



Red Deer Aboriginal Housing Gap Strategy Initiative

Red Deer Alberta

SUBMITTED TO SHINING MOUNTAINS RED DEER

MARCH, 2017

Acknowledgments

This report is enriched by the Aboriginal community voices of those who shared their experiences living in the City of Red Deer. This would not have been possible without the dedicated help from Red Deer Aboriginal housing agency staff who went above and beyond their day-to-day workloads to connect this study to community people from all sectors of Red Deer City area. This study brought together people who shared a multitude of serious hardships and wonderful successes. Collectively, these responses helped to sketch out some of the ideas for improving access to affordable housing for Aboriginal people in Red Deer. A great deal of effort has been taken to ensure that the words and ideas of the community voice guide, inform and shape the recommendations found in this study.

Special thanks to; Shining Mountains Living Community Services, Red Deer Friendship Society, Metis Urban Housing Corporation, Urban Aboriginal Voices. Special thanks to Sharlyn who provided critical support in getting the focus groups arrangements made, posters up and the questionnaires out as well as doing all the important work associated with survey distribution and collection. I would also like to acknowledge Terry for her help with the data and final report chart development.

Table of Contents

Acknowledgements	1.
Table of Contents	2.
Executive Summary	3.
Introduction.....	5.
City of Red Deer Current Housing Synopsis	6.
Research Methodology.....	10.
Aboriginal Demographic of Aboriginal People in The City of Red Deer Statistical Overview	
Current Red Deer Framework	11
Suggestions for Immediate Needs	
Racism	
The Prevention of Homelessness	
Urban Reserve Development in Canada	
Emerging Legal and Policy Housing Issues..	
Limitations to the Study.....	
References	

Executive Summary This evidence based, mixed methods study successfully collected 475 minutes of productive interviews and focus group dialogue as well as written responses through the surveys (51). In this study, respondents intersect and represent a wide cross-section of the Indigenous community in the City of Red Deer housing community. This inquiry produced rich experiential dialogue ultimately demonstrating the effectiveness of multiple data collection methodology which was designed to include focus groups, interviews and surveys. These methods proved to be an effective means of engagement with the community while additional efforts to ensure security of identity also gained the trust of the participants as evidenced by the quality of the shared experiences. In that regard, the elicited data is excellent and rich providing a strong Aboriginal / Indigenous City of Red Deer voice. The goal of this study was to hear firsthand the experiences of First Nations, Metis (FNMI) and other self-identifying Indigenous peoples who live in Red Deer. The study took place over a three-month period. The collective results at each stage of the processes: the literature review, focus groups and questionnaires are rife with concerns raised by the Indigenous community in terms of how they received housing benefits or how it eluded them personally in the City of Red Deer. This work presents their thoughts with as little distortion or interpretation as possible to respect the shared Indigenous knowledge, customs and experiences. The research has been accountable to the Indigenous Red Deer community throughout the process. Every effort has been taken to ensure that the community voice was accurately reflected in the research findings, recommendations, dissemination and distribution of the findings. The Final Report includes three sets of recommendations, each grounded in the community experience with a scope that takes into considerations the points shared and gaps identified. These reflections and the perceptions are about how to improve Aboriginal housing in the City of Red Deer. It also includes several concepts developed by Aboriginal housing agencies and services in various areas of Canada and reported in the literature review. These have been woven together to produce an innovative approach to addressing the short, medium and long term housing needs in Red Deer. The findings in the literature review identified several creative initiatives from across Canada showing how other Indigenous people in housing programs and projects have addressed universal funding or economic barriers that tended to circumvent the success of projects or reduce the impact of those tensions to ensure that Aboriginal peoples have been able to access affordable housing in their communities. These issues are all reified in some manner in Red Deer or experienced by Aboriginal people seeking affordable

housing in Red Deer. Those ideas also lent their influence in shaping the recommendations found in this report.

The data collection methodology targeted three unique participant groups: stakeholders, frontline workers, and community people. Each of these groups have direct experience or knowledge of housing constraints or barriers to help construct the reality of the housing experience in Red Deer. The results of the triple level collection methodology produced an excellent array of experienced and integrated knowledge about the housing through community. front line service providers and administrators collectively exposed serious structural gaps in the current housing system in Red Deer. As a researcher, I found that participants in all three target populations provided thoughtful, well considered ideas not only from FNMI community but also from non-FNMI people who work as front line staff or stakeholders.

The format of the document that follows begins with the literature review findings. This is followed by questionnaire results with demographics and graphs to help to sketch out for the reader, the current experiences of the people most impacted by the lack of housing or by gaps in housing in grounded research to ensure the voice of those who rely on housing services in Red Deer is well articulated. This report closes with recommendations sorted under three themes: short term, mid-term and long term. Recommendations in all themes include thoughts that flow directly from the community voice, front line workers and stakeholders. The goal in the first set of recommendations (Short Term) are tied to closing gaps in current systems. The Second set of recommendations (Mid Term) are organized in a linear format that could be accomplished for mid-term housing solutions. The final set of recommendations (Long Term) are options designed for long range planning.

Introduction

This study was guided by key community members from major Aboriginal housing stakeholders in the City of Red Deer who also initiated this study. Those stakeholders were consulted through the research and the data gathering processes. They were instrumental in recommending such things as the location for focus groups, distribution of the sealed boxes. Their assistance was essential, along with help from agency staff in distributing the surveys as widely as possible to as many Aboriginal people as was realistic in the short data gathering timeframe available in the Red Deer City area. Through these considerable efforts, this study has been solidly grounded in the Aboriginal community and has collaboratively brought the voice of Red Deer people onto these pages. In the research findings, you will read many of the concerns articulated in the voice of the community. An appreciation for the insights and knowledge shared as they deepened the essence and value of the data with the inclusion of their realistic and meaningful subjective experiences. Their experiences brought to light other important dimensions of the City of Red Deer. I, as a researcher, am deeply indebted to each person for their trust.

The scope of this evidence based study is confined to the City of Red Deer. Careful organizing of the materials ensure that the experiences outlined about housing matters, as sketched and related for this study, are relevant to the housing experience of many Aboriginal families in the City. Participants in all three target groups generously shared their thoughts and ideas. Coupled to the research findings and of equal importance in considering effective recommendations is the current and projected Aboriginal Demographic Indigenous population for the City of Red Deer. The demographic landscape colours the context of the Aboriginal housing world in Red Deer. Generally, the Red Deer Aboriginal population has experienced considerable growth with nothing in the national, regional or local population data to indicate that there will be any change whatever to continued explosion level growth. Despite the obvious impact of the current population boom and consistent demonstrated need for increased housing, the supply of housing and cultural supports has not kept pace with demand. The social and economic constraints **the** surround the demographic phenomena also appear as a genuine issue in many housing reports in the literature review which validates this as a national issue that is simultaneously creating pressure in many areas of Canada. Due to those factors, this report characterizes the potential impact that local demographics will have on housing goals in Red Deer and will accordingly influence part of the mid and long term recommendations outlined.

One word about terminology used to refer to First Nations, Metis and Inuit people in this report. I use non-indigenous terminology interchangeably throughout this document as a means of inclusion. The terms, Aboriginal or Indigenous are used

interchangeably to universally refer to all persons who have Indigenous decedency be they Metis, Inuit, First Nations, status, non-status, urban, rural on-reserve off reserve, Bill C-31, C 6.2 or C6.1, or who self-proclaim. I view all these terms on the same grounds, which is merely colonial impositions and external naming. To be respectful to Aboriginal people they generally prefer their own nation names. This report does not have the resources to have collected and listed all the nations of the community and the Indian names of those who contributed to this report. I acknowledge that failing.

City of Red Deer Current Housing Synopsis

This synopsis is from the City of Red Deer report titled *Red Deer System Framework (2016-2018)* by Dr. Alina Turner. Turner describes the Red Deer housing situation as being in three primary contexts: Population and Local Economic Situation, Rental Housing Market Information and Core Housing Need and Housing Affordability. In summary, from the 2015 Municipal Census Report she reports the Red Deer population at 100,807. Increases to the population are at 2.2%. The social trends identified focus on increases in population but also highlighted increases in non-traditional families more specifically the growing number of single parent families, which hypothetically are attributed to failing marital rates and the increased common-law conjugal arrangements. Those hypotheses might be applicable to non-Aboriginal families but do not neatly fit the Aboriginal characteristics of Indigenous families. The term “non-traditional family” by their composition captures Indigenous families in these numbers. There is a different explanation for the formation of these family constructs in the Aboriginal community. Indian and Northern Affairs uses a different term to explain those “no-traditional families” they call them “skip-generation families”. (Indian and Northern Affairs Canada, 2017). These are described as family units comprised usually of older generations who are raising grandchildren. Those family arrangements would appear in the statistics Canada data as single parent families. Statistics Canada is not able to capture “skip generation” characteristics which in turn does not capture the unique Indigenous contexts that have emerged due to the extreme social conditions and adjustments the community makes to survive. Skip family numbers while they fall in the general numerical data of the City of Red Deer they could not be described as common-law families moreover “skip families” do not fall neatly under the description of failing marital rates. Many Indigenous grandparent “skip families” are organic constructs caused by early death rates, suicides, or often related to complications of drug or alcohol abuse. These family structures are a new phenomenon in our communities that continues to grow and must be taken into context in Aboriginal family unit housing development.

Red Deer is an important part of Alberta’s urban landscape. The 2015 Municipal Census Report says that Red Deer is **Alberta** third largest City in Alberta. The strongest growth was reported in 2016 in the areas of Vanier with 583 new residents and Timberlands – College Park, with 381 new residents. The average age of **the** Red

Deerians is 38. 48.8% of the population is female and 47.7 % is male. (Statistics Canada 2017). These statistics are important when compared to those of the Aboriginal population dynamics. In sections below the populations dynamics of the Aboriginal population in Canada and in Red Deer outline a different demographic profile.

Aboriginal Demographic Profiles in Alberta and Red Deer

Indigenous and Northern Affairs Canada report (2013) highlights that the total Aboriginal First Nations, Metis and Inuit (FNMI) population in Canada is 1,400,685 accounting for 4.3% of the total Canadian population says the National Household Survey. The most outstanding feature of this population is the age structure of the population which is much younger than the rest of the population with 46% under 25 years of age as compared to the general population at 29%. (Statistics Canada and AANDC tabulations 2011). The statistics provided for the City Red Deer show a significantly higher average age of 38 years.

Statistics on all Aboriginal people are considered self-identity based and are not deemed to be completely accurate. Most academics and statisticians feel that the numbers may be significantly higher. Current numbers reflect a lack of trust on the part of Indigenous populations in filling out voluntary information for government use. There are also a number discrepancies attributed to ethnic mobility (Changes in s”?

\elf-reporting of cultural affiliation). As the stigma attached to Indigenous identities recedes a correlating number of respondents change their ethnicity to Aboriginal. (Aboriginal Affairs and Northern Development, 2013) Other discrepancies with the numbers emerge due to resistance by several reserves across Canada who refuse to participate in and will not allow statistics Canada on their land bases. These are crucial factors in considering recommendations for the City of Red Deer as the numbers herein reported may be higher then reported by Statistics Canada and therefore may impact planning. The following numbers are derived from Government sources however do provide a benchmark to work from.

The Aboriginal identity population in Alberta show that the FNMI populations in Alberta (2013) is higher than the national rate of 4.3%. The Province of Alberta rate is 6.2% of the provincial population. The total Aboriginal population in the province is 220,695. Of the Aboriginal people who self-identified in the province; 48% are First Nations, 41% Metis, 9% identified as other. Please note that when respondents choose

“other” on the stats Canada forms, the “other” option provided respondents with the option to indicate that they have more than one Indigenous identity. Less than 1% claimed Inuit identity. (Aboriginal Affairs and Northern Development Canada, 2013)

Of the national total 13.7% of the all Aboriginal people in Canada live in Alberta. Alberta is also home to the largest number of Metis people with 96,865 reporting Metis Identity in the province of Alberta. These numbers are higher than for any other western province in Canada, including Manitoba. Of the respondents who identified as Metis in the National Household Survey, 21.4 % of the Metis population live in Alberta. Metis people claim a unique culture, cultural heritage, stories and value systems that influence their life style. Statistics Canada reports that more Metis children live in homes more often with their biological parents than do First Nations children (Statistics Canada, 2011).

The place of residence most often identified by all the FNMI groups is a relevant factor to the City of Red Deer and Aboriginal housing agencies in Red Deer when framing a housing plan to address the needs of the FNMI people who live in the city. A little less than half (45%) of the Registered Indians live on reserve. Most non-status Indians (75%) and Metis (71%) live in urban areas. The Inuit (56%) live predominately in rural areas.

Aboriginal population growth over the years has been defined by statistics Canada as moving from rapid growth between the years 1941 – 1971 to explosion level growth in the years 1971 – to present, with a 487% increase in all Indigenous numbers during those periods and no signs of decreasing soon. (Statistics Canada 1901 – 2006 and Population data 2011) Of all the Indigenous groups in Canada, it has been reported that the non-status Aboriginal population numbers are the most rapidly growing of all FNMI groups in Canada. These estimations of projected rates are extracted from the highest observable birth rates in exceptional conditions from which mortality rates are subtracted. (Statistics Canada Census of Population and 2011 National Household Survey AANDC Tabulations). The annual growth rate for all the Aboriginal populations maintains rapid for off-reserve populations and in cities in Alberta such as Red Deer. More recent calculations of increases show 20.1% increases between the years of 2006 and 2011 with the largest numbers occurring in western provinces. Living arrangements reported in the Stats Canada Housing Survey for Aboriginal people also deserve mention due to the degree of difference found in distinct commonly found family make-up models. Aboriginal children live in a variety of living arrangements. Skip generation families are common. Aboriginal children are step children, adoptive children, and grandchildren or often found living with other relatives. As well in Alberta, we find the largest populations of Metis nation peoples. Each of these populations require specific consideration as the addition or inclusion of culture becomes more important in the design and development

of culturally appropriate housing initiatives in western Canada. Closer to home, Statistics Canada, 2006 community profiles report a total Aboriginal population for the City of Red Deer at 3,600 people, of which 1,685 are male while 1,915 are female. These statistics are low but could provide a foundation upon which to construct a framework for housing in the City of Red Deer.

Additional Social and Statistical Dynamics

Before I delve into options and housing reports, there are important Aboriginal demographic projections that influenced and shaped the recommendations found in this study. As mentioned, demographic growth is a crucial factor for long-term planning success. In other words, if meeting the needs of today we find that within less than ten years the situation for Aboriginal people returns to crisis mode then the success is a very passing one indeed. Being aware of Aboriginal demographic growth was often referenced in the reports herein reviewed. In those projects, they note the importance of a project meeting demographic growth and they often highlight this factor. Reference to those factors usually appeared in the prefaces with statements such as: “that while building a certain number of houses now it is known they will not meet the projected demands on the future”. In many areas in Canada the housing crisis is so bad that at this point, if serious efforts are not taken that urban centers are aware that the resulting burden on emergency social systems is inevitable as Aboriginal people are reduced to homelessness. The costs have been calculated as being far higher and far more than building houses.

Urban living is the preference of Aboriginal people for access to serviced and housing. Population’s data show that over half of Aboriginal people in Canada now live in urban centres (Fitzpatrick and Newhouse 2001) and the numbers are growing each year. While many urban Aboriginal people maintain connections to their First Nations or Metis communities it is important to know that many are born in the cities and perceive their homes as being in the City (Environics Institute, 2010). In a report by Canada West (2001) it was noted that while considerable public attention has focused on the issues in First Nations there has been little attention paid to the issues that urban Aboriginal people face. Belanger (2012 et al.) notes that culturally appropriate supports and self-determination are critical to success. The self-determination in the urban setting is an element that emerges in the reports that follow. Aboriginal people who are migrating to the cities are doing so voluntarily. Often studies show that when opportunities are offered to Aboriginal people in the cities by non-Aboriginal entities they will frequently be declined. Often this is due to the lack of culturally appropriate supports (Deane 2004). Aboriginal people need to connect with one another. This is a crucial factor in building a cohesive urban aboriginal community (Silver, 2006). Recently, CMHC says the federal government has spent more than \$16.5 billion on housing since 2006, and about \$114

million a year for aboriginal people living off-reserve. Yet the deficit in housing continues to escalate due to projects working toward current needs and not meeting population increases.

