



“Bringing Housing Home”

**Aboriginal Housing Authorities Models and a
Strategy for Implementation in
British Columbia**

Final report

Completed by

Aboriginal Business Development Centre

Ray Gerow, Chris Robertson, John McBride and Mike Berry

For the:

Aboriginal Housing Committee for British Columbia

Foreword.....	iii
Executive Summary	v
Response to the Models & Recommendations	v
Recommendations.....	vi
Acknowledgments.....	vii
Rationale for the Recommendations	1
A. What are we trying to fix?	1
B. What is a housing authority?.....	2
C. What does Aboriginal control of a housing authority mean?	2
D. How might an Aboriginal housing authority make a difference?.....	3
E. How can a local Aboriginal authority be better than existing authority?	3
F. How can we promote the understanding and introduction of Aboriginal Housing Authorities?	4
Summary of the Research	7
The Purpose	7
The Models	7
Best Practices	8
The Methodology.....	9
Best Practices in Aboriginal Housing Authorities	11
Education and Communication.....	11
Economic Development Strategy	11
Funding	12
Administration	12
Comparison of the models and their capacity to deliver on best practices.....	13
Models – Descriptions & Examples	15
1. The Single Community Model.....	15
a. The North Thompson Band	15
b. Bay of Quinte Mohawk Band	17

2.	The Several Communities Model	19
a.	Salish Kootenai Housing Authority (SKHA)	19
b.	Umbrellas.....	22
	United Tribes of Southern Puget Sound	22
	Alaska Umbrella Housing Authorities.....	22
3.	The Regional Model	23
a.	The Housing Authority of the Cherokee Nation.....	23
b.	Navajo Housing Authority (NHA).....	29
c.	Child and Family Welfare Model	35
4.	Provincial or State Model	36
a.	Provincial Aboriginal Council	36
b.	Alberta Model	39
	Appendix.....	41
A.	Research reveals success factors the same.....	41
1.	Governance is key.....	41
2.	A strategic approach	42
3.	Strong Administration.....	42
4.	Cultural Tradition.....	42
B.	Other models that were referenced in this study.....	43
1.	The British de-centralization experience	43
2.	The Union of Ontario Indians	44
C.	Think tanks and key respondent interviews.	45
	People surveyed for this project.....	48
	Bibliography	52

Foreword

This foreword was prepared by the Aboriginal Housing Committee for British Columbia (AHC-BC) to provide additional context to this report. This report was commissioned by the AHC-BC using a research team consisting of Ray Gerow, Chris Robertson, John McBride and Mike Berry who worked under the umbrella of the Aboriginal Business Development Centre in Prince George, BC. The AHC-BC would like to thank the research team for their persistence on carrying out what ended up being a relatively difficult task. And finally AHC-BC would like to provide the disclaimer that the views in this report are the findings of the research team and may or may not be shared by the AHC-BC or others.

AHC-BC is a partnership of First Nations, Canada Mortgage and Housing Corporation (CMHC) and Indian and Northern Affairs Canada (INAC) representatives with the mandate, “to provide advice on operations and strategies to improve aboriginal housing in BC and assist with their implementation.” AHC-BC believes that transferring governance and management of aboriginal housing programs to aboriginal control has broad support and is something that will happen over the next few years. This belief is supported by commitments made through the recent: National Aboriginal Housing Initiative; full transfer of off-reserve housing management to the Aboriginal Housing Management Association of BC (with associated federal and provincial funding commitments); New Relationships initiative; and Transformative Change Accord. Each of these initiatives signals incremental commitments and actions towards transferring control of aboriginal housing.

However there are still numerous uncertainties about if and how the on-reserve portion of this overall transfer can happen. Administering on-reserve housing is extremely difficult and complex – some of the factors causing this complexity and difficulty are listed below.

- a. On-reserve housing does not have support legislation – particularly when it comes to renting or leasing. Off-reserve aboriginal housing organizations use residential tenancy legislation which provides both the housing provider and the tenant with enforceable protections and remedies.

- b. The communal nature of ownership on-reserve means that individuals cannot use their property as collateral. This means that individuals cannot secure personal mortgages without some type of guarantee. These guarantees are almost exclusively provided by the Band government through a Ministerial guarantee through INAC. This makes it extremely difficult for individuals to develop a strong sense of ownership and responsibility towards their houses.
- c. Administration of on-reserve housing is very complex but there are no administrative support funds allocated to this important function, and many Band administrations simply do not have access to experienced staff. This means that management of this valuable asset is often done off the side of someone's desk and that person often does not have the necessary skills for the job.
- d. Many communities have a strong desire for sovereignty but also recognize the need for strength in numbers. Contemporary First Nations governing systems are also relatively new and inexperienced. These factors (plus many others) foster dynamic and ever-changing political and administrative groupings among many First Nations communities.

These factors (plus many others) mean that it will be the task of designing and implementing an on-reserve aboriginal housing authority will be very complex and require a great deal of developing understanding and discussion with the range of BC First Nations communities. Key findings in this report support this view in the conclusion that while BC First Nations agree that aboriginal controlled housing authorities are a good idea, overall BC First Nations capacity to engage in informed discussions and providing informed input is limited.

The research team recommends that the appropriate way to initialize this education and capacity development process is to initiate pilot projects. AHC-BC also generally agrees with this recommendation and will continue work with the various housing agencies to promote continued work on defining what these pilots might look like and how to implement them. AHC-BC is continuing discussions among itself and with others to determine the next steps in this overall process and secure the necessary resources to carry out those steps.

Aboriginal Housing Committee for BC – www.aboriginalhousing.bc.ca

Executive Summary

This report includes four models and best practices of Aboriginal Housing Authorities, identifies the surveying conducted in B.C. and provides the response of BC First Nations and government housing agency senior managers to the four models presented and to the feasibility of introducing Aboriginal Housing Authorities.

Response to the Models & Recommendations

On behalf of the Aboriginal Housing Committee for BC research was conducted in 2004 on Aboriginal Housing Authorities in Canada, U.S., New Zealand and Australia. Four distinct models were profiled and presented to BC First Nations leaders and housing experts, and government housing agency senior managers, through focus groups and interviews.

Summarized below is the input and direction from those surveyed on key issues and opportunities related to Aboriginal Housing Authorities.

1. Is an Aboriginal housing authority needed in B.C.?
Yes, Aboriginal control over housing is essential. This is not a choice.
2. If so, what model would best address the B.C. issues?
The most popular models were the regional model and the tribal council model, where tribal councils function well. However, most were uncertain about the most appropriate model since there was so little experience with housing authorities and their function.
3. Is it politically feasible?
Yes, it is politically feasible if housing isn't "downloaded" on First Nations, and the needed resources are provided.
4. What is the current capacity to operate a housing authority?

Little capacity exists. Time and support are needed to develop the expertise. This would take 2 to 3 years.

5. How would you implement such an authority?
Educate about housing authorities, enter a dialogue with the communities, and listen to what they say. Many reinforced the idea that the communities need to take responsibility for addressing housing issues. They said, “Don’t take the communities out of it.”
6. What preparations could be made to ensure a smooth transition?
Prepare government agencies for an extraordinary effort to partner with First Nations to establish housing authorities.

Recommendations

Based on the feedback to the four models and the discussion of current issues and opportunities in BC, our team has five recommendations for the Aboriginal Housing Committee of B.C.:

1. Two or three demonstration projects be funded in BC First Nations should be invited to identify partner First Nations and make application to establish a housing authority.
Inviting interested Nations to participate will avoid efforts to “shoehorn” nations into groups they are reluctant to join.
2. The type of housing authority and the functions it fulfills should be tailored to the housing priorities in the particular region it serves and determined by the group of Nations making application.
3. The demonstration projects should be viewed as opportunities for learning.
Setting up authorities with motivated and skilled Nations will create the best conditions for learning about authorities and establishing patterns of success.
4. A provincial committee should be established to oversee the demonstration projects, with a responsibility to ensure access to required resources.

5. An application process be outlined that identifies application guidelines, criteria for eligibility of Aboriginal organizations, criteria for evaluation of proposals, and proposal writing information support.

Acknowledgments

The authors, on behalf of the Aboriginal Housing Committee of B.C., would like to thank the following nations and organizations for their sharing of information. Without their kind and generous assistance a proper study of housing authorities would not have been possible. The spirit of helping one another with our challenges is a strength Aboriginal people bring to our mutual quest for self-reliance.

We acknowledge:

- The North Thompson Indian Band, B.C.
- The Bay of Quinte Mohawk Housing Authority, Ontario
- The Navajo Housing Authority, Arizona
- The Salish Kootenai Housing Authority, Montana
- The Housing Authority of the Cherokee Nation, Oklahoma
- U.S. Housing and Urban Development, National and Regional Offices
- The Aboriginal Housing Board of the State of Victoria, Australia

We also thank the leaders, housing managers, and senior government agency managers who involved themselves in the debate and put forward their best ideas for addressing Aboriginal housing issues in B. C.

Rationale for the Recommendations

A. What are we trying to fix?

The challenges of housing on-reserve are known only too well by housing coordinators and leaders in First Nations communities. They are described in many reports, including RCAP, the Auditor General's Report of 2003, and the Aboriginal Housing Strategy for B.C. survey. Not only are these housing challenges similar across the province and the country, they are also much the same in U.S. and Australian Aboriginal communities. The challenges reflected in the reports and surveys are:

- long waiting lists for housing
- overcrowding of existing housing
- 40% of Native housing stock in Canada sub-standard
- not enough money provided for housing development
- the housing doesn't last as long as it should
- a sense of entitlement that undermines a sense of ownership
- significant numbers of clients/members delinquent in housing payments
- political interference in housing administration
- access to housing program information
- complicating legislation (Bill C-31) and court decision (Corbiere)

Much effort has been invested in trying to remedy these very difficult issues and little gain has been realized using the existing partnership of federal agencies and their program funding approach. The prospect of a booming younger demographic represented by an annual growth rate of 3% (which translates into the doubling of the Aboriginal population every 24 years) means these problems are probably going to be more difficult. It is clear we can't go on doing the same things in the same way or First Nations housing will clearly worsen.

