



**Ontario  
Aboriginal**  
Housing Services

# FIRST NATION, INUIT, MÉTIS URBAN & RURAL (FIMUR) HOUSING PROGRAM

Interim Progress Report for the Fiscal Year Ended March 31, 2011

## **ONTARIO ABORIGINAL HOUSING SERVICES**

PROVIDING SAFE AFFORDABLE HOUSING IS OUR MANDATE.

CREATING HOMES IS OUR GOAL.



*the* Métis  
Nation of  
Ontario





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# FIRST NATION, INUIT, MÉTIS URBAN & RURAL (FIMUR) HOUSING PROGRAM

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## Executive Summary

Over the past year, considerable progress was made with the First Nation, Inuit, Métis Urban & Rural (FIMUR) Housing Program. The FIMUR Housing Program is:

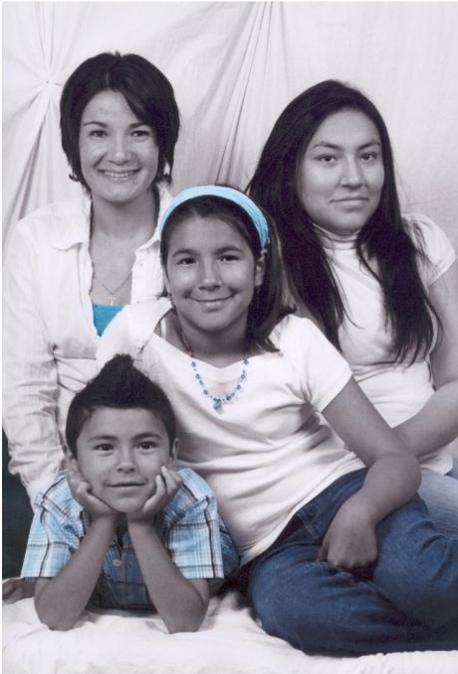
- ✓ Exceeding program delivery targets
- ✓ Making positive social impacts
- ✓ Delivering substantial economic returns

The FIMUR Housing Program has three components:

1. **FIMUR Assisted Homeownership Program** funding is designed to help move renters and affordable housing tenants into market housing. Ontario Aboriginal Housing Services (OAHS) has helped 655 people get into 233 homes. These new homeowners now have stable housing and are able to better focus on contributing to their communities and strengthening their families. We are projecting to exceed our unit targets by 35%.
2. **FIMUR Rental Program** funding is designed to help off-Reserve, non-profit Aboriginal housing organizations deliver new units of affordable housing. OAHS is helping to deliver 227 affordable or income rent calculation (IRC) housing units and 200 supportive or transitional housing units. Funding has already been allocated and proponents are either in late planning or construction phases. Based on these allocations, we will exceed our unit targets by over 18%.
3. **Pre-Project Development Funding (PDF)** is designed to help off-Reserve, non-profit Aboriginal housing organizations solidify their ideas. While this funding was not necessarily intended to assist with immediate funding applications, some PDF recipients were able to quickly synthesize their vision and submit a successful application to the FIMUR Rental Program to turn their vision into reality.

The FIMUR Housing Program successfully accomplished its program implementation phase over the past year. This coming year will primarily involve carrying out the completion stage. The FIMUR Housing Program is changing lives and strengthening communities. OAHS is giving Aboriginal people living off-Reserve an opportunity to significantly improve the lives of their families. OAHS is further developing the capacity of non-profit Aboriginal housing organizations across Ontario so they can better serve Aboriginal people living in their community.

## FIMUR Assisted Homeownership Program



- As of March 31, 2011, OAHS has helped 233 Aboriginal households living off-Reserve purchase homes. These new homeowners and their families represent 655 people. The Program was launched September 1, 2009.

- OAHS is projecting (at completion of current funding) that at least 275 new homeowners and their families, representing approximately 770 Aboriginal people, will have safe, affordable housing.

- OAHS will exceed the original target (200 homeowners) by 35% which represents an additional 70 families that will be/have been assisted in their search for safe, affordable housing.

- Conservative estimates suggest that for every \$1 invested in the FIMUR Assisted Homeownership Program, at least 37 cents is returned to the government (excludes 2<sup>nd</sup> and 3<sup>rd</sup> order multipliers).
- Although helping 770 people move to market housing will undoubtedly make significant improvements in their quality of life, the reality is that much work remains to be done. The off-Reserve Aboriginal homeownership rate of 54% in 2006 is substantially lower than the non-Aboriginal homeownership rate of 68% (NAHA: A Time for Action, 2009, p. ii)
- With the objective of assessing and improving service levels, OAHS partnered with fourth year Algoma University undergraduate students in a mutually beneficial arrangement. The



first objective was to give these students an opportunity to apply theory in a workplace environment. The second objective was to provide OAHS with an opportunity to independently assess service levels. With respect to service levels, respondents were asked to rate their experience with OAHS staff:

