



# INDIGENOUS HOUSING EMPLOYMENT BENCHMARKING STUDY

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Prepared by  
James Burr, Upper Marlowe Consultants, Inc.

and Steve Pomeroy, Focus Consulting

**CANADIAN HOUSING AND  
RENEWAL ASSOCIATION**

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**INDIGENOUS HOUSING  
ADVISORY CAUCUS**

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# INDIGENOUS HOUSING EMPLOYMENT BENCHMARKING STUDY

## CANADIAN HOUSING AND RENEWAL ASSOCIATION

### INDIGENOUS HOUSING ADVISORY CAUCUS

#### EXECUTIVE SUMMARY

##### **About the Survey**

The CHRA Indigenous Housing Advisory Caucus recently undertook a survey of 135 Indigenous housing providers in urban and rural areas to benchmark the status of Indigenous employment among housing providers, obtain information on training experiences, and learn how organizations are faring as subsidy agreements expire. The survey did not include housing providers on First Nations.

Funding for this research was provided by the Government of Canada through Indigenous and Northern Affairs Canada's Urban Aboriginal Strategy.

The response to the survey was strong, with the participation of 51 Indigenous housing providers, representing a cross-section of providers by size, location and situations. Eleven case studies of providers obtained more detailed information.

The survey and report were prepared prior to the announcement of the 2017 Federal Budget on March 22, 2017. Many of the observations and recommendations provided by the housing providers in the survey and case studies relate directly to initiatives announced in the Federal Budget. This report can be a useful tool to consider approaches that will help Indigenous providers maintain their existing portfolios, bolster their staff complements, and build future approaches to creating affordable housing.

##### **About the Indigenous Housing Providers and their Organizations**

The 51 organizations that responded to the survey own and/or manage a total of almost 9,400 housing units, with most of the homes occupied by Indigenous households. The majority of the housing was created through the Urban Native Housing Program or the Rural and Native Housing Program. Expansion of providers' housing portfolios has been achieved in recent years by 28 organizations, who have added 2,555 new units and taken on 623 units under management contracts. Many of the new units were created through recent federal/provincial housing programs that provide financial assistance for housing that is rented at less than market rates; however, the ability to create new rent-geared-to-income housing for low-income Indigenous households is constrained. The expiration of operating agreements and other pressures is causing the loss of financial resources necessary to provide rent-geared-to-income assistance to low-income households.

A small majority (57%) of the organizations have expanded their activities in ways such as new housing development, consolidating with other providers, or developing new business lines.

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## **About Indigenous Employment and Training**

The 51 organizations employ 861 staff, with a majority of the employees identifying as Indigenous. This demonstrates that the Indigenous affordable housing sector is a major employer and significant contributor to workforce participation by Indigenous people.

Staffing has remained stable in recent years, with a quarter of the organizations adding positions, most due to turnover. The 51 organizations hired 242 new staff in the last three to five years.

Smaller organizations in smaller communities indicated that hiring and retaining qualified maintenance staff is difficult.

Larger organizations are more able to recruit and retain Indigenous people with maintenance skills and experience, and to use mentoring and training approaches to help younger staff to develop.

Nineteen of the organizations indicated that staff had not been able to take training in the last three years. Case study interviews with smaller organizations indicated budget and time constraints as contributing factors.

The 32 organizations whose employees participated in training in recent years described a broad range of activities including cultural awareness, tenant relations, technical and building management skills, information technology, property management, managerial skills, accounting and administration.

Many providers described a range activities stretching beyond their traditional housing-based training into such areas as strategic planning, commercial activities, and health and support services.

Few organizations mentioned financial support for training and employment from the Indigenous agreement holders involved in the Government of Canada's Aboriginal Skills and Employment Training Strategy. Those that did receive such support said that it was highly valuable for training and targeted wage subsidies.

Organizations expressed interest in ways to improve training and employment prospects. The most mentioned approach is mentoring; the provision of additional training funds and targeted wage subsidies were also suggested.

## **About the Expiration of Operating Agreements**

Twenty-four of the respondents have already experienced the expiration of federal operating agreements and associated subsidy for some of their portfolios. Half said that it has had a negative impact. Nine organizations said it had a positive impact while for three it was neutral to date. Some organizations have had to sell units to pay for repairs or as equity for new projects.

Eighteen providers report that the expiration of subsidies has affected their ability to provide rent-geared-to-income housing, with the number of units with full RGI assistance declining by 1,100 units. Providers are having to establish new minimum rents beyond the reach of households that are not able to obtain shelter allowances to cover the increases, especially single people.

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In jurisdictions where no funding has been available to mitigate the effect of expired operating agreements, some of the organizations interviewed in case studies report up to 25% of their housing stock is not habitable due to the inability to perform necessary repairs.

Over the next five years almost all organizations will experience the expiration of operating agreements impacting another 1,350 units. Preparations for this are mixed, as 15 organizations have a plan, but 22 do not.

## **Conclusions and Recommendations**

The employment of Indigenous people in the affordable housing sector could be helped by creating a mentoring program, the provision of dedicated training funds and access to wage supports.

CHRA should consider a clearinghouse role for information related to urban and rural Indigenous housing and being a point of connectivity for providers. CHRA can pro-actively work with its member organizations to identify and document best practices in training and mentoring approaches as a basis for developing a mentorship support program. CHRA can also help organizations improve their access to funds from the Government of Canada's Indigenous Skills and Employment Training Strategy.

There is an opportunity to explore partnerships for training with other Indigenous partners such as the Aboriginal Financial Officers Association of Canada, the Council for the Advancement of Native Development Officers, the National Aboriginal Capital Corporations Association. Partnerships for training and employment can also be explored with colleges, universities, unions, the construction sector and others.

CHRA should work with Indigenous housing providers to ensure that the measures stated in the 2017 Federal Budget offer the maximum benefit to providers and their residents. This includes the creation of new affordable housing and stabilizing existing portfolios and the continued ability to provide rent-gear-to-income housing. The Federal Budget funds should also be used to improve data collection and analytics about urban and rural Indigenous housing.

CHRA can promote planning among organizations to prepare for the expiration of operating agreements, and document the shelter allowance practices in each province and territory to help Indigenous housing providers lobby for access to resources that will allow the lowest income Indigenous people to remain safely and securely housed.

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## INTRODUCTION

### **About the Canadian Housing and Renewal Association and the Indigenous Housing Advisory Caucus**

The Canadian Housing and Renewal Association's (CHRA) mission is to ensure that all Canadians have an affordable, secure and decent place to call home. Founded in 1968, CHRA is the national voice for the full range of affordable housing and homelessness issues and solutions across Canada. CHRA has over 300 members who collectively house and shelter hundreds of thousands of Canadians, and provide housing support to many more.

CHRA's Indigenous Housing Advisory Caucus was established in 2013 in recognition of the large number of Indigenous-led and Indigenous-serving organizations who are CHRA members and wanted to work together for better housing for Indigenous peoples across the country. Indigenous housing and homelessness service providers across Canada face a number of challenges to which they are responding with resourcefulness, good management and innovation. The Indigenous Housing Advisory Caucus is tackling these challenges collectively, providing policy advice to CHRA, and working on solutions.

### **About the Indigenous Housing Benchmarking Study**

The CHRA Indigenous Housing Advisory Caucus has completed research to:

- benchmark the current status of Indigenous employment in the urban and rural Indigenous affordable housing sector;
- quantify the potential for growth of Indigenous employment in the sector and the most successful ways to achieve this;
- broaden the economic participation of Indigenous peoples from urban, rural and northern areas.

Funding for this investigation was provided by the Government of Canada through Indigenous and Northern Affairs Canada's Urban Aboriginal Strategy. The sector employs a considerable number of Indigenous people and has the potential to attract significantly more Indigenous young people, to train and employ them across a broad range of occupations from property management, finance and administration, construction, maintenance and business management. Employment skills and experience gained in this sector, can also serve as a stepping stone to participation in the broader economy.

It also requested information on housing providers' progress, programs and partnerships to date in expanding training and employment for Indigenous youth and adults. It asked qualitative information on career progress and promotion of Indigenous employees – the barriers, opportunities, supports and strategies. Finally, it requested Indigenous housing providers to itemize their staffing plans going forward and what if any gaps they see in availability of qualified Indigenous applicants. Findings quantified current employment data, future growth potential, gaps, and effective supports for Indigenous staffing.

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From these findings, the CHRA Indigenous Housing Advisory Caucus is identifying promising initiatives such as: emerging professionals and mentorship programs; employment and training partnerships (e.g. with educational institutions, unions, and employers); and government employment and training support programs.

### **Survey Distribution and Response Rate**

The data for the benchmarking study was obtained through an on-line survey instrument issued on February 6, 2017 by email to 135 Indigenous housing providers across Canada. The list of providers was assembled from provincial/territorial networks of Indigenous housing providers, government sources, CHRA's lists from attendance at the annual Aboriginal Caucus day and other communications, web searches and referrals. Feedback from six of the email recipients indicated their organizations did not manage housing units, so the actual possible universe of respondents was 129 or fewer organizations.

The universe of organizations included:

- The 114 Urban Native housing organizations with homes created through the CMHC Urban Native Housing Program from 1985 to 1994. This initiative provided organizations with subsidies intended to offer rent-geared-to-income for some residents, and lower than market rent housing for others. Funds were also provided for administration and repairs.
- Organizations that manage homes created through the Rural and Native Housing Program (RNH), which created home ownership, rental and lease-to-purchase housing for low-income people in rural areas, many of whom were Indigenous households.
- Friendship Centres and Societies that own and manage affordable housing as part of their comprehensive mandates to support Indigenous people;
- Other organizations that have created affordable housing for Indigenous people using recent program initiatives.

A total of 51 responses were received, for a response rate of 39.5%.

### **Case Study Interviews**

Survey respondents were asked if they would be willing to be considered as the subjects of case study reports and participate in interviews to provide more detail about their organizations and their experiences. The respondents showed considerable enthusiasm, as over 30 organizations volunteered to be interviewed. This allowed for a diverse selection of locations, sizes and circumstances. A total of 11 case studies were completed and can be found in Appendix One of this report. Insights from the case studies are reflected throughout the main body of the report.

## ANALYSIS OF RESULTS

### Characteristics of Organizations

The survey responses demonstrated a good mix of location and size of organization.

Table One shows the national distribution of responses. Note that some of the differences between provinces in terms of the number of Indigenous housing providers reflects provincial government delivery approaches in the 1980's and 90's. For example, the small number of possible respondents in Quebec reflects the fact that a targeted Indigenous urban housing program was not delivered.