The National Aboriginal Economic Development Board produced, The Aboriginal Economic Progress Report, 2015 to assess the conditions of Aboriginal people. On page 26, titled Core Indicator #3 Community Well-Being, the report provides a community well-being index (CWB). This index examines the well-being of individual communities using a variety of indicators of socio-economic well-being, including education, labour force activity, income and housing. These indicators are derived from Statistics Canada 2006 Census of Population and 2011 National Housing Survey (NIIS) and combined to give each community a well-being score. Significantly they reported that the gap between First Nations, Inuit and Non-Aboriginal communities increased by .07 points and by 1 point for Inuit communities.

Education is one of the measures of community well-being. The well-being rate is an underlying indicator of community and shows in this report that the number of people who meet the well-being gap between Aboriginal and non-Aboriginal people in 2006 for those with high school was reported to be 56% for Aboriginal people versus 76.9% for Non-Aboriginal peoples. In 2011, the gap between Aboriginal high school completion rates remained similar although both groups increased. Aboriginal completion rates raised to 62.0% and the non-Aboriginal also raised to 80.6%. Trade completion rates, another well-being measure, showed that for Aboriginal people they are slightly lower than for non-Aboriginal trades people. University completion rates are not healthy at all. The 2006 completion rate for university was at 8.6% while non-Aboriginal people completion rates were at 23.0%. By 2011 university completion rates increased for both groups with Aboriginal people at 10.2%, and the non-Aboriginal completion rates increased to 25.8%. These statistics are important benchmarks in planning.

In the following I define the research methodology and outline how the Aboriginal populations living in the City of Red Deer were engaged in this housing survey data collection. These methodologies are recommended for use with the Aboriginal populations due to their flexibility and compatibility with the dynamics and culture of the Indigenous community. The goal of the research was **the** give the Aboriginal people voice, to hear their side of the housing story, and to give front line workers an opportunity to share their experiences. Key stakeholders were also asked to bring forward and add their thoughts. The following methods were applied.

RESEARCH METHODOLOGY

This study applied a multiple mixed methods approach to collect data. A literature review, survey and focus groups provide the additional depth required. This study follows a qualitative research praxis. This inductive methodology collects data through a highly protective and extensive open and closed ended survey process. The survey has fourteen questions with variables of age, gender, mobility and current housing situations. There is also space permitted to participants where they could add their comments for each question's response. The participant's voice is an essential part for the credibility of this project. Participants have had the opportunity to share their ideas about housing or ideas that would identify barriers or their experiences both positive and negative. Because we are trying to reach deeply into the community; the survey participants who enter the process have been highly protected. Sealed envelopes were provided for each survey and once completed these were put into sealed boxes located throughout the city. Research staff are required to sign confidentiality agreements and all data collected will be locked and sealed in the office of the lead researcher, Dr. Linda ManyGuns.

A qualitative research methodology permits the voice of the people to be heard. In this context of discovery, we seek to understand the epistemological knowledge held by the participant Aboriginal people who have a stake in the housing conditions in Red Deer. Analysis will include data numeration of the multiple-choice questions. Recommendations will be drawn from knowledge shared about the lived experience of the participants. Recommendations will include the projected demographic increases and based on known identified constraints while drawing from successful housing options across Canada.

Current Red Deer Housing Framework

In the City of Red Deer, housing reported in the 2016-2018 Red Deer System Framework for Housing and Supports identified that the current housing capacity was reached through initiatives in the City such as: placed based permanent supportive housing for approximately 47 clients; supported housing for 21 clients, intensive case management to 100 clients in a scattered site management model, 90 clients in rapid rehousing which is place based and scattered models, while 12 youth clients are in place based and scattered site housing and 55 clients received prevention -scattered site help funded by the Homelessness Partnering Strategy. The current systems map indicates a wide range of services that provide for chronic, episodic and at-risk housing needs, through City wide programming for: Permanent Supportive Housing (PSH); Intensive

Case Management (ICM), Supported Housing (SH), and Rapid Re-Housing (RRH). These programs are offered through 12 housing agencies or supports in the City of Red Deer.

The Red Deer System Framework for Housing and Supports Housing First philosophy aims to operate a homelessness information management system supported by government and community support services. Programming is designed to identify those who need diversion and prevention and is focused on optimizing access to appropriate services through a single-entry model. System planning is defined as a horizontal system **that is** integrates all services including homelessness to broadly coordinate all services through communication, trust and respect among service agencies to better achieve common objectives.

The intent of using a (system framework) design is to be clearer in the intended work and to differentiate this work from concepts that surround (care) which is seen to be a medical term. The system planning goal is to create a seamless entry point to better assist those experiencing homelessness and to better target needs for funding agents in reporting outcomes and better inform policy makers.

The framework design was developed after consulting service providers, emergency shelter providers and sub populations in the City of Red Deer. Services were consulted throughout the city, Including: Disability Services, Child & Family Services, Alberta Works, Office of the Public Guardian, Mental Health & Addictions. These consultations focused on aspects that would bring together aspects of the general framework, others focused on diversion and prevention, emergency centers, outreach & engagement, other interests focused on coordinated access between rapid housing, youth housing programs, housing resources, intensive case management, supported housing and permanent supportive housing.

LITERATURE REVIEW INTRODUCTION

The scope of this literature review includes reports, articles, web scans, library and journal searches that cover Aboriginal housing issues from all major Canadian cities and surrounding urban and rural areas. The reports herein are focused primarily on urban Aboriginal housing development. I begin this report by presenting a body of older significant documentation and major reports on Aboriginal housing that were the impetus that raised awareness in the general Canadian population and cued both levels of government to the seriousness of the housing problem faced by the Indigenous peoples in Canada in all walks of life and in all parts of the country. While this body of documents expertly articulate, the issues faced by the Aboriginal people at the time, little was done to follow-up on any of the recommendations. They are mentioned here to provide a backdrop and to emphasize the duration of time in which the lack of response has

brought the Aboriginal people and non-profit housing agencies to the present serious housing crisis scenario. A wide range of current and topical reports are gathered in this literature review. These reports are primarily from urban agencies who have created unique initiatives to help to meet the housing needs of people in their region or address the geographical or socio-political tensions contingent to the cities and towns they live.

To bring to light the seriousness of the housing crisis experienced in the cities I felt I would have been remiss if I did not include a summary of the current housing crisis that is playing out on all the reserves in Canada. The inclusion of this summary of reserve housing status is not to broaden the scope of this literature review but to ensure that the reader is aware that urban centers are the only place where hope exists for Aboriginal people to find housing. The reserve housing crisis and contingent living conditions on the reserves are far worse than conditions in the City and offer no immediate hope or relief from the urban Indigenous housing problem today. (AADNC, Housing Report, 2014)

This literature review is organized into the dominate themes with the previous housing literature and then housing initiatives by Aboriginal agencies and services who have developed unique ideas to circumvent the barriers they encountered to deal with the high housing cost in some areas or organized to highlight ideas with unique social planning ideas.

OVERVIEW OF PREVIOUS HOUSING LITERATURE

This body of literature on Aboriginal Housing initiatives in Canada primarily emphasized the importance in their findings showing the overall benefit of giving the Aboriginal community more control, allowing their interpretation of cultural adaptations to shape programs to meet community needs was highly successful. Secondly, these reports provide critical evidence to the effect that when there is a lack of political will to act in addressing current housing needs and there is a lack of awareness of the impact Aboriginal population growth will have on communities there is a contingent lack of recognition of future housing needs for the Aboriginal population. This lack of willingness to accept the demographic in the future also spells disaster. The cost of ignoring these facts and preference for non-action costs the community in higher rates in all areas, such as bringing serious social strain on health care, emergency care and emergency services, higher program failures and exceedingly higher discontent in the general population as the issue of homelessness becomes more visible in the community and as the Aboriginal populations continue to grow at predicted exponential rates.

In Canada, since the late 1990s, this considerable body of written material and research about Aboriginal housing has been in existence. These works documented and researched the challenge faced by Aboriginal people to access housing in many parts of Canada. For instance, one of the most comprehensive major studies that documented housing issues was the research carried out by the Royal Commission on Aboriginal Peoples (RCAP 1996). In typical form, the Royal Commission, (1996) projected a hopeful scenario in which within ten years all housing shortages for Aboriginal people could be addressed. This has not been the case. The Royal Commission Housing Report was tabled in the House of Commons complete with a Housing Action Plan to address and remedy the then critical housing shortages of housing both on and off reserves. The House of Commons responded in 1996, by calling for a ten-year accelerated coordinated action plan. In some areas of Canada this did result in the development of economic plans and for some policies expanded home ownership options which resulted in the building of a small amount of quality homes on some reserves, while in other locations innovative solutions were developed to address housing needs which were created for specific communities. While these initiatives certainly moved in a positive direction the initiatives have produced minimal overall change to the growing housing crisis.

Adding to this body of literature are reports written by the Assembly of First Nations and available on their website. This website has a significant listing of articles they drafted on the subject covering the period 1990 forward. In addition, in an earlier report, The Office of the Auditor General of Canada reported to House of Commons to the Standing Committee on Aboriginal Affairs on Housing in its 1992 report titled *A Time for Action* as well as in its follow up report, 2007. These reports typically have had negligible impact nor have they moved any action items forward. Unfortunately, the housing issues they reported on at the time (1990s) were already deemed to be critical. With nothing done and with increased populations both on and off reserve in Metis, Inuit and First Nations populations in Canada what was a housing crisis then has now exploded into the compounded problem of homelessness as people who unable to find homes in cities are now found on the streets in Canada including Red Deer. Homelessness is anticipated to continue to grow to even more extreme levels as the escalating housing crisis grows and as more urban families are unable to find affordable, safe housing for their families.

Literature Review

This Literature Review provides the reader with an array of current methods developed by Aboriginal agencies, governments, banks and agencies to address the Aboriginal housing crisis in Canada. These are options that demonstrate innovation and workable solutions that may be adaptable to the housing needs of Aboriginal people in Red Deer. Certainly, this collection of reports provides some innovative ideas. I have

focused in this report primarily on Housing solutions. I do not report on homelessness initiatives although in some locations the two matters have been merged, as per my previous comments, and the report goes inadvertently into that area.

The 2014 report titled *In Search of Mino Bimaadiziwin: A Study of Urban Aboriginal Housing Cooperatives in Canada* describes some important contemporary trends in housing. The report was written for, Partnering for Change- Community Based Solutions for Aboriginal and Inner -City Poverty – SEED Winnipeg Inc. This report describes insightful overviews of the five Aboriginal housing cooperatives developed by Aboriginal people with exclusively Aboriginal membership and exclusive Aboriginal decision making. Three of five the projects are in London, Ontario, one project is in Simco, Ontario and the last is in Winnipeg. This report focused on the benefits and challenges faced by this type of cooperative management model. The report shows that fundamentally the organizational structure of a cooperative housing plan is more flexible to permit cultural values and allow the inclusion of culturally appropriate programming to enhance the living environment(s). These models also demonstrate a significant shift toward self-determination. They reported that the pride of ownership supports the goals of building strong communities. These five cooperatives are run by Aboriginal boards comprised of the collective building owners. This model reinforces development of kinship patterns and described a wide range of flexibility that allowed for more autonomy from outside interference in management decisions about their homes. That is not to say that there are not some policies that exist from the outside. Some explicit outside policies were required to ensure accountability and equity however governance which for the most part did support the cooperative model and were modeled to sustain traditional values. The marriage of traditional values with governance is the cornerstone to the success of these models of housing in Canada.

Briefly, the logistics for the cooperative infrastructure is designed around two physical forms. One form is a referred to in the report as scattered in which single dwellings are scattered over a residential neighbourhood. The other form of cooperative is an apartment style building model. The forms, either scattered or single building, were found to be primarily determined by what the needs of the communities might be.

The London Ontario cooperatives are: The Four Feathers Housing Cooperative (four story adults over forty apartment building), the First Nations Housing Cooperative (41 scattered units) has a delegated management and fiscal management that takes direction from the board, and the Intertribal Housing cooperative (55 scattered units). The last cooperative in Ontario is located 160 miles north of Toronto. *Simcoe County Aboriginal Housing Cooperative* is a 25 unit, scattered cooperative located in Midland Georgian Bay. The Winnipeg Aboriginal Housing Cooperative is located close to downtown Winnipeg. This is an apartment building with 42, two and three bedroom units. *Payuk Intertribal Housing Cooperative* was founded in 1989. This is managed by an outside management organization. This project is described as fully funded where 100% of the units receive RGI rental subsidies.

The report on cooperatives found that people living in cooperatives express a high degree of satisfaction due to affordable rents and having more say in the management. The model was expanded to house over forty adults with similar satisfaction levels. There is nothing to indicate that this model is limited to the two forms. It is believed it can be expanded to other housing models. The main themes where expressed satisfaction was noted was in the development of kinship, board capacity, community development, and Aboriginal culture (Craig 2014).

A recent report covered several partnerships with *Habitat for Humanity and Aboriginal Communities* yielded several innovative and productive housing solutions (Canada, 2015). One report describes Chief Gladue of the Flying Dust Nation partnership with Habitat for Humanity Lloydminster. The chief and Council along with The Mayor of Meadow Lake were present for the inaugural recognition to build a ten unit Elders Lodge. Speeches told about fulfilling the dreams of homeownership. The relevance to this report is found in the speech made by President and CEO Mark Rogers of Habitat for Humanity Canada who stated his hope that this initiative would inspire more Aboriginal communities to explore solutions to affordable housing through Habitats Aboriginal Housing Program (2007).

On the website for the *Lead and Founding National Partner Indigenous Housing Program for the Indigenous Housing Program*, it states that they have provided 150 Aboriginal families with housing support and who have benefited from the Habitat affordable housing model. The dire need of housing is recognized on the site and they are actively encouraging more agencies to develop partnerships with them to build more homes for Indigenous families in need. One site that has won awards is an urban home setting that is Métis housing MCHC in Edmonton who determined that it needed to sell **several their rental** units as they needed expensive major repairs. A partnership with Habitat was designed to sell the homes to Habitat and the homes would be then after being repaired and renovated would be sold back to low income Indigenous families through affordable no-interest Habitat mortgages. They expect to have five homes completed annually under this partnership. The mortgages from the sold units will cover the long-term cost for the continued revitalization of the next five units and so on and so on.

Another project mentioned on the Habitat site was a First House project with the Takhini River First Nation, Ontario that focused on a housing development model that had a strong directive voice from the community. Three housing units for low-income Indigenous families was started with construction expected to be completed next spring.

Habitat invitations for housing development are not confined to reserves but also include urban housing development. Habitat Aboriginal Housing Program is reported to have been made available by founding partner Canada Mortgage and Housing and supporters of Enbridge, RBC Foundation and Tachane Foundation. Contact **info is:** www.habitat.ca ahp (<http://www.habitat.ca/ahp>) for more information.

A study in Metro Vancouver, *Towards an Urban Aboriginal Housing and Wellness Strategy for Metro Vancouver* (2013) provides unique insights into barriers faced by the urban Aboriginal populations in centers where high rental rates and extremely high housing costs are the norm. These added burdens required housing agencies to develop a variety of housing access approaches and models created to meet the specific needs of the youth, Elders, single-parent household homes and low-income people. One of the underlying aims was to build strong and cohesive communities. The primary focus of programs in the report was to ensure Aboriginal families could receive affordable, secure and stable housing. The report measured their success by capturing data called the Social Return on Investment (SROI). They recognized the difficulties of capturing this information, however the benefit of this knowledge would show that the benefit of accessible housing is much more than just to the family. It is a benefit that is felt much wider in society such as through reduced incarceration rates, higher education rates, increased income, increased employment opportunities, and reduced reliance on hospital services. Using the SROI increased development opportunities and created more opportunities for securing rental units and affordable homeownership, also increasing access to such programs as the City of Vancouver Rental 100 program. Success was also increased by maximizing combinations of programs, and increasing the capacity of the groups working to meet housing and wellness needs. The municipalities who establish more partnerships with Aboriginal housing and who are open to innovative solutions will be most successful at meeting housing needs. Key strategies in this report included the following:

- Improve Collaboration, there are multiple local opportunities that have not been tapped into.
- Ensure Aboriginal Representation at All Levels of Decision Making, any project with Aboriginal people must include Aboriginal people in the decision making
- Explore Funding Opportunities think outside of the box,
- Refine and Adapt Municipal Policies municipalities usually contributed land for housing projects but internal departments need to work together and improve their communication to minimize barriers for Aboriginal non-profit organizations.
- Develop long term strategies for Aboriginal Housing to ensure long term success strategies are required for long term housing demand. Municipalities are encouraged to develop 10-year planning strategies for success and to reassess housing needs.

