

In Search of Mino Bimaadiziwin: A Study of Urban Aboriginal Housing Cooperatives in Canada

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Executive Summary

In Canada, there are only five housing cooperatives that have been developed by Aboriginal people and serve an exclusively Aboriginal membership. Three of these cooperatives are in London Ontario, one is in Simcoe County, Ontario and the other is in Winnipeg Manitoba. During the winter of 2013-2014, the researchers embarked on a qualitative study to understand the successes of these cooperatives and to understand the current challenges they face. The project aimed to honour ancestral traditions by incorporating Aboriginal values such as story-telling into the research method. An advisory committee was developed that included Elders, Aboriginal community activists and academics.

Through this approach we strive to better understand *Mino-bimaadiziwin* in Aboriginal cooperative members. This is an Anishnabe (Ojibway) term meaning the “good life.” It can be understood as the ideal life that all Aboriginal people aspire to, whether they live in the city or elsewhere. Cooperative housing can allow for a culturally appropriate environment, and it encourages self-determination. The pride of collective ownership over the property is conducive to achieving *mino-bimaadiziwin* for urban Aboriginal people. Members are empowered to make decisions governing their housing; they have gained greater autonomy over their housing.

The five Aboriginal housing cooperatives had diverse stories, yet all were able to incorporate Aboriginal values into their cooperative. Some of this was through the adoption of explicit policies, and some was simply by creating an Aboriginal milieu which allowed traditional patterns of family, kinship and community to manifest naturally. Having a form of housing that was run by Aboriginal people, for Aboriginal people is important to co-op members, and a very fundamental act of self-determination.

Although the housing cooperative model and traditional Aboriginal values related to governance are compatible, the marriage of these two concepts is not necessarily easy or automatic. It is hard work to bring these concepts together while combatting the legacies of colonialism, poverty, and a highly individualistic mainstream culture. With several decades of experience, the cooperatives have been able to articulate the steep learning curve in their development, and some of the limitations that were

imposed upon them.

There is a palpable fear among the cooperatives that with the looming expiry of operating agreements, the loss of housing subsidies would make cooperatives unaffordable for many of their members. This is a concern that governments should address. The message is simple: Aboriginal housing cooperatives have provided affordable and good quality housing to their members, and their efforts should be encouraged and supported by all levels of government.

The following recommendations contained in this report may facilitate the development of future Aboriginal housing cooperatives. At the same time, the reader may find additional ideas or comments that would be relevant to their circumstances.

Based on the findings, the following recommendations are made:

1. That specific resources be allocated to animate member involvement and capacity building activities in Aboriginal housing cooperatives through culturally relevant means.
2. That opportunities be sought for learning exchanges between Aboriginal housing cooperatives at a grassroots member level, and that these exchanges examine the cultural aspects of cooperative living.
3. That new or renegotiated operating agreements seek financing models that encourage mixed income membership, and prevent the forced migration of economically successful members.
4. That Aboriginal housing cooperatives strive to retain full control over member selection, ensuring that new members are aware of their responsibilities to the cooperative at the time of application. Developing membership standards consistent with the cooperative’s mandate would help to develop a strong cohesive membership body.

There is no easy template or boilerplate solution, and building on past experience will still require thoughtfulness and attention to local customs. Most importantly, the success of future Aboriginal housing cooperatives is contingent upon rooting them in the culture of members and reflecting their aspirations.

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We would also like to acknowledge our research project steering committee that provided guidance on planning this project. In particular, our elders, Norman Meade and Larry Morrissette provided a traditional perspective on our research. Chi miigwetch! Other committee members included Linda Campbell, Lawrence Deane, Lisa Holowchuk, Cindy Coker, and Mara Fridell.

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Finally, there was the help provided by Angela Juarez at First Nations Housing Cooperative in London, and Robin Argue of Huronia Family Housing Cooperative in Midland. While we regret that we were unable to conduct an in-person focus group, their perspective helped us to understand the common issues that are faced by Aboriginal cooperatives in Canada today.

While acknowledging all of this assistance, the authors remain solely responsible for any errors or omissions that remain.

¹ Name has been changed to protect anonymity.

1.0 Introduction

“This is a case of native people taking control over their lives and helping each other.”²

The urbanization of Aboriginal people³ has received insufficient research resulting in a limited scope of knowledge to form public policy. It is not uncommon for researchers to focus on the disparities that exist between Aboriginal people and the general population, or the deficiencies that exist in addressing social issues in the urban Aboriginal population. Aboriginal people are overrepresented in the homeless population (Gaetz, 2013) and are more likely to be in unaffordable or unsuitable housing (Statistics Canada, 2013). However, this report does not add to the research literature on Aboriginal social issues related to housing. Instead we have taken an alternative approach, in which we feature the current success of Aboriginal housing cooperatives in Canada. Through the stories and knowledge shared by research participants, this report can pass on these stories. Our goal is that future Aboriginal housing cooperatives can be built upon these past successes as a means to increasing the availability of culturally relevant affordable housing for Aboriginal people in Canada.

Elders share that prior to European contact, Aboriginal communities had a strong communal tradition where decision making and community governance were based on spiritual principles. The arrival of the Europeans and colonization brought repressive policies that undermined the structure of Aboriginal society. It has only been in recent decades that Aboriginal cultural traditions have re-emerged along with a revitalized understanding of community governance.

The restoration of traditional culture in order for Aboriginal people to live fulfilling lives is summarized in the Anishnabe (Ojibway) term *mino-bimaadiziwin*. This term means “the good life,” which can be understood to be a holistic form of wellness. Through this understanding, satisfaction with one’s home environment can positively influence other life areas such as one’s health, ability to pursue economic and educational opportunities, and participation in the life of the community. The teachings of the elders remind us that in the pursuit of *mino-bimaadiziwin*, traditional

decision making structures and reliance on spiritual principles are essential for the restoration of traditional Aboriginal cultures.

Cooperative housing is rooted in the principle that members should be empowered to make decisions concerning their housing (see Appendix B). Aboriginal housing cooperatives that serve an Aboriginal membership would be more likely to employ a traditional decision making process. At the same time, members’ cultural beliefs and traditions are more likely to be affirmed in an Aboriginal environment. It is for these reasons that Aboriginal cooperative housing can form part of the solution to achieving *mino-bimaadiziwin* among urban Aboriginal people. Combining this understanding with emergent best practices in cooperative housing management allows us to assess the viability of Aboriginal housing cooperatives. The message we wish to convey is clear: Aboriginal housing cooperatives are a form of housing that has worked for Aboriginal people in three Canadian jurisdictions for at least three decades. While these organizations have faced challenges, this does not deter us from asserting that overall this has been a successful model for the provision of affordable and good quality housing to urban Aboriginal people.

Aboriginal self-determination is a nuanced and complex concept, but highly relevant to the development and management of housing cooperatives. The efforts of Aboriginal individuals working together for the collective ownership of these housing cooperatives not only builds a sense of community, but also heightens self-esteem through the pride of ownership. The experiences of these housing cooperatives are shared with the hope that these stories will inspire others. There is no evidence that indicates that the models presented in this report could not be adapted for local housing needs in other jurisdictions.

While we report on some of the successes of Aboriginal housing cooperatives, we also acknowledge that this is not the entire solution to addressing housing issues for Aboriginal people. The conversation about Aboriginal housing issues, whether they are in the city or in First Nations communities, is highly complex. Accordingly, it should be understood by the reader that it is not our intention to form broad generalizations about the Aboriginal peoples of

² Collins, Don, *Indians create co-ops to beat housing blues*. London Free Press N.D.

³ The term Aboriginal people is used to describe those who self-identify as Status First Nation, non-status First Nation, Metis and Inuit people living in Canada.

Canada as related to housing, but rather to form a narrative about the successes and challenges of the cooperatives we have studied.

This report is divided into five main chapters. The first chapter provides a context for cooperative housing and urban Aboriginal people and the second chapter details our methodology. The next two chapters profile the Aboriginal housing cooperatives in Canada and then outline the findings from our focus groups and interviews. The final chapter is a discussion of our findings and the recommendations that we make arising from this research.

2.0 Literature Review

“A good housing cooperative becomes a self-reliant community, a sort of village within the city, where there is no class ghetto but a grouping of families and individuals of all ages held together by mutual understanding and social interdependence...”⁴

2.1 Canada’s Affordable Housing Crisis

Canada has a mixed allocation housing system (Carroll 2002) that consists of both private and public housing developments. The majority of housing is developed privately with for-profit enterprises setting housing costs according to market demand. For those that are unable to access the private market, a public system funded by government and characterized by the use of housing subsidies exists on a much more limited scale. It is important to distinguish between *public housing* which is built and administered by government housing agencies, and *social housing* which includes housing provided by non-profit organizations and cooperatives. The availability of social housing has remained relatively stagnant compared to private housing since the 1970s. Canada is notable in that there is no national housing strategy in place, leaving the administration of housing to the provinces (McStotts 2004). During the 1990s, Ontario further downloaded housing administration to municipal housing agencies. The provinces have tended to be unwilling to invest in new social housing without a federal commitment, leaving a significant housing infrastructure deficit.

For households whose modest incomes make market rents unaffordable, there is a limited selection of housing. The private market has few options, consisting mainly of rooming houses or single room occupancy (SRO) hotels available for single individuals. Low income renters may need to pay more than 30 percent of their income in private market housing, which places them in core housing need, which often means that other expenses, such as food, are compromised—an important factor in the rise of food banks. Alternatively, low income households in the private market may live in overcrowded conditions to afford housing costs.