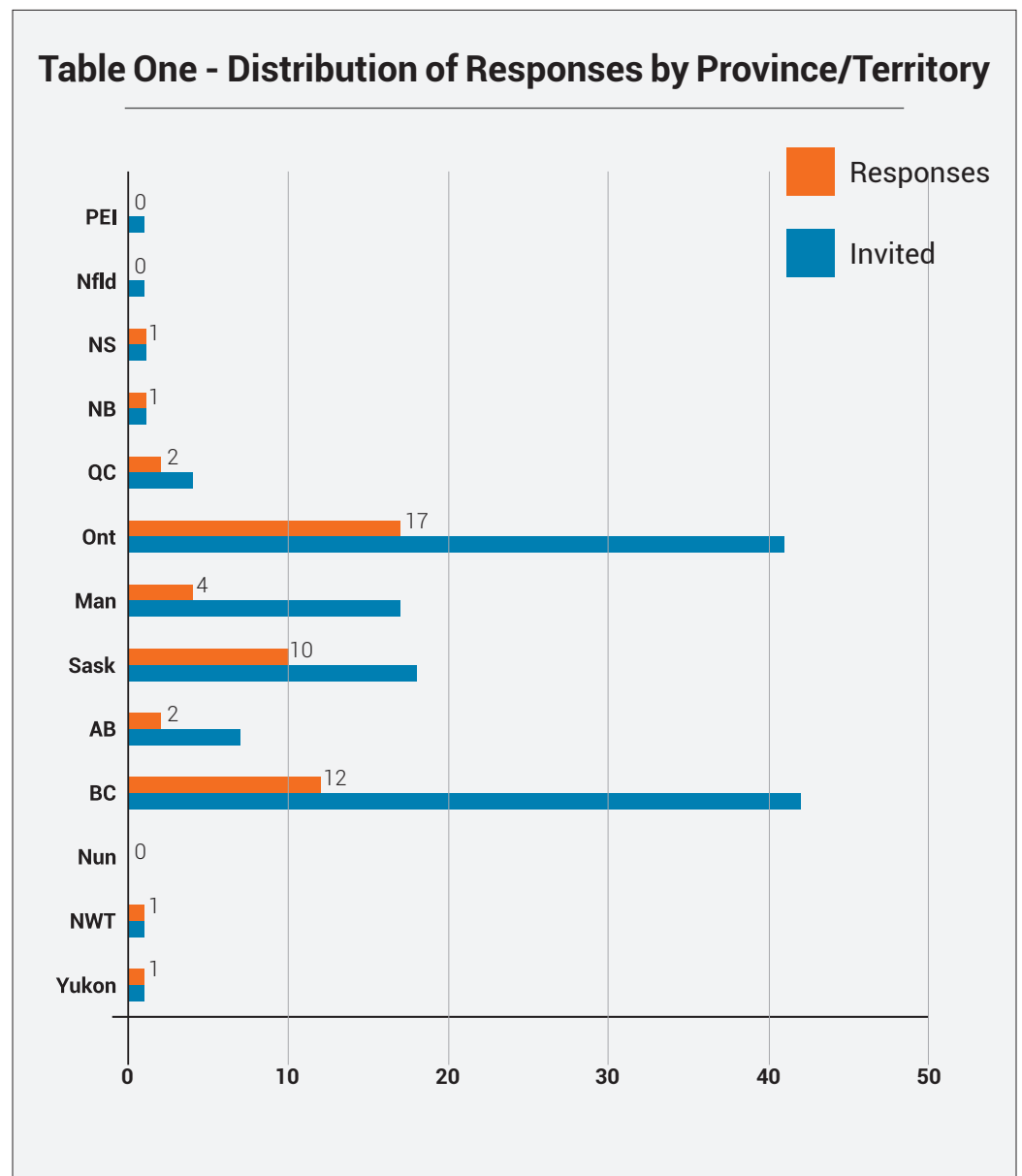
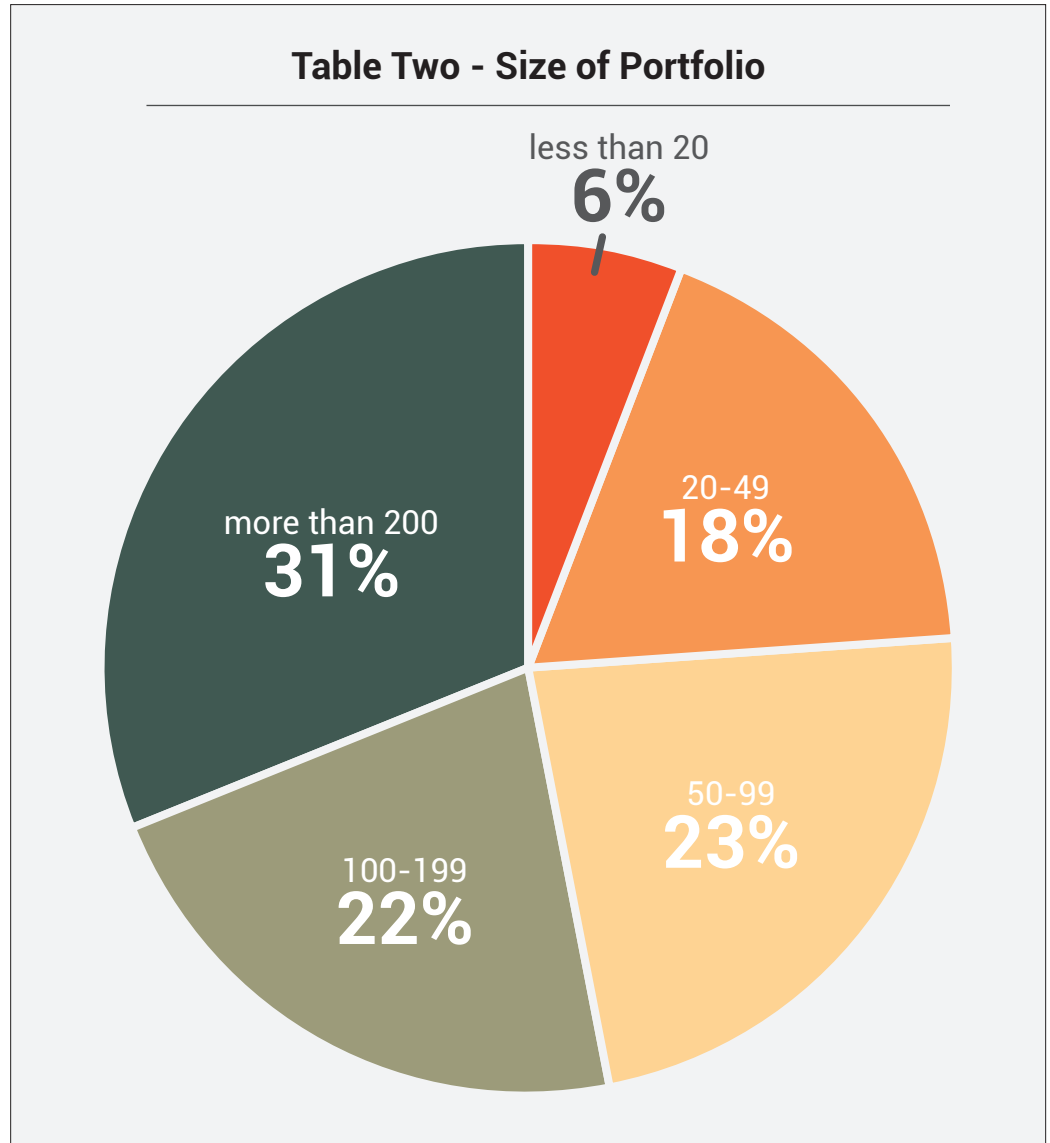




Table Two summarizes the size of the housing portfolios (housing units) of organizations that participated in the survey. The responses were evenly distributed among the four size categories.



In total, these 51 providers own or manage 9,380 housing units. In total, 28 providers have expanded their housing portfolios; this includes development or acquisition of 2,555 housing units with a further 623 units taken on under management contracts.

The survey results show that the majority of organizations used the Urban Native housing program to create their portfolio (46 organizations). Six of those organizations manage both Urban Native projects and Rural and Native Housing units. Twelve of the 51 respondents have created new projects using provincial/territorial housing programs. Ten of the organizations provide management services for housing owned by other organizations or by governments.

Table Three shows that most of the organizations are long standing and well established, with two-thirds of them in existence since the 1980's. All but one group were established prior to 1999.

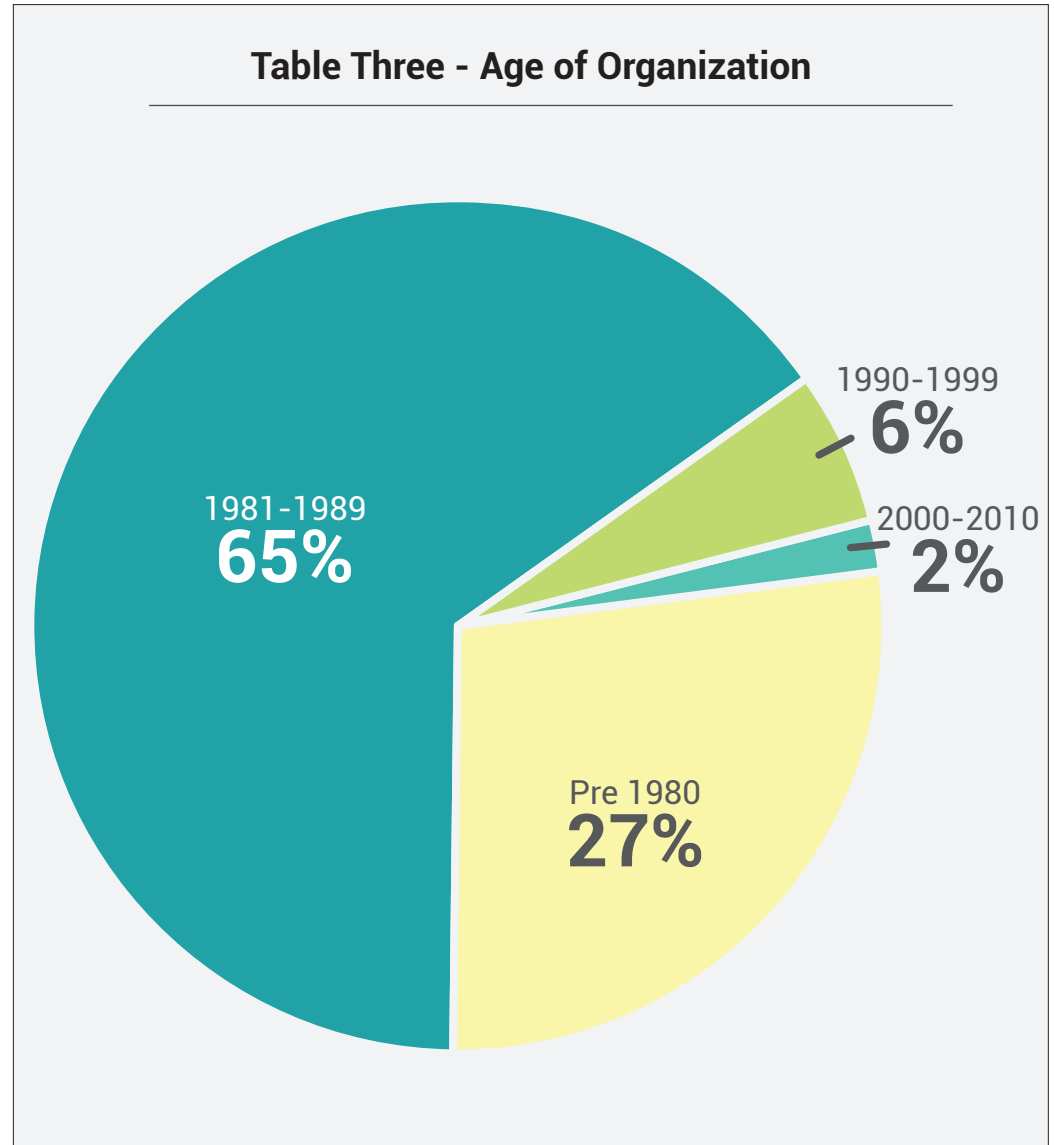
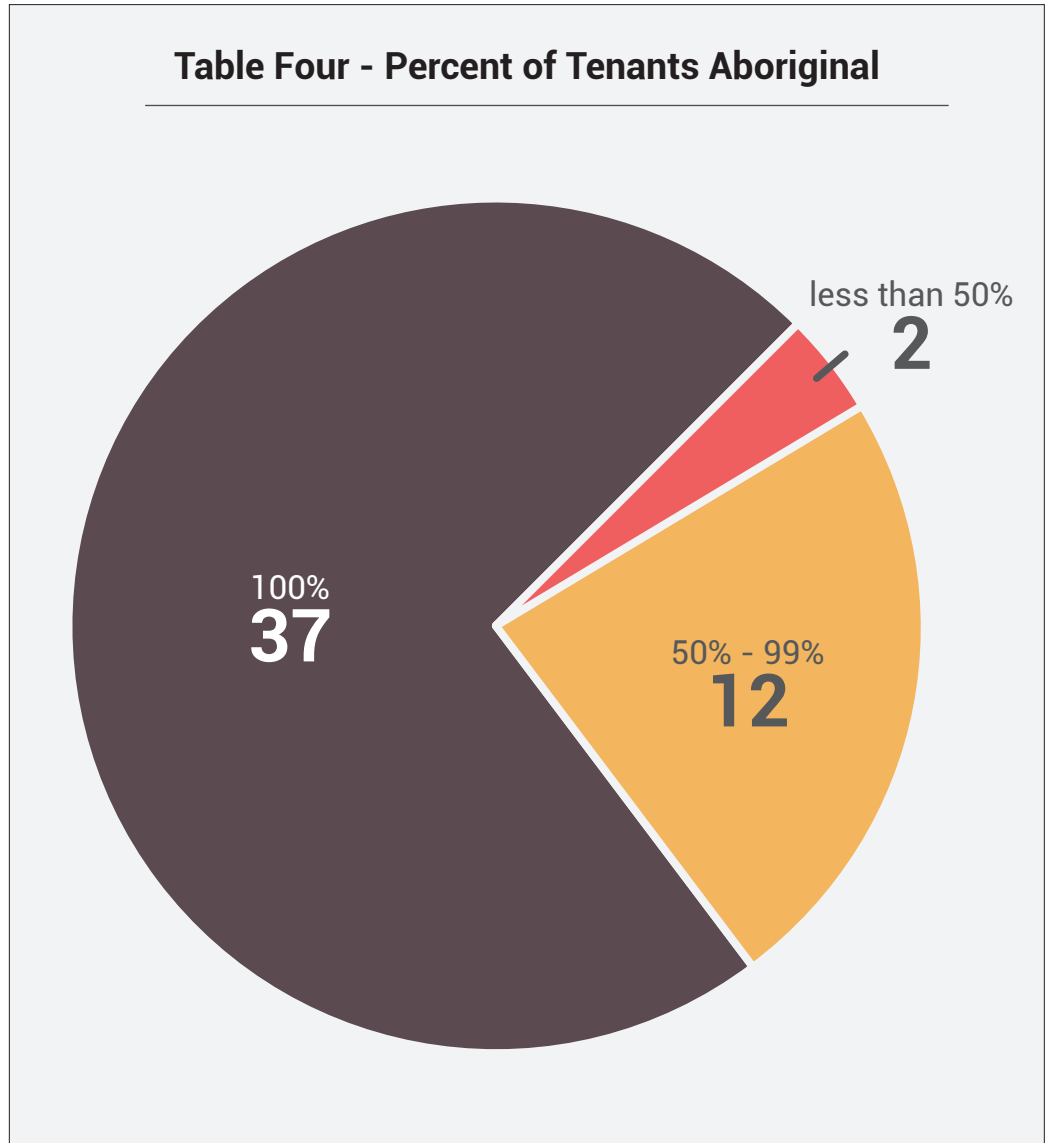


Table Four shows that all organizations serve primarily Indigenous people; three-quarters serve 100% Indigenous tenants and only two serve less than 50% Indigenous tenants.



