

APPENDIX

Location: Six Nations Reserve, near Brantford, Ontario

Record: 38 years

Primary Strength: Adaptation to urban reality/flexible opportunities for home ownership/self-sufficiency Mary Bloomfield served as secretary to the Six Nations Band Council for 27 years. She remembers when Six Nations housing was available only to people on welfare. Nearly 40 years ago the band council decided to try to change that. Led by Norman Lickers, a councilor who was the first aboriginal lawyer to be called to the Bar of Ontario, the band put forward a proposal to Indian and Northern Affairs Canada in 1968. The band would accept the \$125,000 offered to fund housing on the reserve if it could be used to start a revolving loan fund for members who were not indigent but still wanted to live on-reserve. "Council came up with the idea because the other programs didn't give people who weren't indigent a chance to get housing," Ms. Bloomfield says. "The ordinary person didn't have a chance. You had to be on welfare to get housing."

The council knew it had to find a way to make a little money go a long way. With \$125,000 in start-up capital, it offered loans up to \$7,000. To qualify for a home, a member client needed a Certificate of Possession (CP), providing a right to a lot. The Certificate of Possession acts as the equivalent of a title. There were provisions for sweat equity where a down payment might present a major obstacle. The band held the member's Certificate of Possession until the home was paid off, at which time the certificate was returned to the client. CP holders today are given access to the revolving loan fund for a loan of up to \$105,000 at a fixed interest rate to build a home.

The holding of the CP by the band for the duration of the loan allowed it to enforce payment and collect on a default. In fact there have been few of either - about 25 foreclosures since 1969. Since 1985, participating in Canada Mortgage and Housing Corporation's Section 95, the band secured financing and created three subdivisions with 273 units. As the popularity of the program grew so did the waiting list. Six Nations began looking for alternative sources of finance. In the mid-nineties, the band entered into agreements with two Canadian chartered banks, Bank of Montreal and Royal Bank, to establish on-reserve housing loan programs. The band took responsibility for guaranteeing the loans, setting a limit of \$18 million to protect itself

from risk. The bank programs have proved highly successful and have become essential to the band's ownership program. Clients may obtain loans of up to \$115,000, going through a disclosure process similar to any standard mortgage transaction. The big difference is that the client's CP must be transferred to the band for the duration of the loan. Today, of the 2,695 housing units at Six Nations, 95 per cent are individually owned. Ownership is the band's most popular program. Interest in home ownership on the reserve is increasing.

The principal strengths of the Six Nations housing model are flexibility and economic sustainability. The housing programs on the Six Nations reserve have been steadily growing over 40 years.

Challenges

- By 2025, the population is projected to grow (at the rate of 2.6 per cent) requiring an additional 4,454 homes. Resources, as well as the restricted land base, to accommodate this need will be a challenge.
- Providing loans and rental units for the 1,200 people now on Six Nations' waiting lists, is a challenge.
- Limited dollars and huge demand dictate that loan maximums be imposed . This restricts members from building the home they want. Lifting the maximums and allowing applicants to borrow the amount they request, and are fully capable of repaying, is a challenge.

Six Nations is the largest First Nation community in Canada and is considered an urban reserve in a prosperous region. It is close to Brantford, a city of nearly 100,000, Six Nations is within daily commuting distance of Toronto, London, Ontario, and upstate New York.

Location: Tyendinaga Mohawk Territory, near Belleville, Ontario

Record: 35 years

Primary Strength: Economic Development/Self-reliance

Thirty-five years ago Tyendinaga Mohawk Territory began pooling federal housing subsidy funds instead of awarding them to individual band members. This became

the basis for Tyendinaga's revolving loan fund that underpins its homeownership program. Members of the Tyendinaga Mohawk Territory who held the land were invited to apply for a mortgage.

Because reserve land cannot be mortgaged by conventional means, the band took on the function of a financial institution. The Tyendinaga program concentrates economic opportunities within the community.

