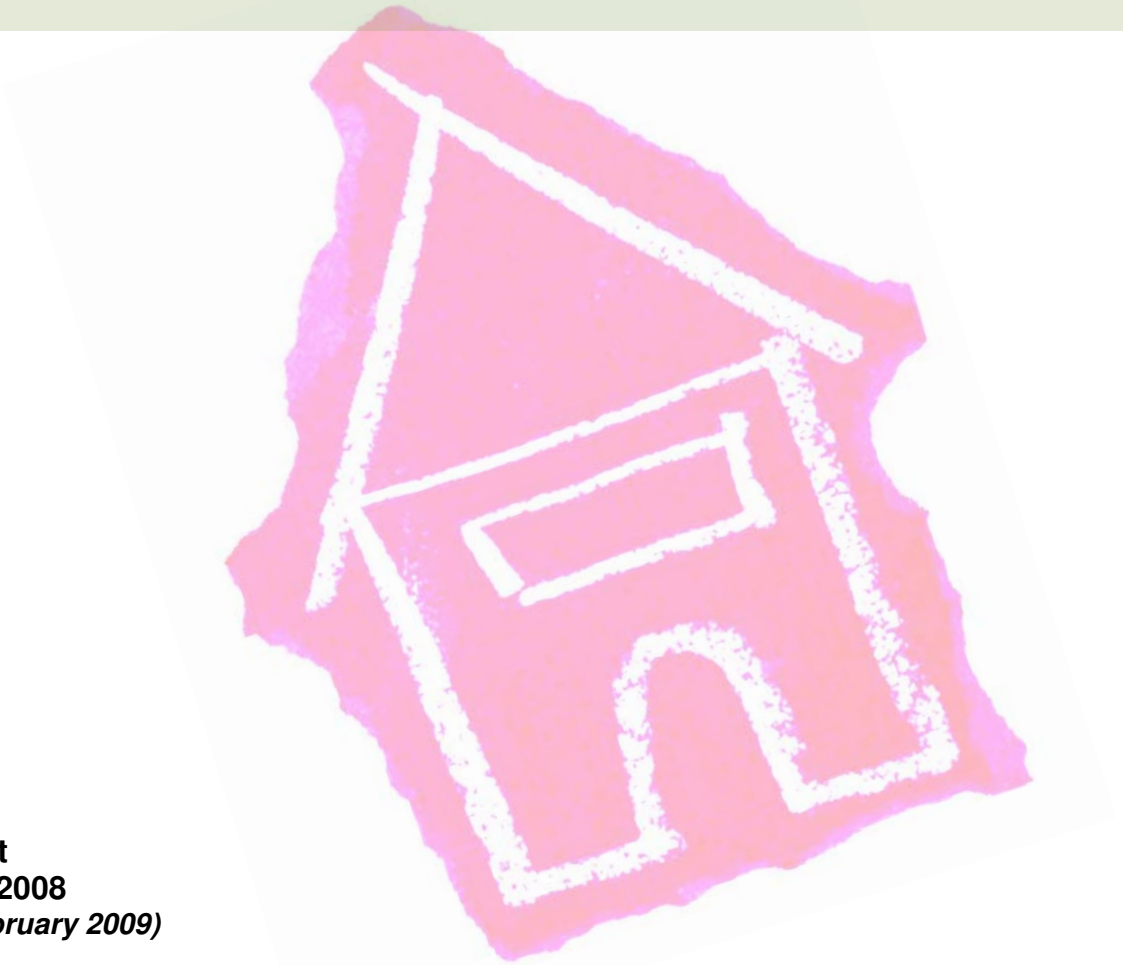


The Ontario Off-Reserve Aboriginal Housing Trust Report



Final Report
September 2008
(Revised February 2009)



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Executive Summary

Housing is a basic human need; it is the foundation of individuals, families and neighbourhoods - and by extension, it is the foundation of communities, cities and towns. Safe, secure, quality, appropriate and affordable housing enables people to fulfill their potential as healthy and educated contributors to society. The overall health and well-being of Ontario's communities and economy depends on all Ontarians - including Aboriginal people - having access to safe, secure, quality and culturally appropriate housing that is truly affordable, wherever they may reside.

Yet access to safe, secure, quality, culturally appropriate and affordable housing is one of the most pressing issues facing Aboriginal people living in non-reserve urban and rural communities across Ontario. Declining housing affordability and sustainability has had a profoundly adverse impact on a substantive proportion of the Aboriginal population who are already vulnerable and at greater risk of homelessness due to unique and intersecting barriers to accessing housing that meets their specific needs. This is most clearly reflected in the fact that Aboriginal people are grossly overrepresented in the homeless population of every major city in Ontario where statistics are available.

The *Ontario Off-Reserve Aboriginal Housing Trust Report* was prepared in partnership by the Ontario Federation of Indian Friendship Centres (OFIFC), the Métis Nation of Ontario (MNO) and the Ontario Native Women's Association (ONWA) to present the results of the Ontario provincial Off-Reserve Aboriginal Housing Trust (OAHT) engagement process findings; and to provide the Ontario Ministry of Municipal Affairs and Housing (MMAH) with policy recommendations for the design, delivery and allocation of the Off-Reserve Aboriginal Housing Trust Fund.¹

In the spring of 2008, MMAH entered into separate Agreements with OFIFC, MNO and ONWA to, in partnership, undertake the provincial OAHT engagement process and deliver a report that outlines the results of the findings and provides recommendations on the design, delivery and allocation of a program for off-reserve urban and rural Aboriginal housing utilizing the OAHT funds. The provincial OAHT engagement process was subsequently led by the OFIFC, MNO and ONWA from April through August 2008 to gather information on the specific housing needs, priorities and issues of Aboriginal people living off-reserve in urban and rural areas across the province excluding the Greater Toronto Area (GTA); and to provide recommendations to MMAH on program design for the OAHT.

¹ This report is a revised version from the original submitted to MMAH on September 29, 2008. Revisions were made in February 2009 to correct minor grammatical errors that were noted after the report was submitted; corrections to content errors have been marked with footnotes that include the original erroneous wording.

The provincial OAHT engagement process was inclusive of *all* Aboriginal people living in non-reserve urban and rural communities in Ontario – Inuit, Métis and First Nations, Status and Non-Status – and culminated in the valuable input of more than 750 predominantly Aboriginal individuals who share a concern about the current housing situation of Aboriginal people living in urban and rural off-reserve communities. The provincial OAHT engagement process included seven facilitated engagement sessions in six selected cities across the province and three distinct non-reserve Aboriginal housing surveys for individual community members, housing providers and service providers. Participants included individual community members as well as representatives from a diversity of off-reserve Aboriginal housing and service providers, community agencies and provincial Aboriginal organizations who generously shared their expertise and recommendations on a range of issues related to off-reserve Aboriginal housing.

Background: the Off-Reserve Aboriginal Housing Trust Fund

On March 22nd 2007, the Ontario provincial government released its 2007 Ontario Budget, announcing \$80 million for up to 1,100 off-reserve housing units for Aboriginal families, to be allocated in partnership with Aboriginal communities. This announcement is comprised of Ontario's share (\$80.2 million) of the OAHT, which was transferred from the federal government to the province in September 2006 to address the short-term housing needs of Aboriginal people living off-reserve. Of the \$80 million announced, 25 percent (\$20 million) has been designated for the GTA and 75 percent (\$60 million) for the rest of the province.

Key Themes of the Provincial Off-Reserve Aboriginal Housing Engagement Process

Although participants in the provincial engagement sessions represented a diversity of backgrounds, communities, organizations and interests from across the province, they all shared a common concern that the current housing situation for a large proportion of Aboriginal people living in urban and rural areas across Ontario is inadequate; and that safe, quality, affordable and culturally appropriate housing must be provided by and for Aboriginal people immediately.

Despite regional differences and the range of ideas and suggestions raised, there was remarkable consistency and consensus on numerous overarching key themes, including the following:

- That the provision of housing under the OAHT must be designed, owned and administered by and for Aboriginal people living off-reserve in urban and rural communities across Ontario.

- That the interest the province of Ontario has accumulated on the \$80.2 million OAHT funds for off-reserve Aboriginal housing should be returned to the OAHT.
- That the federal OAHT funds are insufficient to meet the substantive housing needs of the Aboriginal community. The province of Ontario should invest sufficient, consistent and ongoing funds in affordable off-reserve Aboriginal housing, including operational funding and funding for maintenance and repairs to sustain existing and future housing stock.
- That the provincial government's suggested maximum government contribution of \$70,000 per unit is insufficient and should be adjusted to reflect the actual cost of housing depending on region, location, size of the unit, cost of construction and other key variables.
- That non-reserve Aboriginal service and housing providers have the vision and capacity to develop and maintain new affordable housing to meet the specific housing needs of Aboriginal people living off-reserve in Ontario; however, it is difficult to turn vision, existing assets and collaboration into action in the absence of opportunity and necessary resources.

Overview of Key Recommendations

Guided by the provincial OAHT engagement process findings, this report provides the following key recommendations on the design, delivery and allocation of an off-reserve urban and rural Aboriginal housing program utilizing the OAHT funds:

Delivery Model: The OAHT must be designed, delivered and administered by and for Aboriginal people living off-reserve in urban and rural communities across Ontario using existing infrastructure in the form of a provincial Aboriginal delivery model. The Ontario Aboriginal Housing Support Services Corporation (OAHSSC) encapsulates the scope of key characteristics recommended by engagement participants for a provincial Aboriginal delivery model. The OAHSSC also has the Board representation, mandate, existing infrastructure, accountability, asset base and scale to ensure that recommendations concerning the program design and delivery of housing under the OAHT can be effectively implemented and addressed without the need for substantive capacity building at a provincial level.

Accountability Framework: Full accountability is critical to the design, delivery and administration of off-reserve Aboriginal housing under the OAHT. Mechanisms to ensure fair, open and transparent processes must be implemented, including an evaluation process to measure the successes of the housing in meeting the non-reserve housing needs of Aboriginal people in Ontario and administrative agreements that clearly outline details for accountability, including conflict of interest guidelines, flow of funds, roles and

responsibilities, timelines, reporting responsibilities, expectations and program goals.

Funding Allocation Model: The allocation of funding under the OAHT should be designed and administered by the OAHSSC through a Request For Proposals (RFP) process using a notional, targeted, needs-based approach based on identified or demonstrated need in a given community or region. However, the RFP process must be designed to reduce or remove barriers identified in the engagement process in order to enable an accessible, fair and inclusive process.

Priority Types of Housing: The OAHT program should be comprised of three types of housing: affordable rental housing, supportive and transitional housing, and assisted homeownership, with the option to construct new housing stock or obtain and renovate existing stock for re-use as affordable housing. Housing delivered under the OAHT should be designed with the goal of long-term sustainability, including the provision of units that are high quality, energy efficient and low maintenance, using materials that are highly durable and resilient in the construction of the housing.

Priority Housing Needs: The target population for housing delivered under the OAHT is Aboriginal individuals or families with low- to moderate-income, or those in core need. Priority consideration should be given to the specific priority housing needs that were identified in the provincial OAHT engagement process; the distinct housing needs of First Nations, Inuit and Métis people living in non-reserve urban and rural communities; and the demonstrated needs of specific communities and regions across the province.

Program Design: The OAHT program policies and directives must be culturally-appropriate and designed by and for Aboriginal people living in non-reserve urban and rural communities in Ontario. The parameters of the OAHT program must be flexible to allow for the housing units to be reflective of the specific values, needs and cultures of First Nations, Inuit and Métis people living in non-reserve urban and rural communities across the province and the local Aboriginal community members who will live in the housing. The OAHT program must also be flexible in order to achieve the important goals of accessibility, inclusiveness, project viability, affordability and sustainability. Housing delivered under the OAHT should be designed and adequately funded so that it does not contribute to the further disadvantage or 'ghettoization' of Aboriginal people living off-reserve in Ontario.

Addressing Barriers and Building Capacity: The OAHT program should be designed to reduce or remove existing barriers and build capacity within the non-reserve Aboriginal community across the province by allowing for:

- Flexibility and eligibility of housing projects to stack/ leverage funds from other potential programs or resources;

- Housing providers to utilize surplus funds for the purposes of reinvestment in order to sustain existing housing stock and/or generate new affordable non-reserve Aboriginal housing stock;
- Assets of housing delivered under the OAHT to be retained within the non-reserve Aboriginal community in order to generate resources to ensure the long-term sustainability of its existing housing stock, develop new affordable non-reserve Aboriginal housing stock, reinvest in the local Aboriginal community, and utilize as leverage to increase opportunity for partnerships;
- Provision of ongoing operational funding for housing delivered under the OAHT to cover the ongoing costs associated with sustaining the OAHT housing stock including maintenance, renovations, repairs, staffing/human resources and any support services that may be required to meet the needs of tenants;
- Provision of Project Development Funding (PDF) to assist with the development of successful housing project proposals; and
- Utilization of the development of housing under the OAHT as an opportunity to create employment and training initiatives in housing-related trades to increase the skilled Aboriginal workforce in Ontario and to generate opportunities, resources and employment for Aboriginal businesses and work force.

In addition, MMAH should assist non-reserve Aboriginal organizations in capacity building initiatives to ensure the long-term sustainability and viability of housing delivered under the OAHT, including the development of relationships with municipalities, other relevant ministries and financial/lending institutions, as appropriate.

Timelines: The OAHT funding should be allocated using a two-tiered approach to the timing, beginning with an initial ‘Quick Start’ process to expedite funds for projects that demonstrate immediate need and readiness, followed by a second, longer-term process established to allocate the remaining OAHT funds.

Further Policy and Program Development: The Ontario provincial government should work with non-reserve Aboriginal organizations and communities to develop a long-term provincial non-reserve Aboriginal affordable housing strategy as a part of its commitment to the development of a long-term affordable housing strategy in the province. In addition, MMAH should initiate inter-ministerial and inter-governmental coordination to facilitate innovative social policy development with safe, quality, culturally-appropriate and affordable non-reserve Aboriginal housing as the foundation.

1. Introduction

This report has been prepared in partnership by the Ontario Federation of Indian Friendship Centres (OFIFC), the Métis Nation of Ontario (MNO) and the Ontario Native Women's Association (ONWA) to present the results of the provincial Off-Reserve Aboriginal Housing Trust engagement process findings; and to provide the Ontario Ministry of Municipal Affairs and Housing (MMAH) with policy recommendations for the design, delivery and allocation of the Off-Reserve Aboriginal Housing Trust (OAHT) Fund.²

For the purposes of this report, the term 'Aboriginal' is used in reference to Aboriginal people as defined in the *Constitution Act, 1982* - Indian, Inuit and Métis - who are living in non-reserve urban and rural communities across Ontario. The terms 'Aboriginal' and 'First Nations, Inuit and Métis' are therefore used interchangeably throughout this report. The terms 'off-reserve' and 'non-reserve' are also used interchangeably throughout this report in reference to those First Nations, Inuit and Métis people who are living in urban and rural communities in Ontario that are not reserves.

The provincial OAHT engagement process was led in partnership by the OFIFC, MNO and ONWA from April to August 2008 across the province, with the exception of the Greater Toronto Area (GTA). MMAH established a separate OAHT engagement process for the GTA, which was led by Nishnawbe Homes, Miziwe Bliik Aboriginal Employment and Training, and Council Fire Native Cultural Centre.

The purpose of the provincial OAHT engagement process was to gather information on the specific housing needs, priorities and issues of First Nation, Inuit and Métis people living off-reserve in urban and rural areas across the province; and to provide recommendations to MMAH on program design for the OAHT Funds.

The provincial OAHT engagement process culminated in the valuable input of more than 750 predominantly First Nation, Inuit and Métis individuals who share a concern about the current housing situation of Aboriginal people living in urban and rural off-reserve communities across Ontario. The engagement process was inclusive of all Aboriginal people living in non-reserve urban and rural communities in Ontario – Inuit, Métis and First Nations, Status and Non-Status. Participants included individual community members as well as representatives from a diversity of off-reserve Aboriginal housing and service providers, community agencies and provincial Aboriginal organizations who generously

² This report is a revised version from the original submitted to MMAH on September 29, 2008. Revisions were made in February 2009 to correct minor grammatical errors that were noted after the report was submitted; corrections to content errors have been marked with footnotes that include the original erroneous wording.

shared their expertise on a range of issues related to off-reserve Aboriginal housing. Their participation and input has been critical to the success of the provincial OAHT engagement process and the production of this report.

1.1 The Ontario Federation of Indian Friendship Centres, Métis Nation of Ontario and Ontario Native Women's Association

1.1.1 Ontario Federation of Indian Friendship Centres

The Ontario Federation of Indian Friendship Centres (OFIFC) was incorporated as a not-for-profit organization in July 1971 and is a provincial Aboriginal organization representing the collective concerns and interests of twenty-seven member Friendship Centre communities across the province of Ontario.

The role of the OFIFC includes:

- Engaging in advocacy, communications and program administration on behalf of its member Friendship Centres;
- Assisting member Friendship Centres with governance issues and policy development;
- Delivering a wide variety of training services;
- Undertaking community consultation processes to develop culturally-appropriate programming; and
- Offering over fifteen different programs to member Friendship Centres, including (but not limited to) those related to homelessness, poverty, justice, health and healing, education, employment and training, and children and youth.

Friendship Centres are community-based and community-directed Aboriginal organizations that serve the needs and interests of urban Aboriginal people in the areas of social, cultural, economic and community development. Each Friendship Centre is a unique entity, reflecting the characteristics of the community and the social and cultural circumstances of the city in which it is located.

Friendship Centres serve as direct providers of services and programs for urban Aboriginal people, primary referral agencies and recognized training institutions. Friendship Centres promote human resource development in a diverse and growing urban Aboriginal community.

Friendship Centre membership is 'status blind,' and is inclusive of First Nations, Inuit and Métis people, and in most centres, some non-Aboriginal people. The vision of the Friendship Centre movement is, "to improve the quality of life for Aboriginal people living in an urban environment by supporting self-determined activities which encourage equal access to and participation in Canadian society and which respects Aboriginal cultural distinctiveness."

The following includes the locations of OFIFC member Friendship Centres in Ontario:

- Atikokan
- Barrie
- Cochrane
- Dryden
- Fort Erie
- Fort Frances
- Geraldton
- Hamilton
- Kapuskasing
- Kenora
- Kingston
- London
- Midland
- Moosonee
- Niagara
- North Bay
- Ottawa
- Owen Sound
- Parry Sound
- Red Lake
- Sault Ste. Marie
- Sioux Lookout
- Sudbury
- Thunder Bay
- Timmins
- Toronto
- Windsor

1.1.2 Métis Nation of Ontario

Prior to Canada's crystallization as a nation in west central North America, the Métis people emerged out of the relations of Indian women and European men. The initial offspring of these Indian and European unions were individuals who possessed mixed ancestry. Subsequent intermarriage between Métis women and Métis men resulted in the genesis of a new Aboriginal people with a distinct identity, culture and consciousness – the Métis.

Distinct Métis settlements emerged, as an outgrowth of the fur trade, along parts of the freighting waterways of Ontario, around the Great Lakes and throughout the Northwest.

These Métis people and their settlements were connected through the highly mobile fur trade network, seasonal rounds, extensive kinship connections and a collective identity (i.e., common culture, language, way of life, etc.). In Ontario, these historic Métis settlements continue to exist along the rivers and watersheds of the province, surrounding the Great Lakes and throughout to the northwest of the province.

In 1993, the Métis Nation of Ontario ("MNO") was established through the will of Métis people and historic Métis communities coming together to create a Métis-specific governance structure. At a founding meeting, Métis representatives from communities throughout the province set the foundational principles, which would guide and today continue to guide the evolution of the MNO. These foundational principles focused on:

- Creating a Métis-specific governance structure for the implementation of the nation's inherent right to self-government in the province;
- Establishing a credible and recognized identification system for Métis people within the province;

- Focusing on ‘nation building’ through working together as a collective in order to support Métis citizens and communities;
- Pursuing a rights-based agenda and proudly asserting the Métis existence as a distinct Aboriginal people within Ontario;
- Protecting and preserving the distinct culture and heritage of the Métis Nation in the province; and,
- Improving the social and economic well-being of Métis children, families and communities throughout the province.

Today, based on the pursuit of these principles, MNO has built an impressive province wide governance structure which includes: an objectively verifiable, centralized registry of over 13,500 Métis citizens;³ approximately 30 Chartered Community Councils across the province which represent Métis citizens at the local level; a provincial governing body that is elected by ballot box every four years; an Annual General Assembly where regional and provincial Métis leaders are required to report back to Métis citizens yearly between elections; a charitable foundation which promotes and support Métis culture and heritage; and, an economic development arm.

In addition, the MNO has built an accountable, results-based provincial delivery structure to meet the socio-economic needs of its citizens and communities. Currently, the MNO delivers programs and services to its citizens through these branches: Housing, Health Services, Training Initiatives, and Economic Development. Through these various branches, the MNO maintains 30+ service delivery access points across the province, administers over \$13.5 million annually, and, employs over 175 employees across the province.

The MNO has also built a notable communications network to reach its citizens and partners throughout the province. The *Métis Voyageur*, the MNO’s bi-monthly newspaper, reaches over 12,000 Métis households as well as governmental and nongovernmental partners. The MNO also maintains two interactive websites at www.metisnation.org and www.metisradio.fm to keep Métis citizens connected and informed. Further, the MNO undertakes a robust public affairs and media relations program.

Over the last decade, on the Métis rights front, the MNO has achieved many successes and is a recognized leader in advancing rights and self-government issues for the Métis Nation. It is responsible for initiating and supporting the historic *Powley* case – the first Supreme Court of Canada case to affirm the constitutionally protected harvesting rights of the Métis. It is the only Métis government in Canada to negotiate and have in place a province-wide harvesting accommodation agreement with a provincial government, based on its own

³ Currently, the MNO only registers Métis citizens over the age of 16 years. If children were registered, the MNO’s registry would include approximately 44,000 individuals. As well, the MNO’s registry has approximately 5,000 ‘pending’ applications, which require additional documentation in order to meet the MNO’s application requirements. On average, the MNO has historically and continues to receive approximately 1,500 new citizenship applications each fiscal year.