B. What is a housing authority?

A housing authority is an organization that has the mandate to deliver housing services such as:

- receiving federal housing funds
- granting mortgages
- conducting education and training of renters or owners
- working with clients who want to build or first qualify for a mortgage
- providing infrastructure for housing developments
- perhaps building housing
- playing a role of advocate for Aboriginal housing
- building rental units and administering the rentals

Not all housing authorities perform all of the above services. All receive federal housing funds, conduct education and training, work with clients to qualify for mortgages and play a role as advocates for Aboriginal housing. Many have found ways to establish various revolving funds that permit flexibility in financing. Some grant mortgages, and a few larger ones provide infrastructure and have their own construction capability. Housing authorities can limit their functions to their priority housing issues, and as they grow in competencies, take on additional functions.

C. What does Aboriginal control of a housing authority mean?

Aboriginal control of a housing authority means establishing a legal entity, likely controlled by a board of directors. Board members are most often representatives of the member communities, with additional members being housing experts. The board would establish priorities and hopefully hire competent management to run the authority, give them strong support, insulate them from political interference, and leave them to do their job. The board, of course, approves budgets and finds ways to save money that can be used to leverage members into ownership.

D. How might an Aboriginal housing authority make a difference?

An Aboriginal housing authority can promote economic development in First Nations communities by:

- encouraging and training Aboriginal trades people
- employing Aboriginal contractors
- centralizing purchasing
- arranging for the manufacturing of some housing components
- accumulating their own mortgage funds

Aboriginal housing authorities look for ways to keep more of the housing dollars in the communities. At present, few housing dollars circulate in the community. In most cases the cost of housing materials, the labor, and the mortgage interest, leave the community. This is considerable funds that “leak out” of the local economy. The best housing authorities have a strong economic development strategy as a central part of their mission and operation.

However, the biggest saving comes from extending the life of the average house on reserve. Through home ownership and the promotion of regular maintenance, the life of reserve housing can go from the present 18 years, to the 60 years that can reasonably be expected.

E. How can a local Aboriginal authority be better than existing authority?

How can a local Aboriginal controlled housing authority be any better than a federally based authority, with the experience and expert in delivering the complex housing services outlined above?

The American agency HUD¹ responsible for Native American housing, and the Aboriginal Housing Board of Victoria, in Australia, both involved in the decentralization of Aboriginal housing, have agreed on one thing – that the closer the service can be to the client, the more effective it becomes. The 1996 United States NAHASDA² legislation required all

¹ Housing and Urban Development

² Native American Housing Assistance and Self-Determination Act

housing monies to be block funding to Aboriginal authorities. Where there were no authorities and where the units were small, as many are in B.C., they formed groups called Umbrella Authorities. In many cases these newly formed authorities were not ready for the responsibility, but as HUD officials now say, they grew into it. After 9 years of a block funding approach in the U.S., it is generally accepted by the federal government's Native American housing directors, that Native control of Native housing has shown the best results.

At present, the two Canadian agencies with the most Aboriginal housing responsibility are based in Ottawa, some distance from the client. In the present situation, First Nations access more than a dozen housing programs to obtain their housing dollars.

F. How can we promote the understanding and introduction of Aboriginal Housing Authorities?

A dialogue, education and implementation phase should deliver the following for elements:

1. Education

First, there is a need to raise awareness of the potential of AHA's to address their housing issues, among leaders and others with responsibilities for Aboriginal housing. Suitable information pieces need to be developed that can be widely distributed by the AHC to Aboriginal leaders, housing technicians, Aboriginal organizations, government agencies and other stakeholders. This package should include the following press-ready pieces:

- a) Poster that highlights the functions and best practices of AHA's.
- b) Brochure for distribution that explains the "nuts and bolts" of AHA's and outlines their popular ideas and describes what "Aboriginal control" means
- c) Power point for presentation at formal meetings (JPPF and to AHRDA groups, that would include a 20 second sound bit from a recognized leader)
- d) Folder: that contains a fact sheets on best practices and profiles of other successful AHA's

2. Communication and dialogue on required supports

The dialogue that results from the presentation of information on AHA's will suggest specific supports that leaders and housing technicians need, to make the introduction of AHA's successful. These comments on supports should be recorded and compiled.

3. Identify existing supports for AHA's

- a) Determine the extent that existing government programs could be used to support the introduction of Aboriginal housing authorities. Describe their potential relationship to or partnership with the introduction of AHA's in B.C. The potential of these organizations and their programs should be mapped and evaluated.
- b) The role of a steering committee or "senior management committee" that can instruct government agencies and provide support for the introduction of housing authorities should be considered.

4. Proposed support program

A draft support program to facilitate the introduction of AHA's should be written and include:

a) Application Criteria

- Readiness criteria for eligibility of Aboriginal organizations
- Guidelines for application
- Criteria for evaluation of housing authority proposals

b) Proposal writing information support that could include best practice information on:

- legal information on AHA incorporation
- job descriptions
- experience and skills required for AHA operations
- operating costs
- important government relationships
- client education programs
- local house insurance plans

- local mortgage funds
- home ownership qualification funds
- programs on arrears

Summary of the Research

The Purpose

The Aboriginal Housing Committee for British Columbia asked the Aboriginal Business Development Centre team to investigate the feasibility of an Aboriginal Housing authority for British Columbia. The intent was to find a better way to deliver housing services in hopes of addressing the chronic housing issues faced by many First Nations. The purpose of this report is to identify 4 successful Aboriginal housing authority models that could be adapted in B.C., to identify the capacity for each model to address the priority issues the communities and the research identified, and determine a strategy for successfully introducing one or more models.

There are no right and wrong housing authority models. What works in the United States, Australia and in other parts of Canada, may or may not work here in British Columbia. These models are a starting point: a foundation for our discussion. They can inspire us by what they have been able to accomplish, and through their best practices, guide us to a model that will work here in B.C. Through the think tank process we challenge participants to debate the strengths and weakness they see in these models and to find one appropriate for B.C.

The Models

Each model, big or small, has its strengths and weaknesses. The housing authority that serves a band, **the single community model**, is more in touch with their members' housing needs, and understands the members' personal and family circumstances. There is great potential to educate about the responsibilities of ownership but seldom anyone to organize that education. Single communities often experience frequent turnover of an over-burdened housing coordinator, don't have an economic development strategy, and do not have the housing program expertise to make the most out of the programs available. Their relationship with the housing program information and managers is often mired in "red tape." The single community model is also open to political interference and there are usually difficulties collecting housing payments.

Housing authorities that serve several communities, **the several communities model**, are still close enough to their members to provide effective education programs, often have an economic development strategy that favors Aboriginal contractors and trades people, and may realize economies from bulk purchasing. However, they are usually not large enough to manufacture housing components or create many financing options. Unless the housing department is functioning well, it is still vulnerable to political influence.

With the **regional model**, there are many more employees and more specialization within the housing authority. This model is more likely to bring in partners like banks, and more likely to provide a variety of services to their members. Because they are big and bring in larger funds, they have more flexibility with how they spend. They are more likely to have their own mortgage programs, ownership incentives, insurance plans, construction companies, manufacturing of housing components and regionally appropriate housing designs. There are more opportunities to integrate housing with economic development. However, the size of the territory being administered means less connection with members and the need for local offices. It has to be realized that this Navajo or Cherokee grouping is culturally appropriate. Traditionally, these cultures have organized on a large group basis.

With the **provincial model**, a state or province is less connected to their members or housing clients. The administration is more distant and not as responsive to local issues. At the same time, the larger models have more housing specialists. They are beyond local political influence, can take a business approach to paying housing charges and can more easily avoid the arrears problem that can plague a smaller authority's housing cash flow. They have many opportunities to encourage Aboriginal construction labor but the benefits may not directly flow to the community developing the housing.

Best Practices

Although some models serve states while others serve single communities, the successful housing authorities all shared four “best practice” themes. First, they all have excellent training and communications for staff, community members, and those who want to become trades persons. Second, they have a long-term vision and a strategic plan to use their housing development as a key part of their economic development. Third, their successful housing programs have found creative ways to attract more capital and use their own resources to leverage more financing. The fourth factor is

experienced and competent administration that has valued on-going training for its staff, and made client or member service a priority.

Also core to a competent administration is a careful transition to an independent authority. Many of the successful authorities said it is mandatory to allow for the development of a competent staff. This in turn, helps establish a housing authority that is both independent and seen to be independent from the political arena. Because it is doing its job well it has the support, but not the interference, from the political leadership.

Each model has its examples of success. The North Thompson Band in B.C. and the Bay of Quinte Mohawks in Ontario, are examples of successful single community models. Their key strategy is a team approach. The several communities model, exemplified by the Salish Kootenai Tribal Council in Montana, depend upon a highly functioning administration. Good examples of a regional model are the Navajo in Arizona and the Cherokee in Oklahoma. They rely upon competent administrations with housing as a major focus of their well-established economic development strategies. The **provincial model** is still untested. The Australian State of Victoria is just transferring all their Aboriginal housing to their Aboriginal Housing Committee. They have established 7 local offices with Aboriginal delegates from each of the offices making up the authority. In Alberta, the First Nations Technical Service Advisory Group has launched a corporation with a for-profit arm and a not-for-profit arm. Housing will be built on off-reserve or on leased reserve land where the corporation will have control over delinquent housing payments. The for-profit arm is a business model, expected to make money and therefore attract badly needed capital for housing development.