Suggestions in the Vancouver Report for Immediate Action

The City of Vancouver Aboriginal Housing report made recommendations for immediate action in seven key areas. They are:

- Support leadership through secure funding
- Invite Aboriginal housing organizations to the table
- Fill the data gaps, referring to Aboriginal agencies with land ownership that could be redeveloped
- Find funding
- Create an immediate plan to construct 1500 new social housing units across Metro Vancouver
- Launch the planning process for a 10-year housing strategy
- Continue engagement efforts

The report executive clearly underlined the fact that even if the basic recommendations in the report are met it will only begin to fill the needs of the current Aboriginal population and will not meet housing needs by 2020. It is indisputable that demand across the region is at crisis level and 1500 units will not solve the crisis in Metro Vancouver.

Follow-up responses to the Metro City report are not that glowing. In fact, a more useful document, urban planners said, would have provided a detailed housing survey or census breaking down the nature of housing stock in every Vancouver neighbourhood, just as is done in cities like Calgary and San Francisco. It's important to look at how many doors are opened, versus doors that are promised. Public-interest lawyer DJ Larkin, who works on housing issues with the Pivot Legal Society, said it's clear that some of the hold-up on new social and supportive housing is out of the City's hands due to policy, and funding limitations.

Regarding on-reserve housing, as mentioned, this housing crisis is significantly worse than in urban centres. A 2015, Senate Report, *Housing on First Nations Reserves: Challenges and Successes*, Interim Report to the Standing Committee on Aboriginal Peoples tabled by the then Chair, Honorable Dennis Patterson stated that unanimously all department officials, and witnesses agree that the housing shortages are significant on reserve and that the existing stock of housing in many communities are in deplorable condition. The relevance of this report to the urban housing situation cannot be emphasized enough. Without affordable housing in urban centres and with even less housing available on reserves the housing situation for Aboriginal people becomes critical since no housing option exist and to find a place to live is often on the streets as homeless or as couch surfers. Before the report was finalized the committee travelled across the country and met with Chiefs and Councils and saw first-hand the physical condition of housing stock describing it as deplorable. They acknowledged that housing officials on the reserves work endlessly in tricky situations when housing demand exceeds resources and while rapidly deteriorating homes with missing windows and shockingly poor building standards are found in the newer homes that are literally falling apart. On the upside, the Commission observed that there are some nations who have found innovative solutions such as using financing tools like revolving loan funds, to

finance housing, other communities have facilitated a vibrant housing market on reserve, and some communities have experimented with innovative building designs. These highlighted successes on reserve may have transferrable solution for urban development and encourage urban housing agencies to look for innovative funding models. (Shawn, 2014)

The First Nations Market Housing Fund, is a key Aboriginal housing funder who may be persuaded to relocate a portion of their funds to off reserve locations since more than half of 45 – 70% of their populations now live off reserve in all parts of Canada in the form of developing in City reserve locations for their people.

Calgary provides an encouraging example of how to tackle the problem of homelessness. The Calgary Homeless Foundation found ways to meet important milestones. The Foundation was founded in 1998 with the daunting goal of ending homelessness in the city. It was founded by Arthur Smith who began by creating a unified front to reduce homelessness in Calgary. Statistics from 2007 show that the number of homeless people at that time continued to increase. By 2008 a 10-year plan was developed to End Homelessness. It was created by creating a multi-stakeholder leadership group with the Calgary Homelessness Foundation. By 2015 the Plan was updated and launched at a Summit with 400 people representing 120 agencies in attendance.

Some highlights from the Calgary initiative that helped to improve and strengthen the Foundation in reaching its project goals included implementing an accreditation program which is an essential element to closely review by the Red Deer housing authorities. A manual was created to ensure a consistent quality of care in housing. It was based on the case management CHF 2014-15 Management Standards Manual. The history of the community of Calgary homelessness since the introduction of this manual demonstrates meaningful change. Homelessness has slowed despite the increase in population growth in the city. Inclusive of the slowdown was a corresponding increase in capacity with an additional 2,000 spaces added that are now operated by 56 programs in the city. The projects are also meeting sustainability measures. They see positive outcomes for vulnerable Albertans with 90% sustainability. These efforts have had a strong impact on the social and economic savings to the City and the province. An analysis of slowed homelessness shows that 8,000 people have been provided permanent housing since 2008, reflecting a 15% decrease in homelessness. New housing spaces since 2008 have increased by 2000 with 90% sustainability. The cost savings to tax payer is 2.5 Million. The Government of Alberta supported the leadership in Calgary for addressing homelessness by providing almost 45 M in annual program funding. Coupled to this support the Federal Government has also prioritized investment in Housing First to support chronic and episodic homelessness. The ongoing success of predictable funding of approximately 8.3 M for the fiscal years 2017-2018 will revert to 6.3 M in 2019. The private sector is also involved. Calgary raised 208 M from the private sector to support affordable housing for the vulnerable. Landlords in Calgary provided

many of the new spaces. The RESOLVE campaign and the Certificate program brought together community while the certificate program through the University of Calgary Social Work program provided a certificate program to cover topics relevant to the homeless community. Students in the program learn to dialogue with peers, experts, instructors and persons with the lived experience. The Calgary Plan included the homeless and the community resulting in over 800 recommendations to End Homelessness.

In Alberta, another project has been developed around the concept of People First. Generally, the essential parts of this idea are not new. The concept is essentially wrapping people into services. This was a concept considered by the Conservative government under Harper. This idea reemerged and is being placed at the heart of the homelessness responses. In places like Medicine Hat Alberta and Salt Lake City Utah this concept has been thoroughly applied. However, in conversations with members of the Aboriginal housing community, Medicine Hat is putting homeless people onto buses and sending them back to surrounding cities (interview, 2017). They achieve their goal however this is not a sustainable or preferable model. Both Medicine Hat and Salt Lake claim to have eliminated chronic homelessness. The homelessness initiatives for People First are also found in Lethbridge.

BC has sharply reduced chronic homelessness. They have initiated a different version of a wrap-around service which in principle is similar although the services required to make it work are still deemed to be difficult to manage. In the BC version of *wrap-around programming*, service providers include mental health support, caseworkers, and addiction recovery, which are difficult to recruit and coordinate.

Programs developed around the wrap-around concept in Alberta are known as *Housing First* initiatives. Alpha House in 2008 was one of the first agencies to adopt this type of model. The benefit to developing this type of service is the ease in which clients and staff can interact. Alpha house also includes people who are involved with the judicial systems and have expanded their services to include emergency resources. The Alpha House model is designed to target people who are costing the most money to emergency social services. One example I found illustrates the social benefit in targeting members of the homeless to get them into housing or to prevent them from becoming homeless. A Native woman in Calgary was in a wheel chair as a double amputee. She was banned from all sheltering services in the City due to her addictions mental health issues. When she came into the program at Alpha house they arranged long term addiction support for seven months and is now two and a half years, addiction free. Alpha House under the wrap around model negotiated flexible terms to meet her needs from agencies and services. The social benefit to the City was immediate, originally, she was one of the highest users of emergency services in the city. Her recovery curtailed the costs on emergency services.

The *First Nations, Inuit, Metis Urban and Rural Housing Program (FIMUR) Interim Housing Report* of March 31, 2011, Ontario reports that they increased and exceeded program delivery target rates. In the 2011 report that they assisted people through access to the Ontario Aboriginal Housing Services (OAHS) which helped to deliver affordable income rent calculation (IRC) housing units and 200 transitional housing units. This report highlight the fact that they have successfully managed to increase positive social impacts. The program has three components: FIMUR assisted home ownership program; FIMUR rental program; FIMUR pre-project Development Funding.

The FIMUR assisted housing program, is designed to help renters in the housing market. With the assistance of Ontario Aboriginal Housing Services, jointly with FIMUR 655 people got into 233 houses. Homeowners have stable homes and can contribute to their communities. They are projecting increases in these areas with a target of 35%. The FIMUR rental program targets off-reserve people. The measures for success in this program are: communication of program information (96.7%); explaining eligibility requirements (98.0%); providing guidance (96.7%); response time to phone call email (96.0%); listening skills, empathy and demeanor (98.7%). These factors are important for setting some criteria for success.

Another Ontario report (2009) by *the Ontario Federation of Friendship Centers, The Ontario Native Women's Association and the Metis Nation of Ontario* studied key operational elements of the Off Reserve Aboriginal Housing Trust. The report acknowledges the deficit in housing availability and accessibility for Aboriginal people. This initiative redefined policy recommendations in the design, delivery and allocation of an Off Reserve Aboriginal Housing Trust Fund. The report was delivered to the Ontario Ministry of Municipal Affairs and Housing (MMAH). This report holds another potentially interesting idea that contains elements that can be transferrable in addressing the needs for streamlining funding for Aboriginal housing in Red Deer. The components of the Trust outlined in the report for the Trust describe that the MMAH entered separate agreements with each of the three Aboriginal entities, OFIFC, MNO, ONWA to deliver the design and allocation of a housing program for off reserve Aboriginal housing in urban and rural areas using OAHT funding. The engagement process was led by OFIFC, OMN, and ONWA. In August 2008, information was gathered to determine housing needs, priorities, and issues for Aboriginal people living off reserve. Approximately 750, predominately First Nation, Inuit and Metis individuals provided their input. The OAHT engagement process was inclusive of ALL Aboriginal people. Key themes to the provincial off-reserve Aboriginal housing engagement process was that the provision of houses under the OAHT must be designed, owned and administered by and for Aboriginal people living off-reserve in urban and rural communities across Ontario. Interest earned by the Ontario government for the \$80.2 M OAHT funds should be returned to the project. Recognition in the document states that the \$80.2M will not meet the housing needs of the Aboriginal people and that the matching dollars for the maximum dollars of \$70M is insufficient and should be adjusted to reflect the actual cost

of housing depending on the region, location and size of the unit, cost of construction and other key variables. Finally, to meet the future needs of Aboriginal people living off reserves, this report reminds the government that it is difficult to turn a vision into reality without resources and opportunity in the future.

For the Trust delivery model, accountability included formation of a Board to oversee administration duties with Board representation comprised of members from each of the agencies. The Accountability framework is critical to the design and enabled the administration of Off Reserve Aboriginal housing. This is considered a transparent process, including an evaluation process to measure the success of meeting the housing needs of Aboriginal people in Ontario. Funding is based on demonstrable need. Priority is given to affordable, supportive, and transitional housing. Housing should have long term goals, with sustainability built into the program. Target populations are both Aboriginal individuals and families with low – to moderate -income. The program design must be culturally appropriate and designed for and by Aboriginal people. The Trust development and creation of the Board structure provided a vehicle that empowered Aboriginal decision makers with the means to further self-determine and engage culturally supportive priorities for needed housing in Ontario.

In another report the long-term nature of housing problems for Aboriginal people is again validated, underscoring the continued seriousness of housing situations for Aboriginal people in Canada. The situation has a long history in Canada says, *Homeless Hub report on Assessing Urban Aboriginal Housing and Homelessness in Canada* (Belanger et. al. 2015). This article was based on a process described as “mapping” which functions to determine Aboriginal housing conditions and to disclose the rate of Aboriginal home ownership, the rate of rental spaces used by Aboriginal people through this mapping process. The report found that home ownership and use of rental spaces is far lower than for mainstream Canadians. Again, showing that Aboriginal people are notably higher in homeless statistics and that Aboriginal renters are in spaces that make them worse off than their non-Aboriginal counterparts. The mapping process sounds like a **validate** methodology that may contribute to a future process for the Red Deer area.

A yet older article written by Ryan Walker, *Aboriginal Self-determination and Social Housing in Urban Canada: A Story of Convergence and Divergence*, (Walker, 2008) reminds us that there are factors associated to urban Aboriginal housing, such as recognizing that the largest Aboriginal populations are pooling in the cities, and the article also notes that significant hardship exists when finding housing. Walker sees this problem coupled to the difficulties and importance of maintaining identity in the cities as relevant to aspects of self-determination. He sees identity and housing as jointly interfaced and woven throughout this article to self-determination. Walker writes that from 1993 forward, the underlying goal and driving force to create culturally appropriate spaces in the cities for Aboriginal people was a fundamental expression of self-determination. His paper makes the argument that housing and self-determination must be paired together to reach today's objectives. This is an interesting merger of

fundamental themes that would or could remove the dichotomy and tensions between these goals through unification. The co-joining of these concepts have been supported by the discourses heard **today** in all Aboriginal groups **today**. Indeed, the messages through this research support these ideas.

RACISM

I bring this earlier article into the report because it directly names and confronts the impact of racism on Aboriginal people and their ability to gain housing. Racism was a significant topic in the interviews with participants living in Red Deer. This is a factor that is often couched in many reports in an unlabelled context as a matter more often as an unwritten barrier. In the article written by Russel Brash (1997), he talked openly about the fact that fewer than **on** fifth of the Aboriginal population own houses which is a number that is far lower than for any other ethnic groups in Canada. Minor change in the number of home owners has occurred over the years. It remains rare if Aboriginal families claim home ownership. This sad fact is reverberated repeatedly in many of today's reports. Brash studied the housing market in Lethbridge and his theoretical framework pivoted on the question - is this housing situation a function of income, discrimination or cultural preference. Because his findings were mostly derived from renters he showed that stereotyping increases against Aboriginal people when vacancy rates get tighter. Landlords tend to increase their selectivity and discrimination (Fallis, 1990). The reality of confronting racism by Aboriginal people is very real the report states. He reports that this is an external element that does not change when other changes to social economic elements occur. This underlying driver continues to motivate the need for Aboriginal agencies to grow and develop new and innovative ways to find housing for their constituents (Barsh, 1994). This observation has also become a static condition in the region. This factor is highly prevalent with everyone of the community interviews raising this issue the discussions gathered through this research and has seriously posed a significant barrier to gaining housing in the City of Red Deer.

More recently on this same topic, a study and article written by Chery Currie (et. al. 2008-2009) which coincidentally is exactly ten years after the Barsh article in the same area – Lethbridge. Currie's article again focused on the issue of racism as experienced by Aboriginal students in Lethbridge community. This newer study sought to measure the extent and consequences of the adverse psychological impact racism had on university students. This data was triangulated with data from the United States. The results of the study underlined the need to develop policies directed at reducing racism in urban areas and the need to enable services to Aboriginal people in Canada.

These two articles help to verify that one foundational rationale for continued growth and development of Aboriginal housing services is that they can provide services

that are compatible with Aboriginal cultural norms and values in urban settings. Coupled to the research findings **this is an element is significant** in the City of Red Deer and requires immediate attention.

Options for The Prevention of Homelessness

This article posited the creation of a protective process that could be critical to keeping Aboriginal families from losing housing and being negatively impacted by circumstances that threaten the loss of a home.

For instance, when an employee becomes ill with no insurance or health care plan the possibility of losing your home is very real. Generally, government disability plans will not cover all those expenses to keep a home. To counter those negative gaps, Rent Banks have been developed to lend money to Aboriginal tenants to help prevent evictions and possible homelessness resulting from those gaps. They're typically funded by governments and philanthropic organizations, and are almost always interest-free.

Canada's first rent bank opened in Toronto in 1998. Now they can be found across much of Ontario, including Ottawa, London, Hamilton, and the York and Waterloo regions. In B.C., they also exist in Vancouver, Kamloops, and the Fraser Valley. There are no Rent Banks in Alberta, however there is no legal constraint to this type of development. Therefore, it may be possible to develop a rent bank in Red Deer as a **mean** to prevent increasing numbers of homelessness. This option is only available if a person can demonstrate that they normally have a paycheck.