Métis-made harvesting policy. More recently, the MNO jointly announced with the Ontario Government that it would engage in negotiations with the Ministry of Aboriginal Affairs to arrive at a MNO-Ontario framework agreement, which will support its ongoing and evolving relationship with the provincial government.

1.1.3 Ontario Native Women's Association

The Ontario Native Women's Association (ONWA) is a provincial organization that exists to create a forum through which Aboriginal women can effectively address the social, economic, health, justice, employment, and training issues that affect their lives and the lives of their families. ONWA works to address a wide range of issues surrounding family violence, housing, health, employment, education, and justice. ONWA was incorporated in 1971 with the goal of promoting the betterment and equality for all Aboriginal women. Affiliated with the Native Women's Association of Canada (NWAC), ONWA represents Aboriginal women in the province of Ontario, regardless of status or locality.

Governed by a Board of Directors, ONWA consists of 78 local volunteer chapters, situated in communities both on and off-reserve, divided into the four regions of Ontario (East, South, West, and North). Preservation and promotion of Aboriginal culture, language and heritage forms the foundation to which ONWA stands and continues to encourage the involvement of Aboriginal women at the socio-economic, recreational, cultural and political level.

In conjunction with the governance structure, ONWA operates nine (9) sites across the province that focus on front line service-delivery to Aboriginal women and their families. ONWA is involved in a number of Aboriginal women initiatives, including the development and sustainability of off-reserve housing, and providing timely input to crucial policy decisions at the provincial level.

2. Background: The Off-Reserve Aboriginal Housing Trust Fund

On March 22nd 2007, the Ontario provincial government released its 2007 Ontario Budget, announcing \$80 million for up to 1,100 off-reserve housing units for Aboriginal families, to be allocated in partnership with Aboriginal communities.

This announcement is comprised of Ontario's share (\$80.2 million) of the Off-Reserve Aboriginal Housing Trust Fund (OAHT), which was transferred from the federal government to the province in September 2006 to address the short-term housing needs of Aboriginal people living off-reserve. Of the \$80 million announced, 25 percent (\$20 million) has been designated for the GTA and 75 percent (\$60 million) for the rest of the province.

The federal OAHT Fund, authorized by Parliament in June 2005 under Bill C-48, is one of five third-party Trusts that were established and transferred by the

federal government to all provinces and territories in September 2006. The Federal OAHT Fund Operating Principles highlight the need for “safe, adequate and affordable housing for Aboriginal Canadians living off-reserve,” and stipulates the following:

- The trust is intended “to provide supplementary funding to provincial governments to assist them in addressing short-term housing needs for aboriginal people living off-reserve, according to their respective needs and priorities,” and
- The fund “is not intended to support ongoing operational funding for existing social housing stock, rent subsidies, or to replace provincial investment in affordable housing.”

To date, the Ontario government has not announced any funding for affordable and sustainable housing for Aboriginal people living off-reserve other than the release of the federal OAHT Funds.

The federal OAHT was to be notionally allocated over three fiscal years (from 2006-07 to 2008-09) with \$27 million for new housing starts in the first fiscal year. However, the funds remain uncommitted to date - despite calls from the OFIFC, MNO, ONWA and many other Aboriginal and non-Aboriginal organizations to expedite the process.

In the spring of 2008, MMAH entered into separate Agreements with MNO, ONWA and OFIFC to, in partnership, undertake the provincial OAHT engagement process and deliver a report that outlines the results of the findings and provides recommendations on the design, delivery and allocation of a program utilizing the OAHT funds, for off-reserve urban and rural Aboriginal housing in Ontario, excluding the GTA.

3. Methodology of the Provincial Off-Reserve Aboriginal Housing Trust Engagement Process

In order to ensure the provincial OAHT engagement process was as inclusive as possible within the scope of limited resources and timeframes, the OFIFC, MNO and ONWA collaboratively designed two main approaches to the methodology:

- The facilitation of focused engagement sessions in selected cities across the province; and
- The distribution of three surveys.

3.1 Facilitated Engagement Sessions

The OFIFC, MNO and ONWA hosted one-day engagement sessions in six cities across three regional areas of the province – south, northeast and northwest.⁴ In total, the facilitated provincial OAHT engagement sessions brought together nearly 150 representatives from a diversity of Aboriginal housing providers, service providers, shelters, community organizations and provincial organizations that serve the needs of First Nation, Inuit and Métis people living off-reserve.

Engagement sessions in each region were led by one of the three partner organizations between the months of April and August 2008, as follows:

Lead Organization	Region	City	Date
OFIFC	South	London	April 22
		Ottawa	April 24
MNO	Northeast	Midland	May 6
		Sudbury	May 8
ONWA	Northwest	Dryden	May 13
		Thunder Bay	May 15
		Thunder Bay ⁵	August 6

Participants were invited to attend the sessions held nearest to them, or in the area(s) where their respective organizations provide housing and/or programs and services. All participants were sent an agenda, including the discussion questions, in advance of the engagement session. Organizations and representatives that were unable to attend an engagement session were invited to send a written submission.

Engagement sessions commenced with a welcome and opening prayers shared by a local Elder or Senator. The OFIFC, ONWA or MNO facilitator provided an overview of the day, presented background information about the OAHT and

⁴ Please refer to Appendix I for a map of the south, northeast and northwest regional boundaries, as defined by the OFIFC, MNO and ONWA for the purposes of this engagement process.

⁵ The engagement session held in Thunder Bay on May 15, 2008 had fewer participants than anticipated due to a number of other key events in the local Aboriginal community scheduled on the same day. For this reason, a second engagement session was held in Thunder Bay on August 6, 2008, to enable the participation of those who could not attend the first session.

responded to any questions or comments raised by participants. The first of five questions for group discussion began at 9:30a.m., with the last concluding at approximately 4:00p.m.

Participants were asked the following questions:

Session 1	a. What are the priority types of housing required in your community?
	b. Whose housing needs are priority in your community?
Session 2	a. What are the main barriers to developing affordable housing for Aboriginal people in your community?
	b. What can be done to remove or reduce these barriers?
Session 3	What does affordable and sustainable housing mean for Aboriginal people in your community?
Session 4	What type of funding and delivery model would be suitable for off-reserve Aboriginal housing?
Session 5	a. Does your organization and/or community have the capacity to develop, manage and sustain new affordable housing?
	b. What type of capacity development is required to assist your organization and/or community in developing, managing and sustaining new affordable housing?

For each of the discussion questions, staff organized participants into breakout groups with the intention of ensuring that each group included a balanced mix of representatives from Aboriginal housing providers, various service providers and provincial organizations.⁶ Each breakout group was led by one staff facilitator and one staff recorder who captured participant comments on facilitation sheets. At the end of each discussion period, facilitators presented the breakout group findings back to the larger group so that all points were shared collectively.

As a key component to the development of recommendations for program design under the OAHT, engagement session participants were asked in Session 1 to identify the priority types of housing required and priority housing needs within the Aboriginal population in the non-reserve community or region where their

⁶ Except in the May 13, 2008 Thunder Bay engagement session, where the number of participants allowed for effective group discussion without the need for breakout groups.

respective organizations provide services. Priorities were discussed and recorded in breakout groups, then reviewed by the larger group collectively. For this session only, participants were then asked to participate in a 'dotmocracy' exercise, with the goal of identifying the top priority type of housing and top priority housing need in the community. Each participant was provided with two sticker dots to mark these priorities directly on the facilitation sheets.

It is important to note that although priority types of housing and specific housing needs within the Aboriginal population were identified in each engagement session, participants emphasized that the specific housing needs of all people within the Aboriginal population living off-reserve are substantive and must be addressed with an equal sense of importance and urgency. For this reason, the identification of priority types of housing and priority housing needs within the engagement process, and therefore in this report, are only intended to recommend a 'starting point' in the context of the limited funding provided under the OAHT.

The information gathered in each engagement session was transcribed by OFIFC, MNO and ONWA staff, then presented and synthesized in detailed 'roll-up reports.' These roll-up reports also incorporated information from written submissions. The OFIFC, MNO and ONWA subsequently sent each participant across the province a package of these roll-up reports presenting the findings for every engagement session that was held in the south, northeast and northwest regional areas.

3.2 The Surveys

Three separate surveys were developed by the OFIFC, MNO and ONWA to garner the participation of individual Aboriginal community members, as well as staff and representatives of housing and service providers.⁷ Thus the three surveys regarding off-reserve Aboriginal housing in Ontario included: an anonymous survey for individual Aboriginal community members (aged 18 years and over); a survey for housing providers; and a survey for service providers. All three surveys were available to complete online from June 25 to August 6, 2008, using a professional version of *SurveyMonkey* software.⁸

For the housing and service provider surveys, the OFIFC, MNO and ONWA selected the more purposive non-probability method of 'expert sampling' with the intent to capture the expertise of housing and service providers in the specific area of off-reserve Aboriginal housing needs and issues in Ontario. For the individual community member survey, the non-probability purposive 'snowball

⁷ Non-Aboriginal housing and service providers who have Aboriginal tenants and/or clients/community members were also invited to participate in the surveys for housing and service providers.

⁸ *SurveyMonkey* is popular survey software that is available online to assist organizations and companies creating professional surveys to gather information in a user-friendly manner that is highly secure and efficient, with a variety of options for design and distribution.

sampling' method was selected in order to most effectively include Aboriginal community members living off-reserve who would be otherwise inaccessible or difficult to reach due to several factors including (but not limited to): homelessness, high mobility rates and literacy barriers. For this reason, the surveys were widely promoted and distributed via housing providers, service providers, emergency shelters and community organizations across the province.

The survey for individual community members was widely distributed in hard copy form as well as online, with the intent to ensure the process was as accessible and therefore as inclusive as possible – particularly for those community members in greatest housing need. Aboriginal housing and service providers, shelters and community organizations across the province were asked to host a ballot box and display promotional materials to encourage their tenants, clients and community members to participate. These Aboriginal organizations were each sent the materials required to host the survey, and a large envelope with pre-paid postage to return completed surveys to the OFIFC.

In total, over 630⁹ of the provincial OAHT surveys were completed by predominantly First Nations, Inuit and Métis individuals across the province. Of these, the hard copy surveys comprised over 220. This exceptionally high response and level of interest may be perceived as an indicator of the substantive need for culturally-appropriate, affordable, safe and quality housing within the Aboriginal population living in non-reserve urban and rural communities.

It is important to note that the results of the survey findings and the results of the facilitated engagement sessions are captured and presented separately for the purposes of this report, thereby demonstrating some variances in the results. These variances are largely attributed to the different participants that each methodology was designed to engage; for example, the surveys included all Aboriginal community members and the facilitated engagement sessions included representatives from non-reserve urban and rural Aboriginal housing and service providers specifically.

4. Context

Housing is a basic human need; it is the foundation of individuals, families and neighbourhoods - and by extension, it is the foundation of communities, cities and towns. Safe, secure, quality, appropriate and affordable housing enables people to fulfill their potential as healthy and educated contributors to society. As

⁹ This is the number of completed surveys received by Friday August 15, 2008. The OFIFC, MNO and ONWA have continued to receive additional completed hard copy surveys up to the time of writing this report. It is estimated that the number of completed surveys is now over 680; however, surveys received after August 15, 2008 could not be incorporated into the data analysis and findings of this report due to time constraints. Further data analysis will need to be undertaken by the OFIFC, MNO and ONWA to incorporate the additional completed surveys, for the purposes of future policy analysis and development.

such, the health and well-being of Ontario's communities and economy depends on all Ontarians - including Aboriginal people - having access to safe, secure, quality and culturally appropriate housing that is truly affordable, wherever they may reside.

4.1 Adequate Housing as a Fundamental Human Right

Adequate housing is a fundamental human right that is recognized and supported by several international laws of which Canada has ratified, including the United Nations' (UN) 1948 Universal Declaration of Human Rights; the Convention on the Rights of the Child, and in the context of addressing discrimination, the Convention on the Elimination of All Forms of Racial Discrimination and the Elimination of All Forms of Discrimination against Women. Of particular importance among these international laws is Article 11 of the International Covenant on Economic, Social and Cultural Rights (ICESCR), whereby the right to housing is codified as a "constituent element of the right to an adequate standard of living:"

*The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself [sic] and his [sic] family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international cooperation based on free consent.*¹⁰

State obligations under human rights law with respect to the right to adequate housing entails particular consideration accorded to vulnerable or marginalized populations. In Canada, this includes First Nations, Inuit and Métis people living in non-reserve urban and rural communities as well as on-reserve.

In October 2007, the UN's Special Rapporteur on adequate housing, Miloon Kothari, visited Canada on a 'fact-finding mission' to review Canada's status with respect to realization of the right to adequate housing, and to engage in dialogues with governments and non-governmental organizations (NGOs) in their efforts to secure these rights. Aboriginal housing was one of his key focus areas. In his preliminary observations, Mr. Kothari reported, "the devastating impact of the paternalism that marks federal and provincial government legislations, policies and budgetary allocation for Aboriginal people on and off reserve," and the "shocking" homelessness and overcrowded, inadequate housing conditions facing Aboriginal people both on- and off-reserve. Subsequently, Mr. Kothari recommended government commitment of funding and resources for a targeted

¹⁰ ICESCR, Article 11(1) as cited in Office of the High Commissioner for Human Rights, United Nations Human Settlements Programme, *Indigenous Peoples' Right to Adequate Housing: A Global Overview*, United Nations Housing Rights Programme, Report No. 7 (Nairobi: 2005) p.19.

Aboriginal housing strategy that ensures Aboriginal housing and services are under Aboriginal control.¹¹

4.2 Factors in Non-Reserve Urban and Rural Aboriginal Housing Need

Access to safe, secure, quality, culturally appropriate and affordable housing is one of the most pressing issues facing Aboriginal people living in non-reserve urban and rural communities across Ontario. Poverty, discrimination and lack of existing housing to meet the substantive need are the main underlying barriers. These barriers have been perpetuated by a number of socio-economic factors that have adversely impacted housing affordability and sustainability in Ontario since the mid-1990s to present, including (but not limited to): government cuts to social spending; reductions in social services; inflation; a declining manufacturing sector and a slowing economy - compounded by lack of government investment in affordable housing. These social and economic shifts have particularly affected an already marginalized Aboriginal population, and have increased the socio-economic disparities between Aboriginal and non-Aboriginal people in Ontario. Consequently, declining housing affordability and sustainability has a profoundly adverse impact on Aboriginal people living in non-reserve urban and rural areas who may already be vulnerable and at greater risk of homelessness due to a number of barriers to accessing housing that meets their needs. This point is most clearly reflected in the fact that Aboriginal people are grossly overrepresented in the homeless population of every major city where statistics are available.

In Canada's large urban areas, it is estimated that Aboriginal people comprise between 20-50% of the total homeless population.¹² In Ontario, for example, the 2002 Hamilton Report Card on Homelessness reports that Aboriginal people comprise 20% of the homeless population while representing only 2% of that city's total population,¹³ and the Sioux Lookout Homelessness Committee estimates that Aboriginal people comprise 99% of that city's homeless population.¹⁴ In Kenora, "the typical street person is single male, aboriginal, and

¹¹ Kothari, Miloon, *United Nations Special Rapporteur on Adequate Housing, Miloon Kothari: Mission to Canada 9-22 October 2007*, Unedited Version, Main Ottawa Public Library Auditorium, Ottawa: 22 October 2007, p. 11-12.

¹² Canada, Privy Council Office 2002 as cited in Graham, Katherine A.H. and Evelyn Peters, *Aboriginal Communities and Urban Sustainability*, Canadian Policy Research Networks, Inc. Ottawa: December 2002, p.25.

¹³ Social Planning & Research Council of Hamilton-Wentworth, *Report Card on Homelessness in Hamilton*, Hamilton: 2002, p.10

¹⁴ Sioux Lookout Homelessness Committee, *Interim Report on Homelessness in Sioux Lookout*, Sioux Lookout: 2002 as cited in Sider, Deb, *A Sociological Analysis of Root Causes of Aboriginal Homelessness in Sioux Lookout, Ontario*, The Canadian Race Relations Foundation, Sioux Lookout: May 2005, p. 26

between the ages of 25 and 55. Women, who are less than one-third of the population are generally in relationships within the same group.”¹⁵

“I am only one pay check away from being homeless as I have no savings and go a little deeper into debt each and every month because the cost of living keeps increasing but my wages don’t. I have to take 6 weeks off work for surgery and am concerned with how that will impact my housing situation.”¹⁶

Aboriginal homelessness is also a pressing issue in many rural communities; however, it is an issue that is frequently overlooked because homelessness is less visible in areas where the tendency is to stay with friends and family, and ‘couch surf.’ There are various reasons for this tendency in rural communities, including lack of homelessness services, unaccommodating infrastructure, harsher climates and smaller local populations – all of which render living on the street or outdoors extremely difficult.

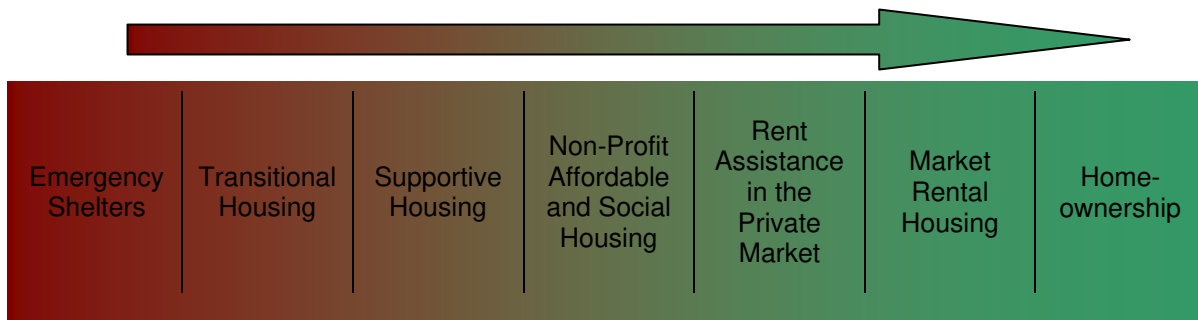
In addition to socio-economic factors, there are a number of ongoing historical and consequent social factors that Aboriginal people distinctly experience, which intersect to act as barriers and render Aboriginal people at greater risk of homelessness. Such factors include (but are not limited to): the ongoing impacts of colonialism and residential schools; existing legislation such as the Indian Act and its patriarchal provisions, such as Matrimonial Real Property; various structural determinants; racism; social and economic exclusion and the consequent ripple effects of higher incidences of violence, family instability, addictions and mental illness.

These intersecting factors are generally well documented in a plethora of studies and reports covering a wide span of social issues; further detailed discussion is beyond the scope of this report. However, for the purposes of contextualizing the priority types of housing, housing needs and other recommendations posited in this report, it is important to note that marginalized segments within the Aboriginal population (ie. those who are affected by substance abuse, chronic unemployment, health issues and family violence/instability) tend to experience the greatest barriers to obtaining and maintaining housing that meets their needs. As such, many First Nation, Inuit and Métis individuals and families living in non-reserve urban and rural communities require a continuum of housing with specialized, culturally appropriate and integrated housing supports to assist through life changes – from homelessness to independence in affordable market rental housing; from transitional housing to pride of homeownership - as demonstrated in the following diagram of a housing continuum:

¹⁵ Kenora Community Legal Clinic Inc., *Newsletter: Homeless in Kenora*, Kenora: September 2006, p.1.

¹⁶ This is part of a closing comment made by an individual community member survey respondent.

- Targeted, culturally-appropriate and integrated housing supports



While many of the barriers to accessing and maintaining safe, adequate, affordable and culturally appropriate housing are commonly experienced, there are also barriers that are uniquely experienced by First Nations, Inuit and Métis people. Furthermore, unique barriers are experienced among different segments within the Aboriginal population. For example, Aboriginal men, women and two-spirited people may each experience different intersecting barriers to obtaining and maintaining housing that meets their specific needs. Also, the barriers experienced by Aboriginal people living in non-reserve urban communities are distinct from, but interconnected with, the barriers experienced by Aboriginal people living in non-reserve rural communities.

Aboriginal people living in non-reserve rural communities may be prompted or required to relocate to an urban community in order to access health care/medical services, employment opportunities, education and social services and supports including safe, affordable housing. Such relocation often results in the separation of families and the uprooting of individuals who are accustomed to rural living and who find it very challenging to make the transition from life in a small community to life in a bigger urban centre. However, Aboriginal people also experience barriers in non-reserve urban communities where the cost of housing can be significantly higher and lack of funding has led to insufficient supply of safe and affordable housing to meet the demand, marked by lengthy waiting lists and increasing homelessness. As a result, the barriers to accessing appropriate housing also become barriers to the goals of obtaining employment opportunities, educational attainment and improved well-being. Consequently, many Aboriginal people move back and forth between urban and rural communities – as well as reserve communities for some First Nations people - thereby contributing to high rates of mobility within the Aboriginal population. This is in part due to a cycle of inadequate housing options.¹⁷

¹⁷Walker, Ryan, *Non-Reserve Aboriginal Housing Challenges & Considerations: A Discussion Paper Prepared for the Canadian Housing Framework Initiative*, Massey University: School of People, Environment & Planning (New Zealand: April 2005), p.3.

“I am forced to leave Kenora and travel almost 2 hours each way back and forth to my reserve where I live with my mother, partner and 3 children in a 1 bedroom apartment. The last place I called for a rental unit was \$1700 plus utilities. There hasn’t been any suitable housing available for my family for over a month.”¹⁸

The complexity of these interrelated factors highlights the need for integration of broader social policy initiatives with the provision of a comprehensive continuum of non-reserve housing for First Nations, Inuit and Métis people in Ontario.