The band chose not to use a lending institution because it knew there would be a cost to doing business. Members felt they could increase prosperity in their community and do a better job of providing housing if they could keep all the funding acquired for housing delivery and administration circulating within their own community. The system allows members who purchase or build a home to make mortgage payments to the band's housing fund. This preserves the bulk of the band's funding as capital and allows for more mortgages to be granted. As the equivalent of a mortgage lender, the band retains possession of the Certificate of Possession, the equivalent of title while the loan is outstanding. When the loan is fully repaid the owner receives the certificate. Today, 375 Tyendinaga residents have mortgages held by the band. Mortgage payments under \$500 per month make homeownership a viable option for the majority of the community's population.

"In an era where home ownership is just a dream for many disadvantaged or lower income families, our project is innovative, in that hundreds of housing loans have been issued to young, working couples, elders, and even those on social assistance," says Chris Maracle, director of housing, parks and band property maintenance. Interest raised from pooled financial resources also goes into community development projects such as the building of energy efficient, fully accessible, granny flats, parks and roads programs. Through the revolving loan fund the band is able to ensure the economic stability of its housing programs. With revenues from the mortgage business, the band has built about 100 rental homes. Most of them are certified as energy-efficient R-2000 homes. They are located on fully-serviced 75-foot lots and rent for \$476 a month. Tyendinaga's housing program has resulted in economic benefits to the community as a number of small businesses including builders have been started to service the needs of increasingly affluent homeowners living on the territory. Tyendinaga has about 800 homes, about 85 per cent of which are privately owned. The community has an economic development office to help new businesses get a solid start.

Mr. Maracle oversees a 20-person department consisting of members who are carpenters, painters, electricians and apprentices. When it is necessary to use the services of businesses beyond the scope of the band's own workers, the housing department gives priority to businesses based in their community. Tyendinaga has won more than 17 awards for its innovations in home ownership and energy-efficient housing on- reserve, including a CMHC award for Affordable Housing Innovation in 2002 and the R-2000 Technical Award for Excellence for the best tract or production homes in Ontario.

Community pride is a major component of its success. Values of self-reliance and economic responsibility are instilled at an early age. School children have attended a workshop about sustainable housing while still in elementary school. Tyendinaga meets several recommendations of the roundtable, including the need for more economic development, more self-reliance, self-directed housing programs that are tailored to the community and the innovative use of government funding.

Tyendinaga is just outside Belleville, Ontario, a small city that serves as the hub of Prince Edward County, a prosperous area with a population of about 147,000.

Location: Agassiz, B.C. (near Vancouver)

Record: new

Primary Strength: Community inspired and directed housing/ durability/energy efficiency.

Aboriginal and non-aboriginal supporters alike have praised this small pilot project. Its strength lies mainly in the procedure used for developing and designing the seven-unit dwelling on-reserve.

From its inception, Seabird Island was a co-operative project between the Sto'lo people, Canada Mortgage and Housing Corporation and Indian and Northern Affairs Canada. The participants were determined to respect the cultural traditions of the Stolo nation. As a result, members of the community saw their collective wishes carried out without compromise.

The Sto'lo reserve is situated within the Pacific Coast Rainforest. The reserve lives with high winds and driving rain for six to eight months of the year. Rather than see

this as a limitation, the people of Seabird Island decided to build a project to complement the climatic conditions. The project uses collected rainwater for a variety of purposes, most importantly, flush toilets. Three windmills generate enough power for the homes and produce a surplus.

The surplus is sold back to the province of British Columbia. Over the long term, savings in energy costs may be significant. It remains to be seen if these savings will offset the more than \$1.5 million in federal funding, relatively high costs for a small number of units. The project was an exercise in building both housing and the community.

It was designed from the ground up to accommodate the environmental and cultural concerns of band members. It began by taking a hard look at the community's housing problems and progressed through a series of meetings to examine possible solutions. The people of Seabird Island researched problems and solutions for two years before they approached Indian and Northern Affairs Canada and Canada Mortgage and Housing Corporation for funding. When they went, they had a comprehensive plan in hand.

