

**A NEW BEGINNING:  
THE NATIONAL NON-RESERVE  
ABORIGINAL HOUSING STRATEGY**

**MARCH 2004**

**The National Aboriginal Housing Association/Association Nationale d'Habitation  
Autochtone (NAHA/ANHA)  
[www.aboriginalhousing.org](http://www.aboriginalhousing.org)**

## Acknowledgements

*The Board of Directors gratefully acknowledges the financial support of the **Queen's Privy Council Office**; and especially the encouragement of **Mary Lou Kenney**. The Board also acknowledges the support received from the **Office of the Interlocutor for Metis and Non-Status Indians**.*

*This strategy would not have come about had it not been for the commitment of the hundreds of volunteer directors and dedicated staff across the country and in every territory, that manage over 11,000 existing housing units for our people. Their work over the past thirty years, ensuring that Aboriginal families and individuals moving into rural communities, towns and cities have a safe, affordable and welcoming place to live is the foundation that we will build upon in the twenty-first century.*

*The Board acknowledges the work and interest of our representative organizations: the **Assembly of First Nations, The Metis National Council and Inuit Tapiriit Kanatami** in the housing of non-reserve Aboriginal people, and look forward to working toward and supporting their specific goals over the coming months. The Board also acknowledges the support of **David Seymour** and the **Board of Directors of the M'akola Group of Societies** for their continuing support for NAHA/ANHA. We also thank our provincial partners, the **Aboriginal Housing Management Association of BC; The Metis Urban Housing Association of Saskatchewan; The Manitoba Urban Native Housing Association; the Native Home Providers in Ontario; and Corporation Waskahegen** in Quebec, for their continued participation and support for our organization.*

*Finally, we want to thank **Steve Pomeroy** whose research is the basis of our assessment of housing need and cost of remedies. This provides a credible empirically based foundation for the development of NAHA/ANHA's strategy and recommended action plan. Steve is the President of **Focus Consulting Inc**, based in Ottawa, and specializes in affordable housing policy and research. With over 23 years of experience he has authored of over 70 policy and research reports since establishing **Focus Consulting** in 1994. Steve is highly respected and widely acknowledged as one of the leading housing policy researchers in Canada and has developed housing strategies for a number of provinces and municipalities.*

## Executive Summary

The National Aboriginal Housing Association/Association Nationale d'Habitation Autochone (NAHA/ANHA) was created in 1993-1994 with funding from the federal government. It is a membership-based organization representing non-reserve Aboriginal housing and shelter providers across Canada. There are over 110 existing urban housing providers, and many homelessness and supportive shelters serving Indian, Metis and Inuit communities.

NAHA/ANHA was created to link such organizations by providing support and guidance in strategic planning and national policy development, and to advance the housing goals of all non-reserve Aboriginal housing interests. The Association's Board of Directors (see appendix D) is made up of representatives from each province & territory.

### **Why do we need a national non-reserve housing strategy?**

In 1972, Ron Bassford, the federal minister responsible for housing, declared that access to adequate housing was a right of all Canadians, including Aboriginal people. He committed his government to ensuring the building or acquisition of 50,000 housing units for Aboriginal people residing off reserve. To deliver on this commitment, in 1973, the rural and remote housing program was established and urban native housing targets were established within the private non-profit housing program delivered by Canada Mortgage and Housing Corporation (CMHC). A distinct Urban Native Housing Program was created in 1985.

In the intervening thirty years, less than 20,000 units were delivered, - 9,000 in rural communities and 11,000 in cities and towns. It should be noted, however, that the urban program was specifically targeted to those of native ancestry. A large percentage of the rural program serves non-Aboriginal households. In 1993, the federal government, as part of fiscal restraint, halted all new spending for social housing, including any new non-reserve Aboriginal housing. In 1996, the federal government moved to transfer administrative responsibility for existing social housing, including off-reserve Aboriginal housing to provinces and territories. To date, no province has accepted responsibility for **new non-reserve commitments** and non-reserve Aboriginal housing organizations have been caught in a jurisdictional time warp!

With the exception of a few locally supported initiatives, no new housing has been constructed for non-reserve aboriginal households since 1993. Its time to end the jurisdictional dispute and collectively work together in Canada to ensure our growing non-reserve Aboriginal population has access to safe, affordable housing. As of 2001 census, 71% of the Aboriginal population lives off reserve: with almost three-quarters of those off reserve living in urban areas.

## **Guiding principles for a new national non-reserve housing strategy.**

NAHA/ANHA has consulted widely with its members and partners on the guiding principles upon which to base a national housing strategy.

### Fiduciary Responsibility, Self-Determination & the Need to Consult

- Federal government has responsibility to ensure an Aboriginal component in any federal unilateral or bilateral housing program.
- Programs must provide for self-determination and self-governance by promoting community-based non-profit ownership.
- Consultation with the Aboriginal community a prerequisite

### Cultural Sensitivity and Well-Being

- Housing program delivery guidelines must facilitate the integration of culturally appropriate and sensitive management styles, as well as promote sound, efficient property management regimes.
- Must respect differing First Nation, Metis & Inuit needs.

### Access to Adequate Resources

- Any future housing initiative must provide adequate capital assistance to non-reserve Aboriginal communities to ensure they can deliver appropriate affordable housing.
- Affordability must be based upon the principle of households paying not more than 30% of minimum wage in each jurisdiction.

## **Key findings: Non-reserve housing need**

In the 2001 census, the total Aboriginal population in Canada is reported as just under 1 million persons living in 320,000 households. In total, 71% of the Aboriginal population lives off-reserve: with almost three-quarters of those off-reserve living in urban area.

Just over half of these Aboriginal households own their home; 48% are renters. Previous analysis by CMHC has revealed that housing need is significantly higher among renters than owners, so the focus of NAHA/ANHA's assessment is exclusively on Aboriginal renter households living off reserve.

Relative level of need and the incidence of housing problems is compared between the non-reserve Aboriginal and Non-Aboriginal population. Further disaggregation by Aboriginal identity: North American Indian, Metis and Inuit is also provided.

- Among Non-Aboriginal households there is an even split of families and non-family households (predominantly single persons). By comparison there is a much larger

representation of families 71% of households in the non-reserve Aboriginal population. This has important implications for the type of housing units funded and built.

- Aboriginal renter households live in lower quality dwellings. 16.5% of dwellings rented by Aboriginals are in need of major repair. This compares with 9.0% for Non-Aboriginal.
- Aboriginal households have a higher incidence of affordability problems than do non-Aboriginal. 37% spend more than the norm of 30% for their rent while 15% (1 in every 6) experience a severe rent burden, paying greater than 50% of income for shelter.
- Although non-family households are a smaller proportion of Aboriginal households (30%) these primarily single person households experience a greater incidence of severe rent cost burden. 20% of non-family Aboriginal households spend greater than 50% (vs.13% among Aboriginal families).
- The Aboriginal population has a lower income than Non-Aboriginals. At a national level, the average household income of Aboriginal households is 87% that of Non-Aboriginal households. So, on average, Aboriginal households have less money to spend on rent.

### **Key Findings: Cost of remedies**

The 2000 and 2003 federal budgets announced a total budgetary commitment of \$1 billion to address the need for affordable housing. The commitment comprised an initial \$600 million for urban and \$80 million for rural and remote areas. Subsequently a further \$320 million was identified in the 2003 federal budget.

The current federal/provincial/territorial framework for the affordable rental program identifies targeting criteria of average market rent as the basis for grant eligibility. It further specifies a maximum federal grant level of \$25,000 per unit to be equally matched by provincial and/or local sources.

NAHA/ANHA has examined the typical cost of new affordable housing construction for a cross-section of 14 metropolitan and non-metropolitan cities, selecting those with either a higher absolute number or high proportion of Aboriginal renter households.

For each city two levels of affordability were examined: affordability at the program criteria of average market rent in local area, by unit size; and affordability at 30% of minimum wage in each jurisdiction. For each level, the amount of capital grant funding required to allow rents to be set at the respective target benchmarks is determined.

The resulting capital grant requirements for illustrative bachelor studio units (single persons) and three-bed units (families) are as follows:

- At the average market rent benchmark, bachelor-studio units can be developed with grant levels ranging from \$18,000 (Quebec City) to \$47,000 (Regina). In the all communities, at this rent benchmark it is possible to build the lower cost bachelor-studio unit within the maximum grant level of \$50,000.

- The situation for three-bedroom units is directly affected by the higher costs of such units. At the average market rent target the maximum grant level of \$50,000 is insufficient in 8 of the 14 cities profiled in this paper.
- When a lower affordable rent target is set, based on 30% of minimum wage, the grant requirements obviously increases and for the bachelor-studio units exceeds the maximum of \$50,000 (cost shared) in 10 of 14 cities.
- Again, for the three-bed units, at the more affordable 30% of minimum wage the \$50,000 maximum is **not sufficient in any of the fourteen cities**. For these family sized units, grant-equity in excess of \$80,000 per unit is required to ensure that rents are affordable to working poor families earning minimum wage.
- Since small bachelor-studio units require less grant, in the current F/P/T framework process, there may be a systemic program bias against funding the larger family type units typically required by the non-reserve Aboriginal households. There needs to be an explicit policy to address this potential bias and to direct a prescribed level of funding for family units.
- Overall, it is concluded that the current F/P/T program criteria (average market rent and maximum \$50,000 cost-shared grant) are insufficient to support the production of rental units affordable to low income working Aboriginal households. A more realistic amount is in the order of \$70,000-\$75,000 (assuming averaging across communities, low and moderate income and across bach-three bed sizes).

### **An affirmative budget allocation for non-reserve Aboriginal housing**

We believe that in the short term, the current federal budget commitment, along with co-operation from the provinces and territories is sufficient to support elimination of severe rent burden (>50%) among our population over the coming decade.

The off-reserve Aboriginal population accounts for 71% of Aboriginal population and 2.4% of the total non-reserve population. The non-reserve Aboriginal population accounts for 71% of Aboriginal population and 2.4% of the total Canadian population. Based on the non-reserve population share alone, a minimum 2.4% of this budget should be allocated to Aboriginals.

- NAHA/ANHA believes that as part of the federal government's broader initiative to stimulate construction of new rental units it would be effective to include a specific allocation of the total budget to recognize the higher incidence of need among the non-reserve Aboriginal population as well as the higher subsidy requirements necessary to meet the needs of this population.
- An allocation of 7.5% of the current federal capital budget (\$1 billion) to provide \$75 million (with matched cost sharing) could facilitate construction of 2,200 units annually.

- NAHA/ANHA believes this reflects a realistic goal to fully eliminate problems of severe rent burdens (spending more than 50% of income) among non-reserve Aboriginal households (total 22,000 households) over the next decade.

### **Enhancing the national strategy**

The remedies proposed through an affirmative approach to the current \$1 billion affordable rental housing allocation is only the first phase of a national non-reserve housing strategy. A number of housing problems persist:

The high incidence of housing in need of major repair is unacceptable. Continuing high levels of homelessness is unacceptable. While the action plan targets elimination of severe rent burdens in excess of 50% NAHA/ANHA also emphasized that rent burden of 30% or greater is unacceptable, as this exceeds Canadian norms.

- NAHA/ANHA is requesting the federal government, as part of its review of Aboriginal programming, and its review of cities and towns, agree to convene a national roundtable bringing together federal/provincial, territorial officials, along with NAHA/ANHA, First Nation, Metis and Inuit national representatives, along with the Federation of Canadian Municipalities. The roundtable process should examine specific initiatives to reduce rent burden in excess of 30% through increased budget allocations for new housing and acceptable forms of rental assistance. It should also look at targeted rental repair assistance to bring the level of Aboriginal-occupied rental housing condition in line with that of the non-Aboriginal Canadian rental population.
- NAHA/ANHA is also calling upon the federal government to ensure that future homelessness funding is based upon acceptable Aboriginal community-based plans and delivery networks; and that specific targets be mandated within the existing spending envelopes under both the Urban Aboriginal Strategy and the Supporting Community Partnerships Initiative.

### **An agenda for success**

NAHA/ANHA is recommending a six point agenda for action to address the serious housing conditions of Canada's non-reserve Aboriginal population. It is an agenda that will require the co-operation of all levels of government and the Aboriginal community.

#### **1. Setting the Framework**

NAHA/ANHA's overview of housing need and cost of remedies, along with guiding principles is the first step.

#### **2. Fixing the Existing Programs**

All levels of government must work together to fix the flawed current federal/provincial/territorial affordable rental housing framework agreement.

#### **3. Developing A Consultative Framework**

NAHA/ANHA is calling upon the federal government to take the lead in the development of a consultative framework on future housing policy, with NAHA, First Nations, Metis and Inuit representatives. We will urge the federal government to invite provincial and territorial participation, as well as representation from cities and towns.

4. Protecting the Existing Portfolio

Canada's 11,000 existing Aboriginal housing units and nearly 9,000 rural and native housing units must be protected for future generations. The federal government has the responsibility of communicating standards and expectations to its provincial and territorial partners on the future management and operation funding to ensure that the small but significant portfolio continues to meet the needs of Aboriginal households.

5. Recognizing Aboriginal Housing as a Cornerstone to Sustainable Communities

Increasingly, the future of our people is tied to the future of Canada's cities and towns. All levels of government must recognize that sustainable Aboriginal communities are built on a foundation of safe, affordable and culturally appropriate housing.

6. Measuring Success

There must be an accountability framework to measure success on achieving a national non-reserve Aboriginal housing strategy. NAHA/ANHA, working with its partners, will seek public participation in this process.



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Appendix C: Detailed Tables on Aboriginal Need Assessment Data for Fourteen Selected Cities

Appendix D: NAHA/ANHA 2003-2004 Officers & Directors

## 1. **Guiding Principles**

At our annual general meetings in 2002 and 2003, NAHA/ANHA's membership overwhelmingly endorsed the need to focus its resources on the development of a national Aboriginal housing strategy. Faced with mounting waiting lists, real-life stories of hardship in the community, homelessness and fear and anxiety with the transfer of the existing portfolios to provinces and territories, directors and managers spoke with a unanimous voice that there had to be a new beginning!

Acting upon that mandate and sense of urgency, NAHA/ANHA has consulted widely with our members, provincial partners, and national representative organizations on the *strategy* framework. The *guiding principles* brings together those voices and the messages we heard over the past two years. These build on the work of the *Royal Commission on Aboriginal Peoples* (RCAP) work on housing.

RCAP was established in August 1991 and tasked with investigating the evolution of the relationship among Aboriginal peoples (First Nation, Inuit and Métis), the Canadian government and Canadian society as a whole. It was mandated to propose specific solutions, rooted in domestic and international experience, to the problems which have plagued those relationships and which confront aboriginal peoples. The Commissioners were asked to examine all issues, which they deemed to be relevant to any or all of the Aboriginal peoples of Canada. The RCAP final report tabled in the House of Commons, November 1996, represented extensive consultations with Aboriginal and non-Aboriginal peoples on various subjects including housing and contains 440 recommendations.

Underlying all of the RCAP recommendations, were the principles of federal fiduciary responsibility, self-determination and self-governance. As the Commissioners observed, the fiduciary obligation on the part of the Crown to act in the interests of Aboriginal peoples is now being recognized and implemented by the courts. It requires governments to acknowledge Aboriginal people as people who matter, not only in history but in real life today, and who have rights at common law and in the constitution, that it is the federal government's duty to protect. They also observed that they believed the fiduciary responsibility extended regardless of where Aboriginal people lived: on or off reserve.

Since housing and related facilities are so closely intertwined with the rest of life, the quality and appearance of housing are important indicators of a culture as a whole.

RCAP emphasized the need to consult on and support Aboriginal control and self-governance. Stressing the importance of housing in raising families, solving social, economic and political problems, the Commissioners noted that:

*“Aboriginal people see housing improvements as means of simultaneously increasing control over their own lives, developing increased capacity to manage complex programs and businesses, providing meaningful jobs, sustaining Aboriginal lifestyles, cultures, and generally better health, and strengthening Aboriginal communities.”*

*“Housing is among the core areas of self-government jurisdiction for Aboriginal governments”.*

Specifically addressing off-reserve Aboriginal housing, the Commissioners observed “tenants also saw the preservation and reinforcement of cultural identity as a very important need being met within these communities”. While meeting basic housing needs, Aboriginal housing providers have “allowed other needs such as employment, education and cultural retention to be addressed”. In effect, the communities became more identifiable and could be contacted more readily to participate in various social, cultural and recreational activities. In addition, these housing corporations have had a positive impact on relations between Aboriginal and non-Aboriginal people.”

NAHA/ANHA believes the following principles are fundamental to the success of any future housing initiatives:

### **Fiduciary Responsibility, Self-Determination & the Need to Consult**

- Federal government has responsibility to ensure an Aboriginal component in any federal unilateral or bilateral housing program.
- Programs must provide for self-determination and self-governance by promoting community-based non-profit ownership.
- Consultation with the Aboriginal community a prerequisite

### **Cultural Sensitivity and Well-Being**

- Housing program delivery guidelines must facilitate the integration of culturally appropriate and sensitive management styles, as well as promote sound, efficient property management regimes.
- Must respect differing First Nation, Metis & Inuit needs.

### **Access to Adequate Resources**

- Any future housing initiative must provide adequate capital assistance to non-reserve Aboriginal communities to ensure they can deliver appropriate affordable housing.
- Affordability must be based upon the principle of households paying not more than 30% of minimum wage in each jurisdiction.

## **2. Introduction to Housing Need & the Cost of Remedies**

### **Approach**

The research is presented in three sections:

- Section 1 provides a general overview of Aboriginal peoples to set the context for a focus on non-reserve household.
- Section 2 presents finding on the nature and magnitude of housing need among non-reserve Aboriginal renter households. This analysis is undertaken at a national and provincial/territorial level.
- Section 3 presents cost estimates to construct new rental units and identifies the level of capital grant assistance required to achieve affordable rent levels related to the capacity to pay of non-reserve Aboriginal households. This analysis is illustrative and is complied only for a selected cross section of eight metropolitan areas (CMAs) and other cities (CA's).

In each section key highlights are presented, with the assistance of graphs. The underlying details and additional data are presented in a series of statistical tables in three appendices.

### **Data Sources**

The data used in this report draws primarily from a special request to Statistics Canada to generate a series of tables specifically on non-reserve Aboriginal household (i.e. living **off reserve**), augmented (primarily in section1) with data from the Aboriginal Peoples Survey (part of 2001 Census).

In the first section, the basis for the analysis is population, as distinct from households. It also includes all Aboriginals including owners and renters (later analysis only examines renters). All subsequent analysis (section 2 and 3) is exclusively based on households (rather than individuals or population counts) living **off reserve** and includes **only renter households**.

This selection is premised on findings in earlier (1996) core need analysis that identified a much higher level of need among renter households than among owners (this is the case both for Non-Aboriginal and Aboriginal households).

### **Critical Comment on Data Methodology and Implications for Findings**

In using Statistics Canada Census data to undertake housing analysis and specifically any analysis that seeks to examine shelter costs as a percentage of income (i.e. affordability) there is a major constraint on the data. The census collects data for income in the year prior to the census (i.e. 2000) but shelter expenses (rent) at the time of the census (May 2001). As a result, there is a mismatch in the two data sources used to determine affordability. Compared with the previous year for which income is collected, at the time the rent data is collected the household may have experienced a change in its income. In a number of cases, this generates a shelter cost in excess of 100% of reported income.

This can occur for a variety of reasons: For example a household that was out of work or had lower income in the previous year and subsequently secures employment and income that enables the household to move to different accommodation with a higher cost; a result of a change in the household composition; if a family member that was not working in 2000 secures employment enabling the household to relocate to higher cost accommodation; or in other cases, income may be underreported (cash, underground economy). In addition to the preceding cases, which imply improved income and housing opportunity, spending more than 100% for rent can also mean that the household is using savings or borrowed money to manage rent payments – a situation of obvious stress.

Regardless of the reason, this causes significant and unquantifiable distortion in the data. The method used to minimize this distortion is to exclude any household for whom reported shelter costs exceeds 100% of reported income. A better method, of course would be to collect data for the identical timeframe, which Statistics Canada does in the annual Survey of Household Spending. Unfortunately the sample size for this data source is much smaller than the census and does not provide statistically reliable estimates at below a national level (and housing markets and analysis requires local analysis).

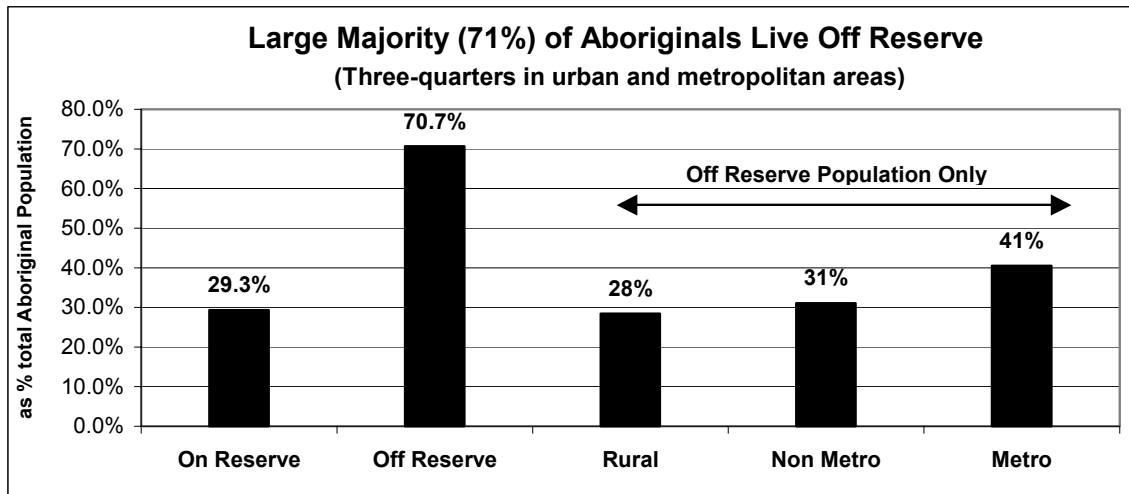
This problem is not insignificant. In the 2001 census Statistics Canada reports that 293,000 renter households (8% of all renter households) have a shelter cost greater than their household income. For Aboriginal households the issue impacts 10% of non-reserve households

To the extent that mobile households with fluctuating and unreported income and shelter costs may tend to be those that might experience higher shelter-to-income ratios this will underestimate count the households that are the focus of this needs assessment. In the extreme, if all excluded Aboriginal households in fact do have serious housing cost burdens the number paying more than 50% of income (severely rent burdened) would increase from 15% to 23% of Aboriginal households.

***For this reason, use of absolute values is deliberately limited. Estimates in this research rely more heavily of comparative statistics: Aboriginal versus Non-Aboriginal households.***

### 3. **Setting the Context: The Non-reserve Aboriginal Population**

The 2001 Census identified the total population of Aboriginal peoples in Canada as just under 1,000,000 million. The Majority are North American Indian, 30% are Metis and 5% Inuit.



Looking at the geographic distribution, first on a national basis, it is notable that 71% of all Aboriginal peoples live off reserve.