## Employment Information

The 51 providers that responded to the survey employ in total 861 staff, with 84% of the positions being full time. A small majority (53%) of the employees identify as Indigenous.

Staffing levels reflect portfolio sizes: about one third of the organizations (35%) are small with less than five staff; half (25 organizations) have between 5 and 25 staff and eight (64%) have more than 25 staff. Several of the small organizations have only 2 staff; the largest organization has 115 employees. There are four organizations with more than 80 employees.

**Table Five - Size of Provider by Number of Employees**

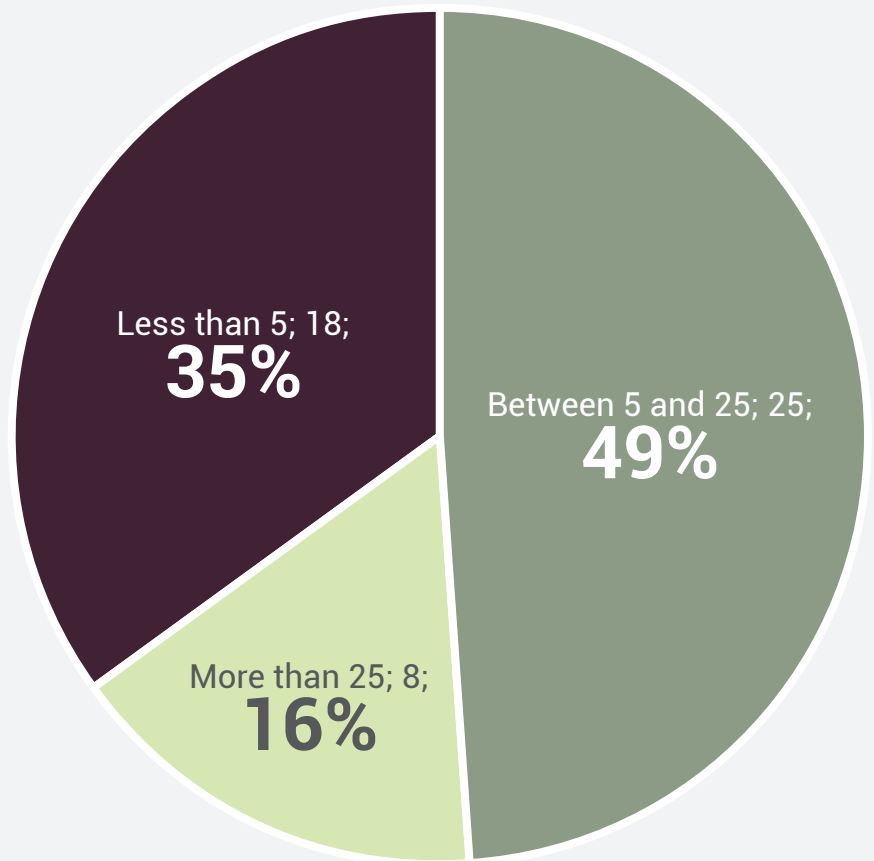


Table Six shows that staffing levels within the organizations have remained stable over the last three to five years. Fourteen (27%) have expanded their staffing and only two (4%) have seen a decrease in staff levels. In total, the 51 organizations hired 242 new or replacement staff in the last three to five years.

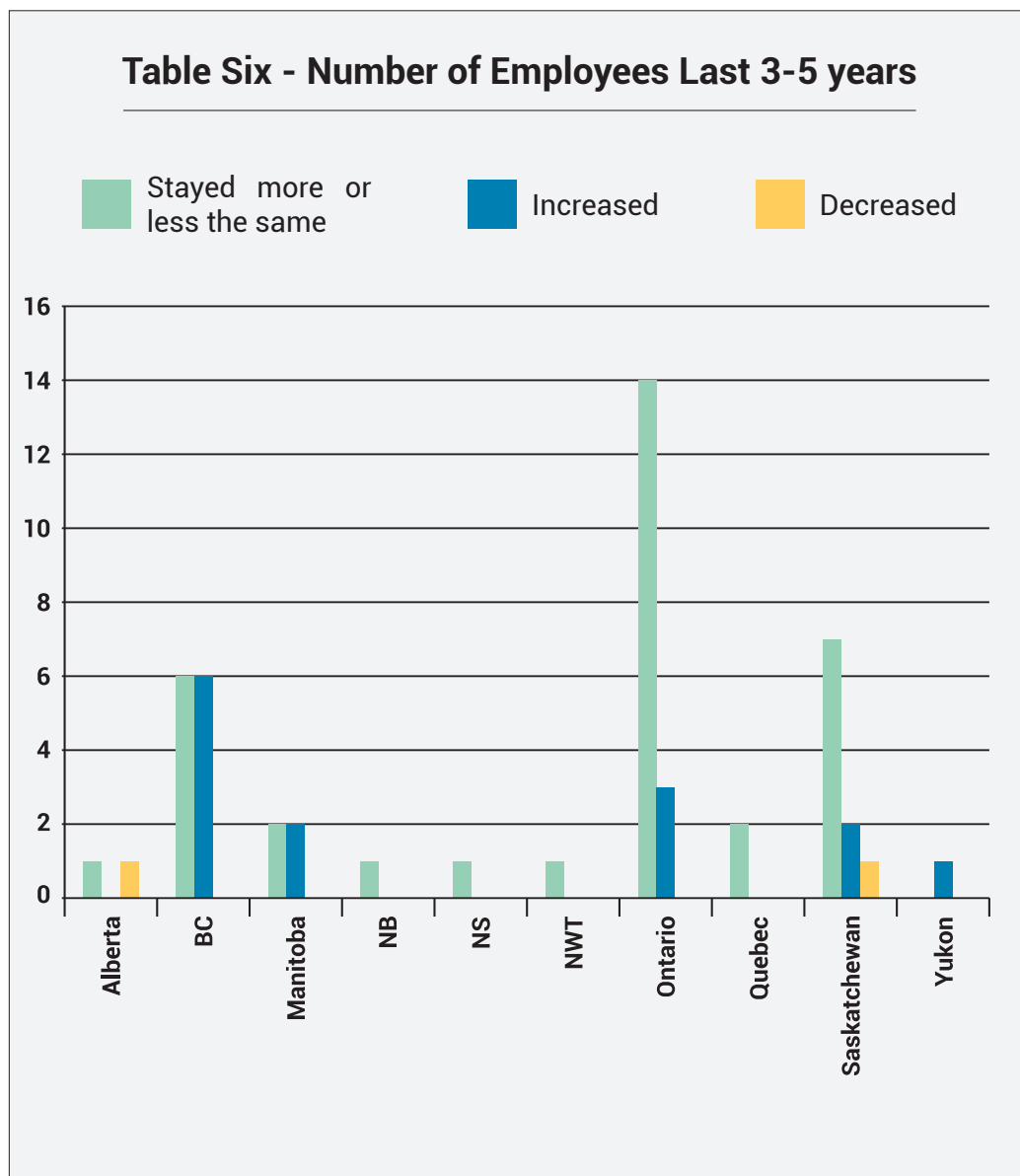
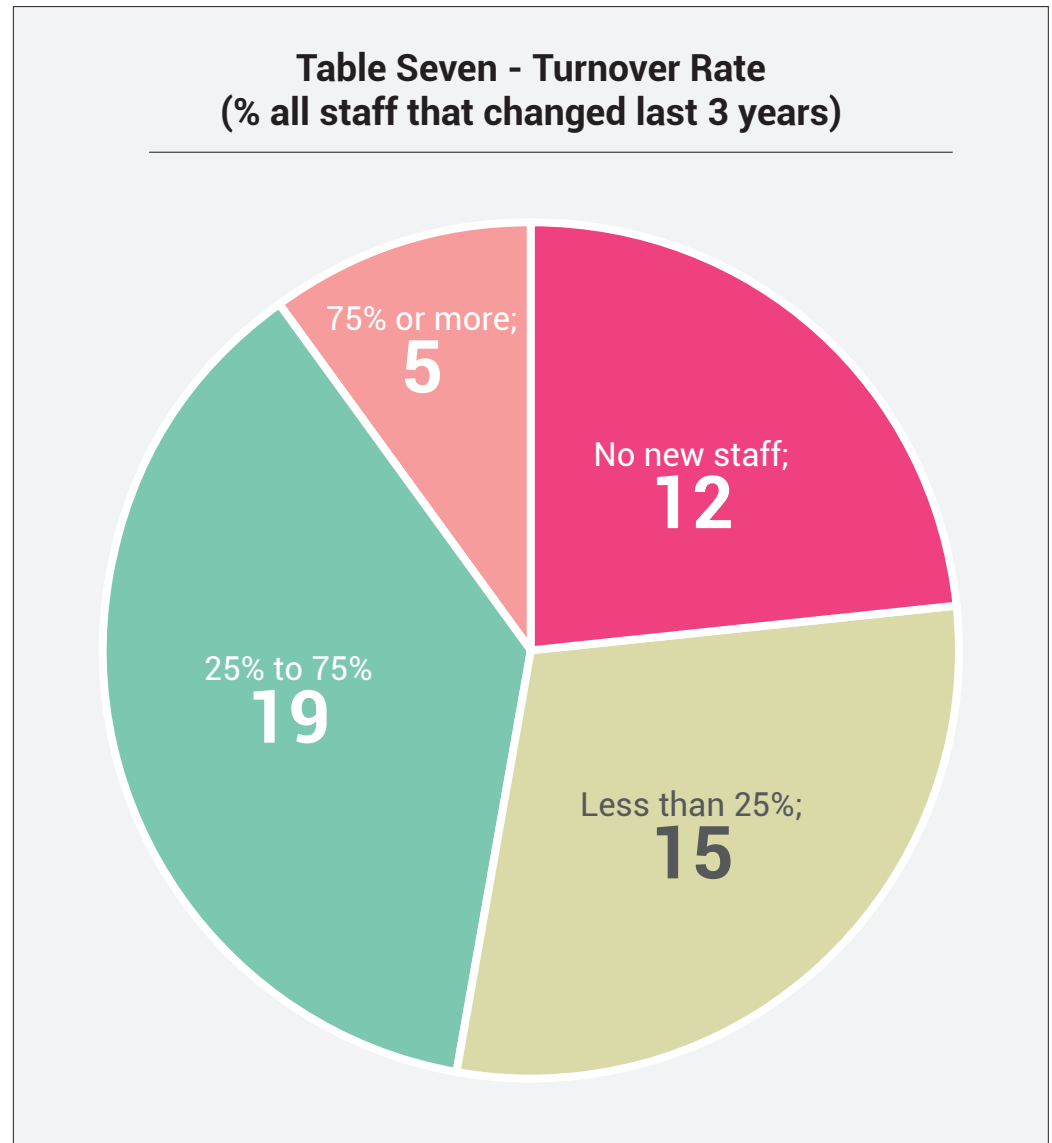


Table Seven shows the experience with turnover. There is almost an even split between organizations that hired few or no new staff during the period, and those that experienced higher levels of staffing change.



The survey respondents indicated that they regularly seek to hire Indigenous recruits (only one respondent said it rarely seeks to do so). Table Eight shows the experience in recruiting Indigenous staff with appropriate training and skills. In the vast majority of cases, organizations have been successful; 84% said they sometimes or usually find qualified recruits among Indigenous applicants. Only six (12%) said they can rarely find qualified Indigenous new hires.