Service Area	Subtotal Rated as “Excellent,” “Good,” or “Satisfactory”
Communicating program information	96.7%
Explaining eligibility requirements	98.0%
Providing guidance	96.7%
Response time to phone calls/email	96.0%
Listening skills, empathy, demeanor	98.7%

- Open-ended questions were also asked with respect to improving future service delivery. Respondents suggested the overall experience was positive. Examples of suggested improvements include:
  - More information and resources – especially for first-time home-buyers;
  - Increase the maximum house price or allow for renovations;
  - Use one point of contact and ensure quicker response times; and
  - Advertise the program more.
- Questions were also asked (for those who closed on a purchase) with respect to any positive experiences to date. The most common were:
  - Increased pride;
  - Improved security of tenure versus renting (i.e. sale of rental houses);
  - Improved family well-being;
  - Feeling of independence and better long-term financial situation; and
  - Simply having a home.
- The survey had a response rate of 36% (162 received/445 sent) and included both successful and unsuccessful applicants. Results are summarized above but survey



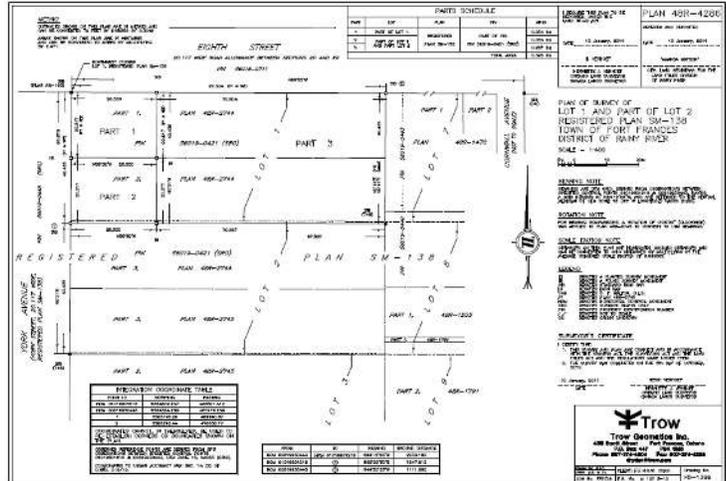
design, distribution, collection, tabulation, and analysis were the responsibility of the Algoma University group.

- The FIMUR Assisted Homeownership Program continues to receive a high level of interest and OAHS currently has almost 150 additional applications in holding. Unfortunately, with current funding, we will only be able to approve less than 20 of these individuals or families.

## Pre-Project Development Funding

- Pre-Project Development Funding (PDF) was designed to provide small Aboriginal non-profit housing organizations with the means to consult with the local Aboriginal community, solidify needs assessments and begin the planning process for new affordable housing developments.
- Funding of up to \$10,000 per proponent was available. Funding was approved in the following communities:

- Kenora
- Sioux Lookout
- Dryden
- Fort Frances
- Cochrane
- Moosonee
- Timmins
- Sudbury
- Hamilton



Partnership in Action: Wahkaiganun Futures received PDF funding from OAHS to bring their idea to reality. Wahkaiganun worked with the Ministry of Municipal Affairs and Housing (MMAH), the Town of Fort Frances and Canada Mortgage and Housing Corporation (CMHC) to sever a parcel of land (above) that they currently own. This significantly reduced the development budget since Wahkaiganun did not have to purchase land. Children are playing in the artist's rendering of the new building pictured below.



## FIMUR Rental Program

- The FIMUR Rental Program uses a capital-only funding model to allow non-profit Aboriginal housing organizations to increase the stock of safe, affordable rental housing in the communities in which they operate.
- OAHS, through the FIMUR Rental Program, is funding the addition of 427 housing units for Aboriginal people. This exceeds the target by over 18% or 67 units and includes a mix of 227 income rent calculation and affordable units as well as 200 supportive and transitional units.



Above: Darlene Ritchie, Executive Director of At'lohosa Native Family Healing Services is discussing the grand opening of their second building funded under the FIMUR Rental Program administered by OAHS. "You should see the smiles on the faces of our young people – they are beaming with pride."

- This capital-only funding model eliminates the need for long-term operating subsidies tied to a specific development. This flexibility allows provincial and federal governments the opportunity to address housing shortages and at the same time make strategic economic stimulus investments.

- Funding is provided in the form of a forgivable, first charge mortgage that is non-interest bearing. A portion of the loan is forgiven annually over a 20 year period.

- FIMUR Rental Proponents plan for long-term fiscal stability by using surplus operating cashflow to build capital replacement reserves.

- After building a sufficient capital replacement reserve and building significant equity through loan forgiveness, FIMUR Proponents can begin using surplus cashflow and equity to independently deliver some additional housing.