Focusing exclusively on the 71% of non-reserve households, three quarters live in urban area – and the largest proportion (41%) in the large metropolitan cities. 31% live in non-metropolitan cities and towns and a further 28% live in rural areas (under 10,000 population), but off reserve.

Excluding Aboriginals living on reserve, the Aboriginal population represents 2.4% of the total Canadian Population (see table A-1).

The Aboriginal population tends to be higher in western Canadian towns and cities. Four centers have an Aboriginal population exceeding one-fifth of all residents:

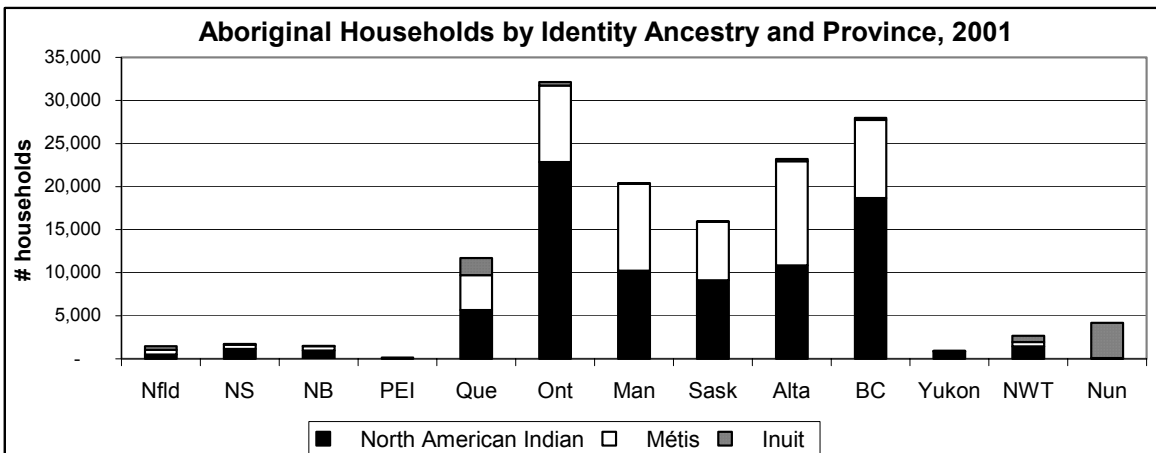
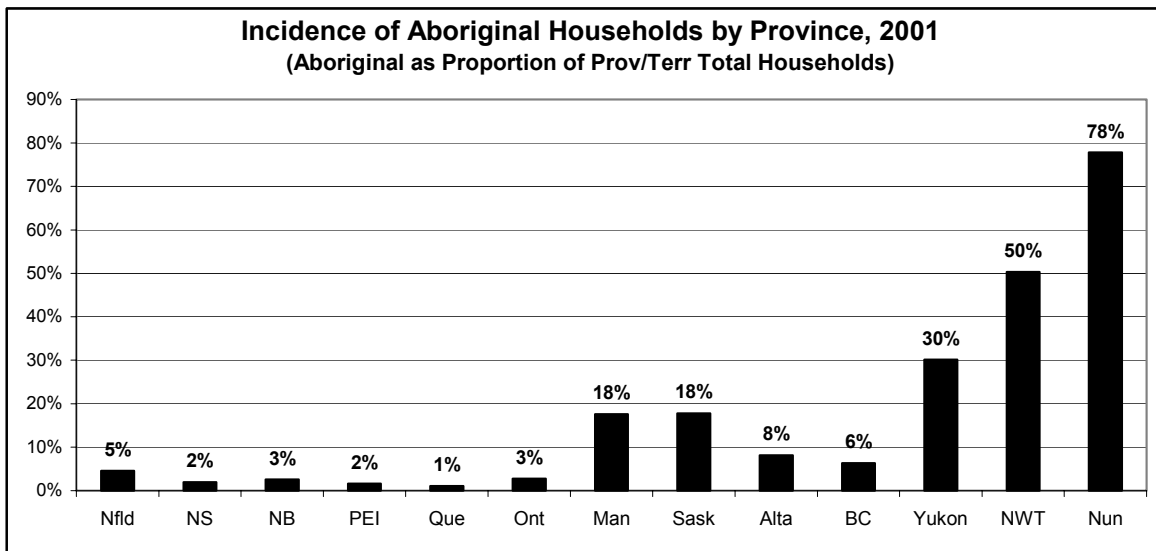
	Aboriginal Population	Aboriginal as % of Total Pop
Thompson (Man.)	4,510	34.1%
Prince Rupert (B.C.)	4,625	30.5%
Prince Albert (Sask.)	11,640	29.2%
Yellowknife (N.W.T.)	3,635	22.1%
Portage la Prairie (Man.)	3,895	19.6%

In these top five cities the number of Aboriginal persons ranges from 3,600 in Yellowknife to 11,640 in Prince Albert.

A number of metropolitan centers have a lower relative representation but rank high in terms of absolute numbers of Aboriginals. Only two exceed the national average rate of 2.4%). The top five cities are:

	Aboriginal Population	Aboriginal as % of Total Pop	Aboriginal Households	Aboriginal as % of Total Households
Winnipeg (Man.)	55,760	8.4%	15870	17%
Edmonton (Alta.)	40,930	4.4%	11480	10%
Vancouver (B.C.)	36,855	1.9%	13330	5%
Calgary (Alta.)	21,915	2.3%	6045	5%
Toronto (Ont.)	20,300	0.4%	7380	1%

It is notable that the incidence is much higher based on a count of households compared with population. The later analysis in section 3 focuses on those centers where there is both a high relative incidence and a high absolute number. These centers are used in the preparation of illustrative cost estimates for affordable housing development. Full detail, by city is provided in appendix table A-2.



The two charts above summarize the provincial/territorial pattern, and sub-category of Aboriginal identity, but based on household data rather than population. The top chart reflects incidence (the proportion of Aboriginal households as a percentage of all households in each province/territory). The lower chart shows the absolute number of households

There is clearly a much higher representation of Aboriginal households in the western provinces and especially in the northern territories. When the total number of households is examined, Ontario, and to a lesser extent, Quebec also appear, even though the incidence is much lower in those provinces.

The lower chart also breaks down the Aboriginal population by subcategory of Aboriginal identity. Overall, North American Indians are the largest sub group at 62%, followed by Metis (31%) and Inuit (5%). However there are significant regional differences in the distribution by Aboriginal identity. As discussed later, there are also differences in terms of housing problems and need.



## 4. **Assessing Housing Need**

Housing Need in Canada is typically determined based on a dataset and conceptual approach developed and maintained by Canada Mortgage and Housing Corporation (CMHC), called Core Housing Need. This approach utilizes data from Statistics Canada to determine first whether a household falls below one of the norm housing standards relating to affordability, adequacy (condition of dwelling) or suitability (crowding). Second, the core need method assesses whether the household also falls below a locally defined income threshold, which varies by household size.

At this time (March 2004) CMHC has not yet released new core need estimates based on the 2001 census. The most recent CMHC data is for 1996, which is out of date and therefore not used in this report.

Accordingly, a more general analysis has been undertaken based on data that is available from the 2001 Census. This uses two key indicators:

1. The incidence of households that are *severely rent burdened*, a term coined to refer to households paying greater than 50% of household combined income to cover rental costs); and
2. Dwellings in need of major repair.

NAHA/ANHA's analysis has drawn from a series of custom tabulations provided by Statistics Canada based on the 2001 Census and specifically focusing on non-reserve Aboriginal households.

The analysis focuses on households rather than individuals (e.g. population, as used in section 1) since it is households (which can include families or unattached individuals) that consume housing.<sup>1</sup> This data examines exclusively on renter households. This is because previous (1996) core need data identifies a much higher rate and incidence of housing problems among renters.

Analysis is first undertaken at a national and provincial/territorial level to identify:

- The distribution of Aboriginal households by family and non-family characteristics, as this has a bearing on the type and size of dwellings required;
- The characteristics of housing problems - specifically poor dwelling conditions and high shelter costs relative to income (affordability problems);

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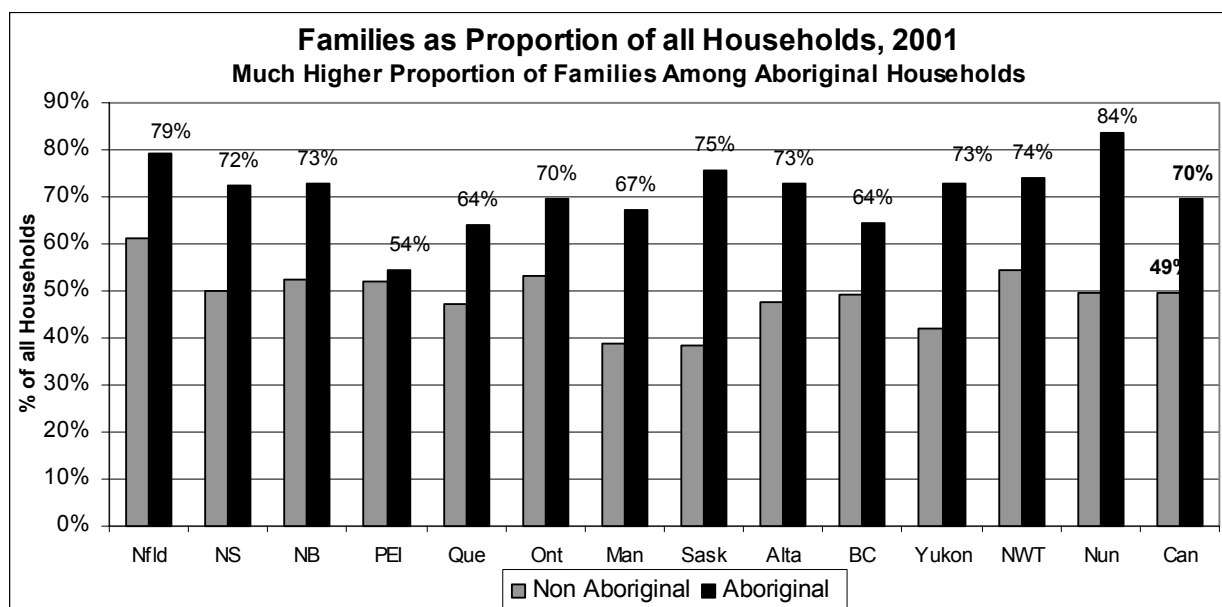
<sup>1</sup> In this report the CMHC definition of Aboriginal household has been used. Aboriginal household is defined as: Any single-family household where at least one spouse, common-law partner or lone parent is considered part of the Aboriginal identity population, or at least 50% of the household members are considered to be part of the Aboriginal identity population; or any multiple-family household where at least one of the families in the household is an Aboriginal household (as defined above); and any non-family household where at least 50% of the household members are considered to be part of the Aboriginal identity population.

- Analysis of Severe Shelter Cost Burden – identifying the number of households spending more than 50% (but not more than 100%) of their income on shelter, together with the degree that this problem is experienced by family and non-family households.
- The income levels of renter households, presenting comparison of average and median incomes between Aboriginal and Non-Aboriginal households.

#### 4.1. Overview by household type <sup>2</sup>

In the overall population (i.e. including owners as well as renters, and adding Non-Aboriginal persons) the majority of households are families and own their dwellings. As a subset of the larger population, renters tend to include a much larger proportion of non-family households (i.e. individuals living alone as well as 2 or more unattached individuals sharing a dwelling).

In the general population the number of non-family households has been growing steadily and in the 2001 reached a new peak level of 49% almost matching the number of families for the first time ever.



***Among Aboriginal persons, families do, however, remain the predominant household type. At a national level, families account for 70% of all Aboriginal households (non-reserve). This varies by location, but does remain high in the western provinces and territories, where the Aboriginal population is most evident, and especially in the north.***

The comparatively higher proportion of family versus non-family households among Aboriginal peoples has important implications for program responses. This population has a greater need for

<sup>2</sup> For detailed statistics see appendix A table A-4

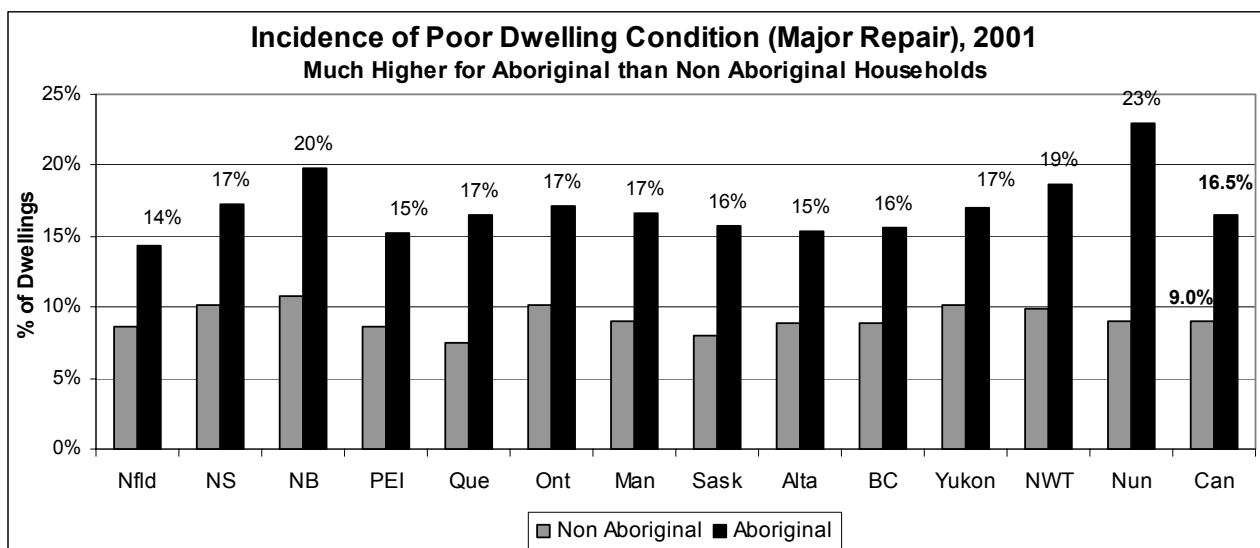
larger unit sizes suitable for larger families that are also more typical of the Aboriginal population.

## 4.2. High incidence of dwellings in poor physical condition

The primary statistic used to measure problems of physical condition is the need for repair. This is a self reported statistic based on a set of criteria described in the census questionnaire – it is not based on a physical inspection by a qualified building inspector. As such it is an *indicator* of a problem.

The census reports dwellings that are identified (by occupant) to be either not in need of repair, in need or minor repair and in need of major repair (major repair relates to defined structural, electrical and plumbing deficiencies). The latter, major repair, is the basis for the CMHC core need measure and is used in the current analysis.

**Overall, the incidence of need for major repair is almost twice as high for Aboriginal households (16.5% of all rental dwellings) compared with Non-Aboriginal (9%).**



This problem appears, from the chart to be especially prevalent among Aboriginal households in Nova Scotia and in the NWT and Nunavut. It should be noted that there is a fairly small absolute number of rental dwellings in these jurisdictions, so the high incidence is associated with a lower absolute number than in other areas where the absolute number is also high – notably in provinces from Quebec across to the west (see appendix table A-5 for details).

The problem of poor housing condition can be further broken down by Aboriginal identifier. The incidence varies across regions, but nationally, there is a much higher problem of dwellings in need of major repair among Inuit, although all sub groups far exceed Non-Aboriginals (for details, see appendix table A-5).

Incidence of Poor Dwelling Condition, by Identity			
North American Indian	Metis	Inuit	Non Aboriginal
17%	15%	21%	9%

### **4.3. Problem of high rent cost burden (affordability)**

In housing analysis, affordability is typically identified as the most critical issue. To put the affordability problem in perspective, in the most recent published CMHC data on core housing need (1996), and across all households, not just Aboriginal, affordability problems were found to account for more than 90% of core need problems. The other issues of poor condition (adequacy) and crowding (suitability) alone were reported to represent less than 10% of total core housing need problems (although a number of cases affordability problems were accompanied by one or both of the other two problems).

In the absence of more recent CMHC core housing need releases, the current analysis relies solely on the census measures of affordability – the proportion of households (in this case renters only) spending more than 30% or 50% for rent.<sup>3</sup>

The measure of 30% is a widely used threshold (norm) used to identify affordability. It is the basis for the CMHC affordability measure in its core need model (albeit with an income modifier) and is the basis for subsidy payments in most social housing programs across Canada.

The higher statistic of 50% is becoming increasingly used as a way to highlight extremely high rent burdens. When a household, especially one of low-modest income, spends this proportion of income the shelter expenditure alone crowds out many other necessities. In the US, the statistic of 50% has become widely used and in 1989 was approved by Congress as a key measure of “worst case housing need”. The benchmark of 50% is labeled here as *severe rent cost burden*.

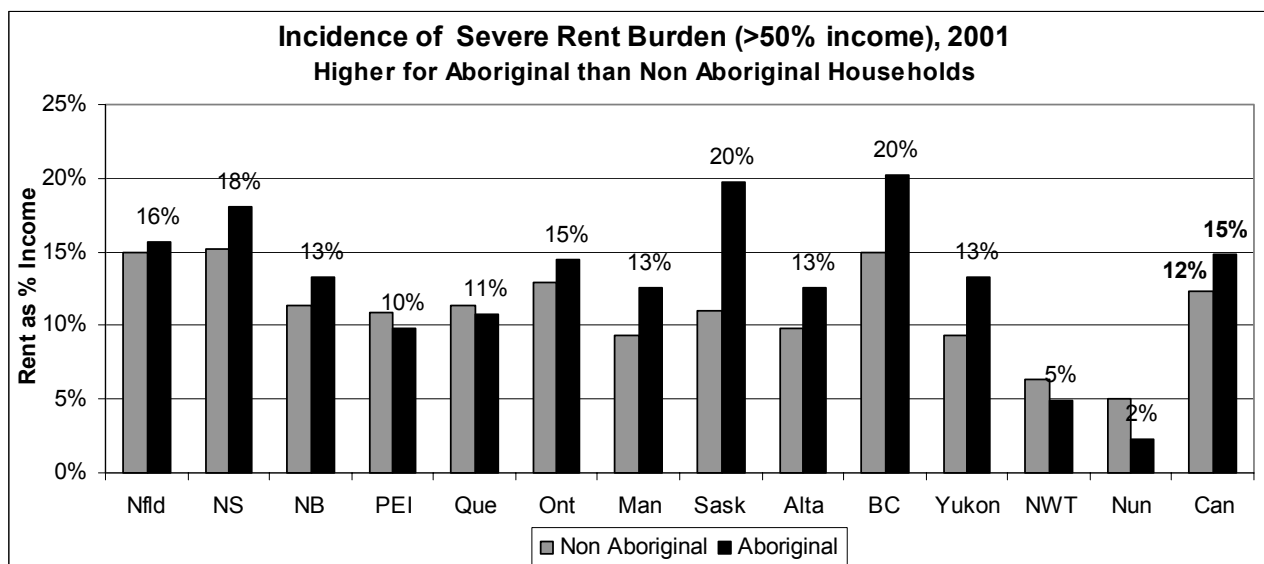
As before, the relative incidence of households paying either more than 30% or more than 50% of income for housing (rent) is compared for Aboriginal and Non-Aboriginal households (see table A-6).

***Overall, at a national level, Aboriginal households experience the problem of severe affordability (>50%) in more cases than do Non-Aboriginals. Almost 1:4 Aboriginal renters pay more than the accepted norm of 30% while 15% pay more than 50%.***

<sup>3</sup> See earlier text box for caveats on more than 50% as all households spending >100% have been excluded from this analysis.

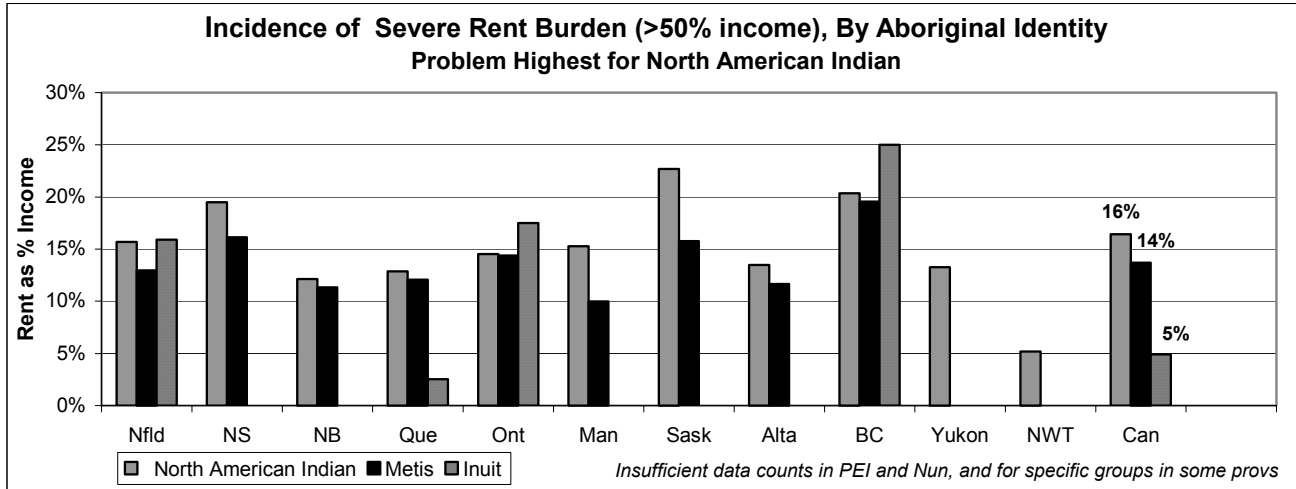
Incidence of Affordability Problems, Canada 2001 (percent of income used to pay rent)		
	Non-Aboriginal	Aboriginal
Norm measure >30%	35%	37%
Severe rent burden >50%	12%	15%

The following chart graphically illustrates the relative levels of affordability problems across jurisdictions. The incidence of affordability problems among Aboriginals is much wider in Saskatchewan, BC and the Yukon. Notably, affordability problems (based on measure of severe rent cost burden) is lower among Aboriginal households in NWT and Nunavut.



