

**Aboriginal People and Housing: an  
exploration of the perceptions of Saskatoon  
Habitat for Humanity**

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**A Bridges and Foundations:CURA Project**

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## **Preface – Katriona Hanna**

The summer of 2001 would end up being a changing point in my life. I was finished my Bachelor of Science degree and was eagerly anticipating starting graduate studies in the fall. I had made a decision early in the year that I would take the summer of 2001 and experience new things. I started training for triathlons, spent time with my grandparents, and went to Alaska. This trip to Alaska was no ordinary trip; I went as part of a group through the Habitat for Humanity International Global Village Trip. I had never done any volunteering with Habitat, in fact the only way I had heard of them was on TV and then through their web site. The thought of volunteering with strangers in a place I had always wanted to see piqued my curiosity. I flew out of Saskatoon mid June, nervous and excited. I was the first one to arrive in Anchorage. Over a three-day span, twenty-one other volunteers arrived from all over the United States; I was the only Canadian. We immediately established friendships and wonderful relationships that I will cherish for a lifetime. We spent twelve out of the fourteen days on the build site. I had absolutely no construction experience; I latched on to one of the more knowledgeable volunteers rather quickly and learned more than I could have ever imagined. These lessons were far beyond hammers and radial arm saws. I saw people of all walks of life, all ages in their old jeans and beat up t-shirts sweat, bleed, smile, and laugh as we worked daily for ten to thirteen hours to build a house; no, we built a home. It was as if we had all become members of the family whose house we were helping to build. Being the only Canadian, I felt determined to educate my fellow Americans on Canadian culture, language, and ways of life, and they taught me about the American way. Somewhere between sleeping on a hard church floor, those darn earthquake walls, Alaskan countryside, crooked towel racks, twenty four hours of daylight, and the constant laughter, I caught it, I caught Habititis.

A few of the volunteers from the Global Village crew were the same age that I was. They told me stories about their College Campus Chapters. I decided that upon my return to Saskatoon I was going to set up a Campus Chapter of Habitat for Humanity (HFH) at the University of Saskatchewan. The Habititis kept growing inside of me, the spark turned into a flame and the flame into passion. The Campus Chapter began its third successful year in September; I am a three year veteran of the Saskatoon Habitat for Humanity (SHFH) Board of Directors and am celebrating six months on the SHFH Executive. To say that HFH is a part of me is an understatement. I have seen the miracles it can do for people. I am not just speaking of

those families that benefit from the program; the volunteers also feel its power. This is a power that exists in the hearts of its volunteers, people who offer their time and labor to help others. It is a power that comes through those who are selfless enough to care. I guess that hard work, love for others, and a belief in the organization are the symptoms of my Habititis, something that has been tested and modified throughout this study, but it still exists and I am not looking for a cure, not yet.

## **Executive Summary**

Saskatoon Habitat for Humanity (SHFH) has been in existence since 1991 and has built or renovated 20 homes in that time span. Out of the 20 families that live in those homes, only 3 are of Aboriginal descent, a number that is not representative of the population in need. This study explored the perceptions that Aboriginal people, as well as representatives from other housing organizations and people within SHFH, have of SHFH. Perceptions were obtained via written responses and one on one interviews with participants. Interviews were transcribed and the data was analyzed and interpreted. Through this data, programmatic and organizational barriers and enablers were identified. Recommendations were made to help remove the barriers and encourage the practices that resulted in the identified enablers.

Participants identified aspects of SHFH that they felt helped Aboriginal people benefit from the program. These include, but are not limited to: 500 hours of sweat equity, employment requirement, thorough application process, and community building. These aspects, as well as other aspects are explained in detail in the results section of the report. Several of the enablers were also identified as barriers, depending on the point of view from which they were taken.

Participants also identified aspects of SHFH that they felt hindered Aboriginal people from benefiting from the program. Examples of some of the barriers include: insufficient advertising efforts by SHFH, image of SHFH as a “white” organization, lack of Aboriginal representation on the SHFH Board of Directors, and the intimidating look of the SHFH homes. These barriers, as well as others are explained in detail in the results section of the report.

The following recommendations are made to the Board of Directors:

1. Obtain adequate Aboriginal representation on the Board of Directors. This may be in the form of an Aboriginal advisory committee, or representatives from other Aboriginal housing or social organizations such as: White Buffalo Youth Lodge, Sask Native Rentals, Central Urban Metis Federation Inc (CUMFI), Saskatoon Tribal Council (STC), Federation of Saskatchewan Indian Nation (FSIN), and the Metis Nation of Saskatchewan.
2. Conduct community meetings to provide information about the program to the public in areas where there is a higher proportion of low-income families. Invite SHFH families to come and describe their experiences.

3. Increase the types and amounts of advertising. Include mediums that are literacy friendly and more commonly encountered such as television or radio.
4. Continue to support the ReStore and their close ties to the community.
5. Explore different designs for the houses to fit the neighbourhoods in which they are to be built.
6. Explore different methods for building, such as renovation and refurbishment.
7. Explore different types of housing to be built, such as townhouses or multi unit dwellings to accommodate families who do not meet the lower ends of SHFH's financial requirements.
8. Continue with the required homeownership classes. Introduce maintenance/repair workshops and explore the possibility of partnering with other housing organizations to administer these workshops, for example Quint.
9. Develop partnerships with other Aboriginal housing organizations, such as CUMFI, Sask Native Rentals, Cress Housing etc.



## **Introduction**

Saskatoon Habitat for Humanity (SHFH) came into existence in 1991 and since then has built or renovated twenty homes. However, only three of the twenty houses (15%) have been built for and with families of Aboriginal descent. In 1995, it was estimated that the poverty rate among Aboriginal people in Saskatoon was 64.9% (Saskatchewan Indian Institute of Technologies, 2000). Between 20%-50% of the homeless population are urban Aboriginal people (Walker, 2003). The lack of Aboriginal families representing and benefiting from Habitat for Humanity's programs has been experienced in many cities across Canada. This study explored the Aboriginal community's perceptions of the SHFH and examined specific aspects of the organization that act as either enabler or barrier to Aboriginal families in becoming beneficiaries of the program.

There were four main objectives and two secondary objectives for this project. The main objectives were:

- explore and describe the perceptions that Aboriginal families have of Habitat for Humanity in Saskatoon,
- identify specific organizational or programmatic aspects of Habitat for Humanity that act as barriers to Aboriginal families becoming home owners through the organization,
- identify specific organizational or programmatic aspects of Habitat for Humanity that act as enablers to Aboriginal families becoming home owners through the organization,
- compare the organizational or programmatic approaches of Habitat for Humanity with those of other organizations providing low-income housing.

The secondary or long-term objectives of the research are:

- increase the numbers of Aboriginal families receiving housing through the Saskatoon Habitat for Humanity Affiliate and other National Habitat for Humanity Affiliates,
- improve the relationship between Habitat for Humanity and the Aboriginal Community by removing the programmatic and organizational barriers and strengthening the enablers of that relationship.

Two sets of participants were recruited in the study. The first set were representatives from different housing organizations including: SHFH, City of Saskatoon, Saskatoon Housing Initiatives Partnership, and Quint Economic Development. The second set of participants were

Aboriginal people who either had gone through a housing organization to own their homes or had experiences with housing organizations in Saskatoon. Data was collected via writing or in-depth interviews.

The results from this study were used to form recommendations to SHFH to help remove some of the programmatic and organizational barriers and support enablers that had been identified.

## **1.0 Literature Review**

### **1.1 Introduction**

The Canadian Fact Book on Poverty indicates that some of the highest poverty rates in Canada are found within the Aboriginal population (Ross, Scott, & Smith, 2000). Affordable, available and appropriate housing is difficult to find in Canada, and even more so among the growing urban Aboriginal population (Goldring, 2000). Across Canada, many housing organizations exist to assist low-income families in finding decent, affordable housing. One organization is Habitat for Humanity, which has set out to help low-income families become homeowners. Literature reviewed for the study explored several areas including: low-income housing, homelessness, social housing in Saskatoon, poverty in Canada, urban Aboriginal people and housing, Habitat for Humanity, and the City of Saskatoon. Homelessness and poverty are also defined in this section to help the reader understand what they constitute. The following section summarizes that review.

### **1.2 Canada**

Although an increased awareness of a housing crisis in Canada exists, many Canadians still live in substandard housing (Bryant, 2003). The housing crisis is evident throughout the country (Bryant, 2003) and is characterized by a low national vacancy rate, a lack of available and affordable housing as well as increased rental costs (Government of Canada, 2002). Urban Aboriginal people are an increasing population in Canadian cities (Helin, 2002), especially in western Canadian cities (Graham & Peters, 2002; Hanselmann, 2001) and are among the many Canadians who have been affected by the housing crisis (Walker, 2003). This is one reason for a high rate of homelessness in Aboriginal people in Canada's urban centres (Hanselmann, 2001).

#### **1.2.1 Canada's Urban Strategy: A Summary**

In an attempt to deal with the current housing crisis, the Government of Canada has invested in several initiatives. One of these initiatives, The Prime Minister's Caucus Task Force on Urban Issues, created a Canadian blueprint for action in 2002. Affordable housing was identified as one of three priority programs. A national affordable housing program was seen as necessary for several reasons. These include a low national vacancy rate as well as increased rental costs and low availability of affordable homes to low-to-middle income earners. Recommendations were made outlining the need for housing among the urban Aboriginal

population: “Consider targeting initiatives in urban areas that include: giving special consideration to the critical need for housing among the urban [A]boriginal community” (Government of Canada, 2002, p. 13). These recommendations included reviewing the policy and planning process for the funding of urban Aboriginal programs, as well as partnering with other Aboriginal government and community groups to seek out ways to lower poverty levels, expand the number of affordable housing units and to provide employment opportunities to urban Aboriginal people (Government of Canada, 2002).

### **1.3 Effects of Housing**

The World Health Organization’s *Ottawa Charter for Health Promotion* acknowledges shelter as a basic necessity for health. Inadequate housing is associated with an increased number of infectious diseases, mental health problems, and other chronic health conditions (Bryant, 2003; City of Saskatoon, 2001). Housing also affects other determinants of health such as early childhood development, food security, education, and recreation (Bryant, 2003).

Housing is more than just a place to live; it is a place where individuals and families can actively participate as members of society. Many problems may occur, for both the individual and society, if this stability is not in place. School absenteeism, police involvement, and the lack of further education and employment are some of the individual problems that may occur. The cost to society can include neighbourhood decline, increased economic segregation, social exclusion, and concentrations of poverty. It is therefore widely acknowledged that increased attention to housing is required to decrease the negative costs to society (Bryant, 2003; City of Saskatoon, 2001; Hanselmann, 2001; Mawby, 2001).

#### **1.4.1 Defining Poverty**

Many different ways of measuring poverty exist in Canada because the government has no official definition of poverty. Different organizations and agencies throughout Canada define poverty in different ways (Ross et al., 2000). One of the most popular measurements, and the measurement used by Habitat for Humanity Canada, is Statistics Canada Low Income Cut-Offs (LICO). These cut-offs are not used to measure poverty; rather they are used to recommend an income cut-off that suggests those below it live in “strained circumstances” (Ross et al., 2000, p. 14). This cut off is based on a calculation devised by Statistics Canada indicating that if a family is, on average, spending more than 70% of its income on three essential areas (food, clothing, and shelter) then they are living in strained circumstances. These cut-off levels vary with the

number of family members and also distinguish between rural and urban communities (Ross et al., 2000).

#### **1.4.2 Defining Homelessness**

Defining homelessness has become a challenge to those working in the housing sector. Within the past several years a few definitions have become popular in an attempt to define homelessness, although they do vary depending on organization and location. The city of Saskatoon has two definitions, which are similar to those of Toronto, Edmonton, Ottawa, Montreal, and Surrey (Goldring, 2000). They are a) absolute homelessness, individuals who visibly lack shelter, and b) relative homelessness, which can be broken down into two different categories. The first category is the hidden homeless individuals living in substandard housing, or living in temporary situations with family, friends, or in shelters due to the lack of a permanent home. The second category includes those at risk of becoming homeless - individuals at risk because of poverty, inadequate housing conditions, or crisis situations, and individuals who are paying more than 50% of their income on rent (City of Saskatoon, 2001).