Today the community takes pride in a multi-unit dwelling that is able to accommodate a variety of sizes of families. The project combines latest concepts in housing construction and design, including renewable energy sources (wind, solar and geothermal heating),

Canada Mortgage and Housing Corporation's Healthy Housing™, and FlexHousing™ concepts, rainscreen technology, sustainable community planning. The building was designed to require minimal, manageable ongoing maintenance. This ensures the community will always have the resources to keep the units in good repair, circumventing a major obstacle in First Nations housing, durability. This seven-unit project is a model in progress, but a highly promising one. There are plans for more building based on the pilot project. Some alterations to the original plan will be made but, overall, the success of Seabird Island has served as an example of how to build durable, sustainable, accessible and flexible housing for a First Nation living in a temperate rain forest climate. The project proves to members of the Sto'lo nation that it is possible to maintain dignity without assimilating into mainstream Canadian culture – a powerful message.

Seabird Island has rail and bus services to nearby Agassiz, a community at the eastern end of the Vancouver urban conurbation.

Lennox Island

Inspired by Seabird Island's success, the Mi'kmaq community of Lennox Island began building energy efficient housing in 2004. Like Seabird Island, the Lennox Island homes will rely on local, sustainable sources of energy including solar and wind power. The first house has been completed and requires 50 per cent of a standard home's energy supply to meet the same needs. The single-storey energy-efficient home

features three bedrooms and covers about 130 square metres. Lennox Island is located on the north shore of Prince Edward Island, Canada's smallest province.

Location: Urban Centres on Vancouver Island

Record: 22 years

Primary strength: Administration designed to avoid nepotism and encourage opportunity/protection from financial mismanagement/long-term stability and growth.

M'akola's group of seven non-profit housing societies has successfully provided affordable rental housing and hospitality services to aboriginals and non aboriginals in urban as well as rural locations for more than 20 years. All seven societies were set up to meet specific housing needs and various funding programs. All but two are exclusively aboriginal. M'akola rents to tenants based on their income. Typically rent is between 25 and 30 per cent of income, while Assisted Living projects utilize 70 per cent of after-tax income for shelter, meals, recreation, hospitality and personal care services. On the surface, M'akola is similar to many other urban housing authorities. Its distinguishing features are M'akola's structure and administration. In 1981 David Seymour returned to Victoria from a volunteer placement in Botswana.

While serving with Canadian Crossroads International he had taken note of the local methods of village administration. In Botswana, each village had an established council to direct the activities of a variety of organizations in working toward a common goal. Mr. Seymour likens the system to a chariot where there are several horses pulling but only one driver directing the speed and direction of travel.

The organizations that work under the direction of the M'akola governing council are autonomous. Each unit is fully responsible for its part of the program but none has the ability to affect the others. They are thereby insulated from mistakes made by sister organizations. The system discourages nepotism by removing the seat of power from the functioning organization and placing it in an authority that operates at arm's length. The seven M'akola organizations function as distinct legal entities. Each is responsible for its own day-to day operations. Each employs its own staff. Over all of these separate entities, however, is the M'akola board of directors. They discuss concerns and make policy decisions. They resolve problems and give guidance.

Traditionally, Elders would have similar responsibilities in First Nations settings. M'akola works, partly because its conflict of interest definitions are clear, partly because each society is protected from any financial or fiduciary mistakes that might be made by a sister organization and partly because the structure of M'akola's administration reflects traditional aboriginal practices. Directors of M'akola, their friends, families and associates, may not be employed by any of its societies. There are no exceptions. No director may derive benefit from the workings of any of the M'akola group.

From the consumer perspective, security of tenure is an important feature of M'akola housing programs. Security of tenure is assured because families under financial or personal strain are helped to solve their problems before they are unable to pay their rent. Every opportunity is taken to help a person who has shown a commitment to the community before resorting to eviction. Tenants are made aware of M'akola policies when they apply for occupancy. Tenant is a member of a community and expected to behave as such.

With a secure home, tenants are able to focus on their education and employment. M'akola combines the principles of social work with good rental housing management. Turnover in its units is relatively low. When tenants do leave they typically go on to home ownership or to move to another community. Educational support is important. M'akola provides education on financial literacy, household maintenance and the potential for home ownership. The model is successful because it recognizes diversity within a homogeneous infrastructure – it is responsive to the needs of a wide range of clients while adhering closely to government regulations

. Over the last decade M'akola has acquired units in several Vancouver Island communities, now totaling over 800. It has established housing for seniors and units that are accessible and available to the disabled.