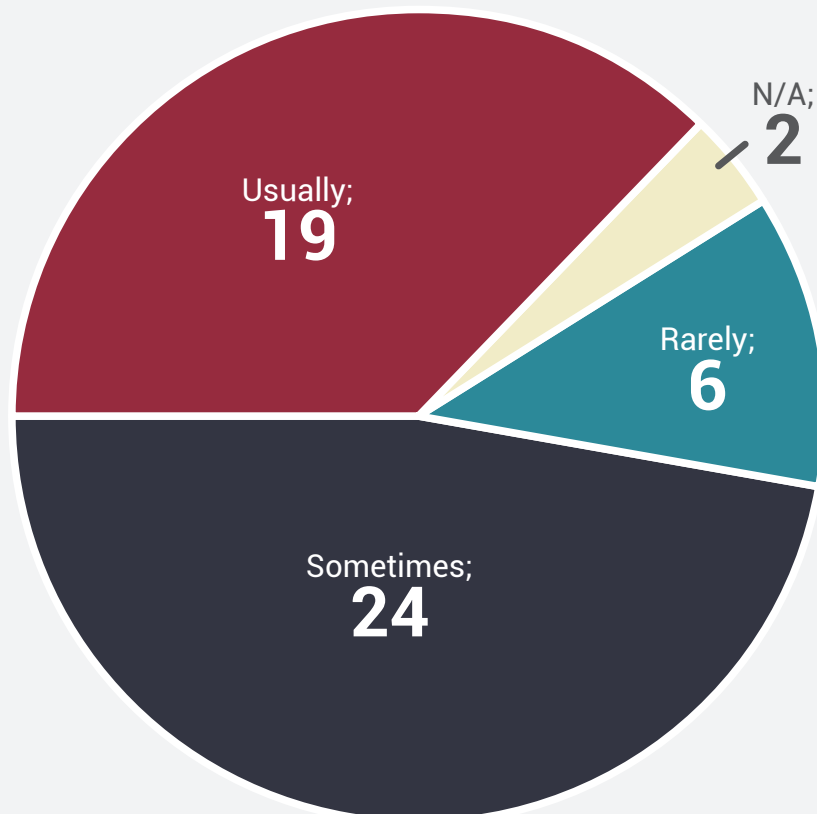
The case study interviews mentioned some important distinctions, however. Small and medium sized organizations indicated that hiring and retaining maintenance staff is difficult in general, and it is hard to find a qualified Indigenous person with the required range of experience and skills.

Factors included:

- the smaller organizations cannot afford to pay wages for maintenance staff that are competitive with private industry and government;
- Indigenous people with the technical experience and skills are often recruited away from the small Indigenous housing organizations;
- smaller organizations cannot afford to train and lack existing staff to mentor employees on maintenance skills and require someone who can fulfill the requirements immediately after being hired;
- some organizations indicated that the maintenance people who have chosen to work for a small Indigenous organization were older, closer to the ends of their careers, and interested in being part of a socially oriented cause rather than a private business.

The case studies involving larger organizations, typically located in larger centres with a broader labour force, showed a higher likelihood of being able to recruit and retain Indigenous people with maintenance skills and experience, and the ability to use mentoring and training approaches to help younger staff develop. Larger organizations also had less reliance on contracting out of specialized trade functions than did the smaller organizations. The large organizations are more likely to offer competitive wages to skilled workers than the smaller providers.

**Table Eight - Able to Find and Employ Aboriginal Employees with Necessary Education or Skills**



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## Training and Development

When asked if their employees had participated in any training in the last three years:

- 32 organizations replied yes;
- 19 organizations replied no.

For the organizations where employees did participate in training, the sorts of activities included:

- cultural awareness;
- tenant relations;
- technical and building management skills;
- information technology;
- property management;
- managerial skills;
- accounting;
- end of operating agreement planning;
- administration;
- workplace health and safety.

The case study interviews and other follow-up discussions again demonstrated the differences between larger and smaller organizations.

Comments from smaller organizations about training included:

- skills are learned on-the-job in daily activities;
- constrained operating budgets do not allow for the purchase of training or travel.

Smaller organizations spoke highly of training and networking events for Urban Native housing providers that were held regularly by CMHC prior to the transfer of administration of social housing. Some providers said that where provincial/territorial governments continue to offer these events and provide financial support for attendance, the experience is valuable. Some small providers have been able to connect with the broader non-profit and co-op housing sectors for training opportunities. Two small providers mentioned positive results because of the existence of a college and university in their communities that were willing to work with them.

Some large organizations interviewed in the case studies described their use of the comprehensive opportunities funded by the Government of Canada's Aboriginal Skills and Employment Training Strategy (ASETS). The strategy provides financial assistance to 80 different Aboriginal organizations (referred to as agreement holders) through multi-year contribution agreements to support the costs of human resources development programs and services. The agreement holders then allocate funds to individual Indigenous organizations. Conversely, many of the housing providers indicated in interviews and other discussions that they were unaware of the ASETS funding, or had tried to access them and were unsuccessful. This suggests that more efforts should be



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made to assist INAC in promoting and marketing ASETs and to help Indigenous housing providers access this important initiative.

Other Indigenous organizations with mandates in financial management and economic development should be approached about training related to Indigenous housing. For example, AFOA Canada and the Council for Advancement of Native Development Officers (CANDO) have training and capacity building workshops that can be adapted for housing providers. The National Aboriginal Capital Corporation Association has a large network of financial specialists that are expert on project financing.

Other training activities mentioned by larger housing providers included:

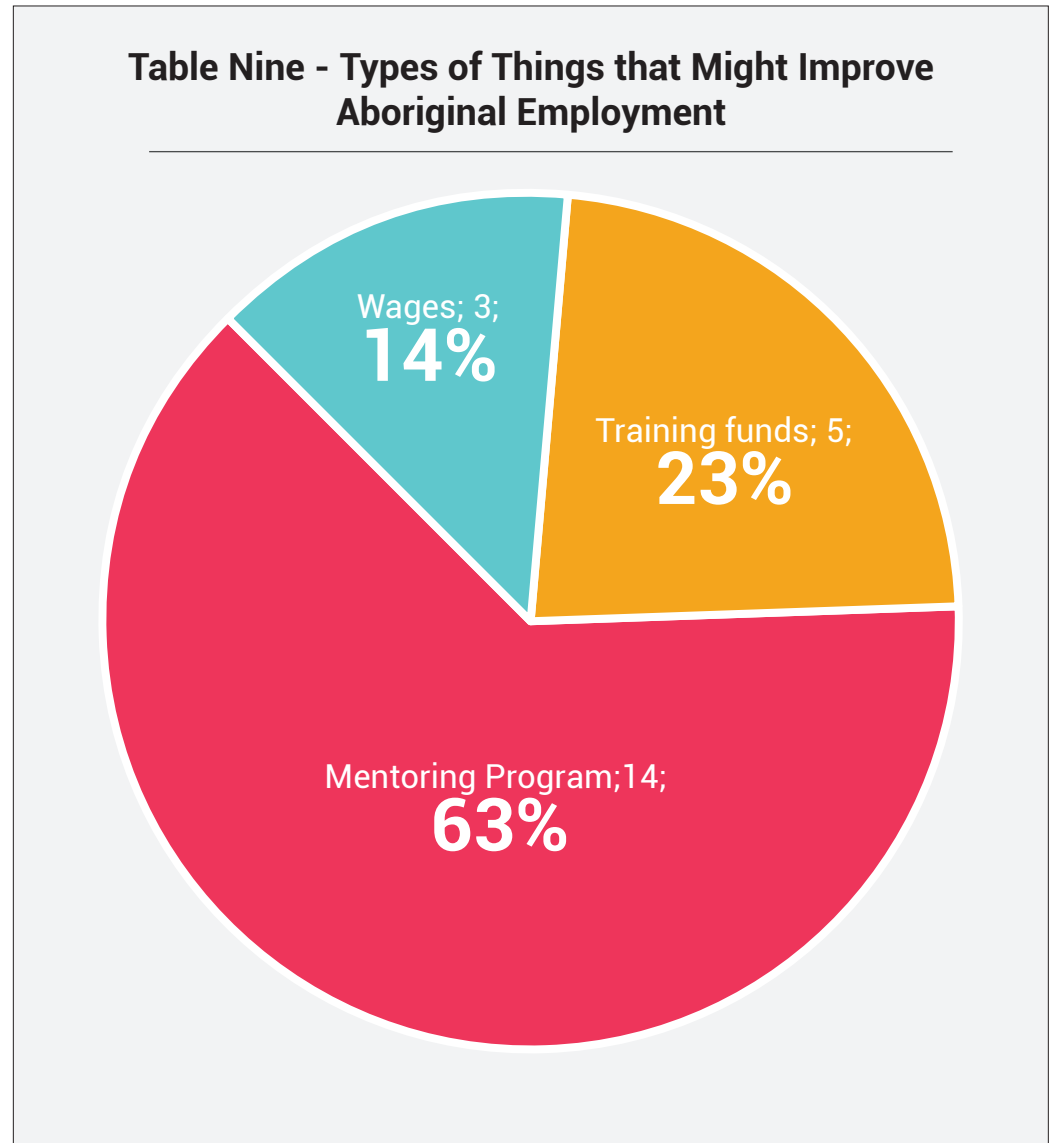
- targeted wage subsidies;
- management and leadership training initiatives for supervisory staff;
- the development of skills in strategic planning and governance;
- opportunities to bring young people into the workplace and help them through a combination of training and mentoring.

When asked if there are ways to improve opportunities for Indigenous people to fill employment vacancies:

- 32 respondents said yes;
- 3 said no;
- 12 said maybe.

The large number of uncertain responses suggests Indigenous housing organizations wish to put more thought into this issue and have a dialogue about what is working.

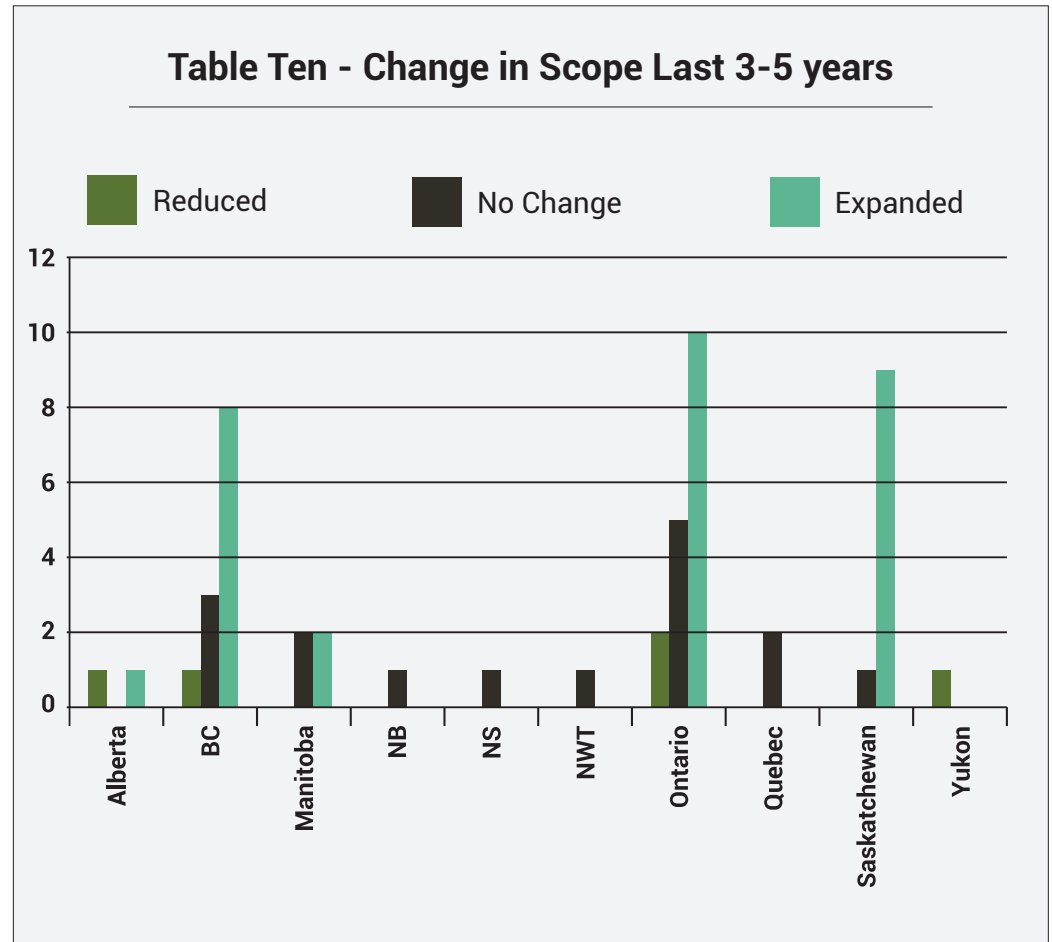
Table Nine displays suggestions made by respondents about what might improve the prospects for hiring Indigenous people. A mentoring program was mentioned most often, followed by a need for training funds, and for wage supports.