#### **1.5 Urban Aboriginal People**

The number of Aboriginal people in urban areas is increasing in Canada (City of Saskatoon, 2001; Hanselmann, 2001; Helin, 2002; Walker, 2003). According to the 1996 census, Saskatoon was fourth in Canada's twelve largest urban Aboriginal communities, including Victoria, Vancouver, Calgary, Edmonton, Regina, Prince Albert, Winnipeg, Thunder Bay, Toronto, Ottawa-Hull, and Montreal (Government of Manitoba, 2002). These increased numbers can be associated with poor housing conditions on reserves, as well as increased employment and economic opportunities in urban areas. Cultural, social, and economic challenges exist for urban Aboriginal people and are listed in many of the articles reviewed in this review (Hanselmann, 2001; Walker, 2003). Upon examination of rural and urban Aboriginal people, the urban Aboriginal population is much more diverse than that of the rural Aboriginal populations because the urban community is made up of several different rural communities, including First Nations, Inuit, and Metis. The co-existence of several Aboriginal cultures leads to new identities and cultures (Walker, 2003).

Aboriginal people can also be characterized by their high mobility compared to the non-Aboriginal urban population of Canada (City of Saskatoon, 2001; Government of Manitoba,

2002; Graham & Peters, 2002; United Native Nations Society, 2001; Walker, 2003). This mobility is especially high in the urban Aboriginal population living in major metropolitan centres and is similar among the different Aboriginal cultures (Graham & Peters, 2002; Walker, 2003). The housing issue is one of the reasons cited for the high mobility; ties to rural areas or reserves are also frequently cited. These ties are seen as important in defining cultural identities (Graham & Peters, 2002).

### **1.5.1 Urban Aboriginal Housing**

Urban Aboriginal people make up 20% to 50% of the total homeless population (Walker, 2003). The poverty rate among Aboriginal people compared to that of non-Aboriginal people is 43.4% (19.3% nationwide). When these poverty rates are broken down by province, Saskatchewan has the highest Aboriginal poverty rate of 53.1% compared with the non-Aboriginal poverty rate of 15.5% (Ross et al., 2000). High poverty and homelessness rates among the Aboriginal population point to the necessity for action on this issue. One suggestion offered for addressing the housing crisis is to engage urban Aboriginal people in low-income housing initiatives (Walker, 2003).

When exploring issues in an Aboriginal context, one must remember that: “any analysis that does not account for the historical and present day structural inequalities that influence Aboriginal peoples is prey to error” (United Native Nations Society, 2001, p. 3). The effects of colonization and alienation must be included in an exploration of Aboriginal circumstances. Before colonization, Aboriginal people had their own political, economic, and social ways, and after the treaties, wars, and settlements, the lives of Aboriginal people were changed forever. The mistreatment of Aboriginal people by the government and other organizations has left a sense of mistrust and, among many other effects, has resulted in high poverty rates, unemployment, and homelessness (United Native Nations Society, 2001). Although this topic is very important in Aboriginal research, it is beyond the scope of this particular study.

The percentage of Aboriginal people who own their own dwelling is 44% compared to 71% for the non-Aboriginal population with most of the owned homes being on reserve for the Aboriginal population. Aboriginal people who live off-reserve are more likely to live in rental places rather than own their own homes (United Native Nations Society, 2001).

### **1.5.2 Aboriginal People's Barriers to Housing**

Several barriers have been identified for Aboriginal people in obtaining decent and affordable housing and accessing programs. These barriers cover a wide range of issues, and although some have been identified, surely more exist. It should be noted that these barriers have been identified specifically as barriers for Aboriginal people and are distinct from the barriers that exist for non-Aboriginal people.

One barrier that has been identified is discrimination (United Native Nations Society, 2001; Walker, 2003). This refers to the discrimination that occurs when Aboriginal people try to obtain housing. Examples have been documented to show that landlords will claim that a vacant suite or house is occupied when an Aboriginal person or family is interested in renting the dwelling, thus discriminating against them (CMHC, 2002b; Walker, 2003). Discrimination limits success in attaining adequate and affordable housing (City of Saskatoon, 2001; United Native Nations Society, 2001; Walker, 2003). Research in Canada has focused on discrimination in access to housing and in the rental sector (CMHC, 2002b). To date there have been no studies done in Canada on discrimination in purchasing housing or mortgage lending (CMHC, 2002b).

Another barrier that has been identified is accessibility to social programs (Kaminawaish, Matson, & Mastin, 2001; Walker, 2003). An unwillingness of Aboriginal people to access services stems from a lack of understanding of the Aboriginal culture within organizations and programs. If people do not feel understood culturally they are less likely to access a program (Kaminawaish et al., 2001).

The strong connections between urban and rural or reserve living can also be seen as a barrier to obtaining adequate urban housing (Walker, 2003). This creates high mobility between urban areas and rural or reserve areas which can decrease the ability to access affordable and available housing (City of Saskatoon, 2001; CMHC, 2001b, 2002a; Government of Manitoba, 2002; Walker, 2003). Mobility also affects service agencies. Problems include difficulties in tracking clientele, estimating service demand, and preparing appropriate budgets, plans, and policies (CMHC, 2002a). Increased mobility within cities is attributed to housing issues such as affordability, quality, and housing needs (CMHC, 2001b). Employment opportunities and education are generally responsible for mobility between cities (CMHC, 2001b).

Racial harassment has been cited by many authors as another barrier within the area of urban Aboriginal housing (City of Saskatoon, 2001; Helin, 2002; United Native Nations Society,

2001; Walker, 2003). In one example, a person placed herself in a neighbourhood in Winnipeg because she felt it would act as a refuge to her family from the racial harassment experienced in other neighbourhoods. She picked the neighbourhood in spite of vacant and boarded up houses and sex trade workers (Walker, 2003). In order to escape racism, the family settled for inadequate housing and a less secure neighbourhood.

Finally, the battle that Aboriginal people have fought in order to have the right to determine their own affairs, including urban self-determination or self-government, has been seen as another barrier to accessing programming. Within the context of urban Aboriginal low-income housing, this right to self-determination needs to be recognized through programming (Walker, 2003). Self-determination is seen as representation and participation in the organization that they are attempting to access. If an Aboriginal person feels that the available program is not run in a manner with which they are comfortable, they are less likely to access that program (Kaminawaish et al., 2001).

## **1.6 Approaches to Housing**

Many low-income housing organizations use different approaches or models to housing including a community centered approach and a co-operative model. The design of houses and neighbourhoods also affects the houses that organizations build.

### **1.6.1 Community Centred Approach**

Inadequate socioeconomic programs cause the marginalization of Aboriginal people to continue, which results in poverty and homelessness (United Native Nations Society, 2001). One popular and successful method of creating adequate socioeconomic programs is through a community centered model (City of Saskatoon, 2001; Hanselmann, 2001; Kaminawaish et al., 2001; Mawby, 2001; Pitt, 2003; Walker, 2003). This model allows for and requires the inclusion of the members of the community in which the housing program exists. By including those people who will be directly benefiting from the program some of the obstacles normally faced when accessing the program are eliminated (Kaminawaish et al., 2001; Walker, 2003). For instance, in designing a program with help and input from Aboriginal people within a low-income Aboriginal dominated community (the intended users of the program), there is an increased chance that they will use the program because they feel comfortable and have a sense of ownership over the program. This decreases the possibility of discrimination and increases the accessibility of the program (Kaminawaish et al., 2001). The community centered model

also reflects Aboriginal self-determination as Aboriginal people have an active role in the program development (Walker, 2003).

This community centered approach has been adopted by the City of Saskatoon (City of Saskatoon, 2001; Hanselmann, 2001; Mawby, 2001). Saskatoon is one of two western cities that has adopted this approach in dealing with Aboriginal homelessness (Hanselmann, 2001).

### **1.6.2 Co-operative Model**

Housing co-ops are a variation of the community centered approach in that they are community based and require the involvement of all of those that benefit from the program. Housing co-ops are organizations in which the tenants democratically manage and control their houses (Confederation of Co-operative Housing, 2000b). Individual members do not own their own homes; instead, the housing assets are owned by all of the co-op members (Co-operative Housing Federation of Canada & Rooftops, 2003). There are different kinds of housing co-ops. These include ownership housing co-ops, tenant management organizations, self-build co-ops, short life co-ops, and tenant-controlled housing associations. Co-operatives are based on five different values: equity, equality, responsibility, democracy, and solidarity (Confederation of Co-operative Housing, 2000a). Members of the co-op establish policies and deal with budgeting through an elected Board of Directors (Co-operative Housing Federation of Canada & Rooftops, 2003).

Housing co-operatives are attractive to many housing organizations because of the opportunity to empower the co-op members. Moreover, co-ops are credited with supplying affordable housing to Canadian families and enabling community-based non-profit organizations to build and manage their own housing (Confederation of Co-operative Housing, 2000b; Co-operative Housing Federation of Canada & Rooftops, 2003). Evidence exists that co-op participation helps to break the cycle of poverty by encouraging members to use the skills they have learned in the co-op to paid employment (Co-operative Housing Federation of Canada & Rooftops, 2003).

### **1.6.3 Neighbourhood Planning and Design**

The plan and design of the neighbourhoods can affect housing organizations that build their own houses. Different models of neighbourhood design exist. Two that are reviewed in this document are, new urbanism, or traditional neighbourhood development (TND), and conventional suburban development (CSD) (New Urban News, 2001). There are three key

features of the TND: a variety of available dwellings, such as apartments, row housing, single units grouped together; a connected network of streets, which are relatively narrow and shaded by trees; and parking lots and garages that can be accessed by alleys (Mehak, 2002; New Urban News, 2001). The CSD also has three key features: housing subdivisions; different housing types built in separate sections; spread out, low density, wider streets; and use of cul-de-sacs (New Urban News, 2001).

In Saskatoon, both models of neighbourhood design are used. The inner city neighbourhoods are more of a TND design and CSD style subdivisions are found in other areas of the city. The majority of SHFH's houses have been located within a CSD and the housing design therefore reflects the surrounding neighbourhood. In areas with a TND, SHFH homes do not necessarily match the surrounding neighbourhood.

### **1.7 Housing Organization Practices**

A section of the literature reviewed some of the challenges and successes in providing affordable housing. Two aspects that will be reviewed are partnerships and the relationship between community organizations and disadvantaged groups.

#### **1.7.1 Partnerships**

In a study done to identify successful, affordable housing projects, partnerships were identified as a key component in enhancing affordability. Partnerships with developers and land owners were identified as a means of increasing affordability because the cost of land was generally diminished (CMHC, 2001a). Active partnerships with different agencies committed to dealing with affordable housing were also identified in the *Saskatoon Community Plan for Homelessness and Housing* (City of Saskatoon, 2001).

In order to establish successful partnerships, five crucial elements are needed; establishing honest communication, understanding each other's context, establishing milestones, building capacity, and addressing issues of ethnicity and race (Brown, Prudence, & Garig, 2003).

#### **1.7.2 Relationship between Community Organizations and Disadvantaged Groups**

In a study examining ten community organizations and the disenfranchised, findings demonstrated that a majority of the community organizations studied did not meet the needs of the least advantaged members of the community. Organizations were found to allocate their time to supporting other service organizations in their areas rather than to pursuing relationships with grassroots organizations. Moreover, organizations generally failed to design and implement

successful communications strategies to reach the most disadvantaged groups. Finally, disenfranchised members of the community had very little, if any, representation on the organizations boards, committees, or staff, and the representatives that the organizations did have were mostly from banking and business sectors (Bothwell, 2003).

### **1.8 Saskatoon**

Although the City of Saskatoon is increasing in population, it still has the lowest vacancy rate in all of Canada as well as having the largest increase in economic segregation in Canada (City of Saskatoon, 2001). In 1996, the City of Saskatoon Social Housing Advisory Committee (SHAC) created a strategic plan for social housing in Saskatoon. Several issues were identified as benefits to social housing in Saskatoon. These issues are strong citizenship, healthy communities, economic vitality, a livable city, and community development. The strategic plan had three goals. The first goal was to “Help maintain the right of every citizen of Saskatoon to safe, affordable, appropriate places to live” (Social Housing Advisory Committee, 1996, p. 9). The second goal was to increase the availability of a range of housing so that individuals could find housing that suits their individual needs, and the third goal was to provide sustainable and valued service to the community which will result in stronger citizenship. The goals were to be achieved by working with three strategies: advocacy, development, and education. Finally, these strategies would be applied at three levels of action. The first action was the preservation, maintenance, and enhancement of already existing housing assets. The second action was to broaden the housing choices, and the third was to enable the development of new housing (Social Housing Advisory Committee, 1996).