Non-market social housing usually consists of rent geared-to-income (RGI) housing which sets rents at no more than 30 percent of the household income.

Government subsidies are in the form either of development subsidies or rental subsidies to cover the difference between the RGI rental amount and median market rents. As there is an insufficient supply of social housing to meet demand, there are long waiting lists to access this housing. Without a sustained investment by governments to construct additional units, these waiting lists will grow (Carter 2009).

Most social housing was constructed during a brief period in the 1960s and 1970s, after which the number of units has remained relatively stagnant. In Manitoba for instance, Manitoba Housing was formed in 1967 and for the next ten years embarked on an aggressive building program to increase the number of family and elderly units across the province. However, by 1993, the federal government ended its commitment to social housing, which significantly reduced the available resources for additional housing units. In Ontario, during the 1990s, the province downloaded the responsibility for social housing to the municipalities, which has resulted in a reduced availability of capital funding as funding decisions are made at a municipal level. While there has been an increasing recognition in recent years of the need to construct additional units, as in the case of Manitoba committing to build 1,500 additional units of social housing over a five year period, there has yet to be any indication of a national housing policy being developed.

Social housing has been delivered through public housing authorities, but also through operating agreements with a variety of non-profit housing agencies and cooperatives. The delivery of social housing has become blended with related strategies to support the development of “affordable housing.” This stream of development sees front-ended public subsidies contribute to the construction of new housing units that commit to providing units at or below a median market rent for each region. The affordable housing programs are not rent/geared-to-income, and can be accessed by non-profit housing groups, cooperatives, and private landlords. These programs are aimed at increasing the supply of housing for modest income families that are one rung above social housing users on the socio-economic ladder.

In the case of housing cooperatives, many co-ops were eligible to access both the upfront capital grants related to affordable housing development, and ongoing RGI rental subsidies as part of the same

operating agreement. The capital grants helped to reduce mortgage expenses, and consequently the “economic rent” for units. Annual RGI subsidies were provided to assist a certain proportion of members in bridging the gap between the RGI social housing rate and the economic rents charged by the cooperative.

At present, many cooperatives are facing the expiry of these operating agreements, which were signed in the 1980s (Cooper f/c). While the expiry of the operating agreements gives the cooperative more freedom of action in managing their housing asset, there is a high degree of uncertainty as to whether the various provinces will be able to maintain the same level of rental subsidies. Without these RGI subsidies, there is a fear that many cooperative members may have to move because the resulting rents would have to be raised to an unaffordable level.

2.2. Urban Aboriginal People in Canada

Over half of the Aboriginal population in Canada is now residing in urban areas (Newhouse and Peters 2003), and the numbers are growing each year (Belanger et al. 2012). It is important to recognize that while many urban Aboriginal residents maintain connections to their First Nations communities, the city is increasingly being perceived as home (EnviroNomics Institute 2010). While there has been significant public attention to addressing social conditions in First Nations communities, the issues that urban Aboriginal communities face receive much less attention (Canada West 2001). It should be acknowledged that in the pursuit of improved educational and employment opportunities, retaining culturally appropriate supports and self-determination is critical to the success of urban residents (Belanger et al. 2012).

The concept of self-governance, often perceived as a political model, applies equally to social and economic constructs. Crookshanks (2012: 61) uses the following metric of urban Aboriginal self-governance: “*how much they are exercising decision-making control... while using their own concepts of governance that are not colonial extensions of the settler state*”. Despite increased economic opportunities, there is still a disparity between median Aboriginal incomes and median incomes of non-Aboriginal Canadians (Statistics Canada 2013). Exerting self-governance through the provision of culturally relevant services that incorporate Aboriginal values has been demonstrated to be essential to the success of urban

Aboriginal people. It has been found that without culturally appropriate services, there is a tendency for Aboriginal people to decline opportunities provided by non-Aboriginal entities (Deane 2004). Aboriginal organizations provide an opportunity for urban Aboriginal people to connect with each other, which is an important element in building cohesive urban Aboriginal communities (Silver 2006).

Aboriginal people who are migrating to urban areas may relocate voluntarily as in the instances where one may be seeking improved education and employment opportunities (Belanger et al. 2012). At the same time, relocation to the city could be involuntary: for medical reasons, to escape family violence, or because of flood or fire in one’s First Nation community (Snyder and Whitford 2012). For many Aboriginal people, whether they relocate voluntarily or involuntarily, they face the daunting challenge of adapting to urban life with a lack of awareness of urban services or the lack of urban skills (Silver 2006). As a result, Aboriginal people are overrepresented in the homeless population (Gaetz et al. 2013), whether they are shelter users or “couch surfing” with family or friends. At the same time, those housed are more likely to be in either subsidized housing or housing that is not suitable (Statistics Canada 2013). Aboriginal people often face multiple challenges to accessing appropriate housing such as low vacancy rates, high market rents or landlord discrimination (Snyder and Whitford 2012).

Even for those who are able to access rent geared to income (RGI) housing, policies often limit the number of family members that can visit or the building design fails to address the cultural needs of Aboriginal residents (Deane 2006). For those who are unable to find appropriate, safe housing that is affordable, this can impact health as well as the ability for educational attainment and being a fully participating member of society and the economy (Belanger et al. 2012). Affordable and culturally appropriate housing is essential to the success of urban Aboriginal people.

2.3 Cooperative Housing – an overview

The modern housing cooperative, which has its origins in Europe, was introduced to Canada when in 1966 the first family housing cooperative was opened in Winnipeg. Cooperative housing has taken on slightly different forms in different countries, however they are held together in common by the International Cooperative Values (see Appendix B). In order to be defined as cooperative housing, members must

voluntarily obtain membership and in return for housing, be active participants in the operation of the cooperative. The impetus of the cooperative movement is that members retain control over cooperative management.

Historically, cooperatives have formed to meet service gaps unfilled by the private sector or the government (Ketilson and MacPherson 2002). Cooperative housing in Canada has a common goal to provide affordable housing of high quality. While cooperative housing may take on different forms, the one feature common to all cooperative organizations is the concept of shared ownership of the property (Skelton 2002).

In Canada the primary form of housing cooperative has been *non-profit continuing co-ops* (sometimes called *zero equity cooperatives*) in which members purchase a share of nominal value (typically \$500 - \$1500). These shares do not appreciate in value, and there are restrictions on the sale or transfer of the building. However the purchase of a share provides for the member the right to occupy a unit, participate in the cooperative through general membership meetings, and to stand for election to the board of directors. The board has the mandate to select new members, develop annual budgets and set priorities for the cooperative, and each co-op member has the right to vote on by-law amendments, elect new board members and vote on new policies (CHF Canada 2010).

The empowerment of cooperative members to share in the decision making process distinguishes cooperative housing from other forms of housing. Most cooperatives in Canada have operated on a non-profit basis, as there were significant federal and provincial government programs for financing and funding these organizations. Over the past twenty years, subsidies to cooperatives have been reduced which has limited the affordability of housing cooperatives (Skelton 2002).

While the modern form of the housing cooperative has existed for over three hundred years, Aboriginal people have long had housing that was communal in nature. The best known form of communal housing, the Mohawk longhouse, housed several families that belonged to the same clan. Other forms of communal housing were found in other indigenous nations in North America as communities were centered on close-knit kinship groups.

For Aboriginal people, the cooperative model allows for self-determination regardless of location. It has been demonstrated that the most successful co-ops have originated from the grassroots and have retained their autonomy (Ketilson and MacPherson 2002). While mutually beneficial partnerships may exist between the cooperative and other organizations, the ability of the cooperative to be self-sufficient is essential to its existence.

Since Aboriginal people often have lower incomes than the general population, the housing cooperative not only provides an affordable place to live, but also the opportunity to develop capacity and self-esteem through volunteer service to the cooperative. For Aboriginal people who face socio-economic barriers in urban areas, the cooperative model has been able to respond accordingly, providing good quality housing for less than market rent (Fitzmaurice and Newhouse 2001). In contrast to non-profit housing which is geared solely to low income people, a cooperative has a greater ability to incorporate mixed incomes into the housing. While federal support for cooperatives has diminished in the last twenty years, there is abundant evidence that the cooperative model has been successful in helping to increase the availability of affordable housing in Canada (Skelton 2002).

Over the past few decades with the withdrawal of federal investment in affordable housing, the ambiguous policies concerning responsibility for urban Aboriginal residents, and the slow evolution towards institutions of self-government, the apparent appropriateness of the housing cooperative model as a solution for urban Aboriginal people bears scrutiny. Given that there are a handful of exclusively Aboriginal housing cooperatives that have been in existence for several decades, studying their experience seems worthwhile.

2.4 Aboriginal Community in Winnipeg, Manitoba

Winnipeg is the largest city in Manitoba, and has attracted a significant Aboriginal community. As of 2011, the 633,617 people that call Winnipeg home, 78,415 people identified as being of Aboriginal ancestry, which is approximately 12 percent of the total city population. Of those that identified as being Aboriginal, 41,240 identified as Metis and 29,485 identified as First Nations. There were 340 people that identified as being of Inuit ancestry, while 1,310

people either had multiple Aboriginal ancestries or had identified being status First Nation without specifying their ancestry.

Of those that reported an Aboriginal language as their first language, the most significant languages reported were Ojibway, Cree, and Oji-Cree, which reflects the main Aboriginal nations located within Manitoba. Between 2006 and 2011, Winnipeg's Aboriginal population increased by 16 percent (Statistics Canada, 2013). A recent study indicated that the most common reasons for moving to Winnipeg are related to education, employment, housing or health (Snyder and Whitford 2012). With the Aboriginal population projected to exceed 140,000 by the early 2030s (MBS 2008), there will be a continuing need for Winnipeg service providers to ensure culturally appropriate services.