- While substantially more government investment in housing is needed, this model is proving to be a successful delivery mechanism to allow Aboriginal people living off-Reserve to help shape the communities in which they live.



Chel Niro, General Manager of Hotinohsioni Incorporated (Brantford Native Housing) is speaking at a groundbreaking event.

Also showcased is the architect's rendering of Hotinohsioni's new 17 unit affordable housing development to be built in Brantford.



## Direct Delivery by OAHS

- Three open proposal calls were held and, after reviewing submissions from other Aboriginal non-profit housing organizations, the independent Proposal Review Committee (PRC) made recommendations to the OAHS Board that OAHS deliver housing in certain communities where no qualifying applications were received.



OAHS is redeveloping 24 Duke Street in downtown Dryden that has been vacant for over 5 years.

- The OAHS Board has also directed that the local community be involved in assisted and direct delivery developments.
- OAHS is utilizing the Aboriginal business community through the use of Aboriginal architects as well as an Aboriginal contractor who is joint-venturing with one of our contractors. Contractors are also using Aboriginal labour where possible.
- All tenants will benefit from energy efficient designs and cost saving operations that will allow OAHS to include all utilities (heat, electricity and water) in monthly rents. This will contribute to a reduction in energy poverty while ensuring that OAHS is conducting itself in a financially responsible and sustainable manner.
- OAHS will be delivering 80 units of new housing in the following communities:
  - Dryden – 30 units: A mix of 13 efficient bachelor units and 5 loft apartments will be re-developed in an existing downtown vacant building that is located close to services (pictured above). Additional on-site development will include 12 additional one, two and three bedroom homes.
  - Sioux Lookout – 16 units: In a new subdivision, adjacent to the new Sioux Lookout Meno Ya Win Health Centre and the new Sioux Lookout Hostel Jeremiah McKay Kabayshewekamik, these 1 and 2 bedroom homes will serve Elders,

seniors, individuals and small families. OAHS is proud to be the first buyer in this subdivision owned by the City. This new development also backs onto green space and a future park.

- Greater Sudbury – 18 units: Elders, seniors, individuals and small families will benefit from a mix of 1 and 2 bedroom homes in this development. The site backs onto green space and is within walking distance to a grocery store, pharmacy and other retail and service outlets.



Pictured above is a four-plex designed by Two Row Architect of Six Nations in co-operation with Ameresco Canada and The Canada Builds Company. This building has two 3-bedroom and two 2-bedroom homes. Although with slightly different designs and layouts than above, this concept will be utilized in both Sioux Lookout and Sudbury.



- Cochrane – 16 units: In another new subdivision where OAHS is also the first purchaser, we will serve Elders, seniors, individuals and couples in a new 8-plex with spacious 1 bedroom units. A second new 8-plex with 3 bedroom units will serve larger Aboriginal families.
- Occupancy for all four of these new housing developments is scheduled for 2011.



Pictured above is the OAHS Cochrane development. The site has one building on the left with eight 1-bedroom units and a second building on the right with eight 3-bedroom units. Future expansion plans include a third building with eight additional 1-bedroom units.

## Social Impact

- Ensuring that people have a safe, affordable place to call home is one of the first steps to restoring pride among all Aboriginal people. This stability allows people to focus on improving other areas in their lives and is shown to have positive impacts in areas such as health, education and positive community interaction.



Local drum group prepares to celebrate At^lohssa's grand opening of 219 St. George Street in London.

- The FIMUR Assisted Homeownership Program has allowed for two priority targets: people escaping situations of violence and people currently

living in affordable housing. To date, the Program has allowed:

- 41 people (almost exclusively women and children) to leave situations of violence;
  - Women and children are provided the opportunity to begin rebuilding their lives in a safe environment;
- 162 people to move out of affordable housing which provides two positive outcomes: first, this allows the applicant family to move into market housing, and second, it efficiently frees up affordable housing units for other families that are currently on long waitlists;
  - At an average cost of approximately \$23,650 per applicant family, this is a competitive method of freeing up existing affordable housing stock.
- The story and positive impact is best told, not from numbers or statistics, but rather from the Aboriginal people that now have safe, affordable housing. Below is just a sampling of some quotes from new Aboriginal homeowners:



- When asked what her new home means, the emotions built up for mother Rachel Anishinabie (pictured right). “It’s overwhelming,” says the mother of three as she wipes tears of joy rolling down her cheek. “I’m really happy. My kids are really happy.”



Rachel Anishinabie and her three children pictured in front of the “Sold” sign for their new home.