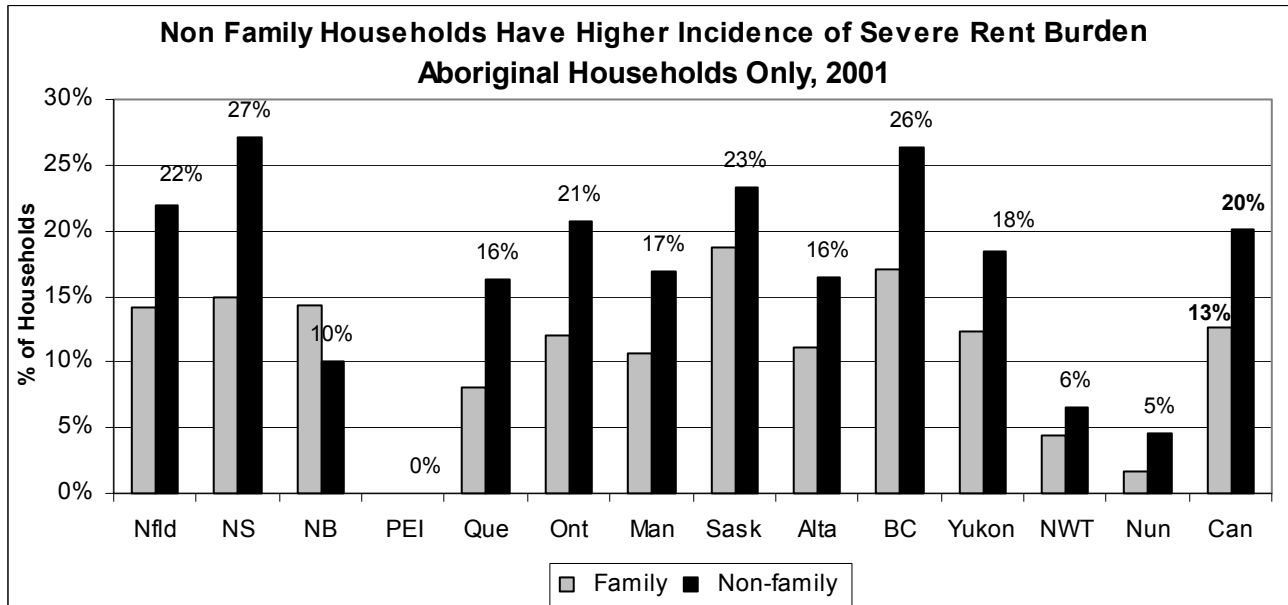
These regional variations can also be seen quite clearly when the full non-reserve Aboriginal population is broken into sub groups by Aboriginal identifier. (For detail see table A-6A).

- ***There is a high level of affordability problems among North American Indians (16%) and this is especially evident in Saskatchewan, BC and the Yukon.***
- ***Problems among the Metis (14%) slightly lower than North American Indians but well above the 9% incidence rate among Non-Aboriginals. These also tend to be concentrated in the Prairies.***
- ***By contrast, affordability problems among Inuit appear quite low (5%) although this is partly a function of insufficient data to generate statistically valid counts.***



**Higher incidence of affordability problems among non-family households**

Examining the problem of affordability by household type (family versus non-family), and acknowledging that non-family households account for less than one-quarter of Aboriginal renter households, it is found that affordability problems are significantly higher among Aboriginal non-family, largely unattached individual person households. This implies a need to balance provision of affordable housing to include smaller units designed for low income singles.

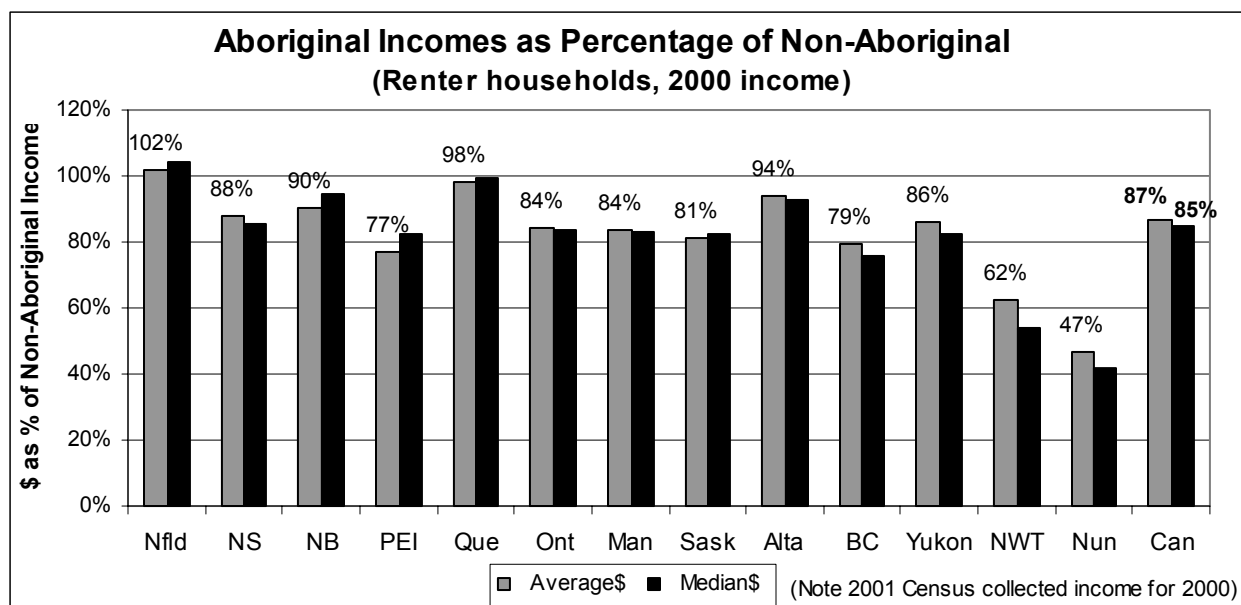


#### 4.4. What can Aboriginal households afford to pay for rent

As suggested in the discussion of affordability, the norm of 30% of income is widely accepted as a benchmark of affordability. There are a number of potential income sources against which to apply this shelter cost ratio:

- Actual average or median income, which is a general statistic identifying a midpoint, and thus an upper bound given the focus here on low-moderate income households;
- Estimated income based on minimum wage employment. This provides a useful lower estimate of income potential among working poor households.
- A third option is to use the portion of social assistance payments allocated specifically for shelter. This reflects the capacity to pay of households on income assistance and varies by household size and age of children.<sup>4</sup>

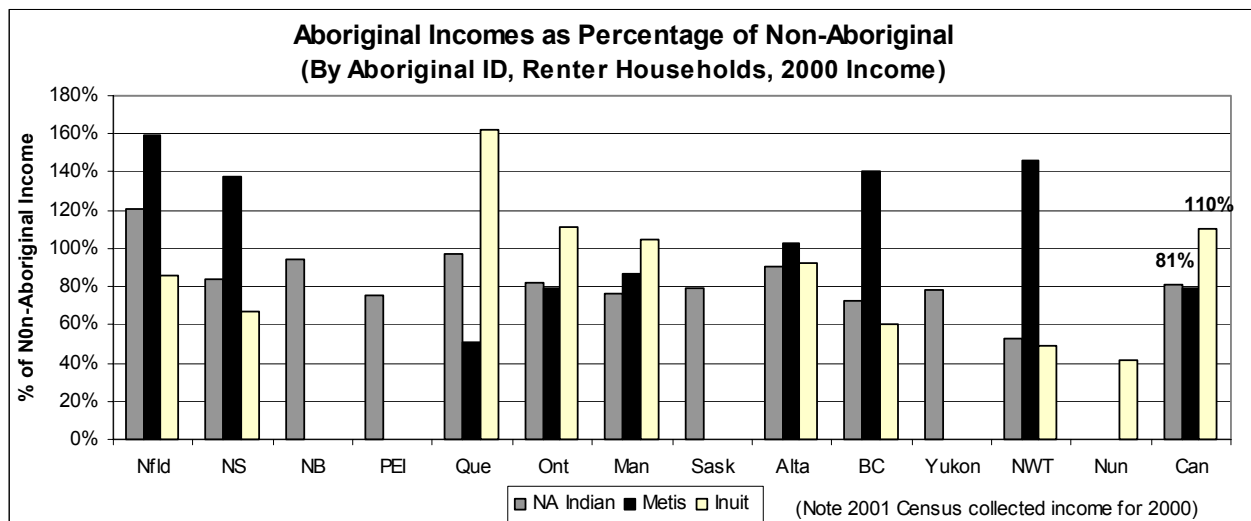
Looking first at the average and median renter income of Aboriginal and Non-Aboriginal households it is found that at the national level, Aboriginal renter households receive just 85% of the level of income among Non-Aboriginals. This varies from a low of 47% in Nunavut to 102% in Newfoundland (this is somewhat of an anomaly and reflects a low proportion and number of Aboriginal households in the Maritime province).



<sup>4</sup> This is a specific allowance provided to cover shelter costs up to a maximum. It is only provided in an amount up to the actual rent paid and it is inappropriate to use the 30% criteria against the total income assistance amount. In almost all cases the shelter component exceeds 30% (often approaches 50%) of total benefit income. Generally, the amount of assistance provided under the maximum shelter component of income assistance exceeds the benchmark of 30% of minimum wage. Affordability for these households would therefore be slightly better than for the working poor, so this income measure is not included in current analysis.

***So overall, and consistently across jurisdictions Aboriginal households have lower incomes and thus a lower capacity to pay rent than Non-Aboriginal households.***

As already shown above, this is reflected in a higher incidence of high shelter cost burdens among Aboriginal compared to other renters (Appendix A-8).



Within the Aboriginal population there is a significant variation in income levels between sub groups. At a national level, North American Indian and Metis have median incomes of roughly 81% compared against Non-Aboriginal households. The Inuit have a higher national median, at 110% of that for Non-Aboriginal households (this is heavily influenced by high Inuit incomes in Quebec).

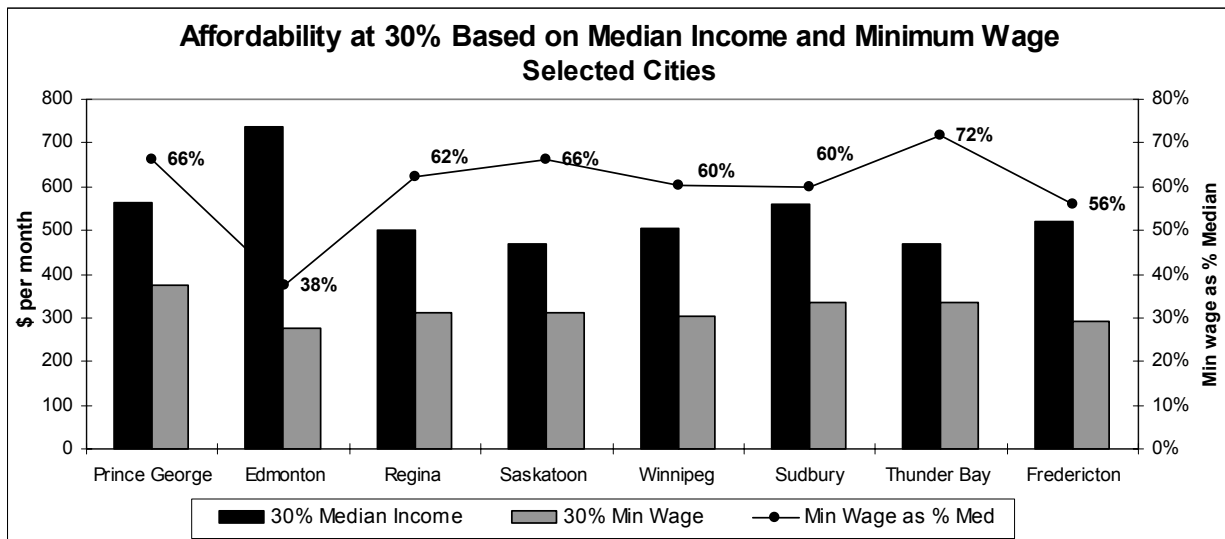
**Median income is much higher than low wage income earnings**

Using the minimum wage as a measure of capacity to pay provides further insight into affordability issues. Total annual income is estimates based on current (2004) legislated levels of minimum wage in each jurisdiction. This assumes 37.5 hrs/week for 50 weeks. This is compared to affordability based on median income for Aboriginal households, assuming the household pays 30% of total income for rent.

A cross section of cities with high proportions and high absolute numbers of Aboriginal households is used.

For a single wage earner at minimum wage, income falls far below the median and the level of affordable rent is generally much lower. An Aboriginal household earning minimum wage (single earner) and paying 30% of this income for rent can afford a rent ranging from one-third to two-thirds of the amount, which a household at the median income can afford. For example, in Edmonton, where the gap between minimum wage and median income is largest, the minimum wage household can afford only \$277 per month while the household at median Aboriginal income can afford \$736.





Using these two measures of median income and minimum wage income provides a useful way to bracket affordability across the low to moderate income range.

Note, in this illustration a single wage earner is assumed – appropriate for a single person or household with only one adult (e.g. lone parent). In other cases with two adults, the earning capacity would obviously be higher – but with larger household size a larger unit and thus higher rent would also be required.

Typically, average market rent levels (not shown here) far exceed affordability for many low wage households, yet the current federal/provincial/territorial affordable rental program framework has benchmarked the average market rent as the target level for subsidy assistance.

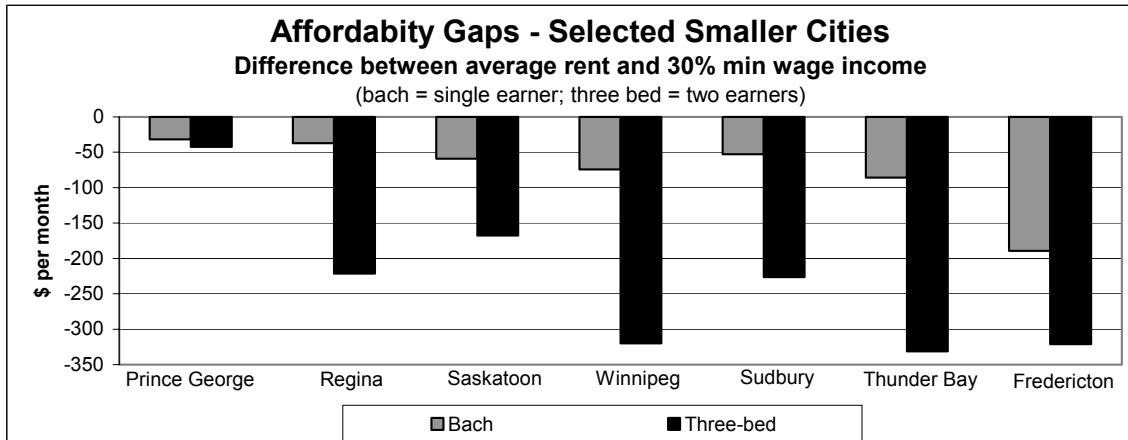
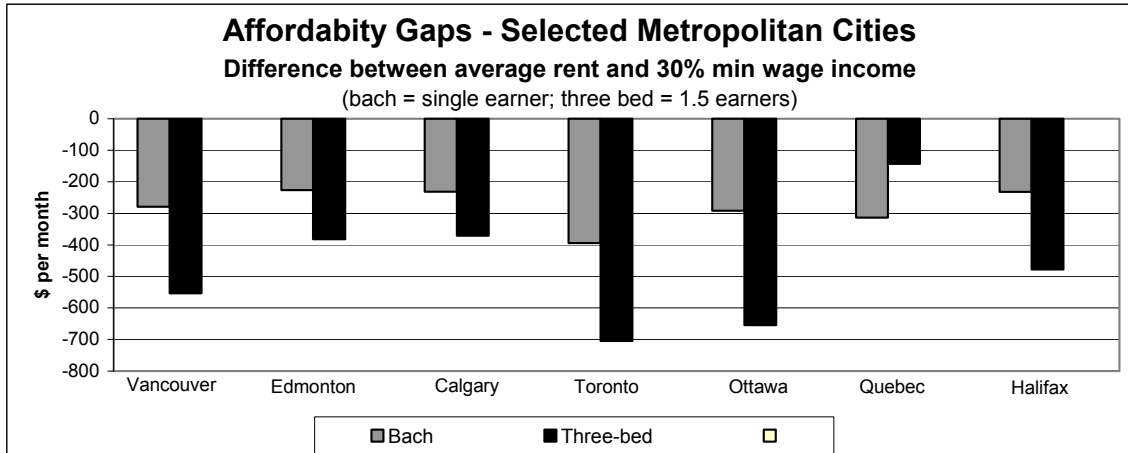
While moderately affordable (i.e. for median income households) it is not affordable to those at lower wage levels earning minimum wage. This is illustrated for a cross section of metropolitan and non-metropolitan centres that have been identified either as having a high incidence or high absolute Aboriginal population. These same cities are used in the remainder of this report to assess costs and required grant levels).

The difference between the average market rent and the level of rent based on paying 30% of minimum wage income can be described as the “affordability gap”. The magnitude of this gap is presented across the two series of cities, based on October 2003 average rents (from CMHC annual rent survey) and the 2004 minimum wage levels and for both a single earner occupying a bachelor unit and for a family in an average rent three-bedroom unit (assumed to have dual earners at 1.5 x minimum wage – so this averages across single and dual earner families).

The size of the **gap per month** varies from just under \$50 (Prince George) to over \$700 per month (Toronto), both for 3 bed units and 1.5 earners.

This gap is generally, though not always (e.g. Winnipeg, Thunder Bay and Fredericton) largest in higher cost cities and usually and for the larger (and higher rent) three bedroom units.

Needless to say, a program creating rental units at the average market rent level, while adding to overall supply will do very little to address the affordability needs of low wage working poor families.



## **5. Developing Cost Estimates for Non-reserve Aboriginal Affordable Housing Development**

### **Costing Methodology**

Cost estimates have been developed to reflect the cost of building modest quality rental housing across the series of cities. Given the higher representation of Aboriginal people in the western provinces a larger number of western cities are used.<sup>5</sup>

For illustrative purposes these costs estimates are presented on a per unit basis for two unit types: a bachelor/studio of 450 sq ft unit intended for low income singles and a three bedroom apartment of 900 sq ft for families. This is at the smaller end of the scale for a family type unit, especially for Aboriginal households among whom larger than average family size is typical. The three bedroom unit costs and related economics of development will therefore present a conservative estimate (i.e. larger units will increase in cost, but with limited or marginal increase in revenues, so viability would decline and the need for grant assistance would be larger than that determined for the three-bed unit).

For each city, costs are estimated based on modest construction quality and land costs. This cost analysis assumes basic design in a wood-frame construction with surface level parking. Soft costs for various fees and charges, professional fees taxes insurance and interest costs during construction are included.

These are **illustrative cost estimates** based on locally derived data and are representative of the general cost for each unit type. However **these are not precise or definitive costs**. In reality, costs will vary above and below these illustrative levels depending on location, building form, total project size, the level of amenity and construction quality. However for the purpose of determining grant requirements, these estimates are considered to be reasonably representative.

Grant requirements are determined based on calculating the level of mortgage financing the project can support based on net rental revenues, after paying administrative and operating expenses, including utilities and property taxes (i.e. net operating income).

The grant requirements are especially sensitive to operating cost estimates as these determine how much revenue is left over to cover mortgage payments. Typically, the operating expenses for the existing urban native portfolios are somewhat higher than either other non-profit groups or private market managers.<sup>6</sup> This is attributable to a number of factors. Frequently these are small portfolios without economies of scale; many portfolios include older properties that have been acquired in the market rather than purpose built; and often some units are single or duplex

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<sup>5</sup> For the Territories, only limited data is available, smaller building forms are typically used and costs vary dramatically by community. Accordingly, estimates for units in the North have not been developed in this report. Typically however the costs and grant requirements will be higher than those required in the south.

<sup>6</sup> The operating expenses in existing urban native portfolios refer to the 11,000 units funded by CMHC between 1972-93. These are managed by 110 community based non-profit corporations or societies many of whom are members of NAHA/ANHA.

units in a scattered portfolio so costs such as utilities and maintenance tend to be higher than in the case of apartment or row buildings. In addition, many urban native housing managers provide more than just basic property management – most also provide some level of tenant support and counseling.

In developing these costing estimates, a new apartment or row building type is assumed so operating expenses have been estimated at the low end of the range typical for urban native groups. Operating costs vary across cities primarily as a result of differing utility costs and property tax rates.

A maximum level of financing is determined based on applying standard mortgage lending criteria against the net operating income. This maximum level of mortgage financing is then subtracted from the estimated total capital cost to determine the total amount of capital-equity required. This requirement must be met through some combination of proponent equity (e.g. existing or donated land or cash) and grant subsidy.

### **Grant Two levels of Affordability Tested**

The analysis determines the level of financing supportable by two levels of revenue:

- First assuming that rents charged are at the average market rent level, as measured in the annual CMHC survey of market rents (most recent October 2003) for the specific location and unit size (bachelor and three-bed); and
- At rents based on paying 30% of annualized minimum wage, again assuming either a single earner (for bachelor unit) or 1.5 times minimum wage earner for family unit, reflecting a blend of single and dual earning families.

The latter assumption therefore underestimates the size of the affordability gap and required capital subsidy in case of a single earner family.

## **5.1. Results of costing analysis**

Detailed information of the costing analysis is provided in appendix Exhibits B-1 to B-4. These exhibits present a summary of the costing analysis, showing estimated total capital costs. Based on the two affordable rent targets (30% median and 30% minimum wage) and the resulting levels of required capital subsidy are determined (assuming no proponent equity contribution).<sup>7</sup>

### **Total Development Costs**

Total capital costs for new development tend to be higher in the larger metropolitan centers and accordingly so do the requirements for capital-equity.

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<sup>7</sup> In this analysis it is assumed that the capital funding required after maximizing mortgage financing is provided in the form of capital subsidies. In some cases, non-profit sponsors may have some equity – e.g. groups may have land to contribute, or may have fund raised some cash. In such cases, capital subsidy requirements would be reduced.

For bachelor units capital costs range from \$55,000 to \$75,000 in the metropolitan centers while they are from \$47,000 – \$55,000 in the smaller centers.

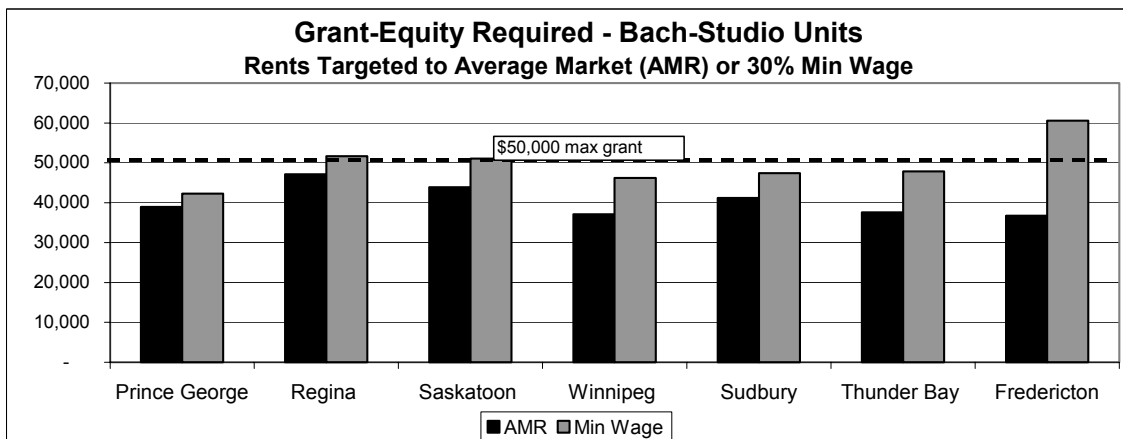
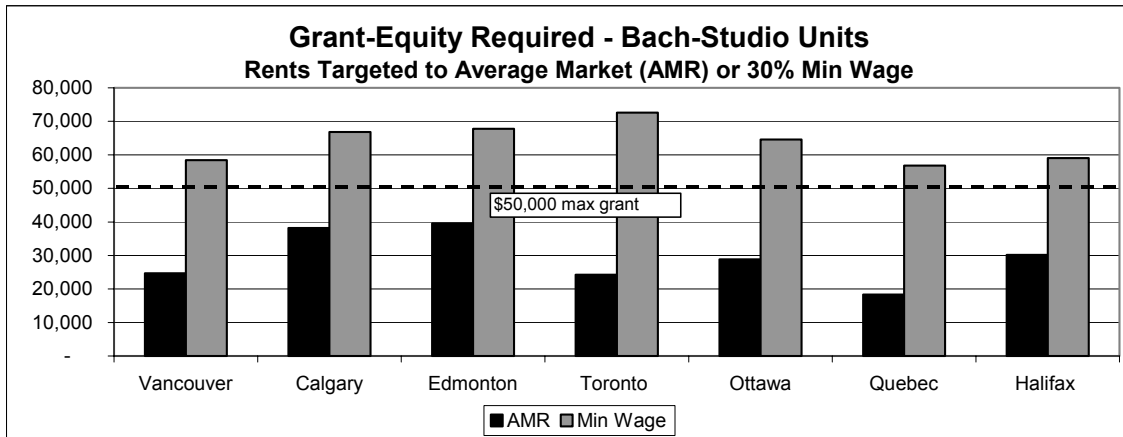
The three bedroom units are obviously more expensive to construct, requiring more land per unit and larger floor areas. Cost run from \$94,000 to \$112,000 in smaller, lower cost communities and from \$108,000 up to \$150,000 in the larger metropolitan centers.