An indicator of success is the ability of M'akola buildings to blend into the urban landscape of Victoria. A M'akola building is not marked by the signs of disrepair that are evident in some publicly assisted housing. Its buildings are located in middle-class neighborhoods around Victoria and, apart from a totem pole used as an architectural enhancement, are indistinguishable from other townhouses or condos.

The governing society is considering building on its success by establishing several new organizations. One would be dedicated to construction and development, another to non-aboriginal housing needs and a third to management. M'akola's solid bedrock of administrative practice makes expansion possible and through expansion the group hopes to foster more autonomy, economic opportunity and social development.

Issues:

High real estate values which limit entry by first-time homebuyers. The average cost of single family dwelling in Victoria is well over \$500,000, (\$512,844 Victoria Real Estate Board – May 1, 2006) while a year ago it was approximately \$400,000. High construction costs, with an annual increase of 15 per cent. 2006 to 2007 Projections indicate an additional 11 per cent increase for 2006-2007.

Future challenges:

1. A substantial gap between current subsidy rates and actual mortgage costs. Current operating agreements with government provide subsidies for the term of the agreement, which is directly correlated/connected to the term of the mortgage. Once the operating agreement expires the mortgage is extinguished and the subsidy is no longer received by the society. The initial intention of all affordable housing programs under management by M'akola assumed that the subsidy would equal the mortgage costs. This currently is not the case, therefore an operating deficit occurs upon the expiration of the operating agreement. 2. Considerable difficulty in securing qualified individuals to fill positions. Job qualifications, experience, education and requirements continue to increase as the complexity and mass of the society grows –

the society has nearly doubled in size in the past three years. There is high demand for qualified, experienced personnel throughout Vancouver Island, especially Victoria. Attracting personnel from other areas of B.C. and Canada is difficult because of the high real estate market and corresponding high cost of living.

Victoria is B.C.'s second largest city and seat of the provincial government. The population of the Greater Victoria area is about 335,000. Several reserves are located in the area.

Location: Edmonton

Record: 17 years

Primary strength: Houses marginal populations –focus on the hard-to-house, homeless, large families, addicted members of the community/Security of Tenure/Amisk - Umisk has a strong rehabilitative function The Amisk Housing Association operates Amisk and Umisk, sister societies that build, manage and rent housing for Edmonton's growing aboriginal community.

Established in 1989 by the Indian Association of Alberta, the Amisk Housing Association aims to meet the needs of the "Indian people of Alberta." A nine-member board of directors made up of eight representatives from Provincial Tribal Councils and one from the Indian Association of Alberta manages the association. Three members have been on the board since the beginning. Amisk works in partnership with the Family Shelter Network, operating out of Boyle Street Co-op and the Bissell Centre, agencies in the Edmonton's Inner City. Amisk also works with the Edmonton Housing Trust Fund to build new housing for aboriginal families.

The society does not adjust its rents to incomes. Three bedroom townhouses with fully finished basements, suitable for use as bedrooms or living areas, are built and rented to large families for a flat rate of \$525 month. Families are responsible for their own utility payments.

Amisk sees single-parent families headed by mothers who are furthering their education as their main target group. Most of these families include more than three children. Within the aboriginal population it has become increasingly common for

women to attain a university education after they have had children. Amisk recognizes this social trend and tries to make it easier for the women to achieve their goals. Amisk does not insist on a specific length of tenure for its family housing. Families move out when they complete their education and find work elsewhere or when they become eligible for city-operated subsidized housing.

Some families stay for the long-term; many have lived in Amisk housing for more than 10 years. Turnover is low. The Amisk waiting list is 1,600 families. Low turnover means that without an increase in the Amisk real estate portfolio, now at 96 units, many on the waiting list will never get a space. The Umisk society was created specifically to support the homeless population with subsidized housing, much of which is meant to be used on a transitional basis during rehabilitation.