Concerning possible approaches to mentoring, the Canadian Housing and Renewal Association is currently working with other housing organizations on a pilot mentorship program for early career professionals. Surveys of this subsector of employees indicates a lack of financial resources in workplaces and a strong interest to participate in programs to enhance professional development. The pilot will initially match pairs of mentors and mentees to share knowledge and build networks. This could be an opportunity for Indigenous housing employees to build capacity.

## Scope of Activities

The survey asked if organizations have expanded their scope of activities and/or taken on new business lines. Table Ten shows that organizations in Alberta, British Columbia, Manitoba, Ontario and Saskatchewan have expanded their activities.



Of the 49 organizations that answered this question on the survey, 57% have expanded their activities. One-third have remained more or less unchanged. Five organizations have reduced their scope due to a loss of units following the expiration of operating agreements, compounded with a lack of funds to repair the units to an acceptable standard.

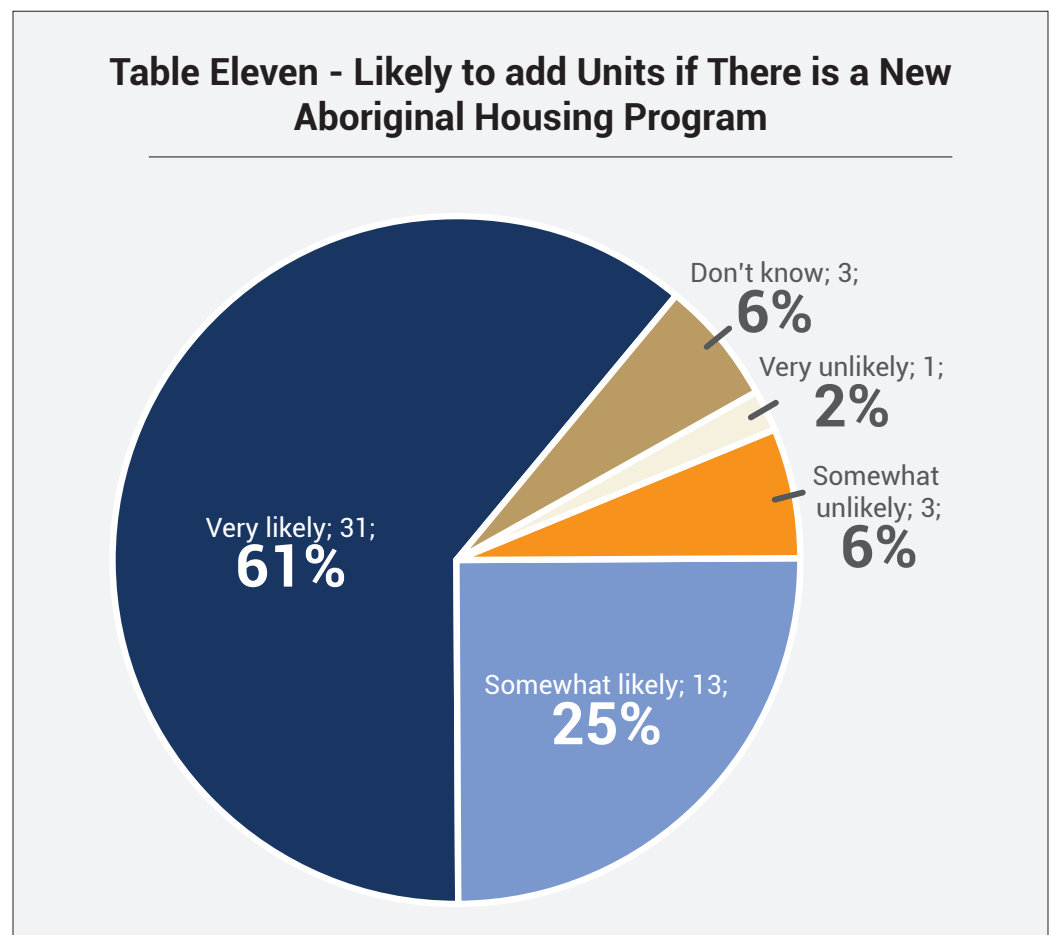
The expansion of activities included:

- increasing portfolios through new development activity (10 organizations);
- consolidating or merging operations with other providers (6 organizations);
- developing new business lines.

The new business lines identified by the survey respondents included:

- cleaning contracts;
- acting as the community entity for the local Homelessness Partnering Strategy;
- construction of units for persons with an acquired brain injury;
- additional housing and support services for people who are homeless;
- development consulting;
- project management for new construction and major renovations;
- health and education services;
- a homelessness prevention program;
- property inspections and title services;
- investments in rental property that generate revenues from market housing;
- building and selling houses;
- property management and construction company;
- owning a pharmacy;
- leasing commercial properties;
- building and managing student housing.

Table Eleven shows the results of a hypothetical question – if a funding program specifically for Indigenous providers were available this year, how likely would they be to expand and add units?



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The results showed optimism about capacity to develop new units, as 86% of the respondents indicated they were very or somewhat likely.

The four organizations answering that they were somewhat or very unlikely to use a new funding initiative in the next year cited concerns about the ability to undertake the necessary activities. Specific mention was made about program design, as providers felt unsure about programs based on upfront capital grants that did provide on-going subsidies. The long lead time for development, especially property acquisition and planning approvals, was cited as a concern. Three of the case study interviews described organizations' concerns about any new funding opportunities: providers described the challenge of managing their current portfolios as subsidies are expiring and felt that any new funding should focus on bolstering existing organizations so they can continue to provide affordable housing for very low-income Indigenous people.

The case studies with organizations that expanded their activities through new business lines focused on the importance of strategic planning and broader connections with the surrounding community. For example:

- One organization has expanded into commercial activities, including serving Indigenous people in the neighbourhood (a pharmacy) and doing business with the community at large (landscaping). A key strategic move was to join the local chamber of commerce and increase the organization's network of contacts.
- Another organization spoke of creating a new housing project, funded in part through federal and provincial funding, but also involving commercial leases to business tenants. The organization had to give considerable thought to its mandate and skill sets before deciding to expand into money-making activities intended to cross-subsidize its Indigenous housing portfolio.

Conversely, expansion of an organization's scope into non-housing activities was considered by some to be outside of their mandates, stated clearly by one executive director who said "We are housing specialists. I am not an entrepreneur".

Two of the case studies involved Indigenous friendship centres/societies with comprehensive mandates and service offerings spanning health, social services, early childhood development, violence prevention and much more. These organizations evolved into becoming providers of affordable housing because of a lack of housing for Indigenous people in their communities and an absence of others who could make it happen. The organizations are well resourced in terms of staffing and spoke of their ability to provide a wide range of services.

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## The Impact of Expiring Federal Agreements and Subsidies

The survey asked respondents to describe their situations regarding the expiration of federal agreements and the associated subsidies. The questions included:

- if the organization has already experienced expiration of federal agreements and subsidies, and what were the impacts;
- how many units will reach expiry in the next five years;
- what are organizations doing to deal with the situations.

Across all non-profit and co-op housing programs, previous research has highlighted the Urban Native program and providers as the segment most susceptible to risk and negative impacts from the expiring federal subsidies.

The sample is almost evenly split between providers that have experienced expiry (24 of the 49 who responded to this question). Of those that have experienced the expiration of federal agreement, just under half (48%) said it had a negative impact.

Nine organizations (39%) said it had a positive impact, while for three it was neutral (in part due to provinces extending subsidy).

Nine providers report that as a consequence of EOA they sold some units (most on the private market). Proceeds of these sales were then used to fund repair of remaining units, and in two cases to invest in new development.

Of those that have already experienced an expiry (24 organizations), only 10 have lost units as a result. This represents 20% of the overall sample. In total some 567 units have been lost but 500 of these were from a single organization (and many of these may have been sold to another Indigenous non-profit corporation owned by the same parent organization); for the other nine they have each lost only a handful of units, usually as part of asset rationalization (selling higher expense/poor condition units).

A total of 18 providers report that the expiration of subsidies has affected their ability to provide rent-geared-to-income housing. Only 13 of the 18 quantified this reduction and it suggests that the number with full RGI assistance has declined by 1,100 units.

Further analysis of the RGI result showed that 9 out of the 10 respondents from Saskatchewan had lost RGI assistance representing 879 of the national total of 1,100 units and that rents have been increased in most cases to a break-even level or a higher minimum rent. However, many of the Indigenous households previously covered by the RGI assistance in Saskatchewan have been able to qualify for shelter allowances from the provincial government that are at least equal to the higher rent. In these instances, the net result for the households and the organizations is neutral or positive. Conversely, for small households, particularly single people, the shelter allowance is lower than the new minimum rent and the Saskatchewan organizations are struggling to determine how to help low-income single people.

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Respondents in some other provinces indicated in case study interviews said that their residents are not able to access provincial shelter allowance funds high enough to replace the loss of RGI assistance. The organizations are not sure how they will be able to deal with the impact and predict scenarios such as the eviction of low-income single households, the sale of units, or difficult choices about deferring maintenance.

In jurisdictions where no funding has been available to mitigate the effect of expired operating agreements, some of the case study organizations reported up to 25% of their housing stock is not habitable due to the inability to perform necessary repairs.

Over the next five years almost all organizations (44 out of 50 responding to the question) will experience the expiration of operating agreements impacting another 1,350 units.

Preparations for this are mixed: 15 have a plan, but 22 do not. A further 6 organizations did not respond to the question about planning and five (5) are pessimistic and believe they cannot survive without help.

Strategies to manage expiry include: sell some properties, increase rents, seek additional subsidy, and initiate new activity to augment revenues. However many providers (at least half) have no firm plans or strategies to manage this pending challenge.

## **CONCLUSIONS AND RECOMMENDATIONS**

The Indigenous housing sector has demonstrated considerable resilience in recent years and many of the fundamentals are in place for continued success. The number of affordable homes available for low-income Indigenous people has grown in total and the labour force of skilled and experienced Indigenous people is substantial.

However, the loss of rent-geared-to-income subsidies is having a negative effect on the lowest-income Indigenous households and their housing providers. New units that are rented at less than market rent are not affordable to many Indigenous households. The lack of repair funds for older projects has led to the forced sale of units that are no longer available to serve Indigenous people.

The survey and case study interviews point to considerable differences in resources and capacity between smaller and larger organizations. The inability of smaller organizations to access training opportunities and the challenge of competing in the labour market with others who pay higher wages will cause stress to these organizations. The aging of many of the Urban Native housing units, which were purchased as older homes at the time of commitment in the 1980's and 90's, is straining operating budgets. In some of these portfolios, the most rationale approach is to sell some properties that are expensive to maintain and operate and then recycle sales proceeds back to strengthen the organization.

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The experiences of peer networking amongst Indigenous housing providers vary considerably across Canada. Where organizations can access training and support through provincial governments or regional Indigenous or non-profit associations, positive results are described. Other organizations indicate that in their regions, networking and peer support have decreased or disappeared since the transfer of administration of social housing from CMHC.

The experience to date with the expiration of operating agreements has been mixed: some organizations state that positive things have happened, some see no change, and others report a loss in their ability to provide rent-geared-to-income assistance. The negative effects have been mitigated in provinces where low-income households have been able to access shelter allowances at least equal to the new minimum rents that organizations must charge in order to break even. The state of planning for the expiration of agreements is also mixed, with a number of organizations having no plan in place or feeling that no options are available to help.

The 2017 Federal Budget contains measures that could be of great benefit to Indigenous housing providers and their residents if the new initiatives and funding allocations flowing from the Budget are aligned with the needs of Indigenous people in urban and rural areas. Opportunities may be there to stabilize funding of the existing portfolio of housing and help maintain financial support to the lowest-income families through rent-geared-to-income measures. New housing development appears in reach, but efforts must be made to ensure that the housing is affordable for those who need it. There is an opportunity to use funds earmarked for data collection and analytics to continue to upgrade our knowledge of the location and condition of urban and rural Indigenous housing.