4.3 The State of Non-Reserve Aboriginal Housing in Ontario

The housing issues, gaps and needs of First Nations, Inuit and Métis people living in non-reserve urban and rural communities in Canada are well known. A multitude of studies and reports produced over the past several decades have documented the relationship between the disproportionately high numbers of Aboriginal individuals and families who are homeless, at-risk of homelessness and/or in core housing need with the numerous adverse socio-economic factors¹⁹ that are too often experienced within Aboriginal households. Likewise, the adverse impacts of poverty and poor, inadequate housing on early childhood development, educational attainment, labour force participation, health, community safety and the overall quality of life of the Aboriginal population are also well known.

In the public discourse on ‘closing the gap’ between Aboriginal people and non-Aboriginal people in Canada, housing is consistently identified as a key area of focus. Yet for all the time, effort and resources that have been invested in this large body of research, task forces, consultations, commissions, fact-finding missions and roundtables on Aboriginal people in the context of poverty and housing, there has been very little corollary investment dedicated to actually addressing non-reserve Aboriginal housing needs.

Canadian housing policy originated at the time of the depression in the 1930’s. The federal government’s role in housing was established with the passing of the *Dominion Housing Act* in 1935.²⁰ Social housing first emerged in 1946 with a federal plan to provide affordable housing for soldiers and their families following World War II, administered by the Canadian Mortgage and Housing Corporation (CMHC).²¹ However, it was not until 1964 that the federal government developed clear housing goals under the *National Housing Act* and launched an extensive

¹⁸ This is part of the closing comment of an individual community member survey respondent.

¹⁹ For example, high rates of poverty, violence, mobility and unemployment.

²⁰ Carter, Tom and Chesya Polevychok, *Housing is Good Social Policy*, Research Report FI50: Family Network, Canadian Policy Research Networks, Ottawa: December 2004, p.3.

²¹ Ontario Non-Profit Housing Association, *About Non-Profit Housing: History*, Ontario Non-Profit Housing Association. <www.onpha.on.ca/about_non_profit_housing/history/>.

public housing program to produce one million housing units for low-income people over a five year period.

In 1972, the federal Minister responsible for housing, Ron Bassford, acknowledged the right of all Canadians to access adequate housing, including Aboriginal people. As such, Minister Ron Bassford committed his government to the building or acquisition of 50,000 housing units for Aboriginal people living off-reserve in Canada.²² In 1973, a range of social housing programs were introduced in further amendments to the *National Housing Act*, including the Rural and Native Housing (RNH) program, and the Non-Profit Housing program which encompassed urban Native housing targets. In 1985, the Urban Native Housing (UNH) Program was created.²³ It is important to note that the creation of the RNH and UNH programs was driven by the notion that culturally-appropriate social housing administered by Aboriginal organizations would better meet the needs of Aboriginal people living in non-reserve communities. Such calls for housing that is designed and delivered by and for Aboriginal people have been posited as far back as 1969 in the recommendations of the Hellyer Task Force on Housing and Urban Development.²⁴

Between the period of 1973 and the mid-1980s, Canada had a highly regarded comprehensive social housing program, led by the federal government, which addressed the housing needs of many types of low- and moderate-income households.²⁵ By the mid-1980s, social housing policy was marked by the rise of joint provincial and federal responsibility through cost-shared arrangements and a shifting emphasis towards the not-for-profit sector in the development and management of housing.²⁶ Although the federal government continued to provide the bulk of capital funding for new projects and ongoing operational subsidies during this period, rising debt and deficits and consequent reductions to housing programs and budgets resulted in a declining federal role in the provision of social housing. With the exceptions of limited funding for special needs and on-reserve housing as well as rehabilitation assistance for low-income homeowners, the federal government withdrew funding for social housing by

²² The National Aboriginal Housing Association, *A New Beginning: The National Non-Reserve Aboriginal Housing Strategy*, The National Aboriginal Housing Association, Ottawa: March 2004, <www.aboriginalhousing.org>. p. i.

²³ The National Aboriginal Housing Association, p.i.

²⁴ Walker, Ryan, *Non-Reserve Aboriginal Housing Challenges & Considerations: A Discussion Paper Prepared for the Canadian Housing Framework Initiative*, Massey University: School of People, Environment & Planning (New Zealand: April 2005), p.4..

²⁵ Carter, Tom and Chesya Polevychok, *Housing is Good Social Policy*, Research Report FI50: Family Network, Canadian Policy Research Networks, Ottawa: December 2004, p.3.

²⁶ Ontario Non-Profit Housing Association, *About Non-Profit Housing: History*, Ontario Non-Profit Housing Association. <www.onpha.on.ca/about_non_profit_housing/history/>.

1993,²⁷ including supports for any new non-reserve Aboriginal housing. Consequently, most provincial governments also reduced funding for social housing by 1995. In 1996, the federal government devolved responsibility for social housing to the provinces. In Ontario, this responsibility was further devolved to the municipal level under the *Social Housing Reform Act* in 2000.²⁸

Despite the 1973 federal government commitments to provide 50,000 units for Aboriginal people living in non-reserve communities across Canada, less than 20,000 units were delivered over the subsequent thirty years. The construction of new non-reserve Aboriginal housing units has not been supported since 1993, with the exception of locally supported initiatives.²⁹ Furthermore, the devolution of responsibility for social/affordable housing from the province to municipalities in Ontario has resulted in the exclusion of Aboriginal people from decision-making processes related to the development and provision of affordable housing in Ontario.

More recently, the federal government has announced a return to new investments in housing, including the 2006 transfer of one-time OAHT funding to address the short-term housing needs of Aboriginal people living off-reserve. While this is a positive step in the right direction, it is insufficient to meet the growing demand that has been largely unaddressed for the past three decades. Furthermore, neither the federal nor provincial government has accepted responsibility for the development of new non-reserve Aboriginal housing in Ontario.

The impacts of these shifts in housing policy, supports and production have been considerable for Aboriginal people living in non-reserve urban and rural communities across Ontario. Not only has there been a reduction to a continuum of affordable housing options and a resulting increase in homelessness, but the lack of opportunities to develop new housing has undermined the ability of the non-reserve Aboriginal social services and not-for-profit housing sectors to integrate safe, adequate, affordable and culturally-appropriate housing with the social supports that are required to meet the specific needs within the community. For example, service providers cannot assist individuals and families who are homeless or at-risk of homelessness with obtaining safe, adequate, affordable and culturally-appropriate housing when there is no such housing available and the waiting lists for existing social or affordable units are extremely lengthy. Similarly, non-profit housing providers cannot assist with connecting tenants to the broader community and social supports and services when their

²⁷ Carter, Tom and Chesya Polevychok, *Housing is Good Social Policy*, Research Report FI50: Family Network, Canadian Policy Research Networks, Ottawa: December 2004, p.3.

²⁸ Ontario Non-Profit Housing Association, *About Non-Profit Housing: History*, Ontario Non-Profit Housing Association. <www.onpha.on.ca/about_non_profit_housing/history/>.

²⁹ The National Aboriginal Housing Association, *A New Beginning: The National Non-Reserve Aboriginal Housing Strategy*, The National Aboriginal Housing Association, Ottawa: March 2004, <www.aboriginalhousing.org>. p.i.

ability to do so is undermined by lack of funding for operations and housing support services.

Many Aboriginal service and housing providers have the vision and capacity to link housing with other social policy initiatives that will improve the overall quality of life for Aboriginal people living in non-reserve urban and rural communities, such as employment and training opportunities, community economic development and youth programs. However, it is extremely difficult to turn collaboration into action, and likewise poverty into prosperity, in the absence of necessary resources. To paraphrase a participant in the Ottawa engagement session, 'it is time to recognize safe, affordable and culturally-appropriate non-reserve Aboriginal housing as a cornerstone to healthy, sustainable communities.'

4.4 Demographic Trends

Several key demographic trends shape current non-reserve Aboriginal housing needs and have important implications that should be considered in the development of current and future housing and social policy. Such demographic trends reveal that the Aboriginal population is: diverse and growing, young, increasingly urban and highly mobile with a higher percentage of single-parent families, lower educational attainment, higher unemployment rates, and a greater proportion living in poor condition housing.

In order to present a 'snapshot' of key demographic trends, this section of the report draws from both the 2006³⁰ and 2001 Census.³¹ However, it is important to note that Census data is widely perceived within the Aboriginal community as problematic, primarily because it does not adequately reflect Aboriginal population numbers.³² As such, Census data is used in this report only to present a general picture of demographic trends within the Aboriginal population in Canada and Ontario - in lieu of more relevant, reliable and Aboriginal-driven statistics, which are not currently available.

³⁰ Statistics Canada, *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census: Findings*, (Ottawa: 2008) <http://www12.statcan.ca/english/census06/analysis/aboriginal/>, unless otherwise noted.

³¹ 2001 Census data is used where the same information is not yet available for the 2006 Census data. Statistics Canada's 2006 Aboriginal Peoples Survey (APS), which provides data and analyses of social and economic conditions, will not be released until after this report is completed, fall 2008.

³² Some specific limitations of Census data include: 1) the Census does not necessarily include those who are highly transient and/or those who are homeless or have no fixed address – an important consideration in the context of housing; 2) the Aboriginal identity terms are not clearly defined, leaving significant room for error; 3) Statistics Canada identifies three problems with the Census data for Aboriginal peoples: sampling errors, "random rounding," and incompletely enumerated Indian reserve and Indian settlements.

The Aboriginal Population is Diverse and Growing

At the time of the 2006 Census, 1,172,790 million people in Canada self-identified as an Aboriginal person, comprising 4% of Canada's total population. The Aboriginal population in Canada has grown by 45% since 1996, compared to 8% for the non-Aboriginal population.

Ontario has the largest and most diverse Aboriginal population of all the provinces and territories in Canada, with 242,490 people who self-identified as Aboriginal in the 2006 Census. The Aboriginal population in Ontario comprises 21% (or one in five people) of the total Aboriginal population in Canada, and 2% of Ontario's total population – the latter being an increase from 1.7% in 2001.³³

Ontario has the second highest Métis population with 71,805 people. Ottawa-Gatineau has the highest Inuit population outside of Inuit Nunaat with 725 people.³⁴ Between 2001 and 2006, the Aboriginal population in Ontario grew nearly five times faster, with a rate of growth of 28.3%, than the non-Aboriginal population at 6.2%.³⁵ In 2006, the majority of the Aboriginal population in Ontario was North American Indian (First Nations), representing 65.3%, followed by the Métis at 30.4% and the Inuit at 0.8%. Between 2001 and 2006, the Métis had the fastest growth rates at 52.3%, followed by the Inuit at 48% and First Nations at 19.6%.³⁶

The Aboriginal Population is Young

The Aboriginal population is the youngest in Canada, with a median age of 27, compared to the median age of 40 for the non-Aboriginal population. Nearly half (48%) of the Aboriginal population consists of children and youth aged 24 and under, compared with 31% of the non-Aboriginal population.³⁷

In Ontario, the Aboriginal population is significantly younger than the non-Aboriginal population. 35.7% of the Aboriginal population consists of youth and

³³ Ontario Ministry of Finance, *2006 Census Highlights, Fact Sheet 9*, Office of Economic Policy: Labour and Demographic Analysis Branch (Toronto: 2008).

³⁴ Inuit Nunaat is the Inuktitut expression for 'Inuit homeland,' which is a region stretching from Labrador to the Northwest Territories. Inuit Nunaat is comprised of four regions: the Territory of Nunavut; Nunavik; Inuvialuit Region and Nunatsiavut. Statistics Canada, *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census: Inuit*, 2006 Census: Analysis Series, Statistics Canada, <<http://www12.statcan.ca/english/census06/analysis/aboriginal/inuit.cfm>>.

³⁵ Ontario Ministry of Finance, *2006 Census Highlights, Fact Sheet 9*, Office of Economic Policy: Labour and Demographic Analysis Branch (Toronto: 2008).

³⁶ Ibid.

³⁷ National Association of Friendship Centres, *Census Confirms More Attention Must be Paid to Urban Aboriginal Peoples*, National Association of Friendship Centres, (Ottawa: January 15 2008).

children aged 19 and under, compared with 25.1% for the non-Aboriginal population.³⁸

The Aboriginal Population is Increasingly Urban

The Aboriginal population in Canada is becoming increasingly urban. In the 1951 Census, just 7% of the Aboriginal population lived in urban areas in Canada. In the 2006 Census, 54% of Aboriginal people in Canada lived in urban areas – this is an increase from 50% in 1996.

At the time of the 2006 Census, 80% of the total Aboriginal population in Ontario lived off-reserve, with 62% in urban areas and 18% in rural areas. Of the 20% of the total Aboriginal population who lived on reserves, 99% were North American Indian (First Nations), representing approximately 30% of the First Nations population. The Métis and Inuit also lived predominantly in urban areas at 72% and 82% respectively.³⁹

The Aboriginal population is increasingly concentrated in major Census Metropolitan Areas (CMAs), with more than one-quarter of all Aboriginal people living in just nine metropolitan areas in Canada. Winnipeg has the largest Aboriginal population, followed by Edmonton, Vancouver, Calgary, Toronto, Saskatoon, Ottawa-Gatineau, Montreal and Regina. Of the Aboriginal population in Ontario, approximately one in ten lived in the Toronto CMA at the time of the 2006 Census, representing 0.5% of the total Toronto CMA population at that time.

The Aboriginal Population is Highly Mobile

Aboriginal people move more frequently than non-Aboriginal people in Canada. In the 12 months prior to the 2006 Census, over 19% of Aboriginal people moved compared with 14% of the non-Aboriginal population. Of those Aboriginal people who moved, 12% moved within the same community while the remaining 8% changed communities.⁴⁰

There is evidence that a significant proportion of residential mobility among Aboriginal households is a result of affordability and adequacy issues related to housing. Mobility resulting from housing affordability and adequacy issues can have adverse impacts on the health and well-being of Aboriginal individuals and families, and should consequently be considered in the context of other areas of

³⁸ Ontario Ministry of Finance, *2006 Census Highlights, Fact Sheet 9*, Office of Economic Policy: Labour and Demographic Analysis Branch (Toronto: 2008).

³⁹ Ibid.

⁴⁰ National Association of Friendship Centres, *Census Confirms More Attention Must be Paid to Urban Aboriginal Peoples*, National Association of Friendship Centres, (Ottawa: January 15 2008).

social policy such as educational attainment, employment rates and other factors affecting overall quality of life.⁴¹

The Aboriginal Population has a High Percentage of Single-Parent Families

In the 2006 Census, 58% of Aboriginal children aged 14 and under lived with two parents, compared to 82% of non-Aboriginal children. Aboriginal children were nearly twice as likely to live with a lone mother (at 29%) than non-Aboriginal children (at 14%). 6% of Aboriginal children lived with a lone father, 3% with a grandparent and 4% with a relative.

The Aboriginal Population has Lower Educational Attainment than the Non-Aboriginal Population

The Aboriginal population aged 25-64 in Canada has lower educational attainment, with 34% having less than a high school diploma compared to 15% for the non-Aboriginal population in the same age group in 2006.

The percentage of Aboriginal people aged 25-64 who have obtained a university degree has increased slightly since 2001, from 6% to 8%. However, this is still significantly lower than that for the non-Aboriginal population at 23%, and the gap between the two populations continued to increase between the 2001 and 2006 Census.

The Aboriginal Population has Higher Unemployment Rates and Earns Less than the Non-Aboriginal Population

Since the 2001 Census, the Aboriginal working age population (ages 16-64) increased by 25% compared with 6% for non-Aboriginal people in Canada. This equals 767,420 Aboriginal individuals, of which 512,365 participated in the Canadian labour force.

By the end of 2017, it is projected that Aboriginal people of working age (15 and older) will number close to one million – about 3.4% of the overall working-age population. With anticipated shortages in many areas of the labour force, this growing population will constitute an important pool of labour.⁴²

Also since the 2001 Census, the employment rate for Aboriginal people aged 25-64 has increased from 57% to 63%; however, it still remains significantly lower than that for non-Aboriginal people at 76%. The unemployment rate for

⁴¹ Walker, Ryan *Non-Reserve Aboriginal Housing Challenges & Considerations: A Discussion Paper Prepared for the Canadian Housing Framework Initiative*, Massey University: School of People, Environment & Planning. New Zealand: April 2005, p.8.

⁴² Luffman, Jacqueline and Deborah Sussman, *The Aboriginal Labour Force in Western Canada*, Statistics Canada, January 2007, p. 13.

Aboriginal working-aged people remains nearly three times the rate for non-Aboriginal people in 2006, at 13% compared to 5% respectively – this exceeds the national rate in every region.

Aboriginal workers in Canada earn 23% less on average than non-Aboriginal workers. Furthermore, the higher the skill level, the larger the wage gap - ranging from 10% among low-skilled workers to 35% among managers.⁴³

The Aboriginal Population Experiences Poor Housing Conditions

Housing conditions among Aboriginal people remain poor compared to the non-Aboriginal population. In the 2006 Census, 11% of Aboriginal people in Canada reported living in overcrowded housing compared to 3% of non-Aboriginal people. In addition, 23% reported their housing in need of major repairs – more than three times the rate among non-Aboriginal people in Canada.

“We need more Aboriginal controlled, subsidized housing for our low-income students, seniors, families, singles. We are overrepresented in the stats of those living in poverty, so affordable housing is necessary and is not a luxury by any means. Also, the housing standards should be higher than what they are. Just because our people are poor does not mean we have to live in substandard housing. That is just not fair!”⁴⁴

At the time of the 2001 Census, 48% of Aboriginal households in Canada were renters, and at least 32.5% of Aboriginal renters living off-reserve paid more than 30% of their annual income on shelter. Aboriginal people living off-reserve in Ontario live predominantly in rental housing.

In the 2001 Census, 24% of off-reserve Aboriginal households in Ontario were identified as in core housing need, with affordability as the primary factor. It is important to note that households are excluded from the assessment of housing affordability and core housing need if they report shelter costs that exceed their income or have incomes of zero or less.⁴⁵ Therefore, the actual percentage of off-reserve Aboriginal households in core need in Ontario could be much higher.

⁴³Kapsalis, Costa *Occupational and Skills Parity of Aboriginal Canadians*, Human Resources and Social Development Canada – Aboriginal Affairs Directorate, September 2006, p. 8.

⁴⁴ This is a closing comment made by an individual community member survey respondent.

⁴⁵ Jakubec, Lance and John Engeland, *2001 Census Housing Series Issue 6: Revised Aboriginal Households*, Socio-economic Series 04-036, (Ottawa: Canadian Mortgage and Housing Corporation, August 2004) p. 2.

According to the Canadian Mortgage and Housing Corporation (CMHC), a household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that is acceptable.

Acceptable housing refers to housing that is in adequate physical condition, affordable and of suitable size. These factors are determined as follows:

- **Adequate dwellings are those reported by their residents as not requiring any major repairs.**
- **Affordable dwellings cost less than 30% of before-tax household income.**
- **Suitable dwellings have enough bedrooms for their size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.⁴⁶**

The primary source of the gap between Aboriginal and non-Aboriginal housing affordability is the disparity in household incomes and the cost of safe, adequate and appropriate housing to meet the needs of the individual or family. There are a number of key factors that have been found to contribute to higher incidences of core housing need with respect to surpassing the affordability benchmark.⁴⁷ Many of these factors are common within the Aboriginal population and may thereby serve to exacerbate challenges with respect to affordability, including: higher rates of mobility; lone female parent families; changes in household circumstances; family-related transitions; larger families (and therefore larger costs for larger shelter); and proportions of single individuals.⁴⁸

⁴⁶ According to NOS requirements, suitable dwellings have enough bedrooms for the size and make-up of resident households. The NOS stipulates: “parents are eligible for a bedroom separate from their children; household members aged 18 or more are eligible for a separate bedroom unless married or otherwise cohabiting as spouses; dependants aged 5 or more of opposite sex do not share a bedroom; and bachelor dwelling units in adequate condition are considered suitable accommodation for one-person households.” Canadian Mortgage and Housing Corporation, *Housing in Canada Online: Definitions of Variables*, CMHC 2008 < http://data.beyond2020.com/cmhc/HiCODefinitions_EN.html#_Suitable_dwellings>.

⁴⁷ “Measuring affordability involves comparing housing costs to a household’s ability to meet those costs. The indicator underlying this measurement, the share of household income spent on shelter costs, is known as the Shelter cost-to-income Ratio (STIR). A benchmark of 30% for the STIR is commonly accepted as the upper limit for defining affordable housing... Housing affordability, as measured by the STIR, is a critical input to the core housing need indicators developed by CMHC to identify households in housing need in Canada.” John Engeland and Roberto Figueroa, *Income Research Paper Series: The Dynamics of Housing Affordability*, Statistics Canada (Ottawa: Minister of Industry, January 2008), p.5.

⁴⁸ Engeland, John and Roberto Figueroa, *Income Research Paper Series: The Dynamics of Housing Affordability*, Statistics Canada (Ottawa: Minister of Industry, January 2008), see pages 20-24.

Other characteristics of Aboriginal households that result in a higher percentage in core need include higher rates of overcrowding or unsuitable housing, as measured by the National Occupancy Standards (NOS), and higher rates of living in a dwelling that requires major repairs. However, Aboriginal people may be living in inadequate or unsuitable housing in order to lower their housing costs.⁴⁹ As such, it is important that housing policy and program development includes initiatives and responses that also address issues of poverty and Aboriginal economic development.