While a large majority of Umisk's clients are aboriginals, the program is open to all homeless people. Transitional housing implies a lack of tenure. Umisk is aware that this insecurity can lead to problems in building a secure, urban existence for those who have experienced homelessness. To address this situation Amisk and Umisk employ a tenant councilor. In addition, both societies work closely with the City of Edmonton and with municipal and provincial social workers. In cases where an individual is finding it impossible to adapt to independent urban life Umisk makes transitional housing permanent. The role of the tenant councilor is described in this job description quote: "Responsibilities may include counseling families and individuals on personal and work adjustment: family and social relationships: and money management. The Counselor must be able to encourage the tenants to help themselves rather than relying on agencies of the Tenant Counselor to make plans for them.

At the same time, the Tenant Counselor must have an established network or contacts in various agencies to whom tenants can be Referred should the need arise." In April 2005 Umisk began construction of a \$2 million project consisting of 16 three-bedroom townhouses intended for long-term supportive housing to large aboriginal families at risk of becoming homeless. "The facility will feature support services for aboriginal residents to help enable them to live as independently as possible." The project, scheduled for occupancy in the autumn of 2006, will bring the Umisk portfolio to 64 units.

Much of the association's housing is built to its own specifications. The association works with one construction company, a company that was originally willing to take the risk of building first and being paid after construction. This was necessary for the association to secure funding for its first projects. Now that it has been able to prove its ability to meet the needs of the community, funding is less of a challenge. The association routinely uses the same (non-aboriginal) builder out of a sense of mutual trust and loyalty – a net benefit to the economy of the city.

With their approach to housing the marginalized population of Edmonton, the Amisk Housing Association has contributed to social development and stable employment in the city. Amisk/Umisk addresses two of the Roundtable's main issues; the lack of housing for large, single parent families and housing for the homeless.

In doing so they have found innovative ways to deal with construction, including building partnerships with the City of Edmonton and the private contractor.

Edmonton is Alberta's capital with a population of about 1 million. The aboriginal population of Edmonton, according to the 2001 Census, is 40,930, or 4.4 per cent. The city is considered by Statistics Canada to have one of the denser aboriginal populations in Canada.

Treaty Seven Urban Housing Authority

Treaty Seven Urban Housing Authority has been a mainstay of assisted housing for aboriginals in southern Alberta for over 20 years. Treaty Seven is part of the City of Lethbridge's Affordable Housing Initiative and, as such, has provided support and encouragement to many aboriginal families seeking to own their homes. There has been a high rate of success in residents moving from Treaty Seven housing into the HOME program sponsored by the Alberta Real Estate Association.

Location: Toronto

Record: 34 years

Primary strength: Maintains a sense of community in a large city Toronto's Wigwamen Incorporated is Ontario's oldest and largest urban native housing provider. Situated in Canada's largest city, Wigwamen provides housing for more than 400 families and seniors in the Toronto area.

Wigwamen was the brainchild of four members of the city's Indian Friendship Centre; Nona Bedwell, Clare Brant, Thomas Charles and James Turner. They incorporated as Wigwamen in 1972. Their first act was to secure funding from Canada Mortgage and Housing Corporation to buy 10 older houses and renovate them for aboriginal families. The houses were fully occupied by mid-1973. By January of 1978 Wigwamen owned and managed 133 single-family homes in the Toronto area.

Today Wigwamen manages a variety of units, including some under CMHC's Non-Profit Housing program. Wigwamen was created for aboriginal families and seniors. Housing is provided on a first-come, first-served basis but applicants are screened and interviewed before being offered a unit. All rents are subsidized; units are owned by Wigwamen and funded under federal, provincial and municipal housing programs.

Rents are set between 25 and 30 per cent of the family's income depending on personal circumstances. Wigwamen is of particular interest because it has been caught in the downloading scramble that is still being played out among Canada's federal, provincial and municipal governments. The downloading started when the federal government decided in 1993 to devolve responsibility for the delivery of housing programs to the provinces.