Recommendations for further consideration by the CHRA Indigenous Housing Advisory Caucus include acting as a clearinghouse for information and facilitating peer-to-peer communication through measures such as the following:

### **Access to Training**

- Maintain a roster of training initiatives and communicate them to Indigenous housing providers.
- Encourage provincial and territorial governments, if they are not doing so, to hold regular training and networking events for Indigenous housing providers.
- Promote the availability of funds for training and wage subsidies through the Government of Canada's Aboriginal Skills and Employment Training Strategy (ASETS), and help Indigenous housing providers to connect with the 80 Indigenous organizations that manage the funds provided through this strategy.
- Work with other national organizations such as AFOA Canada, CANDO and NACCA on opportunities for training and workshops for Indigenous housing providers.



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## **Mentoring**

- Pro-actively work with CHRA member organizations to identify and document best practices in training and mentoring approaches as a basis for developing a mentorship support program
- Consider participating in the emerging CHRA pilot initiative for early career professionals that will match pairs of mentors and mentees to share knowledge and build networks.

## **New Approaches**

- Continue to share information on new approaches being taken by Indigenous housing providers to expand the scope of their activities and take advantage of new opportunities.

## **Expiration of Operating Agreements**

- Maintain communication with Indigenous housing providers to gather the most current information on EOA experiences.
- Promote EOA planning among organizations.
- Work to ensure that funds from the 2017 Federal Budget are available to Indigenous housing providers to continue to provide rent-gear-to-income assistance to low-income Indigenous households.
- Document the shelter allowance practices in each province and territory and help Indigenous housing providers lobby for access to resources that will allow the lowest income Indigenous people (singles, families, seniors and people with support requirements) to remain safely and securely housed.

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## **APPENDIX ONE: CASE STUDY REPORTS**

**Lloydminster Métis Housing Group; Lloydminster, Saskatchewan**

**Tawaak Housing Association; Halifax-Dartmouth, Nova Scotia**

**Native People of Sudbury Development Corporation; Sudbury, Ontario**

**Native Inter-Tribal Housing Co-operative; London, Ontario**

**Kinew Housing Incorporated; Winnipeg, Manitoba**

**Namerind Housing Corporation; Regina, Saskatchewan**

**Centre d'Amité Autochtone de Val d'Or; Val d'Or, Québec**

**Metis Urban Housing Corporation/Metis Capital Housing Corporation;  
Edmonton, Alberta**

**Cariboo Friendship Society; Williams Lake, British Columbia**

**Grey Mountain Housing Society; Whitehorse, Yukon**

**Skigen-Elnoog Housing Corporation; Fredericton, New Brunswick**

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# LLOYDMINSTER MÉTIS HOUSING GROUP INC.

## ABOUT THE ORGANIZATION

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The Lloydminster Métis Housing Group Inc. (LMHG) was incorporated in 1977 and serves the Métis community within the City of Lloydminster by providing affordable housing to those who need it most. The portfolio consists of 128 homes: 111 single family dwellings and semi-detached homes, 1 secondary suite, and 16 apartments for seniors. All of the homes are occupied by Aboriginal people. The organization has 5 full-time employees and 1 part-time employee, three of whom identify as Aboriginal.

## KEY POINTS

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The LMHG has been able to use the flexibility associated with the end of its operating agreements to retain surpluses, which have been used as equity for new developments.

However, it is now more difficult to house low-income single people, as the shelter allowance is lower than the minimum rent that the LMHG needs to charge for units that are no longer under subsidy.

The organization has been able to hire and retain staff due to the steady nature of employment and the sense of community.

The LMHG's advice to other organizations is to have a detailed strategic plan that is reviewed and updated regularly, in order to keep on top of a changing environment.

## EMPLOYMENT AND TRAINING

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Lloydminster's economy and housing market are heavily influenced by conditions in the oil and gas industry, which is currently in a downturn. During boom times, the organization has difficulty offering wages that would attract qualified maintenance workers. The current downturn has increased interest in opportunities for steady work, and the LMHG has two highly skilled maintenance workers on staff. The LMHG does not have the time and resources to training maintenance staff or mentor trainees. The maintenance staff are non-Aboriginal.

The LMHG is recognized as an employer of choice for young Aboriginal people due to their strong interest in helping people, and who come to the workplace with education in social services, psychology and business administration.

All employees need to have an extra set of qualifications: an understanding that housing for Aboriginal people is different and that the residents require additional support and counselling.

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## HOUSING

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The LMHG has been able to take advantage of flexibility that was negotiated by the Métis Urban Housing Association of Saskatchewan with the provincial government. The organization has been able to generate equity from savings and from a development fund created at the time of the transfer of administration of social housing from the federal government. Since 2005, the LMHG has been able to build a 16-unit community of housing for elders in three buildings on the same site. The organization was also able to create a new office space for itself on the site. A proposal to build another four-plex is in process.

The expiry of operating agreements has not resulted in the loss of any units from the portfolio to date. However, the ability to house low-income residents is decreasing as rents on units without subsidy have had to rise. By 2019, only 11 units will be subject to an operating agreement that provides subsidies.

The LMHG now charges a minimum rent of \$500 per month for units that are no longer covered by an operating agreement. Low-income families are able to obtain shelter allowances sufficient to pay this amount; however, the shelter allowance for single people is much lower than the new minimum rent. The LMHG is concerned about the erosion of its ability to serve Aboriginal people who are most in need.

## COMMENTS AND RECOMMENDATIONS FROM THE LLOYDMINSTER MÉTIS HOUSING GROUP

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It is crucial to have a detailed business plan and review it every year.

A predictable source of funding is required if Aboriginal housing organizations are to be able to accommodate low-income people.

The Urban Aboriginal housing portfolio needs more recognition, especially for the value it provides to all sectors of civil society.

Funds to address homelessness are inadequate, and the portion allocated for Aboriginal people is not consistent with the incidence of homelessness among Aboriginal people.

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## TAWAAK HOUSING ASSOCIATION

### ABOUT THE ORGANIZATION

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Tawaak Housing Association was formed in 1981 and provides assisted rental housing for Aboriginal people of low to moderate income in six urban areas of Nova Scotia, as the only off-reserve provider of housing for Aboriginal people in the province. The portfolio consists of 54 properties comprising 145 units in Halifax, Dartmouth, Sydney, Truro, Antigonish, Liverpool and Bridgewater.

The organization has 6 full-time employees and 1 part-time employee, 4 of whom identify as Aboriginal.

### KEY POINTS

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The expiration of operating agreements and the subsequent loss of subsidies will have a negative effect on Tawaak's ability to keep units in service and to provide accommodation for low-income Aboriginal people.

Most of the units were purchased as existing housing at the time of commitment and the stock is very old and needs repair. Operating funds have not increased since 2009. Twenty-five units are now out of service and funds are lacking to bring them to a habitable condition.

Staff training is in the form of on-the-job experience, as there are no funds for training.

Tawaak has been able to hire and retain staff due to their commitment to the overall mission of the organization.

Tawaak's advice is that Aboriginal housing providers need to press for a predictable source of long-term funding and more financial support to address the backlog of repair in existing homes.

### EMPLOYMENT AND TRAINING

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Tawaak's staff includes the Executive Director, three maintenance workers with trades qualifications, a tenant counsellor and a housing support worker.

Tawaak has no budget for training. Given the long tenure of its employees, most of the training comes in the form of on-the-job experience.

Wages are not competitive, but the staff are compensated with extra time off.

The structure works well because of the dedication of the staff to the overall mission of the organization and its residents.

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## HOUSING

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Twenty-five units (17% of the portfolio) of Tawaak's units are uninhabitable and funds are lacking to bring the units to the proper condition. Most of the units were purchased as existing housing at the time of commitment and the stock is very old and needs repair.

Tawaak's budget has been held constant since 2009 by the provincial government; as costs have risen, rents have also had to rise.

Tawaak is now doing a cost/benefit analysis concerning the uninhabitable units and will submit a comprehensive proposal to the provincial government.

Only 4 units have come off subsidy to date but agreements covering another 67 units will expire within the next 5 years. Tawaak sees few options beyond increasing rents.

Tawaak owns and operates supportive housing projects for people at risk of being homeless. Support funds have been provided annually through the homelessness partnering initiative. The funding arrangement in Halifax for homelessness does not include a distinct Aboriginal portion and Tawaak is concerned about the stability of future support funds.

Tawaak has considered and rejected options that would detract from its mandate to serve low and moderate-income Aboriginal people, such as seeking non-Aboriginal tenants with higher incomes, converting some of the housing to commercial uses, and combining with a non-Aboriginal non-profit organization.

Tawaak doubts that it can create new units under current or anticipated funding programs without a commitment to on-going funding for operations and maintenance.

## COMMENTS AND RECOMMENDATIONS FROM TAWAAK

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A predictable source of funding is required if Aboriginal housing organizations are to be able to accommodate low-income people.

There should be a moratorium on funding cuts related to the expiration of operating agreements.

Federal funds are required to address the backlog of repair in the existing portfolio, or the affordable housing of many Aboriginal people will be at risk.

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# NATIVE PEOPLE OF SUDBURY DEVELOPMENT CORPORATION

## ABOUT THE ORGANIZATION

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The Native People of Sudbury Development Corporation (NPSDC) was incorporated in 1975 and serves the Indigenous communities in Sudbury and Espanola. The portfolio consists of 106 homes, primarily single-family and semi-detached dwellings and some multi-plex units. All of the homes are occupied by Indigenous people. The organization has 4 full-time employees, three of whom identify as Indigenous.

## KEY POINTS

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The NPSDC is the only provider of Indigenous affordable housing in the region. The transfer of administration of its operating agreements from CMHC to the provincial government and then to the municipality has resulted in decreased understanding by the government funders of the importance of housing for Indigenous families and the challenges of managing the Urban Native housing portfolio.

Residents are generally of very low-income and need rent-gear-to-income assistance. As operating agreements expire, it will be more difficult to provide this support. New program funding arrangements must provide adequate subsidies to address the needs of the lowest income people.

The organization has been able to hire and retain staff due to the steady nature of employment and the sense of community.

The NPSDC is very concerned about the claw back of surplus funds by service managers and whether the pledge is being honoured that these funds will remain available to support the Urban Native housing portfolio.

## EMPLOYMENT AND TRAINING

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The Executive Director has been employed by the organization since 1984 and the Executive Assistant started in 1988. The Liaison Officer has been in place for 5 years and the Maintenance person is the newest, having been hired 2 years ago. There were 20 applications for the Maintenance role, indicating the interest in NPSDC and a lack of similar job postings in Sudbury for qualified people.

Training was previously received at CMHC-sponsored workshops. After devolution of the administration of social housing, staff have benefitted from training sessions offered by the Ontario Non-Profit Housing Association.

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## HOUSING

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The transition of relations from having CMHC as the administrator of funding agreements to the municipal government as the service manager has been difficult. The NPSDC has seven operating agreements for its 106 homes and had to exert legal pressure to prevent the incorrect application of operating agreement principles that would have resulted in deficits being incurred within projects which are designed to break even at year-end. Similar challenges have occurred but have been resolved concerning direction from the service manager to charge routine maintenance costs to the Replacement Reserves instead of charging these expenses to operating costs. This was diminishing its Replacement Reserves and the Corporation's ability to make capital repairs to units in the future.

The NPSDC repays considerable subsidy each year. It believes that a political commitment was made by the Government of Canada that funds from the Urban Native portfolio would remain in the UN portfolio, but it cannot see evidence that this is happening.

Only two units have come off subsidy to date at the expiration of operating agreements. Rents for those units were raised to market levels and the low-income residents were relocated to other units in the portfolio that are still under subsidy. NPSDC is very concerned about having to repay surplus funds while at the same time facing rent increases for residents as units come off subsidy. By 2020, another 20 units will be off of subsidy and the organization cannot reallocate that many tenants within the portfolio.

Almost half of people who are homeless in Sudbury are Indigenous people and the NPSDC has stressed that reducing subsidies to Indigenous tenants will make the situation worse.

The NPSDC has been very active in bringing its views to elected officials, but with little satisfaction. It has produced several information products that explain the issue and the importance of continuing to subsidize Urban Native housing after the agreements expire.

The NPSDC has not tried to create new units through the new funding programs. The concern is that the capital grants are insufficient to allow it to provide adequate RGI assistance, and that the lack of financial support for on-going operations will cause financial problems in the future.



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## COMMENTS AND RECOMMENDATIONS FROM THE NATIVE PEOPLE OF SUDBURY DEVELOPMENT CORPORATION

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A predictable source of funding that provides for on-going operating and rental subsidies is required if Indigenous housing organizations are to be able to accommodate low-income people.

Administration of the existing Urban Native portfolio is not consistent with the original intent of the agreements with CMHC and is harming the ability of providers to serve their residents.

