



**Ontario
Aboriginal**
Housing Services

Providing safe and affordable
housing is our mandate.
Creating homes is our goal.

Final Report for the Fiscal Year Ended March 31, 2012

First Nation, Inuit, Métis Urban & Rural (FIMUR) Housing Program



Metis
Nation
Ontario



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Acknowledgements

Ontario Aboriginal Housing Services (OAHS) extends thanks to the following and acknowledges their input, support and services. This list recognizes the supports most frequently accessed but it does not capture the full range of collaborative assistance that has been provided to OAHS throughout the scope of program delivery. To any individual, organization, corporation, service provider not specifically named, we thank you.

- The Government of Ontario including the Ministry of Municipal Affairs and Housing (MMAH) and the Ministry of Aboriginal Affairs.

- Our partners and Board Member organizations: the Ontario Federation of Indian Friendship Centres (OFIFC), the Métis Nation of Ontario (MNO) and the Ontario Native Women's Association (ONWA).
- The Government of Canada including the Canada Mortgage and Housing Corporation (CMHC).

- The OAHS Board of Directors.
- The Proposal Review Committee (PRC) who reviewed and made recommendations on FIMUR Rental Housing proposals.
- The Urban Native Housing providers who helped develop a total of 438 new housing units for our community members.
- The residents of the communities of Sudbury, Dryden, Cochrane, Sioux Lookout and Red Lake who provided valuable contributions into the design of housing intended to meet local needs through our Direct Delivery developments.

- Aboriginal, local and regional media for communicating our FIMUR program announcements.
- The real estate agents, mortgage brokers, lenders, and lawyers who assisted our new homeowners and rental development proponents.
- Last, but certainly not least, OAHS staff for their conscientious attention to detail and for their consistently high levels of program delivery and customer service.

Message from the Executive Director



Ontario Aboriginal Housing Services (OAHS) is an organization mandated to provide safe, affordable and culturally appropriate housing to urban and rural Aboriginal people in Ontario. OAHS is a leader in the design, development and delivery of a sustainable continuum of housing in the Aboriginal community.

OAHS owns and rents more than 1600 income rent calculated homes under our Rural and Native Housing portfolio. Through the 2009/12 First Nation, Inuit, Métis Urban and Rural (FIMUR) Housing Program, we have developed and directly delivered an additional 96 rental units and assisted in the development of a further 342 units, most of which offer tenants affordable rent levels. Our rental units are designed to meet the needs and incomes of households at every point in the spectrum and range from single occupancy apartments to four bedroom homes.

Providing our community members with safe and affordable rental housing enables them to establish a stable home foundation and to focus their attention on the well-being of themselves and their families without the added stress of insecure and unreasonable living situations. Assisted homeownership, the next step in the housing continuum, allows individuals and families to move outside the rental regime. It not only allows the new homeowner an opportunity to establish financial equity but it also frees up rental units and enables OAHS to reach out to other individuals and families in need of housing assistance.

Ontario Aboriginal Housing Services strives to reinforce its reputation for excellence in the provision of housing to the Aboriginal community. Broader service delivery and community engagement strategies are being designed which will be incorporated to address the needs of our clients in order to contribute to individual, family and community well-being.

We hope you find the Final FIMUR Report informative and enlightening and look forward to another year of meeting the needs of our community.

Sincerely,

A handwritten signature in black ink, appearing to read 'Don McBain'. The signature is stylized with a large, looped 'D' and a long horizontal stroke at the end.

Don McBain
Executive Director

Executive Summary

The overall strength of any community depends on the well-being of its members who come together as a whole to form a healthy, economically sound unit. Within the off-Reserve Aboriginal community, the inability to secure or maintain affordable housing has regularly undermined this sense of security. The abject lack of culturally appropriate, quality-built, safe and affordable housing has been an ongoing obstacle for a significant portion of the off-Reserve Aboriginal population in rural and urban areas of Ontario.