The median income⁵ for Aboriginal people in 2011 was \$22,817, which is lower than the median income of \$30,344 for all residents of Winnipeg. The percentage of Aboriginal households paying more than 30 percent of their monthly income on rent (38.8%) is slightly more than the percentage for all residents of Winnipeg (37.5 percent). With an average monthly shelter cost of \$702, this means that for over half of the Aboriginal population (based on median earnings), market rents are unaffordable. The percentage of Aboriginal tenant households living in subsidized housing (27.8 percent) is significantly more than the percentage of all tenant households in Winnipeg (18.1 percent) indicating Aboriginal people are overrepresented in subsidized housing in Winnipeg.

2.5 Aboriginal Community in London, Ontario

London is a regional center located in southwest Ontario, located about two hours west of Toronto. While there are 366,151 residents in the City of London, there are only 8,470 people who identified being of Aboriginal ancestry in the 2011 National Household Survey. Of these, 6,200 were status First Nation, 1,825 Metis, 75 Inuit and 275 identified having multiple Aboriginal identities. Because only 90 people in London reported an Aboriginal language as their first language, one cannot infer from the National Household Survey which Aboriginal nations have a significant presence (Statistics Canada 2013).

However, because there are two Oneida and two Chippewa nations, plus the Confederacy of the Six Nations located in the region (Southwest LHIN 2009) it could be assumed that Aboriginal people from these nations would be represented in London's Aboriginal community. Of note is the N'Amerind Friendship Centre which provides a range of services to Aboriginal people living in London. While there are a smaller percentage of Aboriginal people, the City of London has identified Aboriginal people as a priority group in their housing strategy (City of London 2013).

The median income for all residents of London was reported at \$29,478 in the National Household Survey, while the median income for Aboriginal peoples was \$18,701. While 45.1 percent of all residents are paying more than 30 percent of their monthly income in housing costs, the figure for Aboriginal households is 51.4 percent. Median monthly costs for all renter households in London are \$782, compared to \$741 for Aboriginal households. While 12.4 percent of all renter households live in subsidized housing, 18.2 percent of Aboriginal households live in subsidized housing. This means that less than one in five households are in subsidized housing (Statistics Canada 2013), suggesting that Aboriginal people, despite having nearly one-third less income, are paying rental costs comparable to the rest of the population.

2.6 Aboriginal Community in Simcoe County

Simcoe County is located north of the Greater Toronto Area and encompasses the cities of Barrie and Orillia. There are three First Nations communities located within the county. Huronia Family Housing Cooperative has single family homes in two towns located within the county: Midland and Penetanguishene. Since housing has been delegated to the municipal level in Ontario, the housing department of Simcoe County would be the lead public housing agency in both towns.

Midland had a population of 16,090 according to the 2011 National Household Survey, of which 13.9 percent or 2,245 residents are identified as Aboriginal. Of these, 1,450 identified as Metis while 855 identified as being of First Nations ancestry. No residents identified as Inuit. There were only 25

⁵ Statistics Canada reports median and average income in the NHS. In this report the median income is used because as a form of measurement, 50% of the population earned below this income and 50% earned above this income. This allows a more accurate portrait of the income characteristics of the entire population.

residents with an Aboriginal language as their first language; all of them were Ojibway speaking which correlates with the fact that the area is within traditional Ojibway territory. The median income of all residents in Midland was \$23,673, while median income in the Aboriginal population was \$23,141 according to the 2011 National Household Survey. There were 41.2 percent of Aboriginal renter households that paid more than 30 percent of their monthly income on rent, while 35.3 percent lived in subsidized housing. Of all residents in Midland, 23.6 percent of rental households were living in subsidized housing, while 42.9 percent of residents were paying more than 30 percent of their monthly income in housing costs (Statistics Canada 2013). The NHS data suggest that Aboriginal people have a nearly identical demographic profile as the general population. However more Aboriginal households are living in subsidized housing.

Penetanguishene had a population of 8,465 according to the 2011 National Household Survey. There were 17.3 percent or 1,465 residents who identified as being of Aboriginal ancestry, of which 1,295 identified as Metis and 170 as First Nations. As there were only 10 residents that identified as having an Aboriginal language as a First Language, these data were reported in the aggregate. However, because of the proximity of Ojibway First Nations, it is likely that there is a significant presence of Ojibway people in Penetanguishene. The median income of all residents in Penetanguishene was \$27,229, while the Aboriginal median income was \$24,415 according to the 2011 National Household Survey. There were 45.6 percent of Aboriginal renter households that were paying more than 30 percent of their monthly income on housing costs while only 17.9 percent were living in subsidized housing. Of all residents in Penetanguishene, there were 48.4 percent of renter households that were paying 30 percent or more of their monthly income on housing costs while 15.4 percent of renter households were living in subsidized housing (Statistics Canada 2013). NHS data suggest that the similar demographic profiles of Aboriginal residents and the general population would make it appear that affordable housing is an issue that affects a broad cross section of the population. As both populations report low numbers of households in subsidized housing, it suggests that housing resources are insufficient to ensure residents of Penetanguishene have access to affordable housing.

3.0 Research Design

“For indigenous people, research is a ceremony... It is fitting that we view research in the same way- as a means of raising our consciousness. (Wilson 2008: 69). ”⁶

With only five Aboriginal housing cooperatives in Canada, it was appropriate to design a qualitative research project. With a small sample size, there was opportunity to gain a deeper perspective on the experience of these cooperatives. This research was innovative in that there are only a few exclusively Aboriginal housing cooperatives in Canada and the majority of research literature focuses on housing issues in First Nations communities, or on urban Aboriginal housing delivered through non-profit organizations. It was unclear whether existing research could be extrapolated to these cooperatives, particularly since there is evidence that Aboriginal people in urban areas have developed a bicultural pattern of thinking that embraces both Western and Aboriginal worldviews (Bartlett et al. 2007).

A strengths-based analysis was appropriate in evaluating the experience of Aboriginal housing cooperatives, as recommendations could be formed to build on success factors. Interviews with current residents, past board members, and other government, non-governmental or community representatives who had insight into the development of these cooperatives provided insight into their strengths and challenges. The main objective was to understand whether the cooperatives had met the aspirations and expectations of those who had founded them. This approach was carefully framed from a cultural perspective. There are both advantages and limitations to such an approach and these need to be acknowledged. The methodology used in this research, the cultural context and the resulting limitations are detailed in this section.

3.1 Research in the Cultural Context

The goal of the researcher is to understand the worldview of the research participant and to interpret their perspective in developing conclusions. Competing epistemologies and ontologies⁷ often preclude the ability of the researcher to place themselves in the context of their participants. This

presents itself in Aboriginal-themed research in which the holistic worldview common to Aboriginal people can stand in contrast with western worldviews which seek to compartmentalize knowledge. In order to gain an understanding of the epistemology of the participants, it is essential to understand the means by which knowledge has been shared among Aboriginal people for thousands of years. The use of storytelling can take form between generations, groups or nations with the purpose of raising the collective consciousness. The intrinsic link between storytelling and knowledge acquisition has been “tightly bound since time immemorial as a legitimate form of understanding” (Kovach 2009: 95). The use of guided narrative in modern research allows participants to share their knowledge through ancestral methods.

Past negative experience with research, often due to a lack of cultural understanding, has resulted in considerable suspicion toward research by Aboriginal people (First Nations Centre 2005). It is frequently stated that “we have been researched to death” (Schnarch 2004: 82) which has raised important questions about appropriate research protocols with Aboriginal people. In response, the principles of Ownership, Control, Access and Possession (OCAP) have been designed to ensure that Aboriginal communities are able to be collaborators and beneficiaries of research. These principles also safeguard against unscrupulous research practices such as cultural misappropriation or obtaining knowledge without benefit to the participants (First Nations Centre 2005). Complying with these principles is vital to securing the trust of the communities that agree to participate in research projects. While we were not required to obtain formal permission from First Nations governments as this was an urban research project, we have maintained voluntary compliance with OCAP.

Research participants often share knowledge in the hope of effecting change for the better (Wilson 2008). For this reason, participants of this study were informed of how the knowledge obtained was to be used and that it was collected with the intention to encourage the development of more Aboriginal housing cooperatives. Ensuring that existing Aboriginal housing cooperatives are provided with the research findings allows them to facilitate informed

⁶ Wilson (2008) pg. 69

⁷ Epistemology is an academic term to describe how knowledge is acquired while ontology is an academic term to describe how one perceives reality based upon their worldview.

decision-making by their board of directors and subcommittees. This process has allowed for the researchers to develop a relationship of mutual accountability and reciprocity with research participants.

Urban Aboriginal communities can be described as a “self-selecting community... often without regard to status or Aboriginal nation (i.e. status blind)” (Walker 2005: 398). Research participants in Ontario and Manitoba were from diverse cultural and linguistic backgrounds which reflected the self-selecting nature of the urban Aboriginal community. Regardless of the origin of the participants and the differing nature of viewpoints, there is the common desire for each perspective to be granted its requisite importance. Leanne Simpson (2001: 140) states: “[Aboriginal people] have a right to be at the table using the knowledge inside of ourselves to make decisions that impact our people [and] our communities.” Regardless of cultural background, the pursuit of *mino-bimaadiziwin* could be presupposed as a common aspiration. Having an understanding of these concepts allowed us to identify common themes in diverse perspectives.