Any additional funding provided by the Federal Government should be allocated directly to individual housing providers through Canada Mortgage and Housing Corporation and not through a third party. CMHC administered the Urban Native Housing Program in past years and continues to administer on-reserve housing programs. Allocating federal funds through CMHC will ensure that the subsidies are fairly, adequately and equally dispersed with guidelines established by the government. Equally important, following this procedure will help restore recognition of the unique nature and purpose of the program. It will also help to restore direct responsibility and oversight of Urban Native housing to the Federal Government which was eroded through devolution of the program to provinces, and in the case of Ontario, to municipal service managers.

Funds to address homelessness are inadequate, and the portion allocated for Indigenous people is not consistent with the incidence of homelessness among Indigenous people.

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# NATIVE INTER-TRIBAL HOUSING CO-OPERATIVE

## ABOUT THE ORGANIZATION

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The Native Inter-Tribal Housing Co-operative (NITHCO) was formed in the early 1980's and serves Indigenous people in London. The portfolio consists of 58 homes, primarily single-family, semi-detached and townhouse dwellings. All of the homes are occupied by Indigenous people. The organization has two full-time employees, one of whom identifies as Indigenous.

## KEY POINTS

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As a housing co-operative, NITHCO's funding relationship is with the Agency for Co-operative Housing and not a level of government. However, the Agency's ability to help NITHC with increased funding and end-of-agreement issues is limited and the co-op feels lost between levels of government.

NITHCO's homes are very old, as the co-op purchased existing buildings at the time of its creation, some of which are now 100 years old, and there are serious issues about major repairs.

Thirty units have reached the end-of-agreement as of June 2014. Four of these units were sold out of the portfolio in July 2015 as a result of insufficient funds to renovate to adequate occupancy standards. As other units reach the end-of-agreement, rents will likely need to be doubled, which is not affordable for current residents.

## EMPLOYMENT AND TRAINING

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NITHCO finds great benefit in participating in annual conferences of the Co-operative Housing Federation of Canada for training and keeping staff on top of issues. Legislation pertaining to co-ops in Ontario has been changing, bringing the Landlord and Tenant Act into play, and CHF workshops have been highly beneficial.

CHF also conducted on-site training for the board of directors, all of whom are residents, as per co-op principles.

With only two staff, the organization is not equipped for counselling or addressing deeper issues.

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## HOUSING

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In addition to the 30 units coming off subsidy to date, another seven units reach the end-of-agreement in 2019, another ten in 2022, and the final 15 in 2028.

The co-op anticipates that housing charges will have to double after EOA. That would take rents to \$800 per month, which is still below market, but unaffordable for very low-income residents who are in receipt of shelter allowances or minimum pensions.

The proceeds of the sale of the four units that came off subsidy have been retained to address repairs as necessary, in the absence of a program that could provide adequate repair funding.

Although the municipal government is not the NITHCO's service manager, the co-op has a meeting soon with City staff to see if there are any avenues for increased funding to address EOA issues.

## COMMENTS AND RECOMMENDATIONS FROM THE NATIVE INTER-TRIBAL HOUSING CO-OPERATIVE

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A predictable source of funding that provides for on-going operating and rental subsidies is required if Indigenous housing organizations are to be able to accommodate low-income people. Future programming must consider on-going costs as well as construction costs.

The co-operative housing model works well for Indigenous people. It is an effective way for the residents to have a significant role in their housing and brings positive relations with the surrounding community.

As the co-op has been in operation since the early 1980's, many of children of the 'original family' continue to live in the co-op. Many members of the second generation attended college and/or university, have returned upon graduation and are now raising their children in the co-op community. The loss of any type of housing is significant and this has an even higher significance for the members of NITHCO, as Indigenous housing communities are desperately few and far between, and as their very culture has its roots in community, ceremony, and tradition, it has a much higher impact on their circle of life than may be the case in non-Indigenous cultures.

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# KINEW HOUSING

## ABOUT THE ORGANIZATION

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Kinew Housing began in 1970 and has a portfolio of 430 homes in Winnipeg, 400 of which are single family dwellings. All of Kinew's housing is occupied by Indigenous people.

Kinew focuses on housing the people who are the most in need and are the hardest to house.

The organization has ten employees, all of whom identify as Indigenous.

## KEY POINTS

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Providing affordable housing for very low-income people requires on-going subsidies with a commitment to long-term support. New program funding arrangements must provide adequate subsidies to address the needs of the lowest income people.

There needs to be more recognition of housing as a stable platform to help families get education for their children. Kinew has been in operation long enough to see many positive examples of how this has helped generations of Indigenous people.

## EMPLOYMENT AND TRAINING

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Kinew's staffing situation is very stable, with many employees having worked for the organization for 30 years.

The previous provincial government provided funding for all Manitoba Urban Native housing providers to gather two to three times a year to work on areas of common interest. Kinew staff found this to be very useful and effective.

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## HOUSING

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For several years, all program activity involved the purchase of existing units, some of which are now 110 years old; as a result, staff are heavily occupied with the maintenance of the stock.

The expiration of operating agreements has been addressed in the short term by the provincial government extending agreements a year at a time. However, this was the policy of the previous government and the approach of the new government elected in 2016 is not known.

Any loss of subsidies will have a large negative effect on Kinew with no apparent solutions. Tenants now pay minimum rent of \$350 a month and 75% of the tenants are in receipt of social assistance. The Manitoba shelter allowance schedule is among the country's lowest. Many tenants are already struggling with the \$350 minimum rent and cannot afford an increase if rents rise after the end of operating agreements.

Kinew is concerning about the direction of new Indigenous housing initiatives, as it sees an emphasis on forms of housing that are too dense for its population.

## COMMENTS AND RECOMMENDATIONS FROM KINEW HOUSING

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A predictable source of funding that provides for on-going operating and rental subsidies is required if Indigenous housing organizations are to be able to accommodate low-income people.

Government assistance needs to be long term.

There should be consideration of subsidies based on the tenant's situation and not attached to the housing unit.

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# NAMERIND HOUSING CORPORATION

## ABOUT THE ORGANIZATION

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Namerind Housing Corporation was incorporated in 1977 and serves the Indigenous community in Regina. The organization owns and manages 300 homes and provides management services for another 250 homes owned by the Saskatchewan Housing Corporation. The portfolio is mainly comprised of single family dwellings and townhouses, and all of the homes are occupied by Indigenous people. The organization has 25 full-time employees and 2 part-time employees; 50% of the staff identify as Indigenous. Namerind also owns and manages an Aboriginal Patient's Lodge, a warehouse used to provide work space to tradespeople and contractors, a retail mall which houses the Winnipeg Street Pharmacy, and a franchise of Grounds Guys landscaping.

## KEY POINTS

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Namerind has been successful in creating business enterprises that provide services to Indigenous people and generate profits that support affordable housing.

Namerind has developed a reputation as an Indigenous employer of choice.

The loss of rent-geared-to-income assistance at the expiration of operating agreements has been mitigated by helping residents obtain shelter allowances that offset rent increases.

## EMPLOYMENT AND TRAINING

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Namerind has found that employees like being part of an organization that helps people, is successful, values families, and is flexible. Turnover is very low and employee satisfaction is high.

The number of employees has risen in the last 10 years from 7 people to 25.

The organization has made significant investments in training, much of it on skills directly related to housing management, but has also emphasized strategic planning and personal relations.

Management employees have access to external coaches and focus on preparing staff for the transition to management.

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## HOUSING

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Namerind is working to increase its affordable housing portfolio by using the current federal/provincial housing initiative to create a major downtown project, Namerind Place, which will have 178 housing units, a licensed day care, grocery store, green space and parking. The strategy of combining housing and commercial enterprises reflects the direction taken by Namerind in recent years to diversify its activities, offer commercial services of benefit to its residents, and find new sources of revenue to support affordable housing.

The organization has no major concerns about the backlog of repairs or the adequacy of the homes in its current portfolio.

The loss of federal subsidies has required Namerind to raise rents, which has been managed by helping residents obtain shelter allowances. Most of its households are families and the family shelter allowance rate has been adequate to offset the increase in rents. The process of obtaining a shelter allowance is complex for residents and Namerind staff help the tenants with this.

## RECOMMENDATIONS FROM NAMERIND

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Namerind is working to broker more partnerships with health and social service organizations such as mother and baby support, infant health, raising healthy kids, and seniors' care to help maintain a healthy and productive environment for Indigenous people.

There is a need to provide space in buildings for more health services that can support the residents.

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# CENTRE D'AMITÉ AUTOCHTONE DE VAL D'OR

## ABOUT THE ORGANIZATION

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The Centre d'Amité Autochtone de Val d'Or (Val d'Or Native Friendship Centre) in Val d'Or, Quebec is a hub of urban services, a living environment and a cultural anchor for First Peoples, dedicated to well-being, justice and social inclusion. The Centre offers a comprehensive range of services to Indigenous people, including medical, early childhood family support, intervention, skills development, food services, youth and community action, reducing the isolation of seniors, and other forms of animation.

The organization's first affordable housing project, the 24-unit Kijaté project, is now under construction. The organization has 85 employees.

## KEY POINTS

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The Centre decided to create affordable housing because no other housing provider in the Val d'Or area was serving Indigenous families. Although not a housing provider, the Centre has worked hard to learn the development process and create much-needed housing.

The strength of the organization in terms of a large, experienced workforce and deep connections to the Indigenous community of Val d'Or helped overcome many challenges in the long development process.

The comprehensive nature of the Centre's service offerings will be of great benefit to the residents of the Kijaté project.

## EMPLOYMENT AND TRAINING

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The Centre's staff have considerable expertise in health, social services and Indigenous culture, but lacked housing expertise. The organization was able, after many years of effort and lobbying, to secure a funding allocation through a provincial government program and was able to hire a technical resource group to oversee the development and construction process.

The Centre is now reviewing options for how it will manage the Kijaté project and how property management and tenant relations will be integrated into the organization.



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## HOUSING

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Val d'Or does not have any purpose-built housing for Indigenous people, and there is a waiting list of 100 Indigenous families for access to the affordable housing that is owned by the municipal or provincial governments. Recognizing the importance of affordable and appropriate housing to all aspects of the lives of Indigenous families, the Centre began efforts in 2009 to create an affordable housing project. Progress was slow, difficult, and at times hindered by "not in my backyard" syndrome. However, the organization and its supporters were able to turn public opinion and political support in its favour. In October 2015, the Centre d'Amité Autochtone de Val d'Or became the first Indigenous organization in Quebec to receive a funding commitment from the provincial government's Access Logis initiative. The municipality provided a site, which formed part of the Centre's 25% equity requirement as required by the program. Construction commenced in February 2017 and occupancy is expected in December 2017.

The project has been designed to accommodate large families. A pilot project will be undertaken with health and social service agencies to offer residents a comprehensive, integrated service based on a concept of "cultural safety". The Centre hopes to demonstrate through its learnings and experiences how organizations can raise their cultural competency in program delivery.

## COMMENTS AND RECOMMENDATIONS FROM THE CENTRE D'AMITÉ AUTOCHTONE DE VAL D'OR

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The Centre undertook this affordable housing project because of the growing unmet need and the lack of other organizations serving Indigenous people. The skills, resources and political capital that it developed in its other roles eventually served to help the Centre obtain a funding commitment to create the Kijaté project.

The Centre believes that affordable housing is an essential element of quality of life and cultural safety for Indigenous people.

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# MÉTIS URBAN HOUSING CORPORATION

## ABOUT THE ORGANIZATION

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The Métis Urban Housing Corporation (MUHC) began in 1982 and serves the Métis community in Alberta. It is affiliated with the Métis Capital Housing Corporation (MCHC), which was created by the Métis Nation of Alberta (MNA) in 2008 to manage housing created outside of the original CMHC Urban Native and Rural and Native Housing programs. The MUHC portfolio consists of 507 units in 14 centres, while the MCHC has 354 units in 5 centres. All of the homes are occupied by Indigenous people. The two organizations have a combined staffing complement of 36 full-time employees and 9 part-time employees, of whom about half identify as Indigenous.

## KEY POINTS

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The expiration of operating agreements has profoundly affected MUHC, with 500 units coming off subsidy to date, of which 300 were sold out of the portfolio.

The MCHC has been able to manage some of the units coming off subsidy by renting them at 80% of market rates. The MCHC is also successful in creating large new developments that mix affordable housing with commercial space.

Extensive training and development opportunities are available to employees, and the two housing corporations work closely with the MNA's Métis Employment agency to find and train new employees.

The MUHC is now undertaking a 7-year strategic plan focusing on new housing development, preservation of existing housing, staff development, and quality of life for residents.