5. Results of the Off-Reserve Aboriginal Housing Trust Provincial Engagement Survey Findings

5.1 Overview

The results for the three surveys in the provincial OAHT engagement process present a strong rationale for Aboriginal housing that is designed, delivered, managed and owned by Aboriginal people for Aboriginal people. 82% of individual community member respondents and 95% of housing providers said it is important for housing to be designed, delivered, managed and owned by Aboriginal people in Ontario. Furthermore, 34% of individuals, 65% of housing providers, and 86% of service providers identified Aboriginal-specific housing as a priority need.

The responses of individual community members and service providers demonstrate a pressing need for safe, affordable and quality housing for Aboriginal people living off-reserve in Ontario. Over a third of individual community member respondents stated that their current housing situation is insufficient to meeting the needs of their families, and 9% identified as homeless. Individual respondents expressed common experiences with overcrowding, dissatisfaction with repairs and maintenance, inability to afford rent, and inability to find and keep affordable housing. Similarly, three quarters of service provider respondents estimated that 51-100% of Aboriginal people accessing their services live in poor housing conditions, and 44% estimated that 11-25% of Aboriginal people accessing their services are homeless. Individual community members and service providers agreed that inability to afford rent, lack of affordable housing and long wait lists are the main barriers Aboriginal people experience in finding and maintaining housing.

I worry about my family around me as they are not in as good of a situation as myself and without me helping them, they would be on the street.⁵⁰

⁴⁹ Engeland, John and Roberto Figueroa, p.25.

⁵⁰ This is a comment from an individual community member survey respondent.

In an attempt to satisfy the demand for safe, affordable and quality housing, housing providers identified a lack of funding for capital (85%), operating (80%), and maintenance and renovation (75%) costs as the primary barriers to developing and sustaining housing for Aboriginal people. Correspondingly, 50% of the housing provider respondents indicated that their existing Aboriginal housing units are not energy efficient, 40% stated that their units are inaccessible, 40% said that their units are either too old or dated, 35% have maintenance problems, and 25% have issues with overcrowding.

With respect to priority housing types, responses somewhat diverged. Individual community members identified affordable rent-to-own housing as top priority, housing providers identified rent-g geared-to-income units, and service providers identified supportive housing and family units. Housing and service providers identified families as the priority group in need, followed by Aboriginal women escaping violence, and single unit dwellings for various specific priority needs including (but not limited to): people with addictions and mental illness, seniors, and youth.

Sections 5.2 and 5.3 of this report provide a more detailed summary of the results for the three surveys undertaken in the provincial OAHT engagement process.

5.2 Individual Aboriginal Community Members

The response to the online survey for individual community members was 619 (N=Numbers of Cases). There was an astonishing **90% completion rate**,⁵¹ demonstrating considerable interest in the OAHT.

Geographical Representation: The survey attracted attention from all parts of the province, with respondents from 106 different communities in Ontario. 36% of respondents were from Southern Ontario, 33% from Northwestern Ontario and 31% from Northeastern Ontario.

Demographics of Respondents: Females accounted for 75% of all respondents. The majority of respondents (45%) were 35 to 54 years old. With respect to Aboriginal identity, 60% of all respondents identified as First Nation/Status Indian, 25% as Métis, and a small percentage as Inuk (>1%). 8% reported having no Aboriginal identity or having another identity.

Household Status: Three quarters of all respondents reported having children; of these, over half have one child. Nearly 25% of respondents are single-parents. Of these single-parents, 18% reported living alone with their dependent child/children, while the remainder reported living with their dependent

⁵¹ The completion rate was 47% and 31% for service providers and housing providers, respectively. It is important to note that many Aboriginal people have a well-founded suspicion of research aims and purposes, and are consequently apprehensive about how information collected will be used and by whom. For this reason, the surveys were designed to enable participants to exit the survey at any time.

child/children and other family members or friends. Furthermore, 13.3% of all respondents said that they are caring for dependents other than children. In total, one in three respondents said that they were single with either dependent children or dependent extended family members.

“I live with my father who is handicap and has special needs, but we do not qualify for Native housing I think because you must have young children... there should be broader services for Anishnawbe families with different circumstances.”⁵²

Education: 17% of respondents were students at the time of the survey. 44% of all respondents reported having either a college diploma or a university degree, and 31% reported completing secondary education. These results demonstrate a trend that is outside of the national averages.⁵³

Income Source: More than half (59%) of all respondents reported that they were employed at the time of the survey, with 61% working full-time. 37% reported receipt of financial assistance from government programs, while 4% had no source of income.

Household Income: 34% of survey respondents had net household incomes of \$2000 or more per month, while 29% had net household incomes of \$2000 or less. 25% reported net household incomes of \$1000 or less, and 8% at \$600 or less per month. These net household incomes reveal that at least 33% of the survey respondents are living below the poverty line according to the Statistics Canada 2007 Low-income Cut-Off (LICO).⁵⁴ However, this number is likely much higher considering that 75% of respondents have at least one child.

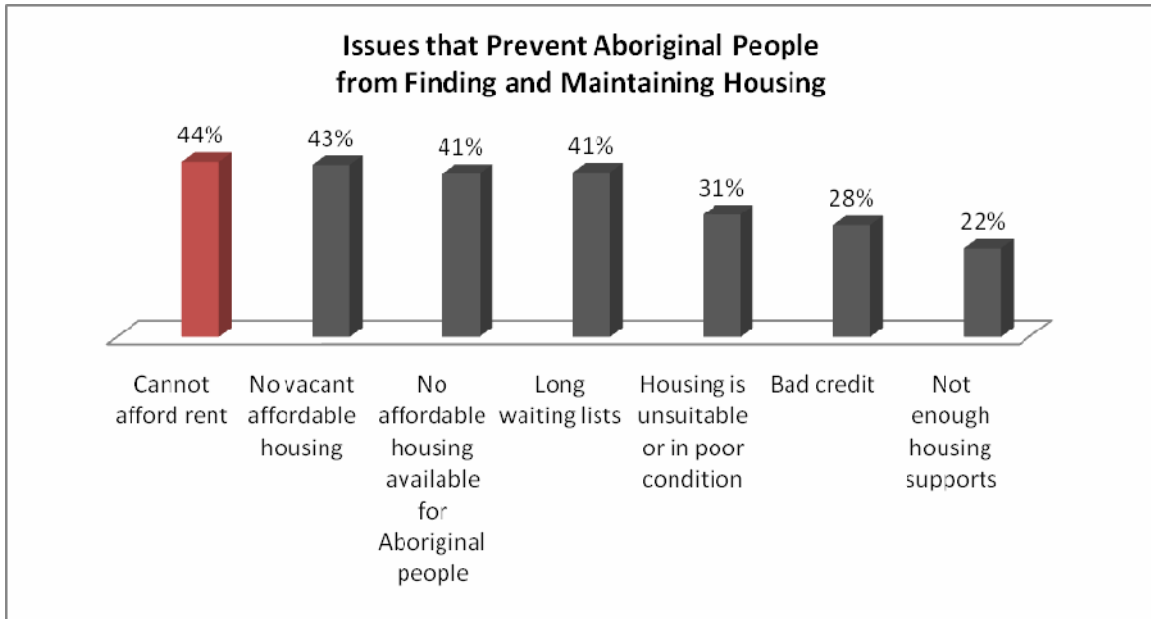
Current Housing Status: The majority of respondents (91%) reported that they are housed. Of those housed, 65% rent their residence while only 27% own their residence. Over a third of respondents stated that their current housing situation was insufficient to meeting their needs and the needs of their families, while 20% said that they did not know. Of the 54% of respondents who answered “no,” or, “I don’t know,” 44% reported difficulty affording rent, 43% stated that there was no vacant affordable housing, and 41% described long waiting lists as reasons they cannot find and maintain housing.

⁵² This is part a closing comment by an individual community member respondent.

⁵³ See Holmes, David (2005) *Embracing Differences*, NO 18, The Canadian Millennium Scholarship Foundation: Montreal, PQ.; Malatest & Associates (2004) *Aboriginal Peoples and Post-Secondary Education: What Educators Have Learned*. The Canadian Millennium Scholarship Foundation: Montreal, PQ.; and Richards, J. (2005) *Creating Choices: Rethinking Aboriginal Policy*. Policy Studies 43, CD Howe Institute. http://www.cdhowe.org/pdf/policystudy_43.pdf

⁵⁴ According to Statistics Canada, the LICO in 2007 for individuals living in urban areas is from \$13,441 in communities with less than 30,000 residents to \$17,954 in communities with 500,000 or more residents. Ministry of Industry, (2008) *Income Research Paper Series: Low-income Cut-offs for 2007 and Low-income Measures for 2006*. Statistics Canada: Income Statistics Division, Ottawa. <http://www.statcan.ca/english/research/75F0002MIE/75F0002MIE2008004.pdf>

I hope to one day be able to have a safe house for myself and my children that I could afford, have heat, hydro and still feed my family.⁵⁵



N=268

Survey respondents rated their satisfaction with various aspects of their current housing: 39% were dissatisfied with repairs and maintenance, 34% were concerned about the cost of housing, 28% were concerned that their current housing was not meeting the size of their family needs, 25% were concerned about safety, and 23% were dissatisfied with the cultural appropriateness of their current housing.

Overcrowding: In addition to the 28% of respondents who reported dissatisfaction with the size of their unit for the number of people in their household, further evidence of overcrowding is apparent when comparing the number of people living in a household with the number of bedrooms in their current residence. 32% of respondents said that they have four or more people living in their household (17% had five or more), and 28% of respondents reported the need for four or more bedrooms. However, only 15% of respondents reported that their current housing has four or more bedrooms.

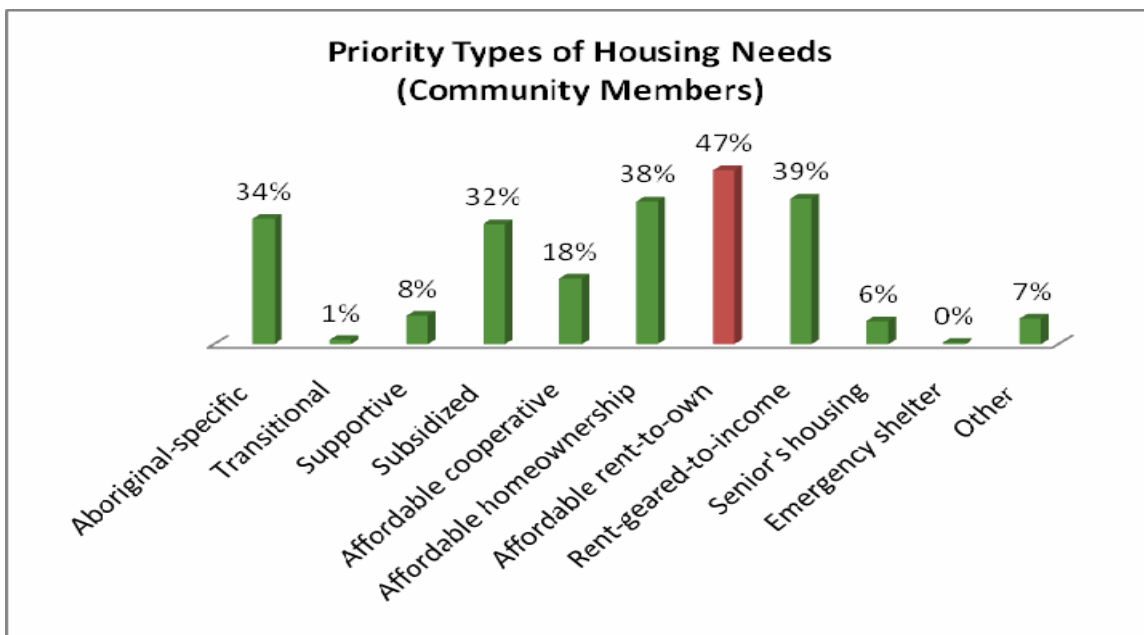
Aboriginal families tend to be larger in numbers. However, suitable housing requirements do not reflect this. Therefore, many families live in overcrowded accommodations.⁵⁶

⁵⁵ This is part of the closing comment of an Individual Aboriginal community member respondent.

⁵⁶ This is part of the closing comment of an individual community member respondent.

Mobility: When length of time living in the current community is compared with length of residency at the current residence, a picture begins to emerge of a population that moves frequently within their community. 71% percent of respondents stated that they have lived in their community for five or more years, but only 43% reported living in their current residence for five or more years. Mobility between different communities is also high; nearly 30% reported living in their current community for 4 years or less.

Housing Needs: Of the 54% of respondents who said their current housing did not meet their needs or they did not know, 47% said they needed affordable rent-to-own housing, 39% need affordable homeownership, 39% expressed a need for rent-geared-to-income, 34% need Aboriginal-specific housing, and 32% need subsidized housing.



N=264

Homelessness: 9% of individual community member survey respondents identified as homeless. The reasons given for homelessness include family and/or relationship breakdown (39%), inability to afford rent (18%), lack of supports to keep housing (18%), and poor housing conditions (18%). When asked what supports would assist them with maintaining housing, the most common response (16%) was financial assistance followed by cultural programming, food programs and food banks, budget and credit counselling, and health care (11% each).

Aboriginal-specific Housing Needs: 82% of all survey respondents stated it was either extremely important (47%) or important (24%) to them that their housing is designed, delivered, managed and owned by Aboriginal people in Ontario. Furthermore, 79% said that Aboriginal services are either very important (39%) or important (40%) in the context of housing. Of the 54% of respondents

who said their current housing does not meet their needs, 34% expressed a need for Aboriginal-specific housing.

My housing situation is ok however tenants are not familiar with Anishinaabe ways of praying and smudging in the morning and this has prompted some tenants to contact the caretaker/ landlord.⁵⁷

5.3 Housing and Service Providers

There were 62 respondents to the online survey for housing providers with a 31% completion rate. For the online survey for service providers, there were 108 respondents with a 47% completion rate.

5.3.1 Housing Providers

Availability of Housing Units for Aboriginal People: Over half of the housing provider respondents indicated that their organization houses 150 or more people. Over half also indicated that both Aboriginal and non-Aboriginal people are eligible for their housing units, while 33% provide housing for Aboriginal people only. Of those that provide housing for Aboriginal and non-Aboriginal people, 44% indicated that 76-100% of their units were occupied by Aboriginal people at the time of the survey.

Available Housing and Supports: When asked what types of housing units their respective organizations provide, 65% said subsidized units, 45% transitional housing, 20% said emergency shelter and 20% said market rental units. To meet specific housing needs, 80% of housing respondents said that they provide units for families, 50% provide units for women who are survivors of violence, 40% for individuals and 35% for seniors. 70% of respondents have support services that are attached to their housing units including counselling (45%), budget/credit counselling and community supports (both 40%).

Problems with Housing Units: Half of the housing provider respondents indicated that their units are not energy efficient, 40% stated that their units are inaccessible, 40% are either too old or dated, 35% have maintenance problems, and 25% have issues with overcrowding.

***All our units need major upgrading.
Maintenance costs are very high for older buildings.⁵⁸***

Wait Lists: In determining priority on their respective wait lists, 58% said that they use a point system based on the situation and need of the applicant, while 42% have a chronological system. Respondents estimated that single-parents

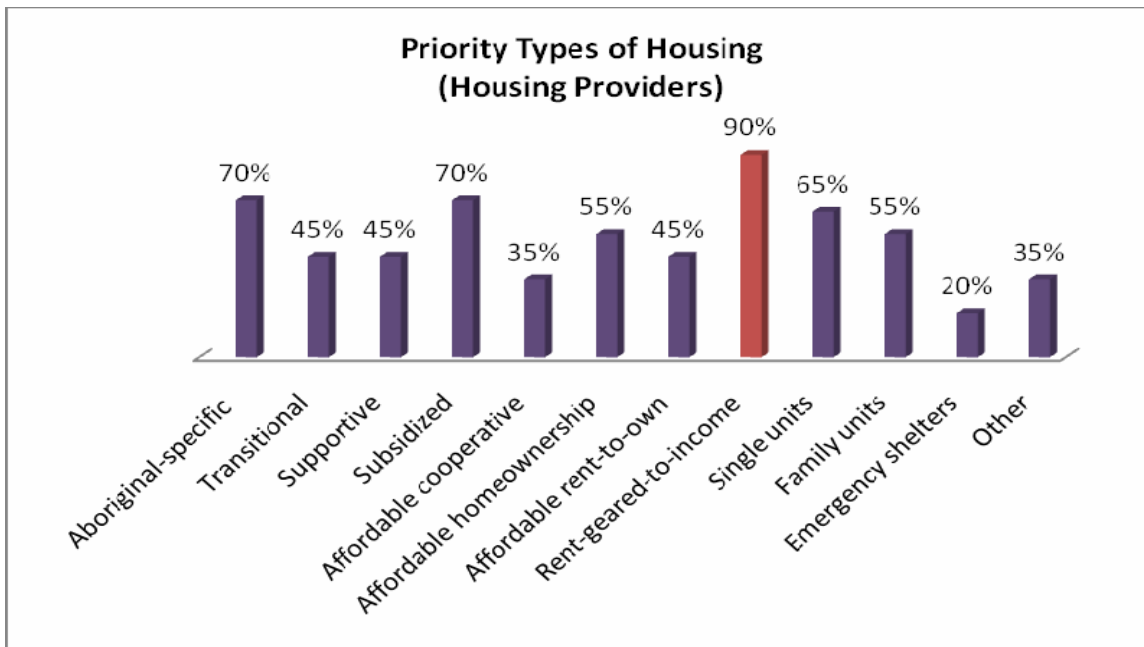
⁵⁷ This is part of the closing comment of an individual community member respondent.

⁵⁸ This comment was made by a housing provider with respect to problems with their existing housing stock.

made up the highest percentage of people on their waiting lists, followed closely by families.

Barriers to Managing Affordable Housing: Lack of capital dollars (85%), lack of operating dollars (80%), and lack of funding for maintenance and renovation of stock (75%) were the primary barriers identified by housing provider respondents for developing and sustaining housing for Aboriginal people in their communities. 65% of housing provider respondents also identified lack of Project Development Funding (PDF) as a significant barrier. When asked what amount would constitute a reasonable government contribution per unit for their area, 67% of the respondents suggested over \$101,000, while almost half (47%) suggested over \$126,000.

Priority Housing Needs: 90% of housing provider respondents identified rent-gear-to-income housing (90%) as the primary type of housing required by the Aboriginal population living off-reserve in their area(s), followed by Aboriginal-specific housing and subsidized housing both at 65%, and single units at 60%. With respect to priority housing needs, three quarters of the housing provider respondents agreed that families are the primary priority, followed by women escaping violence (60%), individuals (55%), and women (50%). Furthermore, housing providers identified budget/credit counselling and parenting/life skills workshops (80% for both) as the priority housing supports needed, followed by employment skills training (65%), drug/alcohol treatment (60%) and counselling (60%).



N= 20

Allocation Model: Almost half (47.4%) of housing provider respondents suggested a needs-based allocation model as most suitable for the provision of new affordable housing units, followed by an Aboriginal population-based allocation model.

Aboriginal Involvement: 95% of housing provider survey respondents said that new affordable housing units should be designed, delivered, managed and owned by the off-reserve Aboriginal community. 94% said that their organizations have the capacity to manage the development process of new affordable housing units for Aboriginal people.

5.3.2 Service Providers

Involvement in Housing: Over half of the service provider respondents (58%) said that their organization is involved in Aboriginal housing, and, 75% said that they have a relationship with Aboriginal housing providers. More specifically, of those 75%, 42% said they provide referrals and 24% said they were directly involved, such as sitting on the Board of Directors (21%).

Need for Affordable Housing: Almost three quarters (73%) of the service provider respondents estimated that 51-100% of the Aboriginal people accessing their services live in poor housing conditions. 44% also estimated that 11-25% of the Aboriginal people accessing their services are homeless. Furthermore, 38% of service provider respondents estimated that 26-50% of their Aboriginal clients need housing, 30% estimated 51-75%, and 20% estimated 76-100%.

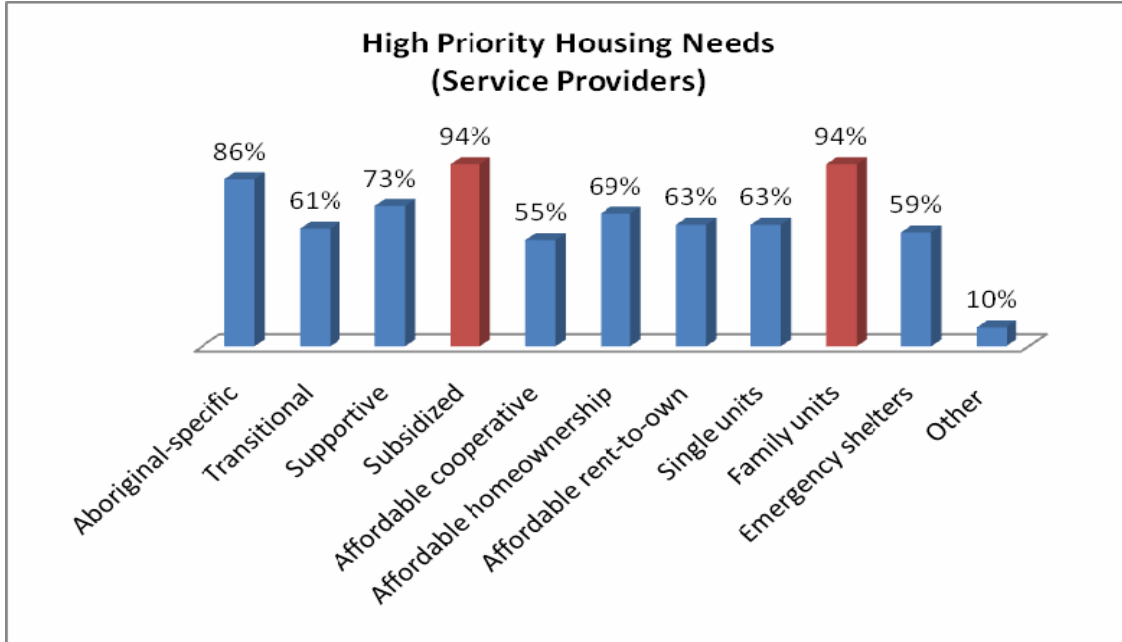
***In order for a child to thrive, they need to be in safe clean housing.
In order for a community to thrive, they need to have thriving children
to build the hopes and dreams on.⁵⁹***

Barriers and Solutions to Finding Housing: 78% of service providers identified the length of housing wait lists as the main barrier for Aboriginal people in their area to find and maintain safe, quality and affordable housing, followed by lack of Aboriginal-specific affordable housing (73%), lack of vacant affordable housing in general (71%), and unaffordable cost of rent (65%). 71% said that lack of Aboriginal-specific housing was the main cause of homelessness. To overcome these barriers 39% suggested more funding for current units and programs, while 35% suggested the creation of new Aboriginal-specific housing and 24% more affordable housing in general.