**Grant-Equity Requirements**

For each unit size and city, the level of grant-equity required to make the development feasible based on maximizing financing is determined, as described in the methodology above.

The current \$680 million federal/provincial/territorial framework for the affordable rental program establishes the targeting criteria of average market rent as the basis for grant eligibility and also specifies a maximum federal grant level of \$25,000 per unit to be equally matched by provincial and/or local sources (grant levels at a project level can exceed this level, but across a jurisdiction must average out to no more than \$25,000 federal per unit).

Accordingly, the following exhibits display the required grant-equity relative to this \$50,000 total capital grant benchmark.



The highest cost units and areas tend to have higher capital-equity requirements although at the average rent benchmark this is not always the case. In larger centers average rents tend to be higher (e.g. Vancouver, Toronto) and consequently support higher levels of debt borrowing (lowering capital-equity requirements requirements). Conversely, in lower cost centers (e.g. Regina, Winnipeg) where average market rents are low, these rents support very little debt, after paying operating costs, so substantial grant-equity levels are required.

### **Grants required for Bachelor-studio units**

At the average market rent benchmark bachelor-studio units can be developed with grant levels ranging from \$18,000 (Quebec city) to \$47,000 (Regina). In the all communities, it is possible to build the lower cost bachelor-studio with capital subsidy below the maximum grant level (see chart above).

*However, when a lower affordable rent target is set, based on 30% of minimum wage, the grant requirements obviously increases. Notably, for bachelor-studio units, the equity grant requirement exceeds the maximum \$50,000 available in all of the larger metropolitan centers as well as in the smaller cities of Saskatoon, Regina and Fredericton.*

### **Grants required for three-bedroom family units**

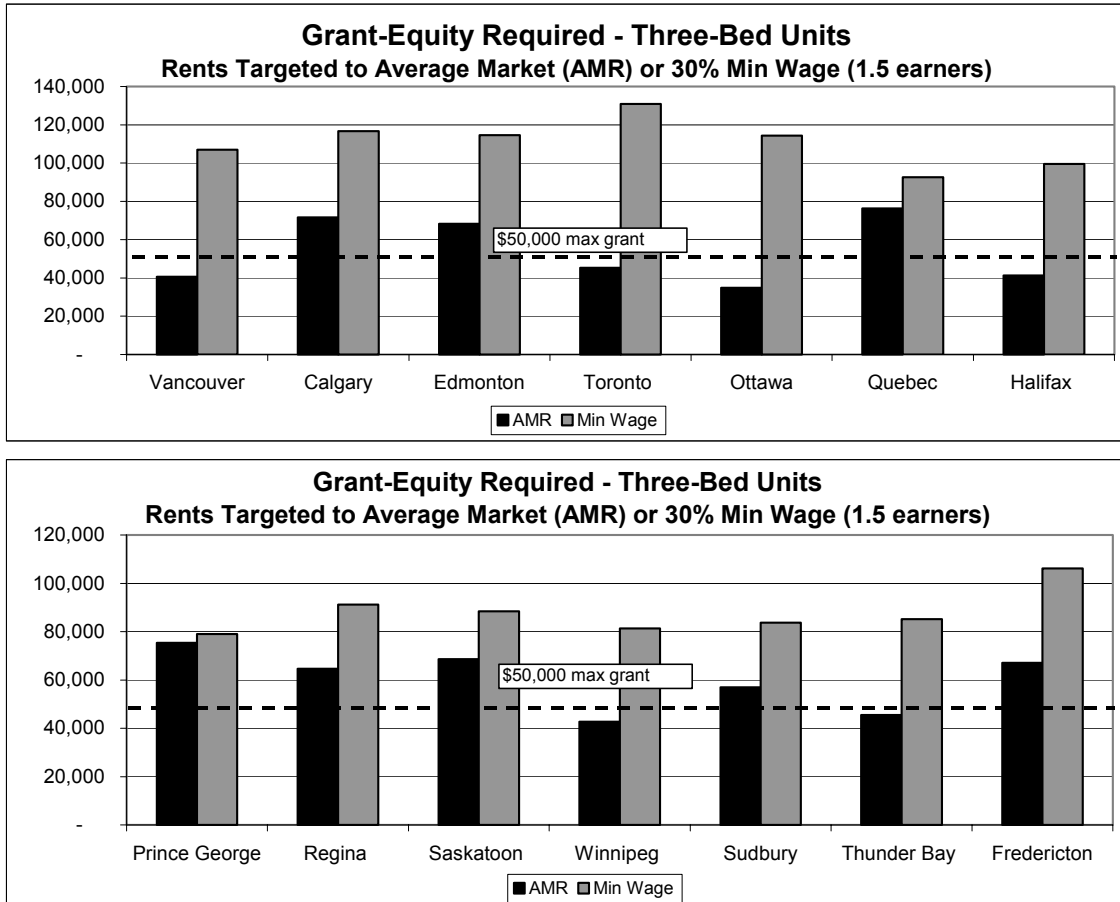
The situation for three-bedroom units is directly affected by the higher costs of such units. Even at the average market rent target the maximum grant level of \$50,000 is insufficient in nine of the fourteen cities profiled here (see chart next page)

*For the three-bed units, at the more affordable 30% of minimum wage, the \$50,000 maximum subsidy is not sufficient in any of the fourteen illustrative cities.*

*To support development of family type three-bed units (or larger) a much larger grant-equity subsidy, in excess of \$80,000 per unit, is required to ensure that rents are affordable to working poor families earning minimum wage. This assumes 1.5 earners at the minimum wage level – if units are targeted to low income families with only one minimum wage income even larger grant-equity is required.*

*Overall, assuming a mix of units targeted to singles and families and across a range of communities, on average, per units capital grant requirements are more realistically in the \$70,000 -75,000 range.*

For Aboriginal (or any other) households on income assistance, which have not been assessed here, the typical shelter maximum for family sized units is generally higher than the 1.5 times minimum wage assumed here. So the affordability level would be slightly improved and a slightly lower level of grant assistance would be required to ensure affordability to such assisted households.



**Potential systemic program bias against family type units**

The very substantial difference in grant requirements is an important policy issue. On pure cost effectiveness, measured by the grant amount required per unit, the smaller bachelor units will always win in a competitive process (based on the lowest grant request).

This is especially an issue for the Aboriginal communities where family households predominate and there is a requirement for larger units. Without either a policy directive to allocate part (a fair share) of the capital budget to support development of family oriented units, such proposals may be at a distinct disadvantage in a competitive process.

## **6. The case for affirmative action on a non-reserve Aboriginal budget for affordable housing.**

The statistical evidence suggests that there is a disproportionately large level of need among the non-reserve population.

Another important issue, which is difficult to empirically substantiate is the matter of access to housing. Although housing discrimination is not generally seen as a critical issue in Canada, as it is for example in the US, there is nonetheless anecdotal information about discrimination, or at least adverse selection, in rental markets.

Certain household types are inevitably stereotyped and given a landlord's choice among various potential tenants some households are often stereotyped as "less desirable". This is often the case for income assistance recipients and some visible minorities – including Aboriginal people. As a result there is sometimes constrained access to available relatively affordable units (also in reasonable condition), and such "less desirable" tenants may have to resort to lower quality accommodation and because they have less choice, may pay more than such accommodation is worth.

*To the extent that there is discrimination and constrained access, there is a need for a part of the housing system that is prepared to house Aboriginal households as well as provide a level of in a sensitive manner, including housing management practices with support cultural and spiritual traditions.*

*This broader realm of social development activity, together with efforts to respond to differing cultural sensitivities are key parts of the management function of the existing urban native housing groups. A national non-reserve Aboriginal housing strategy must build upon this existing capacity and infrastructure.*

### **Toward an affirmative budget allocation**

The off-reserve Aboriginal population accounts for 71% of Aboriginal population and 2.4% of the total non-reserve population. The current federal budget for affordable housing is \$1 billion comprised of an initial commitment of \$600 million for urban and \$80 million for rural and remote areas. Subsequently a further \$320 million was identified in the 2003 federal budget. At the maximum federal grant level of \$25,000 per unit, it is anticipated that at least 40,000 affordable housing units can be built (based on criteria at or below the average market rent level). Based on the non-reserve population share alone, a **minimum 2.4%** of this budget should be allocated to Aboriginals.

*NAHA/ANHA's analysis, however, has identified a disproportionately high level of need among Aboriginal peoples. It also demonstrates that the \$25,000 per unit (cost shared up to \$50,000) is insufficient to ensure that units are affordable to lower income Aboriginal families.*



*A more realistic level is \$70,000 per unit (still averaging a mix of communities and income targeting) Accordingly, an allocation of at least 7.5% specifically for non-reserve affordable housing development would appear to be a reasonable policy target.*

*An allocation of 7.5% of the current federal capital budget (\$1 billion) to provide \$75 million (with matched cost sharing) could facilitate construction of 2,200 units annually.*

*NAHA/ANHA believes this reflects a realistic goal to fully eliminate problems of severe rent burdens (spending more than 50% of income) among non-reserve Aboriginal households (total 22,000 households) over the next decade.*

### **Enhancing the current federal/provincial initiatives**

Fixing the current federal/provincial/territorial framework for the affordable rental program by establishing a non-reserve Aboriginal set aside of 7.5% and increasing the maximum per unit grant up to \$70,000, is not enough. We must also begin, over the next decade to reduce significantly those households with rent burdens greater than the accepted Canadian norm of 30% of income.

The above analysis also demonstrates that non-reserve Aboriginal renter households are almost twice as likely to occupy units in need of major repair than non-Aboriginal renter households. This is unacceptable.

*NAHA/ANHA is requesting the federal government, as part of its review of Aboriginal programming, and its review of cities and towns, agree to convene a national roundtable bringing together federal/provincial, territorial officials, along with NAHA/ANHA, First Nation, Metis and Inuit national representatives, along with the Federation of Canadian Municipalities.*

*The roundtable process should examine specific initiatives to significantly reduce rent burdens in excess of 30% over the next decade through increased budget allocations for new housing and acceptable forms of rental assistance. It should also look at targeted rental repair assistance to bring the level of Aboriginal-occupied rental housing condition in line with that of the non-Aboriginal Canadian rental population.*

Although NAHA/ANHA was limited because of financial resources to undertake an analysis of Aboriginal homelessness, there is compelling anecdotal evidence, as well as numerous municipal studies that indicate that despite efforts by the federal government over the past four years, continuing high levels of homelessness among our people still exist. This is unacceptable.

*The federal government must ensure that future homelessness funding is based upon acceptable Aboriginal community-based plans and delivery networks; and that specific targets be mandated within the existing spending envelope under both the Urban Aboriginal Strategy and the Supporting Community Initiatives.*

### **Protecting the existing housing stock**

NAHA/ANHA believes that the social housing transfer agreements negotiated between Ottawa and the provinces and territories involving the transfer of the existing urban native housing (UNH) and rural and native housing (RNH) portfolio is flawed. While setting out broad principles on the use of federal housing subsidies and recognition of pre-existing project operating agreements, there is nothing to protect the Aboriginal community's control of day-to-day operations, or the cultural nature of the portfolio. Attrition of the RNH portfolio has begun, leading to the depletion of an important Aboriginal societal asset. Already, some jurisdictions have replaced Aboriginal RNH management entities, and have not exercised the right of first refusal when RNH units under the homeownership stream have come on the market.

In Ontario, the UNH portfolio has been further downloaded to municipalities. The future of operating subsidies now rests on the property tax base, bringing into question the long term protection of the stock, as capital replacement costs in an aging housing stock begins to increase. It is expected that there will be increasing pressures to harmonize UNH administration costs with non-Aboriginal housing programs, threatening the federal guarantee that Aboriginal households will not pay more than 25% of net household income for shelter. There is no protection for recognition of tenant counselling budgets, key to ensuring Aboriginal housing is culturally responsive.

***The federal government has the responsibility of communicating standards and expectations to its provincial and territorial partners on the future management and operation funding to ensure that the small but significant portfolio continues to meet the needs of Aboriginal households.***

## **7. An Agenda for Action**

NAHA/ANHA is recommending a six point agenda for action to address the serious housing conditions of Canada's non-reserve Aboriginal population. It is an agenda that will require the co-operation of all levels of government and the Aboriginal community.

### **1. Setting the Framework**

The work of NAHA/ANHA in developing an overview of housing need and cost of remedies, along with guiding principles for future public policy initiatives, is the first step in this journey.

### **2. Fixing the Existing Programs**

All levels of government must work together to fix the flawed current federal/provincial/territorial affordable rental housing framework agreement to create an Aboriginal set aside of \$100 million (matched contributions); and to increase the per unit level of maximum assistance to ensure affordable rents. The federal government has the opportunity to set new criteria for the remaining budget commitment of \$320 million to ensure similar set asides and targets are achieved.

### **3. Developing A Consultative Framework**

The Aboriginal community has been shut out of any federal/provincial/territorial discussions on housing since 1993. This has to change. We are calling upon the federal government to take the lead in the development of a consultative framework on future housing policy, with NAHA, First Nations, Metis and Inuit representatives. We will urge the federal government to invite provincial and territorial participation, as well as representation from cities and towns.

### **4. Protecting the Existing Portfolio**

Canada's 11,000 existing Aboriginal housing units and nearly 9,000 rural and native housing units must be protected for future generations. Current program management arrangements with provinces and territories do not protect the cultural sensitivity of these programs. Already there is serious attrition in the rural and native housing portfolio. Many urban portfolios are at risk of being harmonized into larger non-Aboriginal program regimes. Project operating agreements still exist between the Aboriginal housing provider and the federal government. The federal government has the responsibility of communicating standards and expectations to its provincial and territorial partners on the future management and operation funding to ensure that the small but significant portfolio continues to meet the needs of Aboriginal households.

### **5. Recognizing Aboriginal Housing as a Cornerstone to Sustainable Communities**

Increasingly, the future of our people is tied to the future of Canada's cities and towns. Sustainable Aboriginal communities are built on a foundation of safe, affordable and culturally appropriate housing. It is the core of our well-being. Having a safe place to live, free from the stress and upheaval of economic eviction, is fundamental to making progress in early childhood

development and education. Good housing is a determinant in health. It is the first line of defense in eradicating youth crime and violence in our inner cities.

## **6. Measuring Success**

As we move forward with a national non-reserve Aboriginal housing strategy, there must be an accountability framework to measure success. NAHA/ANHA, working with its partners, will seek public participation in this process.

## **Appendix A:**

### **Detailed Tables on Aboriginal Need Assessment**

#### **National and Provincial/Territorial Data**

<b>Table</b>	<b>Title</b>
1	Overall and Relative size of Aboriginal Population - On and Off Reserve
2	Summary of urban communities used in this analysis
3	Distribution of Off Reserve Aboriginal Households, by Province and Aboriginal Identifier
4	Household Type: Family and Non Family Households
5	Analysis of Housing Conditions (Need for Repair)
5A	Analysis of Housing Conditions (Need for Repair) by Aboriginal ID
6	Analysis of Severe Shelter Cost Burden (>50%) by Aboriginal ID
6A	Analysis of Severe Shelter Cost Burden (>50%)
7	Severe Rent Burden (Pay >50%) by Household Type
8	Renter Households Only: Average and Median Incomes
8A	Renter Households Only: Average and Median Incomes by Aboriginal ID
9	Renter Households by Structure Type

**Table A--1  
Overall and Relative size of Aboriginal Population - On and Off Reserve**

	Canada Totals							
	Total	On reserve	Total off reserve	Rural non-reserve	Total urban	Urban non-census metropolitan area	Urban census metropolitan area	
Total - Aboriginal and non-Aboriginal population	29,639,035	321,855	29,317,175	5,782,375	23,534,805	5,575,485	17,959,320	
<b>Total Aboriginal identity population</b>	<b>976,305</b>	<b>286,080</b>	<b>690,225</b>	<b>196,130</b>	<b>494,095</b>	<b>214,220</b>	<b>279,875</b>	<b>% by Identifier</b>
North American Indian single response	608,850	272,410	336,435	73,190	263,250	111,480	151,765	62%
Métis single response	292,305	7,315	284,995	85,970	199,015	84,940	114,085	30%
Inuit single response	45,075	1,810	43,260	31,070	12,195	9,105	3,090	5%
Multiple Aboriginal responses	6,665	520	6,145	1,570	4,575	2,155	2,420	1%
Aboriginal responses not included elsewhere	23,415	4,025	19,390	4,330	15,060	6,545	8,515	2%
Total non-Aboriginal population	28,662,725	35,775	28,626,955	5,586,245	23,040,710	5,361,260	17,679,445	

**Relative Incidence of Aboriginal Peoples**

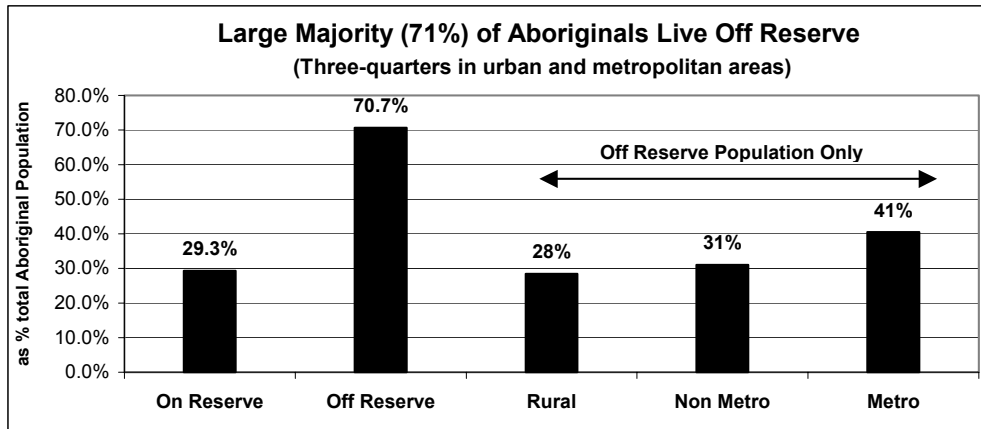
		On Reserve	Off Reserve	Rural	Urban	Non Metro	Metro
Aboriginal as Percent All (Off Reserve)	n/a	n/a	2.4%	0.7%	1.7%	0.7%	1.0%
As Percent Aboriginal Peoples	n/a	29%	71%	20%	51%	22%	29%

**Notes:**

This table presents counts of individuals (population) and includes both owner and rental tenure (later tabulations are based only on renters and are presented on basis of household counts)

**Source:**

Aboriginal Identity Population, 2001 Counts, for Census Metropolitan Areas and Census Agglomerations (Statistics Canada data series 97F0024XIE2001007)  
Aboriginal Peoples of Canada: Highlight Tables, 2001 Census



**Table A--2**

**Summary of urban communities used in this analysis**

Identifies ranking among CMA and CA's on basis of absolute Aboriginal Population and Relative Incidence of Aboriginal population as percent of total

Rank on % Aboriginal Population	Rank on Absolute Size Aboriginal Population		Type	Total Population	Aboriginal Population	NA Indian	Metis	Inuit	Non Aboriginal	% Pop as Aboriginal of Total
1	22	Thompson (Man.)	CA	13,225	4,510	2,920	1,370	0	8,710	34.1%
2	21	Prince Rupert (B.C.)	CA	15,185	4,625	4,010	305	0	10,565	30.5%
3	9	Prince Albert (Sask.)	CA	39,885	11,640	5,375	5,950	10	28,250	29.2%
4	34	Yellowknife (N.W.T.)	CA	16,455	3,635	1,590	1,290	660	12,810	22.1%
5	31	Portage la Prairie (Man.)	CA	19,835	3,895	2,095	1,745	0	15,935	19.6%
6	41	North Battleford (Sask.)	CA	17,205	3,180	1,875	1,285	0	14,030	18.5%
7	38	Whitehorse (Y.T.)	CA	21,260	3,305	2,625	395	125	17,960	15.5%
8	42	Terrace (B.C.)	CA	19,880	3,085	2,600	370	10	16,795	15.5%
9	16	Wood Buffalo (Alta.)	CA	42,500	6,215	3,495	2,445	115	36,280	14.6%
10	32	Cold Lake (Alta.)	CA	27,680	3,865	1,580	2,225	25	23,815	14.0%
11	37	Port Alberni (B.C.)	CA	25,185	3,340	2,435	810	0	21,850	13.3%
12	39	Williams Lake (B.C.)	CA	24,860	3,250	2,465	620	10	21,610	13.1%
13	58	Dawson Creek (B.C.)	CA	17,275	2,090	720	1,300	10	15,185	12.1%
14	64	Fort St. John (B.C.)	CA	15,935	1,785	1,040	705	0	14,150	11.2%
15	66	Kenora (Ont.)	CA	15,590	1,695	900	745	0	13,900	10.9%
16	26	Duncan (B.C.)	CA	38,235	4,085	3,245	685	10	34,150	10.7%
17	62	Yorkton (Sask.)	CA	17,280	1,830	1,050	760	0	15,455	10.6%
18	46	Sept-Îles (Que.)	CA	26,765	2,830	2,375	390	10	23,940	10.6%
19	67	Campbellton (N.B./Que.)	CA	15,825	1,630	1,510	70	0	14,195	10.3%
20	61	Lloydminster (Alta./Sask.)	CA	20,715	2,000	435	1,515	10	18,710	9.7%
21	33	Brandon (Man.)	CA	40,275	3,815	2,120	1,565	10	36,460	9.5%
<b>Communities used in section 2 costing analysis (based on combination of high incidence and absolute size of aboriginal population)</b>										
22	13	Prince George (B.C.)	CA	84,615	7,985	4,125	3,595	15	76,630	9.4%
23	6	Saskatoon (Sask.)	CMA	222,630	20,280	11,290	8,305	125	202,355	9.1%
27	1	Winnipeg (Man.)	CMA	661,730	55,760	22,955	31,390	190	605,970	8.4%
28	7	Regina (Sask.)	CMA	190,015	15,685	9,200	5,995	35	174,335	8.3%
31	12	Thunder Bay (Ont.)	CMA	120,370	8,200	6,090	1,800	20	112,165	6.8%
44	14	Greater Sudbury (Ont.)	CMA	153,890	7,385	3,860	3,310	0	146,505	4.8%
48	2	Edmonton (Alta.)	CMA	927,020	40,930	18,260	21,060	460	886,090	4.4%
53	28	Cape Breton (N.S.)	CA	107,875	3,985	3,700	130	40	103,895	3.7%
56	49	Fredericton (N.B.)	CA	80,685	2,630	2,225	270	20	78,050	3.3%
<b>Other cities with high absolute Number but incidence below Canada average aboriginal population of 2.4%*</b>										
75	4	Calgary (Alta.)	CMA	943,310	21,915	10,155	10,580	195	921,400	2.3%
82	3	Vancouver (B.C.)	CMA	1,967,480	36,855	22,700	12,505	255	1,930,620	1.9%
93	8	Ottawa - Hull (Ont./Que.)	CMA	1,050,755	13,485	7,555	4,690	450	1,037,270	1.3%
100	35	Halifax (N.S.)	CMA	355,945	3,525	2,350	800	170	352,420	1.0%
109	25	Québec (Que.)	CMA	673,105	4,130	3,020	875	35	668,975	0.6%
113	5	Toronto (Ont.)	CMA	4,647,955	20,300	13,780	5,100	355	4,627,660	0.4%

