

Ontario Aboriginal Housing Services

Providing safe and affordable housing for urban and rural Aboriginal people in Ontario is our mandate. Creating homes is our goal.











Message from the Chair



Ontario Aboriginal Housing Services (OAHS), in its efforts to ensure that First Nation, Inuit and Métis peoples living off-Reserve in urban and rural Ontario receive equal access to housing services, has established a Board of Directors which is reflective of the primary organizations that work in urban and rural areas. The Board of Directors is comprised of the Ontario Federation of Indian Friendship Centres, Métis Nation of Ontario, and Ontario Native Women's Association.

As Board Chair, I have had the pleasure of working with OAHS to establish long-range priorities and corporate strategies that reflect the thoughts, feelings, ideas and desires of the corporation, as well as those presented by community members. OAHS utilizes traditional practices to collectively address the expectations of a mission statement devoted to excellence in housing and community development.

Fundamental values of the organization are utilized as a foundation to develop and deliver a sustainable and culturally appropriate continuum of housing opportunities that encourages awareness and pride in our culture and identity while fostering a sense of community inclusivity and belonging. Housing opportunities take into consideration life-cycle fit, age, income, life-stage and family size. A 'hand-up' approach also supports self-determination by offering a continuum of housing ranging from homelessness to supportive and transitional, rent-geared-to-income, affordable rental housing and

assisted homeownership. The well-being of our community members, inclusive of fundamental health and safety and physiological needs, is also a factor as we take considerable effort in locating housing in close proximity to service agencies and transportation routes.

First Nation, Inuit and Métis designed and delivered housing empowers the community through skills enhancement and transfer. OAHS utilizes the community through employment in trades, labor, construction, and corporate staffing and solicits community input into the design and delivery of new developments.

The OAHS Board Of Directors are committed to excellence in housing and service delivery and look forward to the journey ahead where we will continue to strive to be the leader in off-Reserve Aboriginal housing delivery in Ontario.

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Chair, OAHS Board of Directors

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Message from the Executive Director



Ontario Aboriginal Housing Services (OAHS) is a corporation mandated to provide safe and affordable, culturally appropriate housing to urban and rural First Nation, Inuit and Métis people living off-Reserve in Ontario. Our vision is to lead the design, development and delivery of a sustainable and culturally appropriate continuum of housing that promotes excellence in the community and organizational infrastructures.

OAHS owns and rents approximately 1600 rent geared-to-income units across the province under our Rural and Native Housing portfolio and have created an additional 100 units of safe and affordable housing under the First Nation, Inuit, Métis Urban and Rural (FIMUR) Housing Program. Our rental units are selected and designed based on community input and are designed to consider and be located in areas of high need as well as to meet various household sizes and incomes, varying from single occupancy units to four bedroom homes.

Within the off-Reserve Aboriginal community, the inability to secure or maintain affordable housing is often an obstacle which contributes to a failure to thrive and to added familial and personal stress. Assisting our community members in securing safe and affordable rental housing provides them with a stable foundation on which to better focus their well-being and that of their families without the added stress of unstable, unaffordable living situations. When our occupants are ready to move forward, OAHS Assisted Homeownership Program provides the next step. Homeownership allows individuals and families to

establish an economically stable future, exiting the rental tenure and rent geared-to-income regulations and to begin the process of equity build up.

Ontario Aboriginal Housing Services continues to strive to maintain an image of excellence in the provision of housing to the Aboriginal community. Broader service delivery and community engagement strategies are being designed and implemented to address the needs of our clients and to place OAHS in a financially self-sufficient position to be able to continue to provide affordable housing solutions and services, long-term.

Please read on to take part in our success stories and to familiarize yourself with our newest programs and services.

Sincerely,



Who We Are

In the early 90's, consultations took place across the Province with members of organizations that serve First Nations, Inuit and Métis people living off-Reserve, to determine the need for safe and affordable housing for low-to-moderate income Aboriginal individuals and families.