In section D of this report, the four models are evaluated against the best practice themes outlined above. The four models are intended to stimulate discussion on what model, if any, could be applied successfully in B.C. to deal with the housing challenges faced in Aboriginal communities in this province.

The Methodology

The procedure we followed was to first research the models that other Aboriginal groups have used and found successful in addressing the issues that face Aboriginal housing in B.C. This was aided by including housing experts from Australia, the United States and Canada. In addition, the team reached out to consult housing experts in Great

Britain and in New Zealand. We exhausted every source available to us. In addition, many interviews were conducted and documents examined from a variety of housing experts.

Secondly, we brought together housing coordinators and political leaders from various regions, in a think tank/focus group format. In addition, we conducted key respondent interviews with regional leaders, expert housing managers, and senior government agency managers. These think tank/focus groups were held in: Nanaimo, Cranbrook, Nisga'a Parliament in New Aiyansh, Vancouver, Westbank, and with the Capitals Committee of INAC were presented with a power point presentation on housing authority models, and their capacity to address priority issues. The groups, as well as the individual interviews with key respondents, were asked the questions:

- Is an aboriginal housing authority needed in B.C.?
- If so, what model would best address the B.C. issues?
- Is there the political will/ is it politically feasible? and
- What is the current capacity to operate a housing authority?
- How would you implement such an authority?
- What preparations could be made to ensure a smooth transition?

This report on models and best practices, and the Power Point presentation of the models that goes with it, informed the discussion of an appropriate housing authority for BC First Nations.

Summary of the focus groups, where they were conducted, who attended and what they were asked, and comments they made, can be found in the Appendix.

Best Practices in Aboriginal Housing Authorities

It is interesting to see that successful Aboriginal housing authorities, big or small, have four common characteristics. They put a major effort into education and communication, they all have an economic development strategy, they all find creative ways to fund housing projects and they all have highly functioning housing authority administrations. No matter which model may be chosen for B.C., it is imperative that it embody the four characteristics, outlined in detail below.

Education and Communication

- excellent communications programs with housing clients to encourage them to qualify for ownership
- support of clients to do their own house design and select a house location
- unrelenting education around financial budgeting and ownership responsibility
- promote a sense of community responsibility through peer assistance, e.g. roofing parties

Economic Development Strategy

- see housing as a key part of a community economic development strategy
- collective purchasing of housing materials
- give preference to Aboriginal contractors and encourage Aboriginal trades people
- provide or facilitate training of trades people and housing inspectors
- manufacture housing components like doors, windows, log homes, and siding

Funding

- rotating mortgage funds that depend upon community members paying off before others can loan
- creative “stacking” of housing programs, often using the knowledge of program administrators
- using some of their own money to gain some flexibility in capitalizing a housing development
- introducing real estate values for housing, giving on-reserve housing value
- avoiding or minimizing delinquent housing payments
- maintenance routines to extend life of the housing

Administration

- very experienced housing authority staff
- housing authorities arms length from political sphere
- accessible program information
- partnership-type relations with government authorities
- access to a training institution for continuing training of housing authority personnel
- using smart management practices
- good client service and client feedback mechanisms
- gradual introduction of housing authority to maintain quality service
- a commitment to short term and long term planning

The following models are evaluated on the basis of each of the 4 categories of best practice outlined above.

Comparison of the models³ and their capacity to deliver on best practices

Models	Funding capacity	Economic Development Opportunities	Quality Competent Administration	Education and Communication
Single Community Model e.g. North Thompson, Pop 600	More likely limited to program funding.	Less likely to have economic development plan, some Native labor likely, not all construction by native company. Little collective purchasing likely.	A struggle to keep housing manager and to build experience and knowledge. Open to political interference – number of members in arrears is high.	Much potential but few personnel there to educate. Good team work and leadership can take advantage of small community and have positive impact on members.
Several Communities Model e.g. Salish Kootenai Montana, Pop 7,000	Block funding, program funding, and some local funds that can be used for leveraging additional funds.	Have economic development plan, Native labor and construction company, support for the trades training. Also collective purchasing is possible.	A struggle to keep good housing people. Greater specialization in aspects of housing service delivery possible. Political interference is a concern. Arrears still a problem.	Personnel available to conduct education and training of members for responsible housing behaviors. With good program change of attitudes among members is feasible.

³ Silver and Arnott's Anishinabek Housing Administration Study for CMHC, 1993, outlined three types of models that the author has built for the purposes of this project.

Models	Funding capacity	Economic Development Opportunities	Quality Competent Administration	Education and Communication
Regional Model e.g. Cherokee, Navajo & C&F Devel., Pop. 100,000-200,000	Block funding with more discretionary spending, with accumulation of local funds.	Have economic development plan, Native labor and construction company, developer capacity, manufacture of housing components and bulk purchasing.	Competent housing staff, specializing in all aspects of housing, no political interference, arrears less of a problem.	A challenge to communicate with members. Need to decentralize offices and initiate member communication programs. Difficult to educate.
Provincial Model e.g. Australia, Alberta	Block funding and discretionary spending and funding from partners who want to invest in business model.	Economic development strategy not likely to be the focus. Native construction and development, and collective purchasing should be facilitated with this model.	Transition to Native organization requires secondments of staff from previous org. The org. culture difference requires considerable adjustment. No political interference – no arrears.	A challenge to reach members. Trying to convince members is not the focus. The education does happen when the business model evicts members.

Models – Descriptions & Examples

1. The Single Community Model

a. The North Thompson Band

Population 600 – about 350 on-reserves. Total housing stock is 96 houses. All but 10 units are individually owned. They have been building housing since 1982. No specific housing department or employees.

Education and Communication

In this model there isn't enough funding to have a housing staff that might include an education and communication coordinator, or have developed a program that assists families in need to develop their budgeting skills and manage their credit rating. But the North Thompson Band has found ways through the school and other community activities, using all their contacts, to be close enough to the families that they can support them in their efforts to make housing rents or payments and maintaining housing quality.

Their philosophy is that housing is part of community life: it affects physical and mental health, education, and all aspects of community life. They keep in contact with families through the school, the band office, and everywhere there is an opportunity, to urge upon them the importance of making payments, maintaining the house, and living in a healthy manner. Lifestyle has its impact on the housing program. North Thompson Band says that the team approach is the only way their Band has been able to maintain a successful housing program.

**Economic
Development
Strategy**

The smaller the community the less likely they are to have a full time economic development officer and an economic development plan. Some small communities, like the North Thompson, are very well organized, have emphasized community planning, and have an economic strategy in place that includes housing. The Band once did the construction but now a member who employs other Band members constructs houses. When possible, development infrastructure is done by Band members. Few small communities are likely to manufacture housing products or take part in significant bulk purchasing.

Funding

Financing at North Thompson is limited to the programs available through CMHC and INAC, although some well-established Band members are able to get credit from conventional lenders. Access to program information and program managers is usually a challenge for a small community but North Thompson are fortunate to have a long-time and skilled housing person who knows the programs and people, and is in a position to take full advantage of what is available. This is not common among single communities, where it is usual to have high turnover of housing managers, replaced by inexperienced personnel.

Administration

In a typical band administration there may be one full-time housing person. This one person would be unable to deal with the myriad of housing problems that confront most bands, which often leads to a revolving door of housing managers. However, with a team approach that is used at North Thompson, many people are involved and share the load. They keep devolving policy and programming to a committee to spread the work and responsibility. If one person is trying to do the job and funding is lost, he or she is gone and the housing program falls apart.

They never write off rental housing arrears. They say they will eventually collect them all. This determined, team approach, in their small community is very effective. Community control of housing is important to North Thompson. With the full support of Chief and Council for the housing policies and guidelines, the North Thompson housing program is a success.

b. Bay of Quinte Mohawk Band

Population on-reserve is officially 2,000. Unofficially it may reach 3,500. Total Band population is 7,600.

**Communication
and Education
(no specific
program)**

All housing specialists say ownership is an important factor in changing attitudes around housing. 85% of the members of The Bay of Quinte Mohawks are home owners. Only 15% are renters.

Another important factor that supports a sense of ownership is having boundaries around your family land. The Bay of Quinte land tenure system is certificate of possession. This has helped create a much greater sense of ownership. The big advantage, according to Dan Brant, is that cultural tradition of the Mohawk has always been to have property lines that were known and identified.

Their Band is proud of their homes, and for good reason. They have built very high quality homes, larger than what the government has supported. They have promoted the energy conserving R2000 homes and now are going beyond that with the cooperation of Natural Resources Canada, CMHC and INAC. They are developing housing with 50% less energy use than the R2000 homes. They are also partnering with Natural Resources Canada to develop an eco-neighborhood of these homes. Pride in ownership is a strong foundation for any housing program.

**Economic
Development**

Bay of Quinte report that all their rental construction is done with Aboriginal labor. About 17 years ago they established an apprenticeship training program and a number of members qualified for their journeyman papers. The housing department now employs: four carpenters, four apprentices, two painters, and one electrician.

Those who build their own homes can select their own contractor. Of those, 75% are Aboriginal contractors. For large residential developments the Band would bring in an outside company to do the services, but a member would do the hook-ups.

Funding

The Band purchases at competitive prices from a lumber/ hardware store owned by a member. Housing manager Chris Maracle can't emphasize enough the importance of the housing industry to their local economic development.

From their own mortgage funds they can offer \$80,000 at a fixed rate (4.7%). It is a revolving loan fund. Now, including bank monies, there is a total of \$13 to \$14 million out in 375 mortgages. They have a total portfolio of about \$25 million in housing.

Their arrears are on par with the Canadian average. They have only had 2 or 3 foreclosures. They use the incentive if you make 11 months payments, the 12th month is free.

