

ABORIGINAL WOMEN AND URBAN HOUSING
Realizing the Community Benefits

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ABSTRACT

Aboriginal women's housing issues profoundly affect the safety, health, and wellbeing of entire families. For low-income women who occupy marginal positions within the city, there is a particular urgency to access safe and affordable quality housing. In recent decades, evidence has shown that there are many links between housing and health. There is significant data highlighting deficiencies in the quality and availability of social and affordable housing within urban centres. The personal testimonies of Aboriginal women tenants living in housing developed by two urban Aboriginal housing organizations, one in Regina, Saskatchewan and one in Saskatoon, Saskatchewan, constitute the main focus of my inquiry. The research findings suggest that Aboriginal women experience a greater level of comfort when they rent from Aboriginal housing providers. The women indicate that these agencies demonstrate a greater capacity to provide adequate housing and services that respect their values and cultural heritage. As a result, Aboriginal women are more inclined to stay in housing delivered by Aboriginal housing providers. Adequate housing helps to foster a sense of security and is a catalyst for Aboriginal women and their families to become established in their neighbourhoods. As well, housing stability permits Aboriginal women to access a wide-range of services and it generates a momentum towards salubrious living, better employment and educational advancement.

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ABBREVIATIONS

AANDC	Aboriginal Affairs and Northern Development Canada
AFN	Assembly of First Nations
AFNWC	Assembly of First Nations Women’s Council
CHRA	Canadian Housing and Renewal Association
CIW	Canadian Index of Well-being
CMHC	Canada Mortgage and Housing Corporation
CHEO	Children’s Hospital of Eastern Ontario
CAP	Congress of Aboriginal Peoples
CUIR	Community-University Institute for Social Research
FSIN	Federation of Saskatchewan Indian Nations
FATDC	Foreign Affairs, Trade and Development Canada
LRH	Low Rent Housing
NAHO	National Aboriginal Health Organization
Namerind	Namerind Housing Corporation
NHS	National Household Survey
NWAC	Native Women’s Association of Canada
OHCHR	Office of the High Commissioner for Human Rights (United Nations)
RCAP	Royal Commission on Aboriginal Peoples
SHA	Saskatoon Housing Authority
StatCan	Statistics Canada
Sasknative	Sasknative Rentals Incorporated
SSHRC	Social Sciences and Humanities Research Council of Canada
UAPS	Urban Aboriginal Peoples Study
UN	United Nations
UN-NGLS	United Nations Non-Governmental Liaison Service

DEFINITIONS

NHS shelter costs for tenant households - include, where applicable, the monthly rent and the costs of electricity, heat, water and other municipal services.

“Métis” means a person who self-identifies as Métis, is distinct from other Aboriginal peoples, is of historic Métis Nation Ancestry and who is accepted by the Métis Nation.

–Métis National Council

CHAPTER ONE

ABORIGINAL WOMEN AND URBAN HOUSING

1.0 Introduction

Canadian cities, especially those in the prairie regions, are a microcosm of different cultures – each transforming and continuing its own cultural elements in the city (Walker 2006). Cities are not only made of buildings and roads, they are also constructed through popular imagination and spaces of cultural representation (Gehl 2010; Peters 2010; FCM 2008; Walker 2006; Cresswell 2004). They are central to promoting health and wellbeing and for encouraging vibrant Aboriginal¹ communities (Walker et al. 2010; Mundel 2010). According to Ray (2005), cities are conducive to creativity and innovation, and over time become the places where a person’s spiritual roots lie. However, a report of Edmonton in 2010 indicated that though the city is home to a majority of Aboriginal people, they continue to stay connected to their communities of origin where their family and social roots lie. Perhaps cities may not, therefore, become their spiritual roots, but rather an escape route from hardships on the reserves (Toronto Report 2010; Vancouver Report 2010). Irrespective of how they see the city, and in spite of having consanguine ties to their communities of origin, it has become home to many Aboriginal people.

The Urban Aboriginal Peoples Study [UAPS], (2010) reported on the growing Aboriginal presence in 11 Canadian cities. Aboriginal peoples have a historic presence and are immersed in Canadian

¹ The term ‘Aboriginal’ will be used to refer to individuals who identify with one of the following groups: First Nation, Métis, and Inuit ancestry and combinations thereof. Within each of these groups are many distinct cultural groups. The terms ‘non-Native’ or ‘non-Aboriginal’ apply to those people in North America that are not of Aboriginal descent, and are meant to be respectful of the myriad of cultural groups that have come to call Canada home.

cities (Newhouse, 2011; Carlson 2010). They carry forward their diverse, traditional cultural elements in areas of business, social services, family and housing, and they have well-developed urban institutions, organizations and leaderships aimed at providing culturally relevant programs for their people (Walker 2008). These organizations are managed by Aboriginal people, thereby creating a sense of urban self-determination among them, as there is strong evidence that community self-determination in services, culture and governance is a basic necessity for improved community wellbeing (Walker 2008). Among these organizations are the Aboriginal urban housing providers. However, there has been little research into the qualities that residents attach to homes provided by these urban Aboriginal housing organizations, and the extent to which wellbeing is enhanced in the city by living in Aboriginal-run housing (Walker 2008). My research explores the degree to which the housing environment, provided by urban Aboriginal housing organizations (Namerind Housing Corporation in Regina, and Sasknative Rentals Incorporation in Saskatoon) meet the needs of urban Aboriginal women.

My research focused on two Aboriginal urban housing organizations and the testimonies of some of the female Aboriginal tenants and staff. The first was Namerind Housing Corporation that began operations in 1977. They are 100 per cent owned and managed by Aboriginal people. Namerind's initial mandate was to provide affordable housing to First Nations and Métis people living in Regina, however they have since diversified their mandate. The second Aboriginal housing provider researched was Sasknative Rentals Inc. They are a Métis owned housing organization that started operations in 1982. They provide quality, affordable housing for low-income Métis people living in Saskatoon.

1.1 Research question

Does the housing environment provided by Namerind Housing Corporation in Regina and Sasknative Rentals Incorporated in Saskatoon meet the needs of urban Aboriginal women for housing and home?

1.2 Objectives

1. To document the qualities of homes that are valued by Aboriginal women provided by urban Aboriginal organizations in Saskatchewan.
2. To understand the capacity of these organizations to respond to the goals of the residents.
3. To contribute to Aboriginal urban housing policy and existing program operations.

1.3 Aboriginal Experience

Many non-Aboriginal people in Canada know little about Aboriginal peoples, their history, and current life (Harding 2006; Silver et al. 2002). This lack of knowledge is magnified in urban contexts through continued mistaken notions by governments about where Aboriginal peoples ought to reside. The creation of the reserve system² demonstrates an example of earlier misjudgment that had been carried out. In 1867 the Indian Act³ was legislated. This enabled the federal government to maneuver the creation of the reserve system that legislated control over

² Land set aside by the federal government for the use and occupancy of an Indian group or band (AADNC 2013).

³ The Indian Act was enacted in 1876 and has since been amended. It is the vehicle that allows the government to control most aspects of Aboriginal life: Indian status, land, resources, wills, education, band administration and so on. Inuit and Métis are not governed by this law. (CBC 2011).

where First Nations people could live (AANDC 2011). The reserve system sanctioned the isolation of First Nations people (UBC 2009). Even today, perhaps as a result of their earlier isolation, most urban Aboriginal people indicate that non-Aboriginal people tend to view them in a negative light and this perception is stronger amongst Aboriginal women (Edmonton Report 2010; UAPS Main Report 2010). This therefore influences their choice of where to live. For instance the UAPS (2010) indicated that what influenced the selection of most Aboriginal people in selecting a particular area in the city was their preference to live in the neighbourhoods amongst people who shared similar cultural heritage.

Non-Aboriginal populations can better understand the views and values of Aboriginal peoples by engaging them in the decision-making processes and providing platforms to learn about issues that affect their lives (Hongbo 2013). An important mechanism used to achieve this understanding is the use of oral tradition, which recognizes the historical value of Indigenous communication practices and provides a framework for understanding contemporary issues (Centre for Social Justice 2013; Wheeler 2005; Cruikshank 2002; Castellano 2000). Knowledge acquired through personal interviews can validate the role of applying traditional learning (Castellano 2000).

Although there are many relevant studies that define housing as fundamental to one's health and wellbeing, it is one of the areas that particularly and disproportionately affect First Nations and Métis women, especially those with children (Walker 2010; Statistics Canada 2006; Donnell and Wallace 2004; Bratt 2004; Sutton 2004; Peters 2006; Steuter 1999; RCAP 1996; UN International Bill of Rights 1966). The inadequacy of services pertinent to housing is visible evidence of the poverty and marginalization experienced disproportionately by Aboriginal people (RCAP 1996).

Aboriginal people remained virtually invisible until the 1950s when intra-provincial movement from reserves to urban areas accelerated (Distasio, Sylvestre and Mulligan 2005). In 1951 less than 7 per cent of the Aboriginal population resided in urban centres (Belanger 2013). As Peters (2002) has noted, the fraction of registered Indians living off-reserve in 1959 was 16.9 per cent, which grew to 29.6 per cent by 1981 and increasing to 31.9 per cent by 1986. Since 2003, Aboriginal populations have shifted from reserves and rural communities to 56 per cent of the Aboriginal population residing in city centres (NHS 2011). This denotes a parallel trend with the world's population. In 2010 more than half of the world's population resided in cities (WHO 2014). The transition from reserve communities to urban centres is projected to continue in tandem with the global population to transition from rural to urban (WHO 2014; Walker 2003, 2006).

The population of Aboriginal peoples, especially in the prairie provinces, is growing faster than that of the mainstream Canadian population (Belanger et al. 2012; NHS 2011). The 2011 National Household Survey (NHS) calculated that 1.4 million people in Canada identified as Aboriginal. Rural to urban migration, the flow back and forth between cities and reserves, and the development of urban Aboriginal communities, represent some of the most significant shifts in the histories and cultures of Aboriginal people in Canada (Norris and Clatworthy 2011; Peters 2005, 2006; StatCan 2005; Walker 2006, 2003).

First Nations and Métis populations comprise the largest minority group in many prairie cities, and their social and economic conditions are central to the future of these cities (Peters 2007).

The Aboriginal population in Saskatchewan represents nearly 16 per cent of the total population

(StatCan 2011). The Aboriginal female population in Saskatchewan grew 20 per cent from 2001 to 2006. This was more than three times the six per cent growth of Canada's overall female population (Urquijo and Milan 2011). The Aboriginal population is projected to increase by 42 per cent between 2001 and 2026 with 47 per cent growth in the prairie region (AANDC 2011; Belanger et al. 2012).

The narratives of space, community, and belonging that emerge around the idea of house and home, identify which determinants intersect to define the quintessential elements that govern adequate housing for Aboriginal women (Walker 2006). The principal argument in this thesis is that when Aboriginal women have access to quality housing, serviced with cultural sensitivity, that it could improve their lives and the lives of others within their social circles.

Aboriginal housing providers share and understand the cultures of First Nations and Métis women. Therefore, they have a nuanced or distinct capacity to deliver housing that is better suited to the female Aboriginal resident because they understand the cultural differentiation of their people. The two housing organizations that were studied are managed and owned by First Nations and Métis and function similar to the network of a root system – they develop, champion, and strengthen partnerships to help them build a strong sense of community for their people.

1.4 Organization of thesis

This thesis has been divided into five chapters. The first chapter outlines the research question and objectives. Chapter Two comprises the literature review, which examines the demographics

of Aboriginal women, urban migration and highlights some of their prevailing challenges. Further, this chapter continues with a review of the federal, provincial, and civic mainstream housing policies and employs a literature review to situate this research within the context of social housing policies and the cascading affects of funding cuts. Chapter Three describes the methodology, the selection process of participants, and the tools employed for data analysis. Subsequent chapters examine whether these housing organizations meet the housing expectations of urban Aboriginal women. Chapter Four includes a narrative of the personal experiences regarding the quality of home from the perspectives of nineteen urban Aboriginal women. Further, Chapter Four suggests that incorporating urban Aboriginal women's views of good homes into urban geography demonstrates to a greater degree the autonomy and self-government for which Aboriginal people have advocated for in Canada. Chapter Five links the literature with the personal experiences regarding the quality of home from the Aboriginal women tenants, housing staff and management and concludes the study and makes recommendations by re-engaging with the key sources from the literature review.

CHAPTER TWO

URBAN ABORIGINAL WOMEN, MIGRATION, CHALLENGES AND POLICIES

2.0 Introduction

Chapter Two examines Aboriginal demographics in Canada, Aboriginal women, housing and migration challenges as well as housing policies and their shortfalls. The chapter ends with a summary of the literature review explicitly stating the research gap.

2.1 Aboriginal demographics

Even though you will find similarities among the diverse Indigenous nations, it is important to acknowledge that we do come from specific nations and each of our complex national structures have unique traditions, ways of being, and ways of knowing.

–Patricia A. Monture and Patricia D. McGuire

In a report tabled in 1996 by the Royal Commission on Aboriginal Peoples (RCAP), culturally appropriate housing⁴ was identified as being of great importance to the social, cultural, and economic strength of Aboriginal peoples in urban areas. Aboriginal people now number 1.4 million representing 4.3 per cent of the total population (NHS 2011; CBC 2013). In February 2014, AANDC reported that 56 per cent of Aboriginal people reside in urban centres. Data indicates that there are more Aboriginal women than Aboriginal men residing in urban areas, noting that women tend to leave the reserve for family-related and housing reasons (AANDC 2006).

⁴ Housing that promotes excellence in the Aboriginal community and builds community capacity for housing management.

This increase in urban population has contributed to a housing crisis, hence the need for Aboriginal housing organizations to provide culturally suitable housing and services for their people. Apparently, a confluence of Aboriginal women living in appalling urban housing conditions in a country like Canada, demonstrates the federal government’s failure to address the crisis (International Monetary Fund 2000). CMHC figures indicated in Table 2.1 show that Aboriginal households contribute more of their income towards rent than non-Aboriginal households.