Priority Housing Needs: Service provider respondents identified supportive housing and family units (94% for both) as the highest priority types of housing needed in their area, followed by Aboriginal-specific housing (86%). Consistent with the housing provider respondents, service providers identified families (96%) as the highest priority need for housing, followed by women escaping violence (86%).

⁵⁹ This is a closing comment made by one of the service provider respondents.

"Homelessness may not only be a housing problem, but it is always a housing problem. You can't deal with whatever other problems a person is facing until they are in stable, appropriate housing"⁶⁰



N= 51

6. Results of the Provincial Off-Reserve Aboriginal Housing Trust Facilitated Engagement Sessions

Although participants in the provincial OAHT facilitated engagement sessions represented a diversity of backgrounds, communities, organizations and interests from across the province, they all shared a common concern that the current housing situation for a large proportion of Aboriginal people living in urban and rural areas across Ontario is inadequate; and that safe, quality, affordable and culturally-appropriate housing must be provided by and for Aboriginal people immediately.

Despite regional differences and the range of ideas and suggestions raised, there was remarkable consistency and consensus on numerous overarching key points. These overarching key points include the following:

- That the provision of housing under the Off-Reserve Aboriginal Housing Trust (OAHT) must be designed, owned and administered by and for Aboriginal people.

⁶⁰ This citation of David Hulchanski was provided by a service provider in response to addressing barriers that Aboriginal people experience in finding and maintaining safe, quality and affordable housing.

- That the interest the province of Ontario has accumulated on the \$80.2 million OAHT funds for off-reserve Aboriginal housing should be returned to the OAHT.
- That the federal OAHT funds are insufficient to meet the substantive housing needs of the Aboriginal community. The province of Ontario should invest sufficient, consistent and ongoing funds in affordable off-reserve Aboriginal housing, including operational funding and funding for maintenance and repairs to sustain existing housing stock.
- That the provincial government's suggested maximum government contribution of \$70,000 per unit is insufficient and should be adjusted to reflect the actual cost of housing depending on region, location, size of the unit, cost of construction and other key variables.
- That non-reserve Aboriginal service and housing providers have the vision and capacity to develop and maintain new affordable housing to meet the specific housing needs of Aboriginal people living off-reserve in Ontario; however, it is difficult to turn vision and collaboration into action in the absence of opportunity and necessary resources.

6.1 Priority Types of Housing and Priority Housing Needs

Participants in the provincial engagement sessions were asked to identify the priority types of housing required, as well as the priority housing needs, of the First Nation, Inuit and Métis people in the community or area where their respective organizations provide housing, services and/or programs.

Many Aboriginal people living in off-reserve urban and rural communities across Ontario experience a number of specific and unique barriers to obtaining and maintaining safe, quality, adequate, affordable and sustainable housing. Participants identified the need for a range of housing types that are affordable, culturally appropriate and that meet the specific needs of Aboriginal people throughout their life cycles and various life circumstances. Such a range of housing types and appropriate supports are required to support Aboriginal people in moving forward along a 'housing continuum,' with safe, adequate, affordable and sustainable housing.

Despite this need, the funding available under the OAHT is limited. Although participants acknowledged that the development of new housing is a positive step in the right direction, the number of units produced with this level of funding will amount to just a small fraction of the number of units required to address the substantive housing need of the Aboriginal population. As such, the priority types of housing and housing needs identified in the engagement process, and therefore in this report, should not be considered exhaustive; but rather, should

be viewed as priority 'starting points' in the context of limited funding provided under the OAHT.

6.1.1 Priority Types of Housing

The following types of housing were consistently identified as priority across the province:

- Affordable rental housing;
- Transitional and supportive housing;
- Assisted homeownership; and
- Emergency shelters.

Engagement participants suggested that the development of new housing under the OAHT should include the options to construct new housing stock, or obtain and renovate existing stock for re-use as affordable housing. It was suggested that the option to repair/rehabilitate may be especially cost-effective in some areas of the province, given the limited funding that is available.

6.1.2 Priority Housing Needs

The priority housing needs within the Aboriginal population that were consistently identified across the province include:

- Seniors/Elders;
- Individuals/singles;
- Families;
- Youth; and
- People with physical disabilities.

In addition, engagement participants largely suggested that the housing delivered under the OAHT is designed to consider Aboriginal individuals and families with low-income, including those who access social assistance as well as the 'working poor.'

6.1.3 Synthesis of Priority Types of Housing and Specific Needs within the Aboriginal Population

Participants identified the specific types of housing required to meet specific targeted housing needs within the Aboriginal population noted above. This information is synthesized in the following tables:

Seniors/Elders	
Type of Housing	Specific Targeted Housing Needs
Affordable Rental Housing	<ul style="list-style-type: none"> • Affordable housing units that can accommodate seniors who are caregivers or who sometimes house their grandchildren. • Barrier-free/accessible affordable housing units for seniors with disabilities. • Affordable, long-term, accessible units for independent living. • Small affordable housing units for 'empty nesters.'
Supportive Housing	<ul style="list-style-type: none"> • Supportive housing units. • Long-term care facilities. • Assisted home living. • Housing support services.

Individuals/Singles	
Type of Housing	Specific Targeted Housing Needs
Affordable Rental Housing	<ul style="list-style-type: none"> • Affordable housing units to accommodate single Aboriginal men and single Aboriginal women. • Affordable housing units for individual students.
Transitional Housing	<ul style="list-style-type: none"> • Transitional housing units for individuals escaping violence or leaving the emergency shelter system. • Transitional housing with supports for individuals released from institutions/correctional facilities. • Transitional housing with supports for individuals with addictions. • Transitional housing with supports for individuals with mental illness.

	<ul style="list-style-type: none"> • Transitional housing with supports for individuals who are relocating to the city from a rural or remote community. • Transitional housing with supports for individuals recently unemployed in communities experiencing economic decline.
Supportive Housing	<ul style="list-style-type: none"> • Supportive housing for individuals with mental illness. • Supportive housing for individuals with Fetal Alcohol Spectrum Disorder (FASD). • Supportive housing for individuals with chronic illness or those who are in need of ongoing medical services.
Emergency Shelter	<ul style="list-style-type: none"> • Shelters for Aboriginal women escaping violence. • Homeless shelters.

Aboriginal Families	
Type of Housing	Specific Targeted Housing Needs
Affordable Rental Housing	<ul style="list-style-type: none"> • Affordable housing units with supports for single-parent families. <ul style="list-style-type: none"> • In particular, single-parents with only one child. This demographic currently has tremendous difficulty obtaining affordable housing. • 1 bedroom units for couples without children. • Affordable housing units that can accommodate large and extended families. • Affordable housing for low-income working families. • Affordable housing units with supports for young-parent families (especially those under the age of 18). • Affordable housing units for small families and couples without children.

	<ul style="list-style-type: none"> • Affordable housing units for students with families.
Transitional Housing	<ul style="list-style-type: none"> • Transitional housing with supports for families who are relocating to the city from a rural or remote community. • Transitional housing with supports for families who relocate to the city from remote/rural First Nation communities to access medical care. • Transitional housing with supports for families with children. • Transitional/second-stage housing with supports for abused women and their children. • Transitional housing with supports for families who are at-risk of homelessness. • Transitional housing with support services for families of inmates

Youth	
Type of Housing	Specific Targeted Housing Needs
Transitional Housing	<ul style="list-style-type: none"> • Transitional housing with supports for youth who are 18 and under, and who are involved or have been involved with Children’s Aid Society (CAS).
Supportive Housing	<ul style="list-style-type: none"> • Supportive housing for youth with Fetal Alcohol Spectrum Disorder (FASD). • Supportive housing for youth at-risk (including at-risk of homelessness). • Supportive housing for youth with mental illness. • Supportive housing for teenaged parents.
Emergency Shelter	<ul style="list-style-type: none"> • A culturally-supported Aboriginal youth emergency shelter that provides life skills.

People with Physical Disabilities	
Type of Housing	Specific Targeted Housing Needs
Affordable Rental Housing	<ul style="list-style-type: none"> • Barrier-free/accessible affordable housing units with supports for people with physical disabilities.

Assisted Homeownership	
<p>Engagement participants identified a need for a new assisted homeownership program that is specifically designed to be truly affordable and appropriate for the Aboriginal population living off-reserve in Ontario. However, participants advised that barriers and problems with existing homeownership opportunities must be thoroughly evaluated and addressed prior to designing an assisted homeownership opportunity under the OAHT.</p>	
Suggested Characteristics	Targeted Housing Needs
<ul style="list-style-type: none"> • There is a need for an affordable, geared-to-income homeownership opportunity. • There is a significant need for an affordable homeownership opportunity with a reasonable income limit and the option for a subsidized monthly mortgage payment. • There needs to be an increase in income thresholds. • Affordable homeownership opportunities need to be flexible – a new program should be created with flexible guidelines and fewer barriers than existing mainstream programs. • 10% of the OAHT should be allocated towards a homeownership program. • There is a need for a rent-to-own (or a lease-to-purchase) housing program with low-interest 	<ul style="list-style-type: none"> • A homeownership program should be targeted to meet the needs of the ‘working poor.’ • There is a need for a homeownership program for first time homebuyers. • There is a need for mortgage subsidies for those who lose their jobs due to the declining economic situation in the region.

<p>mortgages.</p> <ul style="list-style-type: none"> • There is a need for a program designed to assist individuals with the down payment on a mortgage and the legal fees attached to purchasing a new home. • A homeownership program for first-time homebuyers should be 5% forgivable after 20 years of ownership, based on income. 	
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Although the identified priority types of housing and priority housing needs were shared consistently throughout the engagement process, engagement participants also identified the distinct and specific needs of First Nations, Inuit and Métis people respectively, as well as within regional areas, cities, towns and rural communities. Such specific distinctions in housing needs must be considered and reflected in the design, delivery and allocation of housing under the OAHT.

6.1.4 Aboriginal Involvement in the Design

‘Modesty Requirements’ and Culturally Appropriate Design

Under Ontario’s Affordable Housing Program (AHP), MMAH ‘modesty requirements’ are specified with respect to unit size and amenities, and affordable house price maximums for homeownership units are set based on target income levels. This does not allow for the consideration of design or density of the housing, consequently inhibiting the development of affordable housing for segments of the Aboriginal population with specific needs, such as people with disabilities or large, extended families.

“There are only two units that are wheelchair accessible in our town. Both are rented. When I leave home I have to leave town as there is nowhere for me to live other than my parent’s [home]. I’m going to go to school and I’ve already been told there might be a two or three year waiting list for the next town I want to go to school in... you need to make sure more wheelchair units are available.”⁶¹

Aboriginal involvement in overall program design, as well as in the design of the housing units directly, is critical. Engagement participants expressly stated that the AHP government modesty requirements are a “formula for disaster unless we have Aboriginal input on the design and implementation.”⁶² New housing units delivered under the OAHT must be culturally appropriate. As such, there should be flexibility in the program to allow for the housing units to be designed to reflect

⁶¹ This is part of the closing comment of an individual community member respondent.

⁶² Quote from a participant in the London facilitated engagement session.

the specific values, needs and culture(s) of the local community members who will live in the units. For example, some units might be designed with a larger and more open concept to accommodate large and extended families and/or kinship networks; building codes should be sensitive to smudging; community gathering spots might be built into the housing; and consideration might be given to the direction the doors are facing. In addition, the units should be well built, healthy, safe, clean, sanitary and quiet, with play space for children.

Location and the Issue of ‘Ghettoization’

Participants in the engagement sessions expressed concern with the role of housing in the ‘ghettoization’ of Aboriginal people who are living in non-reserve urban and rural communities in Ontario. ‘Ghettoization’ serves to further disadvantage an already marginalized Aboriginal population. It is critical that the OAHT program is designed by and for Aboriginal people and is cognizant of the impacts of location, space and neighbourhoods on other key policy areas affecting overall quality of life, such as poverty, employment opportunities, educational attainment, health, culture and well-being. Engagement participants emphasized the importance of ensuring that housing units delivered under the OAHT are located near other Aboriginal organizations, support services and programs, as well as cultural and gathering places, in order to build a sense of community and belonging, and to increase access to community and support services.

Engagement participants also emphasized the need for housing delivered under the OAHT to be located in healthy, safe, mixed income and mixed demographic neighbourhoods where people can access key amenities. This is also an important consideration in the context of low-income households that may not have access to a vehicle and/or who are living in communities where public transportation is inadequate or unavailable. It should be noted that the issue of public transportation (or lack thereof) was identified as a barrier to the ability of many Aboriginal people to access appropriate housing, employment and the services they need to attain and maintain a good quality of life.

The Issue of ‘Affordability’

All housing units delivered under the OAHT should be truly affordable to meet the needs of the target Aboriginal population. For this reason, it is imperative that the Aboriginal community defines its own parameters of what constitutes ‘affordable’ and ‘sustainable’ housing under the OAHT, and has the flexibility to design the program accordingly.

6.2 Affordability and Sustainability

Participants in the provincial engagement sessions were asked to articulate the meaning of affordability and sustainability in the context of housing for Aboriginal people living in their communities. Participants expressed a more wholistic

notion of what constitutes ‘affordability’ and ‘sustainability’ than that which is currently put into practice in mainstream housing policy and programming.

Participants demonstrated that the notions of ‘affordability’ and ‘sustainability’ themselves are inextricably linked and should be considered as such for the success of housing policy and program development for First Nations, Inuit and Métis people. Indeed, the factors and resources that housing providers require to ensure the long-term viability and sustainability of housing (i.e. sufficient capital and ongoing operational funds) are also necessary to the provision of affordable, housing that meets the specific needs of its occupants.

6.2.1 Affordability and Eligibility Criteria

Participants in the engagement process strongly expressed that mainstream affordable housing programs do not meet Aboriginal housing needs - in part because housing under these programs is not actually affordable to a significant proportion of the Aboriginal population. Participants cited rigid and inappropriate eligibility criteria, coupled with rents that are too high for many Aboriginal households, as primary barriers to affordability. Income disparity between Aboriginal and non-Aboriginal people means that a higher percentage of Aboriginal households are forced to spend a larger proportion of their income on shelter costs.

“Although I work, my cost of living is so high. I am a single parent and I have student loans. My monthly payment is a minimum of \$298 plus rent, plus utilities. Even though I work and am educated, we are still living in poverty. Can’t win.”⁶³

Aboriginal involvement in the policy and program design of the OAHT is critical to ensuring success in meeting the specific needs of Aboriginal people. It is imperative that Aboriginal people design and determine the parameters of the program, beginning with the notion of ‘affordability’ as it relates to eligibility criteria.

Many participants in the engagement process defined ‘affordability’ for the Aboriginal population as 25% of net household income, including the cost of utilities. However, it is also important to note that a significant number of engagement participants identified limitations with determining ‘affordability’ based solely on percentage of household income, suggesting a more fulsome assessment of ‘affordability’ would also consider such factors as family size, special needs requirements and location. Thus some engagement participants recommended a more comprehensive and flexible approach to determining affordability and eligibility criteria so that these may be determined on a ‘sliding scale’ that is relative to the average cost of local housing, as well as the cost of other necessities and key factors/variables for a household.

⁶³ This is part of the closing comment of an individual community member survey respondent.

The issue of income thresholds was also discussed in the engagement sessions and there was suggestion that these need to be raised. The income thresholds that are utilized to determine tenant eligibility, namely the federal Core Need Income Threshold (CNIT) and the provincial Household Income Limits (HILs),⁶⁴ are considered too low and consequently act as barriers to ‘working poor’ individuals and families in core housing need. As a result, this segment of the population does not have the financial means to obtain adequate housing, yet is ineligible for assistance under the eligibility criteria for existing affordable housing programs.

“I have trouble finding subsidized housing as they say I make too much money. But if you look at my bills – I don’t make much at all and have to pay support for my daughter who lives with my ex. Now I also have a 14 year old boy living with me, so extra expenses, and we are in a one bedroom and can’t find a place. I can’t afford first and last month’s rent, plus rents here are too high.”⁶⁵

In order to ensure that the target population of the OAHT is fairly and effectively captured in the eligibility criteria, it is recommended that the notion of ‘affordability’ for the Aboriginal community is further investigated. Furthermore, income thresholds should be evaluated to determine appropriate threshold levels. Ultimately, the notion of affordability and the eligibility criteria for the OAHT should be determined by the Aboriginal community, and should be based on actual cost of living in a given community or region, as well as the most recent socio-economic data related to income and affordability for the Aboriginal population in non-reserve urban and rural communities across Ontario.

6.2.2 Energy Efficiency, Quality and Durability

“Some months I have to choose between paying the gas or the hydro... it’s very hard because my rent is so high and I have to pay utilities on top of that. My children suffer because I never have extra money left over.”⁶⁶

Where inclusive rents are not possible, engagement participants suggested that linkages with energy efficiency programs should be built into the design of the OAHT so that target households in need will have direct access to emergency energy-related subsidies. This recommendation, like so many others in this report, will require inter-governmental coordination.

⁶⁴ “Income levels for each unit size in each service area, set out in Regulation 368/01 of the Social Housing Reform Act. The Social Housing Reform Act requires Service Managers to have a specific number of RGI units in their service area, which are occupied by tenants whose incomes are below the HILS.” Ontario Non-Profit Housing Association (ONPHA), *Municipalities and Housing: Glossary of Terms and Acronyms*, http://onpha.on.ca/municipalities_housing/background_on_municipal_devolution/default.asp?load=glossary_of_terms.

⁶⁵ This is part of a closing comment made by an individual community member survey respondent.

⁶⁶ This is part of a closing comment made by an individual community member survey respondent.

Engagement participants advised that the housing units delivered under the OAHT must be high quality, energy efficient and low maintenance, and that the materials used in the construction of these units should be highly durable and resilient. These features are particularly important for sustainability in the absence of ongoing operational funding. As one engagement participant stated, “green and energy efficient housing is cheaper to maintain, and as Aboriginal people, we should be the champions of this!”⁶⁷

6.2.3 Maximum Government Contribution Per Unit

Engagement participants strongly and consistently articulated that the suggested maximum joint federal and provincial government contribution of \$70,000 per unit is insufficient for the provision of safe, quality, adequate and sustainable housing. This contribution does not cover project planning for long-term viability or operational costs that are associated with administration, repairs and maintenance - nor does it cover the cost of property. Alternatively, municipalities are expected to make in-kind contributions of land and/or housing providers are expected to fundraise and solicit in-kind donations.

Engagement participants believe that such limited funding would result in the development of substandard housing, and would consequently set the Aboriginal community up for failure while serving to further disadvantage the people who inhabit the units. Participants also expressed concern that poor quality housing as a result of limited funding will cause significant issues in the future with respect to repairs and maintenance, and will entail increased costs in heating – the latter of which will have a particularly adverse impact in more northern communities where many low-income Aboriginal households are already experiencing difficulties with the cost of heat and hydro, and are consequently at-risk of homelessness.

To ensure affordability, sustainability and quality of the housing, engagement participants strongly proposed that the suggested maximum government contribution of \$70,000 per unit is raised for the OAHT. An increased capital investment will enable Aboriginal housing providers to better meet the actual needs of low-income Aboriginal households by providing a deeper subsidy/lower rent, in addition to enabling housing providers to utilize rent revenue for operational costs associated with administration, repairs and maintenance. Deeper capital subsidies are not only necessary to ensuring the long-term viability and sustainability of the units (especially in the absence of operational funds), but these funds are also necessary to the ongoing ability of housing providers to deliver units that are truly affordable for the target population. In addition, sufficient funds are necessary to ensuring that housing projects can be developed in locations and neighbourhoods that are in close proximity to key amenities and services, and in healthy and safe mixed-income and mixed-

⁶⁷ Participant in the London facilitated engagement session.

demographic neighbourhoods - thereby reducing the risk of 'ghettoization' and further marginalization of non-reserve Aboriginal households.

Participants recommended that the maximum government contribution is flexible and determined on a case-by-case basis in order to allow for proper consideration of actual cost, contingent on several key variables including (but not limited to):

- Community/geographical area;
- Location;
- Size of the unit;
- Cost of construction;
- Cost of land; and
- Special needs that impact the design of the unit (ie. accessibility requirements, accommodating large and extended families).

6.2.4 Operational Funding

Engagement participants strongly expressed concern about the lack of operational funding, suggesting that operating subsidies should be reinstated. Long-term, adequate and consistent operational funding should be provided to cover the ongoing costs associated with sustaining the housing stock, including maintenance, renovations, repairs, staffing/human resources and any support services that may be required to meet the needs of tenants. Participants also raised the need for an ongoing reserve for capital replacements, such as windows and roofs.

Engagement participants across the province very strongly stated that the interest the Ontario provincial government has accumulated on the \$80.2 million of the OAHT should be returned to the OAHT. Many engagement participants recommended that this interest should be used to support operational costs of housing developed under the OAHT program.

6.2.5 Ownership of Assets and Aboriginal Economic Development

Engagement participants across the province strongly stated that the Aboriginal community should own the assets of the housing delivered under the OAHT, suggesting that the ability to keep and generate resources and money within the Aboriginal community is essential to sustainability.