Some provinces, including Ontario, in turn decided to shift primary responsibility to the municipalities. In this climate, Wigwamen had to adjust to a shift in funding support from Ottawa to the City of Toronto – while trying to maintain the control that is essential to its mandate of maintaining aboriginal services and aboriginal identity. Some see the shift as posing a threat to the current stock of aboriginal social housing because it exposes Wigwamen to the risk of assimilation into a city-wide aggregate stock of social housing that is not exclusively (or even primarily) aboriginal. Wigwamen's ability to remain culturally distinct while accommodating different jurisdictions is one of its strengths.

Wigwamen has a higher-than-average level of corporate vigor and community vitality. While the organization may be under increased pressure, its organization and client

community remain strong. Wigwamen has made housing for seniors one of its priorities. The corporation runs a 102 unit seniors apartment complex that offers activities and access to services for aboriginal Elders. It intends to pursue opportunities to expand its housing services for seniors.

The corporation's newsletter and a well-attended annual picnic contribute to a sense of community and cultural identity despite the size of Toronto and the relatively small population of aboriginals living there.

In July 2005, the first residents began to move into Wigwamen's 92-unit Sewell's Road project. Sewell's Road represents Wigwamen's first attempt to provide housing for families and individuals who are homeless or at high risk of becoming homeless. Occupancy is evenly split between aboriginals and non-aboriginal tenants.

Toronto, with a population of 2.5 million, is Canada's largest city and the capital of Ontario. The Greater Toronto Area population is 5 million. It is a challenge to maintain a sense of community for an aboriginal population of 20,000.

Almost 10 per cent of the population of Manitoba is aboriginal. The City of Winnipeg has an aboriginal population of more than 56,000, the largest of any Canadian city and the largest concentration of aboriginals anywhere in the country. A total of 80,000 aboriginal people live off-reserve in Manitoba. In Winnipeg, more than half aboriginal renters spend 30 per cent or more of their income on shelter. Sixty-three per cent of aboriginal households in Manitoba live in households whose incomes are below the low-income cutoff.

Kinew Housing Inc.

Location: Winnipeg

Record: 36 years

Primary strength: Rental for low-income families Kinew Housing Inc. is building 10 new rental houses for low-income families in central Winnipeg. Funding of \$1.6 million from the federal and Manitoba governments and the City of Winnipeg has allowed Kinew to initiate the first aboriginal-driven housing construction in Manitoba in nearly a decade. Kinew is building the houses on vacant lots supplied by the City of Winnipeg. The houses will be three bedroom units built to the R-2000 energy-

efficient standard, with basements designed to accommodate a fourth bedroom. They will be adaptable for access by persons with disabilities. Kinew established the first urban aboriginal housing project in Canada in 1970. The company has a reputation for community involvement in its planning processes and for quality buildings. Kinew, a member of the National Aboriginal Housing Association, owns and manages 400 units in Winnipeg. To ensure that low income families can afford the rents, the Manitoba Housing and Renewal Association is providing rent supplements – the difference between the approved market rent and the rent-g geared-to-income paid by the tenant.

Model: Affordable Aboriginal Home

Ownership Program a Manitoba Real Estate Association

Quality of Life Project

Location: Pilot project in Winnipeg

Record: Under development

Primary strength: Extending benefits of homeownership to modest income earners

The Manitoba Real Estate Association (MREA) has initiated a project to improve the housing and, therefore, the quality of life for aboriginal Manitobans. The MREA's project is targeted at home ownership in urban centers in Manitoba. Its purpose is to create a permanent means for more urban aboriginal people to own their own homes and enjoy the benefits of homeownership. The project is grounded in a partnership between the MREA and aboriginal organizations, municipal and provincial governments, and private and non-profit housing organizations. The result will be a one-stop program that meets the total needs of off-reserve aboriginal people in purchasing, renovating and maintaining a home. Taking advantage of new and existing provincial and federal housing programs and adding innovative private sector support, the project will be able to offer a strong "helping hand," to aboriginal clients. The MREA is planning to establish an administrative unit tentatively known as the Affordable Aboriginal Home Ownership Program (AAHOP). An advisory board of aboriginal representatives will be set up. Assistance towards a buyer's down payment will be jointly provided through government funding and the real estate association. In addition, the association is designing a mechanism to help reduce monthly mortgage payments. An educational program is to be implemented to assist homeowners cope with budgeting issues, home maintenance and repairs. As a side benefit training partnerships will be established for aboriginal candidates interested in becoming licensed real estate agents. The association hoped to have a pilot project home established by June, 2006.