Safe, affordable and culturally appropriate housing is a basic human need that, when met, allows an individual to achieve his or her full potential and to give back skills and gifts for the betterment of the community. Ontario Aboriginal Housing Services (OAHS) through its various programs is dedicated to alleviating the affordable housing crisis in the off-Reserve Aboriginal community.

The First Nation, Inuit, Métis Urban & Rural (FIMUR) Housing Program has made considerable strides towards assisting the off-Reserve Aboriginal community to acquire safe, affordable housing. The Program has exceeded delivery targets, made positive social impacts and delivered substantial economic returns.

The FIMUR Housing Program was made up of two major components:

1. FIMUR Assisted Homeownership Program funding was designed to provide down payment and closing cost assistance to move renters and affordable housing tenants into their own homes. As of March 31, 2012, OAHS has helped 734 people move into 263 homes, and this number continues to grow. These new homeowners now have stable housing and are able to focus on contributing to their communities and strengthening their families. OAHS has exceeded the target by well over 30%.

2. FIMUR Rental Program funding was designed to help off-Reserve, non-profit Aboriginal housing organizations deliver new units of affordable housing to the Aboriginal community. OAHS has helped to deliver 259 affordable or income rent calculation (IRC) housing units and 179 supportive or transitional housing units. Funding was allocated through three separate competitive calls and proponents have either completed their developments or are very close to completion. Based on these accomplishments, OAHS has exceeded the unit targets by over 21%.

The FIMUR Housing Program has changed lives and strengthened communities, and has enabled OAHS to provide Aboriginal people living off-Reserve with an opportunity to significantly improve their lives and the lives of their families. OAHS has also helped further develop the capacity of other non-profit Aboriginal housing organizations for the benefit of the entire community.

First Nation, Inuit, Métis Urban and Rural (FIMUR) Housing Program

The First Nation, Inuit, Métis Urban and Rural (FIMUR) Housing Program was developed by Ontario Aboriginal Housing Services in partnership with the Government of Ontario through the Ministry of Municipal Affairs and Housing as directed by the off-Reserve Aboriginal Housing Trust engagement process. The engagement was led by OAHS' member organizations including the Ontario Federation of Indian Friendship Centres (OFIFC), Métis Nation of Ontario (MNO) and Ontario Native Women's Association (ONWA).

Ontario Aboriginal Housing Services was selected to administer the funds allocated to the program. The main programs include a rental housing program and an assisted homeownership program. The FIMUR Housing Program is intended to provide a continuum of housing options from supportive and transitional housing to affordable rental housing to homeownership.

Chris Ryter, Manager for Toronto and Aboriginal Programs at the Ministry of Municipal Affairs and Housing said,

“The Ministry of Municipal Affairs and Housing values our collaborative working relationship with Ontario Aboriginal Housing Support Services. Our partnership and the success of the First Nation, Inuit, Métis, Urban and Rural (FIMUR) housing program helps Aboriginal communities across the province gain access to safe housing that gives families a stable environment to improve their health and increase their opportunities to prosper.”

FIMUR Rental Program

The rental housing program is designed to assist off-Reserve non-profit Aboriginal housing organizations to provide safe, affordable and culturally appropriate housing to members of the Aboriginal community living in urban and rural Ontario. Rental units developed consist of affordable rental housing units, income rent calculation units, as well as supportive and transitional units.



Brantford

Hotinohsioni Incorporated

Hotinohsioni Incorporated – also known as Brantford Native Housing – obtained a FIMUR forgivable loan for the construction or rehabilitation of 24 units in the City of Brantford. These 24 units include 17 affordable rental units on Alfred Street as well as a 4-bed transitional home known as Karahkwa (ga-la-kwa) House. Karahkwa House serves Aboriginal men experiencing homelessness or at-risk of homelessness with a focus on recovery from alcohol or drug use. An additional 3 units were scattered throughout the city.

Hotinohsioni Incorporated also received a FIMUR forgivable loan in 2009 for the provision of 10 additional rental units under a previous round of funding.