For additional mortgage funds for all their on-reserve construction they use the Bank of Montreal. They offer the bank a 100% loan guarantee. The waiting list for rental housing is 75. There are 25 families with mortgage applications, of which 8 or 9 will be granted. The Band is meeting the needs of those ready to own, but behind in providing rental accommodation.

In the last two years the Band has realized a real estate value for the housing. Now you can sell your house and you get your investment back, plus a profit. This allows families the mobility to start with a smaller house, buy a larger one when you have kids, and downsize as your family group shrinks. Housing experts refer to this as creating a real estate value and normalizing the buying and selling of housing.

Administration

Besides the trades people, the housing department consists of the manager, Chris Maracle, a purchase order clerk, and an assistant.

One of the vulnerabilities of housing departments in single communities is the ease in which they can be politically influenced. An arms length relationship has worked for Bay of Quinte because the mandate of the housing department is clear and the housing department is strong willed about claiming its territory. Policies and procedures are transparent. There is a point system for qualifying for housing – good credit, time on the waiting list - all results in points that help you qualify. Because the housing department is doing their job there is no reason for political involvement. If Chief and Council want to involve themselves (read interfere) the housing department will hand them the whole responsibility, headaches included. Chief and Council rubber stamp the housing department’s selection of members.

Developing partnerships, rather than adversarial relationships, is an important step towards making a housing program work. Bay of Quinte gets a lot of cooperation from government agencies because they are in the forefront of housing initiatives and provide an example to other First Nations. They are now working on a joint trust program where Chief and Council and CMHC put up equal amounts of capital. They are the pilot for that new program.

2. The Several Communities Model

a. Salish Kootenai Housing Authority (SKHA)

Membership of 7,000 with 4,000 on the Flathead Reservation, Montana. They manage 440 rental units, 160 units are pay to own over 25 years, and 40 outright mortgages. The budget is \$5.8 million U.S. and they employ 70 people. The SKHA is a non-profit organization owned and controlled by the Salish Kootenai Tribal Council.

**Education and
Communication**

Ownership is the goal. The SKHA has counselors who closely watch the rental housing. Good rental record is a way to prove the member is ready to become a home owner. If they have been able to increase their rent payments to the maximum (% of income system) they are “engaged” by counselors and are encouraged to look at ownership and make a mortgage application to the banks. If this process identifies barriers, for example their credit rating, they are encouraged to work on those. The applicant never gets a “no” but a “not yet”. When they are ready the SKHA will help them identify some land and assist them with a house design.

**Economic
Development
Strategy**

There are some 20 companies owned by Native contractors who work for many departments of the Salish Kootenai Tribal Council, besides the Housing Authority. 3 to 5 are bondable house contractors who are able to get money from the bank. All contractors use 100% Native crews. For the larger projects they call in Native contractors from other areas of Montana and Eastern Washington. The only trades directly employed by SKHA are 2, 2 person crews who do emergency maintenance calls.

SKHA have a central purchasing agreement with General Electric to buy appliances in bulk. They also buy bulk for the Tribe’s water and sewer infrastructure. In all their housing construction “specs” they specify and buy-in-bulk housing components like fixtures, doors and windows. They have a warehouse in which they store these.

Funding

The amount of money received from Housing and Urban Development (HUD), the American CMHC, is based on a complex formula that is computed on the basis of community population, numbers on the waiting list and the greatest need for housing maintenance and repair. According to legislation enacted in 1998, each Tribally Designated Housing Entity (TDHE) receives block funding. The Salish Kootenai Housing Authority (SKHA) is a TDHE and receives this block funding. Besides the block funding there are program monies that can be applied for. All the HUD programs that are available to the non-Natives are also available to the Native Americans.

In addition, SKHA receive tax credits. The State of Montana gets \$2 million tax credits/year. Non-profits apply for them; sell to a “partner” who has a federal tax liability. The partner gets tax relief and the SKHA get 70 to 80 cents on the dollar. These are an important source of funds that are used to leverage mortgage money to build additional housing.

The SKHA has down payment assist money to increase eligibility of perspective buyers. They also have a home ownership plan that after 15 years the housing can be purchased from the SKHA by occupants for well below market.

Administration

SKHA began in the mid 60’s thru HUD, and developed with strong leadership and a good set of policies and procedures. By late 80’s and early 90’s the SKHA became independent and in 1998 they became the TDHA and began to receive block funding. “Our strengths,” says Jason Adams, Director of SKHA, “is that we have supportive leadership at the Tribal Council, we have learned from our mistakes, we have sound policies and procedures, we have a good staff, and we have a Tribal Council that does not interfere with our work and allows us to enforce our policies and protect the housing that we have.”

Adams says, “One of the reasons we are independent is that we have a highly competent staff. There is no reason for the Tribal Council to get involved. It is very important that you must phase in a housing authority. You can’t expect to have the capacity. You have to develop capacity.”

The SKHA managers are long time employees. The Native American Indian Housing Council has a training program that has trained a lot of the SKHA personnel. A manager may take 10 courses over 2 to 3 years on tax credits, funding, environmental issues, and other topics. The Tribe has begun to ask the SKHA to hire university degrees but Jason Adams says much of what is needed in a housing authority is experience, not degrees.

b. Umbrellas

Although many bands in B.C. belong to Tribal Councils, many do not. Non-affiliated communities in the U.S. have formed umbrella housing authorities. Following, are two examples.

United Tribes of Southern Puget Sound⁴

United Tribes of Southern Puget Sound Umbrella Housing Authority includes four tribes with a total population of 1700. The four tribes are: Hoh, (150 members) Shoalwater (200 enrolled), Skokomish (850 enrolled), and Nisqually (500 enrolled). Each tribe elects 2 representatives to the housing committee. Together, they are a Tribally Designated Housing Entity and are legally able to receive funding from Housing and Urban Development (HUD).

They meet monthly and set policy and guidelines. They report they have a good working relationship with one another. The advantages gained from this umbrella structure are efficiencies in administration – they have a staff of 12 to 13 people, who are familiar with the HUD programs and people. They receive block funding from HUD and because of their umbrella; they have some flexibility with what they do with their funds.

Alaska Umbrella Housing Authorities⁵

Previous to the NAHASDA⁶ 1996, there were 230 tribes in 12 Native regions in the State of Alaska. When they transferred in 1996 from the 12 regions to block funding to each of the tribes, there was no one with housing expertise in the villages. There was no provision for experts in accounting, contract management, and occupancy policies. Also, the villages are very low population so the housing allocation was small and didn't provide funding flexibility.

⁴ The North West Region Housing and Urban Development office in Seattle, Washington.

⁵ David Vought, Native American Program Specialist, HUD, Office of Native American Programs, Anchorage, Alaska

⁶ Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)

It made sense for small tribes to form an umbrella, share administration costs and arrange to transport materials to build 6 houses, rather than one house. They opted to join a series of villages together under an “umbrella housing authority.” The umbrellas may have 6, 12, or as many as 20 small tribes who work together.

Although the tribes are now doing much of the housing contracting themselves and putting a percentage of their block funding aside in a development pool, there are still major problems. The cost of providing services, constructing housing and maintaining the rental housing stock in remote areas is very high. One solution being tried by the Native leadership and HUD officials is to encourage the housing clients to make the jump from rental to ownership. This is supported by making the rental subsidy a mortgage helper. Throughout more remote areas in Alaska they are staging ownership summits where recipients are coming together with leaders to talk about ownership responsibility.

A second initiative has been undertaken by Alaska’s senior Senator. Because the smaller umbrella units are not working, and can’t meet today’s demands for housing let alone the much larger demands that will be made by a growing population, the Senator is now in favor of regionalization. At this time a regional approach is being studied.

Dave Vought of HUD in Anchorage says, “The most important ingredient in a successful housing program is organizational stability. Turnover in the housing portfolio does not build capacity. Political stability is the second most important step.” This statement is consistent with all the research that the authors have uncovered.

3. The Regional Model

a. The Housing Authority of the Cherokee Nation⁷

The Cherokee population living in the 14 counties in Northeastern Oklahoma is approximately 140,000. The Housing Authority of the Cherokee Nation (HACN) employs 256, located at four different locations. The employees are 98% Native American. The block funding budget is \$26 million/year, which is augmented with program funds and tax credits.

⁷ Interview with Lisa Trice-Turtle, Information Officer, Housing Authority of the Cherokee Nation - March 30/04

Cherokee mission statement: The purpose of the Housing Authority is to provide decent, safe, and sanitary housing to low-income residents living within the boundaries of the old Cherokee Nation who cannot otherwise afford such housing.

**Education and
Communication**

The Housing Authority of the Cherokee Nation has emphasized the importance of education and communications with their constituents. They also have a strong orientation to member education and offer a variety of courses. Every home buyer gets a 3 to 4 hour course on home ownership. There is a career orientation course that is now being offered to all Housing Authority occupants.

Prior to decentralization HACN operated a Department of Social Services that counseled residents on homeownership, job skills, and cultural activities. This department dissolved in 2001 with the decentralization and the functions were transferred to Cherokee Nation. These programs are still available but not through the Housing Authority.

There are other services that are available through the decentralized HACN offices. The clients can:

- apply for eligibility
- receive information on various housing programs
- apply for mortgage monies

Education programs for clients include:

- understanding home ownership
- managing a family budget and credit rating
- maintaining housing

The local offices also have the authority to grant mortgages, let construction contracts, supervise construction, inspect housing, and promote Aboriginal contractors and workers.

**Economic
Development
Strategy**

As in most Native communities, the lack of information among Cherokee members about personal finance and credit is a serious issue. The HACN has access to the Fannie Mae Foundation and First Nations Development Institute's "*Building Native Communities: Financial Skills for Families*," a financial literacy curriculum developed specifically for American Indian families. The curriculum is a unique tool to help Native people build on their own knowledge and develop personal financial skills while embracing Native traditions and values.