Table 2.1 - Aboriginal and non-Aboriginal housing affordability, 2001 (percent)

City	Proportion of households paying >30% of income for housing		Proportion of households paying >50% of income for housing	
	Aboriginal	non-Aboriginal	Aboriginal	non-Aboriginal
Vancouver	44	37	19	14
Edmonton	36	32	14	10
Saskatoon	50	38	21	15
Winnipeg	38	33	13	10
Toronto	32	37	12	13
Quebec	31	31	10	12
Halifax	46	38	20	15
Fredericton	42	35	16	13

Source: Pomeroy (2004), as cited in Walker 2008: p.5

Aboriginal organizations emerged partly to fill that gap. They provided homes for Aboriginal families that possessed such qualities as comfort in sharing cultural tradition, respect and understanding in delivery of services, and the avenues through which to express their personal values and culture.

The Universal Declaration of Human Rights represents an instrument for human rights standards of achievement. Canada signed this agreement in 1948 along with 52 other countries. Canada celebrates their ‘central role’ in drafting the document (FATDC 2014). The document includes 30 articles that outline the protection of human rights. Article 25(1) of the declaration includes ‘housing’ as necessary for a citizen’s health and wellbeing. A recent poll acknowledges this sentiment, revealing that the top priorities of Vancouver residents were the intertwined issues of homelessness, poverty, and the lack of affordable housing. They feel that in a society as rich as ours, no one should be without an adequate home.

Universal Declaration of Human Rights includes the following:

Article 25(1) Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

In the larger contextual meaning, home becomes the safe haven for raising families and building healthy societies. Residents consider their housing needs: can I afford the rent? Is there a working stove and refrigerator? Is the neighborhood safe? Does the house feel secure? Are there adequate rooms for the size of one’s family and is this the type of home they can see themselves living in? The assemblage of these and other previously mentioned criteria provide the framework and a checklist for basic housing needs that are customary to non-Aboriginal populations. However, it is the quality of the delivery of services that underline the Aboriginal housing agencies’ cultural suitability for female Aboriginal tenants. It must be noted that the size of house and visitation hours are of paramount importance to Aboriginal people because by their culture and family size, relatives visit often to maintain the bond and may even stay for a few days before leaving.

In 2011 the Aboriginal population in Saskatchewan was 157,740 (NHS 2011) representing 15.6 per cent of the total population. Saskatchewan First Nations represented 10.2 per cent and Métis represented 5.2 per cent of the total provincial population (NHS 2011). The number of Aboriginal females in Saskatchewan was 81,890 (NHS 2011). Approximately 32 per cent (26,460) were under the age of 14 years, compared with 18.6 per cent under the age of 14 within Saskatchewan's non-Aboriginal population (NHS 2011; Wilson, 2011). Statistics Canada projects an increase in the Aboriginal population to between 21 per cent and 24 per cent of the population of Saskatchewan by 2031. More than half (55%) of the Aboriginal women and girls lived in metropolitan areas, 25 per cent on reserves and 20 per cent in built up areas with a population of less than 2,500 (StatCan 2011).

Generally First Nations people residing on reserves receive funding subsidies for housing, administered by the federal government. Off reserves, Aboriginal housing organizations are partially funded by the federal government to provide affordable housing for low-income, non-Aboriginal and Aboriginal people. In 1993, however, the federal government terminated CMHC funding for new social housing projects off reserves, which affected these organizations (Hill 2010). This cap on funding led to expressions of protest and a number of Urban Native Housing (UNH) organizations formed the National Aboriginal Housing Committee, incorporated in 1994, as the National Aboriginal Housing Association (NAHA). The association was established to advocate for the continuation of federal government subsidies for social housing (Hill 2010).

The situation is further exacerbated by the fact that many First Nations and Métis people have been economically and spatially marginalized in urban areas, which has separated them from the rest of

urban society and created a social divide (Peters 2005). Males represent 73 per cent of the homeless population estimated to utilize emergency shelters in Canada and females represent 23 per cent (Gaetz et al. 2012). Figures are difficult to determine because underprivileged women tend to stay in unsafe housing because they want to avoid the shelter system and the risk of violence and exploitation on the streets (Gaetz et al. 2012).

Urban Aboriginal women are most impacted in terms of economic conditions and quality housing (NWAC 2007). Statistics Canada (2005), for example, stated that 43 per cent of urban Aboriginal women lived in households with low incomes as compared to 35 per cent for Aboriginal men.

Aboriginal women are also more than twice as likely as the non-Aboriginal female population to be single mothers (O'Donnell et al. 2011; Carter et al. 2004; Hull 1996). Hill (2010) reported that in 2006 one in every five Aboriginal households (20.4%) was in core need. CMHC characterizes 'core need' as the following:

A household is said to be in core need if its housing falls below at least one of the adequacy, affordability or suitability standards. Affordable dwellings cost less than 30% of total before-tax household income. Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

Six selected cities show that Aboriginal citizens are often twice as likely to live in housing that is in need of major repair (Walker 2008) (Table 2.2). Housing that is in need of major repair may have inadequate water or heat supply, significant mold or excessive damage (Gaetz et al, 2013).

Table 2.2 – Aboriginal and non-Aboriginal housing in need of major repair, 2006 (percent)

City	Proportion of population in units needing major repair	
	Aboriginal	non-Aboriginal
Vancouver	15	6
Edmonton	14	5
Saskatoon	12	5
Winnipeg	16	8
Toronto	12	6
Montreal	14	8

Source: Statistics Canada (2008), as cited in Walker 2008: p.5

The severe adequate housing shortages on reserves and subsequently in urban centres culminate in overcrowded conditions, that precipitate supplemental hardships for Aboriginal people (Abele and Graham 2011).

Aboriginal people are overrepresented amongst the homeless population in basically all urban centres in Canada (Gaetz 2013). They represent twice the proportion of non-Aboriginal homeless (Findlay et al. 2012; Laird 2007). On the national scale, 6.9 per cent of the urban Aboriginal population is homeless compared to the national average of .78 per cent (Belanger et al. 2013).

The United Way Saskatoon, CUISR and Area, oversaw a snapshot count of Saskatoon’s homeless population on September 24, 2012. The purpose was to increase understanding of the challenges and develop policies and programs. On that day 379 people were found homeless; in shelters, 61 per cent self-identified as Aboriginal and 37 per cent as Caucasian. The percentage was more

disproportionate for those people surveyed outdoors: 70 per cent Aboriginal and 28 per cent Caucasian (Findlay et al. 2012).

Present discourse on homelessness challenges a simplistic, black and white understanding and proposes a more comprehensive translation that includes multiple levels of grey. Proponents for social policy advancement argue that this approach is required to effectively address the homeless crisis and, in particular, the epidemic proportions of homeless Aboriginal people. Menzies (2005) proposes a more nuanced definition of homeless – moving away from the physicality to individuals being displaced from critical community social structures and lacking in stable housing. It is not merely a housing situation; it is a health care issue that impacts Aboriginal women and their extended family members (WHO 2012; Miko and Thompson 2004).

The prevailing concern for low-income families is affordability (Gaetz et al. 2013; Belanger 2012; Hill 2010; Walker 2008; Carter et al. 2004). This has been identified as the most common barrier to finding housing, with subsequent issues of adequacy and suitability (Findlay et al. 2012; Hill 2010). Some Canadian homes, especially on First Nations reserves, lack clean water and basic sanitation – a fundamental public health risk (AFN 2008). These poor conditions compel women to seek out improved conditions in urban centres; however, they are often unable to afford the least expensive type of rental housing (Durbin 2009; Federation of Canadian Municipalities [FCM], 2008).

Housing provides a platform for self-expression and identity (Belanger et al, 2013). It is a necessity for living a healthy life, and living in unsafe, unaffordable or insecure housing increases the risk of many health problems (World Health Organization [WHO] 2012; Mikkonen and Raphael 2010).

David Macdonald, a Senior Economist with the CCPA and co-author of the study researching Canadian Aboriginal children, stated that the situation is even worse in Manitoba and Saskatchewan, where two out of three status First Nations children live in poverty (Macdonald and Wilson 2013).

A home, according to Carter and Polevychok (2004), is the base that is integral to people's emotional, cultural, social and economic health. Housing is considered by Canadians to be a social right and central to one's health and wellbeing; however, this right is not evenly distributed amongst Canadians (RCAP, 1996) as indicated above. The Federal government's assistance towards Aboriginal housing has been seen to be inadequate and incomplete (Anaya 2013; RCAP 1996). As the need for safe and adequate housing is increasing among urban Aboriginal women, governments have been withdrawing progressively from the field (Canadian Broadcasting Corporation [CBC] 2011; RCAP 1996).

For Canadian Aboriginal women, the continuum of poverty and marginalization persists as a fundamental obstacle to fulfilling their needs and providing care for their families (Loppie Reading and Wien 2009; Macaulay 2009). The sense of place and concept of home are often interwoven with one's sense of identity (Walker 2006). Immediate focus and remediation of the Aboriginal housing crisis is required, with special attention to the needs of Aboriginal women for secure, affordable, non-discriminatory, culturally sensitive housing, in sufficient quantity and in locations that respond appropriately to their situation (Anderson 2013). It is in this regard that Namerind was established in 1977 and Sasknative in 1982 to provide safe, affordable, quality housing and economic development opportunities for Aboriginal people living in Saskatchewan's two largest cities.

Saskatchewan recently became a popular destination for immigrants (NHS 2011). Visible minority groups represented 6.3 per cent of the population in 2011, an increase from 3.6 per cent in 2006 (NHS 2011). The expanded proportion of immigrants in Saskatchewan has contributed to advancing ethno-cultural diversity, although the percentages remain considerably lower than the national visible minority population (StatCan 2013).

2.2 Urban migration and challenges

First Nations people have been migrating to urban centres since the 1950s. With this relocation, they bring along cultural aspirations and a distinctive identity relevant to their history. Currently over half of the Aboriginal population in Canada resides in cities (National Aboriginal Housing Association, 2011). The relationship between culture and identity rests on the characteristics of quality housing and home (Walker, 2006; Donnell and Wallace, 2004; RCAP, 1996; Statistics Canada, 2006; Peters, 2004; Steuter, 1999; Universal Declaration of Human Rights, 1948). Coming from poor economic and social conditions, Aboriginal people have not had a say in the quality and type of urban houses provided to meet their needs and aspirations (Walker, 2008).

According to Statistics Canada, Saskatoon has the youngest population and has been the fastest growing city⁵ in Canada for the past three years. The region's population was 260,600 in 2011, representing an increase of 11.4 per cent since 2006 (NHS 2011). The average national growth in city size was 5.9 per cent (NHS 2011). The City of Saskatoon's Planning and Development Branch released a report in May 2013. The report outlines the city's strategic plan for housing development

⁵ A town must have a population above 5,000 in order to be granted city status in Saskatchewan (StatCan 2008).

between 2013 and 2022 and includes a promise to invest 344 million dollars to add 12,600 housing units.

The Saskatchewan government estimated the province's population to be 1,114,170 as of October 1, 2013. The projected Aboriginal population growth in Saskatchewan is 64 per cent compared to the national average of 47 per cent (AANDC 2011). The largest city in this central prairie province is Saskatoon. Statistics Canada reported it to be the fastest growing city with a population at 253,000. The South Saskatchewan River divides the city geographically, with the east portion being favoured by middle-class residents. Saskatoon's eastside neighbourhood properties are generally more homogeneous, higher priced and are dominated by single detached homes. The east side is preferable to newcomers, yet only 25 per cent of Saskatoon Housing Authority's portfolio is located on the east side (Janice May, Manager, SHA, personal communication, July 2012).

2.2.1 Cost of living

Affordability and NIMBYism⁶ restrict the choices that are available to low-income families. SHA offers social housing units that are geared to income (SHA 2014). The tenants pay 30 per cent of their 'before' tax income up to a maximum of \$52,000 per year. This percentage is the affordability threshold defined by CMHC (CMHC 2014; May, Manager, SHA, personal communication, July 2012; NHS 2011). A Saskatchewan minimum wage earner receives ten dollars per hour. A 40-hour workweek equals \$20,800 per year. An adult with one child receiving income assistance, qualifies

⁶ NIMBY is used to express an attitude and opposition by a person or groups to siting something perceived as unpleasant or hazardous in their own neighbourhood, while raising no such objections to similar developments elsewhere (Oxford Dictionary).

for \$711 for shelter allowance plus \$305 housing supplement and \$255 basic allowance totaling \$1,271.00 per month. The average rent for a two-bedroom apartment increased by 71 per cent in Saskatoon and 65 per cent in Regina between 2006 and 2013 (Table 2.3). The average monthly cost of a two-bedroom apartment in 2013 was \$1,018.00 for Regina and \$1,041.00 for Saskatoon (CMHC 2013). This amount totals more than \$12,000.00 annually which leaves the minimum wage earner with approximately \$330.00 per month for food, utilities, clothing, transportation, dental and health care, and incidentals.

Table 2.3 – Average rent in Saskatoon and Regina from 2006 to 2013

Average rent for a 2-bedroom apartment in Saskatoon and Regina (\$)								
Year	2006	2007	2008	2009	2010	2011	2012	2013
Saskatoon	608	693	841	905	934	966	1,002	1,041
Regina	619	661	756	832	881	932	979	1,018

Source: CMHC 2014.

Statistics Canada uses eight economic indicators to calculate Consumer Price Index (CPI). The CPI is an indicator of changes in consumer prices (StatCan 2014). The goods and services that make up the CPI include; shelter, household operations, “furnishing and equipment”, “clothing and footwear”, “transportation”, “health and personal care”, “recreation, reading and education”, and “alcohol and tobacco.” Of the eight major components, shelter costs reflect the highest percentage increase (NHS 2011). Excluding shelter, Table 2.3 shows the price changes that Canadians living in Saskatoon and Regina experienced from 2006 to 2013. Table 2.3 and 2.4 reflect a correspondingly greater increase in the cost of housing and other goods and services during 2008.

Table 2.4 – Consumer price index for Saskatoon and Regina from 2006 to 2013

CPI Percentage change year-to-year								
Year	2006	2007	2008	2009	2010	2011	2012	2013
Saskatoon	2.2	3.4	3.9	0.9	1.2	2.5	1.5	1.1
Regina	1.9	2.6	3.2	1.7	1.5	2.9	1.8	1.7

Source: NHS 2011.

The NHS reported that approximately one-third (36.9%) of tenants renting subsidized housing paid over 30 per cent or more of their total income towards shelter costs. The survey also reported that lone-parent families and non-family households are more likely to pay 30 per cent or more of their total household income towards shelter costs (NHS 2011). The average shelter costs for subsidized rental properties in 2011 was \$552 per month and non-subsidized was \$895 per month.