To address this need, OAHS incorporated as a non-profit housing and Service provider in 1994, with a mandate to deliver safe and affordable housing to First Nation, Inuit and Métis people living off-Reserve in urban and rural Ontario. A passionate corporation was born and now has two members of each of the Ontario Federation of Indian Friendship Centres, Ontario Native Women's Association and Métis Nation of Ontario (our Director Member Organizations) forming the Board of Directors.

As a small non-profit, OAHS gained administrative responsibility for a portion of the homes under the former Rural and Native Housing Program (RNH) delivered by Canada Mortgage and Housing Corporation. Eventually the Ministry of Municipal Affairs and Housing (MMAH) was made responsible for the RNH program and OAHS signed an agreement to own and administer the entire portfolio of more than 1600 homes making OAHS the largest Aboriginal non-profit housing provider in the province. Administrative services were also provided under the Northern Repair component of the Canada-Ontario Affordable Housing Program and the Social Housing Renovation and Retrofit Program.

OAHS reputation as a housing and service provider strengthened both in the community and with multiple levels of Government which led to OAHS entering into an Agreement with MMAH allowing for the first time the freedom, as an Aboriginal corporation, to design and deliver the First Nation, Inuit, Métis Urban & Rural (FIMUR) Housing Program.







Housing Provider

What makes a home?

We consider it to be more than a physical structure. Units must also be affordable for our tenants, which is why we provide a variety of housing options that suit individual and family needs along the housing continuum starting at rent geared-to-income units and currently ending with assisted homeownership and home repair assistance.

Housing is a fundamental human right central to a sense of personal dignity, security and equality. To provide safe and affordable housing without taking into consideration a holistic lifestyle would diminish the intent of this service. One can safely house an individual or family in an affordable structure, however, tenants also must have the financial flexibility to afford life's necessities. This is why rents are set at rates ranging from 25 per cent of gross income to 80 per cent of market and new units are located close to transportation routes, health agencies, grocery stores and shopping and cultural centres.

Renters looking to make the move into homeownership, but finding themselves without a down payment were also given the opportunity through previous programming to receive a 15% down payment in the form of a forgivable loan to make this dream a reality. OAHS has also assisted homeowners by administering home repair programs that have allowed for health and safety repairs to bring homes up to current safety standards.

Housing and Service Delivery as of March, 2013

Type of Housing	Units	Approx. # of People Assisted
Rural and Native Housing Program rental bungalows (long-term rent geared-to-income)	1,550	5,500
Rural and Native Housing Program – Homeowners	300	
Affordable Housing Program – Northern Repair	176	
FIMUR Assisted Homeownership (forgivable loan program)	311	852 (68 escaped situations of violence and 230 exited social housing)
FIMUR Repair	24	53
FIMUR Rental Program (max 80% of market rent)	487	*896

^{*} does not include temporary supportive/transitional tenants/clients





Economic and Social Impacts

Economic stimulation from multiple government participation has helped OAHS to deliver over \$135,000,000 in program, capital and administrative services in the past five years alone. It is estimated that forty-two cents on every dollar of funds administered under the Assisted Homeownership Program has been returned to government in taxes, allowing funds to be applied to other government programming. These program services have created significant impact on the off-Reserve First Nation, Inuit and Métis community in Ontario by greatly stimulating local economies and creating employment opportunities.

OAHS worked with 13 Aboriginal housing providers across Ontario to develop new affordable rental housing units, rent geared-to-income units and supportive and transitional units. OAHS exceeded their target by over 21% when 438 new units were designed and delivered off-Reserve. We have since signed on for 3 additional years of delivery under new program funding and have approved 49 more rental units. Every new unit built allows an opportunity for someone without housing, including the homeless, over-housed, people on waitlists, and those escaping situations of violence, to find safe and affordable shelter.