Right page:
Top: Karahkwa House,
Bottom left: Karahkwa House sweat lodge,
Bottom right: Karahkwa House community garden area





Fort Frances

Wahkaihanun Futures Corporation

To help address the need in Fort Frances for safe, affordable and culturally appropriate housing for Aboriginal people living off-Reserve, Wahkaihanun Futures Corporation announced plans for construction of a 10 unit apartment complex in July of 2011 under the FIMUR Rental Program. It is planned that the first families will take up residence in 2012.

Hamilton

Hamilton-Wentworth Chapter of Native Women Inc.

In August of 2011, it was announced that Hamilton-Wentworth Chapter of Native Women Inc. had been awarded a FIMUR forgivable loan for the delivery of 23 supportive and transitional units for the benefit of women and children fleeing domestic violence.

Hamilton-Wentworth Chapter of Native Women Inc. will ultimately be able to accommodate more than 50 persons at this site. Currently, they can house 3 families and 20 single women. Future plans will enable them to help a further 28 persons on this property surrounded by gardens and green space.

Linda Ense, Executive Director of Hamilton-Wentworth Chapter of Native Women Inc. stresses that they provide a holistic approach to domestic violence and homelessness and the basis for their approach is rooted in the need for safe, affordable and culturally appropriate housing. Her hope for the future? Long term rental housing that meets the needs of their clients and ultimately leads to homeownership.

From left to right: **Sophia Aggelonitis**, Former MPP of Hamilton Mountain and Minister, **Linda Ense**, Executive Director of Hamilton-Wentworth Chapter of Native Women Inc., **Rae Anne Hill-Beauchamp**, President of Hamilton-Wentworth Chapter of Native Women Inc., **Dr. Dawn Harvard**, President of Ontario Native Women's Association and Board Director of Ontario Aboriginal Housing Services.



Urban Native Homes Inc.

In February of 2010 it was announced that Urban Native Homes Inc. had received a forgivable loan under the FIMUR Rental Program to construct 8 supportive or transitional units to address the needs of single and homeless men. The units are currently under construction and are expected to be complete and ready for occupancy in 2012.



Kenora

Aamikkowiish Non-Profit Housing Inc.

In July of 2011 it was announced that Aamikkowiish Non-Profit Housing Inc. had received a forgivable loan under the FIMUR Rental Program to deliver 17 homes in the City of Kenora. Construction began in 2011 with occupancy expected in 2012. Of the 17 units currently under construction, 7 have been earmarked as supportive or transitional for use by women and children in vulnerable situations and 10 units are identified as affordable units for the benefit of families.

In photo: 11 supportive/transitional units
for Aboriginal women and children in London, Ontario.

London

Atlohsa Native Family Healing Services Inc.

Atlohsa means “Friends” in the Onyota’a:ka language and was chosen to reflect a desire to provide support, understanding, education, intervention and prevention to victims of family violence.

With the assistance of a FIMUR forgivable loan, and a renovation loan of \$10,000/unit from the City of London, Atlohsa was able to provide housing at 2 separate locations in London. In December of 2010, a 16 unit facility opened that provides safe and affordable housing for Aboriginal people escaping violence or in vulnerable situations. The second facility opened in April of 2011. It contains 11 units which provides transitional housing to Aboriginal women, children and youth.



Four Feathers Housing Co-operative Inc.

Four Feathers Housing Co-operative Inc. and its sister organization Native Inter-Tribal Housing Co-Op, is constructing a 25 unit apartment building in London. The project is intended to appeal to Aboriginal “empty nesters”, older couples and individuals whose need for a large family home has decreased. Individuals and couples currently renting at Native Inter-Tribal Housing Co-operative will have an option to move to the new building, freeing up larger units for those who need a safe environment to raise their families. The building will feature an elevator as well as a number of wheel-chair accessible units.

The ground breaking for this apartment building took place in July of 2011. It is expected to be ready for occupancy in 2012.