The research steering committee for this project had three Aboriginal members. Of the Aboriginal members, there was a respected elder in Winnipeg’s Aboriginal community, an Aboriginal academic who was also a pipe carrier, and the Aboriginal director of the CHF Canada national board of directors. The non-Aboriginal members included academics with significant experience with Aboriginal research and housing advocates who were familiar with Aboriginal housing issues. One of the researchers was Aboriginal and had conducted research with northern Manitoba First Nations communities. Combining both Aboriginal and non-Aboriginal people in this project allowed for a research design to incorporate Aboriginal values with Western research methodologies. Those with traditional Aboriginal knowledge provided guidance to ensure this project upheld Aboriginal values.

3.2 Research Protocol

Designing research that respects both Aboriginal traditions and Western academic research protocols requires a delicate balance between two worldviews. Through guided narrative that would allow for storytelling, ancestral traditions of knowledge sharing were respected. It also allowed for an enrichment of our

research findings as we were able to understand the context in which participants shared their perspectives (Wilson 2008: 96). Before we started our focus groups and interviews, we offered cloth, tobacco and a gift to the elder and the pipe carrier on our research steering committee so we would have guidance and insight on abiding by Aboriginal values in this research project. It was our intention that research participants felt at ease during focus groups so an informal atmosphere was maintained with refreshments available during the session. A small honorarium and reimbursement for child care expenses was provided to participants. The seating arrangement was in a circle not only to respect the sacredness of the circle but also to convey the egalitarian nature of the relationship between researchers and participants. We introduced ourselves as individuals first in Aboriginal tradition which includes providing one’s Aboriginal name and clan if applicable. Participants then introduced themselves in a similar manner which allows both researcher and participants to identify each other. This was an essential step in building a relationship of mutuality, respect and shared purpose, necessary to ensure authentic information is to be acquired from participants (Deane 2005: 232-233). This building of mutual trust and reciprocity allows for mutual accountability to develop between the researchers and the participants (Wilson 2008: 73). These measures that we took helped to affirm that we were conducting our research in a respectful and appropriate manner.

We provided consent forms (see Appendix C) and explained the purpose of the focus group to participants to ensure that they were aware of how the information that was gathered was to be used. In London a community elder was invited to open the session with a prayer while in Winnipeg, a tobacco offering was provided to one of the participants. The researchers introduced themselves and explained the purpose of the focus group; participants were reminded that their participation was voluntary. It was also explained that while perfect replication to ancestral storytelling circles might not be possible, the session would be as close to that tradition as possible. For example, we used western timekeeping methods to ensure that the session would be concluded on time. While the researcher took notes of what was shared, all communication was oral. Participants were given the freedom to share openly, which allowed them to provide context to the responses they provided to questions. At the end of the session, participants expressed that they were satisfied with the focus

groups and how they felt they could be candid in their explanations.

Key informant interviews were conducted either in person or by telephone. These were conducted one on one or in pairs. The key informants were selected based on their previous or current involvement with the Aboriginal housing cooperatives, either as an informed member or as a professional. This allowed us to gain a richer understanding of the emergent themes arising from the focus group and gain clarification on points that focus group participants had discussed. Interviews ranged in length from 30 minutes to an hour and while there was a survey questionnaire, there were allowances made for more fluid discussion. Key informants were provided with consent forms and the researcher's contact information to follow up on the research study.

As part of our funding from the Manitoba Research Alliance, we were required to obtain ethics approval from the University of Winnipeg Senate Ethics Committee. We have submitted a chapter based on this research for an edited volume on social housing in Winnipeg (Silver and Brandon f/c). At the same time, a summary report has been prepared for research participants and community organizations that require a brief review of our research findings. This research will be made available nationally to anyone that is interested in the development of Aboriginal housing cooperatives. Finally we will present our findings to communities in Manitoba and Ontario. All of these activities are oriented towards our commitment to ensuring that our research findings are highly accessible by anyone interested in our findings.

3.3. Research Limitations

The Aboriginal housing cooperatives in Canada are located in Ontario and Manitoba, so we have avoided specific discussion of the regulatory context for these cooperatives. While we discuss board governance and funding mechanisms, we do not discuss the legislation concerning cooperative housing in these respective provinces. We recognize that cooperatives are governed by operating agreements and legislation that boards must abide by. The Cooperative Housing Federation has produced resource guides to assist cooperative boards with legislative and regulatory matters and we defer to their specialized knowledge in this area.

While we are located in Winnipeg and had easy access to Payuk, we were constrained by time and budget to a

single visit to London to visit three housing cooperatives. We were unable to visit Midland and Penetanguishene which meant that we did not conduct a focus group and were limited to a key informant telephone interview with the manager of Huronia Family Housing Cooperative. London and Winnipeg are mid-sized cities with relatively low-priced real estate. Thus, we present our findings in this scope and are unable to comment on the portability of the model for Aboriginal housing cooperatives in a larger urban centre with high real estate prices. At the same time, our conclusions also suggest that the model that has been used for these housing cooperatives is not location specific.

It should be noted that our inclusion criteria were based on a model of innovation in which cooperatives that were the subject of this study were those founded and operated to serve exclusively Aboriginal members. The Cooperative Housing Federation of Canada uses a criterion by which cooperatives with 10 percent of their members of Aboriginal ancestry and with a declared intent to serve Aboriginal people, can register as an Aboriginal housing cooperative and participate in electing the Aboriginal Director to the National Board of the Federation. Aboriginal housing cooperatives that are based on such a model of inclusion were not included in this study. We leave it for future researchers to seek the similarities and distinguishing features of Aboriginal housing cooperatives based on an inclusion model compared to the exclusively Aboriginal model. At the same time, we have not compared the experiences of those living in an Aboriginal housing cooperative and those Aboriginal residents living in a non-Aboriginal cooperative. Perhaps such a study might have allowed us to develop other conclusions on the advantages and the challenges faced by Aboriginal housing cooperatives.

It should be recognized that "Aboriginal" can describe those of First Nations, Metis and Inuit origin in Canada, with approximately 66 linguistic groups. Within these groups there are further distinctions based on culture, spirituality, socio-economic class, ideology, and community of origin. The findings in this report are not intended to be generalizations about Aboriginal people. It is not intended for the reader to construe that this report is intended to represent the entire Aboriginal population in Canada or the Aboriginal populations in the territories where the cooperatives are located. This report reflects solely the experiences of participants that are affiliated with the five cooperatives that are studied.

4.0 Aboriginal Cooperatives

“Cooperative housing is the closest thing we have to our traditional communities”⁸

Aboriginal housing cooperatives have taken on two different forms of physical infrastructure. Three of them are scattered cooperatives, in which single family dwellings are dispersed throughout established residential neighbourhoods. Two of them are apartment style cooperatives that are located in a single building. Whether a housing cooperative decides to take the form of a scattered or single building cooperative is contingent on local needs and the desires of the members. Both forms have their own merits and as researchers, our physical observations are reported without regard to preference. A site visit was made to London in February 2014 and a visit was made to Payuk in March 2014.

4.1 Ontario Aboriginal housing cooperatives

During the London site visit, there was a tour of Native Inter-tribal Housing Cooperative and a visit to Four Feathers Housing Cooperative. There was a visit to the First Nations Housing Cooperative office which is located on the bottom floor of a duplex. Both Native Inter-tribal Housing Cooperative and First Nations Housing Cooperative are scattered cooperatives which consist of single family homes, duplexes and townhouses. At First Nations Housing Cooperative there are 41 units, while at Native Intertribal Housing Cooperative there are 55 units. The Four Feathers Housing Cooperative is a four story apartment building that is intended for Aboriginal people over 40 years of age.

4.1.1. Native Intertribal Housing Cooperative

As a scattered cooperative, Native Intertribal Housing Cooperative has a mixture of single family homes, townhouses and duplexes located in a mature neighbourhood located south of downtown London. The homes owned by the cooperative are indistinguishable from other homes in the neighbourhood which not only suggests a high maintenance standard but also is conducive to allowing members to feel integrated with their neighbours. The cooperative has 33 single family homes, 7 duplexes and 15 townhouses which while scattered, remain in

relative proximity to each other. The neighbourhood is close to downtown with good public transit access, has a number of schools and is close to the park system. There is also convenient access to shopping which suggests that the neighbourhood is suitable for families and allows convenient access to amenities.



While there were a few homes that were vacant due to the need for extensive repairs, the homes were generally in good condition. Due to limited funding, the repairs have been deferred, which results in the paradox of having vacant units while maintaining a lengthy waiting list. However, the general well-kept appearance (while the cooperative assumes responsibility for major repairs, members are responsible for general upkeep of the premises) confirms the pride that members have in their homes.



4.1.2 Four Feathers Housing Cooperative

The Four Feathers Housing Cooperative is a newly constructed building, located south of downtown London and is intended for Aboriginal people over 40 years of age. As the units are intended for older adults, there are a number of features that have been incorporated to ensure accessibility. For example, there is a fire alarm in the bedroom to ensure that the resident will not sleep through a fire alarm and the sprinkler system has been placed so that residents will be protected by water even if a fire was in the unit. The space dimensions required for a unit to be accessible by wheelchair were incorporated. The building has included a high efficiency boiler system that will reduce costs and there is a plan to eventually install solar panels for heating and electricity. There is



also a common space on the main floor for members to use for gatherings whether it be social events or private events. The laundry facilities are card operated which require the use of a debit or credit card to load the laundry cards. This improves the security of the laundry system. The cooperative is located adjacent to

vacant land which may allow for expansion through additional buildings.