**Notes:**

This table presents population counts and reflects both owner and rental tenure

\* National average off reserve only = 2.4%; All aboriginals, on and off reserve average 3.3% of total population

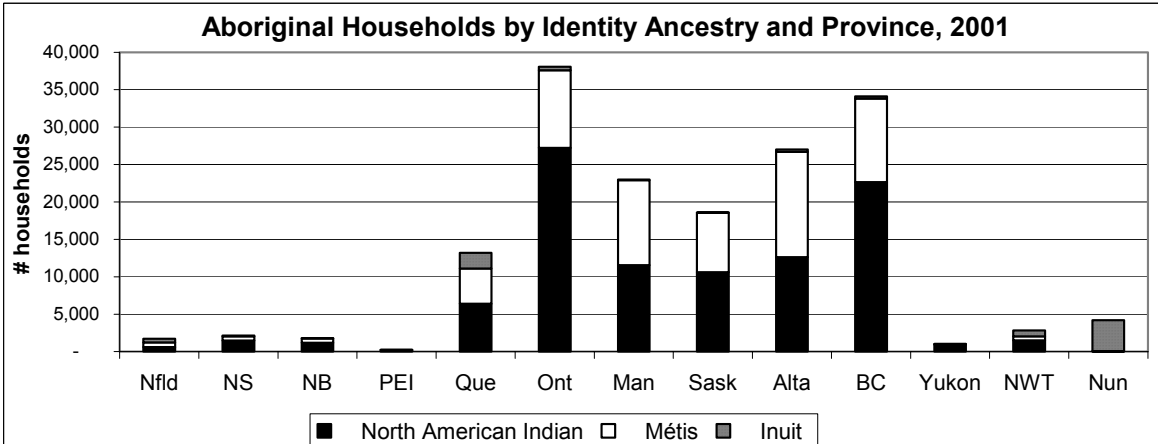
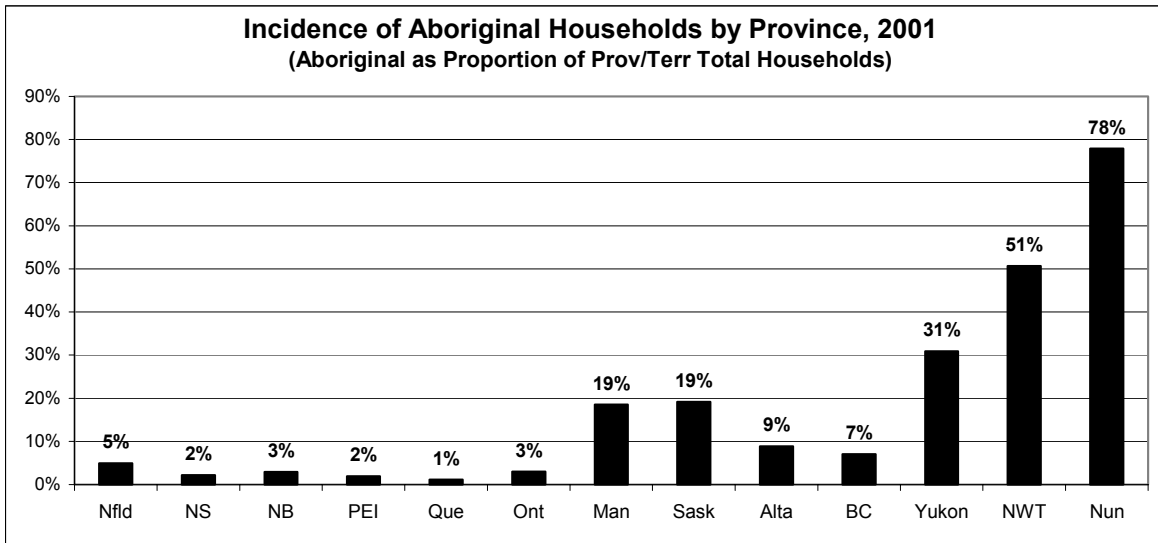
**Source:**

Aboriginal Identity Population, 2001 Counts, for Census Metropolitan Areas and Census Agglomerations (Statistics Canada data series 97F0024XIE2001007)

Aboriginal Peoples of Canada: Highlight Tables, 2001 Census

**Table A--3**  
**Distribution of Off Reserve Aboriginal Households, by Province and Aboriginal Identifier**

	<b>Aboriginal Identity Household</b>					<b>Total Non-Aboriginal Households</b>	<b>Combined Total</b>	<b>Incidence of Aboriginal</b>
	<b>Total Aboriginal</b>	<b>North American Indian</b>	<b>Métis</b>	<b>Inuit</b>	<b>Multiple and Unspecified</b>			
Nfld	2,015	620	615	490	285	39,090	41,105	5%
NS	2,265	1,490	565	105	100	100,815	103,080	2%
NB	2,065	1,175	600	40	250	68,515	70,580	3%
PEI	260	205	30	-	20	13,210	13,470	2%
Que	14,065	6,405	4,725	2,060	880	1,227,660	1,241,725	1%
Ont	39,865	27,220	10,355	465	1,825	1,298,990	1,338,855	3%
Man	23,450	11,555	11,345	75	480	103,205	126,655	19%
Sask	19,040	10,615	7,945	55	420	80,290	99,330	19%
Alta	27,875	12,630	14,065	330	850	287,710	315,585	9%
BC	35,365	22,670	11,130	295	1,275	467,710	503,075	7%
Yukon	1,085	925	90	35	25	2,430	3,515	31%
NWT	2,895	1,525	540	760	75	2,815	5,710	51%
Nun	4,235	45	35	4,145	-	1,200	5,435	78%
<b>Canada</b>	<b>174,480</b>	<b>97,080</b>	<b>62,050</b>	<b>8,855</b>	<b>6,495</b>	<b>3,693,640</b>	<b>3,862,685</b>	<b>4.5%</b>
By Identity	100%	56%	36%	5%	4%			





**Table A--4**

**Household Type: Family and Non Family Households**

Higher Incidence of Families Among Aboriginal Households

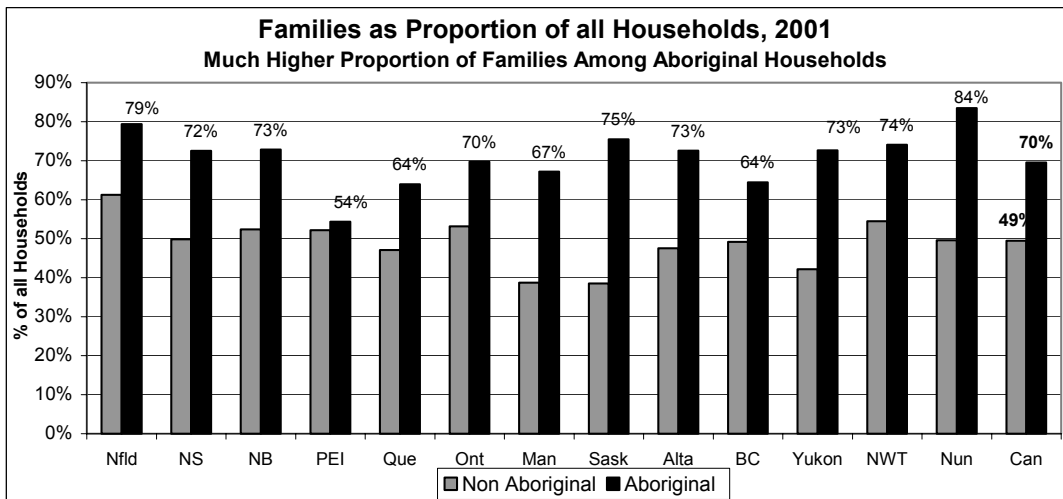
But, among Aboriginals, Non-Family have a higher incidence of severe shelter burdens

	<u>Non-aboriginal Household</u>			<u>Aboriginal Household</u>		
	Total Household	Family	Non-family	Total Household	Family	Non-family
Nfld	39,190	24,020	15,170	1,915	1,520	395
NS	100,990	50,335	50,655	2,090	1,515	570
NB	68,665	35,975	32,695	1,915	1,395	520
PEI	13,235	6,905	6,335	230	125	110
Que	1,228,185	578,640	649,545	13,540	8,665	4,880
Ont	1,301,325	692,225	609,100	37,525	26,170	11,355
Man	103,735	40,190	63,545	22,920	15,410	7,510
Sask	80,815	31,140	49,670	18,515	13,975	4,545
Alta	289,540	137,700	151,840	26,045	18,910	7,135
BC	469,995	231,215	238,780	33,080	21,325	11,750
Yukon	2,455	1,035	1,425	1,060	770	295
NWT	2,870	1,565	1,305	2,840	2,105	740
Nun	1,220	605	620	4,220	3,525	690
<b>Canada</b>	<b>3,702,225</b>	<b>1,831,545</b>	<b>1,870,675</b>	<b>165,890</b>	<b>115,405</b>	<b>50,485</b>

**Distribution of Family and Non-Family Households**

Percent by household type

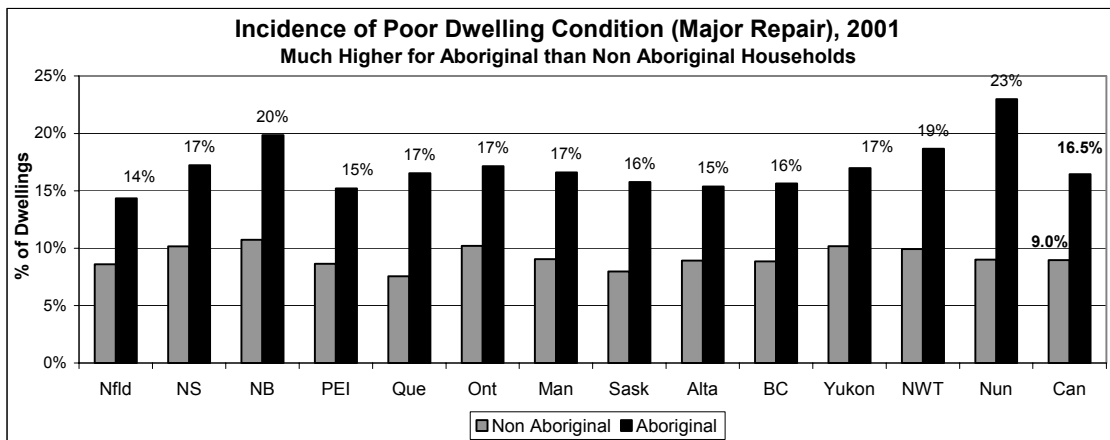
	<u>Total non-aboriginal population</u>		<u>Aboriginal Household</u>	
	Family	Non-family	Family	Non-family
Nfld	61%	39%	79%	21%
NS	50%	50%	72%	27%
NB	52%	48%	73%	27%
PEI	52%	48%	54%	48%
Que	47%	53%	64%	36%
Ont	53%	47%	70%	30%
Man	39%	61%	67%	33%
Sask	39%	61%	75%	25%
Alta	48%	52%	73%	27%
BC	49%	51%	64%	36%
Yukon	42%	58%	73%	28%
NWT	55%	45%	74%	26%
Nun	50%	51%	84%	16%
<b>Can</b>	<b>49%</b>	<b>51%</b>	<b>70%</b>	<b>30%</b>



**Table A--5  
Analysis of Housing Conditions (Need for Repair)**

	<b>Total Non-Aboriginal Households</b>				<b>Total Aboriginal Households</b>			
	Total - All dwellings	Total in need of repair	In need of minor repairs	In need of major repairs	Total - All dwellings	Total in need of repair	In need of minor repairs	In need of major repairs
Nfld	39,190	13,520	10,145	3,375	1,915	815	540	275
NS	100,990	36,950	26,690	10,260	2,090	955	600	360
NB	68,665	25,250	17,885	7,365	1,915	965	590	380
PEI	13,235	4,495	3,350	1,145	230	115	85	35
Que	1,228,185	367,070	274,360	92,715	13,540	6,150	3,905	2,240
Ont	1,301,325	461,180	328,335	132,845	37,525	17,555	11,120	6,435
Man	103,735	35,600	26,205	9,395	22,920	11,170	7,360	3,805
Sask	80,815	26,695	20,255	6,445	18,515	8,845	5,920	2,920
Alta	289,540	105,540	79,730	25,805	26,045	12,620	8,615	4,005
BC	469,995	153,350	111,755	41,595	33,080	15,090	9,915	5,175
Yukon	2,455	900	645	250	1,060	500	320	180
NWT	2,870	1,150	865	285	2,840	1,410	885	530
Nun	1,220	450	340	110	4,220	2,170	1,200	970
Can	3,702,225	1,232,145	900,565	331,585	165,890	78,360	51,060	27,300

	<b>Total Non-Aboriginal</b>			<b>Total Aboriginal</b>		
	Total in need of repair	In need of minor repairs	In need of major repairs	Total in need of repair	In need of minor repairs	In need of major repairs
Nfld	34%	26%	9%	43%	28%	14%
NS	37%	26%	10%	46%	29%	17%
NB	37%	26%	11%	50%	31%	20%
PEI	34%	25%	9%	50%	37%	15%
Que	30%	22%	8%	45%	29%	17%
Ont	35%	25%	10%	47%	30%	17%
Man	34%	25%	9%	49%	32%	17%
Sask	33%	25%	8%	48%	32%	16%
Alta	36%	28%	9%	48%	33%	15%
BC	33%	24%	9%	46%	30%	16%
Yukon	37%	26%	10%	47%	30%	17%
NWT	40%	30%	10%	50%	31%	19%
Nun	37%	28%	9%	51%	28%	23%
Can	33%	24%	9%	47%	31%	16%

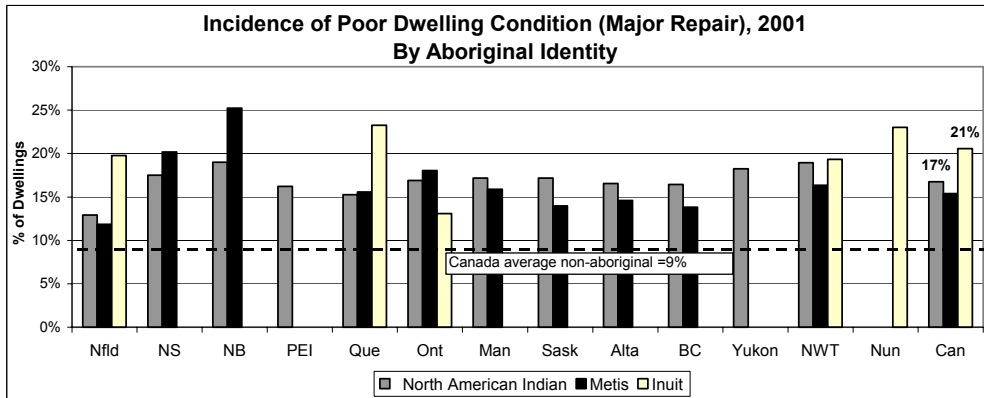


**Table A--5A**  
**Analysis of Housing Conditions (Need for Repair), by Aboriginal Identity**

	North American Indian				Metis				Inuit			
	Total - All dwellings	Total in need of repair	Need of minor repairs	Need of major repairs	Total - All dwellings	Total in need of repair	Need of minor repairs	Need of major repairs	Total Dwellings	Total in need of repair	Need of minor repairs	Need of major repairs
Nfld	580	225	145	75	590	275	210	70	480	225	130	95
NS	1370	650	415	240	520	240	135	105	100	30	25	0
NB	1105	545	330	210	555	320	175	140	*	*	*	*
PEI	185	105	75	30	0	0	0	0	*	*	*	*
Que	6220	2680	1735	950	4465	1905	1215	695	2020	1230	755	470
Ont	25700	11910	7565	4345	9785	4740	2980	1765	420	175	120	55
Man	11430	5650	3685	1965	10955	5230	3490	1740	*	*	*	*
Sask	10420	5235	3450	1790	7650	3415	2340	1070	*	*	*	*
Alta	11905	5890	3920	1970	13140	6330	4410	1920	275	100	90	0
BC	21340	9825	6315	3510	10265	4630	3215	1420	265	90	70	25
Yukon	905	415	255	165	90	60	45	15	*	*	*	*
NWT	1505	715	430	285	520	265	180	85	750	390	245	145
Nun	45	20	15	10	40	20	10	10	4130	2130	1180	950
Can	92700	43865	28335	15535	58600	27445	18420	9025	8630	4470	2695	1775

	North American Indian			Metis			Inuit		
	Total in need of repair	Need of minor repairs	Need of major repairs	Total in need of repair	Need of minor repairs	Need of major repairs	Total in need of repair	Need of minor repairs	Need of major repairs
Nfld	39%	25%	13%	47%	36%	12%	47%	27%	20%
NS	47%	30%	18%	46%	26%	20%	30%	25%	0%
NB	49%	30%	19%	58%	32%	25%	*	*	*
PEI	57%	41%	16%	*	*	*	*	*	*
Que	43%	28%	15%	43%	27%	16%	61%	37%	23%
Ont	46%	29%	17%	48%	30%	18%	42%	29%	13%
Man	49%	32%	17%	48%	32%	16%	*	*	*
Sask	50%	33%	17%	45%	31%	14%	*	*	*
Alta	49%	33%	17%	48%	34%	15%	36%	33%	0%
BC	46%	30%	16%	45%	31%	14%	34%	26%	*
Yukon	46%	28%	18%	67%	50%	*	*	*	*
NWT	48%	29%	19%	51%	35%	16%	52%	33%	19%
Nun	*	*	*	*	*	*	52%	29%	23%
Can	47%	31%	17%	47%	31%	15%	52%	31%	21%

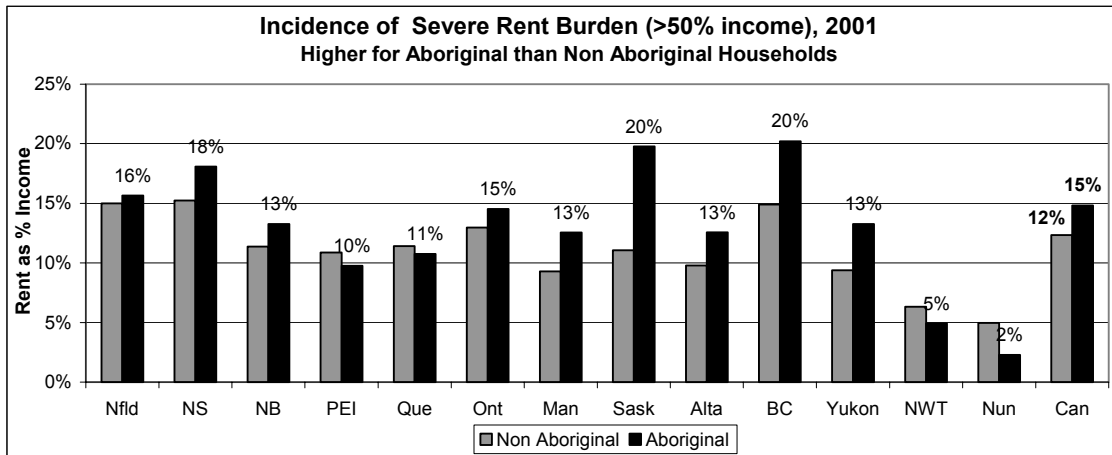
\* insufficient household count



**Table A--6**  
**Analysis of Severe Shelter Cost Burden (Rent >50% of Income)**  
 (Note excludes households paying >100%)

	Total Non-Aboriginal Households				Total Aboriginal Households			
	Total	Less than 30%	30%-49.9%	50%-100%	Total	Less than 30%	30%-49.9%	50%-100%
Nfld	36,115	21,765	8,935	5,415	1,725	1,165	290	270
NS	92,135	55,115	22,990	14,035	1,825	1,045	450	330
NB	63,925	41,865	14,785	7,270	1,695	1,110	370	225
PEI	12,495	7,825	3,310	1,360	205	130	55	20
Que	1,142,645	787,505	224,630	130,510	12,450	9,005	2,100	1,340
Ont	1,199,710	753,080	291,110	155,520	33,530	21,035	7,625	4,870
Man	97,900	66,385	22,435	9,085	20,795	13,285	4,900	2,610
Sask	75,985	51,850	15,745	8,395	16,305	9,155	3,925	3,225
Alta	271,150	186,540	58,055	26,555	23,865	15,535	5,335	3,000
BC	430,070	265,935	100,050	64,090	28,935	15,350	7,740	5,845
Yukon	2,290	1,655	430	215	980	675	170	130
NWT	2,765	2,275	320	175	2,735	2,320	285	135
Nun	1,205	1,040	105	60	4,155	3,880	185	95
Canada	3,428,400	2,242,825	762,890	422,680	149,210	93,680	33,445	22,095

	Total Non-Aboriginal Households		Total Aboriginal Households	
	Greater than 30%	Greater than 50%	Greater than 30%	Greater than 50%
Nfld	40%	15%	32%	16%
NS	40%	15%	43%	18%
NB	35%	11%	35%	13%
PEI	37%	11%	37%	10%
Que	31%	11%	28%	11%
Ont	37%	13%	37%	15%
Man	32%	9%	36%	13%
Sask	32%	11%	44%	20%
Alta	31%	10%	35%	13%
BC	38%	15%	47%	20%
Yukon	28%	9%	31%	13%
NWT	18%	6%	15%	5%
Nun	14%	5%	7%	2%
Canada	35%	12%	37%	15%