The HACN communications policy is to provide its participants/applicants with the best possible service. Employees are expected to treat participants/applicants in a courteous, respectful manner at all times. The Housing Authority employs a public relations officer to support this policy.

Housing development and construction is done through a bidding process. The Tribal Employee Rights Office (TERO) offers 10% leeway for Native contractors. Almost all of the construction is done by Native workers and Native construction companies.

The current budget includes:

- \$1.6 million in construction of 35 new rental units
- \$7.6 million in construction of 94 new homeownership units
- \$5.5 million in rehab of homes

In addition, 3 complexes of 40 units each of elderly housing have been recently built. This represents a significant amount of economic activity in the Cherokee territory.

Funding

The amount of block funding from HUD is based on a complex formula that is contracted out to the University of Illinois. Each year it is computed on the basis of community population, numbers on the waiting list and the greatest need for housing maintenance and repair. This system replaces a competitive system whereby the big and well organized tribes were able to acquire more than their fair share.

The budget, which is compiled in a cooperative effort between the Housing Authority and the Cherokee Nation, amounts to \$26 million (U.S.). In addition, they also can apply for program funding as well as tax credit funds through the Oklahoma Housing agency.

The HACN offers its members “Title VI” – 30 year mortgages at 4%. Housing payments are based on income. Members are now able to draw on a loan fund that totals \$50 million, as a result of a partnership with Bank One, Fannie Mae, and HUD’s Title VI Loan Guarantee Program.

There is also a home improvement program available to members.

Administration

The Board of Commissioners of the Housing Authority is composed of 5 members who have been appointed by the Chief and approved by the Tribal Council. HACN personnel emphasize the importance of arms length from the political authority. The HACN has been in existence since 1966. It has established itself as a very capable organization. The average length of employment in the organization is 9 years. The HACN states the competency of the staff and the well-run organization is its strength.

The Housing Authority of the Cherokee Nation has Area Offices in each of 4 locations and one central office. At these area offices members can: make application, determine eligibility, acquire housing, construct housing using Aboriginal contractors, inspect housing and maintain housing. Establishment of the area offices has facilitated the distribution of information and services to the members.

The organizational departmental structure is as follows:

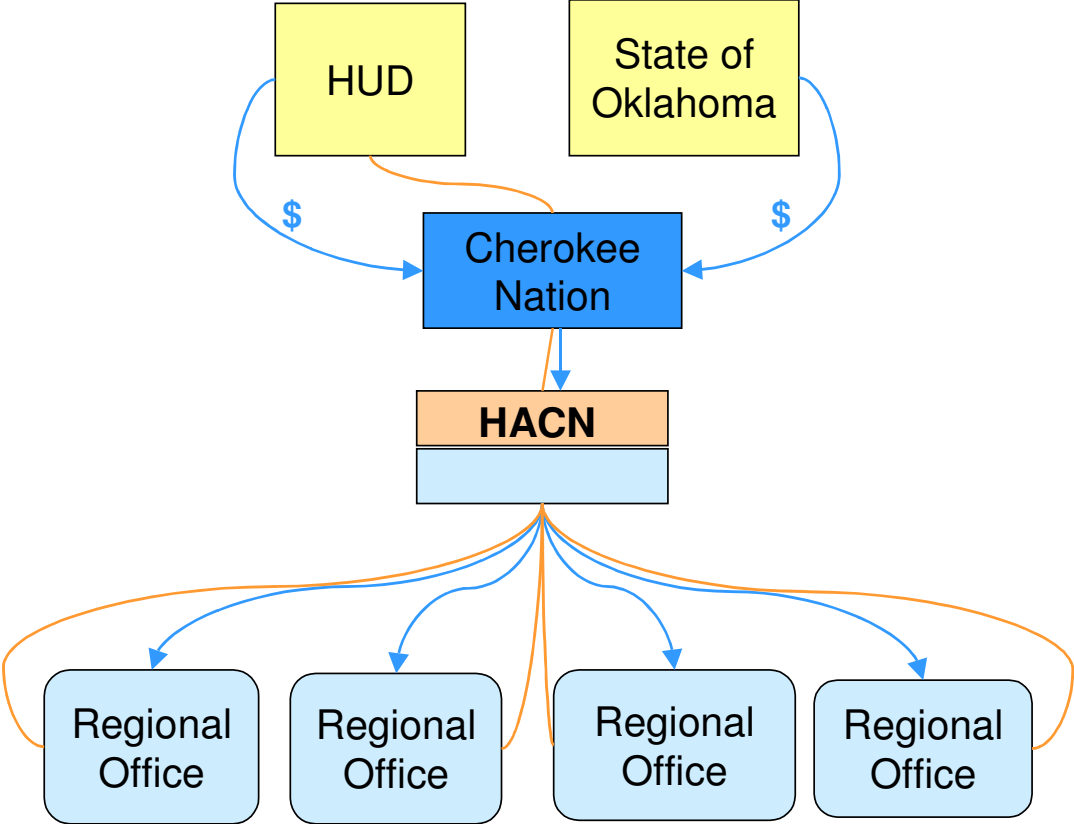
- The Executive Department consists of the Executive Director, Deputy Director, Human Resources, Finance, Loans, and Quality Assurance.
- The Administration Department consists of the following departments: Contracts, Facilities, Insurance, Safety & Risk Management, and the Print Shop.

The strengths of the HACN are:

- the organization functions very well
- they have a 1 year and a 5 year plan that means their goals and objectives for each year are clear and realized
- communications are a focus of the organization
- consistency of service from the central office to the area offices is good and the manager treats them all the same
- Community involvement is a strong value – they stress they are building homes for a community. If someone needs a roof – the community supplies the labor and the authority supplies the materials. They are encouraging self-help and offering the opportunity for sweat equity

Following the lead of Cherokee Nation Principal Chief Smith, the HACN is a very customer oriented organization. Recent customer satisfaction surveys that cover the communications with clients from application to move in, found there has been an overall dissatisfaction rate of zero! The survey confirmed that the members have a perception they have been treated fairly through the process.

Regional Model



b. Navajo Housing Authority (NHA)

Navajo Slogan “**Hooghan – centre of family growth, strength and beauty**”

The Navajo population is approximately 250,000 members, living in 110 communities on the Navajo Reservation. This area is served by 15 local housing offices and 3 resident management organizations. The budget is \$175,652,776 U.S. The NHA has 339 full time employees – 99% Navajo, and the average length of employment is 7 years.

Education and Communication

It is possible at the Navajo Housing Authority local offices to: inquire about housing eligibility, obtain details on various housing programs, and apply for mortgage monies. The local offices also deliver courses for clients on:

- understanding home ownership
- managing the family budget and credit rating
- maintaining housing

The emphasis on education and communication with the housing clients is a theme that runs through all the successful models we have examined. With all sized communities it is apparent how important it is to educate residents. The local offices of the NHA sponsor courses:

- about home maintenance responsibility to make the housing stock last longer
- to promote a sense of ownership
- to support families that have difficulty budgeting and making payments

The NHA main access to educate and communicate with the client is through the 15 local offices and the 3 resident management corporations. That might seem to give sufficient access but when you consider the Navajo are spread over 110 communities and 3 states you can appreciate that an even greater connection might be desirable.

Currently the NHA is encouraging homebuyers and tenants to form resident organizations. There are about 133 of these now, some are active but most are inactive. The goal of NHA is to support these organizations to become resident management corporations (RMC). These RMCs would assume overall management and operations of housing activities at the local level. RMCs are non-profit organizations governed by a Board of Directors, usually comprised of local housing residents. The Four Corners Regional Resident Corporation, under a sub agreement with the NHA, provides training and technical assistance to set up these RMCs so residents can become self reliant.

The following existing programs reflect the NHA's efforts to transfer responsibility for housing.

With the homeownership program, families complete a mutual help occupancy agreement (MHOA). This confirms they are responsible to maintain the housing unit, make monthly housing payments, and participate in an annual re-certification and annual inspection. Housing payments include an administrative fee and monthly equity payment account (MEPA) payment. MEPA funds may be used for betterment and additions. Included in the homeownership program are policies on homeownership admission, occupancy, collection, termination and grievance policy.

With the public rental program, families sign a rental agreement, make monthly rental housing payments and participate in an annual recertification and annual inspection. NHA is responsible to maintain the housing units. The public rental program targets very low income families. There is no MEPA payment. Policies deal with low rent admission, occupancy, collection, termination and grievance policy.

Homeownership counselor – Each housing management office (15) has a homeownership counselor that provides education and presentations to all homebuyers, tenants and homeowners. There are a number of curriculum modules that are implemented. Modules focus on home budgeting, basic home maintenance, and other topics.

**Economic
Development
Strategy**

There are also efforts to incorporate cultural practices to deal with housing issues. Under the crime prevention program, field offices can incorporate eligible youth and family activities that promote awareness and preservation of cultural activities. Activities include, but are not limited to the following: traditional sweats, traditional teachings, storytelling, some Navajo ceremonies, lectures, workshops, and speakers.

Local offices not only conduct housing inspections and perform maintenance; they promote Aboriginal contractors and workers and help establish spin-off businesses that will keep housing development monies in the community. The Navajo goal is to re-circulate the housing development monies 10 times!

The preventive and extraordinary maintenance services are provided by the NHA for public rental units. This includes dwelling unit repairs, floor rehabilitation, erosion control, window repair or replacement, interior and/or exterior painting, roof and fascia repair, handicapped accessibility, and rain gutter and splash block.

Another NHA program, “Betterment and Addition” includes: fencing repair, security lights, carpet replacement, driveways, office and shop additions, wood stoves installation, door replacement, landscaping and other eligible assistance.