This strategic plan resulted in the City of Saskatoon adopting a community development approach to help create capacity for the community to address those issues associated with low-income housing. A community development approach looks at more than just housing units; instead, it examines the context in which housing occurs. One of the reasons that the City of Saskatoon feels it is important to address housing needs is the costs of not addressing housing needs, including neighbourhood decline, social exclusion, concentrations of poverty, increased economic segregation, economic vitality, health, education, and safety (Mawby, 2001).

In a continuation of the community development approach that the City of Saskatoon has taken to deal with housing, the City helped in developing a Community Plan for Homelessness and Housing. Within the plan there were four areas highlighted, one of these areas being

Aboriginal housing. The city acknowledges that Aboriginal people represent a far higher proportion of the population in need and wants to ensure that culturally specific needs are being met through different agencies and programs. One of the ways identified to help Aboriginal families gain further control of their housing situation is increasing the rate of home ownership through programs such as the Neighbourhood Home Ownership Program (NHOP). By increasing co-ordination and culturally specific programs, the number and success rates of programs such as NHOP will increase (City of Saskatoon, 2001).

### **1.8.1 Saskatoon Neighbourhood Profiles**

According to the 1998 Neighbourhood Profiles done by the City of Saskatoon, the population of Saskatoon is slightly over 203,000 people, of which 15,545 are of Aboriginal descent. Aboriginal households represent 7.5% of Saskatoon's population, but only have an average income 43% of the City's average (City of Saskatoon, 2001). The average gross rent in Saskatoon is \$484 per month, but there are close to 14,000 rental households that are spending more than 30% of the household income on rent, an indication of the need for affordable housing (City of Saskatoon, 1998). The largest concentration of Aboriginal people is in the Pleasant Hill neighbourhood where 1925 people are identified as being of Aboriginal descent (Saskatchewan Health, 2002a) out of 5065 people identified in that neighbourhood (Saskatchewan Health, 2002b).

### **1.9 Habitat for Humanity**

Saskatoon Habitat for Humanity was incorporated in May of 1991. Since then, they have built or renovated 20 homes and are continuing to build two homes per year. Habitat believes that all people have the right to decent housing and that building communities is as important as building homes (Saskatoon Habitat for Humanity, 2003). The six principles that Habitat is based on are social justice, inclusiveness, partnership, sweat equity, non-government status, and recycled no interest mortgages (Saskatoon Habitat for Humanity, 2003). Habitat does not discriminate against people from different social, religious, ethnic, or economic backgrounds: "Habitat embodies a vision of justice for all people that is rooted in the Judaeo-Christian tradition but universal in its appeal and application" (Saskatoon Habitat for Humanity, 2003). Habitat views itself as a partnership between homeowners, businesses, individual donors, and volunteers to help provide adequate housing. Families who are invited to partner with Habitat are required to contribute 500 hours of "sweat equity" (unpaid labour) to be done on their own

homes as well as other homes of other prospective Habitat families. Habitat does not accept government funds for construction or renovating, but does encourage the partnership of governments to provide land, utilities, or houses for rehabilitation. The mortgages that the families receive are interest free and are customized to each individual family's ability to pay. All money received from the mortgages are recycled to provide funding for the next house (Saskatoon Habitat for Humanity, 2003).

Family selection is based on present housing condition, income, family size, and a willingness to contribute to the 500 sweat equity hours. Selection is not based on race, religion, or ethnic background. The applicants cannot be eligible for a conventional mortgage and low-income cut-offs for Saskatchewan are used to determine family eligibility. Applicants go through an initial telephone interview, followed by an invitation to fill out the application form. The Family Selection Committee then interviews the applicants at their home (Saskatoon Habitat for Humanity, 2003). Families are then recommended to the Saskatoon Habitat for Humanity Executive for partnership and finally approved by the Saskatoon Habitat for Humanity Board of Directors.

Very little research has been done in the area of Habitat for Humanity and the Aboriginal population in Canada. One article, written by Wayne Helgason, discusses inclusion of Aboriginal families as benefactors in Winnipeg's Habitat for Humanity. This article discusses how the inclusion of Aboriginal people in housing programs has been seen as a concept for a long time, but rarely put into practice. In his Habitat for Humanity example, he describes a Jimmy Carter Project done in Winnipeg in the early 1990s. A Jimmy Carter Project results in many houses being built over a certain time frame (usually a summer). This particular project intended to build twenty three houses in Winnipeg's inner-city area where there is a large concentration of Aboriginal families (Helgason, 2002). After Winnipeg Habitat for Humanity had finished their selection process, only one Aboriginal family was selected. After some protesting, several of the selected families relinquished their option in favor of an increased number of Aboriginal families. The result of this act was that 50% of the new families were of Aboriginal ancestry (Helgason, 2002).

## **2.0 Conclusion**

This literature review has provided insight into several areas important to this current study. These areas include housing in Canada, Saskatchewan, and Saskatoon as well as the

effects of substandard housing on an individual's and society's health. Urban Aboriginal people and their role within low-income housing was also examined. A brief overview of Habitat for Humanity was also done, as was a look at specific neighbourhood demographics in Saskatoon. In exploring these areas, an informed study and analysis can be done. Moreover, this literature review re-iterated the need for a study that explores the relationship between the urban Aboriginal community and housing organizations, such as Habitat for Humanity.

## **2.0 Methodology**

### **2.1 The Role of the Researcher**

The role of the researcher in qualitative research cannot be ignored. The researcher acts as the filter of all the data. Strauss and Corbin comment on the immersion in the data that the researcher undergoes throughout the study, “by the end of the inquiry, the researcher is shaped by the data, just as the data are shaped by the researcher” (Strauss & Corbin, 1998, pg 42). It is therefore extremely important that the audience understands where the researcher is coming from in order to better comprehend the analysis and conclusions made by the researcher.

I am a blonde haired, blue eyed, 20-something, white woman who grew up in a middle-upper class neighbourhood in Saskatoon that was predominately made up of Caucasian people. Poverty and racism are things I have never personally encountered. My first formal education in Aboriginal culture came during a workshop I attended on respectful research. Although I have Aboriginal friends, I have never had any formal training in Aboriginal culture or ways of life.

My interest in this project stems from my involvement with SHFH. Through my involvement with the University of Saskatchewan’s Campus Chapter of Habitat for Humanity, I was invited to sit on the Board of Directors of SHFH and six months ago was asked to join the SHFH Executive. I have also had no formal training in the area of housing. All that I knew about housing I learned from the perspective of housing and its relation to health and from the perspective of Habitat for Humanity. In Appendix A I describe my journey as a new researcher.

### **2.2 Study Design**

This study used a qualitative case-study approach because of the nature of the research, which explores a social issue in urban Aboriginal low-income housing. Multiple cases were examined in the study. Cases were divided into two different categories: housing organizations and Aboriginal people because they are the two groups involved in this particular context. This method provided an opportunity to compare data within each case as well as across cases.

### **2.3 Data Collection**

The data collection time period was extended to attempt to find more participants, mainly Aboriginal participants, but was finally ended when no new participants had emerged. The data collection time period went from June 2003 to September 2003; we began by collecting data from participating representatives from housing organizations to discover what programs the housing organizations are providing to Aboriginal people. Organizational participants were

chosen by one of the researchers based on her knowledge of SHFH. Other organizational participants were interviewed based on recommendations from other participants. Aboriginal participants were recruited through one of the housing organizations in Saskatoon, Quint Economic Development. See section 2.7 for a more detail description of the participants. Each interview lasted between 25 minutes and over an hour and used a semi-structured interview method with an interview guide. Sample interview guides for the SHFH participants, other housing organizational participants and Aboriginal participants are in Appendix B. Interview guides changed depending on the organization that was being interviewed and was different for the Aboriginal participants. All interviews were audio-taped and transcribed. All participants, both organizational and Aboriginal, signed an informed consent form, were given the opportunity to review their transcripts and make changes, and signed a transcript release form. Copies of the organizational participant consent form, Aboriginal participant consent form and the transcript release form are in Appendix C. Also, each participant received a \$50 honorarium to thank them for their time. Some participants refused to accept the honorarium, and in cases where logistics posed a problem to give the honorarium, it was used to interview other participants. All interviews took place at a coffee shop or an individual's office. The Aboriginal participants' childcare and transportation costs were reimbursed upon presentation of a receipt. An Aboriginal research assistant was hired to help with the design of the interview guide, data collection, and to help review the final report from an Aboriginal point of view. The Aboriginal research assistant was present at most of the interviews, but due to scheduling was not able to make all the interviews. The research assistant attended the interviews to help the Aboriginal participants feel more comfortable and understood. The research assistant took notes during the interview and asked questions when something needed to be clarified.

## **2.4 Data Analysis**

Data analysis was done for all of the interviews. The method of data analysis was thematic analysis. The data were read over several times before being coded. Notes were made in the margins of the transcripts to help code. Once the categories were established, analysis was carried out on the data. The data was compared within each case, organizational and Aboriginal, and between cases. This analysis, both within a case and between cases, led to the identification of organizational and programmatic barriers and enablers. The intra-case analysis of the experiences of the Aboriginal people led to a better understanding of the obstacles and needs of

Aboriginal people in terms of housing. Intra-case analysis of the organizational data also led to a comparison of SHFH and Quint Economic Development.

Not all themes that emerged from the data analysis had been covered in the literature; therefore more information was pulled from the literature to be examined.

## **2.5 Validity**

Verification methods were used to help check the trustworthiness and authenticity of the data. These methods included peer-review of the final report by a faculty member experienced in urban Aboriginal housing research, an Aboriginal student and the Aboriginal Research Assistant. This method allowed for an external view of the data, the interpretation of the data, and the conclusions made. The second method was transcript review, which was an option for each participant. They were provided an opportunity to review and make changes to the transcripts of their interviews. The third method of verification was triangulation using multiple methods of data gathering. Methods included interviewing, literature review and document review. Triangulation provides an opportunity to gather “corroborating evidence” (Creswell, 1998) by using multiple data sources (i.e. interview data, focus group data, and literature review). The triangulation of the information contributed to the confirmation of the themes arising from the data.

## **2.6 Ethics**

Ethical approval was obtained from the University of Saskatchewan’s Ethics Committee using the Tri-Councils statement on Ethical Research involving Humans. Informed consent letters were given to and signed by all participants. Participants also signed a transcript release form giving the researcher permission to use the transcripts as data. Changes that the participants made to their transcripts were incorporated before data analysis began. Transcript review was an option and not all participants agreed to do so. In cases where participants chose not to review their transcripts, they were still requested to sign the transcript review form. All Aboriginal participant identities remained unknown to the housing organizations due to potential repercussions for the Aboriginal participants.

## **2.7 Study Participants**

Participants from various housing organizations including Saskatoon Habitat for Humanity (SHFH), Quint Economic Development, Saskatoon Housing Initiatives Partnership (SHIP), and the City of Saskatoon were invited to participate. These participants were asked questions about

their particular housing programs and related work, how the programs related to the Aboriginal community, and their perceptions of SHFH and what SHFH could do to make their program more appropriate for Aboriginal families. In total, eight people participated, half of them from SHFH. All but one interview was done in person and audio taped. For logistical reasons, one interview was done as a questionnaire via email.

The original study design called for several Aboriginal SHFH homeowners or Aboriginal people who had experience with SHFH through the application process. These participants were going to participate in focus groups. Information letters and follow-up phone calls were done for the Aboriginal homeowners and information letters were sent to those families who had applied in the previous six months. One person responded, but they did not qualify as they were not of Aboriginal ancestry. Other housing organizations, such as Quint Economic Development, were then contacted to see if they would be willing to contact some of their Aboriginal homeowners to participate in this study. In total five Aboriginal people participated in the study. Due to the small number of participants, in-depth interviews were conducted in lieu of focus groups; in an attempt to gather a larger amount of rich data. Participants were asked about their experiences in becoming a homeowner, obstacles they had to overcome, their perceptions or experiences they have had with SHFH and any suggestions they had for how non-Aboriginal housing organizations can accommodate Aboriginal families.

### **3.0 Results**

This section will include analysis from the interviews with both organizational and Aboriginal participants. The first section of analysis is based on themes relating to HFH and the second section is based on themes resulting from the analysis of the Aboriginal participant interviews.