Ottawa

Madawan Management and Development Incorporated

Madawan Management and Development Incorporated received a FIMUR forgivable loan to construct 28 affordable rental units in Ottawa. The building is intended to assist Aboriginal families and individuals by providing safe and culturally appropriate housing at affordable rental rates.



Top photo: Drum group ‘Golden Eye’ opens the ribbon cutting ceremony in October, 2011.

The building offers 12 one-bedroom rental apartments, 12 two-bedroom apartments and 4 three-bedroom apartments. It is located near other residential developments, schools, public transportation, retail outlets and green space.



Bottom right photo from left to right: **Marc Maracle**, Executive Director of Gignul Non-Profit Housing Corporation and Madawan Management and Development Inc., **Jim Lanigan**, Chair of Gignul Non-Profit Housing Corporation and Madawan Management and Development Inc., **Jim Watson**, Mayor of Ottawa, former Minister of Municipal Affairs and Housing, **Don McBain**, Executive Director of OAHS.



St. Catharines

Aknohsot Native (Non-Profit) Homes Inc.

Aknohsot Native (Non-Profit) Homes Inc. is a not-for-profit organization that provides affordable housing for Aboriginal people in the St. Catharines area. Aknohsot has rehabilitated and maintained 8 affordable single family homes across the City of St. Catharines under the FIMUR Rental Program since 2010.



Thunder Bay

Wequedong Lodge

Wequedong Lodge, which opened its doors in March 2012, offers a safe haven for Aboriginal people accessing health services in Thunder Bay. In addition to accommodation and meals, Wequedong provides translation, transportation and referral support services in a safe and culturally appropriate environment.

With the assistance of a FIMUR forgivable loan, Wequedong Lodge acquired an existing building and renovated and expanded to now accommodate 110 clients all under a single roof. This single building replaces the use of four inefficient buildings that were no longer considered safe given current fire and safety standards. The single building, located close to the hospital, will also reduce their transportation expenses.



Matawa Non-Profit Housing Corporation

Matawa Non-Profit Housing Corporation received a FIMUR forgivable loan for the development of 24 units in the City of Thunder Bay. These new units will help address the lack of available, culturally appropriate housing in this community. This development includes 20 scattered new construction units and 4 rehabilitated duplex units.



Windsor

Can-Am Urban Native Non-Profit Homes

Can-Am Urban Native Non-Profit Homes is mandated to develop and manage housing accommodations for Aboriginal people living in the City of Windsor that meets their needs. In October of 2009, the organization received a forgivable loan from the FIMUR Rental Program to construct 12 units to serve individuals, seniors and couples. The buildings are now fully occupied.

Photos from left to right:
Aknohsot Native (Non-Profit) Homes Inc.,
Niwaakai'iganaanind Aboriginal Housing,
Matawa Non-Profit Housing Corp.,
Can-Am Urban Native Non-Profit Homes Inc.

Niwaakai'iganaanind Aboriginal Housing

Niwaakai'iganaanind Aboriginal Housing partnered with Ontario Aboriginal Housing Services under the FIMUR Rental Program, to construct a 16-unit apartment complex in Sault Ste. Marie. The building includes 6 bachelor units and 10 one-bedroom units; two of the units are barrier free. The units are now fully occupied.

The goal of Niwaakai'iganaanind is to establish, maintain and operate housing units with priority given to needy persons of Native ancestry living in Sault Ste. Marie and area. The organization has been diligent in its efforts to satisfy this goal.



Most recently, Niwaakai'iganaanind recognized a change in the demand for housing in Sault Ste. Marie. Statistics maintained by the organization demonstrated that between 1997 and 2006 the greatest demand was for three bedroom units. Accordingly, Niwaakai'iganaanind purchased and administered mostly three bedroom units to satisfy these client needs.

At the time Niwaakai'iganaanind applied for FIMUR funding, there were approximately 175 applicants on their waiting list. Over sixty of these applicants were individuals rather than families who required smaller units. Having only 19 units for singles in their portfolio and with twelve of these located in their senior's complex, the need for greater supply was clear.