Regina is the capital city in Saskatchewan. The city had a population of 232,090 in October 2013 (StatCan 2013). This number represents a 32 per cent increase from the 2006 census population of 179,246 (NHS, 2011). It is the second largest city in Saskatchewan and is located in the southern region of the province. Among the provinces, Saskatchewan has the second largest share of females with Aboriginal identity (NHS 2011).

2.3 Federal, provincial, housing policies and programs

According to Hulchanski (2007), Canada's housing system relies mostly on the market for the provision, allocation, and maintenance of housing. The author states further that 95 per cent of Canadian households obtain their housing from the market while only 5 per cent of households live

in non-market and social housing and most of these programs are closing down. This is apparent because housing providers are compelled to move their housing stock towards increased market housing.

The primary goal of the federal government’s social housing initiative was to provide housing assistance to lower income groups (CMHC 2014). The genesis of government-assisted housing began with the 1944 National Housing Act and subsequent launch of CMHC in 1946 (Table 2.5). This federal government-housing agency was formed to kick-start the housing industry after a 10-year depression and subsequent repatriation of World War II veterans (CMHC 1988). CMHC maintained leadership with regards to policy, coordination, and accountability; however, administration of these projects were transferred to the provinces and territories and after 1996 they assumed the management and delivery of existing off-reserve federally funded social housing programs (CMHC 2011).

Table 2.5 – CMHC social housing programs, 1950-1993

Programs	Date
Public Housing	1950-1985
Rural and Native Housing	1974-1993
Non-profit housing	1973-1993
Co-operative Housing	1973-1993
Urban Native Non-profit Housing	1982-1993
Rent Supplement	1973

Source: CMHC 2014.

Research on the characteristics of houses provided under most of these programs suggests that communication and a clear and agreed upon sense of purpose (among other factors) are key to quality housing (Bander 2009; Candle 2008). Communication between the federal government

and Aboriginal people may at times not be as smooth as suggested by Bander (2009) and Candle (2008). Relations between Aboriginal people and the federal government became unstable following the collapse of the Meech Lake Accord⁷ and The Oka Crisis⁸ insurrection in the 1990s, leading to the formation of the RCAP to investigate government policy with respect to Canada's Aboriginal peoples and to determine its future direction (RCAP 1996). The Commission visited 96 communities across Canada, held public hearings, consulted with several experts, reviewed past reports and commissioned over 350 research studies that resulted in a comprehensive, five-volume, 4,000 page report (AANDC 2010). RCAP identified Aboriginal housing among others as a priority and recommended the following:

- restore CMHC programs directed to Aboriginal people;
- engage provincial and municipal governments to meet fully in co-operation with Aboriginal people;
- increase funding for new off-reserve subsidized housing;
- and provide greater autonomy and flexibility to Aboriginal organizations delivering programs in rural areas and to urban social housing corporations.

The principal recommendations regarding housing have not been implemented; however, proponents continue to see the veracity in these recommendations (Chartrand 2006). These recommendations follow a cascade of regional, national, and international reports that have been generated in tandem and subsequent to the RCAP report. These substantive reports iterate and

⁷ The proposed agreement at Meech Lake, Quebec, offered to accept Quebec's conditions for endorsing the Constitution Act of 1982. Elijah Harper, a dedicated First Nations leader, protested that the proposed accord was negotiated in 1987 without the input of Canada's Aboriginal peoples, which defeated the accord (CBC 2013).

⁸ The Oka Crisis was a land dispute between the Mohawk nation and the town of Oka, Quebec. The Mohawk nation had been pursuing a land claim that included a burial ground and a sacred grove of pine trees near Kanesatake. This brought them into conflict with the town of Oka, which was developing plans to expand a golf course onto the land (CBC Digital Archives).

endorse corresponding conclusions drawn by RCAP with regard to the Canadian Aboriginal housing crisis (Standing Committee on Aboriginal Affairs 1992).

Aboriginal Capacity Development is a Canada Mortgage and Housing Corporation (CMHC) program that facilitates the acquisition of tools in terms of knowledge, skills, training and resources that will allow First Nations to work towards self-sufficiency in housing and assists with housing on reserves (CMHC 2014). Earlier federal regulatory programs that intended to equalize access to social housing across Canada were not subject to the variances of provincial jurisdictions. There have been studies on the aspirations, values and experiences of Aboriginal people, including ones by the Canada Mortgage and Housing Corporation, the Congress of Aboriginal Peoples, the National Collaborating Centre on Aboriginal Health, and the Native Women's Association of Canada. However, none of these specifically address the issue of accessibility and capacity of Aboriginal housing organizations to provide housing for women in urban centres.

Before the early 1990s, CMHC social housing operating agreements were arranged between the federal government and non-profit housing providers. The agreements covered the principal and interest payments for properties overseen by housing agencies to provide social housing for low-income families. The operating agreements began concluding in 2006 and the remaining agreements are scheduled to wind up by 2023. The end of the operating agreements will realize more than \$3.5 billion annually in reduced expenditure by the time all the agreements expire (Pomeroy 2006).

Since 2006, Namerind and Sasknative have advocated to seek out creative solutions in response to the impending pecuniary challenges. The organization's Boards of Directors, management and staff have familiarized themselves with current housing policies and have taken action and continue to review sustainable their operations to ensure that necessary changes are realized. Both agencies have implemented new initiatives to foster sustainable growth and prosperity in response to the reduction in sponsorship by the federal government. The movement towards growth and sustainability includes reaching out to other housing organizations, governments and businesses within the municipality and neighbouring communities.

This strategic approach complements the Saskatchewan government's goal to increase housing across the province. The Saskatchewan Housing Corporation's 2012 Annual Report states that the province is working to "build relationships with local governments, non-profit organizations, service providers, housing authorities and other partners in the private sector." Partnership and collaboration is the strategic direction the province has implemented and housing organizations like Namerind and Sasknative are there waiting at the junction. In terms of housing policies and programs, the involvement of Aboriginal people and Aboriginal housing organizations are key to achieving quality housing. Perhaps as Tawaak Housing Association notes...

in response to a growing need for a separate Aboriginal housing program within the overall framework of the Canadian social housing delivery system. Given existing patterns of societal actions (discrimination and exclusion) coupled with the Aboriginal community's education and employment levels (lower than the non-Aboriginal population in both), was a recognition that the core housing needs of an urban Aboriginal population, migrating from rural areas and reserves, could be better served by separate and distinct Aboriginal housing groups (Tawaak Housing Association 2010).

2.3.1 Changing nature of federal social housing policies

The changing trends in social housing policies result from broader federal changes to most social policies and programs. The federal government made major cuts to social spending, and cancelled the Canada Assistance Plan in 1995 (CAP provided a framework of national standards for income assistance) and virtually every province has allowed income assistance levels to drop to lower levels since then (Kotheri 2007).

Federal funding to some social programs has therefore been withdrawn entirely, or been cut or not given a consolidated source of funding. The Canadian Association of Social Workers (2013) states that Canadian Social Transfer (CST), which is the major source of federal funding in Canada to support provincial and territorial social programs, is largely an unconditional transfer, which has no agreed principals of accountability to ensure equity of social programs across Canada. However, Hicks (2008) observes that changes to public policies in Canada began as early as 1994. This he attributes to a huge budget deficit as the cost involved in maintaining these policies has increased. Observably, as economic conditions become tighter, most social programs suffer negative impacts.

Limiting its focus to housing programs, the Federation of Canadian Municipalities (2011) states that initially, public and social housing was developed with financial assistance from either the federal government alone or under cost-sharing provincial/territorial-housing departments. The programs were directly financed by the federal government or from CMHC insured mortgages, typically covering 100 per cent of capital cost, but by the 1990s the government ended its social housing programs (Canadian Housing and Renewal Association, 2004). The few social housing programs left are either small or aging and lacking funds to function effectively. According to Carter and Polevychok (2004), although the majority of Canadians are well housed, about 1.7 million

households still experience housing deficits. They conclude that Canada has yet to meet the housing objective of providing adequate and affordable housing for all citizens. Compounded by already existing social problems, lack of education and jobs among other things,

Aboriginal Canadians suffer more from housing problems than non-Aboriginal Canadians (Humphreys 2006). The situation is even more precarious among urban Aboriginal people, which partly necessitated the setting up of Aboriginal housing organizations in most provinces, such as Namerind and Sasknative that form the main focus of this research. These organizations have, to a significant degree, achieved major successes in terms of providing affordable and culturally suitable homes to urban Aboriginal families, but much still needs to be done. Namerind and Sasknative have extensive waiting lists with several hundreds of families signed up to become tenants.

Capitalism⁹ and neo-liberalism¹⁰ are two of the factors that led to the winding down of most social housing programs in Canada (Harvey 2007; Hackworth et al. 2006). In terms of cost, these programs have become more expensive to government due to increasing numbers of people (Pomeroy et al 2013). Novac (2002), for example, states that the federal government's role in social housing programs began to decline due to budgetary constraints. Similarly, the Canada Task Force on Program Review (1985) concluded that supplying new social housing units is a costly form of

⁹A social and economic system for the production of goods and services based on private enterprise (Norton 2009).

¹⁰ The doctrine that market exchange is an ethic in itself, capable of acting as a guide for all human action. Its spread has depended upon a reconstitution of state powers such that privatization, finance, and market processes are emphasized. State interventions in the economy are minimized, while the obligations of the state to provide for the welfare of its citizens are diminished (Harvey 2007).

assistance and results in long-term subsidy commitments with little flexibility for new initiatives (Hulchanski 2009).

There is a continuous privatization of the housing sector driven mainly by profits (Canadian Housing and Renewal Association 2009). Since the 1990s both the federal and provincial governments began to retreat from developing new social housing, including ending programs that require ongoing multi-year subsidy commitments for the general population (Novac 2002). In 2007 the UN urged nations to provide detailed housing and population censuses. They stated that it is an essential component of modern government and often represents the only source of information on social, demographic and economic characteristics that ensure equity in distribution of wealth, government services and representation nationwide (UN 2007). On the premise that the Canadian government wished to respect the privacy of Canadians, Canada no longer uses the long form census questionnaire, considered to be a helpful tool for advocating social justice policies (CBC 2012). The federal government replaced it with the National Household Survey (NHS) and published the results in three stages. The NHS housing data was made available in September 2013.

2.4 Namerind Housing Corporation

Aboriginal leaders recognize that adequate housing and living conditions are vital to solving many other social, economic and political problems (Walker 2006). Namerind, created in 1977 to provide Aboriginal residents in Regina with affordable, safe, and culturally adequate housing, is 100 per cent Aboriginal-owned. It is run by a Board of Directors and was established to provide affordable houses and also to deliver culturally significant services to the Aboriginal urban population. During a period of high vacancies, Namerind expanded their services beyond the

Aboriginal population to include non-Aboriginal, visible minority and women in non-traditional roles. As well they have advanced their organization's philosophy to support environmental sustainability and help build a vibrant community. In 2012 Namerind reported that they had approximately 800 names on the waiting list.

Namerind operates as a non-profit organization and receives funding from the federal government through the Canada Mortgage and Housing Corporation. The organization has become a source of ideas, training, and opportunity for the Aboriginal community. Namerind strives to become self-sustaining and they actively pursue this mandate. Namerind's mission states that housing is not just a roof over one's head. They aspire to provide more than just homes to their residents. All of their multi-dwelling properties, including their office building and mall use solar technology energy systems funded from their accrued revenues. They use environmentally sustainable building supplies, appliances, and systems and they post the energy savings on their website (Robert Byers, CEO, Namerind, personal communication, January 2012).

2.4.1 Diversifying revenue sources

Namerind has taken a vanguard approach to its housing portfolio and branched out to provide residential and commercial contracting for property maintenance and development in Regina. They purchased commercial real estate and reinvested the profit back into their affordable housing program. They are the sole owners of the Winnipeg Street Pharmacy. Recognizing a need for access to temporary housing, Namerind converted an apartment building into a patient's lodge. Each of the suites offers short-term accommodation for families visiting from out-of-town for medical appointments or treatment. The suites are fully furnished and they bring in revenue that supports the subsidized housing units (Namerind 2014).

2.5 Sasknative Rentals Incorporated

Sasknative Rentals Inc. was formed in 1982. It is a “Métis managed non-profit corporation established to access decent and affordable housing for Métis and First Nations people” (Sasknative 2013). They collectively manage approximately 430 rental units in Saskatoon and receive funding from operating grants through CMHC. Sasknative’s mission is to:

- foster growth, strength, and pride in the Métis community;
- provide safe, affordable, and adequate housing for Métis people in Saskatoon;
- maintain a stable and sustainable organization.

Sasknative’s portfolio includes apartment units, single-family dwellings, senior’s housing, student and singles’ housing and mobility units. The increase in Saskatoon’s urban Aboriginal and newcomer populations has amplified the demand for subsidized housing. As a result, in 2012 Sasknative reported over 400 names on their waiting list.

2.6 Quality of housing

A home, according to Carter and Polevychok (2004), is the base that is integral to people’s emotional, cultural, social, and economic health. There have been several studies on the quality of housing in Canadian cities. For example Bryant’s (2003) study of quality housing focused primarily on housing quality as a social indicator of health. Similarly, Skaburskis (2006) study of quality housing was limited to the filtering process and the forces that are gentrifying Canadian cities. Again Hulchanski’s (2002) paper focused more on the impact of decent housing on individual households and economic growth. Most of these evaluation studies conducted by scholars were therefore limited to the impact of housing quality, health or income. Culture perhaps played a minor role as an indicator of quality housing on Canadian cities within most

studies. However, to urban Aboriginal women, what defines a quality home goes beyond affordability; the conventional western perceptions of quality housing differ from those of urban Aboriginal women. To them, culture is a crucial indicator. A number of the studies done on the quality of housing in Canadian cities that considered Aboriginal people's perceptions on quality homes (Wilson and Peters 2005; Mochama 2001; Skelton 2002) failed to analyze the testimonies of Canadian urban Aboriginal women on the qualities of housing and home (Walker 2006; Dawson 2003; Memmott 2003) as well as the performance of urban Aboriginal home providers. This research aims to fill this research gap by assessing the quality of homes and the service provided by two urban Aboriginal housing providers, from the urban Aboriginal woman's perspective.