- From another new homeowner in Southern Ontario, “My wife and I are now in our thirties and, for the first time in our lives, we are making payments toward our future. Owning this home is going to provide me and my family stability and something tangible that we will someday pass on to our children. To us, it is not just a house, it is our home. In fact, it is the home that we will be raising our boys in.”
- A young single mother joyfully says, “Having this house has already brightened my smile and outlook on not only my future, but for the many generations to come. By buying this home, my younglings have already told their many friends that we bought a house. I’ve heard comments and questions from the other Aboriginal kids at school. Without

realizing it, this home has brought about more confidence and pride in my children.”

- OAHS helped a large Métis family in Northern Ontario (pictured left). They moved into a home of their own that is both safe and affordable. “This is a dream we didn’t think we could attain and OAHS made it happen.”



OAHS helped a large Métis family in Northern Ontario. Cornell (left), Eleanor (right) and their four children between them. Photo credit: CMHC

## Economic Impact

### FIMUR Assisted Homeownership Program

- Both the FIMUR Assisted Homeownership Program and the FIMUR Rental Program are making significant contributions to both the local and provincial economy.
- Conservative estimates (excluding multipliers) demonstrate that for every \$1 invested in the FIMUR Assisted Homeownership Program, 37 cents is returned to the government.

### FIMUR Rental Program – OAHS Direct Delivery



- OAHS is using a pre-fabricated building company for 44 of the 80 units that OAHS is developing.
- The manufacturing plant in Lindsay, Ontario is privately owned and operated by The Canada Builds Company (pictured left). Over 95% of their product inputs are sourced from Canadian suppliers and Canadian manufacturers.
- OAHS' orders have required this young company to add a second shift resulting in an additional 10-20 manufacturing employees being hired this year.

### FIMUR Rental Program – Local Non-Profit Aboriginal Organizations

- OAHS is funding 17 proponent developments across Ontario to develop safe, affordable housing that meets the needs of their local Aboriginal communities.
- These local developments will benefit local architects, engineers, construction companies, landowners, building supply companies as well as local trades and labour. These local communities and the non-profit Aboriginal housing providers are:



Above: Architect's rendering of a new 25 unit housing development in London being undertaken by Native Inter-Tribal Co-operative.



- Sault Ste. Marie      Niwaakai'iganaanind Aboriginal Housing
- Niagara Falls      Aknohsot Native (Non-Profit) Homes Inc.
- London      At^lohsa Native Family Healing Services Inc.
- London      Native Inter-Tribal Housing Co-operative Inc.
- Brantford      Hotinohsioni Incorporated
- Ottawa      Madawan Management & Development Inc.
- Windsor      Can-Am Urban Native Non-Profit Homes (Windsor) Inc.
- Ottawa      Tungasuvvingat Inuit
- Kenora      Aamikkowiish Non-Profit Housing Incorporated
- Red Lake      Kaabeshiwin Non-Profit Housing Corporation
- Thunder Bay      Matawa Non-Profit Housing Corporation
- Hamilton      Urban Native Homes Incorporated
- Hamilton      Hamilton-Wentworth Chapter of Native Women Inc.
- Fort Frances      Wahkaihanun Futures Corporation
- Thunder Bay      Wequedong Lodge of Thunder Bay

- Economically, municipalities also benefit from an increase in their tax base.



Above left is the construction start for Madawan's 28 unit development in Ottawa. The architect's rendering of the final building is pictured above right.

## Need for Action

- “The housing conditions in Aboriginal communities have been well documented and compared to third world conditions. This focuses almost exclusively on Aboriginal housing on Reserve; less well known is the reality that almost three-quarters (73%) of the Aboriginal population do not live on reserve, and this non-reserve population is increasing. Moreover, the non-reserve Aboriginal population experiences a much larger rate of housing need than non-Aboriginal population in the same urban centres.”

NAHA: A Time for Action, 2009, p.1.

## Delivery Mechanisms

- The FIMUR Housing Program is proving to be a successful delivery mechanism. OAHS is set to add a combined total of 702 housing units for Aboriginal people. This includes homeownership units; income rent calculation and affordable rental units; as well as supportive and transitional units. We are currently on target to exceed the program objectives by over 25% or 142 units.

## Next Steps and Opportunity

- Governments have an opportunity to reduce housing need for both the overall population and the off-Reserve Aboriginal population by specifically targeting the Aboriginal population (i.e. targeted policy would allow governments to meet two objectives for the same amount of overall funding).
- Capital investments provide a unique opportunity for the Governments of Ontario and Canada to increase the stock of affordable housing without adding annual operating expenses and at the same time continuing to drive economic growth for Ontario.
- Continued consultation with the Aboriginal community demonstrates a mutual level of respect and offers the opportunity to continue to build trust, hope and shared growth.
- By working together with local Aboriginal communities, our government partners, our Board member organizations, private developers, contractors, and Aboriginal housing providers we are demonstrating that we can together significantly improve the lives of Aboriginal people living off-Reserve in Ontario.



### More Information

For more information, please contact:

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