#### **3.1 Habitat for Humanity**

This section presents analysis of the organizational mandates and practices of SHFH, including: the SHFH Board of Directors, the Habitat for Humanity guidelines/mandates for Family Selection criteria, advertising and recruitment, application procedure, the contractual relationship with the families, the types of homes SHFH builds, partnerships, and the perceptions of SHFH as an Aboriginal housing organization. Each section contains, where applicable, a review of the mandates/guidelines from Habitat for Humanity Canada (HFHC) and a comparison with SHFH practices. Also, each section presents internal perceptions of the organization, based on interviews with SHFH Board members and staff, and poses external perceptions of SHFH, based on interviews with and written responses from other housing organizations such as: Quint Economic Development, the City of Saskatoon, and the Saskatoon Housing Initiatives Partnership (SHIP) as well as perceptions from Aboriginal participants. The internal and external views pose both barriers and enablers to the relationship between SHFH and the Aboriginal community. Quotations from interviews will be used to help support the analysis and will be in italics.

##### **3.1.1 SHFH Board of Directors**

HFHC has no guidelines that state who should be on the Board of Directors of each affiliate. It is up to the local affiliates to create their own boards. SHFH has approximately 10-12 board members from various agencies and organizations in Saskatoon. The board has good corporate representation, but lacks community members, including Aboriginal representation. The SHFH Board of Directors meets 9-10 times during the year to discuss many aspects of the organization including finances, staff, builds, partnering, and final approval of families. Everyone on the Board is a volunteer except the Executive Director.

Board members acknowledge a major need for Aboriginal representation on the board. The board defines Aboriginal representation as one Aboriginal representative. Some effort has

been made to find “an Aboriginal person” to join the Board, but it has not been successful: “*My wish is to find an individual who can join our Board who can then become our representative and would be able to understand Habitat and so when they are talking they can understand what’s going on.*” Although board members realize the need for Aboriginal representation; overall, it is perceived as a need to fill a specific quota and is therefore an organizational barrier.

The lack of Aboriginal representation is known and recognised by those outside the SHFH. Other housing organizations suggest that Aboriginal representation could come through partnerships with Aboriginal organization:

*“[A]boriginal groups ideally would help their clients work with Habitat and others, including increasing liaison with these agencies to ensure that the issues of access and comfort are addressed (which certainly might include adding some [A]boriginal representation to Boards).”*

### **3.1.2 HFH Guidelines/Mandates of Family Selection Criteria**

Criteria have been established by HFHC to help guide the affiliates in the selection of families for the program. Three criteria exist: need, the ability to repay the mortgage, and the willingness to partner with Habitat for Humanity. The first criterion, need, is defined by the family income. The total income of the family must be below the Low-income cut-offs (LICO) as determined by Statistics Canada. Need is also determined by the conditions of the existing housing situation, such as the size and safety of the current house. It can also be determined by the ratio of shelter expenses to the income levels. The second criterion requires that the family maintain a stable income in order to cover the mortgage payments and other costs associated with owning a home. This criterion implies that at least one of the family members must be employed. HFH holds the mortgage and wants to ensure that the family is able to make mortgage payments. The third criterion is the willingness of the family to partner with HFH. The relationship between the organization and the family is seen as a partnership. One way the family demonstrates their willingness is by contributing 500 hours of sweat equity.

The selection process occurs at the local affiliate level, but is to be based on the three criteria put forth by HFHC. In the case of SHFH, the three criteria are defined somewhat differently. Their three criteria are perceived to be: need; income below the LICO cut off; and the ability to repay the mortgage. SHFH defines need in many ways. A need can be seen as a physical need, for example if the house were falling apart or if there were insects all over the

house. A need can be financial. An example when the ratio of income to shelter expenses is really high, *“They are living there paying \$1,000 per month for a three bedroom home and they are low income, that’s a need.”* Finally, need can be seen as a social need, for example if the children are victims of constant racial comments from neighbours.

An income below the LICO cut-off is the second criterion for SHFH. This criterion demonstrates to SHFH that the family would be unable to get a mortgage on their own and therefore are in need of an organization such as HFH in order to become homeowners.

The third criterion is the ability to repay the mortgage and it is considered important for two different reasons. First, because SHFH holds the mortgage they want to find families that are able to repay the money so the local affiliate can use the money to build more houses for more families: *“Habitat holds all the mortgages of all of the homes so one of the things that we are very concerned about, as any other financial institution, is, are these people able to pay back this mortgage?”* The second reason is so that the family will not be under financial duress. SHFH wants to see their families succeed and does not want to put them into a situation that would hurt them financially. The mortgage payments are 25% of the monthly income, determined by reviewing the families’ annual income tax return with the mortgage being adjusted accordingly.

For SHFH a family’s willingness to partner with HFH is not an official criterion; however, it is still something that on which the families are judged. The families are required to contribute the 500 hours of sweat equity. *“Their objective is to work 500 hours and that’s not as an individual but as a family unit or a support group around them.”* Recently, SHFH has modified the ways that the family can obtain the 500 hours. For example, families can designate sponsors to earn a certain number of hours or utilize other venues through which the families can obtain the hours, aside from volunteering at the summer builds. One venue is through volunteering at the Habitat ReStore.

Board members view employment as one of the most important factors in the selection of the families. In terms of Aboriginal families, interviewees expressed their concern of the employment requirement as a barrier. Employment was seen as the deciding factor by SHFH because the unemployment rate among Aboriginal families is high. *“One thing of course was their [Aboriginal people] job finding success and their job retention record. Very few*

*Aboriginal [people] met our standards – hence the small number of Aboriginal HFH homeowners.”*

Interviewees from SHFH perceive the 500 hours of sweat equity as an enabler in their program for several reasons. It demonstrates a commitment by the families to own their own home, an interest in becoming part of the “Habitat family,” and acts as a form of equity that is not financially based.

External perceptions of the selection criteria and requirements associated with the criteria are negative. The negative views relate to the requirement for 500 hours of sweat equity. Representatives from other housing organizations see high mobility in the Aboriginal population as a potential problem in obtaining the 500 hours. Although the recent modifications to the methods of obtaining the hours are seen as a positive step, other housing organizations see the next obstacle to be one of informing the community of these new initiatives:

*I know that locally they have been trying to be pro-active in relaxing the [500] hours of sweat effort that goes into their project by saying it can be the extended family, it can be a sponsor, it can be over time...I think that communicating those kind of initiatives to the broader community would help. Because I do think that’s a barrier for Aboriginal families. I think that right now mobility is so high in that population that for them to say that in any given time period, that I’m even going to be in this community, let alone volunteer. Whereas if Habitat was reaching out to other community organizations who could potentially act as sponsors, I think that there is a greater likelihood of some success on it. I don’t want to diminish for a minute the importance of having people participate in some sweat equity, but sometimes they need to look at the reality of the situation and build from the ground up.*

Similar criticism of the selection criteria also came from Aboriginal interviewees. The 500 hours of sweat equity is considered a potential barrier by the interviewees because of the different situation that each family faces, such as being a student. When a parent is going to school eight months of the year, they do not have time to put in the hours for volunteering. Aboriginal participants also see the employment requirement as an obstacle because the employment may not earn enough money or is not stable: *“I was working but it was called a permanent, temporary, part time job...I was only on for the school months and then it was over. So you never know if it’s going to be back again or not.”*

The need for good financial or credit history is also criticized by Aboriginal interviewees and suggested that Aboriginal people may not necessarily have credit history because they have not had a credit card or even a bank account: *“[...] not having the credit, you have no credit cards so they tell you down at the credit bureau you have no credit because you don’t have any*

*credit cards.*” This lack of financial or credit history can be seen as a barrier for Aboriginal people in being successful in housing programs such as SHFH by Aboriginal interviewees.

### **3.1.3 Advertising/Recruitment**

Advertising and recruitment is considered to be the local affiliate’s responsibility. HFHC does have a few commercials on the television and they do advertise at a national level, but it is up to the local affiliate to advertise and recruit into their own program. The Saskatoon affiliate has advertised through several different venues including, churches, board members, posters, and schools. The churches have always been a major connection for HFH because it is an ecumenical Christian organization, and they have been a good contact in the community. Posters that the local affiliate uses have just been recently redesigned and are being distributed around the city.

There is a high level of frustration within SHFH with regards to advertising and recruitment. Board members express a need for new venues or better methods of advertising and recruiting as well as an increased internal responsibility within the organization for advertising: *“I mean, thus far our whole approach has been unprofessional”* There is a realization within the organization that the word is not getting out about the program and who they are as an organization. SHFH interviewees’ perception is that the public knows little about the program, or that it is seen as a white middle-class organization. Some consider that targeting Aboriginal people through advertising would be seen as discriminatory and HFH claims to not discriminate on the basis of sex, race, ethnicity, religion, or family structure: *“One thing about our organization is that we cannot discriminate on the basis of anything, so particularly targeting the Aboriginal community may be perceived as discrimination by someone who’s not a member of that community.”*

Other housing organizations see the advertising and recruitment efforts of SHFH as problematic. HFH is seen as projecting itself as an organization that uses a charity model and “does for” rather than a “does with.” However, most of the other housing organizations interviewed understood how HFH works and expressed willingness to send families to SHFH. The misrepresentative image of HFH, as seen externally and internally, can act as a barrier.

Advertising had reached the members of the Aboriginal community who were interviewed, but they only knew the name of the program and very little about the program itself: *“They need more information meetings like what Quint does... You hear about it but a lot of*

*people don't know exactly how Habitat works so I think that would benefit [them] a lot.*" Lack of knowledge about the program by the Aboriginal community is a possible barrier.

### **3.1.4 Application Procedure**

The application procedure is another area of the HFH program that is considered to be the responsibility of the local affiliate. The application form and process that is currently being used by SHFH was recently updated by the affiliate itself. The new form and process is faster and more focussed on specific details on the family's life.

The following is the application process:

1. Fifteen minute phone interview when a family calls to inquire about the application process. Determines income level and reasons for wanting a home.
2. Selected families pick up the application form. Information is collected on work history, financial history, rental history, family situation, current housing, why they want to move, and community involvement. (see appendix D for application form)
3. First interview takes place at the family's current home to assess need, to get a feel for what the family is like, why they want a house, and to confirm what was said on the application form.
4. Second interview also takes place at the family's home to ask [any] follow-up questions and to get a better impression of the family.
5. The Family Selection Committee (FSC) then decides whether or not the family is to be asked to partner with SHFH.
6. The FSC recommends the families to the SHFH Executive.
7. Families that are agreed upon by the Executive are then brought to the Board of Directors who does the final approval of the families.
8. Successful families are then invited to partner with SHFH.

Board members have a positive perception of the application process: *"I think we do a very good job, actually, to the point where we hand over the keys then we kind of fall by the wayside."* The process is seen as very efficient and effective at assessing families needs and financial situation. Participants did acknowledge that few Aboriginal people had been applying but the application process was not suggested as a possible reason for this lack of applicants.

Outside of SHFH, not much is known about the application process by the other participating housing organizations and the Aboriginal participants.

### 3.1.5 Contractual Relationship with Families post acceptance

The contractual relationship between SHFH and the families is not guided by mandates from HFHC. Families are in contact with the affiliate throughout the process of obtaining their 500 hours of sweat equity and the building of the home, and the contact continues after the family has moved in. During the time that the 500 hours are being acquired, the mortgage set up is explained to the families. The families also make decisions with SHFH on some details of the house they will be building, such as colour of siding from predetermined colours.

Overall, the relationship between the organization and the families is seen as a good one by SHFH. The perceived close and supportive relationship that is established with the families is felt to help them to feel as if they are a part of a larger group. According to the SHFH interviewees, challenges arise when the family has problems switching from a rental mentality to a homeownership mentality. There are tendencies for families to call SHFH when they are having problems with the home, much like a tenant would do with a landlord. SHFH tries not to get involved but they do help out on occasion: *“They know that we are a phone call away, so that then if they have a problem with something we really shouldn’t be doing it but we do it because we do want to walk down that road with them but we can only go so far.”* Many families are also seen to have problems with budgeting their money. SHFH is attempting to address this problem with mandatory budgeting classes. These challenges are not limited to Aboriginal families, they are seen by SHFH in many of their families.

Outside of SHFH other housing organizations see the relationship that SHFH has with their families as a parent child relationship. Several interviewees also perceive it as a “do for,” rather than a “do with” relationship:

*There is a very strong impression in the community that the social organizations in Saskatoon, like Habitat for Humanity, Salvation Army, a few others in the community, but there’s too much of a “do good”, the “do for”, rather than the “do with” and whether or not it has anything to do with Christian faith or not there’s a perception in the community that it’s...you have to be Christian, you have to have a large family and you have to want somebody, some parent to look after you, kind of a model.*

This perception of a parent-child relationship is perceived as a barrier by other housing organizations because it takes away from the family’s ability to take care of themselves.