CHAPTER THREE

RESEARCH METHODOLOGY AND THEORETICAL FRAMEWORKS

3.0 Introduction

Chapter Three describes the research methods employed to recruit participants and collect data. It assesses two Aboriginal housing organizations in Saskatchewan, Namerind and Sasknative. Tenants from these housing organizations constitute the research participants. The approach used in collecting data is described and the coding procedure is also outlined to give clarity and credibility to results. Data were coded, organized and analyzed using ATLAS.ti. This computer software program helped manage the copious number of words in the document files. ATLAS.ti performs as a tool to aid the researcher with the analysis of the transcribed verbal communications. Analysis did not compare these organizations but focused instead on each organization's strengths and challenges.

Staff and management were interviewed about their perceptions about these housing organizations and female Aboriginal tenants were invited to talk about their housing experience and identify what they deem to be the determinants of adequate housing. The invitation to participate was directed through the housing organizations' newsletters with published copies of the letters made available at Sasknative and Namerind reception desks (Appendix A). Residents contacted a Housing Coordinator liaison to express their interest in participating in the research. The names and contact information of each participant were then passed onto Dr. Ryan Walker with the assurance that the research process and data would be held in the strictest of confidence. Participants were contacted by telephone to schedule a meeting time. Namerind and Sasknative participants were asked to sign a letter of consent (Appendix B and C). The letters outlined the procedures, methods, and the

participant's rights. Each of the participants received a payment of \$30.00 for approximately one to two hours of their time. The interview questions for Namerind and Sasknative tenants were similar except for substituting the names of the organizations (Appendix D). Dr. Ryan Walker and myself interviewed Namerind's CEO (Appendix E) and Dr. Walker conducted the interview with Sasknative management (Appendix F). The recordings and transcribed Word files from Sasknative participants, coordinators and management were analyzed concurrently with the recordings from Namerind tenants, staff, and management. In addition, the protocol and ethic of reciprocity, recognized as a significant Indigenous custom, was expressed by exchanging handcrafted gifts in return for sharing their experiences.

The residents chose the date, time, and the venue for the interviews. The participants were invited to read over the interview questions or have them read aloud prior to commencing the interviews. The semi-structured, open-ended interviews were recorded and transcribed and further analyzed with the help of ATLAS.ti, a qualitative data analysis software computer program. Categories and themes emerged as the data were analyzed in a manner that considered the research question and objectives.

3.1 Criteria for selecting participants

This research employed purposive sampling for a diversity of women participants. The main focus for this research was the Aboriginal women tenant and only those recordings were researched. Qualitative methods and one-on-one, semi-structured interviews were held with several Aboriginal participants/tenants who were living in Namerind and Sasknative housing units.

Research was conducted following the guidelines of OCAP (Ownership, Control, Access, and Possession). These guidelines represent a collective effort by Indigenous and non-Indigenous people to develop a protocol for the Canadian Institute of Health Research (CIHR) to assist in the ethical practice of research within Indigenous communities (Kovach 2010). The semi-structured, one-on-one interviews, involved explaining the objectives of the project and ensuring that the information gathered would remain confidential and be used to recommend housing policies, which might effectively lead to the development of culturally adequate housing initiatives. In accordance with these ethical guidelines, the participants were assured of their anonymity and reviewed and asked to sign a consent form and were free to respond or not respond to questions (see Appendix B and C).

The interviews were conducted between 2009 and 2012. A total of twenty-five participants took part in the interview process. Seven of the nine female Aboriginal participants interviewed from Namerind, self-identified as First Nations. Six of the ten female Aboriginal participants interviewed from Sasknative self-identified as Métis (Table 3.1). The 19 female tenants ranged in age from 22 to 81 years, and all lived in homes that were filled to capacity. Overall the participation rate was high for qualitative research, as we had targeted fourteen tenants. The data collected assessed the opinions and perceptions that Aboriginal women have regarding their housing situation. Some of the participants elected to be interviewed in their homes and others chose a restaurant or café. The participants were invited to review the questions prior to commencing the interviews. The data collected assessed the opinions and perceptions that Aboriginal women have regarding their housing situation. It must be noted that other social economic characteristics, such as income levels

or type of housing subsidy they were receiving, were not included because they had no direct bearing on the objectives of the research.

Table 3.1 Participant characteristics

	Namerind Housing Corporation	Sasknative Rentals Incorporated
Métis →	2	6
First Nations →	7	4
Managers →	1	1
Coordinators →	1	3

The interview questions aimed to learn the themes that arise from a specific group of Aboriginal women’s experiences involving house and home. The research was grounded on interviews with Aboriginal women tenants in which they articulated their individual experiences and viewpoints regarding the quality of urban housing they currently have and in reference to the quality of housing arrangements they previously experienced.

The interviews inquired whether the participants observed differences between their experiences as tenants of Aboriginal and non-Aboriginal housing providers and aimed to distill important features, characteristics, and culturally relevant qualities that contribute to good housing. According to Dovey (1985), house and home mean two different things. A house may be a physical unit but

home is a complex entity that defines and is defined by cultural, socio-demographic, psychological, political, and economic factors (Carter et al. 2004; Frank 2002; Lawrence 1987). This point was incorporated into the interview guide as questions focused not only on the physical quality of the house but also of the services provided by housing organizations and cultural appreciation such as family size or number of visitors allowed.

3.1.1 Data analysis

The themes were identified based on the research tools described in “Qualitative Interviewing: The Art of Hearing Data” by Herbert and Irene Rubin (2012). The qualitative process elicits a partnership and requires the interviewer to respond and listen carefully to the participant’s point of view. After the data were collected, the subsequent process was to analyze the content. This involved listening to the recordings several times which helped to distinguish the notable themes and concepts. These themes and concepts identified were coded using ATLAS.ti software. The literature served as a litmus test for most themes and concepts Rubin and Rubin (2012). The dominant themes and concepts eventually ascended and became the focus of the thesis.

While the average Canadian household has become smaller over time – from 3.9 in 1961 to 2.5 individuals per family in 2011, partly the result of the increase in lone-parent families (StatCan 2011), the NHS reported that the occupancy per household is higher among Aboriginal peoples and the tenants of Namerind and Sasknative reflect this statistic. The average number of tenants per household was 3.84 individuals per household. A bigger house is appropriate to the needs of larger Aboriginal families. Housing conditions on reserves have been identified as grim and disgraceful and the housing shortages have led to excessive over-crowding (Standing Committee on Aboriginal Affairs 1992). These housing conditions to some extent encourage residents living

on reserves to move into urban centres. The high occupancy per household on reserves surpasses the National Occupancy Standards (Saper 2013; CMHC 2013), and this becomes more prevalent if a reserve is in close proximity to an urban centre (Kevin McLeod, Housing Director, FSIN, personal communication, January 2014).

3.2 Approach to methodology and theory

Research methods combined qualitative data analysis with quantitative census data and the integration of decolonizing, Indigenous, and Feminist methodologies. Indigenous methodologies recognize past colonial influences in knowledge paradigms and challenge the assumptions about how research has been conducted (McGregor et al. 2010). The framework begins with the concerns of Indigenous people and the focus is to build ethical foundations in research relationships (Kovach 2009; Denzin et al. 2008). Indigenous methodologies engage in honouring the rights and historical distinctiveness of Aboriginal people. Feminist methodology is grounded in feminist values and beliefs that strive for equal opportunity for women (Creese et al. 2011). The feminist model focuses on the meanings women give to their world, while recognizing that research must often be conducted within institutions that are still patriarchal (Norton 2009).

Feminist and Indigenous methodologies are accountable to women and Indigenous people (Kovach 2009). Both methodologies are situated in the qualitative landscape and characterize the value in relationship building between the researcher and the participant (Kovach 2009; Wilson 2008). Feminist and Indigenous methodologies segue towards a narrative that builds capacity, honours multiple truths, and brings forward voices that are often excluded (Creese et al. 2011; Kovach 2009). A thematic process for coding qualitative information was employed in searching

for insight and ideas referencing a lens that considered Feminist and Indigenous methodologies. This narrative approach permitted the relevant categories to emerge and to be identified. Aspects of both methodologies were considered in the analysis of this thesis.

One goal was to engage in ethical and responsible research. It was necessary to demonstrate transparency with the research process and objectives, and to engage in a dialogue that was underpinned with courtesy and respect. The participants were told the purpose of the research and invited to receive a copy of the summary of results. The personal experiences of nineteen Aboriginal women tenants (nine from Namerind and ten from Sasknative), one CEO, one manager and four coordinators, formed the keystone of this research project. In accordance with Tri-council ethical guidelines, the participants were assured of their anonymity and were at liberty to respond or not respond to questions with an option to withdraw from the interview at any time. The data collected was used to assess the opinions and perceptions that Aboriginal women have regarding their housing situations.

3.3 Observations

A preliminary research proposal had been established prior to the start of my research. The interview questions had been developed and the parent study was in progress. The one-on-one interviews with Sasknative tenants had been conducted and the relationships had been established. In this regard, I had no personal exchange with Sasknative tenants.

Subsequently, I received the contact information for Namerind tenants, placed the calls, scheduled the meetings, arranged the locations (in consultation with the participants) and led the

interviews. I established my own relationships with the participants and I was allowed to engage in the act of sharing and reciprocity. As a consequence, I could follow-up by telephone to update them on the progress of my research and once again express my gratitude for their participation in the research. Furthermore, I passed along my phone number to each of them and invited them to contact me. A few of the women did contact me to let me know how things are going.

Sasknative audio recordings provided valuable data equal to the data gathered from Namerind participants. However, the connectivity with Sasknative participants was incidental in comparison with the richness in establishing an association. This personal dialogue broadened the spectrum of my experience. I concluded that there could be intrinsic and copious value in the overall inquiry when a researcher engages directly with the participants. Regarding this research, it was appropriate and complemented the synthesis of aspects of Indigenous and Feminist methodologies.

CHAPTER FOUR

RESULTS: ALCHEMIZING A HOME

4.0 Introduction

“Injustice anywhere is a threat to justice everywhere.” –Martin Luther King Jr.

Chapter Four introduces the themes and concepts that emanate from the participant’s testimonials. The dialogue is presented verbatim in a narrative format that depicts the participant’s notions of their housing experience.

In 1996 the federal government negotiated to transfer the administration of all social housing programs, excluding on-reserve housing, to the provinces and territories. This shift was negotiated through Social Housing Agreements with CMHC (Hill 2010). Critics of the change argued that such a transfer would breach original treaty agreements. NAHA proposed, “that the jurisdiction of Aboriginal social housing programs would better be governed by a national Aboriginal housing organization” (Hill 2010). This chapter assesses two Aboriginal housing organizations in Saskatchewan that are subsidized by the federal government.

4.1 Moving beyond affordable housing

According to most scholars and housing agencies, Canada’s housing policy must support an affordable housing system that can meet the housing needs of all Canadians (Walker et al. 2010; CHRA 2009; Bratt 2002). Affordability alone may not be the key but also the nature of services provided to clients. The word affordability is relative; what is affordable to one may not be for another.

Because it's supposed to be low rental, but it's not; it's kind of like in between. If I was making a little bit more money than I am now, that would be just suitable. But it's not because I only get \$1,200.00 from the reserve. That's my living allowance and the rent is \$800.00 right? So back home, I had supplement housing, so I did that over here too but now it's kind of looking like 'iffy' (Namerind resident, 1).

So there's still that big gap between rent geared-to-income and what they call 'affordable' right? Because I phoned them the other day and I'm asking them, I thought this was supposed to be low income and she's like it is low income compared to what other properties are out there, and I guess it's true but it's not low income compared to me (Sasknative resident, 5).

To most urban Aboriginal women value is also placed upon the cultural suitability of the home and in the services of housing providers. Tawaak Housing Association (2010) observes that there is a need for a housing organization to understand the cultural dynamics of Aboriginal people to better serve their housing needs. The association states that there are patterns of societal actions (discrimination and exclusion) within the mainstream housing system.

I left the reserve when my children were very young and I was very, I wasn't confused I just didn't know how to approach or to get help and Namerind seemed to offer the open door. I got the application going and they came and did a home visit. They were very thorough (Namerind resident, 7).

The people that work there have an understanding of my background... who and what I come from. There are certain things that are understandable to them. There are things that are unique to our culture. Sasknative people here see it and it doesn't bother them. I find that other people tend to be really nosy. They make you feel like less of a person because there's some sweetgrass that smells similar to weed (Sasknative resident, 10).

They always seem to come right away and that's a real comfort knowing that they're not going to be these slum landlords that just leave you hanging for days, weeks or even months you know? So, it's changed me. It's changed my relationship with Namerind to other landlords. I wouldn't go back to the regular market (Namerind resident, 4).

... they always knew I had children and they said that if they decided to come back, they were more than welcome. So that was a good thing (Namerind resident, 7).

Coupled with the fact that the Aboriginal community's education and employment levels are lower than those of most of the non-Aboriginal population, flexibility on payments of rents may

therefore be a service which some landlords within the main stream housing system may not allow. This is the gap that these urban Aboriginal housing organizations fill best. In fact most participants living in Namerind and Sasknative attested that these organizations had flexible rent payment systems in place and their interest is to see their tenants succeed and remain with them.

I have been late with my rent because I had missed payroll at work and my cheque was in Saskatoon and it wasn't coming. So they want you to phone. That's their policy. Phone and explain the situation. They were good. The first thing I did when I got my cheque, I had them courier it from Saskatoon to go and pay it. They expect you to do that. They give you a notice if you're late but that's just standard. They do that with everyone (Namerind resident, 2).

... my rent is always late; they don't complain, they write me little reminders every month (Namerind resident, 8).

I know my rent was late once; I didn't pay until the 20th and I got the usual standard letters. I phone them on the 19th and they said, just pay when you can. My friend rents with Saskatoon Housing Authority and what did they do? Her rent was late and she phoned them and told them when she'll pay but then she still got an eviction notice (Sasknative resident, 13).

If you can't make rent directly on the first, you have until the 15th. Some landlords don't let you do that you know. So, that extra 15 days, being a single mother, and there's probably tons of single parents living in Namerind housing, that's like the sweetest thing ever. But how they give us that grace, you know, like it helps right. ... they're kind of working with us to get things worked out. So I appreciate that about them (Namerind resident, 7).

Aboriginal female tenants appreciated that the Aboriginal housing providers would adjust rent payments and coordinate a repayment plan. They worked with their tenants to be successful to remain in their homes.