The operational terms for these banks are unique. A renter pays the money back when they return to work with little or no interest. Among the great strengths of the banks is the morale boost, says the director of employment and community. Rent banks are an important part of a social network that is always there when a crisis occurs. Crisis is defined as anything that halts an individual's income: getting too sick to work, having hours cut, having to stay home to take care of a sick child, or having one income earner in the household suddenly leave. An income crisis can also be something that forces an individual to spend their rent money elsewhere: medical expenses, a car breaking down, or having to travel to attend a funeral or visit a dying relative.

NDP MLA Judy Darcy's office recently helped set up a rent bank in her constituency of New Westminster BC, securing \$35,000 from community organizations, many of them credit unions. It was approved by that city's council in October.

Another example of Rent Bank use is to assist women who are fleeing domestic violence. If they have an income, but need extra money for a deposit to rent somewhere new. Or, it would assist others who are looking to escape abuse, knowing there's support

to move into new housing might make the decision to leave easier. This option can ease the incidents of violence and harm to families and children, thereby reducing the cost of emergency and other essential City services by enabling proactive action.

Rent Banks have no hidden strings and can also help keep people out of the clutches of loan sharks. Many people earning low incomes nonetheless make just a little too much to qualify for social assistance. Some turn to payday loan companies that charge high interest rates for quick cash. It's a path that can quickly lead to bankruptcy. Gladys Wong has seen it happen more than once during her time as executive director of the first Rent Bank in Toronto. She says that the payday loan industry has been referred to as predatory, and the "crack cocaine" of the debt world. While Canada allows the industry, individual provinces determine what rates and fees are effect. In some cities, the Neighbourhood Information Post also offers personal Counselling and tips on budgeting for free.

URBAN RESERVE DEVELOPMENT IN CANADA

A 2016 (City of Saskatoon) article wrote about an urban reserve that was developed in the City of Saskatoon. The article describes how certain operations benefited through this development and unique access to a land base under this land designation. The City of Saskatoon partnered with several First Nations to create urban reserves within the boundaries of Saskatoon. The partnership was a response to the Cities Strategic Plan which was to build and strengthen relationships with the Aboriginal community by exploring partnership opportunities with the Aboriginal community. The City of Saskatoon agreements include municipal services (police, fire, snow removal, water and sewer) for a fee for service. This fee is calculated at the same rate as municipal taxes. There are also separate agreements with school boards. Through the by-laws and leases, urban reserves have the same compatible land use, zoning regulations, building standards, and business regulations as those in surrounding properties. A communication strategy was created with the city's Planning and Development Branch to continue to improve and create more partnerships with existing organizations, and to create new educational opportunities in partnership with educational institutions.

To communicate general awareness in the cities population the City of Saskatoon, Planning and Development Division published First Nations profiles. The profiles include highlights and opportunities, historical information, and locations of local reserves. Demographics and employment data are also reported along with land holdings. Education and services are reported. Governance of the program is often featured. There report titled *Building Bridges to Success II: Aboriginal Land Development Session* (2011) was presented by the Saskatoon Regional Economic Development Authority (SREDA).

The City of Saskatoon has a web presence that explains to the public what an urban reserve is, on their web-site it is described as; land within the City which has been purchased on the open market by a First Nation and granted reserve status by the Federal

Government. The land does not become reserve just because it is owned by a First Nation. Reserve status is obtained by going through a process which results in a Federal designation of land as reserve.

There are five urban reserves within the City of Saskatoon. The Asimakamiseekan Askly Reserve of Muskage Lake Cree Nation which is for commercial and industrial development. The Sounding Sky Reserve of One Arrow First Nation (Fire Creek Gas and Grill, commercial development) at 20th Street and Avenue P was created in 2005; Cree Way Gas West, located at 22nd Street and Whitney Avenue (commercial development) was created by the Muskeg Lake Cree Nation in 2011. The Red Deer City has demonstrated its commitment to the Aboriginal populations. Perhaps there is some interest **in type** of plan.

EMERGING LEGAL AND POLICY HOUSING ISSUES

The matter of visible homelessness is a health and social concern in many cities in Canada. In a recent case, Larkin won a B.C. Supreme Court decision that will have wide spread effect on municipal leaders across Canada. The Lower Mainland municipality attempted to exercise its right to dismantle a tent city. In the final court findings, the right of the City was not recognized by the court. The success of the argument on behalf of the tent people revolved around the question that the municipality had not created enough suitable, affordable housing to be available to the people living in the tents. With no options for alternative homes, the right to remove or evacuate the tent City was diminished and depending on similar situations in other Canadian cities the right of the City may be removed entirely.

The judge went to further to say that if the City wants to make a real difference, she said, City hall should focus exclusively on social and supportive housing.

Other legal issues stem from provincial government rental policies. In Alberta Government policies permit percentage increases to rental units which causes rental costs for units to move out of reach of the most in need of affordable housing. Rent increase policies cause housing to move up an externally created legal ladder that approves rent increases. This is a logistical problem that effects current housing initiatives in most cities including Red Deer. Several interviewee's living in subsidized housing, complained about their rents being increased. Current affordable housing can quickly become unaffordable within a few years or for the next generation of renters. This is **due provincial** laws that allow landlords to increase rent two per cent annually with no cap on rent increases. Arguably, affordable housing agencies are also legally increasing their rents in the units to minimally cover repairs for the rental units. This is however counter-

beneficial to the goals of the housing non-profit industry. The accumulative effect of rent increases causes rents to be too high for those people living on fixed incomes and who need assurances that housing will remain affordable. Rent increases must either be included in the operational costs or restricted to these housing units.

The impact of accumulative increases over time on low rent units is to make the units unaffordable. Increases to unit rents puts them out of reach of those on fixed incomes; and these units will not be available to those with even lower incomes at any point. Instead the units become part of what is deemed “trickle up” benefits in society. If units trickle up, it means that they are now available to those people at the next higher income level who will now qualify for the units. This creates a redirection even a misdirection against the goals of the non-profit housing industry which would now be providing social and supportive housing units as they are freed up from lower-end market rentals to being available to (relatively) higher income earners. Of course, those units too would also be susceptible to rent increases once tenants left them for social housing units.

Another problematic concern faced by Aboriginal non-profit housing agencies is how CMHC calculates assets accumulation. CMHC operates agency loans with a base assumption that non-profit housing projects will be expected to be financially viable and mortgage-free when the agreements expire. Theoretically they believe that housing providers should find themselves as they reach the end of the contracts that they have valuable real estate assets which should therefore logically include a decrease in operating expense which again theoretically should free money that can be used to continue to offer more affordable housing. That logic does not play out in real-life what with an economic environment of boom and bust on housing costs and taxes especially in prohibitive cost areas like Vancouver and Toronto which require a shift of non-profit efforts to a bare bones operation to continue to exist and still offer affordable housing to their clients. Or else, when often Aboriginal agencies who begin with old housing stock in the reverse position by the time the contract is paid out, the stock needs expensive repairs and the cost of keeping the stock is too high or maintenance costs exceed values. These variances should be individually considered when evaluations of Aboriginal housing programs are undertaken. An asset value and repair evaluation should accompany all asset valuing. Most Indigenous housing authorities, when given the opportunity to buy homes, must weigh the benefit of housing more in cheaper houses needing repairs or housing fewer families who live in nicer homes. Usually because of the pressures from need the later choice is made.

The City reserve idea might be transferrable to another entity. The Metis also hold significant properties in Alberta. The City of Red Deer is home to a high number of Metis people. To enable more options to housing initiatives, with the goal of affordable housing, a creative option can be helpful by acquiring more Indigenous land bases. Indigenous

designated land could accommodate Indigenous housing projects that would significantly reduce costs and increase the ability to match dollars and empower the programs and agencies in providing housing to more people. To that effect, there are no known legal barriers to appointing land within the City of Red Deer as Metis Settlement Land. In Alberta, there are eight Settlements in Alberta.

- Buffalo Lake Metis Settlement
- East Prairie Metis Settlement
- Elizabeth Metis Settlement
- Fishing Lake Metis Settlement
- Gift Lake Metis Settlement
- Kikino Metis Settlement
- Paddle Prairie Metis Settlement
- Peavine Metis Settlement

Geographically the settlements are found in the northern regions of Alberta. The land mass is 1.25 million acres (528,000 hectares) in total for the eight Metis Settlements. Settlement lands are owned in fee simple on behalf of the 8 Settlements.

Métis Title is a statutory ownership interest in Settlement land. The Métis title is subject to the fee simple interest. Each parcel of land within a settlement area has a Métis Title. The Métis title interest is either in the name of the Settlement or, if it has been transferred, in the name of a Settlement member.

A member who holds the Métis title in a parcel can:

- Live on the parcel
- Use and make improvements to the land
- Transfer the Métis Title to another member of the Settlement or to the Settlement
- Give someone else the right to use the land
- Decide who will get their Metis **Métis** when they die.

There are also allotments which are a special type of leasehold interest. It is usually granted to Settlement members to operate a farm, ranch or business. There are some limitations, only the Settlement or a Settlement member can hold an allotment.

LIMITATIONS TO THE STUDY

There are several systemic, time related limitations to this study. As well it is important to note that part of any research project in the Aboriginal community was

unavoidably limited to the constraints found in the socio-economic conditions inherent in the First Nations, Metis and Inuit social contexts. The scope of this study was the municipal district of Red Deer. Research was contained to voices within those perimeters. Allocated timelines also set specific time constraints on the amount of research possible with a timeline for January 1 – 27 such as for the literature review, January and February for the city-wide survey and focus groups which strayed into early March which seriously impacted the production of this final report within the allotted timelines. While these have been tight timelines I have, with the undivided support and tenacious mobilization of the Aboriginal housing community in Red Deer collected all the data although timelines were slightly extended. The enhanced flexibility of this type of research methodology puts the onus on the researcher process and consistently modify and stretch resources to the widest possible settings to enable rich data. The widest possible net was cast over the City of Red Deer region to collect community thoughts, ideas and suggestions within the stated timelines. Suggestions were elicited to improve or remove housing barriers resulting in an Aboriginal community perspective to developing accessible, reasonable, safe and affordable housing in the City of Red Deer.

Another limitation stems from Canada Mortgage and Housing policies. There must be some acknowledgment of the systemic constraints agencies and City officials have no control over. Essentially, literature and studies have consistently confirmed the importance of culture in successful housing programming (Holmes 2005; Jakubec et. al. 2001; RCAP 1996). Cultural protocols are in part grounded in First Nations, Metis and Inuit belief systems and partly in the social actions. Generally, an overarching cultural responsibility is held by everyone to share and care for one another. CMHC policies fundamentally contradict those social norms. CMHC policies specifically require that if you rent one a unit in the City funded by CMHC, your auntie, who might need surgery, and to whom you are culturally bound, she will not be allowed to recover for a week or two in your home. CMHC housing policies are rigidly enforced across Canada impacting all subsidized Aboriginal housing both on and off reserve. Kinew reported this matter within a few years of opening their doors in 1972. Those policies remain unchanged and are a longstanding concern. Several reports concur, among them the Institute for Research on Public Policy's series *Aboriginal Quality of Life*, published in 2008, in which Walker (2008) studied Aboriginal housing in several cities. **There have been no further attempts have been made** to change the conflicted policies. These older reports also confirm the importance of including cultural programming for Aboriginal people although those requests are minimally met (Fulham, 1981; Lipman, 1986).

Another limitation identified by many housing reports is the chronic lack of long-term funding for Aboriginal housing services and agencies. This report cannot directly impact this concern however this barrier has been negotiated and its impact reduced by several organizations who have innovatively and creatively found the means to meet these issues and continue to provide low-cost housing to their constituents. Please note that regardless of the innovation in their program designs they continue to be unduly threatened and destabilized by the consistent uncertainty of their financial environments.

CMHC is heavily criticized in the literature for consistently providing limited short-term funding. In confirmation of this situation, Walker (2008) found that beyond the diversity and unique operational structures demonstrated by housing management teams, they continue to struggle due to lack of resources especially for development of culturally sensitive programming. Harsh systemic constraints control housing operations in agencies funded by CMHC. Also, to note that services under CMHC remain essentially the same as non-Aboriginal housing models. All agencies, Aboriginal and non-Aboriginal operate under the same policies and mandates set out by the National Housing Act (NHA). The Urban Native Housing Program (UNHP) also falls under the auspices of the CMHC policies.

Data Collection Results.

This qualitative research data collection methodology was rolled out during the month of February 2017 in several intervals. Productive dialogues through interviews (37), and surveys (51) provide rich multidimensional discourses about the barriers to housing in Red Deer as well as eliciting recommendations on how to remove barriers to housing in the City of Red Deer. The resulting dialogue is descriptive, strong and rich and **inclusive these** articulations paint a vivid story about current housing issues, and benefits. Overall the process clearly opened a communication path demonstrating that the research methodology achieved a trustful environment in which participants felt safe to disclose their concerns. This project did gain a strong level of security and confidence which is evident in the depth and way in which community members filled in surveys and shared information in the interviews. In the survey portion of the study results participants were provided with envelopes to seal their completed surveys which were then deposited into sealed boxes. Confidentiality agreements were signed with all participants. Each participant was assured that all data would be stripped and cleaned of identifiers. This level of assurance yielded a keen sense of trust and confidence in the process. The following data demonstrates this trust. Congruent with the security of data was the obvious assistance and support from Agency staff and community who were highly engaged and committed to ensuring the successful outcomes of all stages of the process.

Descriptive data provided gender, age and quantitative data to help describe the Red Deer housing population. A comparative analysis with national and local statistical population data has been carried to see if the respondent profile matches the local and national statistical profiles. In other words, did the participant sample compare representationally to the national and locally known populations statistics.

The survey data and interviews were calculated numerically where appropriate and resulted in the following rich, descriptive charts with comments when provided.

Figures One to fifteen reflect the data summaries based on answers found in the surveys. Due to the inability of scheduling focus groups in accessible times or places, we stayed in location all day and interviewed each participant as they arrived. This caused interview time to far exceed the project intent of three, two-hour focus group discussions with an anticipated total of six hours however the alternate process of individual interviews resulted in 470 minutes of discussion and transcription time capturing interview discussions and involved being present four days to collect interviews which technically resulting in a considerable increase in time spent to collect and tape the equivalent time in interviews. This is however and in part is how the flexibility in a qualitative research (wording) study should bend or reshape itself to address the needs of the Indigenous population to produce beneficial and responsive information from the experiences of the community. Another caveat to consider when reading the data charts, the respondents were informed that they could reserve their choices on topics they preferred to not answer. This option resulted in some surveys only having part of the questions answered or some points filed out while others were left vacant or checked the box for no response although many did not fill out that part They may have missed seeing the question but this is speculative.

In the following you will read direct responses to each of the survey data collected this report has graphs to produce a visualized outcome.

Figure 1. In this question, respondents were asked how long they lived in the City of Red Deer. Most respondents are long term residents in the City of Red Deer. The two other most often selected choices appear in the time line of 1 to 3 years and slightly more respondents choose the time frame of 4 to 6 years. Of respondents that did not choose one of the options, I found that their difficulty stemmed from not being able to find an option that would address the repetitional changes that had occurred in their lives regarding housing in Red Deer. Often their reliance on others included moving back and forth from reserves which occurred as sporadic reactive events reflecting what is commonly cited by statistics Canada as churn.