Manitoba REALTORS® have relevant experience behind them in the highly successful Housing Opportunity Partnership (HOP) launched in 1998 through the leadership of the Winnipeg Real Estate Board. The HOP has assisted more than 50 candidates for homeownership in designated, older areas of the city. More important, HOP estimates that 20 percent of its homebuyers have been aboriginal. Part of HOP's success has been a low turnover rate, no higher for aboriginals than non-aboriginals. HOP has found that all buyers do their utmost to fulfill all their obligations. HOP selects clusters of homes in need of revitalization, upgrades them to accepted standards and provides assistance with down payment and closing costs. The MREA project goes beyond the concept of inner city revitalization and anticipates a cultural change that involves a partnership with aboriginal people to deliver all aspects of home ownership.

Winnipeg, with a population of 650,000, is the capital of Manitoba. It is home to Canada's largest urban aboriginal population of 56,000.

Location: Fort McMurray, Alberta

Record: five years

Primary Strength: Adapts housing programs to aboriginal community needs

The boom in the Alberta oil industry is centered in the Fort McMurray area of the Regional Municipality of Wood Buffalo in northern Alberta. Wood Buffalo is Canada's fastest growing municipality. With growth comes a corresponding demand for housing. As of 2005, Wood Buffalo had a population of 63,998, of which 12 per cent was aboriginal. This is four times the national average. The housing shortage has reached crisis proportions. Demand for housing of any kind far exceeds supply. People are living in tents on the outskirts of Fort McMurray year-round. Those looking for permanent accommodation can expect to pay up to \$1,000 per month for a room in a boarding house if they can find one. The Wood Buffalo Housing and Development Corporation (WBHDC) was established in 2001 with a mandate to provide housing for low and moderate income families. From the start, the corporation has looked for innovative solutions. It has embraced principles of community planning that go well beyond common municipal practices. The Tyendinaga Mohawk Territory model that is outlined in Section 8.2 has inspired WBHDC. Like Tyendinaga, Wood Buffalo combines outside sources of capital with its own funds to finance mortgages. The housing corporation has the full support of the municipality and the Alberta government. The municipality has made land available

to the corporation for housing. The province has allowed funding programs to be adapted for Wood Buffalo's innovative model. Initially, the Alberta government encouraged the municipality to assume responsibility for the delivery of housing funds under its Sustainable Remote Housing Initiative program. Gilles Huizinga, former Chief Administrative Officer of the Wood Buffalo Housing and Development Corporation, agreed to take on the task, provided the corporation could use grant money as their community's needs dictated. The province eventually agreed but not without a struggle. Mr. Huizinga said the corporation's goal was to provide sustainable housing that would be meaningful and empowering to their residents, not necessarily in keeping with the regulations of the province's grant program. Mr. Huizinga proposed to use capital grants to deliver on the spirit, rather than the letter, of the program. "They would have been just as happy for us to build 50 rent-to-own trailers but we wanted to get people committed. From the day residents move into their homes they are responsible for making choices and taking care of their own places. We don't make those choices for them. This way, they own their houses from the start. People are committed."

The corporation goes beyond the usual principles of municipal governance in the way it interacts with communities. The corporation routinely goes into the communities neighboring reserves, to ask residents how they think the community should spend available housing dollars. The stakeholders sit down and work out solutions together. WBHDC is working with the regional municipality of Wood Buffalo and rural communities on reciprocal agreements to institute low-pressure water and sewage lines to better the quality of life for current and future residents. Upgrades are necessary to the current infrastructure in order to facilitate further developments, and WBHDC sees an opportunity to simultaneously enhance the basic sanitation and water facilities offered by the regional municipality. Each partner is then able to apply its funding to the most efficient use. Aboriginal and non-aboriginal communities, even where they overlap, seldom consider pooling resources. The corporation has two central programs. One is a home ownership program for low-income earners. The program encourages applicants to live in the more sparsely populated regions of the municipality by financing affordable mortgages for program participants. A typical homeowner in this program owns a three-bedroom, full basement log home on a two-acre lot. The other program offers subsidized non-profit rental units for low-income earners and seniors. The regional municipality is made up of Fort McMurray, several smaller communities and neighboring reserves. At present, two hamlets have benefited significantly from the innovative housing program.