Laundry room



Kitchen in Four Feathers unit

4.1.3 First Nations Housing Cooperative

The visit to First Nations Housing Cooperative was limited to visiting the cooperative office which is located in the basement of a duplex. The cooperative has 41 single family homes that are located to the east of downtown London. This cooperative has delegated property administration and financial management to a property management company that acts under the direction of the board of directors. As our information could not be distributed to members in advance of the focus group we were unable to meet separately with First Nations Housing cooperative members. The site visit suggests that the scattered model has been appropriate for the members of First Nations Housing cooperative.



4.1.4 Simcoe County Aboriginal Housing Cooperative

Huronia Family Housing Cooperative is a 25 unit scattered cooperative located in Midland and Penetanguishene, Ontario. Midland is on Georgian Bay, located about 160 kilometers due north of Toronto. A site visit was not possible, however there was a key informant interview conducted by telephone with the property administrator.

4.2. Winnipeg Aboriginal Housing Cooperative

Payuk Intertribal Housing Cooperative is located close to downtown Winnipeg with access to shopping centres, the University of Winnipeg and the Aboriginal service organizations located in the central area of the city. The co-op is in an apartment building with 42 units, including one, two and three bedroom apartments. The focus group in Winnipeg was held in the common room of Payuk which is available for the use of the members. There is also a day care located on the main floor which provides visual confirmation that Payuk is a family building.

Payuk Intertribal Housing Cooperative was founded in 1989 by a community coalition, Winnipeg Native Families for Economic Development (WNFED), which was undertaking a number of multi-pronged urban Aboriginal economic development projects. Although Payuk was initially managed by a building manager hired by the cooperative, it is currently managed by SAM Management, a local not-for-profit property management company with a significant presence in cooperative and non-profit residential properties. Payuk is characterized as a “fully-funded” housing project, where 100 percent of the units receive RGI rental subsidies.



5.0. Research Findings

"It was just a bunch of wounded people getting together to make things better"⁹

There is strong evidence that the Aboriginal housing cooperatives have been successful in accomplishing their goal to provide good quality housing that is affordable. While there have been challenges since their inception, the focus group participants expressed a high degree of satisfaction with living in an Aboriginal housing cooperative. Two of the original board members at Payuk stated that the original intent was to provide three bedroom apartments to Aboriginal people at affordable rents, which has been largely achieved. The founders of Native Inter-tribal Housing Cooperative intended to create a scattered cooperative that would provide single family homes at affordable rents.

One of the Native Inter-Tribal founders has developed an older adult Aboriginal apartment cooperative (Four Feathers Housing Cooperative), attesting to the successful model already in place and the ability to expand that model. All of these Aboriginal housing cooperatives were formed with the intention to create an Aboriginal centered environment that would be rooted in Aboriginal values. While there have been varying degrees of success in how this has been implemented, all of the cooperatives are Aboriginal centered with all but a few residents being of Aboriginal origin.

The importance of collective ownership is evident, as it is a source of pride that Aboriginal cooperative members have been able to accomplish self-determination with their housing in an urban area. The length of tenure attests to the high degree of satisfaction as the majority of focus group participants had lived in the cooperative for at least two years; one had been living in the cooperative for over thirty years. The ability of Aboriginal cooperatives to provide a culturally inclusive space and a sense of community contributes greatly to the accomplishment of *mino-biimadiziwin* for urban Aboriginal people.

The discussion that follows provides detailed insights into the opportunities and challenges faced by Aboriginal housing cooperatives, organized into five

main themes: Aboriginal culture, Aboriginal kinship ties, member governance & board capacity, member participation & community development, and cooperative housing funding.

5.1 Aboriginal Culture and Cooperative Development

While Aboriginal housing cooperatives follow an organizational model similar to other housing cooperatives, the incorporation of cultural values into the operation of the cooperative is a distinguishing feature. The difference is that while mainstream housing cooperatives recognize the benefit of collective action, they are still rooted in individual rights and a compartmentalization of housing needs from social supports (key informant interviews). There is also a recognition that alongside the seven cooperative principles (see Appendix A), the Seven Grandfather Teachings¹⁰ should be the foundation of an Aboriginal housing cooperative. Upon the founding of Payuk, the traditional role of women in Aboriginal governance was intended to influence the cooperative management structure, as traditional values honour the role that women have in giving life.

The Payuk founding board members noted that respect needs to be a core value in an Aboriginal cooperative. This means respect in operating as a board, in how members are treated (even when they are breaking rules) and in hiring. At the same time, mutual respect and reciprocity is needed between the Aboriginal community and government housing programs and services. The original vision for Payuk was to have a building that was led by the women and that would be a site where holistic services could occur (interactions with child welfare, daycare etc.). There is still a day care on the ground floor of the building which has been successful. At Payuk, there is also a drug, alcohol and violence free policy which is rooted in Aboriginal cultural values. It was also believed that having an all Aboriginal housing cooperative was important for cultural continuity in an urban area.

One of the core values in Aboriginal culture and one of the Seven Grandfather Teachings is respect. Being able to provide housing to members with diverse cultural backgrounds and belief systems requires a

9 Winnipeg MB Participant

10 The Seven Grandfather teachings given to the Anishnabe people early in their history encompass the values of wisdom, love, respect, bravery, honesty, humility, and truth. A more detailed discussion follows in the next chapter.

high degree of mutual respect for all members. When Payuk was developed, it was important for the early board members to be aware of the fact that there were members of different nations and cultures now living in the same building. Initially it was uncertain how differing ideologies, cultures and individual personalities would interact in the decision making and operation of the cooperative. However, focus group participants expressed that mutual respect has been largely accomplished. One participant noted that there are Aboriginal people that follow Christianity and others that follow traditional spiritual practices. Another stated that as long as both belief systems are respected there have not been issues. It was noted that at Four Feathers Housing Cooperative, a medicine man lives on the fourth floor and openly practices his spiritual beliefs. It should be clarified that while Aboriginal culture can include traditional spiritual practices, it is not the only element of Aboriginal culture.

A formidable challenge to fostering an environment based on cultural values is that many Aboriginal people are still scarred from the impacts of colonialism (in particular from the residential schools) and the resultant culture that has arisen from living in poverty. For the property management company at Payuk, this presents a challenge for the staff who are trying to distinguish what is related to Aboriginal culture and what is related to a culture of poverty and of living in the inner city. Key informants emphasized the need to educate property management staff on how to be non-judgmental and supportive when encountering situations that the staff may not be accustomed to dealing with. At the same time, there is a limited understanding of how colonialism and the effects of the residential schools have impacted members. The notion of a constantly changing household and a more fluid definition of family is not only a cultural norm, but also is due to the overcrowded housing conditions on reserve. Members who had relocated from the reserve were accustomed to having three or more family groups in a household out of necessity. Another legacy of colonialism is the pattern of dependency that has been instilled in many Aboriginal people. For those that have been living in housing on reserve, which has no obligations attached to it, it is challenging to anticipate the level of responsibility that is required in the ownership and the

management of a cooperative. Despite these limitations, it is recognized that a building that encompasses Aboriginal values and has Aboriginal members does provide cultural continuity in an urban area.

It is understood that reversing the effects of colonialism is very challenging. One reflection was that in the early days, the board members had not spent enough time educating their members on what a cooperative entails before moving in. As two early board members put it, “How do you know you have selected the right people? We thought we had...” There was also the assumption that members would recognize the values of reciprocity and good intent, but the board did not fully understand how damaged some community members were, as a residual impact of the residential school experience. It should be noted that Payuk was developed before a general awareness of residential schools had entered the public consciousness, and it was not widely understood how profound an impact this had had on Aboriginal people.¹¹

When Payuk was initially founded, the early members did not feel they had the time to re-engineer the cooperative model as the “need was too immediate,” and it was only one of many community development initiatives aimed at self-determination in the urban setting. At that time, there was a separation from traditional cultural practices and day to day community development activities. These members stated, “we would get burnt out, then go back to our ceremonies and traditional ways to get re-charged, to get more energy to continue, but we still kept trying to do the work the white man’s way.”

Many early Payuk members did live an alcohol free life, so the co-op became a focal point for the community which meant that the cooperative was a place that supported sober living. It helped in the development of an organizational role model that there were members living free from alcohol and other intoxicants. Payuk was developed at a time when other urban Aboriginal organizations were being developed in Winnipeg, in the context of an Aboriginal community that was trying to free itself from the structures of assimilation and oppression. As a result, there was a “moment of chaos” as these new institutions were re-defining themselves, partly on a

11 Readers may wish to consult Deane et al (2004) for a more thorough discussion of the impacts residential schools have caused in regards to inner city housing issues in Winnipeg.

trial and error basis.

The challenge for Payuk was to integrate some of the useful parts of mainstream housing cooperatives in an adaptive rather than an assimilative form. While early members at Payuk understood the community life dimension that exists in a housing cooperative, there was little understanding of the bureaucratic details attached to cooperatives. As stated, “the structure is still foreign” in reference to the formal role outlined for a member of the board of directors and cooperative management. Developing a sense of ownership among cooperative members was more difficult than assumed.

There can also be conflicting values regarding how a housing cooperative is defined by mainstream society, and how Aboriginal people understand the intent. For example, the traditional concept of non-interference is not the same as tolerating or condoning dysfunctional or disruptive behaviours. It is also recognized that shaming is not a good way to resolve issues either. It was noted that accommodations between the Aboriginal community and government housing programs and services need to be reciprocal. For example, while decisions and discussions can occur in a traditional way (i.e. talking circles or decisions by consensus), boards are required to comply with regulations and ensure these decisions are recorded in a legal manner, and in a form that complies with the *Cooperatives Act*.