Many participants recommended that options and opportunities are designed in the OAHT so that the provincial Aboriginal entity responsible for delivering the OAHT, and/or local Aboriginal housing providers, have the flexibility to utilize assets and/or be involved in Aboriginal economic development to sustain existing housing and generate new housing stock.

Engagement participants also advised that the OAHT should be designed to allow housing providers the ability to direct any surplus funds or funds from mortgages/rents into a trust fund, so that they can use these funds to sustain existing housing and possibly fund new housing projects in the future.

6.2.6 Evaluations and Capacity

Participants highlighted the importance of both capacity building and evaluations that are designed by the non-reserve Aboriginal community, for the purposes of ensuring long-term sustainability.

6.3 Addressing Barriers

The following synthesis of the engagement session findings identifies the main barriers to developing affordable non-reserve Aboriginal housing and potential solutions to reduce or remove these barriers. The main barriers identified include: lack of funding and resources; municipal by-laws and zoning; discrimination as a result of Not-In-My-Back-Yard (NIMBY) attitudes; lack of access to financing and land; insufficient coordination and partnerships; and government policies, programs and practices.

6.3.1 Lack of Funding

Lack of funding and resources from all levels of government was identified as the most significant barrier to developing off-reserve affordable housing for Aboriginal people. More specifically, engagement participants asserted that there is insufficient funding to cover costs associated with operations. With respect to development costs, engagement session participants identified a lack of Project Development Funding (PDF) as a barrier.

Participants emphasized that the suggested maximum government contribution of \$70,000 is a barrier, as it does not take into account the numerous key variables in cost that should be considered. For example, the costs of building materials in more northern areas of the province are higher than in other parts of the province; and the lack of local builders and contractors available for housing projects in these areas further increases these costs. Furthermore, this level of funding is insufficient to cover such building costs as site, permit, legal and consultant fees, as well as land purchases.

Lack of operational funds to cover such associated costs of maintenance and repair, support services, administration and human resources was identified as another major barrier.

Engagement participants stressed that a lack of funding and inconsistent funding presented barriers to long-term sustainability. Without adequate, consistent,

ongoing funding, housing is relegated to poor quality and will consequently require significant maintenance and repairs in the future.

Participants also identified inflexible government policies surrounding funding as a barrier. For example, project approval is often necessary before interim or mortgage financing can be granted; however, funders require approved financing in order to assess and ultimately approve the project. These obstacles can significantly hinder and/or delay a project.

The following includes some key suggestions offered by engagement session participants to reducing barriers caused by lack of funding and resources:

- The Maximum Unit Price (MUP) contributed by the government must be raised and made flexible to reflect actual costs;
- MMAH should provide ongoing operational funding, outside of the OAHT funds, to cover costs associated with human resources, administration, maintenance, repairs and support services;
- MMAH should provide Project Development Funding (PDF), using funds outside of the OAHT;
- Policies should be put in place to guarantee timely and consistent release of funds;
- Contribution agreements should allow for financial flexibility so that unforeseen circumstances such as zoning delays do not become barriers to development, the provincial Aboriginal organization administering the housing can use funds to renovate as well as build, and there is consideration of cost variances throughout Ontario;
- Projects funded under the OAHT should be eligible to stack or leverage funds from other potential resources and programs including the Affordable Housing Program (AHP), and Canadian Mortgage and Housing Corporation (CMHC) programs such as the Residential Rehabilitation Assistance Program (RRAP);
- All levels of government should provide funding, in-kind donations of land, surplus land, tax breaks/exemptions and other contributions;
- Greater flexibility with funding, including the ability to stack resources and programs;
- Operational surplus as a result of greater efficiency should be retained by the Aboriginal housing corporation for the purposes of meeting the increasing demands for additional housing. All funds designated for Aboriginal housing must be used for Aboriginal housing;

- Program design and ceilings must consider the cost variances in rural areas, smaller towns and metropolitan centres. As is the case with Aboriginal affordability, one shoe does not fit all;
- Government should coordinate inter-ministerially and inter-jurisdictionally to ensure that operational funds and support services are provided;
- Governments should undertake long-term planning with respect to funding – it should not be short-term, ad hoc and inconsistent; and
- Government should assist with public education and awareness campaigns to inform the Aboriginal community about existing programs and resources that are available.

6.3.2 Municipal By-laws and Zoning

Municipal by-laws and zoning issues, and associated oppositional and environmental costs, were described by engagement participants as major barriers to developing housing for Aboriginal people living off-reserve.

Participants identified lack of cooperation and collaboration on the part of some municipalities and consequent difficulties with obtaining zoning, proposal approvals and other municipal approvals that are required before construction can begin. Such barriers can delay construction and jeopardize project funding when government and other funding deadlines are not met within the targeted timelines.

In addition, engagement participants identified lack of available land for residential developments and the high cost of land as barriers. Some participants noted that land suitable for residential construction is sometimes zoned for other purposes, thereby increasing barriers to accessing land for the development of affordable housing.

The following suggestions were offered by engagement participants to address the barriers caused by municipal by-laws and zoning:

- Aboriginal organizations need to create partnerships with municipalities; and
- Aboriginal organizations can assist municipalities with incorporating sensitivity to cultural issues and the needs of the local Aboriginal community in their by-laws.

6.3.3 Lack of Access to Financing and Land

Lack of access to both financing and land was identified as barriers to the development of off-reserve Aboriginal housing. Participants noted that most Aboriginal organizations lack the collateral and assets necessary to secure lines of credit and mortgage financing. Furthermore, banks and other lenders will not finance vacant land acquisition. This situation does not permit the developers to take a phased approach to the project since the first step is usually land acquisition. As mentioned above, participants reiterated the quagmire that project approval is often necessary before interim or mortgage financing can be granted, yet funders require approved financing in order to assess and ultimately approve the project.

Lack of access, availability and affordability of land were also identified as critical barriers to the development of affordable non-reserve housing for Aboriginal people. As noted above, participants said there is a lack of land available for housing projects - especially land that is close to amenities and services. In some instances, land itself is available but zoning prevents access to it, while in other instances cost is the primary barrier. Some participants noted that the price of land sometimes increases once municipalities discover that there is interest in purchasing it.

Solutions offered by engagement participants to address the barriers caused by lack of access to financing and land include the following:

- Establish brokered agreements with financial institutions;
- Build partnerships with credit unions and other financial institutions for financial leveraging – some institutions have a mandate to give back to the community;
- Design flexibility in the funding agreements with MMAH to allow for project proposal approval conditional of securing required financing;
- Obtain access to the Roster of Qualified Lenders under the Ontario Mortgage and Housing Initiative, which provides competitive financing rates for private and non-profit developers to build affordable housing;
- Seek donations of land and surplus land from the municipal, provincial and federal governments for the purposes of developing affordable non-reserve Aboriginal housing;
- Provincial and federal governments should identify and make available for use lands they own within municipalities;

- Human Resources and Social Development Canada (HRSDC) should create a list of organizations involved with the OAHT that should be informed of available surplus property;
- Municipalities must play a greater role in designating and/or acquiring small land parcels to situate Aboriginal housing projects. On larger scale projects, developers must be encouraged to set aside a number of units for sale to Aboriginal corporations;
- Utilize brownfields and access land grants.

6.3.4 Insufficient Coordination and Partnerships

Participants described a general lack of coordination and partnerships as a barrier to the development of affordable non-reserve Aboriginal housing. Specifically, participants identified the lack of a provincial organization to act as a central body to provide coordination for affordable non-reserve Aboriginal housing projects in Ontario. Consequently, there is no central database to provide information about the number of Aboriginal housing units or Aboriginal housing providers across the province, nor is there a central source for accessing resources that are available by and for the non-reserve Aboriginal housing sector.

To overcome barriers related to insufficient coordination and partnerships, engagement participants offered the following suggestions:

- Establish partnerships with governments, the private sector, Aboriginal and non-Aboriginal provincial and community organizations;
- Increase program/policy integration among various jurisdictions and within governments to pull pieces together; and
- Establish a central, consistent means of sharing information and coordinating resources, such as an Aboriginal-specific phone line similar to 211, or an Aboriginal housing resource manual or database that is geared for the housing sector. Such a resource should include provincial and local community information, and should be available in the Aboriginal languages spoken in Ontario.

6.3.5 Government Policies, Programs and Practices

Engagement participants identified government policies, programs and practices as barriers to establishing non-reserve urban and rural Aboriginal housing. Participants maintained that the policy and program guidelines at the government level are too rigid and inflexible; reporting requirements are onerous and time consuming; and government ministries and departments do not communicate or coordinate with one another, consequently hindering the success of programs.

For example, inappropriate eligibility requirements that exclude Aboriginal people who are in need of affordable housing and onerous, time-consuming reporting requirements exhaust already stretched resources that should be focused on program delivery.

“Was married for 25 years, 2 small children, and ex hit by drunk driver and on disability. System not set up to help families stay together, stress is incredible on everyone, children included. No available 4 bedroom disabled units due to most families not staying together. No help for disability, and not considered for any subsidies because I work, and his medical expenses not considered. Breaks all our hearts that the system could be this way.”⁶⁸

Engagement session participants stressed that there is a lack of consultation and involvement with the Aboriginal community in the development of government policies and programs. As a result, these programs and policies most often lack cultural understanding and do not meet the specific needs of Aboriginal people. For example, mainstream programs define affordability at a level that is well outside the reach of a large proportion of the Aboriginal population in need of affordable housing, as discussed in the previous section of this report. Affordable rent levels for Aboriginal people, for instance, are substantially lower than the benchmarks set by mainstream programs.

Participants also noted that the provincial government’s delays in engaging the non-reserve Aboriginal community on the design, delivery and allocation of the OAHT are unacceptable.

The following includes some suggestions put forward by the engagement participants for overcoming barriers related to government policies, programs and practices:

- Create policies and guidelines that are culturally appropriate and that respect the differing needs of First Nations, Inuit and Métis people as well as specific communities across the province;
- Reporting requirements should be fair and clear;
- The Request for Proposals (RFP) process needs to be reversed so that control of a project is determined by the developer’s schedule. The RFP should be replaced with a Declaration of Intent (DOI). This is critical for the developer to take advantage of the prime construction periods;
- Homeownership programs must be tailor-made by and for Aboriginal people;
- An Aboriginal organization should be the delivery agent;

⁶⁸ This is part of the closing comment of an individual community member respondent.

- MMAH should acknowledge the accountability of Aboriginal organizations;
- Aboriginal housing providers should be allowed to allocate annual surpluses to the subsequent fiscal year;
- The Aboriginal community needs to design its own reporting requirements;
- Housing policies must be evaluated on an ongoing basis;
- Establish the importance of Aboriginal engagement and involvement in the development of all levels of government policies and programs; and
- Develop a provincial and national non-reserve Aboriginal housing policy.

6.3.6 Discrimination, Racism and NIMBYism

Lack of public education about the need for housing in the Aboriginal community, as well as discrimination towards Aboriginal people, were identified by engagement participants as barriers to the development of affordable non-reserve Aboriginal housing. Participants identified discrimination in the form of 'Not-In-My-Back-Yard-ism' (NIMBYism) as an extraordinary barrier that adds extra time and costs to the front-end of project development. Neighbourhood and ward support as well as public acceptance of housing projects is required for zoning amendments. As such, stereotyping, discrimination and stigmatization can stall and even prevent construction, in addition to contributing to substandard housing as development is pushed to undesirable and inaccessible locations.

The solutions recommended by engagement participants for overcoming barriers posed by discrimination, racism and 'NIMBYism' include:

- Establish partnerships with community organizations;
- Host forums to build understanding and gain community acceptance;
- Create individual and community educational and cultural workshops as part of project development under the OAHT;
- Lands that are integrated throughout the city should be designated by the city for affordable Aboriginal housing - this may alleviate this barrier, or at least shift the challenge to the municipality;
- Showcase the successes and expertise within Aboriginal communities to educate and reduce racism; and

- Better planning on the part of municipalities to meet the changing demographics of the Aboriginal population, ie. urban migration.

6.4 Delivery and Allocation Model

Participants in the provincial engagement sessions were asked to identify the type of funding and delivery model that would be suitable for the OAHT. The response was remarkably unanimous across the province – the OAHT must be designed, owned, managed and delivered by Aboriginal people, for Aboriginal people. As one engagement participant said, “Who better to meet the needs of Aboriginal people than Aboriginal people?”

6.4.1 Delivery Model

The vast majority of participants in the provincial engagement sessions recommended a provincial Aboriginal delivery model for the OAHT. Most participants suggested or described general characteristics that such a provincial Aboriginal delivery model should include. The following are the main characteristics that were most commonly identified:

- A central body that will oversee the design, delivery and administration of the OAHT;
- Comprised of existing organizations with established capacity and expertise;
- A partnership of organizations working collaboratively and cooperatively, including organizations familiar with the housing process;
- A Board of Directors comprised of representatives from the various partner organizations;
- Inclusive of all Aboriginal people – Inuit, Métis, First Nations, Status and Non-Status;
- Flexibility to include regional participation;
- Respect and consideration of local needs and demographics;
- Regional input in determining regional needs;
- Existing organizations at the local level can deliver the housing; and
- Process must be fair, and must take “conflict of interest” into account with respect to committee representation.

Engagement participants suggested that municipalities could be involved as partners, but not as delivery agents. Such a partnership would be mutually beneficial, whereby municipalities can share resources and ideas, and the Aboriginal community can in turn advise municipalities on various issues.

With respect to a specific type of a provincial Aboriginal delivery model, including key stakeholders to be involved, the following models were proposed:

A Provincial Aboriginal Housing Management Association

Key points raised by participants:

- A Board of Directors from representatives across the province (similar to the Aboriginal Housing Management Association in British Columbia);
- Draw on existing, established expertise, including expertise of province-wide Aboriginal organizations;
- Existing Aboriginal organizations at the local level would deliver the housing; and
- This body would work in cooperation with MMAH but would administer the housing and develop policies, provide training, networking, etc.

An OFIFC, MNO and ONWA Partnership

Key points raised by participants:

- A provincial model consisting of OFIFC, MNO and ONWA rather than many organizations:
 - Easier to work with;
 - Have credibility.
- The model should be developed by and for the OFIFC, MNO and ONWA;
- These organizations can administer the funding;
- These organizations would be ready to move the file once the government moves on the file - the infrastructure is already in place; and
- It could be a Corporation with a Board of Directors governed by OFIFC, MNO and ONWA.

Provincial Aboriginal Development Corporation

Key points raised by participants:

- Create an Aboriginal joint-management committee/board to make decisions on projects:
 - New decision-making model;
 - Cross-sectional involvement;
 - Province (at the corporate level) may be involved on this committee, but we are in control of the process.
- Function as a Development Corporation to manage and administer funding, maximizing funds/investments as a business structure accountable to our communities; and
- Could have collective representation from various organizations and members of the community.

Ontario Aboriginal Housing and Support Services Corporation

Key points raised by participants:

- Funds can be flowed through the Ontario Aboriginal Housing Support Services Corporation (OAHSSC);
- OAHSSC has the capacity to develop and sustain affordable housing and would not require additional supports to deliver the program.

It is important to note that while the majority of participants recommended a provincial Aboriginal delivery model, some participants posited suggestions concerning local involvement, including the following:

- There should be local Aboriginal control;
- A housing management board should be created per community:
 - Also at a regional level.
- A local organization comprised of support service agencies that deal with people who will benefit from this should be involved, as well as housing providers – but they must be Aboriginal organizations; and
- Each community involved should have input.

6.4.2 Allocation Model

Several overarching key points were consistently raised by engagement participants across the province with respect to funding and a funding allocation model for the OAHT. These overarching key points are as follows:

- Funding must be Aboriginal-controlled;
- There must be a fair, open and transparent process;
- Funds must be leveraged or 'stacked' with other programs – projects funded under the OAHT should be eligible to receive funds from other sources, such as the Affordable Housing Program (AHP) and Canadian Mortgage and Housing Corporation (CMHC) programs such as RRAP; and
- The interest that the province has accumulated on the OAHT should be returned to the OAHT for the purposes of funding administrative costs and new housing projects.

Engagement participants discussed several potential funding allocation models including: population-based, needs-based, regional, and a procurement process.

Population-Based Allocation Model

Engagement participants across the province advised against a population-based allocation model, citing significant issues and concerns with Statistics Canada Census data for Aboriginal population numbers. These statistics are widely considered problematic, as they do not accurately reflect the Aboriginal

population.⁶⁹ As such, this model is highly inappropriate for the allocation of funds for non-reserve Aboriginal housing.

Needs-based Allocation Model

The vast majority of engagement participants recommended a needs-based allocation model. The following suggestions were made with respect to determining the needs:

- The allocation model should be based on demonstrated community need;
- Take a regional needs-based approach (populations vary by region);
- Funds should be designated for those with the greatest housing needs;
- Take a targeted needs-based approach with a good structure to ensure it is equitable and addresses the needs - if local organizations are involved, they can ensure the needs are targeted;
- Funds should be needs-based with a consideration of the determinants of health;
- Needs can be determined by examining the waiting lists in the area;
- Needs can be determined by identified gaps in housing.

Request for Proposals Process

The majority of participants supported a Request for Proposals (RFP) process, with consideration given to specific needs, regions and project viability in the review and selection of proposals by the Aboriginal entity managing the process. However, it is also important to note some of the concerns that were raised with respect to the RFP process, including:

- Many communities do not have the capacity to participate equally in the RFP process;
- In the municipal-driven RFP process associated with the AHP, only one Aboriginal project, in Toronto, has been rendered in over its three years of existence;
- The RFP or application process must be driven by the applicant/developer. Imposed RFPs with rapid turn-around times do not provide ample time for project development. RFPs are often subject to schedule changes based on access to necessary funds at the municipal level, and disrupt and delay project starts. In order to control costs, every effort must be made to enable the applicant to drive the project schedule; and
- The RFP process needs to be reversed so that control of a project is determined by the developer's schedule. The RFP should be replaced with a Declaration of Intent (DOI). This is critical for the developer to take advantage of the prime construction periods.

⁶⁹ Please refer to an explanation of Census data limitations with respect to Aboriginal populations on page 27 of this report.

In the context of delivery and funding allocation models, engagement participants also discussed assets and administration.

6.4.3 Assets

Engagement participants strongly recommended that all assets should be retained in the community for the purposes of sustainability and generating new housing. Currently, Aboriginal housing providers cannot sell their units, nor can they make decisions that are good for the program because of their existing operating agreements. Some engagement participants recommended that operational surplus as a result of greater efficiency should be retained by the entity managing the OAHT, to invest in further addressing the increased demands for additional affordable housing. Other participants recommended that the Aboriginal housing providers or organizations that run the units should own the assets to benefit and reinvest in the local community and use as leverage to increase opportunity for partnerships. As one participant in the Ottawa engagement session stated, “All funds designated for Aboriginal housing must be used for Aboriginal housing.” This is particularly important for sustainability of the housing stock in the absence of funding for operational and other associated costs.

6.4.4 Administration

Some engagement participants recommended that ongoing administrative support should be provided for affordable rental housing delivered under the OAHT. Currently, only well-established Aboriginal housing corporations can be considered for affordable housing projects due to the lack of funds. It was suggested that administrative funding should be drawn from the interest that the province has accumulated on the OAHT funds.

In addition, engagement participants recommended that the administration fees at the provincial and organizational level should be minimal.

6.5 Capacity Development

The majority of participants in the provincial OAHT engagement sessions affirmed that their representative organizations and communities have capacity to develop, manage and sustain new affordable housing for Aboriginal people – if given the opportunity and resources. Some participants suggested their capacity would increase with the development of partnerships with other organizations.

6.5.1 Funding

Participants voiced their concern that \$60 million is not enough funding for long-term sustainability and contended that ongoing operational funding for human resources, administration, maintenance and repairs, and training costs are

needed. As one engagement participant noted, “financial resources need to be released first in order to be effective with capacity - agencies are stretched with resources as it is.”

Engagement participants said that funding should be provided by both provincial and federal governments, with additional assistance from municipalities through in-kind donations and incentives, such as tax breaks. Participants also said that the interest accumulated by the province since the OAHT was transferred from the federal government should be returned to the OAHT allocation, in addition to the \$200,000 that was removed in the provincial government’s 2007 Budget announcement. Furthermore, engagement participants suggested that the funds to support the OAHT engagement processes should not be withdrawn from the OAHT, but should be provided as a separate allocation from MMAH. Finally, engagement participants strongly stated that the suggested maximum government contribution of \$70,000 per unit is insufficient and unrealistic given the actual associated costs with the development and provision of affordable housing in Ontario, and consequently sets non-reserve Aboriginal communities and organizations up for failure.

Engagement participants suggested that Aboriginal organizations should own the assets of the housing units delivered under the OAHT in order to generate resources to sustain existing stock and generate new non-reserve affordable housing stock for Aboriginal people, and that housing providers should be able to direct annual surpluses as a result of efficiency to the following year and/or to a reserve fund. In addition, engagement participants emphasized the importance of flexibility in the program design to enable housing projects funded under the OAHT to stack or leverage funds from other programs and opportunities. Engagement participants also suggested that brokered financial agreements with lending institutions should be developed to assist with accessing much-needed financing.

6.5.2 Partnerships

Engagement session participants identified the development of a diversity of partnerships as critical to capacity building within Aboriginal organizations and communities. In the words of one participant, “[there is] strength in numbers.” Specifically, participants emphasized the need for increased and improved partnerships with all levels of government, the private sector, and among Aboriginal and non-Aboriginal provincial and community organizations as outlined below.