## EMPLOYMENT AND TRAINING

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The size of MUHC/MCHC, and their affiliation with the MNA, provides considerable scope for in-housing training and development, including:

- A module of 10 mandatory courses for employees
- A 6 week course for transition to manager/supervisor
- A course for directors on leadership as influencers.

The MUHC/MCHC have 22 maintenance employees, including a recent increase of 6 positions. At present, 20% of maintenance work is performed by staff and 80% is contracted out. The maintenance staff and managers are working to

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improve their qualifications and performance in contract management to be able to undertake more of the work that is now contracted out.

Recent improvements in contract management skills have led to an improvement in the performance of external contractors, with an increased incidence of repairs properly planned and documented, executed properly, on time and within budget.

Finding and retaining new employees is a challenge. The MNA operates the Métis Employment agency, which helps MUHC/MCHC identify potential employees. A recent job fair resulted in 49 applications for the 6 new maintenance positions described above.

Job applicants are assessed for both hard skills and soft skills such as the ability to work in teams and personal suitability. Successful applicants participate in a two-week training/orientation session.

The MUHC indicates that Indigenous people are not generally applying for the new positions and more work will be done with the Métis Employment agency to encourage opportunities for Métis youth, starting with 10 positions this summer.

## HOUSING

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The MUHC has a waiting list of 1,300 families for rent-geared-to-income units and 600 families for units at 80% of market, for a total of 10,000 people.

The MUHC portfolio was at one time up to 880 units in 14 centres in Alberta, but is now 507 units. MUHC's portfolio of CMHC-funded units has been in a poor state of repair, with 30 to 35% of the units vacant due to disrepair. 500 units have come off subsidy so far, with about 300 of them sold after analyses determined it was not cost effective to repair them. Units were sold on the open market from 2006 to 2015, with proceeds being applied to the repair of other units in the portfolio. MUHC worked with the tenants who were being displaced to find other housing in the portfolio, with other social housing providers or in the market. MUHC now has an understanding with CMHC that no more units will come off subsidy until 2022, and that enhanced repair funding is available, with the hope that no more units will be lost from the portfolio.

The MCHC now manages some of the units that came off of subsidy, and is undertaking new developments using the current federal/provincial funding initiatives. A key project is the \$22 million, 90-unit Boyle Renaissance Tower that received \$8.2 million in federal/provincial funding. The MCHC rents its units at 80% of market rates.

MUHC's goal is that 100% of portfolio will be ready for occupancy, and that an overall occupancy rate of 95% will be maintained.

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## COMMENTS AND RECOMMENDATIONS FROM THE MÉTIS URBAN HOUSING CORPORATION

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The MUHC is working to find partner agencies to provide support services for tenants, recognizing the variety of issues faced by their residents. The organization is working hard to encourage and support positive behaviours by tenants and staff.

The recent signing of a framework agreement between the Government of Alberta and the Métis Nation of Alberta, and the recent signing of an MOU between MNA and the Government of Canada to advance reconciliation, provides hope that more resources will be made available for housing, health and support services for Métis people in Alberta.

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# CARIBOO FRIENDSHIP CENTRE

## ABOUT THE ORGANIZATION

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The Cariboo Friendship Centre in Williams Lake, British Columbia began in 1969 to provide a transition house and emergency shelter, and has expanded considerably over the years to address the growing needs in the community. It now has a comprehensive mandate and service offerings including social programs, Aboriginal Head Start, abuse prevention and counselling, addictions and mental health outreach, pregnancy outreach, and emergency, transitional and permanent housing. The Friendship Centre is involved in economic development through ownership of a restaurant, facilities rentals, an arts shop, and through contracting out of its maintenance staff.

The Friendship Centre expanded its mandate into permanent residential housing in 1985 and has continued to create new affordable housing as recently as 2007. Its housing portfolio consists of 88 units, including the emergency and transitional housing. Almost all of the residents are Indigenous people.

The organization has 83 employees, of which 56 are full time and 27 part time, with a wide range of skills and experiences. 36 employees identify as Indigenous.

## KEY POINTS

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The Friendship Centre strives to provide a comprehensive response to peoples' needs and is constantly identifying needs, evaluating gaps, examining options, and creating solutions. It is able to maintain specialized services, with the goal of providing seamless supports as required by its residents.

Accountability to funders, residents, the board of directors, the community and its employees is paramount. The front office accounting staff are described as the backbone of the organization.

The organization is fully integrated with other key local service providers, including cross-appointments on boards of directors.

The comprehensive service offerings means the Centre receives government funding through three envelopes – health, social services and housing

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## EMPLOYMENT AND TRAINING

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The Cariboo Friendship Centre has developed its expertise and core staff over many years of work, taking advantage of every opportunity that presented itself and also working to make opportunities happen. It has been able to hire qualified staff for most activities and is in frequent communication with the local community college and university about future demands. The next important employment area will be social workers, and there is always a need for more nurses. The Centre had to cancel an after school program due to a shortage of qualified workers.

The housing arm of the Friendship Centre works closely with the British Columbia Non-Profit Housing Association and the Aboriginal Housing Management Association. It has benefited from many workshops and training opportunities on tenant relations, legal matters, and administration.

Funding for youth training is inadequate and it is hard to create positions that offer meaningful work experiences.

Counselling staff must have a human service worker certificate before being hired. The Centre supports staff to upgrade their qualifications through courses and on-the-job training. It also stresses a code of conduct for employees and residents that has been successful in supporting positive behaviours.

The Centre's maintenance staff are sufficiently skilled that the organization can minimize outside contracting for repairs, and offers repair services to other parties on a fee-for-service basis. This has brought about \$30,000 a year in revenue that is used to support the Centre's functions.

The Centre partnered with BC Hydro and Fortis BC on training related to energy retrofits. The program helped individuals facing employment barriers develop new skills towards working in the field of energy efficiency retrofits, as well as entry-level trade/construction jobs. The Centre also created a social enterprise that helped young women learn skills in house painting.

The board of directors adds to the skill set of the Centre, bring a variety of backgrounds: nursing, law, addictions treatment, maintenance, economic development, ranching, and 3 First Nation chiefs.

## HOUSING

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Concerning the end of operating agreements, 20 units have come off subsidy to date. Rents were raised to market or near market. Staff has modeled the impact of coming EOA situations: 20 units will not present problems but there will be issues for another 8 units. The organization is confident that it will find ways to make the situation work.

The Centre continues to take advantage of every new program offering and is well situated to keep doing so. It is concerned about the focus of provincial funding on homelessness and "housing first", believing that investments in

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permanent housing are equally important to addressing homelessness and the focus on homelessness does not address the needs of young families.

The Centre attempted to achieve LEED Gold status on its last project. Although the project is well designed and very efficient, it ultimately did not make the LEED Gold standard. The organization found the experience to be very process oriented, expensive, and added a year to their process.

With experience, the Centre has developed strong relations with architects and development consultants who understand northern housing conditions and the needs of the organization and its residents.

## COMMENTS AND RECOMMENDATIONS FROM THE CARIBOO FRIENDSHIP CENTRE

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Organizations must always be thinking about reinvestment in social housing so that the assets endure for many years.

Organizations should focus on creating an attachment to the community.

Home ownership for Indigenous people should be supported as another option.

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# GREY MOUNTAIN HOUSING SOCIETY

## ABOUT THE ORGANIZATION

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The Grey Mountain Housing Society in Whitehorse, Yukon has existed since the 1983 and has a portfolio of 74 units created through CMHC Urban Native housing program, comprised of 36 single family and the remaining made of quad-plexes, duplexes and townhomes units. Between 50% and 80% of its homes are occupied by Indigenous people. The Society has three full time employees, with one employees identifying as Indigenous.

## KEY POINTS

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There is an extreme shortage of affordable housing for low income people in Whitehorse and surrounding areas. As one of the primary providers of housing for Indigenous people in Whitehorse, Grey Mountain is having difficulty addressing the complexity of needs of its residents not only for housing, but also for health and support services.

The end of operating agreements is having a large negative effect on the Society, with no clear solutions other than large rent increases or the sale of units to cover high maintenance costs and a shrinking house inventory.

The organization hopes to be able to stabilize its existing portfolio and build its capacity to undertake new developments.

## EMPLOYMENT AND TRAINING

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The three employees were all hired recently and are learning on the job. The organization's operating budget cannot support any structured training activities.

## HOUSING

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Grey Mountain was originally conceived as a housing solution that offered options between public housing and market housing. However, the shortage of housing for Indigenous people with low incomes has caused the organization to provide as much rent-g geared-to-income housing as possible. The subsidy formula and operating budget are not adequate for this challenge and the aged physical condition of the portfolio is a concern.

A large proportion of the stock is nearing the expiration of agreements, with



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inadequate replacement reserves available for major repairs. One-third of the portfolio has reached the expiration of agreements and a total of 80% of the stock will be affected soon. Units without subsidy are rented at \$200 below market rent, which is not affordable to lower income people.

Residents have a high demand for health and support services. It is difficult for Grey Mountain staff to assist the residents given the complexity of their needs, the low level of staffing, and the scattered nature of the portfolio throughout the Whitehorse area.

Staff are working to quantify the repair needs and consider options to help the Society remain viable. The board of directors has set a target of doubling the portfolio in 5 years, which will take considerable work in capacity building and stabilization of the existing portfolio. The Society may be able to consider new development within two years if more government funds become available and if the organization liquidates some of the units that are beyond a reasonable cost to repair. The preferred development type is a 6 to 10 unit building that is accessible to people with disabilities and offers some housing for seniors. Grey Mountain Housing Society is a local advocate for community integration.

## COMMENTS AND RECOMMENDATIONS FROM THE GREY MOUNTAIN HOUSING SOCIETY

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Other housing organizations and governments need to be more involved in providing housing and support services for Indigenous people.

The existing portfolio is at risk if funding alternatives are not available as operating agreements expire.

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# SKIGIN-ELNOOG HOUSING CORPORATION

## ABOUT THE ORGANIZATION

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The Skigin-Elnoog Housing Corporation in Fredericton, New Brunswick was incorporated in 1973 and serves Indigenous people throughout New Brunswick. The portfolio consists of 400 homes, most of which are single family dwellings, plus some duplexes and apartment buildings. Skigin-Elnoog provides management services to the Government of New Brunswick for its portfolio of housing for Indigenous people and rural residents. The organization has 5 full-time employees, one of whom identifies as Indigenous.

## KEY POINTS

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Skigin-Elnoog has used a variety of program tools available since its incorporation and continues to seek new ways to provide affordable housing to Indigenous people.

The relationship with the Government of New Brunswick is very strong. The agreement to manage the provincial government rural and Indigenous housing is working well for all parties. Skigin-Elnoog is also able to take advantage of provincial government's capacity for training and information technology.

The expiration of operating agreements is being managed well, due in large part to an understanding with the provincial government about an increased ability to move funds within the portfolio.

The organization is looking to its next mandate of creating affordable housing for seniors and for large extended families.

## EMPLOYMENT AND TRAINING

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Managing a large portfolio that is dispersed across the province means that staff must display a wide range of competencies, much of which is learned on the job. This competency has allowed Skigin-Elnoog to minimize expenditures on outside contractors and to respond quickly to repair needs.

The provincial government has provided the organization's employees with access to the training and development activities that are available to provincial employees. The subject matters have been comprehensive, including information technology, radon testing, and landlord and tenant relations. Many of the organization's staff are long-term employees.

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A recent staffing action to fill a senior management position did not attract many applicants, which may be a sign of a lack of people in the area with the depth of background required.

## HOUSING

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The expiration of operating agreements has not been problematic to date, due to considerable planning by Skigin-Elnoog and flexibility provided by the provincial government. The ability to move funds within the portfolio has helped to eliminate any repair backlogs. The retirement of mortgages from the earliest commitments that had interest rates of 11% has improved cash flow. The portfolio is financially viable without the subsidies associated with the expired operating agreements.

Skigin-Elnoog also manages a home ownership initiative called the Off-Reserve Aboriginal Home Ownership (ORAH) Program, a joint initiative that draws 50% of its funding from the Government of Canada's Off-Reserve Aboriginal Housing Trust and 50% in the form of loans and advances funded by the Province of New Brunswick. The initiative has enabled 81 households to access home ownership. However, Skigin-Elnoog is concerned that the trust funds are not being recirculated as loans are amortized, in the manner of a true revolving trust.

## COMMENTS AND RECOMMENDATIONS FROM THE SKIGIN-ELNOOG HOUSING CORPORATION

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Indigenous housing and work to draw together the resources to realize the vision.

The organization is looking to expand its mandate to accommodate seniors and large extended families. There is also a need for a broader counselling function for residents.