Aboriginal participants criticized the way SHFH establishes the mortgages. SHFH families are seen, by the Aboriginal interviewees, as not having an opportunity to save any extra

money if their financial situation improves because the mortgage payments fluctuate yearly based on that years income tax return:

*The only thing I think was...about Habitat was about the financial aspects of their program I think it was just that. I think it is the way they structure the mortgage was considered in the choice of going with [the other housing organization] ...we're locked in a low mortgage for our first five years, this essentially allows us to do more with the money we save, either for renovations or home improvements.*

### **3.1.6 Types of houses**

HFHC states that the houses to be built or renovated are to be simple, decent, and affordable houses. Most of the homes built by SHFH in Canada are single or semi-detached homes but are expanding to include restorations, refurbishments, condominium style homes, and townhouses. SHFH has only ever built single or semi-detached homes and has restored a few older homes.

Other housing organizations report that the appearance of the SHFH houses is not friendly and may be intimidating, especially to Aboriginal families. The homes are seen as “white middle class homes” and although middle class Aboriginal people exist, they are not the income level that HFH requires. Representatives from the other housing organizations also commented on the placement of new homes in older neighbourhoods:

*I also think Habitat has a downfall of the type of housing they are building. That they seem to have in their minds this lovely house and in most cases that's not a friendly looking home, especially Aboriginal families. It's intimidating, it's what they perceive as the white middle class kind of home and anything white, middle class is not them...But their whole thing about seeing that house...they perceive Habitat as someone who's not interested or willing or wanting to know anything about their culture and their way of life and that kind of stuff. So I think there is some hesitancy there and if Habitat could change the look, get away from the middle class, white dwelling, they might get a little bit more. Sometimes they also put homes in the middle of war time, 1 ½ stories, I know in a couple of places they really stand out.*

In other cities, HFH has built other kinds of housing, such as town houses, which appear to become more accessible to various kinds of families. Housing organizations are aware of these options and have viewed them favourably:

*This concern is reflected in [Saskatoon] Habitat's refusal to consider anything other than single-family suburban houses. Habitat in other areas have built apartments, townhouses and other housing forms that are more accessible to different families, and have done so in inner-cities, where housing needs are often greater. Habitat's inner city experience in Saskatoon, and Winnipeg, were poor, mainly because they tried to bring a*

*suburban housing concept, and suburban families, into areas of older housing and higher poverty. They saw the failure of these homes as a reason to stay out of the inner city, not as a lesson about how to perhaps reformulate their approach more appropriate to the needs.*

Aboriginal participants commented on the brand new homes acting as both potential barriers and enablers. Perceived long waiting lists, costs associated with brand new homes, and the intimidating look of the homes were cited as deterrents by the Aboriginal participants: *“I was actually going to apply for a Habitat home and then I kept thinking to myself, ‘well there’s probably thousands of people wanting these homes ,’ because they are brand new.”* Conversely, new homes are perceived by the interviewees as a potential solution to the transition from renting to owning a home because there is less immediate work to be done: *“Maybe because Habitat for Humanity is actually building new houses where you might not have that whole actual transition. In a new house you don’t need those renovations done”*

### **3.1.7 Partnerships**

Partnerships are established both on a national level and at the community level. HFHC has partnered with many larger companies such as Home Depot. SHFH has partnered with different organizations in Saskatoon. Some of the partnerships have been with housing or social organizations. No official partnerships were said to have been established with Aboriginal organizations within Saskatoon.

A polarization appears to exist among those within the SHFH organization in regards to the need for partnerships with Aboriginal organizations. Some feel that enough effort has been put in to establishing partnerships with Aboriginal organizations: *“I’ve made direct in-roads with First Nations groups through the Food Bank grass roots organization...probably 10-12 percent of our applicants are First Nations people.”* Others feel that not enough has been done and wish to expand and improve the program: *“We are slowly developing partnerships in places like the Salvation Army...every time you do a partnership like that it usually results in some form of expansion of your program”* This polarization can act as a barrier because the organization needs to agree to allocate the needed resources to establish partnerships or else it will not be done.

Other housing organizations see the need for SHFH to engage the community and to partner with Aboriginal organizations to create less of an impression of “doing for,” to increase

the awareness of their program and to increase the numbers of Aboriginal people applying to SHFH:

*So I would say that one of the things that they [SHFH] would really need to do to engage that community is to do something with some Aboriginal organizations in partnership so that it's less of an impression of doing for.*

Other organizations have had positive experiences in including Aboriginal people and organizations within their own organizational work. According to the participants from other housing organizations, by including these Aboriginal people and organizations, issues of access and comfort were addressed. Interviewees believed that, ideally, several different organizations could work together, each bringing their own strengths and knowledge to help build a better system to deal with the issue of urban Aboriginal affordable housing:

*In my ideal world, [A]boriginal people would be supported to work with the agency that best meets their needs. If this means creating new [A]boriginal organizations, fine, but hopefully the intent is to build a better system for all, not just to parallel system for some.*

### **3.1.8 Organizational Perceptions of SHFH as an Aboriginal housing program**

Within the SHFH organization a polarization exists with respect to the perceptions of the appropriateness of the housing program for Aboriginal families. Some see that there are several Aboriginal homeowners and that the program is well suited for Aboriginal families because they are at the income level that SHFH targets: *“I think [the SHFH program] suits Aboriginal families because a lot of them seem to be at the income levels that we are targeting. A lot of them are the working poor and have the same need, the same housing need.”* Others felt that there is a lack of Aboriginal families applying to and benefiting from the program: *“We haven't attracted many [Aboriginal applicants] but we have two Aboriginal families and I think just by proximity that's how that happened.”* An internal polarization may act as a barrier to improving the program for Aboriginal families.

There is a level of frustration towards SHFH among the other housing organizations. They see SHFH getting a lot of attention for “only building a couple houses a year” compared to other housing organizations who are providing hundreds of homes for families per year:

*A related concern is the diversion of attention away from less glamorous issues. The Metis, or Saskatoon Housing Coalition, or others got little press, little community support, yet were providing core housing services to hundreds of people in much more significant need than Habitat families...it was and is frustrating to see all that attention*

*going to helping people who are doing relatively okay when so little attention went to people who really did need a lot of assistance, but were just as deserving and capable of building a better life.*

### **3.2 Aboriginal Participant Data Analysis**

This next section presents analysis from interviews done with Aboriginal people who have either gone through a housing organization to obtain their home in Saskatoon or have dealt with housing organizations.

#### **3.2.1 Experiences in becoming a homeowner**

Many of the experiences that the Aboriginal interviewees had in becoming a homeowner were the same as those experienced by non-Aboriginal people. For instance, when looking for homes, three different aspects of housing needs were identified by the participants: sound structure, secure foundation, and location, aspects that non-Aboriginal people would also look for.

Interviewees reported that going through housing organizations to obtain a home can make the home owning process much easier. The housing organizations removed some of the obstacles that are often encountered in trying to obtain a home on one's own. Interviewees reported that the financial obstacles, such as bad or lack of credit history, were the most difficult to overcome, so by overlooking a lack of credit history and approving the families for mortgages, the housing organizations gave families an opportunity that they would never have had on their own. Interviewees felt that this was an obstacle encountered more frequently by Aboriginal families. Relationships with the housing organizations were thus viewed positively:

*Well they checked on our credit and I didn't have so much of a good credit...and they overlooked those credit and said that...we should fix it on our own and other places they wouldn't look at us. If you were going to get a bank loan or go to some place, no they were lenient with us.*

Other participants commented on other obstacles that they had faced such as: paperwork; leads on available homes; and housing inspections, obstacles that both Aboriginal and non-Aboriginal people are felt to face. By helping the families overcome these barriers, families felt more comfortable going through the home owning process:

*[They help] quite a bit because they did all the paperwork. I really never had to do anything, just put my signature down on the paper and agree to their policy and they did the rest. They even did the inspection like with the City. They did all those things.*

Ongoing challenges in being homeowners were also noted. For the first year or so in their homes, families reported having problems switching to a home ownership mentality in terms of repairs and maintenance. This is a common occurrence for many new homeowners and although it can be seen as a barrier to homeownership programs, it is not exclusive to the Aboriginal community:

*You have to look at the responsibility as your own. My first year living in my house was like, "I want to call my landlord". Because your just so used to that mentality, I guess, rather than taking it upon yourself to do anything, so...The first year was a little rough but we made it through it and done a lot of work it ourselves.*

The participants saw personality changes as the amount of responsibility increased. Increased responsibility was perceived as financial responsibility and responsibility for repairs and maintenance of the home. The increased responsibility is also common among many homeowners, not just to Aboriginal homeowners:

*Just last month I had to get a toilet, I had to get another toilet put in...and I found out that the breaker outside needed to be changed too. The furnace was making big banging noises and it was my responsibility to get somebody to come in and pay that expense.*

The interviewees also expressed positive aspects of owning a home. Increased responsibility was also a positive part of homeownership. Fixing and renovating a home gave the interviewees a sense of pride: *"I think you take more pride when you own your home. You're more...you want to fix your yard, you want to do something to your house, you want to beautify it more."* Other positive aspects were also noted, such as: financial stability, increased security, and an increased quality of life for the children. The sense of pride and increased stability and security is a potential enabler:

*Well, financially. Now I feel more stable, like knowing that owning my home is going to be here for a long time, so I won't have to worry about moving all the time. By moving here that means that I can't move anymore.*

### **3.2.2 Aboriginal Participants' Attitudes Towards SHFH**

The overall perception of SHFH by the Aboriginal community appears to be a positive one. Aboriginal people interviewed felt that the initiatives that SHFH has are well suited to help families who want to own a home: *"I do like it. I think their initiatives are well suited to help*

*families out there who want the opportunity to own a home.”* They felt that the sense of community that SHFH builds contributes to the rest of the communities that they reside in:

*I think it’s a wonderful project. It’s wonderful how they have built a sense of community, a sense of home ownership and how people get involved, they do the building of the homes themselves. Everybody joins together. You know just bringing the resources out, you learn so much from each other. You get everybody together and work with that, you learn so much.*

Another positive aspect of SHFH that the Aboriginal participants commented on was the ReStore. The ReStore was seen as a reliable place to purchase parts for home renovations: *“I buy from the Habitat stores.”*

### **3.2.3 Perceptions of Cultural Sensitivity**

Aboriginal participants commented on the need for cultural sensitivity and understanding from within SHFH. Sensitivity and understanding was seen as Aboriginal representation in the public forum. By including Aboriginal representation in the public forum, it was felt that potential Aboriginal families may be able to better identify with the representatives:

*I think that if they see [SHFH Aboriginal home owners] in advertisement in speaking in public, getting out there and showing “we’re Aboriginal and we did get a house ,” then it might even push it even more. Because a lot of people, like even just seeing a commercial on Habitat...you do see a lot of different people but none of them are Aboriginal.*

A lack of programmatic cultural sensitivity was also perceived as a potential barrier by interviewees. Aboriginal participants felt that by looking at the entire situation of the family, rather than the specifics, such as credit history, Aboriginal applicants would be more successful in the SHFH program:

*Well, just initiatives, again. Take Quint, for example, you have a community, a holistic kind of view to help everyone. There’s no categorizing between your income and my income and that’s not going to stop the process. It would be building on interests to that of Aboriginal people, taking into account their past experiences (eg financial, credit).*

Aboriginal participants also reported that the barriers can sometimes come from within the Aboriginal community. Interviewees felt that some Aboriginal people see homeownership as something that “white people do:” *“[...]a lot of Aboriginal people, will look at it as white people only...own their own home.”*

Aboriginal interviewees also commented on race relations. Issues of racism were suggested as potential barriers to Aboriginal people accessing housing programs:

*I find a lot of Aboriginal people feel prejudiced from white people. From where I see it. But I'm not like that. People are always bad mouthing them, like they are nothing but drunks, they are no good for nothing. There are a lot of good ones. People focus more on the bad than the good. I think they are scared to cut them a break.*

## **4.0 Discussion**

One of the obstacles in doing research using a qualitative approach is the fine line between results and interpretation and the discussion of the results because of the nature of qualitative research. Some interpretation was done in the results section in the allocation of barriers and enablers. Other results that were only presented will be discussed in this section.