4.2 The supply of adequate housing falls short of the demand

Evidence suggests that Aboriginal people are disproportionately represented in the overall homeless population and special attention needs to be directed toward generating improved understandings of

the urban Aboriginal experience (Belanger 2013). In Saskatoon, according to the 2008 count, 46 per cent of people experiencing homelessness are Aboriginal, although the Aboriginal community makes up just 10 per cent of the city's population (Saskatoon Housing and Homeless Plan 2011 – 2014; Hill 2010). Relevant studies have concluded that homelessness among Aboriginal peoples is particularly a women's problem, especially those with children (Walker 2010; Statistics Canada 2006; Peters 2006; Donnell and Wallace 2004; Bratt 2004; Sutton 2004; Steuter 1999; RCAP 1996; UN International Bill of Rights 1966). The contrast between a person with shelter and one without seems obvious – these individuals are truly homeless.

I moved here in the end of August. I didn't have any place to go and I was house hunting and I really had a difficult time finding a house. It took me close to two months even with me and my kids thinking, you know, I'd be able to get a place right away, but no. I had to go in a shelter; I had to go into two shelters and the shelter that I was last at, My Aunt's Place, they only keep you a month. For about a week I was driving back and forth to Saskatoon because I didn't have any place to stay and my closest relative is in Saskatoon... (Namerind resident, 1).

There is often insufficient capacity for the individual to locate adequate housing. A person's ability to find employment, access information, secure funding, develop and maintain connections with family, friends and community, produce personal and financial credit references, be familiar with the city, and have a driver's license or the skills to navigate the public transportation systems all contribute to the individual's capacity to find adequate housing. It takes resilience and sustained effort to overcome these dissuading impediments (Bandura 1989).

The value placed upon the quality of the home and the excellence in the quality of service these organizations provide is apparent in the following comments from residents:

To my knowledge, they care very much about Elders and people (Namerind resident 7).

I think it's better with Namerind because I think they know where people are at and where they're coming from. Plus they have that good old First Nations' sense of humour which not every place has, you know. They're pretty receptive, respectful. I find them to be respectful of everybody actually (Namerind resident, 6).

They're involved—not involved in your business—but they give out Christmas hampers, you know, so if you're having a hard year that year, I mean I've never had it yet, but you know if you're having a hard year one year, they make hampers for you, they get donations and they have hampers for tenants. They have barbecues; they recognize Aboriginal day, you know. If you're maintaining your yard and trying to keep your yard, they give out prizes. They have draws and they do things for the tenants (Sasknative resident, 12).

I appreciate the housing that they have. It is not run down. I really like that. Even my sister's house, when she moved in, everything was brand new inside – everything from the fixtures to the toilet. Brand-new and it was really nice because she deserved it you know (Namerind resident, 8).

Sasknative and Namerind perform as a hub for their tenants, similar to the friendship centres, and those hubs serve as focal points and incubators for Native communities existing in Canadian cities.

A stable home becomes a launch pad that can permit a person to engage in civic or community activities.

Namerind is going into business to try and make itself a bit more like self-sufficient; they purchased a pharmacy. I believe they run a short-term treatment place, so they're doing things like that which I think makes them stand out in terms of other housing agencies, so that's a plus (Namerind resident, 6).

I became a registered voter and actually voted for the first time this year because I was not in a basement suite; I was not in an apartment; I had my own residence and I could talk with them when they came to the door like a normal adult. I like that so today was my first year voting (Namerind resident, 9).

Namerind and Sasknative tenants are kept informed with regard to activities and programs through a regular newsletter. The publications are made available at the reception desks of both agencies, and tenants who are unable to make it into the office to pick up the newsletter can have a copy mailed to their residences. Copies of the newsletters are also posted on the providers' websites.

Tenants are therefore briefed about the organizations' active search for opportunities to reinvest in

affordable housing. Diversifying revenue sources help Namerind and Sasknative address the needs of their clients.

They're pretty good and they'll send you out the newsletters and keep you up to date so you know what's happening with them (Namerind resident, 3).

That's why I'm still here. It's good for my life, my living right now. You know I would never get a house like that. Because the rent here [Regina] is outrageous and you know my rent is high but it's okay (Namerind resident, 1).

How much of a deposit does someone coming from the reserve have to put down if she or he has no established credit? Will he or she have the where-with-all to fill out forms and use a computer, or navigate within the complex urban environment? Having access to this matrix of skills can expedite the arduous process that individuals often encounter when they look for adequate housing. If one does not have the capacity to read and write or access temporary housing or transportation it can be daunting to navigate the application procedures required by housing providers.

I'm a bit educated right? How does that help those other people that are sitting outside? What are they gonna do with that piece of paper and how are they gonna be able to call any Aboriginal housing to help them get out of where they're sitting because I'm close to there, at that point, right? I'm educated; I can read that. I had a phone, I rent and bought a phone, you know, I can kind of help myself a little bit, but on the other hand, how do they help themselves? Like how are you helping them help themselves if all you're giving them is a piece of paper and telling them oh, these are the houses, phone and this is how much they are and then they say, oh, yeah, let's see like, they're just pretending not to see and they can't read it (Namerind resident, 1).

Housing providers require individuals to complete a detailed application form (minimum five pages in length) and supply personal, financial and landlord credit references. The application procedure to determine eligibility can be daunting for those who struggle with literacy, communication, financial security, and the overall ability to navigate a rigorous application process. Namerind and Sasknative will assist people with filling out the forms at their office locations and if applicants do not have references, both agencies will accept a letter drafted by the individual or a family member

that explains why they do not have references (Judith, Coordinator, Namerind, personal communication, July 2012; Erika, Coordinator, Sasknative, personal communication, February 2014).

Aboriginal women are often never alone. All of the women provided comfort and housing for their extended families and community members. They care for children, grandchildren, parents, nieces, nephews, and cousins and they fostered children from local and reserve communities. The increase in housing costs has made it more essential for families to support one another.

Ottawa doesn't look at people on the reserve renting to own or buying their own home; they don't, but it's the off-reserve people that do all the suffering because they have to pay the bills, they have rent and now so many of the First Nations people have to move in with their family members to have a home, a roof over their head (Namerind resident, 5).

Namerind and Sasknative have several hundred people on their waiting lists. The number of people in search of housing continues to grow while the supply of subsidized housing is depleting.

...they're taking away housing, but they're not putting more housing for you to live in. So the more housing they're taking, the less housing there will be available for people (Sasknative resident, 4).

During a period of higher vacancy rates, Namerind expanded its policy to include non-Aboriginal tenants. October 2013 vacancy rates were calculated at 2.7 per cent in Saskatoon and 1.9 per cent in Regina (CMHC 2014). Although the rates have increased, they still represent some of the lowest vacancy rates in Canada.

It's good; I have a school right here where my sons attended. I raised three sons in this house and then I raised two grandchildren and I raised two foster kids (Namerind resident, 2).

4.3 Winding down of federal funding

Aboriginal housing organizations could be even more effective if provided with adequate long-term government support. Funding caps on First Nation programs and services have made impoverished conditions worse (AFN, 2007). Namerind and Sasknative have demonstrated the capacity to manage and improve their services in light of the winding-down of federal funding. The federal government distinguishes its responsibility for on-reserve housing, while programs to fund urban housing incentives remain inadequate. The reduction and scant amount of funding opportunities for First Nations urban housing organizations contributes to the inflation of the housing crisis. Houses that have been removed from subsidy receive no provisions from the federal government to upgrade and maintain them.

But I guess I had asked about this the other day, because my house is no longer subsidized, they're not putting any major repairs into houses right now... so now I'm paying market value, and I think and I said to the maintenance manager, well, that's kind of unfair because I'm paying more rent than anyone else is now and I'm not being subsidized; you guys aren't being subsidized; the mortgage is paid on this house, so everything, you know, basically it should be profit what they're getting from me, my rent. ...so you know, any rent that I'm paying should be profit for them and therefore they should be sinking that money in this house. But they said no... we were only getting money from government grants to fix up subsidized houses (Sasknative resident, 12).

There is urgency for these housing organizations to find the dollars to replace the operating agreements that provide them with housing subsidies. The fear is that housing organizations may be at risk of going out of business concurrent with the conclusion of the subsidies unless they secure sustainable investments. They need to be strategic and approach housing as a business and consider the return on their investments, with regard to housing, the location, the zoning, the amenities, and access to social services – beyond the size, style and price. The housing agencies recognize that sound financial investment requires verification. They review what the city has planned for development. The property may be affordable, inexpensive or even offered free from the

municipality. However, does it meet the criteria for a good neighbourhood and would it be adequate for Aboriginal families?

The investment value is carefully considered. Properties are not purchased randomly or arbitrarily.

Housing properties must be in desirable locations and provide sustainable revenue.

We have over 800 families on our waiting list and you have three lots at the end of a bus turnaround! We have to worry about what's going to happen in five years or ten years or 15 years (Namerind Management).

Namerind and Sasknative are expanding by diversifying their investments and acquiring commercial properties and adding to their market-priced housing portfolio. They have redefined their mandates to extend beyond affordable housing. They are realizing creative solutions and adopting new perspectives to address the increased demand for affordable housing.

4.4 Culturally appropriate housing

Participants determined that housing is appropriate when it is affordable, large enough, clean and well maintained, located in a safe neighbourhood, and offers them a level of comfort and compatibility with their neighbours.

First of all it's affordable; second of all, it's spacious, it's clean and it's well looked after and that makes a lot of difference. We all have our own bedroom. It's in a good neighbourhood. I don't worry about the kids, you know, if my son is a little off and not himself and he goes for a walk I know he's going to come home safe (Namerind resident, 6).

I wouldn't be able to afford the kind of house that I'm living in – in the area that I'm living in. The houses that I got before were more inner-city and they were more run down and they were more expensive because you had your heating and everything like that and they were smaller because that's all you could afford. An the location wasn't good... (Sasknative resident, 2).

Participants also found that Aboriginal housing providers facilitated their capacity to express their culture within their rental units and provided a level of respect in deliverance of their services.

When participants were asked about the freedom to express their personal values and culture, tenants said that they felt comfortable in being themselves.

I guess it's only because it's run by Aboriginals, like there's Aboriginals and they know, they're supposedly supposed to know how it is for you... and that's just what I like about it because sometimes it seems like when I deal with, how do I put it, Caucasian, white people, it doesn't seem the same way. It just doesn't. It seems like they're more formal (Sasknative resident, 13).

According to Tawaak Housing Association (2010), most Aboriginal people are subjected to racial discrimination and exclusion in the main Canadian housing system. Hence the need for a housing organization that understands the cultural needs of Aboriginal people. Profiling occurs when an individual is subjected to differential treatment or greater scrutiny because of negative stereotypes related to their race or other grounds such as religious beliefs, colour, ancestry or place of origin or a combination of these. Typically, the reasons given for racial profiling carried out by people in authority are safety, security, and public protection (Alberta Human Rights Commission 2013).

However racial discrimination may go beyond these reasons to include a lack of cultural awareness.

... except for racism when you're filling out a job application or a credit application and they ask where do you live, where do you rent from? And as soon as they see the Sasknative you know it seems to, uh I don't know... Oh, you're native – you know? (Sasknative resident, 2).

For one thing, I don't feel intimidated to go there because they're Aboriginal; I don't feel intimidated and I guess it's because of who is sitting behind the desk like and I also don't feel like I'm... I feel like in a way, included because they're a native organization (Sasknative resident, 2).

Aboriginal tenants experienced a nuanced form of racism when they rented from non-Aboriginal housing providers or private landlords. This was manifested when tenants experienced disregard,

close monitoring and received slow service. Tenants value their experience in Aboriginal housing because they do not experience racism and racial profiling.

I had a comfort knowing that they are not going to be these slum landlords that just leave you hanging for you know, days and even months, or weeks, you know? So, it's changed me. It's changed my relationship with Namerind to other landlords. I wouldn't go back to the regular market (Namerind resident, 5).

I would say the caretakers bothered me, well didn't bother me, but came by more at the old place. But here, nobody really comes around that much. Yeah, so I get more privacy I guess (Sasknative resident, 17).

Aboriginal tenants can experience a degree of anonymity when they respond to vacancy rental advertisements by email or telephone. They experience discrimination upon arriving in person to apply for housing with a private landlord or to inquire at a rental office, an experience they do not have to endure with Aboriginal housing.

I'll say it depends on the landlord, how they view you. If they view you as a very uh, pardon me, just nobody, then they'll treat you like that, but the first, I always say, give a good first impression when you meet someone and so when you, when I meet a landlord, doesn't matter who they are, I can pretty well tell if they've had their mind made up as soon as they see me, or else if they're going to give me an opportunity or not (Namerind resident, 5).

It seems like they [non-Aboriginal] like they're more formal. They're just, who are you, what are you here for and that's that (Sasknative resident, 9).

Namerind, to me, gave me, I didn't have to worry; I just could be myself and they just took me at my word and face value (Namerind resident, 5).

Aboriginal management practices demonstrate a culturally appropriate delivery by being flexible and understanding towards the individual. They practice tolerance versus employing a punitive approach; they make an effort to get to know the tenants. They establish a respectful relationship with their tenants and look out for their wellbeing. They want housing to be a positive situation for their tenants and they work to ensure that they stay in their homes.

Well, before I lived here, I was in Saskatoon Housing for four years. They were a little bit less tolerable about being late with rent (Sasknative resident, 15).

I don't know; I think it's because I know my rent was late once; I didn't pay like until the 20th and I got the usual standard letters, and then like I phoned them on the, I think it was the 19th and they were like yeah, just pay when you can (Sasknative resident, 9).

Many of the transitional housing and low rental properties are located in less desirable neighbourhoods. Namerind and Sasknative invest in properties that are located in good neighbourhoods. These properties are found in all areas of the city. They acquire property that will provide better housing opportunities for their tenants, housing that will be in a quiet and safe neighbourhood and situated close to amenities within walking distance to schools, health clinics and public transit. It can be challenging to introduce Aboriginal tenants into uniform neighbourhood locations that are occupied by middle-class or affluent householders. Residents in these neighbourhoods tend to be homogeneous and demonstrate low tolerance toward minority groups. They resist diversification and fashion opportunities to lodge unsubstantiated complaints towards the social housing agency. Some Aboriginal housing tenants bear the brunt of stereotypes and discriminatory treatment by their neighbours.

I don't know, the first day we moved in, somebody called Namerind right away, like my neighbours... right away they [the neighbours] put a label on us like I said, somebody drinking in the house. I didn't do anything wrong, the girls didn't do anything wrong. We just moved in (Namerind resident, 1).