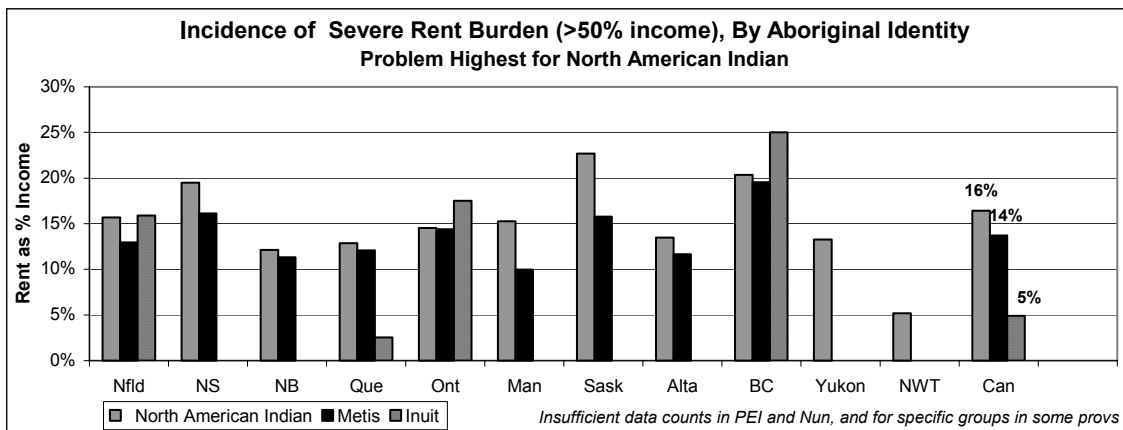


**Table A--6A**  
**Analysis of Severe Shelter Cost Burden (Rent >50% of Income), by Aboriginal Identity**  
 (Note excludes households paying >100%)

	North American Indian				Metis				Inuit			
	Total	Less than 30%	30%-49.9%	50%-100%	Total	Less than 30%	30%-49.9%	50%-100%	Total	Less than 30%	30%-49.9%	50%-100%
Nfld	510	350	85	80	540	390	75	70	440	290	80	70
NS	1,180	675	275	230	465	285	110	75	95	50	*	*
NB	990	645	225	120	485	335	100	55	*	*	*	*
PEI	160	105	45	-	-	-	-	-	-	-	-	-
Que	5,670	3,955	985	730	4,055	2,700	865	490	1,980	1,835	95	50
Ont	22,845	14,295	5,230	3,320	8,900	5,650	1,970	1,280	400	270	60	70
Man	10,240	6,325	2,345	1,565	10,080	6,660	2,415	1,005	70	50	*	*
Sask	9,140	4,695	2,375	2,075	6,780	4,220	1,495	1,070	*	*	*	*
Alta	10,865	6,915	2,480	1,465	12,100	8,035	2,650	1,410	240	155	70	*
BC	18,645	9,680	5,175	3,795	9,085	5,105	2,210	1,775	240	105	75	60
Yukon	830	560	155	110	85	55	15	20	*	*	*	*
NWT	1,445	1,225	145	75	500	410	65	25	725	625	70	*
Nun	*	*	*	*	*	*	*	*	4,070	3,810	175	85
Canada	82,560	49,455	19,530	13,570	53,135	33,890	11,975	7,280	8,375	7,275	695	410

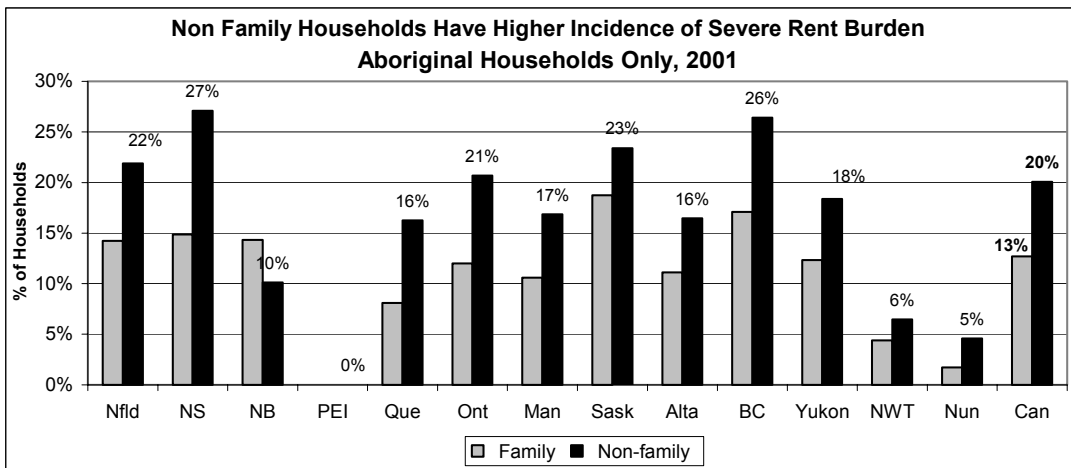
	North American Indian		Metis		Inuit	
	Greater than 30%	Greater than 50%	Greater than 30%	Greater than 50%	Greater than 30%	Greater than 50%
Nfld	32%	16%	27%	13%	34%	16%
NS	43%	19%	40%	16%	*	*
NB	35%	12%	32%	11%	*	*
PEI	28%	0%	*	*	*	*
Que	30%	13%	33%	12%	7%	3%
Ont	37%	15%	37%	14%	33%	18%
Man	38%	15%	34%	10%	*	*
Sask	49%	23%	38%	16%	*	*
Alta	36%	13%	34%	12%	*	*
BC	48%	20%	44%	20%	56%	25%
Yukon	32%	13%	*	*	*	*
NWT	15%	5%	*	*	*	*
Nun	*	*	*	*	6%	2%
<b>Canada</b>	<b>24%</b>	<b>16%</b>	<b>23%</b>	<b>14%</b>	<b>13%</b>	<b>5%</b>

\* insufficient household count



**Table A--7**  
**Severe Rent Burden (Pay >50%) by Household Type, Aboriginal Households Only**  
 by Household Type and Severe Rent Burden

	Total Aboriginal Household			Aboriginal Household Rent > 50%			Incidence of >50%	
	Total	Family	Non-family	Total	Family	Non-family	Family	Non-family
	Household	Family	family	Household	Family	family	Family	family
Nfld	1,725	1,405	320	270	200	70	14%	22%
NS	1,825	1,345	480	330	200	130	15%	27%
NB	1,695	1,255	445	225	180	45	14%	10%
PEI	205	110	100	20	-	-	0%	0%
Que	12,450	8,295	4,155	1,340	670	675	8%	16%
Ont	33,530	23,910	9,620	4,870	2,870	1,990	12%	21%
Man	20,795	14,265	6,525	2,610	1,510	1,100	11%	17%
Sask	16,305	12,705	3,595	3,225	2,380	840	19%	23%
Alta	23,865	17,485	6,380	3,000	1,945	1,050	11%	16%
BC	28,935	19,260	9,675	5,845	3,290	2,555	17%	26%
Yukon	980	730	245	130	90	45	12%	18%
NWT	2,735	2,050	695	135	90	45	4%	6%
Nun	4,155	3,505	655	95	60	30	2%	5%
Can	149,210	106,310	42,905	22,095	13,485	8,605	13%	20%

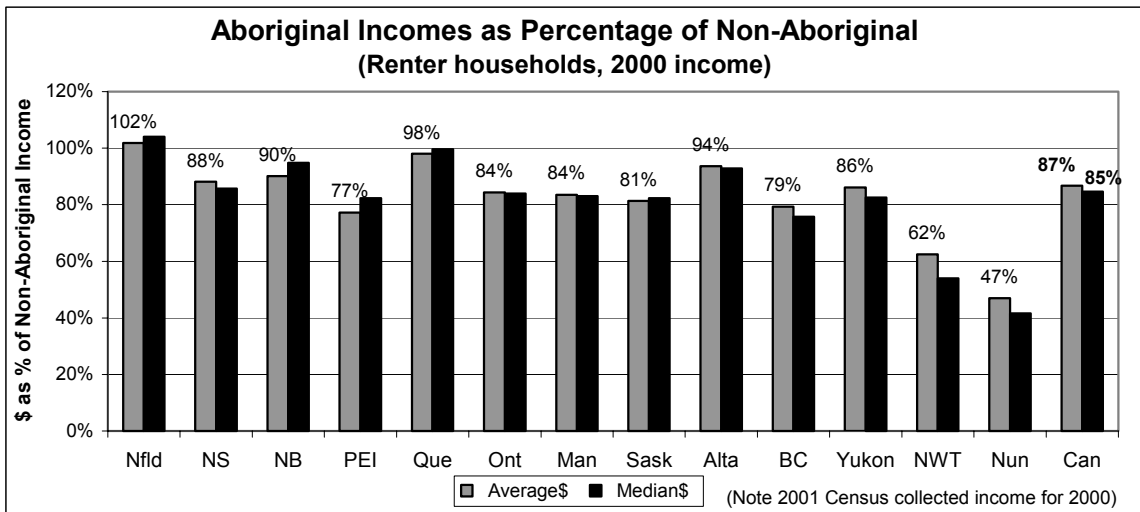


**Table A--8**  
**Renter Households Only: Average and Median Incomes**  
*(Excludes Households reporting Income <\$0)*

	Total Non-Aboriginal Households			Total Aboriginal Households		
	Households	Average\$	Median\$	Households	Average\$	Median\$
Nfld	39,190	28,847	20,802	1,915	29,382	21,632
NS	100,990	30,374	24,105	2,090	26,765	20,656
NB	68,665	29,332	23,367	1,915	26,438	22,146
PEI	13,235	29,908	24,582	230	23,087	20,229
Que	1,228,185	32,415	26,089	13,540	31,768	25,989
Ont	1,301,325	40,309	32,298	37,525	33,996	27,101
Man	103,735	30,744	24,381	22,920	25,692	20,247
Sask	80,815	30,334	23,652	18,515	24,680	19,467
Alta	289,540	39,751	33,118	26,045	37,231	30,752
BC	469,995	38,981	31,387	33,080	30,917	23,781
Yukon	2,455	43,713	35,951	1,060	37,644	29,660
NWT	2,870	68,571	62,062	2,840	42,834	33,490
Nun	1,220	82,975	75,739	4,220	38,957	31,508
<b>Canada</b>	<b>3,702,225</b>	<b>36,397</b>	<b>29,113</b>	<b>165,890</b>	<b>31,575</b>	<b>24,632</b>

**Comparison of Average and Median Incomes for Aboriginal Vs Non-Aboriginal Households**  
 Aboriginal Incomes as Percent of Non Aboriginal

	Average\$	Median\$
Nfld	102%	104%
NS	88%	86%
NB	90%	95%
PEI	77%	82%
Que	98%	100%
Ont	84%	84%
Man	84%	83%
Sask	81%	82%
Alta	94%	93%
BC	79%	76%
Yukon	86%	83%
NWT	62%	54%
Nun	47%	42%
<b>Can</b>	<b>87%</b>	<b>85%</b>



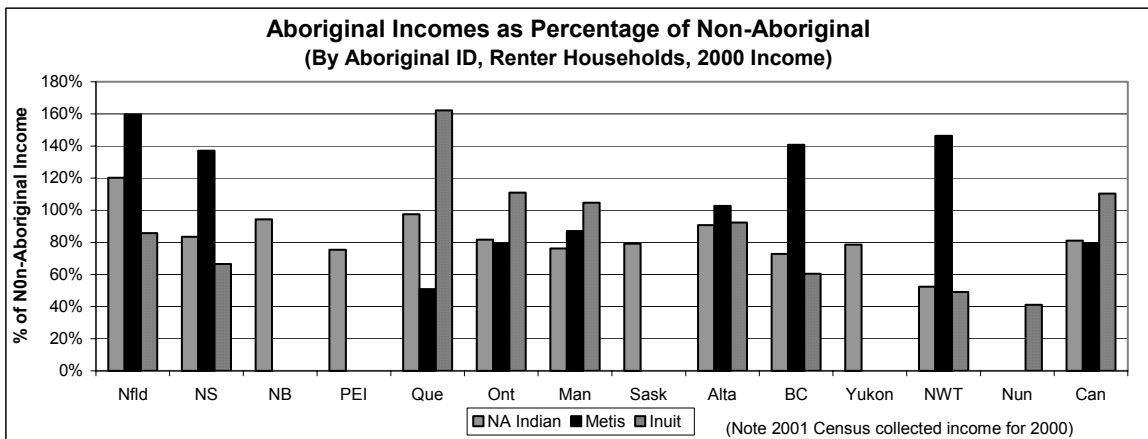
**Table A--8A**  
**Renter Households Only: Average and Median Incomes, by Aboriginal Identity**  
*(Excludes Households reporting Income <\$0)*

	North American Indian			Metis			Inuit		
	HHs	Average\$	Median\$	HHs	Average\$	Median\$	HHs	Average\$	Median\$
Nfld	580	30,463	25,010	590	33,323	28,470	480	26,964	17,831
NS	1,370	27,396	20,106	520	26,889	21,987	100	22,210	16,032
NB	1,105	25,781	22,054	555	29,090	25,183	*	*	*
PEI	185	22,768	18,556	-	-	-	-	-	-
Que	6,220	29,764	25,432	4,465	27,404	21,542	2,020	49,495	42,294
Ont	25,700	33,549	26,399	9,785	35,271	28,411	420	38,700	35,859
Man	11,430	24,218	18,581	10,955	27,406	22,238	70	34,033	25,534
Sask	10,420	23,688	18,715	7,650	26,186	20,722	*	*	*
Alta	11,905	36,029	30,074	13,140	38,356	31,420	275	33,431	30,592
BC	21,340	29,958	22,840	10,265	33,520	26,676	265	27,702	18,950
Yukon	905	36,537	28,259	90	34,688	26,975	*	*	*
NWT	1,505	41,842	32,544	520	52,803	44,715	750	39,096	30,544
Nun	*	*	*	*	*	*	4,130	38,249	31,155
<b>Canada</b>	<b>92,700</b>	<b>30,486</b>	<b>23,621</b>	<b>58,600</b>	<b>32,422</b>	<b>25,551</b>	<b>8,630</b>	<b>39,660</b>	<b>32,138</b>

**Comparison of Median Incomes By Aboriginal Identity, as Percent Non Aboriginal Households**  
 Aboriginal Incomes as percent of Non Aboriginal

	NA Indian	Metis	Inuit
Nfld	120%	160%	86%
NS	83%	137%	67%
NB	94%	*	*
PEI	75%	*	*
Que	97%	51%	162%
Ont	82%	79%	111%
Man	76%	87%	105%
Sask	79%	*	*
Alta	91%	103%	92%
BC	73%	141%	60%
Yukon	79%	*	*
NWT	52%	146%	49%
Nun	*	*	41%
<b>Can</b>	<b>81%</b>	<b>80%</b>	<b>110%</b>

\* insufficient household count





**Table A--9**

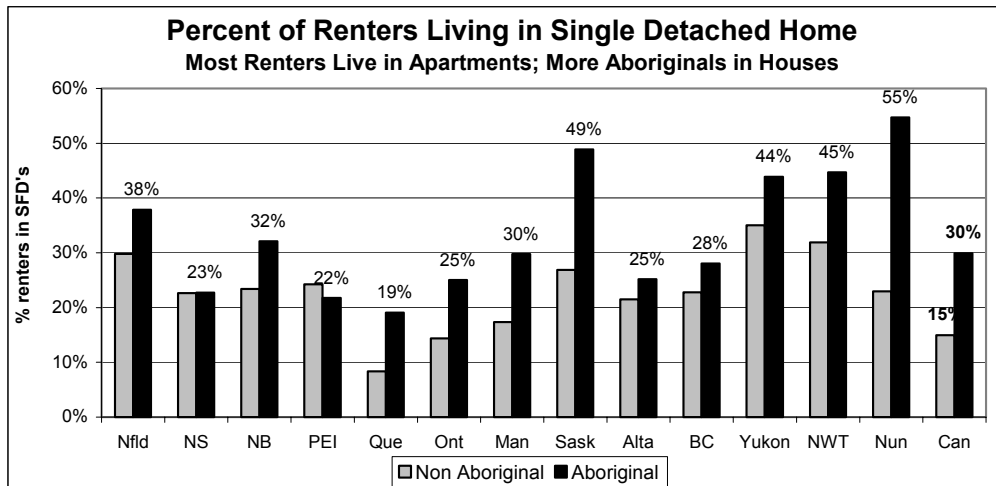
**Renter Households by Structure Type**

**Renters predominantly live in Multiple Unit properties - but lower among aboriginals**

(This reflects the number of aboriginals in smaller communities as distinct from metropolitan areas)

	<u>Total Non-Aboriginal Households</u>			<u>Total Aboriginal Households</u>		
	Total Dwelling	Single-detached house	Total All Others	Total Dwelling	Single-detached house	Total All Others
Nfld	39,190	11,680	27,510	1,915	725	1,190
NS	100,990	22,845	78,145	2,090	475	1,610
NB	68,665	16,075	52,590	1,915	615	1,300
PEI	13,235	3,205	10,035	230	50	180
Que	1,228,185	102,475	1,125,710	13,540	2,580	10,960
Ont	1,301,325	186,870	1,114,460	37,525	9,385	28,140
Man	103,735	18,000	85,735	22,920	6,820	16,095
Sask	80,815	21,705	59,110	18,515	9,050	9,460
Alta	289,540	62,190	227,345	26,045	6,550	19,495
BC	469,995	107,060	362,935	33,080	9,285	23,795
Yukon	2,455	860	1,595	1,060	465	590
NWT	2,870	915	1,955	2,840	1,270	1,570
Nun	1,220	280	940	4,220	2,310	1,910
<b>Can</b>	<b>3,702,225</b>	<b>554,160</b>	<b>3,148,070</b>	<b>165,890</b>	<b>49,585</b>	<b>116,305</b>

	<u>Non-Aboriginal Households</u>		<u>Aboriginal Households</u>	
	Single-detached house	Total All Others	Single-detached house	Total All Others
Nfld	30%	70%	38%	62%
NS	23%	77%	23%	77%
NB	23%	77%	32%	68%
PEI	24%	76%	22%	78%
Que	8%	92%	19%	81%
Ont	14%	86%	25%	75%
Man	17%	83%	30%	70%
Sask	27%	73%	49%	51%
Alta	21%	79%	25%	75%
BC	23%	77%	28%	72%
Yukon	35%	65%	44%	56%
NWT	32%	68%	45%	55%
Nun	23%	77%	55%	45%
<b>Can</b>	<b>15%</b>	<b>85%</b>	<b>30%</b>	<b>70%</b>



**Appendix B:**  
**Summary of Costing Estimates**  
**Fourteen Selected Cities**

**Smaller Metropolitan and Non-Metropolitan Cities (High Aboriginal Representation)**

**Exhibit B-1: Bachelor (Single Person) Units in Selected Smaller Cities**  
**Estimated New Development Costs and Required Capital Assistance Comparing Units Targeted to Average Market Rent Versus Low Income (Minimum Wage) Rents**

	Prince George	Regina	Saskatoon	Winnipeg	Sudbury	Thunder Bay	Fredericton
<b>Construction Cost Estimates</b>							
Land Cost	\$5,000	\$5,000	\$5,000	\$4,000	\$5,000	\$5,000	\$6,000
Hard Construction Cost	\$42,000	\$40,000	\$40,000	\$37,000	\$40,000	\$40,000	\$42,000
Soft Costs (incl GST)	\$7,000	\$7,000	\$7,000	\$6,000	\$7,000	\$7,000	\$7,000
<b>Total Construction Capital Cost</b>	<b>\$54,000</b>	<b>\$52,000</b>	<b>\$52,000</b>	<b>\$47,000</b>	<b>\$52,000</b>	<b>\$52,000</b>	<b>\$55,000</b>
<b>Operating Cost Estimates (annual)</b>	<b>\$3,313</b>	<b>\$3,600</b>	<b>\$3,545</b>	<b>\$3,478</b>	<b>\$3,489</b>	<b>\$3,530</b>	<b>\$3,855</b>
<b>Capital /Equity Required to achieve rents at alternate levels of affordability.</b>							
<b>Based on achieving AMR benchmark</b>							
Monthly Rent at Oct 2003 Average	\$407	\$349	\$371	\$379	\$388	\$421	\$480
Max Financing (lesser DCR or lend value)	\$15,022	\$4,878	\$8,151	\$9,848	\$10,834	\$14,445	\$18,261
<b>Required Capital /Equity</b>	<b>\$38,978</b>	<b>\$47,122</b>	<b>\$43,849</b>	<b>\$37,152</b>	<b>\$41,166</b>	<b>\$37,555</b>	<b>\$36,739</b>
<b>Based on minimum wage 30% rgi benchmark</b>							
Monthly Rent at Minimum Wage Affordable @ 30%	\$375	\$312	\$312	\$305	\$335	\$335	\$291
Max Financing (lesser DCR or lend value)	\$11,094	\$302	\$876	\$728	\$4,348	\$3,909	(\$5,281)
<b>Required Capital /Equity</b>	<b>\$42,295</b>	<b>\$51,681</b>	<b>\$51,076</b>	<b>\$46,232</b>	<b>\$47,413</b>	<b>\$47,876</b>	<b>\$60,571</b>

**Exhibit B-2: Three-bed (Family) Units in Selected Smaller Cities**  
**Estimated New Development Costs and Required Capital Assistance Comparing Units Targeted to Average Market Rent Versus Low Income (Minimum Wage) Rents**

	Prince George	Regina	Saskatoon	Winnipeg	Sudbury	Thunder Bay	Fredericton
<b>Construction Cost Estimates</b>							
Land Cost	\$11,000	\$11,000	\$11,000	\$8,000	\$11,000	\$11,000	\$13,000
Hard Construction Cost	\$85,000	\$79,000	\$79,000	\$74,000	\$79,000	\$79,000	\$85,000
Soft Costs (incl GST)	\$14,000	\$13,000	\$13,000	\$12,000	\$13,000	\$13,000	\$14,000
<b>Total Construction Capital Cost</b>	<b>\$110,000</b>	<b>\$103,000</b>	<b>\$103,000</b>	<b>\$94,000</b>	<b>\$103,000</b>	<b>\$103,000</b>	<b>\$112,000</b>
<b>Operating Cost Estimates (annual)</b>	<b>\$3,762</b>	<b>\$4,384</b>	<b>\$4,133</b>	<b>\$4,179</b>	<b>\$4,119</b>	<b>\$4,251</b>	<b>\$4,549</b>
<b>Capital /Equity Required to achieve rents at alternate levels of affordability.</b>							
<b>Based on achieving AMR benchmark</b>							
Monthly Rent at Oct 2003 Average	\$605	\$689	\$635	\$777	\$729	\$834	\$757
Max Financing (lesser DCR or lend value)	\$34,584	\$38,339	\$34,352	\$51,300	\$46,047	\$57,539	\$44,945
<b>Required Capital /Equity</b>	<b>\$75,416</b>	<b>\$64,661</b>	<b>\$68,648</b>	<b>\$42,700</b>	<b>\$56,953</b>	<b>\$45,461</b>	<b>\$67,055</b>
<b>Based on Minimum wage 30% rgi benchmark (assume 1.5 earners/hh)</b>							
Monthly Rent at Minimum Wage Affordable @ 30%	\$563	\$468	\$468	\$457	\$503	\$503	\$436
Max Financing (lesser DCR or lend value)	\$29,368	\$11,162	\$13,804	\$12,029	\$18,276	\$16,881	\$5,539
<b>Required Capital /Equity</b>	<b>\$79,017</b>	<b>\$91,224</b>	<b>\$88,437</b>	<b>\$81,309</b>	<b>\$83,719</b>	<b>\$85,190</b>	<b>\$106,156</b>
<b>Note:</b> Required capital-equity is calculated by first determining the maximum level of financing the project can carry, based on net rent revenues and standard lending criteria. This level of financing is then subtracted from the total cost to indicate how much cash must be invested for the project to be viable, at identified rent levels.							