Figure 1

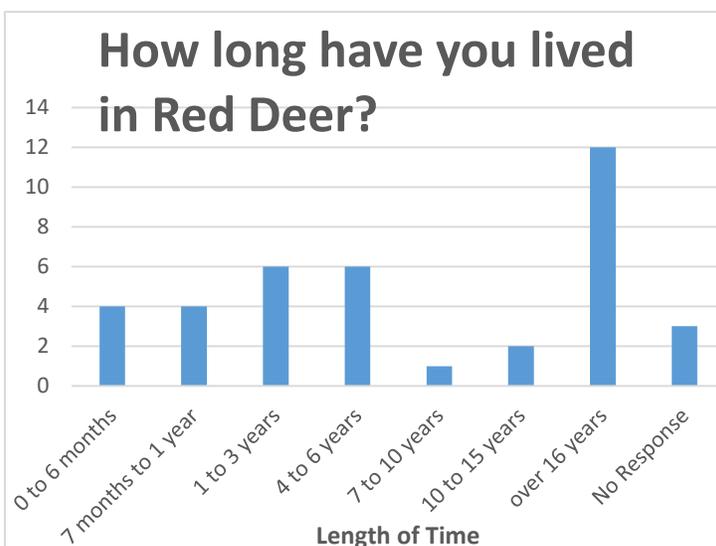


Figure 2

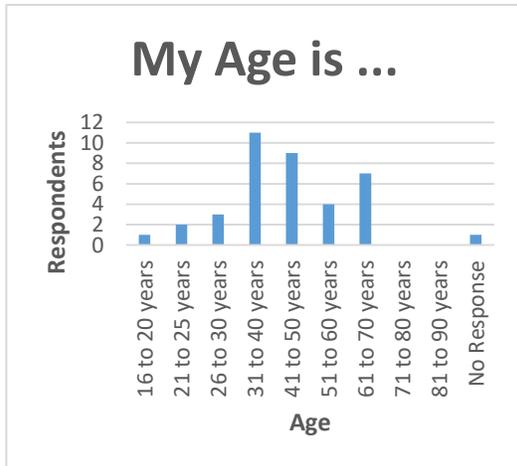


Figure 2 provides interesting facts to add to our knowledge of the respondent population in the City of Red Deer. The age-related data shows that most respondents indicated that they are between the ages of 31 and 40, next highest responses indicate that those aged between 41 to 50 are the second largest group. Less respondents were in the age group between 51 – 60 ages. There is a significant jump in the 61 to 70 age range. The fewest respondents are in the higher ranges. Younger respondents in age groups appear; with one respondent in the 16 – 20-year range, two are in the 21-25 age range and three in 26-30-year range. These age distributions are informative. More longitudinal research is required to track if those in the higher ranges have experienced long term homelessness or difficulties in accessing affordable housing which normalized their situation or are they new to this environment. I have no explanation for why some respondents did not answer the age question.

In relation to the national demographics this population is significantly lower, or the sample **dis** not capture the youth in the City of Red Deer. National statistics say that most the Aboriginal population is under 25 years of age. This is an area that should be explored to find out where that portion of the Aboriginal population resides in the City of Red Deer.

Figure 3

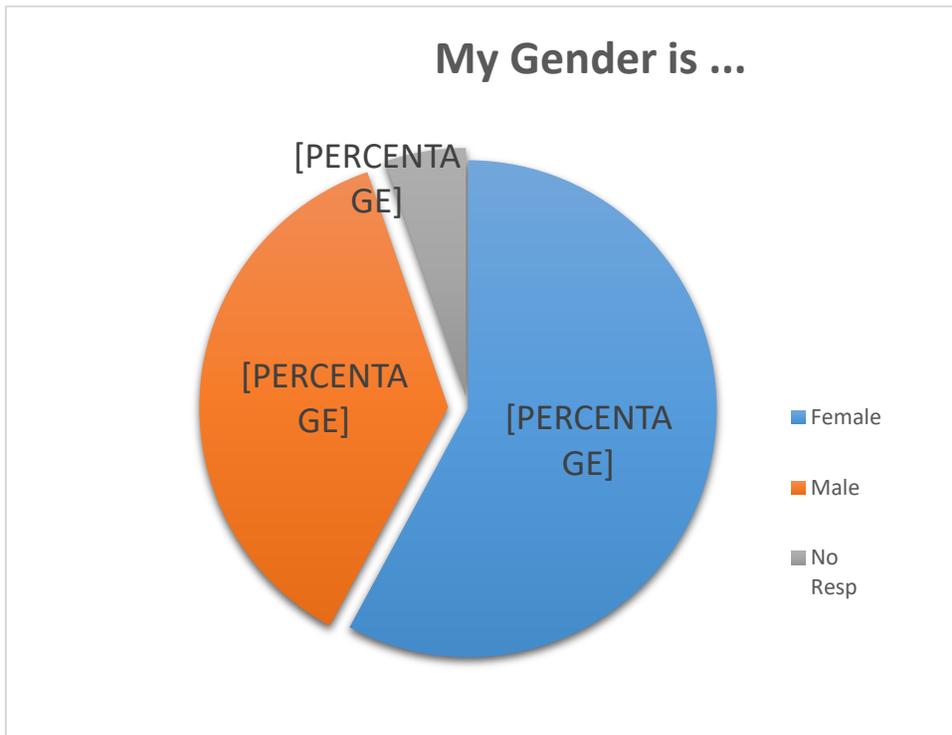
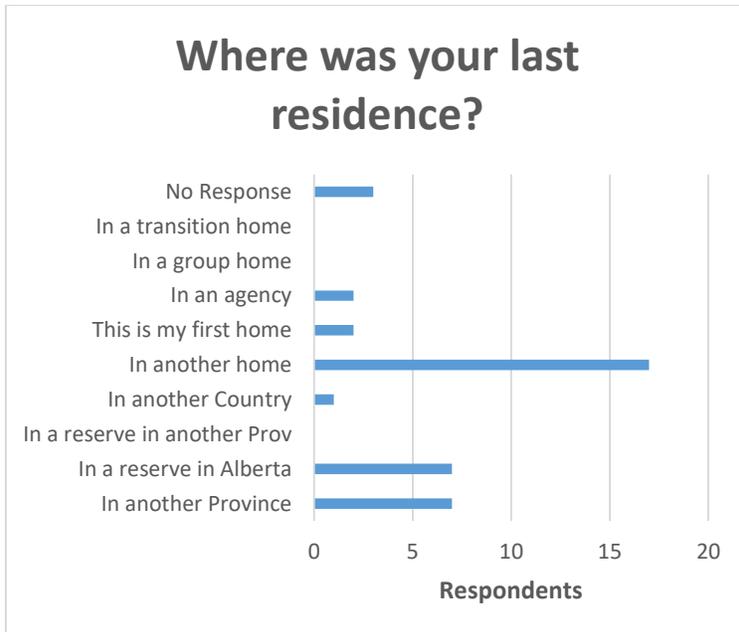


Figure three shows that 58% of respondents were female, while 37% were male and 5% did not identify their gender. Cross tabbing data we find that older female respondents dominate respondent information in this study and dominate interviews. This population reflects a unique trend, specific to the housing experience in Red Deer. Statistics Canada tells us that this demographic scenario does not fit the national Aboriginal data (2011 National Household Survey) which shows a different Aboriginal profile. National Aboriginal profiles as mentioned above depict a youthful population with 28.0% representing a little over one quarter of the population as being under 14 years of age. National demographic reports state that seniors account for only 5.9% of the total Aboriginal population in Canada. Clearly, the Red Deer region exhibits a unique older Aboriginal demography then in most of Canada which must impact the way in which Aboriginal housing programming might be met in the future.

Figure 4:



There were 10 possible responses as noted in Figure 4, that were offered to participants. By far, most respondents choose the option indicating their last residence was in another home. Possibly long term visits and couch surfing as is the common term. The tensions associated with multiple family dwellings are clear and state that when overcrowding occurs, violence and other tensions and negative behaviors are often issues that arise and create social tensions and further difficulties. The two choices “in a reserve in Alberta” and “In another province” were the next most often chosen options. These were chosen equally between the two options. Regarding the reserve choice, “churn” as it is referred to, by Statistics Canada, **a is** a common issue statistics Canada identified as problematic in their enumeration or assessment of program needs. Reserve occupancy is generally presumed to be limited to status Indians with the current Bill C-31 legislation in place, although many people currently living on reserves are not status Indians. First Nations with or without status are moving back and forth from urban settings and back to reserve for numerous reasons, financial, social, health or lack of options at either site.

Regarding the choice “in another province” this is reflective of a trend noted about inter-provincial migration of Indigenous people. More Aboriginal people move into the province of Alberta and less move out than for any other province in Canada. This has caused the cities in Alberta to be very diverse Aboriginal populations.

There are no known enforcement regulations on reserves to limit housing occupants to status Indians. However, being a status Indian does not guarantee housing on the reserve. Generally housing is so extremely limited and closely coveted that access to housing on reserves is extremely difficult. The trend of moving on and off reserve occurs as opportunities for employment or other living options arise and usually this means moving into a family members home. This is a common phenomenon occurring across Canada.

Figure 5:

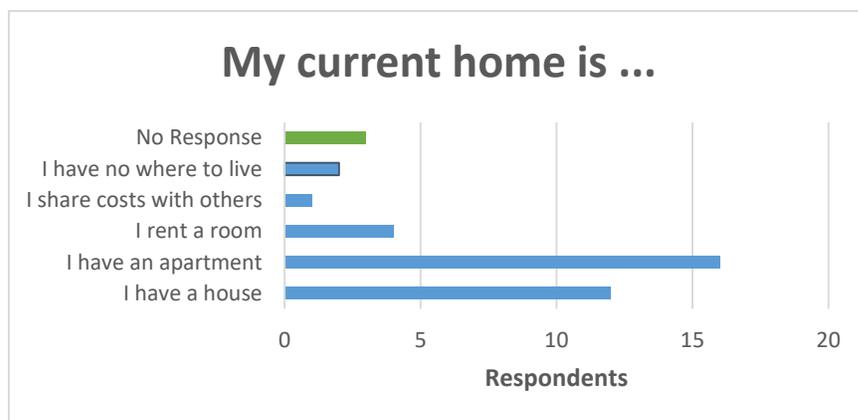
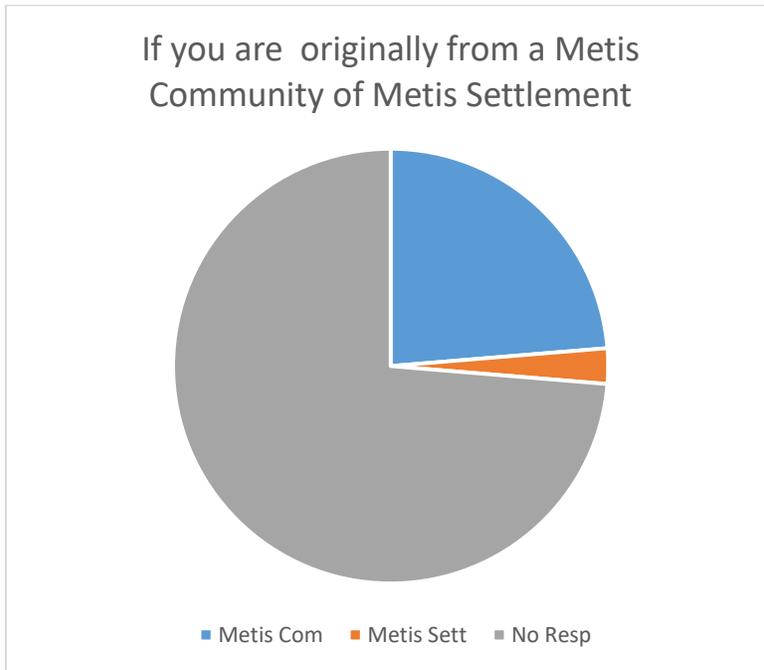


Figure 5 provides another dimension of the lived experiences of FNMI people in the City of Red Deer. Predominately the respondents choose their current housing as an apartment. The second most often chosen option was - I have a house. Lesser numbers chose renting a room and some chose the option of living in a residence with shared costs. Some respondents indicated that they have no housing at the present. There were some that choose not to answer this question. Since all completed surveys were anonymous and placed in sealed envelopes and then placed in sealed boxes, there was no opportunity to explore the rationale behind those responses. The predominance of apartment style units with housing next is encouraging and exhibits and encourages independence.

Figure 6:



**If you are originally from a Metis Community or Metis Settlement
Comments:**

Figure 6

Tahltan

N/A

Heart lake, Alberta

No

Chinook, Montana USA

Not from one.

Why – you didn't ask about reserve

Why do you ask.

Prince Albert Local #107 metis

Whitecourt

N/A

N/A

N/A

N/A

Almost one quarter of the study respondents have some connection to a Metis settlement. This is a significant proportional number in the location and compares accurately with national proportional representation with 21.4% of all Metis living in Alberta and of those 71% live in urban settings. This number compares with the provincial representation at 41%. We see that in Red Deer Metis representation is high and older and often female.

Figure 7:

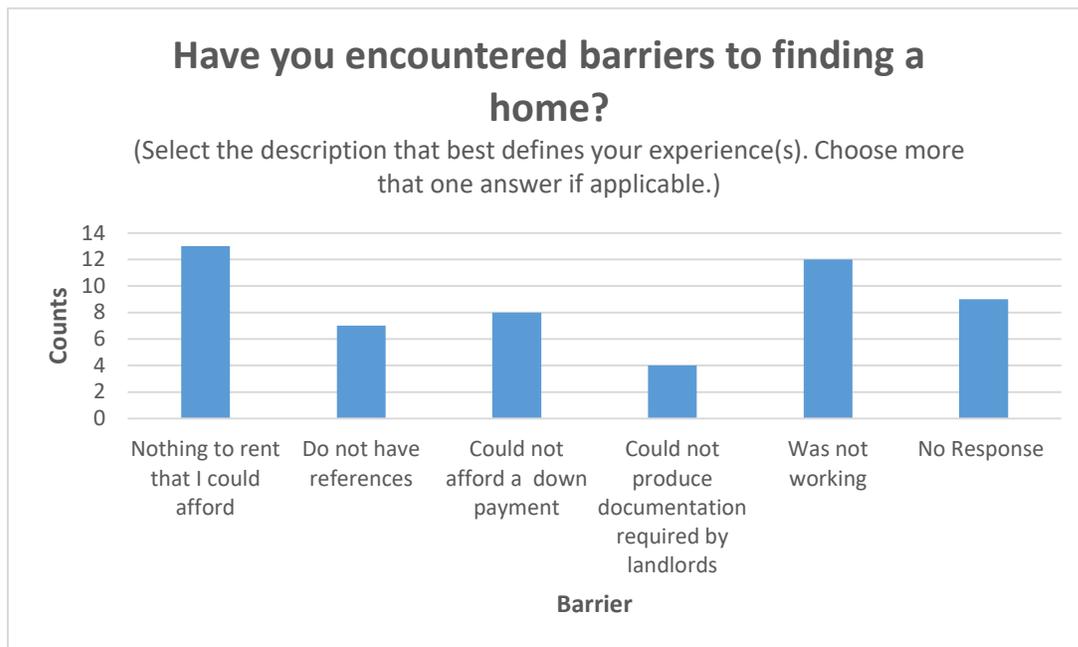


Figure 7: Respondents had the opportunity to share with the study what possible barriers they experienced in attaining housing in Red Deer. This range of options was not limited and the list below attests to the various and numerous concerns raised by the respondents on this topic. One of the options not provided to the respondents was racism. We were verbally informed of by participants and the front-line workers of the extreme difficulties faced by Aboriginal people due to racism in the city. (Wording) We can see from Figure eight, that the most predominate problem was the cost of housing. More often they could not afford a residence, coupled to that issue was the lack of employment. Down payments for rent are another barrier to accessing housing experienced by respondents, references and documentation needed by landlords was also indicated to be a significant barrier. Again, we see a considerable number of responses that did not answer. One explanation I can hypothetically offer for the respondents for non-comment stems from discussions with some of the interviewees in which one example from a respondent was that they had previously been in a stable housing situation and therefore never experienced any of these issues in the past then they would not be able to relate to these concerns and therefore might have no response. As mentioned the other issues is about racism when trying to rent homes in the city for houses or apartments privately owned.

What concerns cause you the most stress regarding keeping your home in Red Deer?