Communities resist changes because they fear a ghettoization of their area. Both housing agencies have forged ahead addressing the challenges placed before them. They continue to do their research. They are not deterred from pursuing safe and affordable housing. They know that the location and quality of home will ensure suitable and affordable housing and that this will directly

improve the health and wellbeing of their tenants. At the same time, acquiring properties in safe neighbourhoods also dovetails with their quest to arrange viable business investments.

4.5 Sharing cultural heritage underpins feelings of comfort and safety

Aboriginal housing organizations provide culturally appropriate housing and do it in a way that is respectful to the tenants.

I was raised on an Indian Reservation.... I came here because I wanted a better life and I did that through Namerind opening up their housing units to me because I was very, I didn't know much about the city... but they were very patient with me and they showed me a few things like you know, what I needed to do and they would encourage me, you know, to, it's all right, you know, if you didn't understand, they'll give me a letter and they'll tell me, so they're very, very—I find it more easier to talk with them because they were like my own people (Namerind resident, 5).

Cultural familiarity goes beyond mere familiarity. Culturally appropriateness does not account for this; it goes deeper towards a shared cultural repertoire. It has the capacity to generate a sense of comfort for Aboriginal people emigrating from the reserve or other cities. There are definite and documented advantages to having housing staff with similar cultural heritage to their tenants. It is reported that tenants felt more comfortable and less self-conscious.

They'd [non-Aboriginal housing providers] take one look at me and they'd say no, we can't rent to you and I'd say why and they'd say oh, well, uh, we've already got that spot taken and then I'd find out that that spot wasn't taken and they'd given it to someone else 'cause they just didn't, I didn't fit their bill, you know (Namerind resident, 1).

There is a sense of wellbeing that tenants experience when they walk into an office to pay their rent and the person sitting there is one who shares their cultural heritage.

They're good. They're always friendly and they just know me, they're like hi and they probably have hundreds and hundreds of people that come in to pay rent and they know me. It's cool (Sasknative resident, 2).

Aboriginal people may feel more comfortable dealing with their own people because they think they appreciate and understand them better feel appreciated and better understood.

You don't feel like it's a bureaucracy when you go there, like you actually know that you're talking to people and you know that your feelings will get heard, so that's a big thing, it's the bureaucracy because you know that whoever you're going to talk to, like it's gonna, I don't know, you're going to connect with somebody instead of like, I don't know, paperwork, or to somebody that has to answer to somebody else or an office that's somewhere far away (Sasknative resident, 2).

4.6 Finding a house in a safe neighbourhood

Participants referred to the location of their house as a necessary component to establishing a 'good home.' Aboriginal housing authorities recognize that living in a safe neighbourhood contributes to a healthier lifestyle and a level of comfort that benefits all family members.

... because we were right downtown and I don't know a situation happened here last, And we were downtown and there was a stabbing. We walked out like this and there was blood right there and I'm like oh, my God. Maybe there's that's why there's a reason why we're way the heck over here instead of downtown because we were right downtown with the, all the stuff that happens right downtown. When I was over there, I was always scared, scared for my grandchildren because I'm always with my grandchildren, one or two. I was scared for them, and when I did move here, it's a big peace of mind because they're way, we're way out here; there's nobody here that will bother us; nobody knows (Sasknative resident, 11).

Lack of access to quality housing is one of four components that underline the causes of high mobility rates among urban Aboriginal populations. The concomitant housing related issues are affordability, adequacy, security and safety and housing that is better culturally suited to Aboriginal tenants.

Namerind and Sasknative purchase houses in neighbourhoods throughout the city. They put themselves in the position of their tenants and consider what is deemed to be most desirable

location for Aboriginal families. Governments have offered properties that do not meet the criteria for quality housing locations and do not provide tenants with a safe-living environment. These properties fall short on a second front: they fail to qualify as a sound investment opportunity because they are often poorly maintained and featured on a single lot. In addition to concerns with the location and condition of the house, Namerind and Sasknative also consider density and the revenue that multiple dwelling units will garner. These multiple unit developments require more real estate than the size of one single lot so Namerind cannot accept the lot for demolition and reuse if the land area is not adequate.

In the process of searching out sustainable investments, Namerind and Sasknative have helped to guide local and regional governments towards understanding what is suitable housing.

Really! Well, go live there, 'cause we've never had a tenant come in and say hey, got any houses in the hood? Cause it's never happened, you know, we've got, I think, two houses left in the 'hood and the only reason we haven't sold them is the people that live in there want to stay there. And we said well, we're not sinking a lot of money into it. You know, we'll keep it okay, like if there's broken pipes or the furnace goes out, but we're not gonna replace windows; we're not giving you new cupboards because we don't want the house (Namerind Management).

The pervasiveness of urban residential mobility is higher amongst Aboriginal populations and the subsequent diminished access to community services (CMHC, 2002). There is a tendency for Aboriginal women to remain with Namerind and Sasknative housing providers for as long as they stay in operation. The level of satisfaction translates into a stable living arrangement fostering a continuum from poor to improved health and wellbeing (Reading and Wien, 2009). They determine that the housing they are provided is meeting their needs and there is no need for them to seek out better accommodations.

So then when we moved here, I probably lived, since I've lived in Saskatoon, probably, 12 or 14 years, maybe more, this is where I've actually lived the longest (Sasknative resident, 2).

I've lived in other places; this is probably the nicest one I've rented and one of the better neighbourhoods. Namerind appears to be very well managed, I mean there's a process they follow for placement and I think it's fair (Namerind resident, 5).

... about 16 years in this unit. I have a school right here where my sons attended. I raised three sons in this house then I raised two grandchildren and I raised two foster kids and right now I'm on hold because of my sickness. When that's done, I'm going to go back to foster caring again (Namerind resident, 7).

People move in search of improved housing – more adequate, affordable, and better suitability, as well as factors that include social, economic, education and health-related reasons (Snyder and Wilson 2012). Female Aboriginal tenants tend to become established once they have found adequate housing. Stable housing permits Aboriginal people to access a wide-range of services that generate a momentum towards salubrious living, better employment and educational advancement.

We struggled when we first got here and I had to drop a class but now that we've found a place, I've been able to concentrate more on schoolwork and more on the kids. I was even looking for a job today, so that's a whole, totally different world for us but then in a positive way (Namerind resident, 6).

I went to school and got my university degree while I was living in a Sasknative unit. At the time, we were only living on a student loan. I used to work for Sasknative. They gave me a job and they gave my husband a job. He [my son] used to work for them picking up garbage when their units would be vacated or abandoned (Sasknative resident, 5).

Studies show that children will have a greater chance at improving their quality of life if they are provided with secure, safe and adequate housing. In addition, the evidence shows that life expectancy is directly related to poverty (Marmot 2013). In a report published by the Canadian Medical Association (CMA), poverty is identified as the recurring theme and one of the underlining social determinants of health and wellbeing are underpinned by poverty. Being poor restricts access to stable, quality housing and good nutrition (CMA 2013).

4.7 Providing a place to drop anchor

Sasknative and Namerind deliver comparable services in the following areas: communication with tenants; outreach and social events; flexibility with rental fee deadlines that includes extensions and repayment arrangements; incentives that encourage maintaining the yard, home and garden; seniors housing; interim crisis housing; and housing for Aboriginal peoples with disabilities. The similarities are vast and the qualities of services evoke a sense of wellbeing and comfort with tenants from both organizations.

4.8 Meeting challenges

Namerind has expanded its mandate to include economic development opportunities for Aboriginal peoples, environmental stewardship with alternative energy systems and the use of environmentally friendly building materials. Additionally, they have purchased an eight-unit apartment building to provide short-term accommodation for patient's families visiting from away. Namerind is working to reinvent their organization.

Namerind is going into business to try and make itself a bit more like self-sufficient; they purchased a pharmacy. I believe they run a sort of a short-term treatment place, you know, so they're doing things like that which I think makes them stand out, too, in terms of other housing agencies, so that's a plus. It seems like the management is more, I mean they're still housing people, but they're still, they're going beyond government money and looking more at self-sufficiency, so that's a good thing; that's a very good thing (Namerind resident, 6).

In a study published in 2013 by the Canadian Centre for Policy Alternatives (CCPA), Sarah Cooper writes that every year non-profit housing providers have fewer houses on subsidy. This further compounds the urban housing crisis for urban Aboriginal peoples.

In the decades before the early 1990s, social housing operating agreements were signed between the Government of Canada and non-profit housing providers. These agreements covered mortgage payments and the difference between rents geared to incomes and operating expenses. It was expected that once the agreements expired, rents would cover the

operating and capital expenses, but this has not been the case for many housing providers (Namerind management).

The expiration of operating agreements has a direct and profound impact on Namerind and Sasknative's operational budgets, requiring them to replace the lost revenue and develop new sources of funding.

We're down I guess, in the last eight years; we're about 1.3 or 1.4 million dollars less in government money per year, but we've replaced it with just slightly under a million dollars in new revenue from our investments (Namerind management).

Namerind refocused its attention by replacing the methods and procedures formerly used to direct the corporation since first opening their doors in 1977. Management wanted to change the trajectory of gradual revenue depletion by creating new revenue streams. They became pro-active and examined their current practices with the ambition to identify potential opportunities – to secure and implement sustainable and long-term solutions. They recognized that the viability of the corporation was in their hands.

So that's what we started doing, we started selling houses and using that money to leverage other money to create other revenue streams so that we could continue to provide affordable housing. And it really helps you know, running it more like a business, we don't really look to the government, we'll take their money of course, but we don't look to them for everything when we're going to do something, like we won't fail or succeed because of the government, you know, it's in our hands (Namerind management).

Affordable housing continues to be a focus for Namerind and they also demonstrate a high capacity to innovate and expand their services. In response to the growing demand for housing and also to go beyond their former mandate, they have included economic development opportunities for Regina's Aboriginal population. They strategized to overcome their fiscal demands by formulating creative programs that are addressing different housing challenges that face Aboriginal Elders and patients.

One of the things they [Namerind] did was to fill a need that had been unfilled for a long time. A lot of native people were coming into the city and not having a place to stay when their families were sick so they [Namerind] opened up a facility for people who were coming in with family members that needed to be in the hospital for an extended period of time. They opened a house over on Oxford Street; it's sort of a residential facility for people recovering from alcohol additions. I was impressed with that. ...and a pharmacy, that's more of a business thing but I know they deliver prescriptions to a lot of First Nations people... . These types of things, they're good. (Namerind resident, 5).

You know we have a patient's lodge, which we rent out to people in town for medical reasons, by the night. We have a warehouse, which we rent out to our contractors. We have a mall across the street; in there our anchor tenant is the community clinic so that's where we came up with the idea of opening our own pharmacy. So then we thought gee, we have access to all the trades people, we've helped some of these organizations become organizations and we thought how can we take this to another level so we started offering these services to the public instead of just doing it for us. And so that brings us in a little bit of revenue as well (Namerind management).

Across Canada there are over a hundred organizations like Sasknative and Namerind that are run by Aboriginal people, Métis or First Nations or both (Walker 2011). Saskatchewan Housing Corporation (SHC) partner with First Nations and Métis housing providers as well as non-profit organizations, housing cooperatives, and private landlords to provide social and affordable rental housing programs. There are 32 partners in Saskatoon and 33 in Regina that are responsible for delivering social and/or affordable housing (H. Charpentier, personal communication, Monday, June 3, 2013). There are five Aboriginal housing agencies in Saskatoon and four in Regina (C. Lay, email communication, December 2013). In Canada, CMHC defines social housing as affordable if shelter costs account for less than 30 per cent of before-tax household income (CMHC 2013). Publically funded housing accounts for approximately one-third of all social housing in Canada (Pomeroy 2006). Social housing is listed as one category of affordable housing and primarily refers to rental housing subsidized by the government.

Namerind recognizes that the Canadian government must continue to lead the way and they recognize that the former relationship with the federal government has changed.

Well, they [federal government] have to be involved, because if you want to increase the stock, it can't happen without government involvement, but I don't see it in the way that it worked before, you know? Here's some money; go buy some houses. Doesn't work like that. You know I think you've got to come with a good plan and it has to be something that is sustainable, buying the way it was done in the past, if you look at our map and see these houses, that's not sustainable to me. I want a schoolyard. Give us a schoolyard. Let us do something. Let us build a community because it's going to be a community; it can't be enough places for a hundred condos. That's not going to do it. There's got to be something in there that's going to sustain them right, whether, is there space in there for a strip mall? Is there place in there for a community garden (Namerind management).

Sustainability and growth in affordable housing requires the leadership to employ creative and divergent solutions and diversify their investments. They need to be strategic and survey urban planning models that will build neighbourhoods that integrate business ventures and service programs amidst public space, market, and subsidized housing.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.0 Introduction

This chapter argues that Aboriginal housing organizations are more efficacious in connecting, identifying, and empathizing with urban Aboriginal women tenants. They provide a service beyond the capacity of non-Aboriginal housing providers. This relational dynamic is transcendent and generates a sense of wellbeing.

5.1 Discussion

Based on a review of literature and results from the interviews, the research found that some requirements, often demanded by mainstream housing systems and employers as a whole, serve as an impediment to Aboriginal women. Habitat for Humanity Canada provides one example of a social housing program recently developed in 2007. The program was launched to create opportunities for home ownership for Aboriginal families, but it is flawed. The criteria outlined for the program creates barriers that make it difficult for Aboriginal women to qualify. Applicants are required to be fully employed and have a credit history. They also are required to guarantee 500 hours of volunteer service. Aboriginal women care for extended (multigenerational) family members. They seldom, if ever, live alone and often qualify as lone-parent families. Meeting the application requirements would be challenging in the most optimal circumstances.

Increasing numbers of Aboriginal, immigrant and non-Aboriginal Canadians have chosen to live in urban centres. The growth in urban population has increased demands on the available

supply of affordable housing in Saskatoon and Regina. Considering the bleak statistics, coupled with the long waiting lists, the conclusion of operating agreements, and the steep rise in housing costs, an increased number of low-income families are spending more than 30 per cent of their household incomes on housing. The economic prosperity in Saskatchewan precipitated a spike in housing prices and the resulting hike in rent fees. Aboriginal women remain as long-term tenants with Namerind and Sasknative for a myriad of reasons. In their words, Aboriginal women feel that secure housing with these Aboriginal housing organizations, has provided a platform for a better quality living.