Governments

Participants highlighted the need for partnerships with all three levels of government in order to achieve greater awareness, understanding and support in addition to financial and other types of assistance. For example, partnering with municipalities and city councils would benefit off-reserve Aboriginal housing by

integrating Aboriginal housing into larger community plans. In addition, government partnerships would assist with greater potential for opportunities and assistance including: financial, tax breaks and exemptions, attainment of surplus land and in-kind donations of land, and other necessary resources.

Private Sector

Engagement participants identified the need for various partnerships within the private sector including financial institutions, building material suppliers, contractors, architects and local construction companies, to name a few. In particular, engagement session participants stressed utilizing and collaborating with Aboriginal companies and trades people wherever possible. As one engagement participant suggested, “we need to engage the private sector to champion Aboriginal housing programs.”

Aboriginal Organizations

The majority of engagement participants agreed that greater collaborations among Aboriginal organizations are needed to ensure success. Furthermore, it was suggested that partnerships with First Nations could be established to purchase resources and materials for construction, such as lumber. Such partnerships have the potential to create new and innovative economic development opportunities, increase employment and generate wealth within Aboriginal communities across the province.

Provincial and Community Organizations

Establishing partnerships among Aboriginal and non-Aboriginal provincial and community organizations and agencies - particularly those involved in the provision of affordable housing and support services for tenants - was identified as an important aspect of building capacity. Some suggestions for partnership included Habitat for Humanity; the Labour Congress to assist with licensing, specific building laws, and access to trades people; various Aboriginal programs such as Life Long Care (LLC) and Aboriginal Healing and Wellness Strategy (AHWS) to assist with support services; local colleges to help Aboriginal students access skilled trades programs; and Aboriginal employment and training projects to hire and train Aboriginal workers and apprentices.

Community Members

In addition to organizations, engagement session participants expressed the need to undertake outreach and collaboration with citizens and community members more broadly, in urban and rural areas across the province. Some suggestions included the creation of community outreach programs, citizen groups and various community committees and councils in the context of safe, adequate and affordable Aboriginal housing.

6.5.3 Education/Training/Skills Development

In addition to funding and partnerships, Aboriginal-specific education, training and skills development was echoed throughout the engagement sessions as necessary to the building of capacity for the successful development and sustainability of new affordable non-reserve housing for Aboriginal people in urban and rural communities.

“Personally, I want more job opportunities for Native people in the city. Working at Tim Hortons and calling centres or grocery stores are not rewarding enough jobs.”⁷⁰

Such education, training and skills development initiatives would have three broad purposes: to enhance the skills of staff within housing proponents under the OAHT; to utilize the development of housing under the OAHT to increase Aboriginal skilled trades in relation to the housing and construction sectors; and to assist tenants living in the OAHT units with education and skills development related to housing operations and maintenance.

Staff Training

Engagement participants identified a number of areas where skills development, training and education is needed for staff of Aboriginal housing providers and related social services, including (but not limited to): property and land management; report and proposal writing; financial management; knowledge of the *Residential Tenant Act*, building codes, health and safety regulations; knowledge of municipal by-laws and zoning processes; and upkeep of knowledge concerning promising practices for non-reserve Aboriginal populations.

Participants in the engagement sessions suggested inter-organizational training and collaboration as an effective and efficient means of capacity development. This would also serve to capitalize on the existing strengths and assets of non-reserve Aboriginal communities and organizations.

Aboriginal Skilled Trades

Engagement participants strongly suggested that Aboriginal construction workers, labourers and trades people as well as Aboriginal-owned and operated construction companies are utilized in the development of housing under the OAHT to the greatest extent possible. However, engagement participants also acknowledged that such Aboriginal skilled labour and businesses are not available in many communities across the province. As such, engagement participants strongly suggested that the development of housing under the OAHT is used as an opportunity to create education, training, apprenticeship and employment opportunities for Aboriginal people living in non-reserve communities

⁷⁰ This is the closing comment of an individual community member survey respondent.

to learn trades related to housing and construction. Such initiatives would help build and strengthen local economies, increase the skilled Aboriginal workforce, and generate employment opportunities for First Nations, Inuit and Métis people living in non-reserve urban and rural communities.

Tenants

Engagement participants recommended education, training and skills development for tenants living in housing units delivered under the OAHT. This training would assist tenants in learning about operation and maintenance of the housing, resources that may be available to them, and other important skills related to maintaining housing such as the importance and most effective means of energy efficiency incorporating traditional teachings from Elders and Senators.

6.6 Timelines

With respect to timelines concerning the allocation of funds under the OAHT, engagement participants expressed that many projects and communities are ready to proceed. As such, a two-tiered approach to the timing of OAHT funding allocation was suggested as follows:

- An initial 'Quick Start' process to expedite funds for projects that demonstrate immediate need and readiness; and
- A second, longer-term process established to allocate the remaining OAHT funds.

Some engagement participants recommended that the initial 'Quick Start' process has a timeline of three to six months for those projects that are ready to proceed immediately; while the second, longer-term process is established by April 1st of the 2009-10 fiscal year, allowing time for others to develop proposals. It is important to note, however, that some engagement participants expressed the need for more time to determine needs within certain communities and regions, to establish potential partnerships, and to prepare proposals.

7. Framework for Recommendations on the Design, Delivery and Allocation of Non-Reserve Aboriginal Housing under the Off-Reserve Aboriginal Housing Trust

7.1 Delivery Model

7.1.1 Aboriginal designed, delivered, owned and administered.

Aboriginal self-determination over the provision of housing for Aboriginal people living in non-reserve urban and rural communities is a pragmatic means of ensuring that the specific housing needs are met with better outcomes than

mainstream delivery and administration could yield. In an evaluation of urban social housing programs, for example, CMHC found that the Urban Native Housing (UNH) program out-performed mainstream non-profit and rent supplement units on several indicators of well-being. Compared with Aboriginal tenants in mainstream social housing, a significantly higher proportion of tenants in UNH units had improved access to social services; made more friends; and felt more secure, settled and independent.⁷¹

As part of its research program, the Royal Commission on Aboriginal Peoples (RCAP) also undertook case studies in four urban communities where urban Aboriginal housing corporations operate. RCAP researchers found that tenants in Aboriginal housing indicated their accommodation had the greatest positive impact on the following areas of their lives: increased family stability and a sense of permanence; access to education and a good environment for children to learn; access to employment; preservation and reinforcement of cultural identity; the development of positive relations between Aboriginal and non-Aboriginal people; and increased self-reliance. RCAP found that these housing and community services, “as well as the processes and activities leading to them, improve community morale and increase every individual’s sense of self-worth and identity, and that these services will be a central part of the healing process as people rebuild their lives and their cultures simultaneously, in both social and physical forms.”⁷²

Apart from the provision of shelter, Aboriginal self-determination over the design, delivery and administration of housing for First Nations, Inuit and Métis people living in non-reserve urban and rural communities will also generate Aboriginal community economic development with construction, associated professional services, renovation and administration. Additional benefits of Aboriginal economic development in this respect include capitalization of existing assets within the Aboriginal community, greater social cohesion, increased sustainability, community pride and reinforcement of cultural identity, increased opportunity for community and social development – to name but a few. “Given that the greatest challenge to social cohesion and sustainable communities is poverty and the associated feelings of social isolation, self-determination makes practical sense on the basis of improved program outcomes alone.”⁷³

⁷¹ CMHC 1999 as cited in Ryan Walker, *Non-Reserve Aboriginal Housing Challenges & Considerations: A Discussion Paper Prepared for the Canadian Housing Framework Initiative*, Massey University: School of People, Environment & Planning. New Zealand: April 2005, p.8.

⁷² Report of the Royal Commission on Aboriginal Peoples, *Gathering Strength*, Vol.3 Royal Commission on Aboriginal Peoples, Ottawa: 1996, p.373.

⁷³ Walker, Ryan, *Non-Reserve Aboriginal Housing Challenges & Considerations: A Discussion Paper Prepared for the Canadian Housing Framework Initiative*, Massey University: School of People, Environment & Planning. New Zealand: April 2005, p.5.

The Ontario Aboriginal Housing Support Services Corporation (OAHSSC) is recommended as the most suitable entity to design, deliver and administer the OAHT.

7.1.2 The Ontario Aboriginal Housing Support Services Corporation

The OAHSSC encapsulates the scope of key characteristics recommended by engagement participants for a provincial Aboriginal delivery model for the OAHT. The OAHSSC also has the Board representation, mandate, existing infrastructure, accountability, scale, and asset base to ensure that recommendations concerning program design and delivery of housing under the OAHT can be effectively implemented and addressed – without the need for substantive capacity building.

OAHSSC Board of Directors and Representation

The OAHSSC was incorporated on September 1, 1994 as a result of the development of a steering committee formed by MMAH, OFIFC, ONWA and the Ontario Métis Aboriginal Association (OMAA) following a series of consultations that took place across the province in 1992 to determine the need for affordable, adequate and suitable housing for low- and moderate-income Aboriginal families and individuals.

Currently, the OAHSSC Board is comprised of representatives appointed by MNO, OFIFC and ONWA; however, the by-laws of the Corporation allow for the Board to expand its membership to additional partners. Additional Board members could include other Provincial Aboriginal Organizations (PAOs). In addition, the Board could create an advisory committee or working group to ensure inclusion of housing providers and possibly regional representation and a range of expertise in the design, delivery and allocation of the OAHT program. This would expand the network of housing expertise involved and build on the strengths and assets within the Aboriginal housing and social services sectors across the province.⁷⁴ As such, the OAHSSC as a delivery model ensures the effective involvement of the OFIFC, MNO and ONWA, who are accountable to and serve the needs of Aboriginal people – First Nations, Inuit and Métis, Status and Non-Status – who are living in non-reserve urban and rural communities across the province, in addition to the flexibility to include new members. Furthermore, the OAHSSC is mandated to enter into any partnerships that it has the capacity to undertake and that support the Corporations' objectives.

⁷⁴ The draft OAHT report submitted to MMAH on September 29, 2008 erroneously stated that additional Board members could include, “other housing providers and possibly regional representation,” where it was intended to say that the OAHSSC Board could include housing providers and regional representatives on a potential advisory committee or working group. This information in the OAHT report was corrected on January 20, 2009.

OAHSSC Mandate

The OAHSSC is an established Aboriginal Corporation without share capital that is mandated to:

- Provide housing and repair programs with a specific focus on the Aboriginal community, to be delivered cost-effectively;
- Provide central policy/program administration and develop training for Aboriginal Housing provider groups;
- Undertake responsibility for matters related to socially assisted, culturally appropriate off-reserve housing;
- Utilize the talent, skills and experience of the Aboriginal community to the greatest extent possible in the allocation, delivery, construction and long-term management of programs; and
- Ensure tenant involvement, and encourage innovative and supportive policies to achieve involvement.

Asset Base and Scale

The OAHSSC has been directly responsible for portfolio management of federal and provincial targeted programs, and currently has administrative responsibility for the Rural and Native Housing Program (RNH) in Ontario, which was transferred from CMHC to MMAH in 1999, and in turn, from MMAH to the OAHSSC in 2006. Recently, the OAHSSC received Cabinet and Treasury Board approval to have the assets of the RNH portfolio also transferred to the OAHSSC on April 1, 2009. The current level of assets is estimated at approximately \$100-130 million, and will be used to facilitate the ongoing development of housing for Aboriginal people under the RNH portfolio.

The transfer of the assets of the RNH portfolio will allow the OAHSSC to increase financing options and access financial capital to acquire new units or renovate existing properties. It may also increase the ability of the OAHSSC to economise on operating costs by qualifying for bulk pricing on materials and services for building and maintenance. The consequent scale and sustainability of the OAHSSC creates advantages with respect to developing partnerships in both the public and private sectors. With the public sector, partnerships for housing support services may be easier to create and sustain; while in the private sector, “corporate sponsorship, securing mortgage financing and bridging capital from financial institutions, and securing land contributions for community land trusts

are a few examples of possible benefits from scale.”⁷⁵ These are particularly important considerations for the long-term sustainability of the housing delivered under the OAHT.

Existing Infrastructure and Capacity

The OAHSSC Board of Directors has been responsible for allocating units geographically within the province in the past, and can continue to support this type of process. The intent of the OAHSSC Board has, and continues to be, the utilization of existing expertise in the field of Aboriginal housing, with the understanding that assistance with capacity building in under-served, high need areas of the province may be required. The OAHSSC has the existing capacity to share resources and assist with capacity development as needed.

The Executive Director and Staff of the OAHSSC have significant and extensive program design, administration, policy development and program management skills that have formed the foundation of an extremely professional, competent organization. The OAHSSC is unique in its structure as a housing specific corporation that is staffed with housing specialists, and systems already designed and implemented for consultation, design, delivery and administration of housing programs.

The equipment in the OAHSSC head office is networked and software is current and up-to-date. Full backup procedures are followed with off-site storage. The Corporations' finance department utilizes the most up-to-date ACCPAC software available for all financial management with all modules. The Corporation has also developed and owns a Web-based data management system, "OAHSSC Property Management System." The database is designed with the current reporting requirements of the RNH portfolio in mind, but is flexible enough to deal with a multitude of property management and program functions. The data management software along with the current hardware allows secure external access and is capable of accepting and storing multiple regional connections simultaneously and departmentalizing or compiling the data for reporting and monitoring on a real time basis.

To ensure full integration of systems, the regionally contracted Property Management Groups are trained to access a new web-based OAHSSC system, and operate on that system with all data being maintained centrally for financial monitoring purposes. This fully developed web site is the centralized point of contact for all programs and database connections, and provides a convenient location for the public to access information related to housing programs. The site has been designed to offer current program application services, program information, contractor/service provider data input and general contact information.

⁷⁵ Walker, Ryan, *Non-Reserve Aboriginal Housing Challenges & Considerations: A Discussion Paper Prepared for the Canadian Housing Framework Initiative*, Massey University: School of People, Environment & Planning. New Zealand: April 2005, p.8.

7.1.3 Accountability Framework

The OFIFC, MNO and ONWA serve the needs and interests of all Aboriginal people – Métis, Inuit and First Nations, Status and Non-Status – living in non-reserve urban and rural communities across the province. Together, the OFIFC, MNO and ONWA have 27 member Friendship Centres, 78 local volunteer ONWA chapters both on- and off-reserve across the province, and 26 Chartered Councils representing Métis citizens in over 31 communities across the province. Each respective organization is accountable to its member organizations, community members and citizens, and has accountability frameworks in place with fair, open and transparent processes including established Boards of Directors. Individually and collectively, the OFIFC, ONWA and MNO have demonstrated track records in accountability, openness, fairness and transparency. Each the OFIFC, ONWA and MNO are represented on the Board of Directors of the OAHSSC, which has its own existing accountability framework.

As a provincial delivery model, it is recommended that the OAHSSC functions and maintains a relationship with both MMAH and local Aboriginal housing providers. As such, all funding would be provided to the OAHSSC through an administrative agreement signed between MMAH and the OAHSSC that may outline the following:

- Reporting responsibilities;
- Expectations and program goals (including selection criteria/approvals); and
- Clarification of responsibilities, timelines, flow of funds and other key milestones.

The OAHSSC would report back to the province quarterly during the pre-construction and construction periods and annually post-construction regarding:

- Project Approvals;
- Progress toward milestones;
- Timelines for development;
- Flow of payments;
- Status of financing;
- Final financial information including actual project costs, contributions by service managers, local municipalities, proponents and third parties; and

- Any changes in project such as delays in construction and financial challenges.

Similarly, administrative agreements should be established and signed between the OAHSSC and successful project proponents. These administrative agreements may outline details for accountability including transparency and conflict of interest, flow of funds, roles and responsibilities, timelines, reporting responsibilities, expectations and program goals. However, it is recommended that the OAHSSC design reporting requirements to ensure that identified barriers are removed and reporting requirements are flexible, fair, accessible and as clear as possible while upholding the accountability standards of the OAHSSC and MMAH.

Existing OAHSSC Accountability Framework

The OAHSSC has a demonstrated track record in openness, transparency and accountability. The following is an overview of the OAHSSC existing structure and mechanisms for accountability.

Structure

The OAHSSC Board of Directors sets policy for the Corporation, its operations, management and personnel. Once policy is established, the responsibility to deliver belongs to the Executive Director. The Corporation and its management, operate within the guidelines not only of its legal contracts, but within the policy established by the Board of Directors for Personnel and Financial management. An independent audit is performed annually and presented to the Board of Directors for their acceptance. In addition, financial statements, budgets as required and financial projections are presented at each Board meeting.

Financial Policy

The internal Financial Policy establishes several levels of reporting responsibility. The daily operations of the Financial Manager's functions related to budgeted expenditures and generation of invoices are supervised by the Executive Director.

Any capital expenditures or changes to the budget require a decision by the full Board. The Management and Executive Committee are required to operate within the guidelines of the Financial Policy. Changes to the Financial Policy are made only at the direction of the Board of Directors. An Auditor is appointed by the Board of Directors at the Annual General Meeting, to perform a consolidated audit.

Internal Audit Committee

The OAHSSC Board of Directors has established an Audit Committee to be the link between the external Auditor and the Board. The committee is made up of a minimum of two individual Directors that do not have signing authority from different representative Provincial Aboriginal Organizations, and is appointed on a two-year term to coincide with the officers of the Corporation.

The Executive Committee

Between full meetings of the Board of Directors, the Executive Committee, comprised of two Directors appointed by the Board (the Executive Director and the Finance Manager), meet to ensure that appropriate policies, authorities and Board directions are complied with. The Board members appointed to this committee are separate from those appointed to the Audit Committee. This committee may undertake decision-making that requires full Board ratification, as outlined in the Terms of Reference.

Conflict of Interest

OAHSSC has a Conflict of Interest Policy for Board and staff members which clearly prohibits participation in decision-making that may directly or indirectly benefit them, and prohibits any direct or indirect financial gain from activities of the Corporation.

Further, as a Corporation without share capital, Directors are volunteers who are prevented from any financial gain with respect to the activities of the Corporation. The by-law stipulates the following:

1. Members of the Board of Directors of the Corporation shall not be eligible to receive payment for the provision of services or be staff members of either the Corporation or any individual and provincially funded provider.
2. Immediate family members of the Board of Directors of the Corporation are not eligible to serve as staff members.
3. The definition of "immediate family" shall be: spouse, common law spouse, significant other, mother, father, sister, brother, son, daughter, mother-in-law, father-in-law, sister-in-law, brother-in-law, or any other person who shares the same residence.
4. Members of the Board of Directors of the Corporation shall declare an interest and abstain from all matters in which they have or the regular member nominating them to the Board has an interest/involvement in.

Program Evaluation

Engagement participants recommended that an evaluation process is established for housing delivered under the OAHT as an important method of ensuring sustainability and accountability. The OAHSSC should hold responsibility for

designing program details for the OAHT, including an evaluation process that is both qualitative and quantitative, for the purpose of evaluating the successes of the program in meeting the non-reserve housing needs of the Aboriginal community - as defined appropriate by the non-reserve Aboriginal community. The OAHSSC Board of Directors may establish a working group or advisory committee comprised of experts in this area to develop the evaluation. MMAH should provide the funding to support such an evaluation, with funds separate from the OAHT allocation.

7.2 Funding Allocation Model

OAHT funding should be allocated by the OAHSSC using a Request For Proposals (RFP) process with a notional, targeted needs-based approach to allocation based on identified or demonstrated need in a given community or region.

The OAHSSC should be responsible for the procurement process. Identified or demonstrated need should be determined by the OAHSSC Board of Directors - possibly in cooperation with an established working group or advisory committee for program design and allocation. In addition, the RFP process should be designed to reduce or remove barriers identified in the provincial OAHT engagement process in order to enable an accessible, fair, inclusive and successful process.

7.3 Types of Housing

In the interests of flexibility and increased affordability, project delivery under the OAHT should include construction of new housing stock and acquisition of existing residential or non-residential buildings for repair/conversion to re-use as affordable housing. In addition, the OAHT program should be designed with the goal of long-term sustainability, including the provision of units that are high quality, energy efficient and low maintenance, using materials that are highly durable and resilient.

The OAHT should be comprised of three components: affordable rental housing, supportive and transitional housing, and assisted homeownership. The OAHSSC Board of Directors should determine further details concerning these recommended OAHT program components, such as the specific types of affordable rental housing and the design of the assisted homeownership program/opportunities.

Although emergency shelter was also identified as a priority housing type in the provincial OAHT engagement process, it is not recommended that funds are allocated from the limited capital funding designated for non-reserve affordable Aboriginal housing under the OAHT. MMAH should assist the non-reserve Aboriginal community in collaborating with the Ministry of Community and Social Services (MCSS), which has responsibility for homelessness and violence against women (VAW) policy and programming, to ensure that the identified

priority need for emergency Aboriginal homelessness and women’s shelters are effectively addressed as a result of the provincial OAHT engagement process.

Furthermore, as supportive and transitional housing was also identified as priority types of non-reserve Aboriginal housing required across the province, MMAH should assist the non-reserve Aboriginal community in coordinating with the provincial ministries that have responsibility for these housing types - the Ministry of Health and Long-Term Care (MOHLTC) and MCSS – to ensure that these specific identified housing priority needs and appropriate support services are effectively addressed as a result of the provincial OAHT engagement process.

Homeownership was identified throughout the provincial OAHT engagement process as a top priority housing need and goal for many - if not the majority - of Aboriginal people in the province. There are a significant proportion of Aboriginal people who can attain homeownership with the appropriate assistance. For the majority, however, levels of income, rates of poverty and other underlying socio-economic factors prevent or act as barriers to achieving this goal of homeownership. The current reality is that a significant proportion of the Aboriginal population living in non-reserve urban and rural communities in Ontario requires emergency, transitional, supportive and affordable rental housing that has long-term sustainability – hence the following recommendation for distribution of program funds.