There was some attention paid to how the physical layout of the cooperative could foster Aboriginal values and cultural traditions. While it was recognized that circular architecture or perhaps designing homes around a cul-de-sac (LP 10) may uphold the sacredness of the circle, it was also recognized that innovating building designs can be cost prohibitive. The original board members at Payuk noted that with new units, there could be some effort in the design of apartments to accommodate fluctuating household sizes to increase space to accommodate family members (a more thorough discussion of families follows later in this section).

However, what has been of critical importance was the ability for members to bring their own culture into their homes (London participant), which the Payuk board members expressed as “the people matter more than the physical structure.” In the case of a scattered co-op, such as Native Intertribal, members are free to use their backyards for open fires which is especially

important for mourning the passing of a relative or to build a sweat lodge. While there is a City of London by-law that prohibits open fires within 10 feet of a fence, building, or a tree, there are no unreasonable restrictions from the city nor the cooperative on the use of fires for ceremonial purposes.

The inherent structure of a housing cooperative is conducive to mutual accountability and caring of members (Payuk interview). It is recognized that replicating a purely traditional way of life in the city is very difficult (Winnipeg participant) however according to a London participant, housing cooperatives are “the closest thing we have to traditional living.” The values of member participation, reciprocity and responsibility are aligned with a cultural approach. However, the capacity required of members for good management, good governance and culturally rooted living is greater than one might assume.

5.2 Aboriginal Kinship and Cooperatives

Focus group participants confirmed that there are stronger and more extensive kinship ties in Aboriginal families that extend beyond what is the case in the Western nuclear family. An Aboriginal household may consist of extended family and relatives providing support to members of the family which may or may not coincide with a Western view of a household. In Winnipeg, participants shared about how it was common for out of town family members to stay over while on trips to the city, whether for medical or other reasons.

One Payuk board member noted that the rotation of relatives in and out of the household is incompatible with the Western model of the household consisting solely of the nuclear family. There can be conflict with operating agreements and government programs which are based on a definition of a household which causes Aboriginal members to breach regulations “below the radar.” At Native Intertribal Housing Cooperative, there is a by-law that allows a visitor to stay for 30 days without being required to register for membership. This is one example of how the cooperative legal structure can be adapted to meet the needs of Aboriginal families.

A London participant shared that there should be a common space available for family dinners and to provide opportunities for families to gather and socialize. Currently a hall has to be rented. It was also

shared that in a scattered cooperative, there is more privacy for the family as they are in single family homes, townhouses or duplexes. Another London participant noted that it took over two years to convince funders that a scattered model was more suitable for families than a single apartment building. However at Payuk, a participant stated that there is one member who has their granddaughter occupying the adjacent unit which allows independence while maintaining close proximity to family.

The structure of a cooperative allows for closer ties between neighbours which provides an ideal setting for members to support each other (multiple participants, London and Winnipeg). One Winnipeg member suggested that the community that exists in the cooperative resembled life on the reserve.

Presumably he was referring to the strong kinship ties and the collective nature of the community existing in First Nations communities. Even in the cooperative, families share things such as appliances (likely was referring to laundry facilities) and yet at Four Feathers, the use of the laundry room is limited to the members.

Living in the cooperative allowed for one member (London participant) to meet family they did not know that they had. However, some participants believe that the cooperative could place more emphasis on keeping the family together. At Four Feathers, which is intended for empty nest Aboriginal households, the members often are living apart from other family members. One member had suggested a larger parking lot, and a playground as a means to accommodate family members. In the family setting, it was noted that there should be more family social events that allow younger children in the cooperative to socialize so they will form bonds with other children in the cooperative. Including younger members has been challenging, which prompted another member to raise the idea that there should be avenues for the youth to express their ideas for the cooperative (multiple London participants).

5.3 Member Governance and Board Capacity

One of the core principles of a cooperative is autonomy, meaning that the members take the responsibility to make decisions about the cooperative (Skelton 2002). This takes the form of an elected board of directors consisting of cooperative members, and the ability of members to participate in the affairs

of the cooperative. Based on our findings, we conclude that a strong Aboriginal cooperative would have an autonomous board of directors that is empowered to make independent decisions, and which has full member engagement. While there are varying degrees to which this has been accomplished in the cooperatives we studied, all of them recognize this as a goal.

Since Four Feathers Housing Cooperative was recently built, there has not yet been an opportunity to create a board of directors. At this time there is an ad hoc committee (which consists of members of the Native Inter-tribal Housing Cooperative) that is managing the affairs until a general assembly can be called. It is expected that during 2014, the governance of the cooperative will be transferred to the Four Feathers members, and they will have an elected board of directors in place (London participant).

At Payuk Inter-Tribal Housing Cooperative, participants indicated that there were past governance issues, and that the strength of the board tends to go up and down over time. After a period of lesser strength, it is felt that board capacity is improving again, and recently the board has filled its vacancies and there is now a full complement of five board members in place. The board's sense of autonomy is still limited by the fact that a property management company is in place to handle financial matters, member selection and the property management of the cooperative. As one participant summarized it, "it's like being in third party management". As this member was a leader in his First Nation community, he was undoubtedly referring to the circumstance when the federal government will impose a third party management to handle the First Nation's financial affairs.

Native Inter-tribal Housing is a mature cooperative which means that in addition to the board of directors, they also have sub-committees in areas such as social events, the cooperative newsletter, finance, and member selection. These board committees operate on a consensus decision making basis, only resorting to a recorded vote when consensus cannot be reached (London participant). Different Native Inter-tribal members identified the need to incorporate more youth into the board and subcommittees and the need for rotation of the board members.

Currently the trend has been for the same board members to stand for re-election. However because

there are subcommittees, this increases the capacity for more specialized tasks to be delegated to the subcommittees. For example, each child at Native Inter-tribal was able to receive a Christmas gift due to the fundraising efforts of the social subcommittee (London participant). These initiatives confirm that a strong board to oversee the affairs of the cooperative, with committees delegated with specific tasks, is a model that has worked for Native Inter-tribal Cooperative.

At Huronia Family Cooperative and First Nations Housing Cooperative, the board has delegated the administration of the cooperative to a property administrator which handles finances, building maintenance and the processing of member applications. In both cooperatives, the property administrator works under the direction of the board. As the property administrator at Huronia stated, because she is not a cooperative member, she is able to act impartially. In the case of member applications, she processes the member applications while the board assumes responsibility for selecting the new members and handling evictions.

This presents a different situation than Payuk in which the board members feel that they have lost some of their decision making function to the property management company. It is one of the board's goals to become re-involved in member selection, a development that would be supported by the property management staff that we interviewed.

Based on our interviews, we are able to conclude that for Aboriginal housing cooperatives, as for any other cooperative, a strong board of directors that assumes final decision making authority over the cooperative is aligned with the Rochdale principles and principles of self-determination. At the same time, the autonomy of the board is not necessarily compromised if specialized tasks such as finances are delegated to a subcommittee, a skilled employee, or a property management firm. To ensure that all parties are aware of their roles and responsibilities, it is essential to maintain clear and open lines of communication.

Cooperative principles state that in the best interest of the cooperative, board members should have the necessary resources for informed decision making. At Payuk, the board members were informed by Manitoba Housing of a federal program that was providing economic stimulus funding and were encouraged to apply. With this information, the board

made an application and received funding to install security cameras in the building (Winnipeg participant). At Four Feathers, a member handbook is being developed which will be ratified at the first general assembly. Native Inter-tribal has developed a handbook that outlines the functions of the board of directors and the cooperative's by-laws.

Payuk was the first Aboriginal housing cooperative in Manitoba, and at the time of founding, it was difficult for the board to pay attention to the potential for internal conflict, as they were constantly engaged in adversarial struggles with government (key informant). In the present day, two members at Payuk indicated that despite having lived there for at least two years they were not informed about the purpose of a cooperative and did not know how one was supposed to operate (Winnipeg participants). This may be due in part to the fact that while a member handbook is provided upon moving into the cooperative, the format is not accessible for those with physical or linguistic barriers.

The Cooperative Housing Federation has developed tools for increasing board capacity by publishing handbooks, having a dedicated web site for board members and offering training conferences. Ensuring all board members are aware of the resources available to them would increase their ability to carry out their roles in an effective manner.

5.4 Member Participation and Community Development

The inherent organizational structure of a housing cooperative is contingent on volunteer participation from the members. At the same time, the cooperative fosters a sense of community in which members would acknowledge each other whether in the cooperative or outside of it (board members & key informant). While there has been a high degree of success in developing a genuine community within the cooperative, the level of participation in board meetings and committee activities has remained at low levels.

In the instance of Payuk, it was felt most of the members have not had a reference point to understand the formal cooperative model. The key informants stated that perhaps 30 percent understood the formal structure of a housing cooperative while 70 percent that lived in the cooperative developed mutually

supportive and cooperative relationships with other members in an informal manner. It is member participation that strengthens potential for a sense of collective ownership, and the lack of participation was noted to be of concern in the focus groups.

There were three participants in London that noted that some of the members of the cooperatives seemed to forget about their participation commitments. At the same time it was noted that those members that contributed the least were also the most likely to complain. In Winnipeg, the lack of participation was noted to be of concern. The board seeks incentives to encourage participation, for example at the annual general meeting, there was a raffle for a 50" television in order to attract members to attend.

It was noted by one London participant that a housing cooperative is in direct contrast to *Indian Act* housing on reserve in which housing is provided without requiring obligations or commitments from the household. For those who are actively participating, it is frustrating to handle complaints from those members who do not understand the challenges of operating a cooperative , nor understand that they may stand for election to one of the various subcommittees or the board of directors if they wish to effect change.