Canadians have a legacy of ethical fortitude. Mr. John Peter Humphrey, a Canadian, who served as a member of the UN commission, demonstrated these moral principles during his tenure as one of the primary architects of the Universal Declaration of Human Rights document that informed the commission's work (UN 2014). This document prescribes a list of articles outlining general principles of civil liberties. This achievement is part of Canadian history. This country contributed in establishing a baseline for human rights law in the international community. Yet within our boundaries, we struggle to find an ethic of care for Aboriginal Canadians.

Reports indicate that a person's health and wellbeing is primarily related to poverty. The UN human development index ranks income, life expectancy and education. During the 1990s Canada ranked on top of this list, however, it currently ranks eleventh. Aboriginal Canadians shamefully lag behind other citizens, which makes Canada a good place to live for some Canadians but not for all as many Aboriginal people do not share in Canada's prosperity.

Aboriginal women are the caretakers of the home and caregivers of children. They are not immune to the affects of poverty. Aboriginal women oversee the lives of infants, youth and extended family members. Low-income, lone parent Aboriginal households often feel compelled to choose between paying the rent or feeding the children. In this context, finances are a vital determinant of health, wellbeing, education and overall quality of life. Financial wellbeing can help to launch a safe and happy life and poverty can cripple and become an obstacle too daunting to maneuver.

Aboriginal leaders understand the barriers their people face. They have read the reports, they know the statistics and they have put forth recommendations. The Aboriginal community has led many appeals asking governments to honour their fiduciary responsibility, to provide Aboriginal communities with adequate funding to ensure standards of security and safety. International organizations have urged the Canadian government to take the necessary measures to counter discrimination and the effects of colonialism. Sadly, the federal government's approach to programs and policies seem anachronistic, and by in large, with few exceptions, pay lip service to Aboriginal people's interests to gain a level of autonomy so that they can determine their own futures.

Overall, the message this research conveys is that Aboriginal housing corporations are effective. They refer to traditional philosophies to ensure proficiency and caring in the delivery of their programs. These housing organizations should be maintained and even expanded. The success of such initiatives is not only anecdotal. Aboriginal housing organizations demonstrate best practices

in the management of social and affordable housing for Aboriginal tenants – as their housing system suits the cultural needs of Aboriginal people.

5.2 Quality housing

Based on the review of relevant literature and discussions with Aboriginal female tenants of Sasknative and Namerind, what constitutes a quality home varies in terms of their cultural needs and aspirations. The qualities of home therefore may go beyond a dwelling to include elements such as continuity, centrality, privacy, elements of self-expression, social networks, and appropriate physical design (Walker 2008; Cresswell 2005; Bratt 2002; Després 1991; Saunders 1989; Smith 1994). The research found that Aboriginal women’s perceptions of what constitutes adequate housing have not been given consideration when it comes to planning urban space in most Canadian cities and constitutes a research gap.

5.2.1 Never an abundance of adequate social housing

The research findings indicate that the quality of home impacts on health and wellbeing as suggested by scholars (Walker 2010; Mundel 2010, Ray 2005). Omission of urban Aboriginal women’s perceptions of what constitutes quality homes perhaps may as well impact on their health and wellbeing. As Ray (2005) concludes, cities become the places where a person’s spiritual roots lie. Among most Aboriginal populations in Canada, a woman sustains a home. Child-rearing rests on the shoulders of most single parent women. What becomes of the extended families and future generations who depend on the safety and security they receive from adequate housing? The quality of the home, according to some participants, may significantly impact on their development. Even

finding shelter to live in can be a major challenge for some urban Aboriginal women, not to mention the quality.

Access to adequate housing plays a crucial role in the health and wellbeing of children and youth who are often cared for by lone parent women (Standing Senate Committee on Social Affairs, Science and Technology 2009). In the event that the federal government and Canadian people want to invest in best practices and quality of living for all Canadians, they will proceed to develop a comprehensive strategy to invest in safe and secure housing. If it is a debate about whether adequate housing is an effective vehicle to build capacity among the poor and marginalized, then we need to rely on the international community and Canadian experts. Both determine that investing in housing does offset the greater costs of providing services that offer Band-Aid solutions later on to a vulnerable and marginalized population. The wellbeing of Canada's Aboriginal population depends on a close examination of the characteristics and factors that contribute to these populations that are vulnerable to living in poverty (FCM 2008).

5.3 Social houses brought into mainstream housing

This research is consistent with the findings of the Standing Senate Committee on Social Affairs, Science and Technology. The study tackled a two-year long assignment to study social conditions in Canada's largest cities. The committee focused its study on the most vulnerable city-dwellers. The report, published in 2009, included recommendations that Canada coordinate a national housing strategy. Yet most of the government-subsidized houses are being brought into mainstream housing markets with prices that exceed the financial capacity of most Aboriginal urban residents.

Influencing housing policy, in light of the current social housing trends, offers vast and comprehensive challenges. While other studies have shown the importance of housing and the realm of benefits that surround affordable, safe and culturally adequate housing, there is sparse research that includes the knowledge held by Aboriginal women. There are limitations in understanding how the patterns of Canadian governments affect the authority of Aboriginal governments. Aboriginal people remain clients of a government department and wards of the state. There is no underestimating the effect of quality housing on individuals and their families. After two decades of debate, the United Nations adopted the Declaration on Rights of Indigenous Peoples in 2007. Canada was amongst four member states that initially voted against the declaration but later endorsed it in November 2010. The document provides Indigenous populations with a point-of-reference. It emphasizes the rights of Indigenous peoples to maintain and strengthen their own institutions. This endorsement represents a positive move towards improving relations. The AANDC website refers to this declaration as an aspirational document that is not legally binding but does reiterate their commitment to continue working in partnership with Aboriginal peoples in creating a better Canada. There is, consequently, a strong argument to be made for more consultation and more resources being transferred to provinces and municipalities for the development of programs that are responsive to the specific needs of the local populations (Papillon 2002).

5.4 Discrimination in mainstream housing

Research also found that there is a certain amount of discrimination in the Canadian mainstream housing system. Namerind and Sasknative participants indicated that often when they turned up for appointments after having phoned to get accommodation, the housing authorities, upon realizing they were Aboriginal, would turn them away. Canadian studies into housing discrimination are

reported to be far less rigorous in quantifying housing discrimination in comparison to the comprehensive analysis conducted in the United States (CMHC 2002). Research has been limited to small-scale surveys in a few Canadian cities and there is an absence of research into housing discrimination in Canada (CMHC 2002). There have been no multiple-site or national studies (CMHC 2002). Surveys have determined that many landlords reject families living on social assistance, preferring to rent to working couples, which puts single mothers and other types of households at a disadvantage (CMHC 2002). Research also suggests that landlords apply more stringent financial screening criteria when vacancy rates are low and there is competition for housing (Novac 2002).

As early as the 1950s research studies found evidence of racial discrimination, especially with landlords who were unwilling to rent to visible minorities (Novac 2002). It is up to the Canadian government to change the trajectory and advocate for an end to discrimination experienced by Aboriginal peoples (McDonald and Wilson 2013). The federal, provincial and local governments have the means and they have the encouragement of a wide-range of non-Aboriginal and Aboriginal agencies to avoid further delays and to implement changes that will counter the devastating effects of poverty. Transformative change is clearly possible, desirable and required (McDonald 2013). It is a question of will on the part of all Canadians to move towards alleviating the calamitous effects of poverty (McDonald 2013).

5.5 The world is watching

Miloon Kothari, the UN special rapporteur on the right to adequate housing, conducted a mission to Canada in 2007 to examine adequate housing as a right to an adequate standard of living (Kothari

2007). He was sponsored by the OHCHR to evaluate Canada's housing crisis. Mr. Kothari recommended that the federal government needed to commit stable and long-term funding and programs to realize a comprehensive national housing strategy, and to co-ordinate actions among the provinces and territories, to meet Canada's housing rights obligations (Kothari 2007).

This report calls on the federal government to re-engage in social housing. The study was conducted in 2007 and is one among many. The numbers of people in search of adequate housing are increasing due to increasing numbers of Aboriginal people moving into urban centres and rising populations. The urgency for housing is increasing. Waiting lists are growing at the same time as numbers of subsidized housing are decreasing.

5.6 Difficulties in finding a site

In acquiring properties in more homogeneous districts, Namerind encountered opposition from non-Aboriginal Canadians who do not welcome diversity in their neighbourhoods. For example Robert Byers, the president and CEO of Namerind Housing Corporation stated that most people opposed their acquiring properties in their neighborhood. Against Aboriginals, there is therefore a NIMBY (not in my backyard) attitude. Fortunately, however, these organizations indicate that this opposition does not prevent them from achieving their objectives of providing safe homes for their tenants.

Namerind and Sasknative housing providers possess the mechanisms to ensure that Aboriginal women have access to the same aspirations for housing and home as other Canadians, and the federal government needs to nurture and provide economic support to help these organizations

sustain and expand their services to provide adequate housing and services for growing urban Aboriginal populations.

Urban Aboriginal housing systems have been reviewed by examining the operations of two urban Aboriginal housing organizations and by interviewing their tenants. The literature was thoroughly examined, but as yet there is still no study that analyzes the personal experiences focused primarily on the quality of homes provided to Aboriginal women by Aboriginal housing organizations in Saskatchewan.

The literature argues that one's health and wellbeing is impacted favourably by positive life experiences. Aboriginal women expressed that they feel more comfortable walking into an office that is managed and operated by First Nations and Métis. They identified that they felt more valued and respected dealing with their cultural peers. They indicated that this 'capital' provided them with a level of comfort that was not automatic in communications with non-Aboriginal housing providers (Bourdieu 1986).

5.7 A viable solution

The research determined that broadening urban Aboriginal housing organizations is a necessity in Saskatchewan. This supports contemporary health studies that indicate that poor health conditions among Aboriginal people are directly associated with poor housing conditions (Fullilove 2010; Reading and Wien 2009; Peters 2005; Bratt 2002; Doyle et al. 1996; Dunn 2000). Urban Aboriginal housing organizations could help mitigate this situation.

Aboriginal housing organizations are more efficacious in connecting, identifying, and empathizing with urban Aboriginal women tenants. They provide a service beyond the capacity of non-Aboriginal housing providers. This relational dynamic is transcendent and generates resourceful cultural capital that can be employed to offset the influences of subordination by the dominant culture and generate further autonomy for Aboriginal people living in urban cities.

Namerind and Sasknative possess the mechanisms to ensure that Aboriginal women have access to the same housing as other Canadians that can be delivered in a way that respects their Aboriginal heritage. The federal government needs to nurture and provide economic support to help them sustain and expand their services to provide adequate housing for the growing urban Aboriginal populations.

5.8 Recommendations

The good we secure for ourselves is precarious and uncertain until it is secured for all of us and incorporated into our common life. –Jane Addams (1860-1935), American Women’s Rights and Peace Activist.

Empower women and you will see a decrease in poverty, illiteracy, disease and violence. –Michaëlle Jean (1957-), Canadian Journalist and Stateswomen.

Based on the study’s findings, the municipal, provincial and federal housing agencies would better serve the Aboriginal population if they partnered with Aboriginal housing providers to build capacity and address Aboriginal housing needs. Within the framework of a collaborative, shared ownership, a myriad of culturally appropriate solutions can be developed and subsequently implemented. Reforming social housing policy in Canada requires attention to the process of policy-making (Wood 2013). Aboriginal authority, values and traditions must be

prevalent and legislated housing solutions need to dovetail with Aboriginal authority. This authority could transition the development of housing policies from restrictive and exclusionary in favour of a process that will improve the efficacy of housing programs.

The staff, management and governing boards of housing agencies may well benefit from mandatory cultural awareness training. This schooling could be implemented as a requirement for operational licensing. The objective of such an initiative could help increase staff awareness and understanding of Aboriginal history, of the disparateness of cultures and traditions that exist within the Aboriginal population and the challenges they face. This educational process would transition anti-racist values and lead towards a better understanding of Aboriginal peoples. It was also observed that Aboriginal housing providers encountered low tolerance in certain neighbourhoods. It would be advantageous to distribute information to newcomers and community leaders on the diversity within the Canadian Aboriginal category in an effort to decolonize and advance an ethic of care (Gyepi-Garbrah et al. 2013). This would help to outline a path that teaches a universal obligation to build social relationships that engender feelings of responsibility and the desire to protect and care for others (Gilligan 1982).

In line with earlier recommendations from previous studies, this research also supports an increase in funding to urban Aboriginal housing organizations from the provincial, federal and municipal governments. Perhaps the mainstream housing criteria for renting houses to urban Aboriginal women can as well be reviewed with respect to the policies for damage deposits and references, especially for those new Aboriginal migrants who lack local connections and financial means (Hanna et al. 2004).

In recognizing Canada's wealth, James Anaya, Special Rapporteur on the rights of Indigenous people, also stated, "funding for Aboriginal housing was woefully inadequate ... and that building self-governing capacity is essential to creating socially and economically healthy and self-sufficient Aboriginal communities" (Anaya 2013). It is apparent that a national social housing policy will need to be revitalized in consultation with Aboriginal people. Housing-related ideas have been proposed as effective solutions to minimize high residential mobility and homelessness. Aboriginal housing providers are well positioned to administer and deliver this service to their people. The creation of more affordable housing, more low-income housing programs, and rent-to-own incentive programs are underway, however the supplies are insufficient and low-income Aboriginal families bare the brunt of this housing shortage.

Lastly it is recommended that research findings be disseminated to all levels of government and housing providers to incorporate Aboriginal views into urban planning. This could be achieved through a summary report and journal publication.

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APPENDIX A: Letter of Information for Residents



Department of Geography and Planning
117 Science Place, Room 125 Kirk Hall
Saskatoon, SK S7N 5C8 Canada
Telephone: 306 966-5656
Facsimile: 306 966-5680

September 23, 2011

Dear Sir or Madam

My name is Ryan Walker and I am a professor of city planning at the University of Saskatchewan. I am doing research on housing managed by Aboriginal organizations like Namerind Housing Corporation in Regina. The research involves me speaking with residents like you who are interested in talking about their housing experience. The interview would be to get your opinions on the housing you live in, and what effect it has had on your quality of life.