Comments:

- *Old damages, no walk through when I moved into my place.*
- *Limited Income – medical income support.*
- *Limited finances – low income.*
- *Finances.*
- *Finding a job and child care.*
- *Maintaining job.*
- *Never lived on my own.*
- *Not being able to pay the mortgage.*
- *Friends / additions.*
- *No Jobs.*
- *My kids' school.*
- *Not being able to continue to afford rent.*
- *Rental market, such as rent increasing, increase in utility costs, emergency requiring finances that would jeopardize ability to payment.*
- *Nothing.*
- *Too many friends & people know where you live & damage/parties/always wanting to stay the night.*
- *Work – stable long term.*
- *n/a*
- *Affordable and safe.*
- *Being accused of every little thing.*
- *Nothing I would be stressful free as long as I have a home.*
- *Heads / A-Holes / Bams [sic]*
- *N/A*
- *Have not made Red Deer my home since 1998. Too noisy.*
- *High rent costs.*
- *High rent costs.*
- *Rent and maintenance.*
- *Taxes, utilities.*
- *Increased expenses.*
- *Paying the Rent.*
- *PTSD*

What suggestions would you like to make to housing authorities to improve access to housing in Red Deer?

Comments:

- *Access to more places such as Julietta's place.*
- *Rent Subsidy*
- *Finish Asooahum stage 2, and 3. Asap. Get the family support program onsite.*
- *More affordable.*
- *More housing units in different areas of town. No restriction of 3months require a Red Deer address to apply.*
- *Affordable Housing & Low cost housing.*
- *Lower rent rates. Help for down payment toward ownership.*
- *N/A*
- *Habitat*
- *To make it easier for people like us to finding a home faster.*
- *Stay safe inviroment [sic] sober & drugs.*
- *More housing*
- *N/A*
- *More low income housing. Absulety! [sic]*
- *Unoccupied buildings just sitting. Old age homes Michener housing. Room Rentals. Roommates in 2 bdr apts/house. Up to 3 roommates, less unreliable in the long run. Falling out.*
- *Nothing*
- *Lower damage deposit, allowing personal/professional/character refrences [sic] as opposed to just rental references, more rent subsidy or subsidized housing available.*
- *Waiting lists are too long, there are not enough low income homes in the community.*
- *Getting approval easier.*
- *More available info on cheap to rent places.*
- *More houses/buildings that are affordable. More support to get housed.*
- *On site supports for people to learn how to keep house, cook/clean up, pay bills everything.*
- *Build more low income houses.*
- *Easier access for people to get housing. More prevention measures to curb homelessness.*
- *Keep rent levels / damage deposits affordable!*
- *Inconsistant [sic] policy's.*

Figure 10:

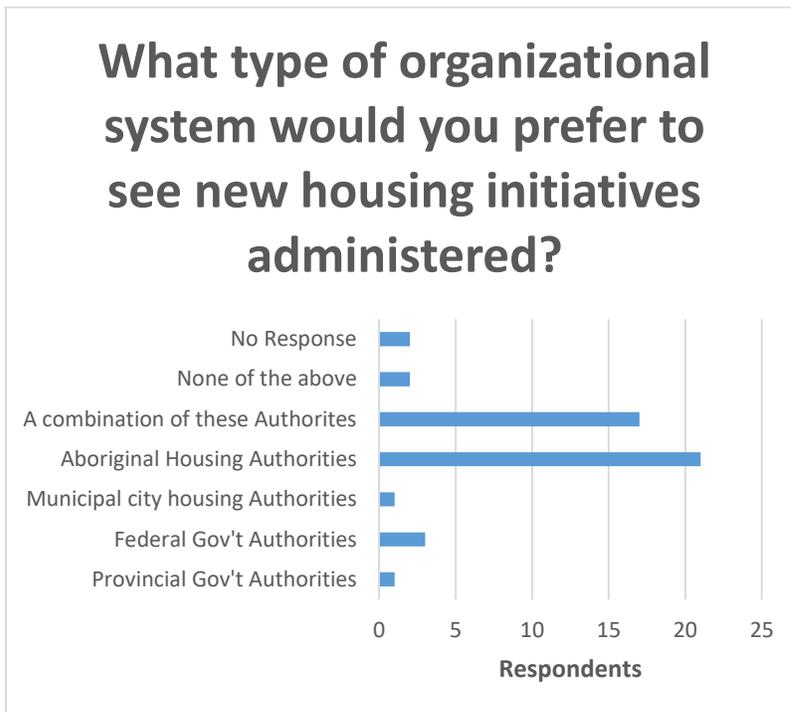
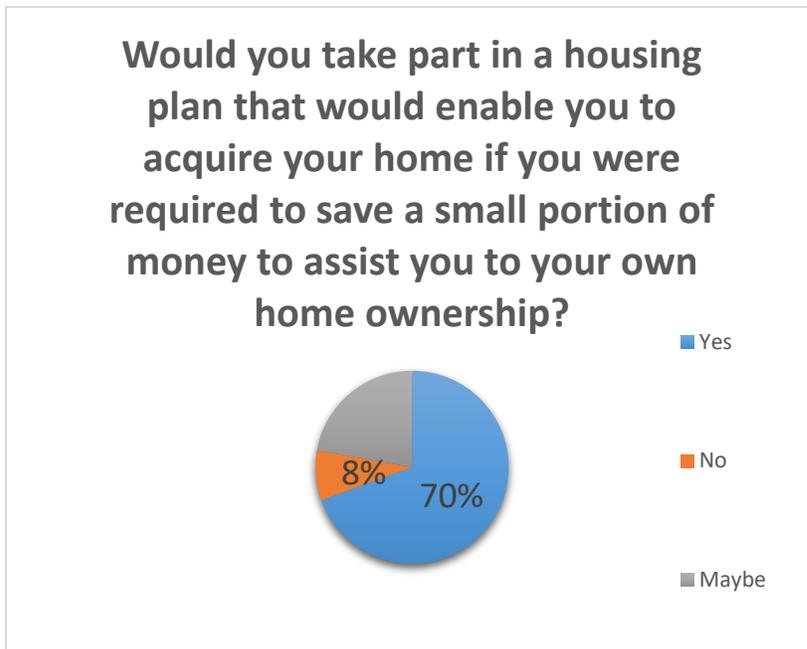


Figure 10, responses to the question “What type of organizational system would you prefer to see new housing initiatives administered”. This question was designed to give participants the opportunity to imagine they were empowered to make those choices and what would they choose as an administrative authority. The responses elicited show preferences to have administration of Aboriginal housing by Aboriginal services. They also preferred or envisioned that housing should be administered through a combined arrangement of various authorities. In discussion with participants about the options it was said that they believed having a combination of authorities would ensure that there was more accountability from those government agencies who should take responsibility. Also, they said they choice this option because they said it was the best option to ensure Aboriginal services were successful by having a combination of authorities involved to ensure all the financial support was accessible from as many sources as possible for Aboriginal housing services.

Figure 11:

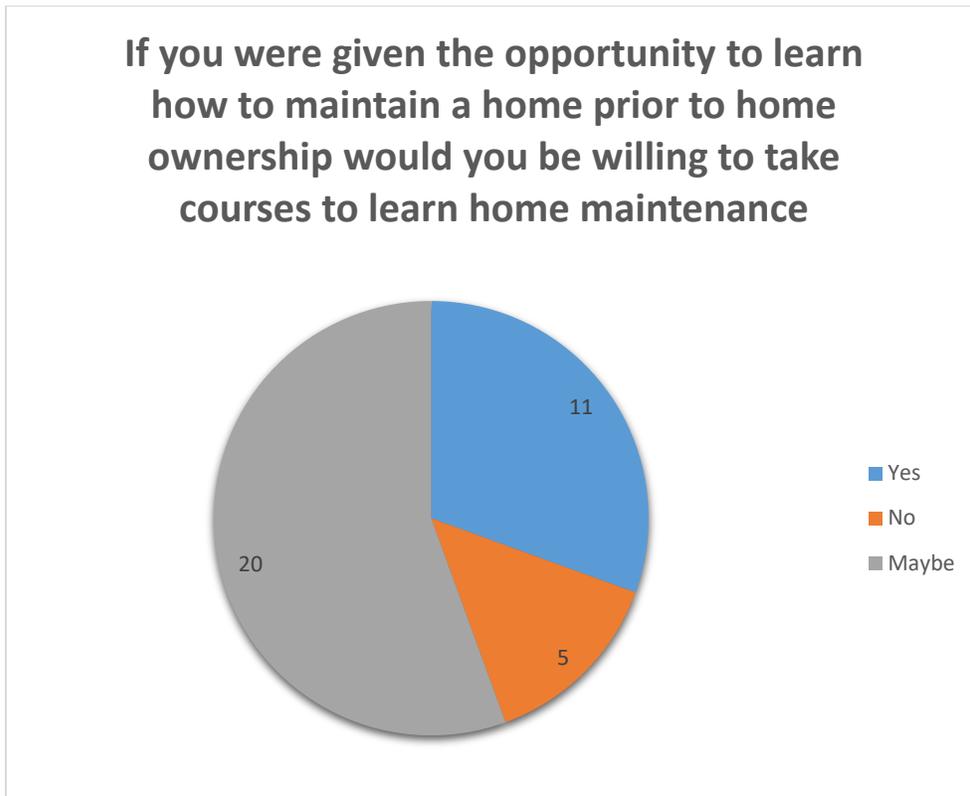


This was a positive yes, eagerness and just the chance to say yes, I want to own a house was easily and cheerfully answered. There is no doubt that home ownership and the pride and self determination mentioned in the earlier literature review is evident in this response. Of the respondents who said no, most often this was a response by older, elder females who did not or could not be responsible for the physical care of a building or lawns or shoveling snow. A home for them would have distinctive characteristics, and more support.

The next question shifted from asking about the respondent's experiences to asking them to imagine if they had the opportunity to create their own housing project. They each held a talking feather, it was four eagle plumes they gave them the power to voice and share

their opinions. This question was intended to explore what commitment they would make to achieve home ownership.

Figure 12:



Answers to Figure 12, resulted in some interesting outcomes. In general, from the discussion transcriptions we hear why these responses are skewed in to present in the figure. The problem seems to focus on the way that the question was asked. Also, it was clear from the discussion that the type of commitment was not clear to respondents. The question did not define who would be paying for the repairs, nor did it define what the nature of the repairs would be. The uncertainty is reflected in the number of maybe answers. Mainly, the resulting substantial number of respondents who would be interested if they had more information about what the nature of home maintenance this might involve. The number of positive “yes’s” and the number of maybe’s regardless of the need for more information still weights the results of the question in a more positive light. The smaller portion of “no” can be attributed to, based on conversation in the transcripts that the older generations are not interested in owning homes and are also not interested home maintenance.

Figure 13:

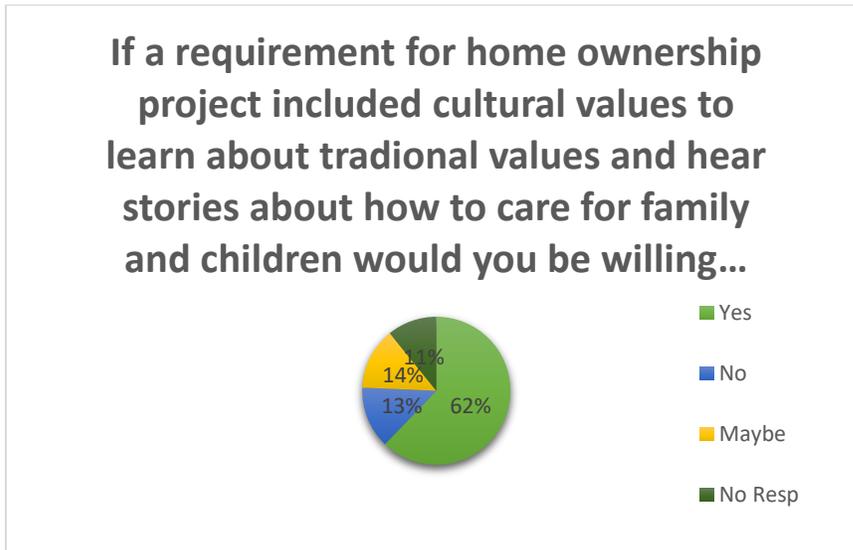


Figure Thirteen presents a very positive response to the inclusion of cultural values and learning and more importantly positive responses indicate a strong interest in learning about cultural values in association with a housing project. It is obvious that 62% of the respondents felt that they would be willing to be involved with this type of a requirement. 13% said no response. Some of the transcriptions help to provide some rationale for those responses, some said they have their own teachers or Elders, some felt concerned that their culture would not be taught, and some said they were just not interested. 14% said maybe. From transcription results I can note that for the most part there was ambivalence about the type of teachings and if the teachings this would include concerns mainly were about them not being from their culture they would not want to be obligated. Again, these responses are partly the result of the limitation of a questionnaire of this type. That said, most of the responses, the “yes’s”, and the “maybe’s”, total the largest portion of responses and if assurances were made to teach the “appropriate” cultural teachings then the inclusion of culture in association with housing is clearly highly desired (No period)

In Question fourteen respondents were theoretically given the authority to imagine they have the power to design a housing plan what would it include key elements they think are important.

Question 14:

If you could plan a housing model what do you think are the key parts for a successful housing plan?

Comments:

- *Support from community's that help you get healthy.*
- *Access to the land, cultural spaces, supports nearby, connection with the greater community.*
- *N/A*
- *A safe community, a good foundation, Affordable.*
- *Responsibility*
- *Integration*
- *No common*
- *N/A*
- *Affordable to people's needs individual.*
- *Greenhouses summer. Or fabric shelters winter. Policed tent City & or Trailer park (campers)*
- *Family orreanted [sic]*
- *Ways around supports that would promote holistic health and well-being in order to allow individuals to maintain their housing.*
- *Unknown*
- *Location, cost*
- *Affordability, comfort, safety, cultural awareness.*
- *1) location 2) Safety*
- *No slum lords*
- *Have an agency (private) that has no connections or interest to be the holder of funds and distribute. Or have an Aboriginal Housing Authority using specific dollars for Aboriginal people.*

Question fourteen opened the research dialogue to allow respondents to think about how they would create their own vision of a housing model. Some reflections about this question are constrained by personal experience, some thoughts such as green houses in the summer, and fabric shelters in winter is about comfort to those living on the streets. Imagining a housing complex is far from reality in that scenario, perhaps there is some limitation due to the personal social context in which they are bound. However, this idea is largely to accommodate the people who are homeless. Perhaps this is a context that could be realistic, to ensure that the city has control over tent cities. They could create spaces where these entities exist safely. The idea to provide safe canvas shelters for those

who cannot find accommodation might be an alternative at some point. Greenhouses to provide some food to those who are unable to have space to grow their own foods. Perhaps rent in the tents village could require work for their foods in the greenhouses. Who knows, this is an interesting thought never-the-less. An interesting concept and very viable given the legal case law that was currently in Vancouver.

Ideas commonly mentioned throughout the transcriptions and raised in the questionnaires responses were many discussions that were associated with healthy living as a part of healthy homes. The people who discussed healthy living wanted to be protected **fin** their housing from violence and the impact of negative elements. References were often made of the negative influence of violence and other elements associated with conflict, drugs, or abuses of any kind were detrimental and toxic to a good housing project. Healthy living, healthy families, healthy relationships and support for treatment when there is a need was collectively mentioned in many of the transcripts. The vision is one of supporting and transforming those with problems into members of healthy communities. This is very different then insisting on getting rid of the people. In many of the responses there was compassion for those Indigenous people in the community who are suffering so that they could be given the opportunity to learn how to heal. **These expressions of compassion are very indigenous and demonstrate the desire to be care and share and be kind and inclusive.** (Wording)

Question 15

What do you think is the primary cause of housing problems?