As we know, self-determined renters may move along the housing continuum from rent geared-to-income units to affordable units and possibly homeownership. The Assisted Homeownership Program helped 734 people move into 263 homes, exceeding their program target by well over 30%. New programming has since approved an additional 48 home purchases. Interest earned on program-based funds is applied back into program delivery to help develop new housing opportunities for 200 people on our current housing program waitlists.

"I have been dreaming of becoming a home owner for a long time, and I guess I gave up hope after a while. However, after learning about the program it gave me a sense of hope again."

— Southern Ontario Family
Left social housing to buy their own home









Services

OAHS has a strong commitment to client services and in addition to providing housing, strives to meet the various lifestyle needs of the First Nation, Inuit and Métis community.

OAHS works as a central point of service to share information with our community members and tenants and to help them meet their needs of personal and financial security, health and **spiritual** well-being. We provide information and referrals to local shelters, crisis centres, **Cultural** and community centres, financial and credit counselling organizations, and Aboriginal partner organizations. Opportunities related to **Education** such as the annual Kathleen Blinkhorn Aboriginal Student Scholarship and the Albert Rose Housing Bursary, and **job advertisements** are posted on our website and communicated to tenant's using multiple delivery methods. **Cost-saving programs** are communicated, such as grants related to increasing energy-efficiency and reducing the high costs of utility bills, especially in northern climates.

"I am so thankful to have an opportunity such as this one! Me and my family have been waiting for this moment to come for a few years now and we are no longer waiting, we are now settled in our new home and it's all thanks to this beautiful program. Chi Miigwetch- Big Thank You."

— Northeastern Ontario Homeowner





Environmental Stewardship

OAHS makes every effort to incorporate energy saving materials and techniques when developing new housing units and when retrofitting existing housing stock. Placing value on **energy-efficiency** is not only environmentally responsible but it also results in reduced costs which frees up funds for future program delivery.

New builds, repairs to existing housing stock and homeowner repair programs incorporate a combination of the following: energy- efficient lighting, low-flow plumbing fixtures, energy-efficient appliances, weatherization materials, insulation, HVAC's and efficient roofing, windows, and doors. This works to extend the life of buildings, save energy and contributes to a better quality of life for those living in the home.

OAHS has partnered with GreenSaver's saveONenergy Home Assistance Program to have all rental units assessed for free energy saving upgrades for electric utility customers, and has notified our tenants of similar programs for those serviced under a gas utility. Further programs are also listed as resources on our website such as the ecoENERGY Retrofit – Homes program, which we also offered to our Assisted Homeownership Program applicants as part of their application form.

"The program has worked out beautifully for us. Not only does it look fantastic, but our heating bills have been reduced. Our new windows and doors are great and I would recommend this to anyone."

— Northwestern Ontario Repair Client



Looking Forward

In an ever changing world, a successful corporation must always be in **transition** and looking forward. OAHS continues to work in private and public partnerships to offer our people a 'hand-up' and to mobilize them along the housing continuum, providing new opportunities and encouraging **self-sufficiency**.

There is a need for inclusionary, mandatory discussion with Government regarding policy development and continued consultation with Aboriginal communities on Aboriginal design and delivery and Aboriginal control and ownership of off-Reserve Aboriginal housing. We strive to be leader in Aboriginal housing policy development implementing and sharing wise practices that are holistic in nature and interwoven with traditional cultural values, practices and processes; practices that are adaptable to meet the needs of individual First Nation, Inuit and Métis

communities living in off-Reserve, in urban and rural areas.

We endeavor to continue to build good relationships with external funders in order to grow our portfolio outside of operating agreements and subsidies, securing compulsory long-term financial commitment. Unrestricted by subsidy agreements, increased access to resources and further opportunities to incorporate revenue are available, meaning more opportunities for new housing and service delivery. Current portfolio's will be realigned, allowing for the disposal of units that no longer serve need and the development of new housing that meets the needs expressed by long waitlists. OAHS will assist existing housing providers and service managers by offering a wide range of housing related services, as requested.



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