Would you be interested in assisting me by participating in an interview at a time that works for you during October? It would take about one-hour of your time and you would be paid \$30 for your time and assistance. We can meet at a place that you choose and the interview will be private between you and me. If you would prefer, you may have someone else with you for support during the interview. Your name and identity would also remain confidential and would only be known by me. **If you are interested in participating in an interview, please call the Namerind Housing office 525-0147 and leave your name and phone number with the receptionist. I will then call you to set up a time for me to meet with you.**

This study has been approved on ethical grounds by the University of Saskatchewan Research Ethics Board on May 2, 2008. If you have any questions regarding your rights as a participant you can call the Ethics Office at 306 966-2084. You may call collect.

Sincerely

Ryan Walker

APPENDIX B: Letter of Consent for Namerind Residents



Department of Geography and Planning
117 Science Place, Room 125 Kirk Hall
Saskatoon, SK S7N 5C8 Canada
Telephone: 306 966-5656
Facsimile: 306 966-5680

You are invited to participate in a study entitled *Understanding and Implementing the Qualities of Home in Urban Aboriginal Housing*. Please read this form carefully, and feel free to ask questions you might have.

Researchers: Ryan Walker, Department of Geography and Planning, University of Saskatchewan, 306 966-5664 or ryan.walker@usask.ca and Gale Hagblom, Department of Geography and Planning, University of Saskatchewan, 306 966-5664 or gale.hagblom@usask.ca.

Purpose and Procedure: For the past several years Walker has been doing research on the Urban Native Housing Program and organizations like Namerind Housing that started under that program. We are doing research this fall on whether living in this housing, such as Namerind, has had any specific impacts on residents' lives, positive or negative. The research will involve interviewing residents of Namerind Housing, such as you, and interviewing Namerind staff to understand the organisation's operating procedures and agreements.

The interview with you will be to get your opinions on the housing you live in, and what effect it has had on your quality of life. It will take about one-hour of your time and you would receive \$30 for your time and assistance at the beginning of the interview. We can meet at a place of your choosing and the interview will be private between us, although you may choose to have someone else present for support during the interview.

Potential Risks: There are no risks beyond what you might reasonably expect to experience in any discussion of your housing situation with friends, family and others. Your responses in the interview will not in any way jeopardize your standing with Namerind Housing.

Potential Benefits: The results of this study may have an impact on government housing policy and programs and the way Aboriginal housing organizations manage their units.

Methods: With your permission, the interview will be tape-recorded so that it is easier to analyse later on. You may ask for the tape-recorder to be turned off at any time. Notes will be taken if you do not wish to be tape-recorded at all. Tapes and notes will be stored in a locked filing cabinet in Walker's office at the university and no one will have access to them except us and maybe a

secretary who would type them up. The tapes and notes will be kept in the locked filing cabinet for five years and then destroyed.

Confidentiality: The data from this study will be published and presented at conferences; however, your identity will be kept confidential. Although direct quotations from the interview may be printed, all identifying information such as your name will be removed. Your identity will remain confidential and any excerpts from the interview that we use in our reports will not reveal personal characteristics that would identify you specifically. Having said this, there is always a chance that someone else reading the excerpt in a report or article will recognize a phrase or expression that only you use in everyday conversation. If this is a concern for you please let us know and we will send you a copy of the interview transcript to look over and edit if you find parts that you think reveal your identity. We will not reveal to Namerind Housing staff or other residents that you participated in the study.

Right to Withdraw: Your participation is voluntary, and you may withdraw from the study for any reason, at any time, without penalty of any sort and if you decide to stop the interview at any time, you will be able to keep the \$30. If you withdraw from the study at any time, any data that you have contributed will be destroyed at your request. You may also refuse to answer individual questions during the interview.

Questions: If you have any questions concerning the study, please feel free to ask at any point; you are free to contact us at the number or email address provided above if you have questions at a later time. This study has been approved on ethical grounds by the University of Saskatchewan Behavioural Research Ethics Board on May 2, 2008. Any questions regarding your rights as a participant may be addressed to that committee through the Ethics Office 306 966-2084. You may call collect. You may also feel free to discuss your participation in this study or thoughts or concerns that come up after the study any time with Judith Drysdale Langen at 525-0147. She is the Manager Tenant Relations at Namerind Housing.

Consent: I have read and understood the description provided above; I have been provided with an opportunity to ask questions and my questions have been answered satisfactorily. I consent to participate in the study described above, understanding that I may withdraw this consent at any time. A copy of this consent form has been given to me for my records.

Name of Participant

Date

Signature of Participant

Signature of Researcher

APPENDIX C: Letter of Consent for Sasknative Residents



Department of Geography and Planning
117 Science Place, Room 125 Kirk Hall
Saskatoon, SK S7N 5C8 Canada
Telephone: 306 966-5656
Facsimile: 306 966-5680

You are invited to participate in a study entitled *Understanding & Implementing the Qualities of Home in Urban Aboriginal Housing*. Please read this form carefully, and feel free to ask questions you might have.

Researchers: Ryan Walker, Department of Geography & Planning, University of Saskatchewan, 306 966-5664 or ryan.walker@usask.ca.

Purpose & Procedure: For the past several years I have been doing research on the Urban Native Housing Program and organizations like Sasknative Rentals that started under that program. I am doing research this summer on whether living in this housing, such as Sasknative, has had any specific impacts on residents' lives, positive or negative. The research will involve interviewing residents of Sasknative Rentals, such as you, and interviewing Sasknative staff to understand the organisation's operating procedures and agreements.

The interview with you will be to get your opinions on the operations of Sasknative from your professional perspective. It will take about one-hour of your time. We can meet at a place of your choosing and the interview will be private between us.

Potential Risks: There are no risks.

Potential Benefits: The results of this study may have an impact on government housing policy and programs and the way Aboriginal housing organizations manage their units.

Methods: With your permission, the interview will be tape-recorded so that it is easier to analyse later on. You may ask for the tape-recorder to be turned off at any time. Notes will be taken if you do not wish to be tape-recorded at all. Tapes and notes will be stored in a locked filing cabinet in my office at the university and no one will have access to them except me and maybe a secretary who would type them up. The tapes and notes will be kept in the locked filing cabinet for five years and then destroyed.

Confidentiality: The data from this study will be published and presented at conferences; however, your identity will be kept confidential. Although direct quotations from the interview may be printed, all identifying information such as your name will be removed. Your identity

will remain confidential and any excerpts from the interview that I use in my reports will not reveal personal characteristics that would identify you specifically. Having said this, there is always a chance that someone else reading the excerpt in a report or article will recognize a phrase or expression that only you use in everyday conversation. If this is a concern for you please let me know and I will send you a copy of the interview transcript to look over and edit if you find parts that you think reveal your identity. I will not reveal to other Sasknative Rentals staff, management or residents that you participated in the study.

Right to Withdraw: Your participation is voluntary, and you may withdraw from the study for any reason, at any time, without penalty of any sort. If you withdraw from the study at any time, any data that you have contributed will be destroyed at your request. You may also refuse to answer individual questions during the interview.

Questions: If you have any questions concerning the study, please feel free to ask at any point; you are free to contact me at the number or email address provided above if you have questions at a later time. This study has been approved on ethical grounds by the University of Saskatchewan Behavioural Research Ethics Board on May 2, 2008. Any questions regarding your rights as a participant may be addressed to that committee through the Ethics Office 306 966-2084. You may call collect.

Consent: I have read and understood the description provided above; I have been provided with an opportunity to ask questions and my questions have been answered satisfactorily. I consent to participate in the study described above, understanding that I may withdraw this consent at any time. A copy of this consent form has been given to me for my records.

Name of Participant

Date

Signature of Participant

Signature of Researcher

APPENDIX D: Interview Questions for Residents

- Can I ask if you identify as Métis or First Nations?
- How many people in your household?
- How long have you been living in Namerind housing?
- Can you describe your home for me?
- In your opinion, what makes a good home?
- How does your housing with Namerind help or not help you to live the life you want to live in Regina?
- Have you lived in other places in Regina?
- How does your place at Namerind differ from places you have lived in the past?
 - Is it better or worse? In what ways?
 - Have you ever felt discrimination against you when looking for housing?
- What made you decide to move into housing managed by Namerind?
- Is Regina home, or do you consider home to be somewhere else e.g., reserve, rural community, other city or town?
 - Do you or your family travel much between home in the city and home outside of the city?
- Does the way Namerind runs its housing organization stand out to you as being distinctive in any way?
 - Good?
 - Bad?
 - In comparison to other places you've lived?
- Since moving into your current place at Namerind have you noticed changes in other areas of your life, or your family's?
 - Feeling part of the neighbourhood, community?
 - Feeling part of Regina's community?
 - Educational opportunities?
 - Social or cultural changes?
 - Employment-related changes?
 - Health or wellbeing-related changes?
 - Access to useful programs or services?
- If you had to name the biggest positive effect on your daily life since moving into Namerind housing, what would it be?
 - Why?
- If you had to name the biggest negative effect on your daily life since moving into Namerind housing, what would it be?
 - Why?
- Have you found that living at Namerind brings you into touch with other Métis or First Nations organizations, programs or services in the city?
- Do you have connections to other people living or working at Namerind?
 - How did these get started?
- Does Namerind have any social functions or cultural functions that facilitate meeting other people or recognizing Métis or First Nations culture in Regina?

- Do you feel like your housing at Namerind is a place that you have control over and where you can express your personal values and culture?
 - Can you do what you want in your house/apartment?
 - Do you feel you can organize the things that are important to you?
 - Can you be yourself and do the things that are important to you?
 - Are there ways for you to get involved as a tenant in the operations of Namerind if you want to?
 - How do you feel about the role of tenants and their relationship with Namerind operations and management?
- How would you describe the way Namerind is operated?
 - Are there tenant support services? Examples?
 - Management practices e.g., if for example you are late with rent; if you want to have friends or relations stay at your place for a few weeks; if you want to spend time away outside the city?
 - Application process to get a unit?
 - Rules and regulations?
 - Relationship with staff or board?
 - Is Namerind a ‘caring’ and ‘community-orientated’ type of organization?
 - ⊙ Can you give an example or two of how it is or is not a caring or community oriented organization?
 - In comparison to other housing landlords you’ve had in the past?
- Do you find dealing with a Métis or First Nations housing organization and the people that work there better than dealing with non-Aboriginal housing organizations or landlords?
 - Why?
 - Examples?
- Does Namerind provide more than a housing function?
 - For example, are there social or cultural things that Namerind helps with?
- What do you think about the physical layout, design of your home?
 - Large enough?
 - Well maintained?
 - Location?
 - In comparison with other places you’ve lived?
- Do you feel like you can support your family, friends or relations in your home?
 - Is this something that is important to you?
- Now that I have asked you all these questions, is there anything you’ve been thinking about Namerind that I haven’t really asked about?
 - What thoughts do you have about what makes Namerind distinctive from other housing organizations that I haven’t asked you about already?
- Last call before we end, have we missed anything?
- Would you like me to mail you a summary of the results when the study is finished? If yes, I will need your address.

APPENDIX E: Interview Guide for Namerind CEO

Understanding & Implementing the Qualities of Home in Urban Aboriginal Housing

- Can you tell me a little bit about Namerind as an organization?
- What is your role here, and for how long?
- What is Namerind's purpose? Mission? Goals?
- Are we seeing an example of urban Aboriginal institutional self-government at Namerind?
- What are the operating procedures for occupancy, tenant application, management practices, eviction, maintenance at Namerind, where do they derive from e.g., government, board?
- What is connection to MUHAS and how does it affect operations?
- Examples of continuing funding for social housing?
- Examples of new social investment funding for housing?
- Any difference between the two above? Strengths, challenges associated with each.
- Housing? More than housing e.g., links to education, child and family, cultural, employment, health, economic development?
- Can you tell me the Namerind story of branching out into other sectors and diversifying?
- How does that diversification relate back to Namerind's purpose, mission, goals?
- Ability to exercise self-determining autonomy as an organization, versus self-managing autonomy.
- To what extent do government operating guidelines allow Namerind to develop dimensions of programming that it regards as necessary?
- To what extent is Namerind able to use its assets to secure financing for new projects that would expand operations in new directions or improve existing programming?
- Are there barriers to creativity at Namerind, set by external parties e.g., by government, MUHAS?
- Operating agreements – what are they and when do they expire? What challenges lie ahead?
- Proportion of units that are RGI Rent Geared to Income. What is the portfolio size
- Relationship between board, staff and residents.
- What is different about Namerind, in terms of physical units and in terms of management style, operations etc?
- What is the connection between Namerind management-staff, households and rural or reserve communities?
- How are tenants generally coming to apply and live at Namerind e.g., referrals, relationships?
- Are there certain types of households that are more prevalent than others e.g., lone parent, women-led, reserve-to-city migrants, students?
- Can I ask if you identify as Métis or First Nations?
- Have we missed anything?

APPENDIX F: Interview Guide for Sasknative Management

Understanding & Implementing the Qualities of Home in Urban Aboriginal Housing

- Can you tell me a little bit about Sasknative as an organization?
- What is your role here, and for how long?
- What is Sasknative's purpose? Mission? Goals?
- Are we seeing an example of urban Aboriginal institutional self-government at Sasknative?
- What are the operating procedures for occupancy, tenant application, management practices, eviction, maintenance at Sasknative, where do they derive from e.g., government, board, MUHAS?
- What is connection to MUHAS and how does it affect operations?
- Examples of continuing funding for social housing?
- Examples of new social investment funding for housing?
- Any difference between the two above? Strengths, challenges associated with each.
- Housing? More than housing e.g., links to education, child and family, cultural, employment, health?
- Ability to exercise self-determining autonomy as an organization, versus self-managing autonomy.
- To what extent do government operating guidelines allow Sasknative to develop dimensions of programming that it regards as necessary?
- To what extent is Sasknative able to use its assets to secure financing for new projects that would expand operations in new directions or improve existing programming?
- Are there barriers to creativity at Sasknative, set by external parties e.g., by government, MUHAS?
- Operating agreements – what are they and when do they expire? What challenges lie ahead?
- Proportion of units that are RGI
- Portfolio size
- Relationship between board, staff and residents
- What is different about Sasknative, in terms of physical units and in terms of management style, operations etc?
- What is the connection between Sasknative Rentals management-staff, households and rural or reserve communities?
- How are tenants generally coming to apply and live at Sasknative e.g., referrals, relationships?
- Are there certain types of households that are more prevalent than others e.g., lone parent, women-led, reserve-to-city migrants, students?
- Can I ask if you identify as Métis or First Nations?
- Have we missed anything?