The key informants confirmed that the difficulty in engaging member participation was one consequence of the colonial structures which have fostered a culture of dependency, one that did not give all community members the ability to participate fully and make decisions. This informant stated "it was just a bunch of wounded people getting together to make things better." Payuk's continued existence, whatever its challenges, is testimony to success in spite of these limitations.

Of the five cooperatives under study, two of them (Four Feathers Housing Cooperative and Payuk) were apartment buildings while three of them (Huronia Family Cooperative, First Nations Housing Cooperative and Native Inter-tribal Housing) were scattered cooperatives. The latter form of housing was single family homes, townhouses and duplexes that were mixed with the surrounding neighbourhoods. In the scattered cooperative setting, the cooperative members are part of the neighbourhood as there is no separation (i.e. creating a separate neighbourhood exclusively for Aboriginal people). This has the advantage that members can be involved with neighbourhood activities (London participant). In a

scattered cooperative, this has allowed the members to learn about other cultures, and the neighbourhood to learn more about Aboriginal culture. One initiative was that a community school was located in the neighbourhood, which meant the community had the right to use the school after hours. This provided an opportunity to develop after school programs such as jazz nights (London participant). Right now there is only one community school in London. Another initiative was that 15 Aboriginal families were able to successfully lobby for a Native language program to be offered in the schools.

At Payuk, there is a day care on the ground floor, and a common area for members to socialize. While participation in the day care has remained high, the initiative of members to organize social events has dropped over the years. One participant identified a need for an advocate to assist with EIA (Employment and Income Assistance) support, refer members to appropriate community resources and so forth. One key informant recalls such community supports and functions being present in the early days, and the continued appetite for such supports suggest it is a potential role for the co-op going forward.

5.5 Cooperative Funding & Finance

As noted earlier, the devolution of social/affordable housing development from the federal government to the provincial level (and in Ontario to the municipal level) has changed the landscape in terms of capital funding for new cooperatives. At the same time, many of the original operating agreements cooperatives have been operating under have begun to expire. This means a potential loss of subsidy for rent supplement programs, and could mean that housing cooperatives become unaffordable for members.

For example, government capital grants to Four Feathers Housing Cooperative have been insufficient and resulted in the elimination of \$200,000 of features that would have extended the life of the building. Currently, there are five units at this cooperative that are affordable for those on the Ontario Disability Support Program, which pays a higher housing allowance. However, as one participant stated, greater subsidies would mean that rents could be reduced to increase affordability. Aboriginal people tend to have lower incomes than the rest of the population, so there is a limited capacity for the cooperative to cross-subsidize to address the needs of those with disabilities (London participant). If the current federal

subsidies are terminated there is a concern that members will be forced to move involuntarily.

Aboriginal housing cooperatives help members with low incomes enjoy a standard of living similar to those who earn higher incomes. One London participant noted there is a difference between affordable and subsidized housing, and cooperatives fall into the category of affordable housing. Specifically, those on social assistance or on pensions are able to afford a good quality place to live, which is important as much of the private market is not accessible to them. A Winnipeg participant expressed gratitude at being able to find a three bedroom apartment that was affordable as it meant the family could stay together. Once built, the capacity to provide housing is limited and all of the Aboriginal housing cooperatives had long waiting lists of between 2-5 years.

Despite the challenges presented by limited funding, the boards of the Aboriginal housing cooperatives strive to create solutions to mitigate the impacts. At Payuk, the board of directors was able to purchase 65 security cameras that improved the safety of the building through federal stimulus funding. It was Manitoba Housing that provided to the board information on accessing this funding, and it was recognized that boards should have access to the information necessary to access various funding avenues (Winnipeg participant).

At Huronia, the cooperative has been able to access a CMHC Urban Housing program that has funded 100 percent of capital improvements that were needed at qualifying homes. While they are limited by the fact that the entire allocation of funding must be spent by the end of the fiscal period, they are currently in negotiations to carry a balance to future years. If this is granted, then Huronia will be able to plan multiyear projects. Still, even though a degree of flexibility has been granted by CMHC, Huronia does find it challenging to meet certain requirements such as the requirement to obtain three quotes from contractors. In a small town this can be challenging (key informant interview).

The Four Feathers Housing Cooperative is expecting a HST¹² rebate which will be used to pay construction debts. At Native Inter-tribal Housing Cooperative and Four Feathers Housing Cooperative, the board of directors has promoted the idea that increased

volunteer participation allows the cooperative to save money that would be required to obtain professional services. The resultant savings can then be passed to the members (London participant).

Payuk was originally financed by CMHC, and their operating agreement has been assumed by Manitoba Housing. At founding, the cooperative was “fully-funded,” meaning that 100 percent of the units were eligible for RGI rent supplements. The rents were geared to income (RGI) allowing low income people to afford the units, but as members’ incomes rose they were still subject to the RGI formula, which for some early members with employment meant they were paying greater than market rent.

One founder related that her rent was projected at \$900 a month for a unit, compared to market rents around \$600 at the time. Other key informants confirmed that a number of members in leadership positions have been students, who could no longer afford to live at the co-op once they graduated and became employed. As a result, there was a high rate of unnecessary turnover among employed members, which caused instability among those in leadership positions and in the membership, who could have provided greater capacity in the cooperative (key informant interviews).

In Ontario, the cap on income formula only applies to new members at time of application, which means for those who become employed with a resultant rise in income, they remain cooperative members as they pay non subsidized rent that is set at the same level as market rent. This has meant that the London Aboriginal housing cooperatives have been able to maintain a higher degree of continuity in their leadership.

Key informants and participants were candid about the challenges of cooperative financial management. The board of directors at Payuk initially had their own employee that had financial responsibility. There was financial mismanagement that resulted in the cooperative not being compliant with their operating agreement, and the cooperative was in danger of being terminated. As a result, Manitoba Housing required that in order for the cooperative to continue, there must be an external management company in place to manage the cooperative.

12 The Ontario Harmonized Sales Tax (HST) is a blended tax consisting of the 5 percent Goods and Services Tax (GST) and the provincial retail sales tax of 8 percent.

Some members perceived this to be a defeat, with one alluding to the circumstances on reserve when a third party administrator can be appointed to handle band finances. At the same time, cooperative members rallied and organized a general meeting that allowed them to maintain cooperative status under this agreement, which indicates that they still saw value in the new arrangement. Currently, the property management company handles day-to-day finances on behalf of Payuk. It presents regular financial statements to the board, which is responsible for presenting an annual budget and audited statements to the general membership. Manitoba Housing regularly attends board meetings, as a way to monitor the status of the cooperative.

At Huronia, the cooperative had faced financial difficulties and the board hired an administrator. Currently the property administration and the accounting are conducted by separate individuals who report to the board, neither of whom are members of the cooperative. There are two board members that sign all cheques. This system seems to have worked as funders have relaxed reporting requirements on the cooperative (key informant interview).

6. Discussion and Recommendations

“Cooperatives enhance the opportunities for the development of social capital within Aboriginal communities” (Ketilson and McPherson 2001).

Based on our research we believe that Aboriginal housing cooperatives, some challenges notwithstanding, have been largely successful and helpful in meeting the basic housing needs of their members. Cooperative housing is an attractive housing option for urban Aboriginal people, and the high rates of satisfaction and length of tenure reported by our focus group participants attest to the suitability of cooperative housing. The fit between cooperative principles and traditional Aboriginal values is a good one, in a general sense.

It is also clear that, for a range of reasons, the current housing cooperative model has limitations in how fully it can accommodate a truly cultural approach to self-determination in housing. These limitations flow partly from the legalistic nature of the model, which can be at odds with a more naturalistic approach to decision-making, relationships and community. They flow partly from the necessity of government involvement as a financial partner, and all the complexities that accompany the relationship between various levels of government and Aboriginal peoples. Lastly, some of the limitations flow from a limited understanding of the damage wrought by colonialism and its impact on capacity, sense of self-worth, and the need to heal. The limited understanding of this dynamic is both internal to the Aboriginal community and external to it, with differing implications.

Perhaps the points of friction between the legalistic nature of cooperatives and the cultural and self-governance aspirations of urban Aboriginal peoples could have been better addressed with innovations to the model. What became clear in our key informant interviews was that such a supposition is made with the benefit of hindsight. In the case of Payuk, the cooperative was founded at a time when urban Aboriginal people were creating social service agencies like the Ma Mawi Wi Chi Itata Centre and Native Women’s Transition Centre, education options such as Children of the Earth high school, and employment cooperatives like Neechi Foods. To paraphrase one key informant involved with cooperative development at that time, “we didn’t have

time to re-engineer the model, we were too busy.” The cooperative model was an adequate, but not perfect, fit.

Key informants pointed out two important and related items of context. First, that the attempt to organize Payuk (and other community initiatives) was occurring at a time when the damage done by colonialism was not fully understood by the community itself. This was a time before the awareness of residential schools and their devastating impact even registered on the public consciousness. Organizers assumed that community members, given the opportunity to manage their own organizations, would recognize the opportunity and behave in community-minded ways. While many did, many community members continued to suffer from damaged self-esteem, self-destructive behaviours, and profound alienation from mainstream society.

The second point of context was the manner in which community activists and organizers approached their work. One key informant said “It was just a bunch of wounded people getting together to make things better.” Other key informants talked about how they maintained a separation between their cultural lives and their political lives, using ceremonies as a way of re-charging their energy to go back and battle mainstream institutions using methods, models and tactics that were still the “white man’s way.” This stands in stark contrast to today, when many urban Aboriginal organizations effectively integrate culture and tradition into how they do their day-to-day work. The bicultural framework that Bartlett and her colleagues (2007) refer to, “a way of thinking that embraces both western and Aboriginal values” has been normalized, and the balance has tilted more equitably to reflect traditional Aboriginal values.