Niwaakai'iganaanind's newly constructed building offers an additional 16 units to help ease the waitlist. By transferring over-housed tenants to the new development, larger units became available for families in need.

When asked if there is an opportunity to provide further housing, Thomas Kakapshe, Executive Director, stated, "Niwaakai'iganaanind Aboriginal Housing and Neech-ke-Wehn Homes Inc. will always look at potential opportunities to help lessen the housing needs of our Aboriginal community."



FIMUR Assisted Homeownership Program

The goal of the FIMUR Assisted Homeownership Program is to assist Aboriginal individuals and families with low- to moderate-income who are living off-Reserve make the move from tenancy to homeownership.

Applicants who satisfy the program requirements, including mortgage pre-approval, are approved on a first-come, first-served basis, with the exception of priority applicants. The majority of forgivable loan funds are applied to the down payment, however, funds can also be used for a number of eligible expenses including: legal costs, title insurance, water and/or sewer testing, home inspections, energy assessments and real estate appraisals.

Loans are forgiven after the new homeowner has lived in the home for a period of five years.

The FIMUR Assisted Homeownership Program allows Aboriginal people the opportunity to purchase safe and affordable housing that meets the needs of these individuals and their families.

"Having access to stable, affordable housing is a foundation for healthy living and a building block for success in so many other areas. It was a pleasure to work with Ontario Aboriginal Housing Services to make more affordable housing available to so many Aboriginal families."

-Donna Mayer, Senior Officer, Ontario Affordable Housing Centre, Canada Mortgage and Housing Corporation

Creating a Legacy - Investing in a Home, Yourself, and Your Family

Since its inception, the FIMUR Assisted Homeownership Program has enabled a number of qualified renters to become homeowners. One of these persons is a woman living in Sault Ste. Marie.

As the sole supporting parent of three daughters, she and her children lived in social housing, first in an apartment and then in a rental home owned and managed by Neech-ke-Wehn Homes. After she was informed about the FIMUR Assisted Homeownership Program she acted decisively. She had long dreamed of owning her own home but no one in her family had ever owned a home and she never thought homeownership would be a possibility. She stated that had it not been for the program and the patient, knowledgeable guidance offered by the staff at Ontario Aboriginal Housing Services, she would not be a homeowner today.

As a first generation homeowner, she is proud of the legacy she is creating for her children, a legacy she refers to as an investment in herself and her children. The fact that she is establishing a solid economic base for her family is undoubtedly important but, in her mind, the message she is sending her children is even more important. She has shown them that all things are possible; that they can attain any goals they set for themselves. There is pride in her voice when she discusses the difference between making a mortgage payment and paying rent.

This new homeowner has expressed that she is more than grateful for the benefits that the FIMUR Assisted Homeownership Program has afforded her and her family. The program brought homeownership “within reach” and enabled her to achieve her dream.

Direct Delivery

Three open proposal calls were issued by Ontario Aboriginal Housing Services (OAHS) starting in 2010. After reviewing the submissions received from non-profit Aboriginal housing organizations, the independent Proposal Review Committee (PRC) recommended to the OAHS Board of Directors that OAHS deliver housing to communities that identified significant need but did not submit qualifying applications.

Based on the recommendations made by the PRC, it was determined that OAHS would facilitate the provision of housing in these communities through direct delivery mechanisms.

Tenants in these new units benefit from energy efficient design and cost saving operations that allow OAHS to include utilities in their monthly rent. This will contribute to a reduction in energy poverty while ensuring that OAHS is operating in a financially responsible and sustainable manner.

Sioux Lookout



Photo Credit: The Canada Builds Company
Sioux Lookout - units in warehouse.

Using land purchased in June 2011, OAHS is working with Ameresco Canada and The Canada Builds Company to deliver a building consisting of 20 units designed to accommodate individuals, couples and Elders/seniors. Some of the units are designed for Elders and seniors and are equipped to accommodate the specific aging and health care needs of this group.