The NHA is large enough that it has great flexibility in what it is allowed to do with its HUD funding. One venture, owned by NHA and Navajo Nation Economic Development, is Southwest Cabinets. Southwest employs 30 workers, most of whom are Navajo members from off-reserve. All but 2 are Native. Southwest is projecting for 2003 revenues of \$1,625,000 and profits of \$175,000 (U.S.) They have a customer satisfaction rate of 91%.

Funding

The NHA has 3 basic programs: a mortgage program, a rental housing program and a lease to own program. Besides that there is a new mortgage assistance program for families who are eligible for financial assistance through a private lender.

In addition to the \$168,267,225, received from HUD, the Navajo were able to generate another \$7,386,000. Budget expenses included:

Housing maintenance program	\$79,596,272
Other programs	\$96,056,504
Staff costs	\$13,575,983

Administration

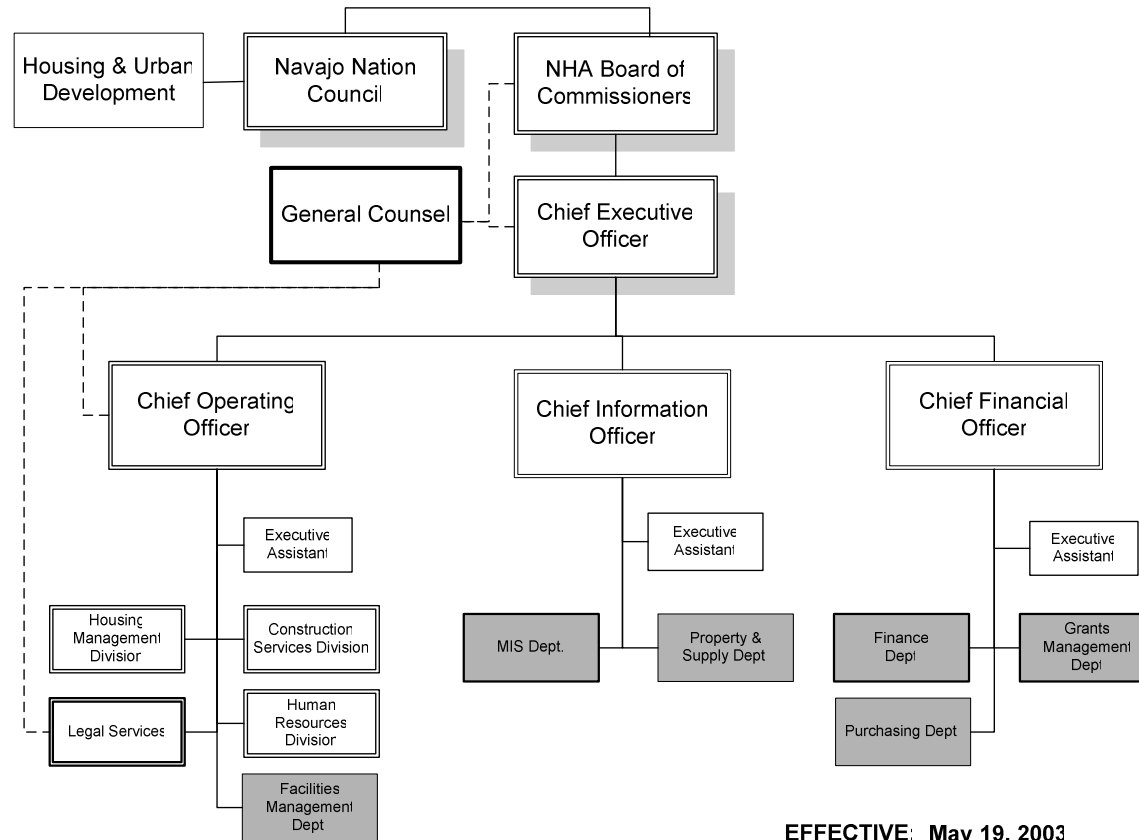
The Navajo Housing Authority's mission statement is, "The NHA meets the needs of the Navajo Nation by providing affordable quality homes, professional management services, and promoting economic growth.

The governance structure of the NHA is a non-profit organization owned and controlled by the Navajo Nation. The Board of Commissioners of the NHA is composed of 8 members who have been appointed by Navajo Nation Government Services Committee. There are 5 agencies of the Navajo Nation and each agency is represented. Since the Navaho Nation covers a large land base there are also tenant representatives from each state- New Mexico, Arizona, and Utah.

The organizational structure of the Navajo Housing Authority consists of 4 Chief Officers as indicated by the following organizational structure.

NAVAJO HOUSING AUTHORITY

ORGANIZATIONAL STRUCTURE



EFFECTIVE: **May 19, 2003**
 APPROVED: **May 7, 2003**
 UPDATED: **November 17, 2003**

The Navajo Housing Authority has a page long vision and mission statement, with 9 guiding principles. The principles are about “people excellence, quality service, improving housing and community environment, and promoting economic growth. But principle #2 is “Pride in NHA”, and states in part, “Speak with pride about the NHA when dealing with the general public, tribal offices and governmental affiliations, and fellow employees...demonstrate pride in the services offered by the NHA.” The Navajo have reason to be proud of their organization, but it is an important note to all of us that supporting our organizations is an important ingredient in their success. The Guiding Principles are posted on the Navajo web site.

Other programs of the NHA

Relocation and Renovation Assistance Program: Temporary housing assistance is provided for families that are required to vacate their housing unit due to major renovations. Relocation assistance may include rent payments, utility payments above normal payments, related moving expenses, and transportation.

Crime Prevention Services: This program replaced the drug elimination program. The purpose is to reduce crime by developing partnerships with the Navajo Nation Law Enforcement Services, establishing neighborhood watch programs, increase alcohol and drug awareness and prevention, support youth and family activities, and other related activities. Eligible projects include streetlights, speed bumps, street signs, and security services.

Special Projects Program: This initiative will address housing issues and needs for specific population groups including the disabled, elderly, veterans, youth and others. Currently, efforts are being made to have NHA comply with federal laws relating to people with disabilities. The Navajo Nation Veteran Affairs Office is also working to establish housing service programs.

Section 8 Voucher Program: Temporary housing assistance is provided for Navajo families residing off the reservation in private rental units. This program enables families to seek permanent housing, pursue an education; access needed medical services and other related needs. At any one time in a month, about 70 to 80 families are assisted. The waiting list is above 100 to 150 families.

Management Improvement Program (ended September 30, 2003): This short-term initiative was to implement an automated, centralized management tracking system for application intake, eligibility determination, renovation assistance, monitor, control duplication, etc. This initiative required that HMO staff have a good knowledge and application of computers.

Quality Assurance: The Housing Management Division Central Office will hire a quality assurance specialist. This individual will monitor and establish corrective action strategies to assure complete and up-to-date homebuyer and tenant files, compliance with policies and enhance customer service.

c. Child and Family Welfare Model

Although it is not a housing authority model, the devolution of child welfare from the Ministry of Children and Families to the Aboriginal Child and Family Services does offer a mode that may have some interesting parallels. The Tsawwassen meeting that took place in 2002 was attended by leaders from the First Nations Summit (Child Welfare Committee), Union of BC Indian Chiefs, United Native Nations, Métis Provincial Council of BC, Bands, Tribal Councils and key service delivery organizations.

According to a statement issued from this meeting, it was important for those attending to agree on a way to assert Aboriginal peoples' inherent authority over the lives of children and families.

The following points and similarities may be interesting:

- this model has already been negotiated (the Tsawwassen Accord) and is well on its way to implementation
- the model includes a careful transition to allow for capacity building to take place
- The capacity building is laid out in a manual entitled "Aboriginal Operational and Practice Standards and Indicators." Such a manual may be necessary for the transition to an Aboriginal Housing Authority.
- the Accord includes both on and off-reserve Aboriginals

The vision statement of the Fraser Region Authority says, the Authority will represent all Aboriginal peoples in the Fraser Region, both on and off reserve, respecting their cultures and traditions, in the process of developing an Aboriginal Authority.

It goes on to say, they want to develop an Authority based on Aboriginal principles, values and traditions, while developing accountability and evaluation structures that promote services which produce measurable results. There are 5 regions parallel to health regions in the province. Each region will have its own Authority. The transition began 2 years ago and is expected to take another 2 years to build capacity.

4. Provincial or State Model

a. Provincial Aboriginal Council

This Australian model has some parallels to the current B.C. situation. There is an Aboriginal Advisory Board to a regional authority in the State of Victoria (like CMHC and INAC in B.C.). In the State of Victoria, the Aboriginal Housing Board of Victoria has collaborated with the State government on a strategic plan that transfers in 4 stages, the ownership of the rental housing stock to the Board.

In 2000 the Board instituted a strategic planning process designed to convert the organization from an advisory agency into a property and tenancy management business. This would be operated on a commercial basis providing affordable, accessible and appropriate rental housing to Indigenous Victorians on a sustainable basis.

This plan set out key tasks and milestones involving the transformation of the Board into an agency that could progressively take over control of the tenancy and property management roles and, eventually assume full ownership. Government funding flows are to be adjusted to reflect the responsibilities assumed through this transfer process. In the first instance, staff from the Victoria State Office of Housing will be progressively seconded to the Board as it assumes the specified tasks.

Governance

a) Structure

The Board is a company limited by guarantee and has no share capital and declares no dividend. If the company is wound up the liability of the 8 directors is limited to \$50 each. It produces a public annual report and audited set of financial statements annually, in accordance with the Corporations law. The Board is not required to report formally to the State Parliament.

The Board operates with a regional structure of seven regions:

- Melbourne metropolitan
- Westernport
- Gippsland
- Barwon Glenelg
- Central Highlands Wimmera
- Loddon Mallee
- Goulburn Murray

Each region is represented by (at least) 1 Director who, with the local Board staff, takes the lead in carrying out the functions noted above within his or her region.