7.4 Distribution of Program Funds

It is recommended that the \$60 million of the provincial OAHT funds are distributed as follows:

Type of Housing	Percentage of Allocation	Amount of Funding
Affordable Rental Housing	50%	\$30 million
Supportive and Transitional Housing	40%	\$24 million
Assisted Homeownership	10%	\$6 million
Total	100%	\$60 million

7.5 Target Population

The target population for housing delivered under the OAHT should include Aboriginal individuals or families with low- to moderate-income, or who are in core need.

Furthermore, priority consideration should be given to the specific housing needs that were identified in the provincial OAHT engagement process; the distinct housing needs of First Nations, Inuit and Métis people living in non-reserve communities; and the demonstrated needs of specific communities and regions

across the province.

7.6 Program Design

The OAHSSC should lead the overall program design of the OAHT. Non-reserve Aboriginal housing proponents should lead the design of the housing units locally.

7.6.1 Flexibility

The design and parameters of the OAHT program should be flexible in order to ensure that housing delivered under the OAHT effectively meets the needs of the Aboriginal population living off-reserve in Ontario and removes or reduces the multiple barriers identified throughout the provincial OAHT engagement process.

7.6.2 Design of the Housing Units

Modesty requirements under the OAHT program should be flexible to allow for the housing units to consider and reflect the specific values, needs and cultures of the Aboriginal population living in non-reserve urban and rural communities across the province and the local Aboriginal community members who will live in the housing.

7.6.3 Maximum Government Contribution Per Unit

The maximum government contribution should be raised from the insufficient amount of \$70,000 as currently suggested in the AHP. The maximum government contribution under the OAHT program should be flexible and determined on a sliding scale to allow for consideration of actual cost, contingent on several key variables including (but not limited to):

- Community/geographical area;
- Location;
- Size of the unit;
- Cost of construction;
- Cost of land; and
- Special needs that impact the design of the unit (ie. accessibility requirements, accommodating large and extended families).

7.6.4 'Affordability' and Eligibility Criteria

The provision of affordable housing for Aboriginal people under the OAHT should better reflect the socio-economic realities of Aboriginal households in need of affordable housing, as well as general increases to and factors in the overall cost of living.

Mainstream calculations used to determine affordability and eligibility criteria have a very limited scope of analysis and fail to consider such variables as

inflation, cost of other basic necessities, special needs, types of employment and a variety of other qualitative factors that would impact the notions of 'affordability' and therefore eligibility for publicly funded housing. For this reason, a more comprehensive and flexible approach to determining affordability and eligibility criteria is recommended so that these may meet the needs of the Aboriginal population; be determined on a 'sliding scale' that is relative to the average cost of local housing and household income; and consider the cost of other necessities and key factors/variables for a given household.

It is critical that these factors are analysed, designed and developed by and for the Aboriginal community to ensure the success of capturing the specific housing needs of the target population.

7.6.5 Energy Efficiency

Where inclusive rents are not possible, linkages with energy efficiency programs should be built into the design of the OAHT so that target households in need will have direct access to emergency energy-related subsidies. MMAH should assist with engaging other provincial ministries and levels of governments, as well as potential private sector partners, to link energy efficiency initiatives and emergency subsidies with the housing delivered under the OAHT.

The OAHT program should be designed with the goal of long-term sustainability, including the provision of units that are high quality, energy efficient and low maintenance using materials that are highly durable and resilient in the construction of the housing.

7.6.6 Assets

Options and opportunities should be designed within the OAHT program so that the assets of the housing are retained within the non-reserve Aboriginal community at either a provincial or local level, and so that Aboriginal housing providers have the flexibility to utilize these assets and/or be involved in Aboriginal economic development for the following purposes: to generate resources to ensure the long-term sustainability of its existing housing stock; to develop new affordable non-reserve Aboriginal housing stock; to reinvest in the local Aboriginal community; and to leverage for increased opportunity for partnerships. This may also enable the creation of Aboriginal employment and training opportunities in carpentry, construction, management and other housing-related sectors – a benefit to all Ontarians - particularly in the context of increasing labour shortages in the skilled trades and efforts to reduce poverty and cycles of poverty in the province. This will be a significant step toward the development of Aboriginal community and organizational capacity, self-sufficiency and the creation of significant social and economic opportunity to improve the quality of life for Aboriginal people living in non-reserve urban and rural communities across the province.

7.6.7 Location and Neighbourhoods

Aboriginal people have reported that when seeking housing, they are often referred to specific landlords, housing providers and neighbourhoods where the quality of the housing is poor. Aboriginal people also tend to move to specific areas of cities where landlords are willing to rent to them or where the rent is more affordable - even though it may not be safe, adequate or suitable. Such areas often have the characteristics of urban ghettos, and this process of ongoing discrimination and disadvantage – in large part due to poverty and racism - leads to the increased ‘ghettoization’ of Aboriginal people in urban spaces. Such ‘ghettoization’ serves to further disadvantage an already marginalized Aboriginal population.

It is critical that the OAHT program is designed to be cognizant of the impacts of housing location, space and neighbourhoods on other key policy areas affecting quality of life, such as poverty, employment opportunities, educational attainment, health and well-being. Housing provided under the OAHT should be located in areas where people can access amenities and support services, and where innovative social policy initiatives can be created or complimented. One way of doing this is to ensure that the housing units are located near other Aboriginal organizations, support services and programs, as well as cultural and gathering places. This would be a significant contribution to building a sense of community and belonging, and to increased access to community and support services.

Adequate maximum government contribution per unit and flexible program policies will assist with ensuring housing projects can be developed in safe, accessible, and healthy neighbourhoods

7.7 Developing Capacity and Addressing Barriers

7.7.1 Lack of Funding

Operational Costs

Lack of funding for ongoing operational costs including maintenance and repairs, administration and human resources was highlighted by engagement session participants as the most significant barrier to developing and maintaining non-reserve affordable Aboriginal housing. Ongoing operational funds are critical to the sustainability of the housing stock developed under the OAHT. As such, MMAH should dedicate ongoing operational funding for housing units delivered under the OAHT. This operational funding should be provided separately from the OAHT capital funding.

Project Development Funding

In addition to funding for ongoing operational costs, MMAH should provide Project Development Funding (PDF) with funds separate from the OAHT funds.

This is necessary to reducing barriers; ensuring a fair, open and inclusive procurement process; and ensuring the long-term viability of housing projects.

Funding for Support Services

Integrated support services were identified by engagement participants as an important aspect of the effective provision of housing to meet the needs of the Aboriginal population. MMAH should assist with engaging other provincial ministries, such as MCSS and MOHLTC to ensure funding for the necessary support services that were identified in the provincial OAHT engagement process.

Interest Accumulated on the Off-Reserve Aboriginal Housing Trust Funds

Interest accumulated by the Ontario provincial government on the OAHT since the 2006 federal transfer of funds should be returned to the OAHT so that it may be utilized to address the urgent non-reserve housing needs of the Aboriginal population in Ontario. The \$200,000 removed from the OAHT in the Ontario 2007 Budget announcement should also be returned to the OAHT.

7.7.2 Partnerships

Engagement session participants identified lack of collaboration among Aboriginal and non-Aboriginal organizations, all levels of government, and the private sector as a barrier to developing non-reserve affordable housing for Aboriginal people. The development of such partnerships is critical to capacity building within Aboriginal organizations and communities; as such, MMAH should assist with engaging and encouraging the support of other ministries, levels of governments and the private sector (such as lending institutions), as required.

7.7.3 Access to Land and Financing

Lack of access to land and financing was identified as a barrier to the development of housing for Aboriginal people living in non-reserve urban and rural communities. Most local Aboriginal organizations lack the collateral and assets necessary to secure lines of credit and mortgage financing. MMAH should assist with accessing financing by removing barriers associated with government policies and programs, and by brokering financial agreements where appropriate. In addition, the OAHT program should be linked with the Roster of Qualified Lenders under the Ontario Mortgage and Housing Initiative, which provides competitive financing rates for private and non-profit developers to build affordable housing. MMAH should also assist with accessing land by facilitating discussions with municipalities where appropriate, and assisting with the identification of any surplus land available.

7.8 Timelines

A two-tiered approach to the timelines for allocating OAHT funds should be taken, as follows:

- An initial 'Quick Start' process to expedite funds for projects that demonstrate immediate need and readiness; and
- A second, longer-term process established to allocate the remaining OAHT funds.

However, the specific timeframe for each of these processes are inevitably contingent on decisions regarding the delivery model and other pertinent program details; thus the identification of more specific timelines at this stage of policy and program development is premature.

8. Recommendations

8.1 Delivery Model

8.1.1 It is recommended that the Off-Reserve Aboriginal Housing Trust (OAHT) is designed, delivered and administered by and for Aboriginal people living in non-reserve urban and rural communities across Ontario.

8.1.2 It is recommended that the Ontario Aboriginal Housing Support Services Corporation (OAHSSC) is the most suitable entity to design, deliver and administer housing for Aboriginal people living in non-reserve urban and rural communities across Ontario under the OAHT.

8.2 Accountability Framework

8.2.1 It is recommended that the delivery and allocation of funding under the OAHT is designed by the OAHSSC Board of Directors to ensure a fair, open, and transparent process.

8.2.2 It is recommended that a Memorandum of Understanding (MOU) is signed between MMAH and the three representative group signatories of the OAHSSC, and an administrative agreement is established and signed between MMAH and the OAHSSC.⁷⁶ The administrative agreement may outline details for accountability including conflict of interest guidelines,

⁷⁶ Recommendation 8.2.2 of the draft OAHT report submitted to MMAH on September 29, 2008 erroneously read: "an administrative agreement is established and signed between MMAH and the three representative group signatories of the OAHSSC." Corrections to this recommendation were made on January 20, 2009.

flow of funds, roles and responsibilities, timelines, reporting responsibilities, expectations, and program goals.

8.2.3 It is recommended that administrative agreements are established and signed between the OAHSSC and successful project proponents. These administrative agreements may outline details for accountability including conflict of interest guidelines, flow of funds, roles and responsibilities, timelines, reporting responsibilities, expectations and program goals.

8.2.4 It is recommended that the OAHSSC design the reporting requirements for the successful project proponents to ensure that identified barriers are removed and reporting requirements are flexible, fair, accessible and as clear as possible while upholding the accountability standards of the OAHSSC and MMAH.

8.2.5 It is recommended that the OAHSSC report to the province quarterly during pre-construction and construction period and annually post-construction on: project approvals; progress toward milestones; timelines for development; flow of payments; status of financing; final financial information including actual project costs, contributions by service managers, local municipalities, proponents and third parties; and any changes in projects such as delays in construction and financial challenges.

8.2.6 It is recommended that MMAH provide funding separate from the OAHT funds for an evaluation process that is designed by the OAHSSC Board of Directors to measure the successes of the housing delivered under the OAHT in meeting the non-reserve housing needs of Aboriginal people in Ontario, as defined by the non-reserve Aboriginal community.

8.3 Funding Allocation Model

8.3.1 It is recommended that the allocation of funding under the OAHT is designed and administered by the OAHSSC.

8.3.2 It is recommended that the OAHSSC allocates OAHT funding through a Request For Proposals (RFP) process using a notional, targeted, needs-based approach, based on identified or demonstrated need in a given community or region. Identified or demonstrated need for the purposes of the procurement process should be determined by the OAHSSC Board of Directors.

8.3.3 It is recommended that the RFP process is designed to reduce or remove the barriers identified in the engagement process and enable an accessible, fair and inclusive process.

8.4 Types of Housing

- 8.4.1 *It is recommended that the OAHT program is comprised of three housing components: affordable rental housing; supportive and transitional housing; and assisted homeownership, and that the details of these recommended program components are developed by the OAHSSC.*
- 8.4.2 *It is recommended that project delivery under the OAHT program include the options to construct new housing stock and to acquire existing residential or non-residential buildings for repair/conversion to re-use as affordable housing.*
- 8.4.3 *It is recommended that the OAHT program is designed with the goal of long-term sustainability, including the provision of units that are high quality, energy efficient and low maintenance, using materials that are highly durable and resilient in the construction of the housing.*
- 8.4.4 *It is recommended that MMAH coordinate with the Ministry of Community and Social Services (MCSS) to engage with non-reserve Aboriginal communities and organizations for the purpose of addressing the priority need for emergency Aboriginal homelessness and women's shelters, as a result of the provincial OAHT engagement process findings.*
- 8.4.5 *It is recommended that MMAH coordinate with the provincial ministries that have responsibility for supportive and transitional housing - the Ministry of Health and Long-Term Care (MOHLTC) and the Ministry of Community and Social Services (MCSS) – to engage with non-reserve Aboriginal communities and organizations for the purpose of ensuring that the identified priority needs for these housing types are effectively addressed as a result of the provincial OAHT engagement process findings.*

8.5 Distribution of Program Funds

- 8.5.1 *It is recommended that the \$60 million allocation of the provincial OAHT funds is distributed as 50% for affordable rental housing; 40% for supportive and transitional housing; and 10% for assisted homeownership.*

8.6 Target Population

- 8.6.1 *It is recommended that the target population for housing delivered under the OAHT is Aboriginal individuals or families with low- to moderate-income, or those in core need.*
- 8.6.2 *It is recommended that priority consideration is given to the specific priority housing needs that were identified in the provincial OAHT engagement process; the distinct housing needs of First Nations, Inuit and Métis*

people living in non-reserve urban and rural communities; and the demonstrated needs of specific communities and regions across the province.

8.7 Program Design

- 8.7.1 It is recommended that the OAHT program policies and directives are culturally appropriate and designed to meet the specific housing needs of First Nations, Inuit and Métis people living in non-reserve urban and rural communities in Ontario.*
- 8.7.2 It is recommended that the OAHSSC Board of Directors leads the overall program design and parameters of the OAHT, and that non-reserve Aboriginal housing proponents lead the design of the units locally.*
- 8.7.3 It is recommended that the parameters of the OAHT program, including modesty requirements, are flexible to allow for the housing units to consider and reflect the specific values, needs and cultures of First Nations, Inuit and Métis people living in non-reserve urban and rural communities across the province and the local Aboriginal community members who will live in the housing.*
- 8.7.4 It is recommended that the housing developed under the OAHT is designed to create targets with respect to number of accessible units.*
- 8.7.5 It is recommended that the maximum government contribution is increased from the insufficient amount of \$70,000; and that this contribution per unit under the OAHT program is flexible and determined on a sliding scale to allow for consideration of actual cost, contingent on several key variables including (but not limited to): community and geographical area; location; size of the unit; cost of construction; cost of land; and special needs that impact the design of the unit such as accessibility requirements, culturally appropriate design, and accommodating large and extended families.*
- 8.7.6 It is recommended that 'affordability' and eligibility criteria in the OAHT program is designed by the OAHSSC Board of Directors to be more comprehensive and to better reflect the demographic and socio-economic realities of the Aboriginal population living off-reserve, including increases and variances in overall cost of living, in order to better include and meet the needs of non-reserve Aboriginal households requiring affordable housing.*
- 8.7.7 It is recommended that MMAH work with the OAHSSC to coordinate with other provincial ministries, levels of government and the private sector to link energy efficiency initiatives and emergency subsidies with the OAHT program to ensure that target households in need will have direct access to energy efficiency initiatives and emergency energy-related subsidies.*

8.7.8 *It is recommended that housing units are located near other Aboriginal organizations, support services and programs, and cultural and gathering places in order to build a sense of community and belonging, and to increase access to necessary amenities and services. Housing delivered under the OAHT must be located in healthy, safe, mixed-income and mixed-demographic neighbourhoods and should not 'ghettoize' or serve to further disadvantage Aboriginal people living in non-reserve urban and rural communities in Ontario.*

8.8 Addressing Barriers and Developing Capacity

8.8.1 *It is recommended that the interest accumulated by the Ontario provincial government on the OAHT since the 2006 federal transfer of funds is returned to the OAHT so that it may be utilized to address the urgent non-reserve housing needs of the Aboriginal population in Ontario. In addition, it is recommended that the \$200,000 the province has withdrawn from the OAHT in Ontario's 2007 Budget announcement is also returned to the OAHT for the provision of non-reserve Aboriginal housing.*

8.8.2 *It is recommended that the OAHT program is designed to allow flexibility and eligibility for housing projects funded under the OAHT to stack or leverage funds from other potential programs or resources, such as the Affordable Housing Program (AHP) and various Canadian Mortgage and Housing Corporation (CMHC) programs including the Residential Rehabilitation Assistance Program (RRAP).*

8.8.3 *It is recommended that the OAHT program is designed to allow housing providers the ability to direct any surplus funds or funds from mortgages/rents into a trust fund for the purposes of reinvesting to sustain existing housing stock and/or generate new affordable non-reserve Aboriginal housing stock.*

8.8.4 *It is recommended that options and opportunities are designed within the OAHT program so that the assets of the housing under the OAHT program are retained within the non-reserve Aboriginal community at either a provincial or local level, and so that Aboriginal housing providers have the flexibility to utilize these assets and/or be involved in Aboriginal economic development for the purposes of: generating resources to ensure the long-term sustainability of its existing housing stock; developing new affordable non-reserve Aboriginal housing stock; reinvesting in the local Aboriginal community; and utilizing as leverage to increase opportunity for partnerships.*

8.8.5 *It is recommended that MMAH provide ongoing operational funding for the provision of housing delivered under the OAHT program, outside of the OAHT provincial allocation, to cover the ongoing costs associated with*

sustaining the OAHT housing stock including: maintenance, renovations, repairs, staffing/human resources and any support services that may be required to meet the needs of tenants.

- 8.8.6 It is recommended that MMAH provide Project Development Funding (PDF), with funds outside of the OAHT provincial allocation, to assist with the development of successful housing project proposals and ensure project viability.*
- 8.8.7 It is recommended that MMAH assist in engaging and coordinating with other relevant provincial ministries, such as the Ministry of Health and Long-Term Care (MOHLTC) and the Ministry of Community and Social Services (MCSS), to provide necessary funding for ongoing support services, as identified and required.*
- 8.8.8 It is recommended that MMAH assist the OAHSSC in developing partnerships with various ministries, governments and private sector partners to utilize the development of housing under the OAHT as an opportunity to create employment and training initiatives in housing-related trades, and to increase the skilled Aboriginal workforce in Ontario.*
- 8.8.9 It is recommended that wherever possible, the OAHSSC and successful housing project proponents utilize Aboriginal businesses and work force in the development and construction of housing under the OAHT to generate opportunities, resources and employment within the non-reserve Aboriginal population across the province.*
- 8.8.10 It is recommended that MMAH assist the OAHSSC and local Aboriginal housing proponents with engaging municipalities as partners, to provide such contributions as in-kind donations of land and tax breaks, as required.*
- 8.8.11 It is recommended that MMAH provide funds to assist non-reserve Aboriginal organizations in capacity building initiatives, including the facilitation of inter-organizational training, partnerships and coordination that will capitalize on, showcase and connect existing strengths and assets within non-reserve Aboriginal communities, housing and social services sectors.*
- 8.8.12 It is recommended that MMAH assist with developing relationships and brokered financial agreements with lending institutions to increase the capacity of Aboriginal housing providers for the long-term sustainability and viability of housing delivered under the OAHT.*
- 8.8.13 It is recommended that MMAH funds to support the OAHT engagement processes are provided separately from the OAHT funds. Funds allocated under the OAHT were intended as capital funding to address the urgent*

affordable housing needs of Aboriginal people living off-reserve in Ontario, and should not serve to replace MMAH funding for any other purposes.

8.9 Timelines

8.9.1 It is recommended that the OAHT funding is allocated by the OAHSSC using a two-tiered approach to the timing, beginning with an initial 'Quick Start' process to expedite funds for projects that demonstrate immediate need and readiness, followed by a second, longer-term process established to allocate the remaining OAHT funds.

8.10 Further Policy and Program Development

8.10.1 It is recommended that the Ontario provincial government work with non-reserve Aboriginal organizations and communities to develop a long-term provincial non-reserve Aboriginal affordable housing strategy as a part of its commitment to the development of a long-term affordable housing strategy in the province.

8.10.2 It is recommended that MMAH initiate inter-ministerial and inter-governmental coordination to facilitate innovative social policy development initiatives with safe, quality, culturally appropriate and affordable non-reserve Aboriginal housing as the foundation.

9. Conclusion

The development of new housing under the OAHT is a positive step in the right direction; however, it is just the beginning. The number of units produced with the level of funding under the OAHT will amount to just a small fraction of the number of units required to address the substantive non-reserve housing needs of the Aboriginal population in Ontario. Provincial and federal governments must recognize safe, adequate, culturally appropriate and affordable non-reserve housing for Aboriginal people as integral to the overall strength, health and vibrancy of Ontario's communities and economy. As such, governments must work together to ensure sufficient, consistent, ongoing investment in non-reserve Aboriginal housing.

This report articulates linkages between housing and broader social policy issues related to poverty and socio-economic exclusion in various intersecting forms. It is hoped that attention to these linkages will inspire provincial and federal governments to coordinate appropriate investments that will improve not only the housing situation for Aboriginal people living in non-reserve communities across Ontario, but will also contribute to the development of innovative socio-economic initiatives in related policy areas.

With the right opportunities, resources and supports, non-reserve housing that is designed, developed and delivered by and for Aboriginal people under the OAHT can contribute to the reduction of poverty and associated social issues; the creation of employment and training opportunities to increase the Aboriginal labour force; socio-economic inclusion; the development of capacity; and Aboriginal community and economic development.

The recommendations posited in this report are intended to ensure that the OAHT effectively and efficiently meets the specific housing needs of Aboriginal people living off-reserve in Ontario, and in doing so, showcases the existing vision, strengths and assets of non-reserve Aboriginal communities and housing and social services sectors. In turn, it is hoped that this opportunity will enable increased collaboration, partnerships and investments that will lead to the effective development of a strategic, comprehensive, long-term non-reserve Aboriginal housing policy in Ontario.

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11. Appendices

APPENDIX I: Regional Map as Defined by the OFIFC, MNO and ONWA for the Purposes of the Provincial OAHT Engagement Process