Comments:

- *Learning differences from Reserve to Urban lifestyle. Not having support to assist in going through all the paperwork & steps to achieve housing. Poor budgeting (way of mindset, thinking) No identification, no references.*
- *No up keep or maintanence [sic]*

- *Lack of personal responsibility. Blaming past*
- *Affordability*
- *Financial issues & the lack of financial know-how*
- *Laziness, people too involved in drugs, looking for handouts*
- *Fear, not enough work or money*
- *Addictions, past hurts nobody wants to let go of.*
- *Not enough Jobs, not enough affordable housing*
- *Being able to afford it*
- *Financial issues, addiction issues in the community. Complex issues in community that affect housing.*
- *Larger contextual personal/family factors that disrupt the ability to be successful, maintain employment or sobriety.*
- *Not being able to afford to pay for utilities*
- *Not enough housing for low income families. Too expensive*
- *N/A*
- *Low income people not having many options*
- *Inflation is unbalanced & this is 1 area that is also effects [affects] us all. Exchange rate etc.*
- *Lack of employment, and the policies and procedures*
- *Not sure*
- *SimpliCity in design / other reasons / population*
- *Drinking & drug problems. No responsibility*
- *Rent costs. People not being able to pay household bills – heating – lights etc.*
- *Lack of adequate funding and poor maintenance + up-keep. High payments don't help as well.*
- *Rent **to** high*
- *Lack of availability, affordability or culturally support housing.*
- *Cost of rent*
- *Low income / addictions / stem from trauma, low self- esteem abuse. PTSD – not finding the right support.*

Question 15 responses are quite remarkable. These responses mirror every report that discusses the impact of residential schools and the intergenerational impact of trauma due

to assimilation policies and colonization. In that light, studies about the impact of these adverse traumas can help to guide these solutions. In the City of Red Deer, the Indigenous population is exhibiting classic symptoms of intergenerational trauma. The enhanced disassociation, drinking, drugs, inability to understand systems, are reflective of the ten generations of forced institutionalization imposed by the Indian Act on the First Nations populations and reflects the extreme political upheaval associated with the Metis experience in Canada. Each of the Indigenous populations are emerging “at a rapid pace” from those environments. This is evidenced by the subjects listed above we see that they clearly know where the problems lie they have the answers to solving the problems and the solutions. They do have a vision and see the need to draft proposals in partnership with all government entities for funding and support to overcome the elements they identified and to put support in place to achieve successful lives. I am encouraged by the easy identification of topics raised where help is deemed needed. If these answers were weak and skimpy in content then it would indicate the population was still too deeply immersed in their problems to see a future however that is not the case. Instead, we see strong responses and strong directives that appear in the survey and interview responses. Clearly, this is a population that is ready for positive change and is aware of where change would be most beneficial and is willing to make it happen.

Recommendations

In the recommendations that follow: short term, mid-term and long term, I have cited in some cases a city or location where a similar program is in operation. I do not list companies as theoretically this report should not promote specific agencies. The goal is to provide suggestions of successful processes and concepts that could benefit in addressing the housing issues in the City of Red Deer. The ideas developed or applied in the locations I cite report value and results in the programming outcomes for Indigenous people and compatibility with Indigenous cultural concepts that should be transferrable to the City of Red Deer.

Each of the three lists: short-term, mid-term and long-term recommendations are interchangeable and are not listed in with any hierarchical order in mind. They can be tackled in any order that is preferable. The sorting into these categories is more about the amount of structural or economic supports that may be needed.

Short Term Recommendations

Short Term Recommendations: Short term recommendations are the least intrusive and hypothetically could be deemed the least expensive of the viable options. They are changes to policy, amendments to insurance or require the least amount of change to current programming. These are also overarching points that were raised most often in the transcriptions and surveys. If these changes are taken up and change is made they would remain indefinitely in place.

1. Recommendation One- Addressing Racism. This recommendation is focused on the development of a program to eradicate perceptions of or reduce racism in the City of Red Deer to help eliminate Aboriginal stereotyping. Most respondents saw this as a barrier to accessing housing and work. Maintaining perceptions of racism in the community is extremely costly and creates significant resistance to change. This is an immediate campaign that would be engaged by City and other stakeholders in the city with the goal to change the image of Indigenous people in the city. Following some of the ideas Saskatoon put into place would possibly be by featuring success stories on the city web page. The City of Red Deer should take a leadership role on focusing on removing the stereotyping attached to the Indigenous population and changing the view to one where the Aboriginal population is one that has always lived in the city and be seen in a positive light. The impact of removing negative perceptions could open the possibility of more housing spaces in private properties. We often heard from participants that there are enough spaces in the city, but not for Aboriginal people.

To achieve change would require working in a true and equal partnership with Aboriginal services to develop a plan to target stereotyping and promote change. Discussions with the partnership would focus on how ideas for change might look, such as how do we talk about success stories. From reading the transcriptions shared for this study, there are ample remarkable Indigenous people living in the City of Red Deer. Another point to keep in mind is that most of the Indigenous people living in the city have been in the city for many years and they need to be portrayed as a permanent part of the City of Red Deer and as good neighbors.

Another viable way to address and build positive change to the perception of Indigenous people living in community could be by developing an education program in the city to educate the public about other options to turn to when incidences arise in the city or their neighborhood. Incidences cause fear. Fear causes immediate reactions to call 911. Other options would be to call other emergency supports rather than 911 that might be available

through Aboriginal agencies or with Aboriginal contingents acting with police. This would decrease the costs to emergency calls, ensuring that emergency systems are not diverted to enhancing or instilling social fears. This would minimize the use of police and develop strong social networks.

There could be many benefits that flow from changing the perception of Aboriginal people in the City of Red Deer and those benefits cannot be understated. A change of perception would reduce the fear of renting homes and apartments to Indigenous people. This would increase available home spaces in the city. Improved relations also result in reduced fear and less rejection of Aboriginal people from work options and other opportunities in the general population, which in turn reduces the costs associated with rejection such as homelessness. Dealing with the fears society holds about the Aboriginal people has the potential for multiple level of improvements to society and the both populations in Red Deer such as mentioned previously but will also create more opportunity for work, for housing, for cross cultural education programming. Leadership by the City of Red Deer against changing stereotyping addresses one of the underlying factors that cause feelings of rejection in society which often results in higher use of drugs and drinking, and suicides in the Indigenous population. Not to be too distracting, but as a note, suicide in the Aboriginal community has also been termed “existential suicide,” first identified and labelled in the death camps in Germany. (Assembly of First Nations, 2009) Existential suicide occurs when some individual feels that the world has rejected them. Racism, if left to run rampant, becomes a powerful barrier and is directly responsible for causing the rejection and marginalization of the Aboriginal population from private house rentals, jobs and involvement in Canadian society also becomes out of reach. To remove these persistent negative impressions about the Indigenous people is to remove many barriers to success and to achieving equality and a strong inclusive community. Leadership, on the part of the City is powerful. The city can change the outcomes of a community inclusiveness and assure that access to resources to homes and jobs would be available to all community members.

2. Recommendation two- Aboriginal Housing Entry Point. The current single entry housing model should be redesigned to include an Aboriginal entry point in the current housing system. No other aspect of the current model was raised in the interviews. While the current system made efforts to provide an indigenize feel to the present single entry point by adding Indigenous programming in most interviews the participants very clearly stated their dissatisfaction with this entry point. Primarily complaints about the expectation that mothers with children were expected to go to this site. Women and people who need Aboriginal support found this entry point was very problematic. The importance of having this entry point as an Aboriginal entry point for Aboriginal people was significant. The current system design needs to be adjusted. In many of the interview statements the most common reason mentioned by participants for why this was a concern was because their needs are understood, the social dynamics and the cultural content is understood by Aboriginal people in Aboriginal services. This was a

serious need and was a dominate point most often raised. The preferences are for an Aboriginal service to be their entry point. On a positive note, regarding the present entry point there was acknowledgement of elders on site and it was appreciated, however the entry point does not meet the needs for safety and security and does not provide the understating required of the social context Aboriginal peoples live. I should note that in the Aboriginal community there are some people who prefer for what-ever their reasons to access services through non-Aboriginal services. The new Aboriginal entry point would be for those who feel most comfortable speaking to Aboriginal personal. The interview and survey participants in this study predominately recommended this change.

I believe there should be two entry points, one to remain in place and another one located in an Aboriginal service.

3.Recommendation three – develop a City of Red Deer Aboriginal portal website to provide background information about recommendations found in the Truth and Reconciliation Commission that have been proposed to repair the damages in society caused by the Canadian government treatment of Aboriginal Nation peoples. This should be found on the city website of the City of Red Deer to proclaim why the city is committed to work toward applying the recommendations where appropriate. Also Post the Frieden’s Health Impact Pyramid Adapted to Include Selected TRC Calls to Action Freiden, 2010 on the City of Red Deer Aboriginal Website, see unpublished dissertation of Erin Mason, 2017.

Non-Aboriginal people have not been informed about the long negative history between the government and the Indigenous people. This site could provide specific historically relevant information about the populations that live in the city, their treaties in the region and the joint ongoing commitments between the two populations. In fact, it could educate and redefine the population of Red Deer as being the other part of the current and still legally valid treaties they are part of. Essentially all Canadians are treaty people. Having a source of valid education about the City of Red Deer history provides the foundation for change. For instance, Red Deer was the winter camp for Chief Crow Foot the head chief who signed Treaty Seven. There are incredible historical resources today that could make this information interesting and exciting. This could also bring the members of the two communities together to rebuild the knowledge of their shared history.

4.Recommendation Four-Identity Papers Program. Currently limitations to renting and to accessing housing and other commonly accepted benefits in society are restricted due the lack of identity cards. City of Red Deer can develop an alternate Identity card that would be advertised as “valid” through media and available through Aboriginal agencies and programs. Aboriginal agencies are aware of who all the individuals are in their community and can better validate through accessing membership department on reserve and have other means to ensure validity. The lack of identity cards was raised by many of the respondents. This is a serious barrier and problem that can be rectified with the assistance of the City of Red Deer. The ability to keep identity cards in their hands

with ease of access to more copies is critical to leverage the people to be able to access simple programming, we take for granted such as to open a bank account or to getting an address for work or a phone.

5.Recommendation Five-Change Non-Smoking Policies. Cultural appropriateness must include permitting household members the right to prayer in their home. Many Indigenous people smudge. It is imperative for housing authorities to recognize that smudging is not smoking and is critical to good emotional, social and cultural health. **Also to those who smudge do not lose housing or are restricted from practicing their religion.**(Wording) This is in infringement of a basic protected human right. The City of Red Deer has a very wide array of Indigenous cultures in their midst, many will have different smudges. Housing services must change their policies to permit smudging in the home. This also requires cultural education to the non-Aboriginal population about smudging. This also requires community input about how to ensure that a safety regime is developed to insure all people in the house and the process permitted are safe in the housing. This also requires education of the insurance agencies that smudging is not smoking. A round table discussion with the community, led by key elders would develop a framework for policy change, insurance confidence and community commitment to follow process.

6.Recommendation Six – Housing Policy Change Regarding Home Visitor Stays. To claim cultural appropriateness in housing would be to recognize one of the fundamentally basic principles and values held by the Indigenous population. Aboriginal relationships in community, intergenerational, culturally, spiritually, extended family, Band and clan relationships have very important roles and it is assumed that the community members are expected to abide by those values. Essentially you are expected to share and care for one another. These are well known traditional, cultural commitments. The current policy of only allowing someone to stay for one week is fundamentally flawed. That policy breaches the values of the Aboriginal people. The context of home in the Aboriginal worldview is not structured in the Eurocentric single family model. This policy is assimilative in its scope and needs to be amended. A community council to define the needs of the people and to ensure safety and security of surrounding community members should take place. This requires immediate action and should be elder led.

Mid Term Recommendations

Mid-Term Recommendations: This set of recommendations require some organizational structuring to enable these elements to come to fruition. The intent of these goals is to provide a foundation for an Aboriginal housing strategy that can lead to long term planning, with realistic goals that support permanent growth as well as accurate reflections about the unique Aboriginal social and demographic dynamics in the City of Red Deer. These goals once in place would stay in place indefinitely.

1. Recommendation One – Mid-Term Funding Strategy to Develop an Aboriginal ten-year plan aligned the increased population growth and critical needs to meet the increasing demand for housing. Develop a funding strategy committee of housing representatives with key stakeholders and strong Aboriginal representation. Goals would be to develop a funding strategy for initiatives to sustain long term funding with steady increases in affordable housing to reflect increases in the Aboriginal population in Red Deer. Goals would be to develop strategies such as accessing land bases possible following the Saskatoon City efforts for in city reserve land bases. I would suggest that this idea should be expanded to negotiate a Metis settlement land base in the City of Red Deer. If land bases are designated, building costs for construction will be significantly reduced. We heard from many community, front line workers and stakeholders of the need for more long term reliable funding so that long term plans can be made. Ad hoc responses will fall far behind the anticipated needs and to meet these a plan must be in place to reduce organizational activities and focus can be placed on adding affordable, clean, safe, housing stock to the city.

2. Recommendation Two - Project Out/Reach and Collaboration Earning Credits to Improve Lifestyle. the goal of this project would be developing networks that work across the voluntary sector and across sub sections in the city to encourage Aboriginal volunteerism to support and make visible the already active work of the Aboriginal housing groups. Many respondents referred to the lack of employment or opportunities to make a difference or make change in their lives. Lack of options, lack of opportunities all work to reinforce marginalization. To offer options, I suggest the promotion of volunteerism within the housing population to allow those interested in taking part in the option to earn credits toward home improvements or educational registration costs. This credit system would place a value in social action. If a program could be developed that would provide benefits, if an Indigenous individual committed X number of hours to volunteerism they could earn such things as:

- Home repairs
- Home furniture
- Beds

- study book costs
- registration in a class

Volunteerism, could include such things as doing yard work, labour, babysitting, helping in some way in the community for credit hours. Credit hours could be defined by the contributing organizations. Possible credit hours could be earned doing a project at one of the contributing organizations working doing such things as assisting with summer courses, or assisting in outdoor work. This would be optional not required.

Petitioning educational organizations to contribute resources in a partnership as goals for credit.

3.Recommendation Three - Dissemination / Communication of Positive Housing Activities Development of an information strategy through the city of Red Deer and Aboriginal Housing Agencies, in conjunction with all related stakeholders in housing for Aboriginal and non-Aboriginal housing in the community. This is to enhance communication across the housing sector. Regular updates regarding meeting milestones in the housing strategy. Features of housing successes, introduction of success stories about house clients. Regular newsletters to go to the public. Invitations to the general Red Deer public of open houses in the Aboriginal agencies. Electronic coverage, and articles in newspaper circulation. The goal is to enable the public to meet the Aboriginal people and get to know their services to know more about the goals and needs of the Aboriginal population in Red Deer. Articles could also feature discussions about the cultural dimensions included in Aboriginal housing, Aboriginal demographic profiles would also provide the public with information to better understand the housing need of the Aboriginal population in the City of Red Deer.

4.Recommendation Four- Mapping strategy should be developed in a program like the strategy in Calgary that identifies current housing stock and maps where the Aboriginal people are currently living. Statistics Canada can provide detailed data to develop current locations. Using this mapping process, the Aboriginal housing strategy can plan.

Mapping and city wide planning for the future would always include access to public transportation and keep access to resources in mind.

Mapping current rental housing availability and low rent options that exist in the city enables to city to know what needs are required for the future. To develop more spaces incentives can be offered through the city to off set the cost of legalizing suites and rooms offered to the population and to register illegal basements suites.

Importantly by mapping space resources a set of goals can be developed, such as 10 new spaces per year of apartments and 10 more rooming spaces or 10 more elder's spaces if the demographics support the need.

The objective is to define goals for increasing and knowing the cities potential and current capacity. Incentives can also be low interest home improvement loans to build new spaces into current homes. Incentives could be developed by the City of Red Deer to register illegal suites. This opens spaces that can be recognized and made safe.

5.Recommendation Five – Cultural Supports for Housing – Elder Advisors, many respondents acknowledged the need for cultural knowledge associated with housing for success. It is critical to include culture when developing support for housing program and for access to housing supports that are reflective culturally of the values and goals of the Aboriginal peoples. It should also be acknowledged that the term “culture” is uniquely and subjectively defined by both the Metis people and the numerous First Nations that inhabit Red Deer. There must be ample consideration of these needs through all stages of a program, even for the delivery of programming. This is a foundational aspect of the Indigenous peoples in all parts of Canada and should be considered an important part of all housing development and associated services in the City of Red Deer. Elders support as advisors to council on any matters to do with housing should be encouraged. So, decisions made by housing authorities could be mediated with the assistance of Elders. To ensure cultural values are not being diminished by policies.

6.Recommendation Six-Home Improvement Program, where low income people have housing, this program would allow them to work in exchange for home improvement items. Develop and program that would take volunteer hours and value them toward the home improvement items needed in the home, such as new toilet or windows. This would be for basic housing needs, including a furnace and water heaters. This credit program encourages independence and values self determination. When a population cannot work, this would be an option that allows another way to self improvement and pride.