Backing onto green space and future park, the property is in a new subdivision adjacent to both the Meno Ya Win Health Centre and the Jeremiah McKay Kabayshewekamik Hostel. OAHS is proud to have been the first purchaser in this municipally-owned subdivision which will help the local economy and provide housing opportunities for all residents.

The Sioux Lookout development is scheduled for completion in the Fall of 2012.

Hanmer (City of Greater Sudbury)

Land was acquired for the construction of the Hanmer development in May of 2011. The development, which consists of 4 blocks of 6 units each, was designed by Two Row Architects of Six Nations in cooperation with Ameresco Canada and The Canada Builds Company. The diverse needs of families and seniors were taken into consideration in the planning of these 24 townhome style units.

The site was selected in part because of its location: it backs onto green space and is within walking distance of service and retail outlets including a grocery store and a pharmacy.

At the present time, 18 of the 24 townhome style units are completed and occupied. The remaining 6 units are under construction and expected to be ready for occupancy in July 2012.

One of the tenant families of the housing development is contracted as the maintenance team, providing even greater benefit to the community we serve.



Sudbury unit.



Dryden

Dryden

Ontario Aboriginal Housing Services purchased and began renovating the building at 24 Duke Street in Dryden in September of 2010. The overall development of the property created a total of 30 rental units for the Aboriginal community.

The main building was remodelled to include 13 single occupancy units as well as 5 one-bedroom loft apartments and an additional 12 townhome style units were constructed in 3 separate blocks by Ameresco Canada.

The main building offers space for supportive programming and community space and will be rented to generate incremental revenue to support affordable rents as well as to offer additional onsite services. The OAHS Northwestern Ontario office is now open in the same location.

Cochrane



Cochrane

CGV Builders constructed the 16-unit Cochrane development on a plot of land that was purchased in June of 2011. Work on the units was completed in November 2011 and the first residents moved into the building the same month.

The development consists of two buildings. One building contains 8 one-bedroom units and the other contains 8 three-bedroom units. Occupancy is geared towards individuals, families, Elders and seniors.

CGV employed a graduate from an Aboriginal training program who worked on this development. This gentleman and his family now live in the building he helped to construct. Further, he is now contracted by OAHS, along with his spouse, as the building maintenance team.



From left to right: Mayor **Phil Vinet** of Red Lake, **Janet Hope**, Assistant Deputy Minister, Ministry of Municipal Affairs and Housing, **Don McBain**, Executive Director of OAHS, **Simeon Thompson**, President of Kaabeshiwiin Non-Profit Housing Corporation, **Monique Tougas**, Secretary/Treasurer, Kaabeshiwiin Non-Profit Housing Corporation, **Lorna Dansereau**, President of the Red Lake Friendship Centre

Red Lake

In June of 2011, Kaabeshiwiin Non-Profit Housing Inc. announced the development of 6 units under the FIMUR Program, in Red Lake. Since then, Kaabeshiwiin Non-Profit Housing has asked Ontario Aboriginal Housing Services (OAHS) to assume the responsibility of developing the three lots purchased on Sullivan Street and Howey Bay Road.

OAHS has agreed to undertake this role and is currently working with the Municipality of Red Lake to seek appropriate approval of development plans.

OAHS currently owns and rents 15 homes in Red Lake and is eager to develop additional housing to help meet the housing needs of the community.

Call for Action

Safe, affordable and culturally appropriate housing establishes a foundation for the growth of a strong and healthy Aboriginal community. Without adequate and reasonably priced housing, individuals and families fail to thrive.

The First Nation Inuit Métis Urban and Rural (FIMUR) Housing Program has made significant progress in helping to create a model that can address this social and economic issue. Ongoing community consultation and demonstrated mutual respect have accrued to the benefit of the off-Reserve Aboriginal population but significant work remains. Governments at all levels have an opportunity to address inadequate housing for Aboriginal people living off-Reserve so that their health, education and economic prospects can improve.

For more information
please contact:

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