## Larger Metropolitan Cities

<b>Exhibit B-3: Bachelor (Single Person) Units in Selected Larger Metropolitan Cities</b>							
<b>Estimated New Development Costs and Required Capital Assistance Comparing Units Targeted to Average Market Rent Versus Low Income (Minimum Wage) Rents</b>							
	Vancouver	Calgary	Edmonton	Toronto	Ottawa	Quebec	Halifax
<b>Construction Cost Estimates</b>							
Land Cost	\$13,000	\$11,000	\$11,000	\$13,000	\$11,000	\$8,000	\$8,000
Hard Construction Cost	\$48,000	\$45,000	\$45,000	\$53,000	\$48,000	\$42,000	\$40,000
Soft Costs (incl GST)	\$8,000	\$8,000	\$8,000	\$9,000	\$8,000	\$7,000	\$7,000
<b>Total Construction Capital Cost</b>	<b>\$69,000</b>	<b>\$64,000</b>	<b>\$64,000</b>	<b>\$75,000</b>	<b>\$67,000</b>	<b>\$57,000</b>	<b>\$55,000</b>
Operating Cost Estimates (annual)	\$3,412	\$3,463	\$3,540	\$3,683	\$3,681	\$3,964	\$3,892
<b>Capital /Equity Required to achieve rents at alternate levels of affordability.</b>							
<b>Based on achieving AMR benchmark</b>							
Monthly Rent at Oct 2003 Average	\$654	\$508	\$503	\$730	\$627	\$656	\$537
Max Financing (lesser DCR or lend value)	\$44,290	\$25,836	\$24,412	\$50,759	\$38,143	\$38,713	\$24,865
<b>Required Capital /Equity</b>	<b>\$24,710</b>	<b>\$38,164</b>	<b>\$39,588</b>	<b>\$24,241</b>	<b>\$28,857</b>	<b>\$18,287</b>	<b>\$30,135</b>
<b>Based on Minimum wage 30% rgi benchmark</b>							
Monthly Rent at Minimum Wage Affordable @ 30%	\$375	\$277	\$277	\$335	\$335	\$342	\$305
Max Financing (lesser DCR or lend value)	\$10,047	(\$2,723)	(\$3,583)	\$2,298	\$2,324	\$198	(\$3,866)
<b>Required Capital /Equity</b>	<b>\$58,400</b>	<b>\$66,873</b>	<b>\$67,780</b>	<b>\$72,575</b>	<b>\$64,549</b>	<b>\$56,792</b>	<b>\$59,079</b>

<b>Exhibit B-4: Three Bed (Family) Units in Selected Larger Metropolitan Cities</b>							
<b>Estimated New Development Costs and Required Capital Assistance Comparing Units Targeted to Average Market Rent Versus Low Income (Minimum Wage) Rents</b>							
	Vancouver	Calgary	Edmonton	Toronto	Ottawa	Quebec	Halifax
<b>Construction Cost Estimates</b>							
Land Cost	\$26,000	\$21,000	\$21,000	\$26,000	\$21,000	\$16,000	\$16,000
Hard Construction Cost	\$95,000	\$90,000	\$90,000	\$106,000	\$95,000	\$85,000	\$79,000
Soft Costs (incl GST)	\$16,000	\$15,000	\$15,000	\$18,000	\$16,000	\$14,000	\$13,000
<b>Total Construction Capital Cost</b>	<b>\$137,000</b>	<b>\$126,000</b>	<b>\$126,000</b>	<b>\$150,000</b>	<b>\$132,000</b>	<b>\$115,000</b>	<b>\$108,000</b>
Operating Cost Estimates (annual)	\$3,845	\$3,990	\$3,798	\$4,131	\$4,256	\$3,964	\$4,554
<b>Capital /Equity Required to achieve rents at alternate levels of affordability.</b>							
<b>Based on achieving AMR benchmark</b>							
Monthly Rent at Oct 2003 Average	\$1,116	\$786	\$797	\$1,208	\$1,157	\$656	\$935
Max Financing (lesser DCR or lend value)	\$96,434	\$54,394	\$57,770	\$104,709	\$97,124	\$38,713	\$66,739
<b>Required Capital /Equity</b>	<b>\$40,566</b>	<b>\$71,606</b>	<b>\$68,230</b>	<b>\$45,291</b>	<b>\$34,876</b>	<b>\$76,287</b>	<b>\$41,261</b>
<b>Based on Minimum wage 30% rgi benchmark (assume 1.5 earners/hh)</b>							
Monthly Rent at Minimum Wage Affordable @ 30%	\$563	\$415	\$415	\$503	\$503	\$513	\$457
Max Financing (lesser DCR or lend value)	\$28,500	\$8,840	\$10,866	\$18,149	\$16,823	\$21,197	\$8,076
<b>Required Capital /Equity</b>	<b>\$106,932</b>	<b>\$116,673</b>	<b>\$114,536</b>	<b>\$130,853</b>	<b>\$114,252</b>	<b>\$92,637</b>	<b>\$99,480</b>
<b>Note:</b> Required capital-equity is calculated by first determining the maximum level of financing the project can carry, based on net rent revenues and standard lending criteria. This level of financing is then subtracted from the total cost to indicate how much cash must be invested for the project to be viable, at identified rent levels.							

## Appendix C:

### Detailed Tables on Aboriginal Need Assessment

#### Data for Fourteen Selected Cities

##### Table

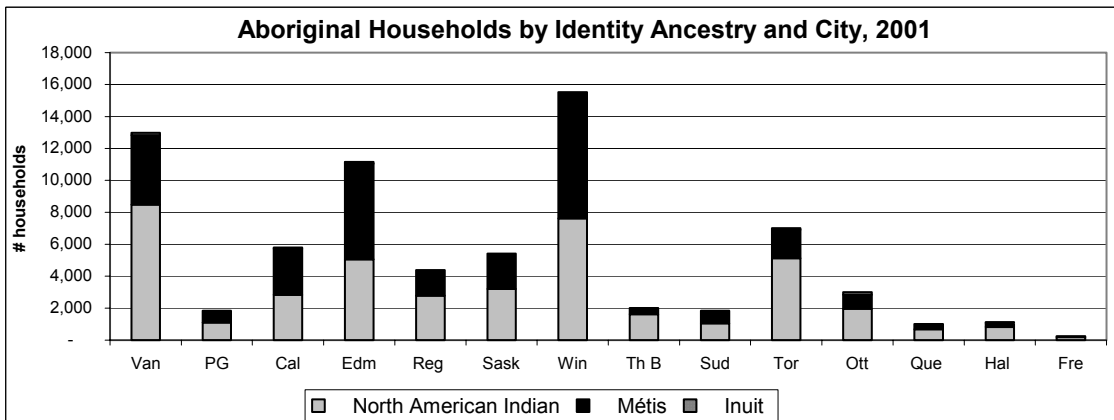
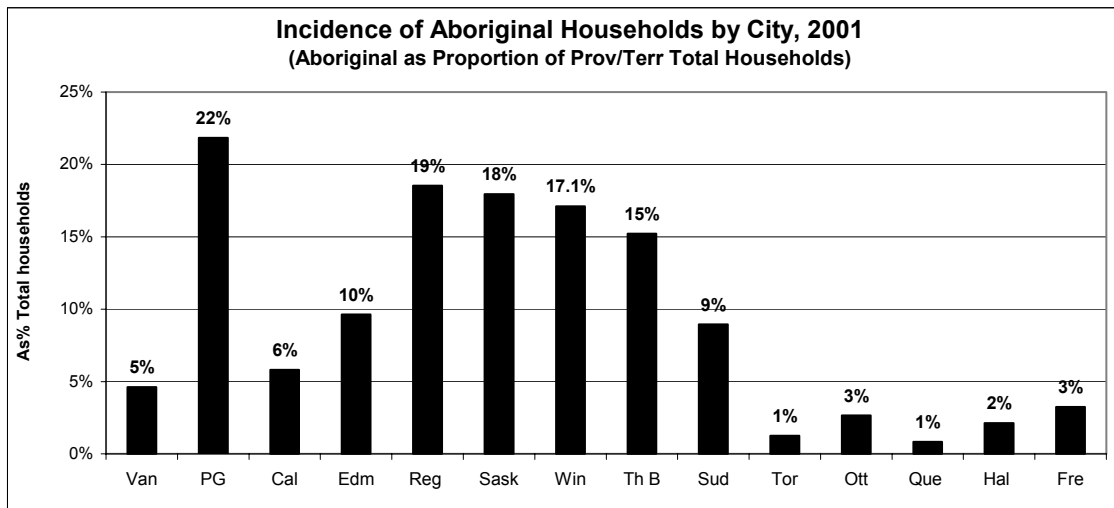
<b>C-1</b>	n/a
<b>C-2</b>	n/a
<b>C-3</b>	Distribution of Off Reserve Aboriginal Households, by City and Aboriginal Identifier
<b>C-4</b>	Household Type: Family and Non Family Households
<b>C-5</b>	Analysis of Housing Conditions (Need for Repair)
<b>C-5A</b>	Analysis of Housing Conditions (Need for Repair) by Aboriginal ID
<b>C-6</b>	Analysis of Severe Shelter Cost Burden (>50%) by Aboriginal ID
<b>C-6A</b>	Analysis of Severe Shelter Cost Burden (>50%)
<b>C-7</b>	Severe Rent Burden (Pay >50%) by Household Type
<b>C-8</b>	Renter Households Only: Average and Median Incomes
<b>C-8A</b>	Renter Households Only: Average and Median Incomes by Aboriginal ID
<b>C-9</b>	Renter Households by Structure Type

Note: Numbering of tables follows that used in Appendix A, as tables match, except for differing geographic coverage (cities versus Provinces and Territories). Tables 1 and 2 are not repeated.

**Table C--3**  
**Distribution of Non Reserve Aboriginal Households, by City and Aboriginal Identifier**

	<u>Aboriginal Identity Household</u>					<b>Total Non-Aboriginal Households</b>	<b>Combined Total</b>	<b>Incidence of Aboriginal</b>
	<b>Total Aboriginal</b>	<b>North American Indian</b>	<b>Métis</b>	<b>Inuit</b>	<b>Multiple and Unspecified</b>			
Vancouver	13,440	8,475	4,360	140	460	278,025	291,465	5%
Prince George	1,940	1,100	745	-	85	6,945	8,880	22%
Calgary	6,045	2,835	2,880	85	255	97,895	103,940	6%
Edmonton	11,480	5,050	5,990	115	325	107,600	119,075	10%
Regina	4,495	2,780	1,610	-	80	19,765	24,265	19%
Saskatoon	5,555	3,200	2,225	*	115	25,405	30,960	18%
Winnipeg	15,870	7,615	7,900	*	320	76,895	92,770	17.1%
Thunder Bay	2,100	1,625	390	-	75	11,690	13,790	15%
Sudbury	1,930	1,060	780	-	80	19,645	21,570	9%
Toronto	7,380	5,125	1,780	105	370	587,940	595,320	1%
Ottawa	3,190	1,960	890	155	190	116,775	119,965	3%
Québec	1,100	675	325	*	70	129,755	130,855	1%
Halifax	1,175	820	245	65	45	53,860	55,035	2%
Fredericton	285	195	50	-	35	8,505	8,790	3%
					12%			

\* insufficient household count



**Table C--4**

**Household Type: Family and Non Family Households**

Higher Incidence of Families Among Aboriginal Households

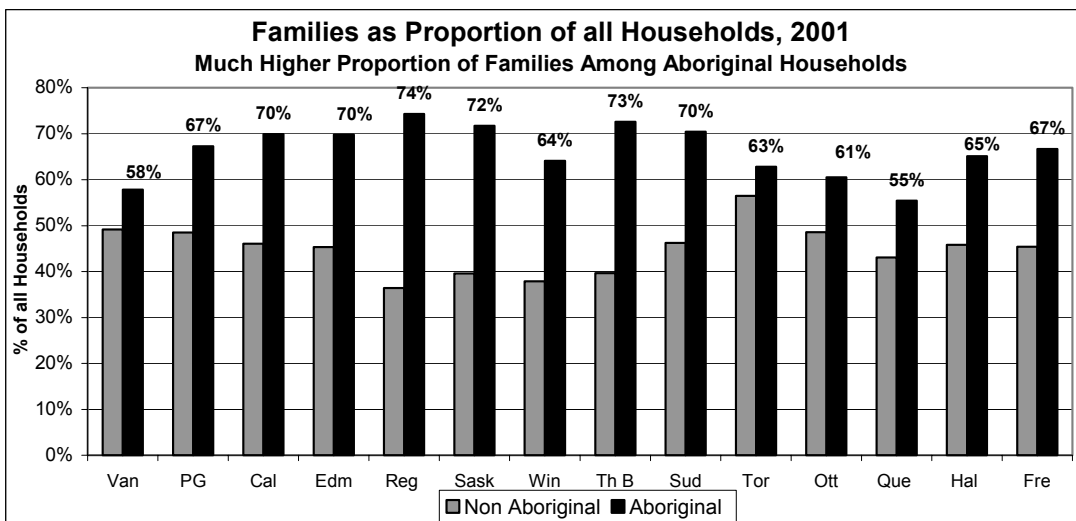
But, among Aboriginals, Non-Family have a higher incidence of severe shelter burdens

	<b>Non-aboriginal Household</b>			<b>Aboriginal Household</b>		
	Total Household	Family	Non-family	Total Household	Family	Non-family
Vancouver	278,025	136,655	141,370	13,440	7,775	5,670
Prince George	6,945	3,370	3,570	1,940	1,305	630
Calgary	97,895	45,080	52,815	6,045	4,225	1,820
Edmonton	107,600	48,800	58,795	11,480	8,010	3,465
Regina	19,765	7,200	12,565	4,495	3,340	1,160
Saskatoon	25,405	10,060	15,340	5,555	3,985	1,570
Winnipeg	76,895	29,145	47,755	15,870	10,170	5,700
Thunder Bay	11,690	4,635	7,055	2,100	1,525	575
Sudbury	19,645	9,080	10,560	1,930	1,360	570
Toronto	587,940	331,905	256,035	7,380	4,635	2,745
Ottawa	116,775	56,710	60,065	3,190	1,930	1,260
Québec	129,755	55,875	73,880	1,100	610	490
Halifax	53,860	24,670	29,190	1,175	765	410
Fredericton	8,505	3,860	4,645	285	190	90

**Distribution of Family and Non-Family Households**

Percent by household type

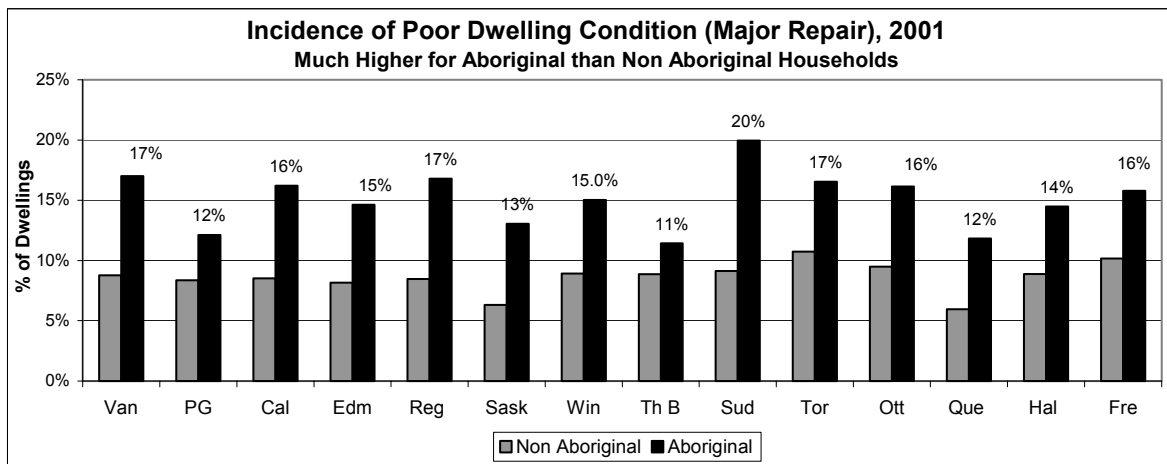
	<b>Total non-aboriginal population</b>		<b>Aboriginal Household</b>	
	Family	Non-family	Family	Non-family
Vancouver	49%	51%	58%	42%
Prince George	49%	51%	67%	32%
Calgary	46%	54%	70%	30%
Edmonton	45%	55%	70%	30%
Regina	36%	64%	74%	26%
Saskatoon	40%	60%	72%	28%
Winnipeg	38%	62%	64%	36%
Thunder Bay	40%	60%	73%	27%
Sudbury	46%	54%	70%	30%
Toronto	56%	44%	63%	37%
Ottawa	49%	51%	61%	39%
Québec	43%	57%	55%	45%
Halifax	46%	54%	65%	35%
Fredericton	45%	55%	67%	32%



**Table C--5  
Analysis of Housing Conditions (Need for Repair)**

	Total Non-Aboriginal Households				Total Aboriginal Households			
	Total - All dwellings	Total in need of repair	In need of minor repairs	In need of major repairs	Total - All dwellings	Total in need of repair	In need of minor repairs	In need of major repairs
Vancouver	278,025	88,815	64,395	24,420	13,440	6,020	3,730	2,285
Prince George	6,945	2,590	2,005	580	1,940	865	635	235
Calgary	97,895	35,120	26,775	8,340	6,045	2,835	1,850	980
Edmonton	107,600	36,865	28,085	8,775	11,480	5,325	3,650	1,680
Regina	19,765	6,450	4,775	1,670	4,495	2,150	1,405	755
Saskatoon	25,405	7,745	6,140	1,605	5,555	2,620	1,890	725
Winnipeg	76,895	25,685	18,830	6,855	15,870	7,345	4,960	2,385
Thunder Bay	11,690	3,370	2,335	1,035	2,100	780	540	240
Sudbury	19,645	6,480	4,685	1,795	1,930	860	480	385
Toronto	587,940	213,305	150,205	63,105	7,380	3,455	2,235	1,220
Ottawa	116,775	43,260	32,160	11,095	3,190	1,515	1,000	515
Québec	129,755	34,590	26,865	7,720	1,100	450	320	130
Halifax	53,860	18,035	13,255	4,780	1,175	530	355	170
Fredericton	8,505	3,025	2,160	865	285	175	130	45

	Total Non-Aboriginal			Total Aboriginal		
	Total in need of repair	In need of minor repairs	In need of major repairs	Total in need of repair	In need of minor repairs	In need of major repairs
Vancouver	32%	23%	9%	45%	28%	17%
Prince George	37%	29%	8%	45%	33%	12%
Calgary	36%	27%	9%	47%	31%	16%
Edmonton	34%	26%	8%	46%	32%	15%
Regina	33%	24%	8%	48%	31%	17%
Saskatoon	30%	24%	6%	47%	34%	13%
Winnipeg	33%	24%	9%	46%	31%	15%
Thunder Bay	29%	20%	9%	37%	26%	11%
Sudbury	33%	24%	9%	45%	25%	20%
Toronto	36%	26%	11%	47%	30%	17%
Ottawa	37%	28%	10%	47%	31%	16%
Québec	27%	21%	6%	41%	29%	12%
Halifax	33%	25%	9%	45%	30%	14%
Fredericton	36%	25%	10%	61%	46%	16%



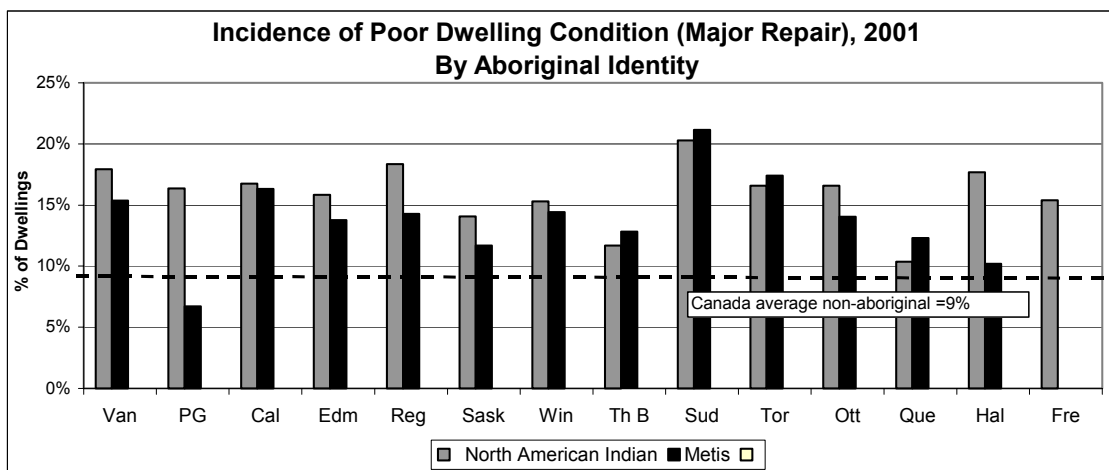


**Table C--5A**  
**Analysis of Housing Conditions (Need for Repair), By Aboriginal Identity \***

	<b>North American Indian</b>				<b>Metis</b>			
	Total - All dwellings	Total in need of repair	Need of minor repairs	Need of major repairs	Total - All dwellings	Total in need of repair	Need of minor repairs	Need of major repairs
Vancouver	8,475	3,755	2,235	1,520	4,360	2,020	1,350	670
Prince George	1,100	545	365	180	745	305	260	50
Calgary	2,835	1,370	895	475	2,880	1,340	865	470
Edmonton	5,050	2,335	1,540	800	5,990	2,825	1,990	825
Regina	2,780	1,420	910	510	1,610	680	450	230
Saskatoon	3,200	1,540	1,080	450	2,225	1,020	755	260
Winnipeg	7,615	3,500	2,335	1,165	7,900	3,630	2,490	1,140
Thunder Bay	1,625	560	370	190	390	180	135	50
Sudbury	1,060	465	255	215	780	380	215	165
Toronto	5,125	2,355	1,510	850	1,780	835	525	310
Ottawa	1,960	920	595	325	890	465	335	125
Québec	675	260	190	70	325	140	100	40
Halifax	820	400	255	145	245	90	65	25
Fredericton	195	110	85	30	50	45	30	-