### **4.1 Research Objectives**

#### **4.1.1 Perceptions of SHFH by Aboriginal families**

Aboriginal participants identified two types of barriers and enablers: those that can be associated with access to housing organizations in general and those that are specific to the SHFH program. In some instances the general barriers and enablers are supported by the literature reviewed earlier. Some of the specific barriers and enablers are also supported by the literature.

Enablers that were identified by the Aboriginal participants included the sense of community SHFH builds through their program and the perceived success in providing housing for low-income families. These enablers can be seen as the result of a removal of barriers. For instance, the sense of community that is felt by the SHFH program could be perceived as a removal of some of the discrimination and racism barriers. If discrimination and racism exist then a sense of community cannot be felt. Although barriers were identified for specific aspects of SHFH, overall feelings of community and success are strong enablers for the general SHFH program.

Aboriginal participants identified both general and specific barriers in the SHFH program. One of the identified general barriers is inadequate Aboriginal representation within SHFH, especially in public situations. The literature suggests that an unwillingness of Aboriginal people to access programs often stems from a lack of understanding of Aboriginal culture within the organization (Kaminawaish et al., 2001). Perceived lack of cultural understanding can result from insufficient representation.

The literature also indicates that the right to self-determination needs to be acknowledged through programming in order for Aboriginal people to feel comfortable in accessing services (Walker, 2003). Without proper representation, programs can be perceived as ignoring the right to self-determination because those families that are the intended users of the housing programs are not being included as stakeholders in the organization. In the case of SHFH, perceived lack

of acknowledgement of the right to self-determination and cultural understanding can be dealt with via adequate representation.

Another barrier that can be associated with insufficient representation is the lack of specific knowledge of the SHFH program. Without adequate Aboriginal representation, organizations such as SHFH may not understand the best ways to educate Aboriginal people about their programs. Issues such as literacy, ability to identify with program, and feeling understood by the organization limit the opportunities that Aboriginal people have to learn about the details of the program (Kaminawaish et al., 2001).

In the case of SHFH, lack of Aboriginal representation acts as a major deterrent to Aboriginal families to apply to or learn more about the program. This can be perceived as a lack of cultural understanding and support for the right to self-determination.

Other overall barriers that were not identified in the literature are credit checks and financial history. Aboriginal participants remarked on the difficulty in acquiring housing without the help of housing organizations because of the lack of credit or poor financial history. Housing organizations are not always able to overlook all poor financial histories or lack of credit history. For SHFH, these aspects of a family are important factors in their success within the organization because SHFH is the financial institute that holds the mortgage and therefore needs to consider the risks that exist in helping those that are not financially stable. Not every barrier identified can be eliminated. In the case of financial history, it is unwise for SHFH to accept families who have poor financial history because they would be putting themselves at great risk as an organization and would also be putting the families at great risk of increased financial strain.

Specific barriers identified by Aboriginal interviewees include the types of homes being built by SHFH and the type of mortgage being set up. The majority of homes built by SHFH are brand new homes in a suburban setting. This was identified as a barrier because the Aboriginal participants, none of whom lived in a suburban neighbourhood, saw brand new homes as intimidating or expensive, which is a concept that SHFH may not understand. This is not to say that Aboriginal families do not want to live in suburban neighbourhoods. SHFH therefore may limit the number of applicants to those who are only interested in living in suburban areas and brand new homes by building just one type of house. This lack of cultural understanding around types of houses can also be associated with inadequate Aboriginal representation within SHFH.

The way that mortgages are established within SHFH was also criticized by Aboriginal participants. This is a very specific barrier that is not identified in the literature because it is directly related to the SHFH program. Although families may be saving money due to a decrease in monthly mortgage payments compared to monthly rental payments, the monthly mortgage amount fluctuates yearly based on income tax returns. This fluctuation is perceived as a barrier to families being able to save more money when their financial situation improves.

#### **4.1.2 Other Identified Enablers and Barriers**

Throughout the results section several enablers and barriers were identified and discussed. Some of these enablers and barriers have already been reviewed in the literature and others were not. As with the Aboriginal barriers and enablers, some of those identified by other housing organizations and SHFH are overarching and could be generalized to any housing organization whereas others are more specific to the SHFH program.

I will not reiterate all that was said in the results section, but I will take this opportunity to discuss a few barriers and enablers that were identified and discussed in the previous section and relate them to the existing literature.

Barriers identified by representatives from other housing organizations and within SHFH can be grouped into overarching themes. One of the larger themes is that of adequate representation and in terms of SHFH a lack of that adequate representation. Within SHFH insufficient representation is acknowledged, but what they perceive as “adequate representation” may not be a true representation. As was mentioned in the results section, some SHFH interviewees suggested recruiting one Aboriginal person, but this is not sufficient representation. This lack of representation has resulted in an organization that is not educated in the culture and ways of life of Aboriginal people and therefore barriers that discourage Aboriginal people from involving themselves within the organization emerge from this ignorance. Although this study has discussed some knowledge that is lacking in the SHFH organization, it’s intent is not to unearth the entire organization. SHFH has done well in the past and will continue to do well in the future, but this report highlights the need for education and growth of the organization in terms of Aboriginal people. By including representatives and making partnerships with Aboriginal organizations SHFH will become more in touch with the people they are trying to help.

Representatives from other housing organizations identified some of the ways in which this lack of understanding of Aboriginal culture has manifested. There were three areas in which this lack of representation was seen to effect the perceptions of the organization. The first perception is that of a parent-child relationship with the families. This perception acts against the concept of self-determination. Walker argues that self-determination needs to be addressed through programming, and without an understanding of self-determination, Aboriginal people are less likely to approach the organization (Walker, 2003). The second perception is that SHFH is seen as “doing for” rather than “doing with,” which is related to the parent-child relationship that is perceived by other organizations and also takes away from the opportunity for self-determination. The third is that SHFH can be perceived as a “white middle class organization.” The organization is perceived as a “white organization” because adequate Aboriginal representation within SHFH does not exist. If Aboriginal people cannot identify with an organization they are much less likely to involve themselves with the organization (Kaminawaish et al., 2001).

Partnerships with Aboriginal organizations was seen as a method through which SHFH could find representation and also learn more about Aboriginal culture. In Saskatoon, many Aboriginal-run organizations exist and many of them in the area of low-income housing. In coming together as equals, both sides are given the opportunity to learn about each other. By learning about Aboriginal culture, issues such as racism and discrimination can be addressed. Racism is a known barrier preventing Aboriginal people from obtaining adequate housing (City of Saskatoon, 2001; Helin, 2002; Walker, 2003). Partnerships also provide an opportunity for SHFH to advertise their program and increase the knowledge about their program. This is a wonderful opportunity for SHFH to find new ways to tap into the population they are trying to assist. Both sides benefit from this type of partnership, which increases the potential for success.

High mobility within the Aboriginal population has been identified in the literature as a barrier to obtaining adequate housing (City of Saskatoon, 2001; CMHC, 2002a; Government of Manitoba, 2002; Walker, 2003). In terms of the SHFH program, high mobility was seen as a barrier in the area of obtaining 500 hours of sweat equity. Aboriginal families may find it more difficult to obtain the 500 hours because they are frequently travelling between urban centres and rural reserves. One way in which SHFH has attempted to decrease the difficulties in obtaining the 500 hours is through a relaxation in the rules of who can be involved and how they can

obtain the hours. This change works with families' situations and also encourages the idea of the extended family helping those who are receiving the house. The extended family can be actual family members or members of a community from which the family comes, such as church members or friends. Although the number of hours that extended family members or friends can obtain for the family are limited, Aboriginal families who have higher mobility are given an opportunity to continue to earn the 500 hours through their extended family. The obstacle that SHFH now faces is to educate the general public about these modifications.

Participants from SHFH remarked on targeting Aboriginal families for their program. It was mentioned that HFH does not discriminate based on ethnicity, race or religion. This results in the organization's lack of targeting different groups, such as Aboriginal people. Issues of targeting specific groups were found in the literature. For instance, the Government of Canada's urban strategy indicated that targeting initiatives to specific populations, including Aboriginal people, was one way of dealing with low-income housing (Government of Canada, 2002). This raises an interesting dilemma; does an organization target certain groups to deal specifically with their particular issues, or do they avoid targeting specific populations in order to remain neutral. In remaining neutral organizations run the risk of being less effective at meeting the needs of different groups.

#### **4.1.3 Comparison of SHFH and one housing organization (Quint)**

Quint Economic Development is a neighbourhood based organization that began in 1995 (Quint Economic Development, 2001). It is an organization that was developed to allow residents of the five core neighbourhoods, Riversdale, Pleasant Hill, King George, Westmount and Caswell Hill, to work together (Quint Economic Development, 2001). The organization uses a community economic development approach to strengthen the community's capacity for self-determination, improve opportunities available to low-income and marginalized individuals, and realize the benefits from local economic activity (Quint Economic Development, 2001).

In 1997, affordable housing was identified as a priority because of the high transiency rate within the neighbourhoods. The housing program is set up as a co-operative. Ten families are in each co-op and are a part of the co-op for a minimum of five years. The co-op is the owner of all ten houses, but each individual family pays the mortgage for their own residence (Quint Economic Development, 2001). After five years the co-op members are given the opportunity to assume the mortgage themselves and therefore take the title for their home. The

homes are all renovated and already exist in one of the five neighbourhoods. The criteria are need, urgency, and community involvement.

The co-op model allows for the support of the families because they are experiencing similar obstacles, challenges, and successes as the other families in their co-op. The families also take on direct responsibility for their homes and Quint is somewhat distanced from the challenges that the families encounter.

Quint and SHFH are similar in some aspects of their programs but are very different in other ways. Similarities include the application process with both organizations taking into consideration credit and financial history and conduct interviews with the potential families at their current dwellings. They are both helping families who would normally not qualify for a mortgage or own a home.

The differences between the two organizations are in their approaches to helping these families. SHFH takes a charity approach to their program. Although SHFH states that they do not provide a “hand out” but a “hand up,” the program is set up as a hierarchy. The organization is not perceived to be equal with the families. Quint, on the other hand, takes a community centred and co-op approach. Both of these approaches require the input and participation of those who are directly affected by the program. The organization was created by and is run by the residents in the communities that are directly affected by the organization. The housing co-ops are directed and managed by the homeowners themselves. They have control over their homes. The mortgages for the Quint homeowners is held by the entire co-op and is dealt with through a bank, whereas SHFH holds the mortgages and therefore controls the amounts to be paid.

These two different approaches cause the two organizations to differ greatly. For instance, Quint does most of its advertising through five community meetings, one in each neighbourhood. These community meetings go beyond pamphlets and posters. They inform the public of the organization’s mandates and procedures. SHFH does most of its advertising through pamphlets and posters as well as word of mouth. This method does not provide families with details of the program.

The Quint housing program has approximately a 65% Aboriginal participation rate. A high level of Aboriginal families can be attributed to the program itself and the high level of Aboriginal families within these five neighbourhoods. Quint is an organization that is grounded

in the community and therefore involves many residents from the community. The literature indicates that by including members from the community in the design and operation of an organization, adequate socioeconomic programs are created (City of Saskatoon, 2001; Kaminawaish et al., 2001; Mawby, 2001; Pitt, 2003). The co-op model supports the concept of self-determination because the homeowners have direct control over their co-op. Self-determination is seen in the literature as a method in which organizations can support Aboriginal people through their program (Walker, 2003).

The approach that is taken by SHFH is a charitable model in which the organization helps the families in need. This model is negatively perceived by other housing organizations in Saskatoon as discussed in the results section. SHFH also uses a suburban approach to the design of their houses. Out of the approximately 20 houses built by SHFH, only a few were refurbishments. The brand new homes match the neighbourhoods that use the conventional suburban development. Most of the SHFH homes are in neighbourhoods that use the CSD, but others are in areas that use a traditional neighbourhood development approach. Therefore the SHFH houses stick out and do not match the neighbourhood. In future builds, SHFH will be building in areas that are not a traditional suburban design and will have to take the look of the neighbourhoods into consideration when designing their homes.

#### **4.2 Study Strengths**

Strong results in this study are drawn from the different perspectives of the organizational participants because different housing organizations participated. The results are also strengthened because multiple sources of data were used. Interview data as well as information from the literature results in an increase in the strength of the conclusions drawn from the data.

The study is somewhat unique in that it also involves an action component. The potential for use of the study results through the action component is increased because the researcher is active within the organization being studied.

Finally, the strength of the study is increased because of the peer-review process. Aboriginal faculty as well as the Aboriginal research assistant reviewed the entire report and were able to provide perspectives that the researchers did not have.