The population of Conklin is about 242. Janvier has a population of about 140. In both hamlets just under half of the population is of aboriginal descent. In Fort McMurray, it's just fewer than 12 per cent. Because of these numbers, Wood Buffalo's housing program can be seen as an aboriginal housing success story. Working with the communities, the corporation has helped 20 families to obtain safe, affordable homes. Plans are under way for additional units. In Conklin, the corporation has six homeowners and five tenants. Of three additional units under construction, one has been allocated under the home ownership program. The remaining two will be either rented or owned, based on applications. The homes include a basement, important not only for structural reasons but also as a means of reducing crowding. The basement can be used as a play area for families with children or as extra living quarters for extended families. In Janvier, three of four units are designed for, and are owned by, the families who occupy them. The homeownership program enables rural residents to remain in their communities, located in the more sparsely populated areas, by financing affordable mortgages. The average mortgage payment is about \$460. Rents average \$425 per month but are based on 30 per cent of the tenant's income. The corporation works with its rural tenants to help families toward owning the units they occupy. Rental rates are similar to mortgage payments in an effort to assist tenants to become homeowners – committing to their community and to the future of their families. In some cases, mortgage payments are lower than rental rates. As in many rural areas, some residents are seasonally employed or may be receiving a form of government assistance. The corporation has committed to offering individuals who receive AISH, are seasonally employed or who receive other employment-related income assistance the opportunity for home ownership.

The corporation brought CMHC's Buying and Owning a Home course to the rural areas to prepare potential homeowners for their purchase. The course covers such issues as septic fields, sump pumps, furnaces, water tanks, insurance and basic exterior and interior home maintenance. The corporation has effectively responded to special needs in remote communities and helped them to ease the housing shortage. For example, it is working with the Athabasca Chipewyan First Nation, Mikisew Cree First Nation, the Metis of Alberta local chapter and residents of Fort Chipewyan to build housing for residents that require living supports. Another project will provide secure housing for members of the community who tend to be transient, moving from one branch of the family to another.

During the Canada–Aboriginal Peoples Roundtable, it was suggested that it would be easier to improve aboriginal housing if aboriginal communities could obtain federal and provincial funds to apply to programs tailored to meet the needs of each specific community. To best address the needs of a diverse population, funding would not be given, based on national (or provincial) policy but would be distributed on a case-by-case basis. This was seen as a possible solution to the problem of the inflexible application of generalized federal policies nationwide. Wood Buffalo has taken the money granted by the province for one purpose and applied it in a way that was not strictly within the bounds of the program but that is more beneficial to their community. Under current federal policies this would not be possible for a reserve community.

The City of Fort McMurray is the “capital” of the Regional Municipality of Wood Buffalo. Fort McMurray, 440 kilometres north of Edmonton, has expanded from 42,000 in 1991 to 73,000 in 2005.

Oujé-Bougoumou

Although more remote than Wood Buffalo, the community of Oujé-Bougoumou on the shore of James Bay in northern Quebec shares some of the successful features of Wood Buffalo, including notably interactive community consultation and respect for cultural values. Oujé-Bougoumou has won several United Nations Awards, including the Habitat II Best Practices Award. The community developed a unique and innovative housing program that incorporates cultural values, energy efficiency and self-sustainability. Like Wood Buffalo, it offers both home ownership and rental programs. While renting a home in Oujé-Bougoumou, families have the opportunity to put some rent money into a fund to use on home ownership when they are ready. Several other First Nations have been inspired by Oujé-Bougoumou and are using it as a model to plan their own communities.