The administrative or organizational structure of the Board is presented overleaf. (This structure is the new one to be introduced in July 2004). In addition to the 8 elected directors, the state government will appoint 2, 1 with legal skills, the other with financial skills. This anticipates the future full transfer of stock to AHBV ownership and management, in line with the Board strategic plan – see below.

The **Aboriginal Housing Services Unit** is co-located with the AHBV and is staffed by the Office of Housing to administer the Aboriginal rental housing program. The Unit has Aboriginal housing services officers working in each region. There is close communication and cooperation between AHBV and AHSU (at both head office and regional level) in the delivery of the program to Indigenous tenants.

In other words, it might be said that the current situation is that a stock of around 1,400 public rental dwellings is managed in tandem by the state government (through its AHSU in the OOH) and the AHBV targeted at eligible Indigenous tenants. But that stock is owned by the former. The major aim of the Board and government is to move to a situation and structure that allows the orderly transfer of full ownership and control to the AHBV, within a set of agreed conditions and timetable, as discussed below.

b) Representation

The Board elects 8 directors, 1 each from the 6 non-metropolitan regions and 2 for metropolitan Melbourne. Any Indigenous person over 18 years who has lived for over a year in the region, who is not disqualified for reasons such as having a criminal record or being in rental arrears, is eligible to be nominated for a director's position. Voting eligibility is determined on the same grounds.

The term of election for a director is 4 years. Half of the Board stands down at each election. (In past years all 8 directors stood down and all Board positions were put to election at the one time.) The position of Director is voluntary; only travel and related expenses are met from Board resources.

The electoral system used for Director's positions is 'first-past-the-post'. Voting takes place at a range of local Indigenous community organizations through the state. A call for nominations is widely advertised through newsletters, posters and flyers late in the year and elections held in February of the following year.

b. Alberta Model

The First Nations Technical Service Advisory Group (FNTSAG) was set up 7 years ago to deal with the devolution of technical services from INAC. The Board is made up of the engineering and technical service advisors for Alberta First Nations. They deal with policy questions like housing inspections and sewage and water treatment programs.

They say that the non-collection of rents has sunk Aboriginal housing in over \$100 million of debt in Alberta. Most of the debt is from the CMHC Sect. 95 on-reserve rental scheme. The problem is greater than the \$100 million. One complication that results from non-payment of rents is that many First Nations end up making housing payments out of Band funds. This represents additional debt and the hardship being transferred to other portfolios. Most agree that third party collecting of housing payments is an important step to take. The Advisory Group is looking for some way to build housing and not lose more money.

The Advisory Group's response was to launch an organization in which it is optional for First Nations to join. The organization has both a not-for-profit and for-profit development corporation. The not-for-profit corporation would undertake the development of housing for ownership or rental. The housing would be built on lease, freehold or Certificate of Possession land. In the event of non payment of a mortgage or delinquent rent, the occupant would be evicted.

This model is not for everyone

A separate corporation has been established to develop for-profit housing. This arm of the organization seeks either land to build on or funds for construction from participating First Nations, or other investors. The First Nations would provide the land or funds as an investment. This housing may be built near or in a major urban centre or on leased reserve land. In either case, a business model would be followed. If mortgage payments or rent were not paid the occupant would be evicted. This for-profit corporation has the big advantage of attracting new money for Aboriginal housing. Already the Alberta Real Estate Board has indicated they will invest in this venture.

Another attraction for the participating First Nation is to provide housing for off-reserve members. If the First Nation had land or purchased land in an urban area, they could build housing and give preference to their off-reserve members.

Since the Corbiere decision to allow off-reserve voting, there is a greater inclination to address the challenge of off-reserve housing.

Creating real estate value

Another goal of the Advisory Group is to support the development of a resale value for the housing. They believe by creating a resale value it would be an incentive for owners to see the housing as an asset and their maintenance of it as an investment. Developing a sense of housing being preserved for the next generation will support better maintenance of housing stock. Some leaders say that by creating real estate values for the on-reserve housing market, it would make it possible to buy a small house when you are young, sell it for a larger house when you have a family, and sell again for a smaller unit when you are in your senior years. This would “normalize” the housing situation. This is commonly referred to as introducing the housing to the real estate market.

An Alberta Chief’s conference 3 years ago stood on the principle that treaties provided for the right to housing. This position does not support the establishment of an Aboriginal housing authority that would take over responsibility for Aboriginal housing. Creating a plan that gives the option of First Nations to participate, if they have the money or land, seems to be one of the few ways to take the initiative in Alberta.

Appendix

A. Research reveals success factors the same

The North American research indicates the characteristics of success of Aboriginal housing authorities are similar to the success factors for Aboriginal economic development that have been established over the last decade.

They are:

- good governance
- a strategic approach
- strong administration and separation of housing from the political realm
- culturally appropriate solutions to problems that arise

1. Governance is key

“If a First Nation has a strong governance system in place, the ability to run a housing program is inherent.” Mirium Jorgenson, a senior member of the Harvard Project team, in her 2000 graduate thesis “History Lesson for HUD and Tribes,” suggests there are two types of governance that make a difference in the performance of the housing authorities in the U.S. The first is the legal governance to back up the need to collect rents and keep out of the reach of the politicians, and the second is the political governance, the leadership of the politicians to support the housing authority to do what it needs to do.

Daniel J. Brant, in his 2000 report “Successful Housing in First Nation Communities,” echoes Jorgensen’s point of view when he says, “If the governance is in place, the rest follows.” One such example is the much awarded Bay of Quinte Mohawk housing program which attributes its success to the leadership and support of Chief and Council. The Cherokee Housing Authority credits the Chief’s leadership with the Authority’s success.

2. A strategic approach

The HUD requirement to complete a housing plan for a 1 year and a 5 year plan, has introduced a solid strategic approach which the Housing Authority for the Cherokee Nation credits with solid performance. “With good planning it is never a question of what you should do next. It makes us very productive,” says Lisa Trice-Turtle, manager customer service/community/quality assurance with the Cherokee Nation. Both the Cherokee and the Navajo Housing Authorities see housing as a key strategy of their economic development. The Cherokee give preference to Native American contractors. The Navajo have a set of Guiding Principles that guide their Housing Authority. Principle #9 states that housing should,

Contribute to the Navajo Nation economic base through the development and renovation activities by employing Navajo construction workforce and extending contracts, subcontracts and purchase to Navajo-owned businesses, with the overall long-range goal to turn over the NAHASDA (federal government) funds at least ten times on the Navajo Nation.

3. Strong Administration

Strong administration, meaning competent and well-led administration, is emphasized by all the successful housing authorities within and outside the United States. Strong administration, backed by the political leadership in the Tribal Council, gives the appearance that the housing authority is well run, without political interference, and their decisions should be respected. Successful housing authorities such as the Salish Kootenai Housing Authority, Flathead Reservation, Montana, stress the importance of long-time employees, with continuing training and cross-training, and promotion within the system. Competent staff that are running a client responsive and transparent administration give clients a reason to trust that housing is being administered in a fair manner. Strong administration is the most effective way of separating housing from the political realm.

4. Cultural Tradition

The inspiration to solve housing problems can be found in traditional culture. The Cherokee are carrying on a tradition of self-help and community ownership to battle the lack of capital to build and the low level of responsibility some take

towards the housing. Their cultural tradition was one of helping one another with housing. Now when there are 5 houses under construction, a crew of volunteers will be rallied to put on the roofs. This reduces costs but more importantly, according to Information Officer Lisa Trice-Turtle, it creates a sense that the community owns the housing.

The Navajo are using a variety of cultural practices to reach out to youth and create a more responsible attitude towards Navajo housing. But the Navajo slogan, “Hooghan – Centre of Family Growth, Strength and Beauty,” expresses the spiritual importance of housing to the Navajo.

Other initiatives in other cultures include building housing in a circle, and building housing in family groupings.

B. Other models that were referenced in this study

1. The British de-centralization experience

In 1981 over 100 British housing authorities de-centralized council housing services to local offices. Their intent was to counter the “over-bureaucratic, inefficient and unresponsive” housing authority, and their goals were:

- better service
- improved responsiveness and accessibility
- increased tenant involvement
- better and more relevant jobs for housing staff

The results of the British de-centralization offer a few lessons. De-centralization was positive where:

- there was a focus on better service (where there was a grander, more revolutionary strategy of democratization, the results were often disappointing)
- agencies researched other decentralization projects and networked with other agencies
- agencies make links with other services as well as with community economic development strategies and co-operative organizations

- the measurement of success was consumer-focused studies rather than statistical analysis

The British experience underlined the importance of clarifying objectives and emphasizing the need for training and organizational development. A new and “radical” culture requires commitment over an extended period to be successful.

2. The Union of Ontario Indians⁸

The Union of Ontario Indians identified four requirements: autonomy of First Nations governments, accountability to first Nation membership, need to develop partnership for regional coordination, and need to develop long-term stable housing policy supported by sufficient administrative infrastructure. They also identified five options for improving the financial foundation for housing.

1. increase capital spending available for housing by 25% over the next 3 years
2. decrease the average cost/housing unit by 15% from 2001 levels
3. create 1,000 sustainable jobs in the construction industry in First Nations in Ontario by 2004
4. retain 50% of annual housing dollars for re-circulation by 2004
5. double the average life expectancy of housing on First Nations in Ontario – from 17 to 34 years

⁸ Silver, B. and Arnott, J. Research Report: Anishinabek Housing Administration Study” an external research program, for the Union of Ontario Indians. CMHC 1993.

C. Think tanks⁹ and key respondent interviews.

1. Think tank sessions

Before the think tank date, the participants were supplied with a power point presentation that framed the questions and issues. If requested, we also supplied them before hand with a written report on the best practices and details of the models presented. The full report was handed out to each think tank participant. The participants were encouraged to contact us as after the session if they had additional thoughts on the topics discussed.