### **4.3 Study Limitations**

The most apparent limitation of this study is the lack of participation by Aboriginal homeowners from the SHFH program. This results in conclusions that are not necessarily reflective of what actually exists between SHFH and their Aboriginal families.

The Aboriginal participation rate was low overall. This results in conclusions that cannot be generalized and it runs the risk of having data that does not necessarily reflect the general Aboriginal population. For instance, none of the participants came from suburban neighbourhoods, this limitation could steer the results away from favourable views on suburban style homes. Also, the data collected from the Aboriginal participants was not rich in some cases. This limited the data somewhat and may not have adequately represented the perceptions that exist among low-income Aboriginal people.

Finally, the conclusions are limited to the bias of the researcher. Although I had stated my position in the report to help the reader understand where the conclusions are coming from, the researcher bias can never be totally removed from the study.

### **4.4 Future Research**

This study is exploratory in nature and is a good base for future studies in the area of urban Aboriginal housing and non-profit housing organizations. One of the next logical steps in this area of research is to explore the relationship that exists between HFH and the Aboriginal community in other cities in Canada. This could be used to compare results between cities and therefore provide a comparison of programs in order to find out what is working overall in the HFHC program.

Other research into different housing organizations and urban Aboriginal people is needed to help pin point good organizational practices. Hopefully this study along with previous studies and future studies could lead to policy change and an improvement in housing organizations' abilities to meet the needs of urban Aboriginal people.

Finally, another area in which future research is needed is in the area of the effects of colonization and alienation on Aboriginal people and how this effects housing. This is a large area of research and unfortunately could not be addressed fully in this paper. It would therefore be beneficial to both the readers and the researchers to further explore this topic.

## **5.0 Conclusion and Recommendations**

The purpose of this study was to explore the perceptions of SHFH from the standpoint of low-income urban Aboriginal people. It was also to identify barriers and enablers that exist within the organization and the housing program. Comparisons of SHFH with another housing organization (Quint) allowed for additional identification of barriers within the SHFH program.

This study explored several perceptions of SHFH. These perceptions arose from interviews with SHFH Board members and staff, representatives from other housing organizations, and Aboriginal people. Thorough and in-depth analysis and interpretation of the interviews have led to the identification of programmatic or organizational barriers and enablers of the SHFH housing program. Throughout the discussion, barriers were seen to have come from inadequate Aboriginal representation and limited knowledge of Aboriginal culture within SHFH. Enablers emerged from the sense of community that SHFH builds through their program.

Recommendations were made based on the identified barriers and enablers, as well as suggestions that emerged from the interviews with the participants. The recommendations are designed to remove, if even in part, identified barriers and to support areas of the program that are acting as enablers.

### Recommendations:

1. Obtain adequate Aboriginal representation on the Board of Directors. This may be in the form of an Aboriginal advisory committee or representatives from other Aboriginal housing or social organizations such as: White Buffalo Youth Lodge, Sask Native Rentals, Central Urban Metis Federation Inc (CUMFI), Saskatoon Tribal Council (STC), Federation of Saskatchewan Indian Nation (FSIN), and the Metis Nation of Saskatchewan.
2. Have community meetings to provide information about the program to the public in areas where there is a higher proportion of low-income families. Invite SHFH families to come and describe their experiences.
3. Increase the types and amounts of advertising. Include mediums that are literacy friendly and more commonly encountered such as television or radio.
4. Continue to support the ReStore and their close ties to the community.

5. Explore different designs for the houses to fit the neighbourhoods in which they are to be built.
6. Explore different methods for building, such as renovation and refurbishment.
7. Explore different types of housing to be built, such as townhouses or multi unit dwellings to accommodate families who do not meet the lower ends of SHFH's financial requirements.
8. Continue with the required homeownership classes. Introduce maintenance/repair workshops and explore the possibility of partnering with other housing organizations to administer these workshops, for example Quint.
9. Develop partnerships with other Aboriginal housing organizations, such as CUMFI, Sask Native Rentals etc.

## **Appendix A**

### **Researchers Journey**

As a graduate student without any significant qualitative research experience, this project was a huge learning experience for me. I learned lessons in several areas including research methods and conducting research, the organization of Habitat for Humanity, and my personal career choices.

I learned so much in the area of research and how to do research. The timing of this project worked well for me because I had the opportunity to learn all the ins and outs of research before conducting research on my thesis. I learned how to manage research accounts, how to hire research assistants, how to interview, and how to analyse data. My confidence as a researcher has improved dramatically and I know that I am capable of conducting quality research. I also learned the obstacles with which researchers are faced; we are told about them by our supervisors and professors, but we cannot truly plan for them or understand the consequences without experiencing them first. Obstacles such as participation rates and timing were challenges I faced most days of the project. Many nights I would lay in bed wondering if any potential solutions existed, and even more nights were spent jumping out of bed when an idea popped into my head. I eventually kept a pad of paper and a pen beside my bed. During the time I spent analysing my data, I was not well rested!

This study taught me more than just how to conduct research and how to manage a research project; it taught me a lot about myself and the organization I have worked so much for, Habitat for Humanity. This project tested my belief in and devotion to HFH. There were days when I had no faith left in the organization and I was ready to quit it all together, but there were other days when I felt that this organization had done so many good things and all I wanted to do was to help them to continue. I had to confront any preconceived notions that I had on issues such as poverty, inequality, and racism, among others. The world that I used to 'believe' in was tried and tested. Upon reflection on those lessons, I feel that they have been a priceless gift. I feel that my eyes are more open, I am less naive, and yet I have more hope in HFH and humankind.

The lessons I learned about myself were probably the most valuable. I have been a university student for seven years. This amount of time may seem minimal to some, but I feel the need for change. Knowing that I was facing my last year of school, thoughts of careers were

keeping me up at night. Having changed directions in my education, I felt that I should, at some point, make a decision on the area on which I wanted to concentrate . This project helped to answer that question. There is no doubt in my mind that research in the area of housing is a passion of mine. Fortunately, the area of community health and epidemiology as well as microbiology and immunology are related to housing research. It is a nice feeling to finally know what you want to do when you grow up. I guess I just need to grow up!

Overall, this project has taught me things that I value immensely. If it were not for Lori Hanson and her support and belief in me, I would not have accomplished this task and would have taken a longer time to figure out where I want to be. Thank you Lori!

Despite the tests that I have undergone with Habitat, I still choose to work with the organization. I believe that they have it within themselves as an organization to make a significant difference. I am looking forward to many years of working with them and other housing organizations to remove the barriers that exist for so many in obtaining adequate, safe, and affordable housing. It is a human right and I intend on fighting so that no one is denied that right.

## **Appendix B**

### **Sample SHFH Organizational Participant Interview Guide**

1. What do you do within Habitat for Humanity? (What does your job entail/responsibilities)
2. How long have you worked for Habitat for Humanity? (Has it always been with SHFH, or have you worked with other affiliates)
3. What is Habitat's mandate with respect to housing?
4. Could you please walk through the family selection process?
5. How does Habitat advertise to recruit potential Aboriginal families? (How does Habitat inform the Saskatoon Aboriginal community about your program?)
6. What is Habitat's procedure for recruitment of potential Aboriginal families? (Are there any other steps that have been taken to recruit Aboriginal families?)
7. Has SHFH ever partnered with Aboriginal organizations? Can you please describe what happened. (What was the partnership for?)
8. What do you feel works well within Habitat in providing assistance to Aboriginal families?
9. What do you feel doesn't work well within Habitat in providing assistance to Aboriginal families?

### **Sample Other Housing Organization Participant Interview Guide**

1. What do you do within your housing org? (What does your job entail/responsibilities)
2. How long have you worked for this org? (Have you ever worked for other housing organizations?)
3. What is your org's mandate with respect to housing?
4. Could you please walk through the family selection process? (If it exists)
5. Approximately how many of your applicants are of Aboriginal descent?
6. Approximately how many of your homeowners are of Aboriginal descent?
7. Where does your org receive the funding for the homeownership program? (If NHOP, can you please tell me a bit about NHOP?)
8. How does your org advertise to recruit potential Aboriginal families? (How does your org inform the Saskatoon Aboriginal community about your program?)
9. Are there any other steps that have been taken to recruit Aboriginal families?

10. Has your org ever partnered with Aboriginal organizations for the purpose of housing? Can you please describe what happened. (What was the partnership for?)
11. What do you feel works well within your org in providing assistance to Aboriginal families?
12. What do you feel doesn't work well within your org in providing assistance to Aboriginal families?
13. Have you had any experience with Habitat for Humanity? What was it for?
14. What do you feel Habitat could do to improve the number of Aboriginal homeowners?

### **Sample Aboriginal Participant Interview**

1. Where do you currently live?
2. What has been your experience in becoming a homeowner?
3. When looking for a house, what sort of things do you look for? (look of house, neighbourhood?)
4. What would you say are some of the obstacles you've had to overcome to become a homeowner?
5. What role did housing organizations or services have in helping you become a homeowner?
6. What are some of the aspects of the housing organization that worked well?
7. What are some of the aspects of the housing organization that did not work well?
8. What aspects of the organization helped you in becoming a homeowner?
9. What aspects of the organization hindered you in becoming a homeowner?
10. Have you ever heard of Habitat for Humanity? How?
11. Have you ever dealt with Habitat for Humanity? If so, in which way?
12. What are your impressions of Habitat for Humanity?
13. Do you feel that Habitat for Humanity meets the housing needs of Aboriginal People?  
Why/why not?

## **Appendix C**

### **Organizational Consent form**

Dear Participant,

We appreciate your participation in the research study, “Aboriginal People and Housing: An exploration of the relationship with Habitat for Humanity.” The purpose of this study is to explore the relationships that Saskatoon Habitat for Humanity (SHFH) has with the Aboriginal community in Saskatoon examining specific aspects of the organization that are hindering or helping Aboriginal families to become beneficiaries of the program. The study will gather information on Aboriginal people’s experience with Habitat for Humanity through interviews and focus groups. In order to protect the interests of the participants we will adhere to the following guidelines. Feel free to ask any questions at any time.

1. The researchers will interview you to discuss your experiences with Aboriginal people and Habitat for Humanity or other housing organizations.
2. You will be interviewed once for 1-2 hour(s) and the interview will be audio-recorded. You may discontinue the interview at any time during the process if you so choose.
3. The tape will be transcribed and analyzed to discover the patterns and themes discussed. Later the researcher will provide you with an opportunity to review your transcript so you can add, delete or change information to reflect what you want to say. Transcript review is an option and no penalty will be given if you choose not to do it. If you do choose to review your transcript, you will be asked to sign a Letter of Consent for Release of Transcripts so researchers can use the information you provide. You will be able to receive a copy of the study after the discussion.
4. The data collected from you will be kept in a secure place and will be held at the University of Saskatchewan with Lori Hanson for five years according to the University of Saskatchewan guidelines.
5. The researchers acknowledge that you can withdraw at any time during the study without penalty. If you withdraw, the data collected from interviews and tape recordings will not be used.
6. The results of the study will be used in a final report and presentations at conferences and to local Aboriginal and housing organizations. Later, the study might be published as an article in a scholarly journal. The confidentiality and anonymity of all participants will be protected through the use of pseudonyms. Any information that is sensitive and may include identifiable information will not be quoted.
7. All participants will receive a \$50 honorarium to thank them for their time. They will also be reimbursed for transportation and childcare costs based on baby sitter and taxi receipts.

If you have any questions about your participation or your rights as a participant in this study, you may contact the Office of Research Services at the University of Saskatchewan (966-2084) or you can contact Katriona Hanna, Department of Community Health and Epidemiology, at 374-1346 or Lori Hanson, Department of Community Health and Epidemiology at 966-7936.

I understand that this research project has been approved by the University of Saskatchewan Advisory Committee on Ethics in Behavioural Science (March 27<sup>th</sup>, 2003) and I agree to participate. I \_\_\_\_\_, agree to participate in the above study. I am aware of the nature of the study and understand what is expected of me and I also understand that I am free to withdraw at any time throughout the study.

Date \_\_\_\_\_

Participant Signature \_\_\_\_\_

Researcher's Signature \_\_\_\_\_

Researcher's Signature \_\_\_\_\_

## **Aboriginal Participant Consent form**

Dear Participant,

We appreciate your participation in the research study, “Aboriginal People and Housing: An exploration of the relationship with Habitat for Humanity.” The purpose of this study is to explore the relationships that Saskatoon Habitat for Humanity (SHFH) has with the Aboriginal community in Saskatoon examining specific aspects of the organization that are hindering or helping Aboriginal families to become beneficiaries of the program. The study will gather information on Aboriginal people’s experience with Habitat for Humanity and other housing organizations through interviews and focus groups. In order to protect the interests of the participants we will adhere to the following guidelines. Feel free to ask questions at any time.