	<b>North American Indian</b>			<b>Metis</b>		
	Total in need of repair	Need of minor repairs	Need of major repairs	Total in need of repair	Need of minor repairs	Need of major repairs
Vancouver	44%	26%	18%	46%	31%	15%
Prince George	50%	33%	16%	41%	35%	7%
Calgary	48%	32%	17%	47%	30%	16%
Edmonton	46%	30%	16%	47%	33%	14%
Regina	51%	33%	18%	42%	28%	14%
Saskatoon	48%	34%	14%	46%	34%	12%
Winnipeg	46%	31%	15%	46%	32%	14%
Thunder Bay	34%	23%	12%	46%	35%	13%
Sudbury	44%	24%	20%	49%	28%	21%
Toronto	46%	29%	17%	47%	29%	17%
Ottawa	47%	30%	17%	52%	38%	14%
Québec	39%	28%	10%	43%	31%	12%
Halifax	49%	31%	18%	37%	27%	10%
Fredericton	56%	44%	15%	90%	60%	0%

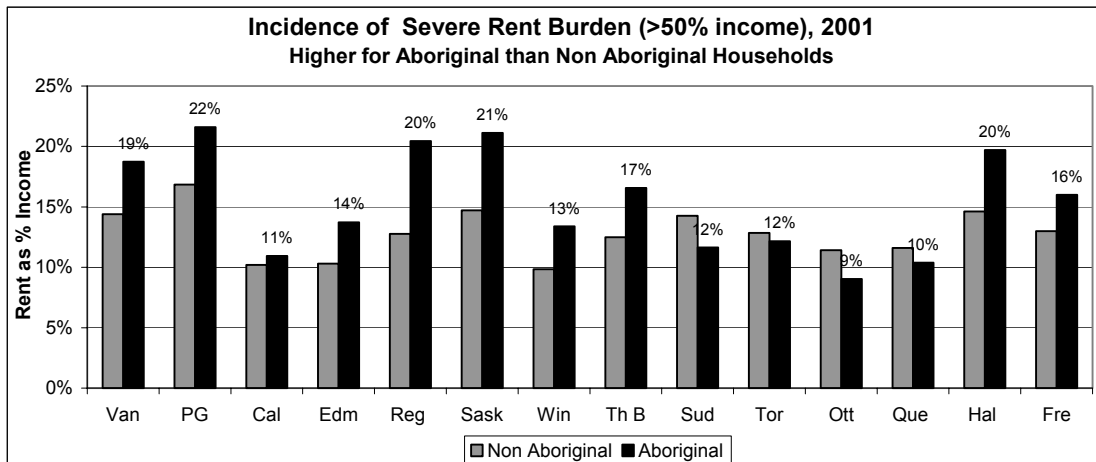
\* insufficient household count to include Inuit households



**Table C- 6**  
**Analysis of Severe Shelter Cost Burden (Rent >50% of Income)**  
*(Note excludes households paying >100%)*

	Total Non-Aboriginal Households				Total Aboriginal Households			
	Total	Less than 30%	30%-49.9%	50%-100%	Total	Less than 30%	30%-49.9%	50%-100%
Vancouver	253,190	158,790	57,940	36,460	11,985	6,735	3,000	2,245
Prince George	6,440	4,020	1,340	1,085	1,620	830	440	350
Calgary	91,650	62,370	19,935	9,345	5,620	3,595	1,405	615
Edmonton	100,260	67,905	22,020	10,335	10,530	6,750	2,335	1,445
Regina	18,405	11,795	4,260	2,350	3,865	2,125	955	790
Saskatoon	23,615	14,525	5,615	3,475	4,830	2,415	1,400	1,020
Winnipeg	72,520	48,655	16,720	7,145	14,355	8,925	3,510	1,920
Thunder Bay	10,725	6,480	2,910	1,340	1,780	970	510	295
Sudbury	17,845	10,860	4,440	2,545	1,675	1,100	380	195
Toronto	539,610	339,610	130,650	69,350	6,750	4,610	1,320	820
Ottawa	108,910	73,100	23,370	12,435	2,935	2,100	570	265
Québec	121,765	84,190	23,455	14,125	1,060	725	220	110
Halifax	49,250	30,420	11,635	7,200	1,065	570	280	210
Fredericton	7,850	5,140	1,690	1,020	250	145	65	40

	Total Non-Aboriginal Households		Total Aboriginal Households	
	Greater than 30%	Greater than 50%	Greater than 30%	Greater than 50%
Vancouver	37%	14%	44%	19%
Prince George	38%	17%	49%	22%
Calgary	32%	10%	36%	11%
Edmonton	32%	10%	36%	14%
Regina	36%	13%	45%	20%
Saskatoon	38%	15%	50%	21%
Winnipeg	33%	10%	38%	13%
Thunder Bay	40%	12%	45%	17%
Sudbury	39%	14%	34%	12%
Toronto	37%	13%	32%	12%
Ottawa	33%	11%	28%	9%
Québec	31%	12%	31%	10%
Halifax	38%	15%	46%	20%
Fredericton	35%	13%	42%	16%

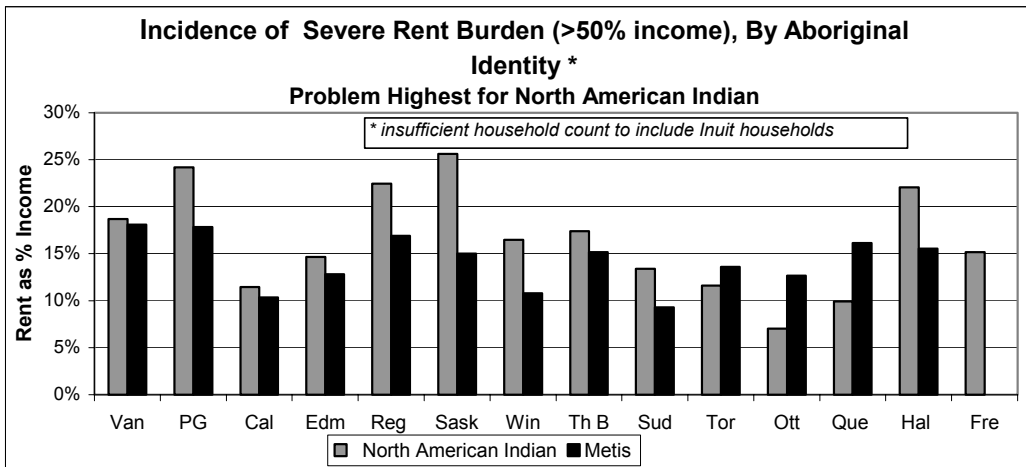


**Table C--6A**

**Analysis of Severe Shelter Cost Burden (Rent >50% of Income), By Aboriginal Identity**  
 (Note excludes households paying >100%) \* insufficient household count to include Inuit

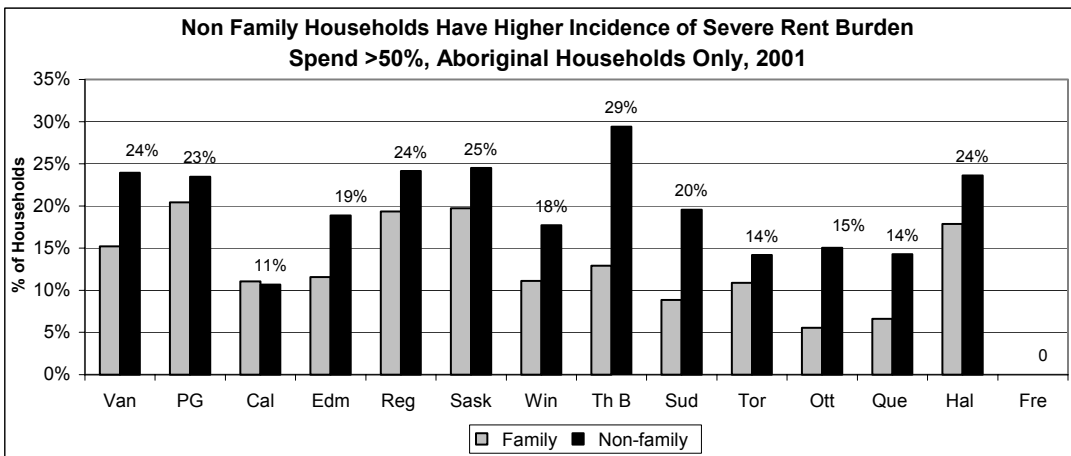
	North American Indian				Metis			
	Total	Less than 30%	30%-49.9%	50%-100%	Total	Less than 30%	30%-49.9%	50%-100%
Vancouver	7,520	4,160	1,960	1,405	3,895	2,280	905	705
Prince George	910	410	285	220	645	405	130	115
Calgary	2,615	1,660	665	300	2,705	1,780	650	280
Edmonton	4,675	2,950	1,040	685	5,430	3,545	1,200	695
Regina	2,360	1,245	585	530	1,420	820	360	240
Saskatoon	2,770	1,205	855	710	1,965	1,145	520	295
Winnipeg	6,770	3,970	1,685	1,115	7,275	4,780	1,705	785
Thunder Bay	1,380	730	410	240	330	195	80	50
Sudbury	895	550	220	120	700	475	160	65
Toronto	4,650	3,235	875	540	1,655	1,080	350	225
Ottawa	1,780	1,275	380	125	830	605	120	105
Québec	655	460	135	65	310	200	55	50
Halifax	725	390	180	160	225	135	60	35
Fredericton	165	100	35	25	40	-	-	-

	North American Indian		Metis	
	Greater than 30%	Greater than 50%	Greater than 30%	Greater than 50%
Vancouver	45%	19%	41%	18%
Prince George	55%	24%	38%	18%
Calgary	37%	11%	34%	10%
Edmonton	37%	15%	35%	13%
Regina	47%	22%	42%	17%
Saskatoon	56%	26%	41%	15%
Winnipeg	41%	16%	34%	11%
Thunder Bay	47%	17%	39%	15%
Sudbury	38%	13%	32%	9%
Toronto	30%	12%	35%	14%
Ottawa	28%	7%	27%	13%
Québec	31%	10%	34%	16%
Halifax	47%	22%	42%	16%
Fredericton	36%	15%	0%	0%



**Table C--7**  
**Severe Rent Burden (Pay >50%) by Household Type, Aboriginal Households Only**  
 by Household Type and Severe Rent Burden  
 (Note excludes households paying >100%)

	Total Aboriginal Household			Aboriginal Household Rent > 50%			Incidence of >50%	
	Total Household	Family	Non-family	Total Household	Family	Non-family	Family	Non-family
Vancouver	11,985	7,095	4,885	2,245	1,080	1,170	15%	24%
Prince George	1,620	1,125	490	350	230	115	20%	23%
Calgary	5,620	3,935	1,685	615	435	180	11%	11%
Edmonton	10,530	7,400	3,125	1,445	855	590	12%	19%
Regina	3,865	3,000	870	790	580	210	19%	24%
Saskatoon	4,830	3,550	1,285	1,020	700	315	20%	25%
Winnipeg	14,355	9,390	4,965	1,920	1,045	880	11%	18%
Thunder Bay	1,780	1,355	425	295	175	125	13%	29%
Sudbury	1,675	1,245	435	195	110	85	9%	20%
Toronto	6,750	4,315	2,435	820	470	345	11%	14%
Ottawa	2,935	1,800	1,130	265	100	170	6%	15%
Québec	1,060	605	455	110	40	65	7%	14%
Halifax	1,065	700	360	210	125	85	18%	24%
Fredericton	250	165	80	*	*	*	*	*

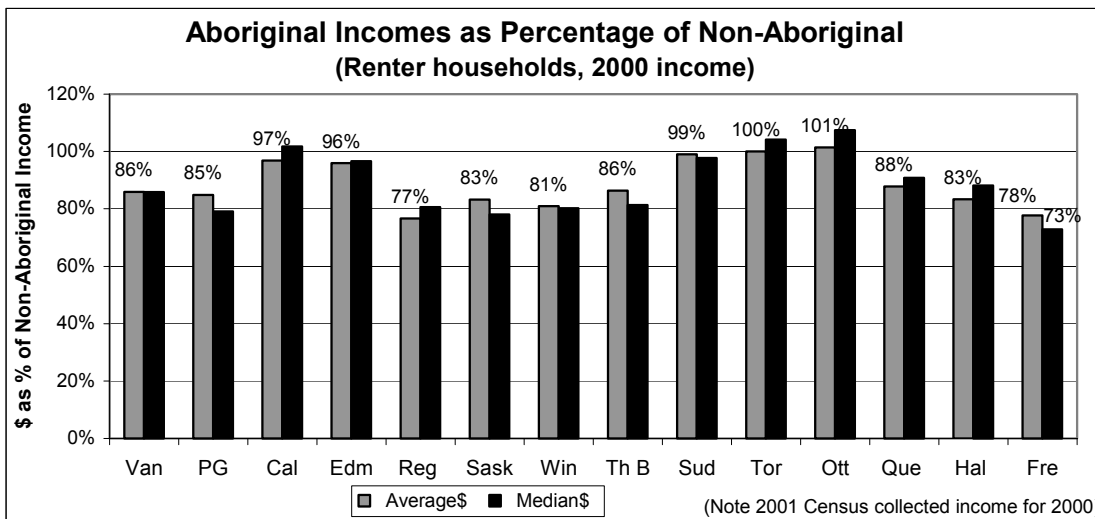


**Table C--8**  
**Renter Households Only: Average and Median Incomes**  
*(Excludes Households reporting Income <\$0)*

	Total Non-Aboriginal Households			Total Aboriginal Households		
	Households	Average\$	Median\$	Households	Average\$	Median\$
Vancouver	278,025	41,911	34,060	13,440	36,024	29,242
Prince George	6,945	35,297	28,561	1,940	29,952	22,602
Calgary	97,895	42,930	35,971	6,045	41,559	36,599
Edmonton	107,600	36,604	30,456	11,480	35,099	29,438
Regina	19,765	31,167	24,778	4,495	23,879	19,984
Saskatoon	25,405	29,917	24,099	5,555	24,913	18,809
Winnipeg	76,895	31,126	25,141	15,870	25,177	20,161
Thunder Bay	11,690	30,037	22,966	2,100	25,924	18,688
Sudbury	19,645	30,542	22,876	1,930	30,256	22,349
Toronto	587,940	45,728	36,786	7,380	45,719	38,293
Ottawa	116,775	44,357	36,473	3,190	44,991	39,165
Québec	129,755	31,730	26,235	1,100	27,877	23,818
Halifax	53,860	33,923	27,833	1,175	28,265	24,516
Fredericton	8,505	33,214	28,554	285	25,819	20,792

**Comparison of Average and Median Incomes for Aboriginal Vs Non-Aboriginal Households**  
 Aboriginal Incomes as Percent of Non Aboriginal

	Average\$	Median\$
Vancouver	86%	86%
Prince George	85%	79%
Calgary	97%	102%
Edmonton	96%	97%
Regina	77%	81%
Saskatoon	83%	78%
Winnipeg	81%	80%
Thunder Bay	86%	81%
Sudbury	99%	98%
Toronto	100%	104%
Ottawa	101%	107%
Québec	88%	91%
Halifax	83%	88%
Fredericton	78%	73%



**Table C--8A (by Aboriginal Identity)**

**Renter Households Only: Average and Median Incomes**

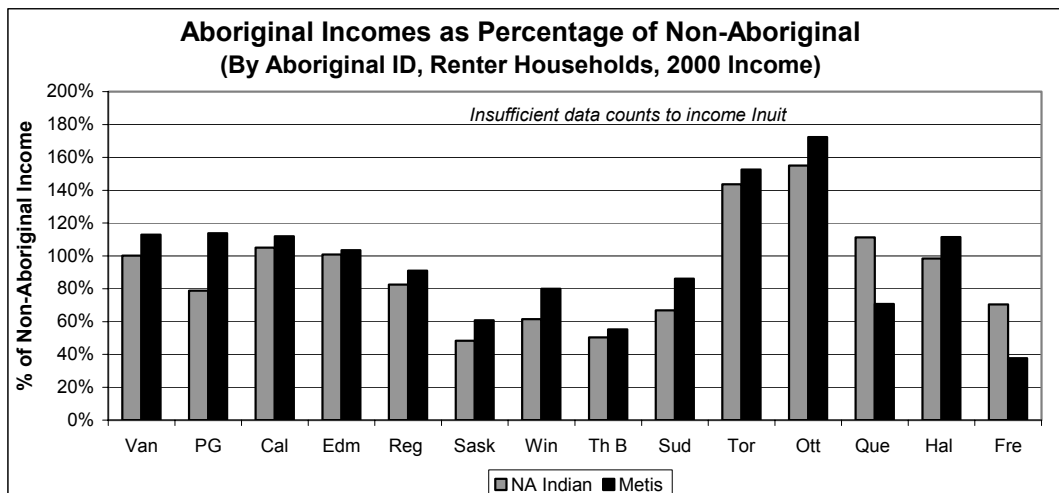
(Excludes Households reporting Income <\$0) \* insufficient household count to include Inuit

	<b>North American Indian</b>			<b>Metis</b>		
	HHS	Average\$	Median\$	HHS	Average\$	Median\$
Vancouver	8,475	34,444	27,846	4,360	38,871	31,432
Prince George	1,100	26,586	19,810	745	35,807	28,584
Calgary	2,835	40,442	35,751	2,880	43,117	38,085
Edmonton	5,050	33,839	28,765	5,990	35,679	29,557
Regina	2,780	22,961	18,875	1,610	25,717	20,793
Saskatoon	3,200	23,416	17,738	2,225	27,409	22,343
Winnipeg	7,615	22,950	17,563	7,900	27,540	22,856
Thunder Bay	1,625	25,278	18,334	390	29,832	20,141
Sudbury	1,060	28,291	20,347	780	31,973	26,214
Toronto	5,125	44,834	37,701	1,780	49,540	40,021
Ottawa	1,960	43,816	37,330	890	46,389	41,533
Québec	675	29,291	25,530	325	23,969	16,251
Halifax	820	28,213	24,386	245	29,891	27,589
Fredericton	195	27,439	25,291	50	20,200	13,526

**Comparison of Median Incomes By Aboriginal Identity, as Percent Non Aboriginal Households**

Aboriginal Incomes as percent of Non Aboriginal

	<b>NA Indian</b>	<b>Metis</b>
Vancouver	100%	113%
Prince George	79%	114%
Calgary	105%	112%
Edmonton	101%	103%
Regina	83%	91%
Saskatoon	48%	61%
Winnipeg	62%	80%
Thunder Bay	50%	55%
Sudbury	67%	86%
Toronto	144%	153%
Ottawa	155%	172%
Québec	111%	71%
Halifax	98%	111%
Fredericton	70%	38%



**TableC--9**

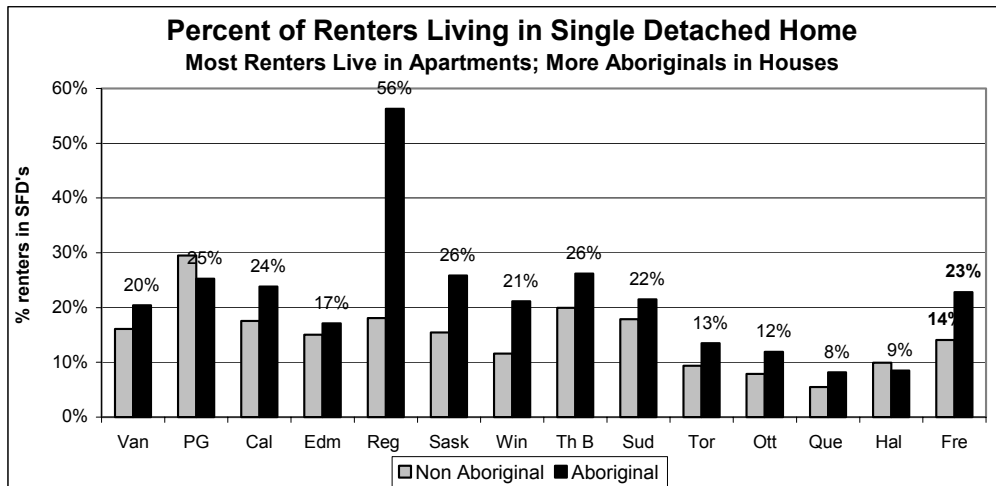
**Renter Households by Structure Type**

**Renters predominantly live in Multiple Unit properties - but lower among aboriginals**

(This reflects the number of aboriginals in smaller communities as distinct from metropolitan areas)

	<u>Total Non-Aboriginal Households</u>			<u>Total Aboriginal Households</u>		
	Total Dwelling	Single-detached house	Total All Others	Total Dwelling	Single-detached house	Total All Others
Vancouver	278,025	44,725	233,300	13,440	2,745	10,700
Prince Geor	6,945	2,050	4,895	1,940	490	1,445
Calgary	97,895	17,150	80,750	6,045	1,440	4,610
Edmonton	107,600	16,200	91,400	11,480	1,965	9,510
Regina	19,765	3,570	16,200	4,495	2,530	1,970
Saskatoon	25,405	3,920	21,485	5,555	1,435	4,115
Winnipeg	76,895	8,910	67,985	15,870	3,355	12,520
Thunder Ba	11,690	2,330	9,365	2,100	550	1,550
Sudbury	19,645	3,515	16,125	1,930	415	1,515
Toronto	587,940	55,025	532,920	7,380	995	6,390
Ottawa	116,775	9,165	107,610	3,190	380	2,815
Québec	129,755	7,090	122,665	1,100	90	1,005
Halifax	53,860	5,330	48,530	1,175	100	1,075
Fredericton	8,505	1,195	7,315	285	65	220

	<u>Non-Aboriginal Households</u>		<u>Aboriginal Households</u>	
	Single-detached house	Total All Others	Single-detached house	Total All Others
Vancouver	16%	84%	20%	80%
Prince George	30%	70%	25%	74%
Calgary	18%	82%	24%	76%
Edmonton	15%	85%	17%	83%
Regina	18%	82%	56%	44%
Saskatoon	15%	85%	26%	74%
Winnipeg	12%	88%	21%	79%
Thunder Bay	20%	80%	26%	74%
Sudbury	18%	82%	22%	78%
Toronto	9%	91%	13%	87%
Ottawa	8%	92%	12%	88%
Québec	5%	95%	8%	91%
Halifax	10%	90%	9%	91%
Fredericton	14%	86%	23%	77%



**Appendix D:****NAHA/ANHA 2003-2004 OFFICERS & DIRECTORS**

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**Officers:**

<b>Charles W. Hill</b> Native Home Providers in Ontario	<b>President</b>
<b>Jean Joliceour</b> Corporation Waskahegen	<b>Vice-President</b>
<b>Berthe Tallio</b> Kekinow Housing Society	<b>Secretary</b>
<b>Scott Many Fingers</b>	<b>Treasurer</b>
<b>George Devine</b>	<b>Executive Director</b>

**Directors:**

<b>Mel H. Buffalo</b> Amisk Housing Corporation	<b>Alberta</b>
<b>Ray Hamilton</b> Gabriel Housing Corporation	<b>Saskatchewan</b>
<b>Edward Tanner</b> Kanata Housing Corporation	<b>Manitoba</b>
<b>Darla-Jean Lindstrom</b> Grey Mountain Housing Society	<b>Yukon</b>
<b>Kowesa Etitiq</b> Nunavut Tunnagavik Inc.	<b>Nunavut</b>
<b>Phyllis Niklewicz</b> United Native Nations	<b>At large</b>
<b>J. J. Lanigan</b> Gignul Non-profit Housing Inc.	<b>At Large</b>
<b>Ephram Bouvier</b> Metis Nation of Alberta	<b>At Large</b>