We held think tank sessions with:

- a. Nisga'a four villages (both leadership and housing experts) (21)
- b. Nanaimo, with southern Vancouver Island First Nations (6)
- c. Cranbrook, with leaders and housing people (7)
- d. Okanagan Nation Alliance, housing people (6)
- e. Vancouver, with agency managers and urban Aboriginal managers (11)
- f. With the Capitals Committee (7)

A total of 58 people participated.

The questions we asked:

1. Is an Aboriginal housing authority needed in B.C.?
2. If so, what model would best address the B.C. issues?
3. Is it politically feasible?
4. What is the current capacity to operate a housing authority?
5. How would you implement such an authority?
6. What preparations could be made to ensure a smooth transition?

⁹ The think tank strategy: In discussions with our team members and after consulting with the B.C. Aboriginal Housing Committee, we changed the emphasis from “focus group” to “think tank.” By using the think tank term we believe we broadened the appeal of the process by advertising for participants to come and share ideas rather than express preferences.

Comments that were made:

“The communities have to be at the centre of the changes.”

“The communities need to be the authority... We don’t need an authority: we need a strategy.”

“The process is difficult, especially for the smaller, more isolated bands. They need more help than anyone.”

“Dealing with political interference is the biggest priority. This affects the arrears and contributes to the turnover in housing coordinators, which affects the access to programs and people.”

“We need a strategy, not an authority. Let the community be the authority.”

“There is no change without engaging the community at a real level.”

“Whatever model we use, it needs to be dynamic – able to change if not working.”

“It looks like they want to dump the problem on us.”

“wider consultation is needed.”

“Housing deterioration is a major problem... House life should be extended.”

On models: “set priorities then select model.”

“Whatever model is adopted, bulk purchasing and establishing regulations/standards can be coordinated with provincial level expertise.”

“A regional office would work well to:

1. Assist with the process:
 - a. equal access across B.C. to programs,
 - b. construction quality consistency,
 - c. easier access to program funds so you can plan
2. introduce policy development on arrears, tenancy contracts, etc.
3. homeowner insurance for everyone
4. education and training on:
 - a. basic maintenance training for families
 - b. training maintenance people

- c. how to deal with mould – work with families
- 5. capital – could share information on preferred interest rates, but it would be up to the chief & council to decide on where to get capital. Open mortgages (you could pay down anytime without penalty) would help reinforce sense of ownership.
- 6. don't take on arrears. The communities need to take responsibility for these.”

“Economic development: The decision on who should build housing is up to the locals to determine.”

“We need to ask the people in the region what their priorities are and the authority should be designed around delivering those priorities.”

Summary of what think tank participants said

Think tank location	Aboriginal Authority?	Which Model ?	Capacity to operate?	Priority issues ?	Politically Feasible ?	Number of participants
Vancouver	Yes	regional	25%		Yes	11
Cranbrook	yes	Tribal council (regional)	?	Capital/ arrears	Yes	7
Okanagan Nation Alliance	yes	Tribal council (Regional)	2-3 years	Political interference	Yes	6
Nanaimo	?/yes	regional	Take 2-3 years	Access to program Application process	?/yes	6
Sto:lo	yes	regional	2-3 years	Access to programs Application process	Yes	2
Nisga'a	yes	Tribal council	Yes	Access to capital	yes	21

2. Interviews with key respondents

Key interviews were conducted in person or over the phone. The questions asked were:

1. Is an Aboriginal housing authority needed in B.C.?
2. If so, what model would best address the B.C. issues?
3. Is it politically feasible?
4. What is the current capacity to operate a housing authority?
5. How would you implement such an authority?
6. What preparations could be made to ensure a smooth transition?

Comments that were made by key personnel:

“Don’t dump housing on us”

“Deal with backlog first”

“Need to see what a housing authority looks like first, before supporting the idea”

People surveyed for this project

The following Leaders and Managers participated in the Think Tanks or were contacted and interviewed on the subject of Aboriginal housing authorities in BC. Those who were surveyed via a think tank, are indicated by “**TT**” following their name. Those interviewed by phone are so marked, and those who were personally interviewed are so indicated.

a) First Nation leadership and managers

- Les Clayton Nisga’a Nation **TT**
- Brian Tait Nisga’a Nation **TT**
- Herb George Chair, First Nations Governance Centre **phone**
- Ed John First Nations Summit **personal interview**
- Sophie Pierre Ktunaxa Nation **TT**
- Chief Stewart Phillip Union of BC Indian Chiefs **Phone June 15th**
- Shawn Atleo BC AFN Regional Chief **Personal interview June 9th**
- Doug Kelly **personal interview June 9th**

- Chief Wayne Morris Tsartlip Nation **TT**
- Marcie Peters Sto:Lo Nation **Personal interview, June 17th**
- Ruth Williams All Nations Trust Company **Phone, June 18th**
- Shirley Ross Prophet River Band **personal interview June 17**
- Leanne Carter Doig River First Nation **personal interview June 14**
- Edie Bigelow Halfway River First Nation **personal interview June 14**

b) Government agency representatives June 7th

- Nelson Merrizi, General Manager CMHC,
BC and Yukon Region **TT**
- Sheila Jackson Indian Northern Affairs Canada **TT**
- Ken McDonald Indian Northern Affairs Canada **TT**
- Peter Mazey Health Canada **TT**
- David Martin Health Canada **TT**
- Dennis Wardman Health Canada **TT**

c) Urban Aboriginal housing representatives June 7th

- Conrad Desjarlais Metis Provincial Council **TT**
- Tyler Ducharme Vancouver Métis Community Association **TT**
- David Seymour M'akola Housing **TT**
- David Eddy Vancouver Native Housing Society **TT**

d) Capitals committee members June 22nd

- Jeneen Roberts Cowichan Tribes **TT**
- Brenda Thomas Saik'uz **TT**
- Ray Fosbery Westbank **TT**

- Vickie Thomas Columbia Lake **TT**
- David Crosby Skidegate **TT**
- Kenny Sam member at large **TT**
- Danny Watts member at large **TT**

Think tank session locations and participants

A total of 56 people participated in six think tank sessions held in:

- Nisga'a Nation: 19 participants, both leadership and housing experts:
 Tina Bolton, Rebecca Angus, Bert Mercer, Cecil Mercer, Wayne Tait,
 Robert Stewart, John Stevens, Les Clayton, Irene Sequin, Donna Hill, Karla Doolan, Emily Stevens, Brian Tait, Nelson Clayton, Jeanette Costello, Gerald Robinson, Craig McKay , Horace Stevens , E.S. Clark
- Nanaimo: 6 participants from both leadership and housing experts: June 9th
 John Rice, Sylvia Joseph, Peter Aleck, Jeneen Roberts, Sylvia Olsen, Chief Wayne Morris
- Cranbrook, Ktunaxa Kinbasket Tribal Council: June 10th, 7 participants, both leadership and housing experts:
 Terry White, Vicki Thomas, Sophie Pierre, Rachel Sebastian, Lucille Shovar, Colleen Maracle, Lorne Shovar.
- Okanagan Nation Alliance: June 16th, 6 participants, all housing people:
 Hyrum Peterson, Marnie Kruger, Bobbi Watts, Darlene Fosbery, Keith Crow, and Tony Baptiste
- Vancouver: 11 agency participants including urban Aboriginal housing representatives: June 7th
 - Cindy Lewis – Musqueam Housing Coordinator
 - Conrad Desjarlais - Metis Provincial Council
 - Tyler Ducharme - Vancouver Metis Community Association
 - David Seymour - M'akola Housing

- David Eddy - Vancouver Native Housing Society
- Vancouver: 7 participants from INAC's Capitals Committee, June 22nd
 - Jeneen Roberts - Cowichan Tribes
 - Brenda Thomas - Saik'uz
 - Ray Fosbery - Westbank
 - Vikie Thomas - Columbia Lake
 - David Crosby - Skidegate
 - Kenny Sam, - member at large
 - Danny Watts - member at large

Bibliography

Brant, Daniel J., "A report on Community Case Studies: successful housing in First Nation Communities," October 2000. CMHC, Ottawa.

"Building Communities: First Nations Building Environmentally Sustainable Housing," CMHC. 2002

CMHC, "Management Training Programs," Prepared for CMHC by: Neegan Burnside Engineering and Environmental Ltd. Marcelle Gareau, Senior Researcher.

"Setting Our Sights High: Community Housing Models in First Nations Communities," INAC – no date.

Stephen Cornell, Catherine Curtis, and Miriam Jorgensen. "The Concept of Governance and its Implications for First Nations" A Report to the British Columbia Regional Vice-Chief, Assembly of First Nations

Cole, Ian. "The Decentralization of Housing Services," Sheffield City Polytechnic. 1988

Drake, Madeline. "Europe and 1992: A Handbook for Local Housing Authorities," Institute of Housing. 1992.

Cherokee Housing Authority web site, April 16, 2004.

Green, Morgan. "Building Communities: First Nations Best Practices for healthy Housing and Sustainable Community Development." CMHC. 2001

Silver, B. and Arnott, J. Research Report: Anishinabek Housing Administration Study" an external research program, for the Union of Ontario Indians. CMHC 1993.

Public Housing Authorities: an Overview, CMHC 1991.

Nunavut Housing Corporation, Business Plan 2001-2002

“Communications and Information Transfer Strategy for Aboriginal Groups.” Poirier Communications, March 2000.

Web Pages:

Housing Authority of the Cherokee Nation - <http://www.hacn.org/Default.aspx?tabid=158&def=privacy>

Navajo Housing Authority - <http://www.hooghan.org/>

Salish Kootenai Housing Authority - <http://www.skha.org/>