007).

## **Kanata Housing Corporation**

Kanata Housing Corp was created in 1984. This organization is a housing provider for limited income Aboriginal families. They offer housing directed to the income of the family. This housing group has single detached family units dispersed through out the City of Winnipeg.

## **Dakota Ojibway First Nations Housing Authority Incorporated**

Dakota Ojibway First Nation Housing Authority was created on October 20, 2006, and provides adequate housing for low income Aboriginal families within the city of Winnipeg.

## **Payuk Inter-Tribal Housing Co-Operative**

Payuk provides safe affordable housing in a drug and alcohol free environment to





individuals of Aboriginal ancestry. Payuk was incorporated in 1985 and are currently managed by SAM management. The housing is run by the tenants for the tenants, in a co-operative manner.

### **Portage Friendship Centre Housing Inc**

This housing organization provides subsidized housing to low income Aboriginal families in Portage la Prairie. Portage Friendship Centre Housing was incorporated in

### **Keewatin Housing Association**

Keewatin Housing was incorporated on October 1986 and represents 11 reserves located in Northern Manitoba. They provide affordable housing to Aboriginal families in Thompson Manitoba.

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