Both the successes and the limitations contribute to hard won knowledge. Urban Aboriginal activists have a much different understanding of the challenges related to community development than they did 25 years ago, and there is a whole urban Aboriginal infrastructure in place today that did not exist then. Reflecting on how this knowledge might be applied to doing Aboriginal housing cooperatives differently is certainly worthwhile.

A strong Aboriginal cooperative would have an autonomous Board of Directors that is empowered to make independent decisions and that has full member engagement. While this has been accomplished to

varying degrees in the cooperatives we studied, all of them recognize this as a goal. However, based on our interviews the autonomy of the Board is not necessarily compromised if specialized tasks such as finances are delegated to a subcommittee, a skilled employee or a property management firm. Aboriginal housing cooperatives are distinct in that an Aboriginal membership is able to incorporate cultural values in their decision-making. Reintroducing traditional values in decision making, recognizing the spiritual nature of Aboriginal culture and applying the values of the Medicine Wheel are excellent starting points to creating a culturally appropriate milieu in the cooperative.

Recommendation: That specific resources be allocated to animate member involvement and capacity building activities in Aboriginal housing cooperatives through culturally relevant means.

Even though there are only five exclusively Aboriginal housing cooperatives in Canada, there exists an opportunity to develop an association of Aboriginal cooperatives. The CHF defines an Aboriginal cooperative as one having over 10 percent of its membership being Aboriginal, and where the co-op has declared an intention to serve Aboriginal people. There are currently 57 such co-ops in Canada. There is great potential in supporting an Aboriginal housing cooperative network within the CHF framework. The London participants expressed their willingness to share their experiences in order for other cooperatives in Canada to benefit from their perspectives. At the same time, Winnipeg participants expressed their eagerness to build a stronger board and regain more direct control of their cooperative.

Recommendation: That opportunities be sought for learning exchanges between Aboriginal cooperatives at a grassroots member level, and that these exchanges examine the cultural aspects of cooperative living.

The entire social housing sector is in a period of transition, and with the expiry of operating agreements, old restrictions imposed by CMHC may be subject to renegotiation. For instance, the rent-geared-to-income formula may change, or the method of subsidy delivery may change. Manitoba Housing has already introduced some market-based ceilings on RGI rents for their own units, and has expressed a greater interest in encouraging cooperatives with mixed income levels. This trend is compatible with

our finding as to the negative impact RGI had on retention of leadership capacity at Payuk when there was no RGI ceiling.

Recommendation: That new or renegotiated operating agreements seek financing models that encourage mixed income membership and prevent the forced migration of economically successful members.

At Native Inter-tribal Housing, there is a membership subcommittee that is tasked with the responsibility of selecting new members. On the NITH application, applicants sign that they understand that in joining the co-op, they will be expected to participate in committees and to volunteer for the cooperative. While participants expressed their frustration that member participation is not always forthcoming, there seems to be a relatively high degree of involvement by some members in ensuring the success of the cooperative. By contrast, it is the property management company and not the members of Payuk Inter-tribal Housing that selects new members of the cooperative. The board at Payuk has identified the formation of a membership selection committee as a goal, and this is supported by the management company.

Recommendation: Aboriginal housing cooperatives should strive to retain full control over member selection, ensuring that new members are aware of their responsibilities to the cooperative at the time of application. Developing membership standards consistent with the cooperative's mandate would help to develop a strong cohesive membership body.

Urban Aboriginal populations are likely to continue to grow. Ensuring that there exists a variety of options to access affordable housing will be a shared responsibility between community organizations, the municipal, provincial and federal governments, and grassroots community members. It has been encouraging that the Government of Manitoba has taken some steps to increase the availability of both affordable and social housing in Winnipeg. Cooperative housing is part of that effort.

The success of existing Aboriginal housing cooperatives confirms that cooperative housing developed and managed by grassroots Aboriginal people is part of the solution to ensuring that affordable and adequate housing exists for Aboriginal people. This is a form of housing that allows for a culturally appropriate environment, encourages self-

determination, and fosters the pride of collective ownership. *Mino-bimaadiziwin* is much easier to achieve when urban Aboriginal people are able to access housing they can be proud of.

It is our recommendation that federal, provincial, municipal and First Nations governments support the development of more Aboriginal housing cooperatives. In pursuing such development, Aboriginal members must remain rooted in the spirit of their original intent – finding modern ways to live together in a natural way, in a manner that is respectful of traditions. Most importantly, it is not about adapting Aboriginal values to fit a western model of housing cooperatives, but adapting western values of cooperative housing into an approach based on Aboriginal cultural values. The success of existing and future cooperatives will be influenced through understand the present opportunities and challenges experienced by existing Aboriginal housing cooperatives.

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Appendix A – The Values of Canada's Cooperative Housing Movement

Canada's non-profit housing cooperatives are dedicated to developing strong housing communities that operate under the control of the resident-members for their mutual benefit on a not-for-profit basis. As a movement we are united by a commitment to uphold and promote these shared values.

1. The international principles guide the way we govern and manage our housing co-ops.
2. Continuing to operate our co-ops on a not-for-profit basis is fundamental to our future and to our promise to those in need of housing in Canada.
3. Co-ops strive to house members with a mix of incomes.
4. Housing co-ops treat their employees and other providers of management services fairly and value the contribution they make to our communities.
5. Housing co-ops are inclusive communities and embrace diversity by fostering a membership of differing backgrounds and abilities.
6. A commitment to environmental sustainability guides the operating practices of housing co-ops.
7. Co-ops aim to provide a high-quality living environment for their members and do their best to respond to their changing housing needs over time.
8. The right of members to live in their co-op is protected as long as they respect the by-laws/rules and policies that they have together agreed will govern their housing.

Reproduced from CHF Canada (2010) Getting Governance Right p. 11

Appendix B: The International Cooperative Alliance Principles (Rochdale Principles)

The Rochdale Principles form the core values of the international cooperative movement, and housing cooperatives have adopted these principles in various forms. The first value of CHF Values of Canada's Cooperative Housing Movement is based upon the application of these principles.

1. Open and voluntary membership
2. Democratic member control on the basis of one member, one vote
3. Member economic participation
4. Autonomy and independence of co-operative organizations
5. Education, training and information for members and others
6. Co-operation among cooperatives
7. Concern for community

*Reproduced from Skelton, Ian (2002)
Supporting Identity and Social Needs: The many faces of co-op housing p. 3*

Appendix C – Consent Form for Focus Groups

Aboriginal Cooperative Housing Consent Form

Blair Hamilton
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We are community researchers from SEED Winnipeg and we are studying how housing cooperatives have worked for Aboriginal people, by looking at people's experiences with some housing cooperatives that have been started especially for Aboriginal people. We are interested in what has worked well, and what hasn't worked. Our research has been approved by the University of Winnipeg Research Ethics Board.

We are glad you have indicated that you are interested in doing this interview/focus group. We hope that it's still OK with you. If it isn't, we will not continue. We would appreciate your allowing us to make notes of what you share with us. Our interview will probably take about 60 minutes while our focus group should last about three hours. If we start the interview and you do not wish to continue, please tell us and we will not continue. You are free to leave the focus group at any time you wish. If we ask a question or questions you don't want to answer, that is perfectly OK with us--you don't have to answer. You can also contact us if you later decide you don't want us to use the information you gave. We will do our best to ensure that your information is removed from any presentation or publication that has not already happened.

DO YOU AGREE TO LET US MAKE NOTES OF THIS INTERVIEW? Yes No

We do not foresee any risks that could result from your participation in this research. However, if you think of any, please bring them to our attention. The information we get from you may be used in teaching and further research. It could be published in books or articles, and/or on the Internet. We may give public talks about it at events in Canada and internationally.

DO YOU AGREE TO LET US USE THE MATERIAL IN THESE WAYS? Yes No

DO YOU WANT TO RESTRICT ANY OF THESE USES? Yes No

Comments:

This is important research, and it would be nice if we could recognise you as a source of information. We will not be identifying the specific comments that you make in any way that will identify you, but we would still like to thank you. But it is up to you if you want to be named or not. However, if you do NOT want to be identified in the research we will give you a pseudonym (like an alias), or you can choose your own.

DO YOU WANT YOUR NAME ON THE RESEARCH? Yes No

Chosen Pseudonym, if any: _____

You will be giving us a lot of valuable information for our research. We would be happy to give you a copy of the interview results. We will also do our best to contact you before we present any of my research results to see if we have accurately represented what you told us.

DO YOU WANT A SUMMARY COPY OF THE RESEARCH?

Yes No

DO YOU WANT A FULL COPY OF THE RESEARCH?

Yes No

The university has rules that state the notes from our interviews must be placed in a locked and secure place for 5 years. After that time, the notes and other records that might identify you will be destroyed.

We hope everything will go well with your interview. But if you have any concerns about it or this work we hope you will discuss them with us. We can be reached by phone at: (204) 927-9932, or by e-mail: blair@seedwinnipeg.ca , tyler@seedwinnipeg.ca, or by mail at SEED Winnipeg, 80 Salter Street, Winnipeg, Manitoba R2W 4J6. But if you are still unhappy with something after you've talked it over with us, we urge you to contact the University Human Research Ethics Board officer at (204) 786-9058, ethics@uwinnipeg.ca, or the University of Winnipeg address above.

Please note here any questions or concerns:

Thank you so very much for helping us. Please give your:

Name: _____

Address: _____

Phone number: _____ E-Mail Address: _____

Signature: _____ Date: _____