7.Recommendation Seven-Older Home Restoration Purchases, using the model developed in Edmonton older housing stock would be purchased refurbished and sold to low income members of the community. Advantages to this development is to expand the home ownership and shift the nature of housing from low income to assessing home ownership.

8. Recommendation Eight-Rent Bank Development. A Rent Bank should be developed in Red Deer. Resources through the Rent Bank are available to low income working people with a pay check, who have come upon hard times and who can then access an interest free loan, which must be paid back. This would ensure that hardships will not cause homelessness or the loss of a home. This has proven effective in reducing the loss of housing to the working poor.

9. Recommendation Nine-Elderly Housing Initiatives, The City of Red Deer demonstrated a unique population variant from national Aboriginal population data. In the City of Red Deer there is a higher proportion of older Aboriginal people living in the

city. The nature of the survey did not focus on collecting data to answer why this is occurring however it is reasonable to assume that access to resources, housing and medical services might be part of the underlying cause to explain this population. Regardless of the cause, the fact remains that this population and the proportion of the population requires a different housing plan. The nature of the housing needs for this population is in relation to the services includes such services as medical and other services, like meals on wheels or services developed in the City of Red Deer. It is critical given the number of elders in the city that housing program be developed specific to their needs that are also culturally supportive and can address this older generations housing requirements.

Long Term Recommendations

1 Recommendation One-Aboriginal Home Ownership Programs, to develop housing initiatives with the concept of housing ownership and independence as a base line for all housing built into all programming. This would include teaching home maintenance. This would also include ongoing access to cultural support. Many of the respondents were very positive about home ownership, especially those with children. There are programs that focus on these concepts, it would be encouraging and is essential to promote independence and strongly align housing initiatives to home ownership.

2. Recommendation Two- Job Employment Strategy, closely aligned to the need of homes and sustainability is the need for work engagement. Plans and working with key corporations in the city to provide basic opportunity for employment to provide more independence and self sufficiency will ensure that social systems do not become overburdened. This is another reason why it is essential to overcome the negative image of Aboriginal people not only as community members but as work mates. There are several national and local job training initiatives **that could researched** and aligned to support independence in the City of Red Deer through better employment, which in turn assures success of home ownership and independence. The report by the Canada West Foundation (1999) reported that the urban Aboriginal population because it has a younger age structure is potentially the skilled young labour force needed to fill labour shortages projected for all western cities soon.

3.Recommendation Three-Education Programming, as per the literature when Indigenous people have access to education, the higher the education the faster the gap between Indigenous and Non-Indigenous peoples disappears. Assurances when appropriate should ensure commitment by the participants and for their children in home to pursue education or training. To enable and support educational funding to ensure success would be part of building a strong community. Efforts should also be directed to educate educators and school systems of the damage racism has on the community in

accelerating the costs of addictions, suicide, social dysfunction, unemployment and homelessness.

4.Recommendation Four – Ten Year Planning that planning by the joint funding team and housing planning is an ongoing process that requires annual and quarterly community gatherings to assess if goals are being met and if the programs are meeting the population needs. Since there are no indications in sight that the population growth is going to slow down, it is reasonable to predict that the current social dynamics that exist in Red Deer will become even more extreme if population data does not form the basis of housing programming. The housing programming must be considered a permanent part of planning based on the following data collection methodology noted below.

5-Recommendation Five Aboriginal Data Population Collection. I would assert that Aboriginal agencies be involved in data collection and monitoring of their own populations. Aboriginal people have confidence and trust in their own services. Population numbers might be more reflective and accurate in the city if Aboriginal agencies in collaboration with the City of Red Deer worked to maintain data collection within the city.

Conclusion

To conclude, the survey and interview responses resulted in a wide range of factors associated with barriers to accessing housing in the City of Red Deer. Essentially recommendations and suggestions from the community reflect the Indigenous way of working on problems using holistic thinking. Participants also shared ideas for improving access to housing and shared their impressions of a housing program if they could develop a housing concept of their own. Responses were specifically sought from three distinct groups: community members, front line workers and stakeholders in the city of Red Deer. All three participation groups are well represented in this survey. In respect to front line workers and community members there was an emphasis that emerged through these various data gathering processes to support the alignment of culturally appropriate service models and Aboriginal involvement in all aspects of programming and access service locations.

One of the key response areas that was highly supported in the survey questions responses and interview responses was the desire to see future housing services with many funders and many partnerships and associated or connected to all levels of government support. There was concern with government partners expressed.

The City of Red Deer has a unique Indigenous population dynamic as compared to National data. There are a higher proportion of older Aboriginal people who responded to the study who live in the city than in the general Aboriginal population. As well, there was a proportionally higher number of responses from Metis people. These two dynamics are critical in planning. The older population responded differently to questions regarding their housing needs and require different solutions. As well the Metis population is found to have different social characteristics in the City of Red Deer from other Aboriginal groups. While this data collection did not focus on income using general data as a guide, more often this population often falls into the category of working poor and are income earners. This group therefore requires more supports focused on helping them to remain in their homes. Regarding these two populations, specific recommendations address the unique needs for the elderly and there are recommendations to support working people including people with fixed incomes who come across hard times which should be keep people in their homes.

Beyond the above mentioned Indigenous population groups in Red Deer there is overwhelming evidence that population growth will continue. Recommendations therefore insist that future planning should be reviewed based on population data bound so that planning will not only consider anticipated growth but will also be shaped by the unique characteristics of the population needs. The average age of the Aboriginal population is considerably younger than the general Red Deer population. The survey and interviews responses from young families heavily supported a housing plan directed toward home ownership that included training and cultural supports included if it was economically viable.

In closing, this survey was strongly supported by the community. The community voice was engaging and showed commitment and interest in change.

END.

REFERENCES

Alberta, Government, Metis Settlements Faqs. Accessed online. [www.msir.gov.ab.ca
Metis/settlementlandinterestfaqs.asp#two](http://www.msir.gov.ab.ca/Metis/settlementlandinterestfaqs.asp#two).

Aboriginal Affairs and Northern Development (2011) *Aboriginal Demographics: From the 2011 National Household Survey: Planning Research and Statistics Branch. CIDM 5242964 Updated May 2013.*

Barsh R. (1994) Canada's Aboriginal Peoples: Social Integration or Disintegration in the *Canadian Journal of Native Studies*. 14(1): 1-46.

Barsh, R. (1997) *Aboriginal People in and Urban Housing Market: Lethbridge, Alberta*. In *The Canadian Journal of Native Studies* XVII, 2 (1997): 203 – 214.

Belanger, Y. et. Al (2015) Assessing Urban Aboriginal Housing and Homelessness in Canada. In Canadian Observatory on Homelessness. Ottawa. In web site "homelesshub.ca resources assessing-urban-aboriginal-housing-and-homelessness-Canada accessed January 23, 2017

Canada Census *Aboriginal Peoples in Canada in 2006: Inuit, Metis and First Nations, 2006 Census*. Catalogue no (number) 97-558-XIE

Calgary Homeless Foundation (2016) History of the Calgary Homeless Foundation. Website

www.calgaryhomeless.com about history accessed January 22, 2017

Canada, Habitat for Humanity Canada. *Historic All Chiefs Build at Flying Dust First Nation*. Accessed at: www.habitant.ca on January 12, 2017.

Canada, Royal Commission on Aboriginal Peoples, Report of the Royal Commission on Aboriginal Peoples. *Gathering Strength* 1996, Vol. 3 Chapter 4, p. 377.

Canada, Royal Commission on Aboriginal Peoples, Report of the Commission on Aboriginal Peoples, *Gathering Strength* 1996, Vol 3 Chapter 4 p. 374

Canada, Statistics Canada (2015) Labour Force Information, Catalogue no. 71-001-X Ottawa, Canada: Statistics Canada.

Canada, Statistics, 2007 *Red Deer, Alberta* (Code 48080811) (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa Released March 13, 2007 [http: www12.statcan.ca statcan.ca census-recensement 2006 dp-pd prof 92-591 index.cfm lang=E](http://www12.statcan.ca/statcan.ca/census-recensement/2006/dp-pd/prof/92-591/index.cfm?lang=E) (accessed March 7, 2017)

Canada, Truth and Reconciliation Commission of Canada. (2012). Backgrounder on the

- Findings and Recommendations of truth and Reconciliation Commission of Canada Interim Report. [Online]
http://www.myrobust.com/websites/trcinstitution/File/pdfs/BackgrounderInterim%20Report%20ENG_Final.pdf Last accessed January 24, 2017
- Cooperative Housing Federation of Canada (2010) *Getting Governance Right: Good Governance and Principled Leadership for Housing Co-ops*. CHF Canada. Ottawa.
- Craig, Tyler & Blair Hamilton. (2014) *In Search of Mino Bimaadiziwin: A Study of Urban Aboriginal Housing Cooperatives in Canada*. Project for Partners for Change-Community-Based Solutions for Aboriginal and Inner -City Poverty
- Currie Cheryl L. et.al. (2012) Racial Discrimination Experienced by Aboriginal University Students in Canada. In *the Canadian Journal of Psychiatry*. Vol 57. No 10 October 2012.
- Deane Lawrence, Morrissett, Larry, Bousquet, Jason, Bruyere Samantha (2004). *Explorations in Urban Aboriginal Development*. The Canadian Journal of Native Studies. 24(2). pp. 227-252.
- Deane, Lawrence and Smoke, Eladia (2010). *Designing Affordable Housing with Cree, Anishinabe, and Metis People*. Canadian Journal of Native Studies 19 (1). pp. 51-70
- First Nations Centre (2005) *Ownership, Control Access and Possession (OCAP) or Self Determination Applied to Research*. National Aboriginal Health Organization. Retrieved from: http://www.naho.ca/documents/fnc/english/FNC_OCAPCriticalAnalysis.pdf. Accessed: January 7, 2017.
- Fitzmaurice, Kevin and Newhouse, David (2001) *Native Inter-Tribal Housing Co-operative And First Nations Housing Co-operative Case Study in Aboriginal Co-operatives in Canada*, Current Situation and Potential for Growth. Eds.Lou Ketilson & Ian McPherson. Centre for the Study of Cooperatives. Saskatoon SK.
- Frieden, TR (2010) A Framework for public health action: the health impact pyramid. In *AJPH Public Health* 100 (4): 590:595, doi 10, 2105/AJPH. 2009.185652
- Holmes, David (2005) *Embracing Difference*. No 18 *The Canadian Millennium Scholarship Foundation* (Montreal)
- Jakubec Lance and John Engeland, (2001) *Census Housing Series Issue 6: Revised Aboriginal Households: Socio-economic Series 04-036*, Canadian Mortgage and Housing Corporation (Ottawa: August 2001)
- Les Louttit, Deputy Chief Nishnawbe Aski First Nation, *Proceedings of the Standing*

- Committee on Aboriginal Peoples*. Issue No. 8 2nd Session, 41st Parliament, 15 September 2014. P. 107
- Mason Erin (2017) Unpublished Dissertation. *An Ecological and Life Course Analysis of Binge Drinking and Problem Gambling Among Indigenous Populations in Canada*. University of Lethbridge, Health Masters dissertation.
- Metro Vancouver (2013) *Towards and Urban Housing and Wellness Strategy for Metro Vancouver*. Metro Vancouver Aboriginal Executive Council (MVAEC)
- Natural Resources Canada, National Atlas. Statistics Canada Aboriginal Population (2011 NHS = 1,400,685) Aboriginal Percentage of Provincial Territorial population. Canada.
- National Household Survey Data Tables. Catalogue nos. 99-011-X2011026 through 99-011-X2011033
- National Household Survey Focus on Geography Series Catalogue no (number) 99-010-X2011005
- National Household Survey (NHS) Aboriginal Population Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-011-X2011007. Ottawa. Released November 13, 2013.
- Ontario Aboriginal Housing Services. (2011) First Nations, Inuit and Metis Urban and Rural (FIMUR) Housing Program: Interim Report for the Fiscal Year of 2011.
- Ontario (2008) Ontario Federation of Indian Friendship Centres, Ontario Native Women's Association, and the Metis Nation of Ontario in *The Ontario Off-Reserve Aboriginal Housing Trust Report*. Final report 2009,
- Report on the Royal Commission on Aboriginal Peoples. *Gathering Strength* Vol. 3 Royal Commission on Aboriginal Peoples (Ottawa, 1996)
- Statistics Canada, 2011 National Household Survey AANDC Tabulations, Aboriginal Peoples (identity based) Distribution across residency Type, 2011.
- Statistics Canada. 2011 National Household Survey AANDC Tabulations Aboriginal Peoples (identity-based) Age Pyramid of Aboriginal Population 2011.
- Statistics Canada, 2007 Red Deer Alberta (Code 4808011) (table). 2006, Community Profiles 20067 Census Statistics Canada Catalogue nu. 92-591-XWE. Ottawa. Released March 13, 2007.
- Shawn (A-in-chut) Atleo, National Chief, Assembly of First Nations, Proceedings of the

Standing Senate Committee on Aboriginal Peoples, Issue No 3 2nd Session 41st
Parliament 11 February 2014, p, 112

Silver Jim (2006) *In a Voice of their Own: Urban Aboriginal Community Development*. Canadian
Centre for Policy Alternatives. Winnipeg.

The City of Red Deer Municipal (2015) *Municipal Census Report*. [http: www reddeer.ca](http://www.reddeer.ca)
About Red-Deer population-and-demographic census.

The City of Red Deer (2013) *Demographic and Socio-Economic Trends Red Deer: Analysis
of Federal Census and National Survey (1981 to 2011) (Report No. 2) Red Deer
Alberta Canada: The City of Red Deer.*

The Standing Committee on Aboriginal Affairs and Northern Development, *Seventh
Report*. 39th Parliament, 1st Session, 2007

The Tyee News (2017) *Homelessness Not Forever*. At [https: thetyee.ca](https://thetyee.ca) News 2017 01 16
Homeless-Not-Forever accessed January 22, 2017.

Walker, Ryan. (2008) *Aboriginal Self-Determination and Social Housing in Urban Canada:
A Story of Convergence and Divergence*. In *Urban Studies* Vol 45 (1) 185-205. Print
Online @ 2008 Urban Studies Journal Limited DOL: 10.1177 0042098007085107
Accessed, January 23, 2017

Internet Websites

- Map of First Nation Reserves in Saskatoon Region pdf 612 KB ([https: www.saskatoon.ca](https://www.saskatoon.ca/sites/default/files/documents/community-services_planning-development_future-growth_urban-reserves-treaty-land-entitlements_p4g_regional_plan-p4g_with_fn-11X17_dec_2016.pdf) sites default files documents community-services planning-development future-growth urban-reserves-treaty-land-entitlements p4g regional plan-p4g with fn- 11X17 dec 2016, pdf)
- Common Questions About Urban Reserves in Saskatoon pdf 257 KB ([https: www.saskatoon.ca](https://www.saskatoon.ca/sites/default/files/documents/community-services_planning-development_future-growth_regional-planning_urban_reserve_faq_June_2016_final.pdf) sites default files documents community-services planning-development future-growth regional-planning urban reserve faq June 2016 final pdf)
- Report to the Executive Committee of Council – Treaty Land Entitlement Communication Strategy pdf 2 MB ([https: www.saskatoon.ca](https://www.saskatoon.ca/sites/default/files/documents/community-services_planning-development_future-growth_urban-reserves-treaty-land-entitlement.Executive%20Committee%20Report%20-%20%TLE%20Communication%20Strategy.pdf) sites default files documents community-services planning-development future-growth urban-reserves-treaty-land-entitlement.Executive%20Committee%20Report%20-%20%TLE%20Communication%20Strategy.pdf)
- Treaty Land Entitlement Brochure pdf 4 MB ([https: www.saskatoon.ca](https://www.saskatoon.ca/sites/default/files/documents/community-services_planning-development_future-growth_urban-reserves-treaty-land-entitlement_2016_cofs_tle_brochure_final.pdf) sites default files documents community-services planning-development future-growth urban-reserves-treaty-land-entitlement_2016_cofs_tle_brochure_final.pdf)

Questionnaire

Consent Forms