1. The researchers will interview you or ask you to participate in a focus group to discuss your experiences with Habitat for Humanity and or other similar organizations.
2. You will be interviewed and or asked to participate in a focus group once for 1-2 hour(s) and the interview/focus group will be audio-recorded. You may discontinue the interview or leave the focus group at any time during the process if you so choose. Your participation will not be made known to Saskatoon Habitat for Humanity or any other housing organization.
3. If you are in the process of applying for a house through Saskatoon Habitat for Humanity or any other housing organization your participation will not have any effect on your application. Also, there will be no effect on your application if you choose to withdraw from this study at anytime.
4. The tape will be transcribed and analyzed to discover the patterns and themes discussed. Later the researcher will provide you with an opportunity to review your transcript so you can add, delete or change information to reflect what you want to say. Transcript review is an option and no penalty will be given if you choose not to do it. If you do choose to review your transcript, you will be asked to sign a Letter of Consent for Release of Transcripts so researchers can use the information you provide. You will be able to receive a copy of the study after the discussion.
5. The data collected from you will be kept in a secure place and will be held at the University of Saskatchewan with Lori Hanson for five years according to the University of Saskatchewan guidelines.
6. The researchers acknowledge that you can withdraw at any time during the study without penalty. If you withdraw, the data collected from interviews and tape recordings will not be used.
7. The results of the study will be used in a final report and presentations at conferences and to local Aboriginal and housing organizations. Later, the study might be published as an article in a scholarly journal. Direct quotations may be used in the final report. The confidentiality and anonymity of the participants will be protected through the use of pseudonyms.
8. Focus Group Disclosure: The researcher will undertake to safeguard the confidentiality of the discussion, but cannot guarantee that other members of the group will do so. Please respect the confidentiality of the other members of the group by not disclosing the contents of this discussion outside the group, and be aware that others may not respect your confidentiality.

8. All participants will receive a \$50 honorarium to thank them for their time. They will also be reimbursed for transportation and childcare costs based on baby sitter and taxi receipts.

If you have any questions about your participation or your rights as a participant in this study, you may contact the Office of Research Services at the University of Saskatchewan (966-2084) or you can contact Katriona Hanna, Department of Community Health and Epidemiology, at 374-1346 or Lori Hanson, Department of Community Health and Epidemiology at 966-7936.

I, understand that this research project has been approved by the University of Saskatchewan Advisory Committee on Ethics in Behavioural Science (March 27<sup>th</sup>, 2003) and I agree to participate. I \_\_\_\_\_, agree to participate in the above study. I am aware of the nature of the study and understand what is expected of me and I also understand that I am free to withdraw at any time throughout the study.

Date \_\_\_\_\_

Participant Signature \_\_\_\_\_

Researcher's Signature \_\_\_\_\_

Researcher's Signature \_\_\_\_\_

## **Transcript Release Form**

We appreciate your participation in our research study: “Aboriginal People and Housing: An exploration of the relationship with Habitat for Humanity.” We are returning the transcripts of your audio-taped interview/focus group for your perusal and the release of confidential information. We will adhere to the following guidelines which are designed to protect your anonymity, confidentiality and interests in the study.

1. Would you please read and recheck the transcripts for accuracy of information. You may add or clarify the transcripts to say what you intended to mean or include additional comments that will be your words. You may also delete any information that you may not want to be quoted in the study.
2. The interpretations from this study will be used in a final report and, presentations to housing and Aboriginal organizations. Except for the researchers in the study, your participation has remained confidential. Your name will not be used in the final report or in any scholarly articles or presentations.
3. In accordance with the University of Saskatchewan Guidelines on Behavioural Ethics, the tape recordings, and transcriptions made during the study will be kept with Lori Hanson in a locked file until the study is finished. After completion of the study, the tapes and other data will be kept for five years at the University of Saskatchewan and then destroyed.
4. Participation in the study is voluntary, and you may withdraw at any time without penalty. If this happens, the tape recordings and interview data will be destroyed.

I, \_\_\_\_\_ understand the guideline above and agree to release the revised transcripts to the researchers. A copy of the transcript release form is provided for your records.

Date \_\_\_\_\_

Researcher’s Signature \_\_\_\_\_

Researcher’s Signature \_\_\_\_\_

\*As a research participant in this study, you may contact the Office of Research Services at the University of Saskatchewan (966-2084) if you have any questions about the study or you can reach Katriona Hanna, Department of Community Health and Epidemiology at 374-1346 or Lori Hanson, Department of Community Health and Epidemiology 966-7936.

## **Appendix D**

### **HABITAT FOR HUMANITY Family Selection Committee**

#### **INFORMATION FOR APPLICANTS**

##### ***What is Habitat for Humanity?***

Saskatoon Habitat for Humanity is a non-profit housing organization. It provides a way for low income earners to own a house.

Money to build houses comes from individuals, churches, service clubs, private foundation, and businesses. Some building materials are donated. Most of the work is done by volunteers.

##### ***Who may apply for a Habitat house?***

We welcome your application if you meet these guidelines:

1. Your present housing conditions are not adequate. Habitat wishes to help those in greatest need of a house, so if your present house or apartment is in decent condition and is big enough, you may not qualify.

Your income is not enough for you to qualify to buy a house through a bank loan. Your total family income (before deductions) must be less than the family income levels as outlined in the Habitat for Humanity brochure. Family assets and debt obligations are included in the determination of income. Consideration will be given to special expenses (for example, for medication, wheelchair).

2. You and your family are willing to work at least 500 hours of volunteer labor on Habitat for Humanity projects (for example the house build, Re-Store or the office)
3. It takes knowledge and skills to be a home owner. You do not have to have these skills right now but we need to know that you are willing to learn such things as home maintenance and financial budgeting. We ask that you provide character references from people who know you.
4. You are prepared to live in a community made up of different kinds of people. Habitat has a non-discriminatory policy of family selection: neither race, religion, nor family structure is a factor.
5. You have lived in Saskatoon and area for at least six (6) months.

##### ***How do I apply for a Habitat house?***

###### **First...**

1. Complete this application form. If you need any assistance contact the Habitat office at 343-7772. Remember all information that you provide is confidential.
2. Return the completed application to the Habitat office (519 Ave L South) within 30 days of receiving it for review by the Family Selection Committee.

###### **Then...**

1. If you meet the basic requirements, a member of Habitat's Family Selection Committee will contact you. A time will be set to visit you and your family in your present home for a confidential interview.
2. After the interview, the Family Selection Committee will review your application. If your application cannot be approved at this point, you will be contacted.

3. If your application is approved for further consideration, a second interview will be arranged.
4. After the second interview, you will be required to participate in an Orientation to Habitat Home Ownership.
5. When these steps have been completed, you will be notified as to whether you have been accepted as a Habitat Partner Family.

**NOTE:** The interviews and decision-making process often take up to six months.

***How much does a Habitat house cost?***

Mortgages are interest free and are paid over 15 to 25 years. Mortgage payments, including insurance and taxes, are set at 25% of your household income.

Your monthly payments return to Habitat's Fund for Humanity. By paying every month, you are helping the next partner family move into a house.

How much say do I have in the design and location of the house?

Habitat builds from several house plans. If you are selected as a partner, you will work with Habitat's Building Committee to adapt part of a plan to suit your family's needs.

You will not be able to choose which part of the city to live in because Habitat houses are built where suitable land is available.

**KEEP THIS SHEET FOR YOUR INFORMATION**

**APPLICATION FOR HOMEOWNER PARTNERSHIP**

How did you hear about Habitat for Humanity? Church \_\_\_ Newspaper \_\_\_ TV \_\_\_ Radio \_\_\_  
Family & Social Services \_\_\_ Friend/Relative \_\_\_ Other(Please state) \_\_\_\_\_

Have you applied to Habitat for Humanity before? \_\_\_\_\_ If so, when? \_\_\_\_\_

**A. FAMILY INFORMATION – Mortgage Applicant(s)**

**1. APPLICANT 1**

NAME: (Last) \_\_\_\_\_ (First) \_\_\_\_\_ M \_\_\_ F \_\_\_

Address: \_\_\_\_\_

City/Province: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Phone: \_\_\_\_\_

How long have you lived in Canada? \_\_\_\_\_ In Saskatoon \_\_\_\_\_

**2. APPLICANT 2 (if applicable)**

NAME: (Last) \_\_\_\_\_ (First) \_\_\_\_\_ M \_\_\_ F \_\_\_

How long have you lived in Canada? \_\_\_\_\_ In Saskatoon \_\_\_\_\_

3. Please list all additional members of your household:

NAME	DATE OF BIRTH	SEX	RELATIONSHIP TO YOU
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

4. Does any household member have special needs (for example, wheelchair ramp)?

Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, please explain \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**B. FINANCIAL INFORMATION** (Part of Habitat’s final selection process includes confirmation of earnings. We will request tax returns, employment verification and a credit check. For **EACH** working member of your household, please give the following information:

1. **Applicant One:** \_\_\_\_\_

Current employer: \_\_\_\_\_

Employer’s address \_\_\_\_\_

Your job (brief description): \_\_\_\_\_

How long have you worked there? \_\_\_\_\_

Monthly income before deductions: \_\_\_\_\_ Hours worked per week: \_\_\_\_\_

Rate of pay per hour: \_\_\_\_\_

Is your work regular? \_\_\_\_\_ If no, please explain \_\_\_\_\_

\_\_\_\_\_

Is your work seasonal? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have any plans to change employment, retrain for some other type of work, upgrade your education, etc?

Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, please explain: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. **Applicant Two:** \_\_\_\_\_

Current employer: \_\_\_\_\_

Employer’s address \_\_\_\_\_

Your job (brief description): \_\_\_\_\_

How long have you worked there? \_\_\_\_\_

Monthly income before deductions: \_\_\_\_\_ Hours worked per week: \_\_\_\_\_

Rate of pay per hour: \_\_\_\_\_

Is your work regular? \_\_\_\_\_ If no, please explain \_\_\_\_\_

\_\_\_\_\_

Is your work seasonal? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have any plans to change employment, retrain for some other type of work, upgrade your education, etc?

Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, please explain: \_\_\_\_\_

\_\_\_\_\_

3. Does anyone else within/outside the home contribute to the family income? \_\_\_\_\_

If yes, please give details \_\_\_\_\_

\_\_\_\_\_

4. Please provide details about ALL other sources of income:

**Amount per Month**

Social Assistance \_\_\_\_\_

Low Income Employment Supplement \_\_\_\_\_

Employment Insurance \_\_\_\_\_

Child Tax Credit \_\_\_\_\_

SST/GST rebate (amount every three months) \_\_\_\_\_

Alimony \_\_\_\_\_

Child Support \_\_\_\_\_

Other Employment \_\_\_\_\_

Other (please name) \_\_\_\_\_

5. List ALL your appreciable assets (ones that go up in value):

TYPE OF ASSET	APPROXIMATE
VALUE	

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. List ALL your debts (for example, bank loans, store credit cards, bank credit cards, personal loans, student loans):

APP 1 OR 2	COMPANY OR PERSON	AMOUNT OWING
MONTHLY PAYMENT		

\_\_\_\_\_

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Note: A credit check will be required during the selection process.

7. List other regular payments you make (for example, alimony, child support, etc.)

APP 1 or 2	TYPE OF PAYMENT	MONTHLY PAYMENT
_____	_____	_____
_____	_____	_____
_____	_____	_____

8. Have you ever declared bankruptcy? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, date of release: \_\_\_\_\_

**C. EMPLOYMENT HISTORY** (Other than your current job):

Please list your employment record during the last 5 years:

1. Applicant 1 \_\_\_\_\_

EMPLOYER	ADDRESS	TYPE OF WORK	START DATE	FINISH DATE
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

If there is a gap in your record, please explain: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. Applicant Two \_\_\_\_\_

EMPLOYER	ADDRESS	TYPE OF WORK	START DATE	FINISH DATE
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If there is a gap in your record, please explain: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**D. CURRENT HOUSING SITUATION**

1. What type of housing do you live in now?

Apartment \_\_\_ Single Family House \_\_\_ Duplex \_\_\_ Townhouse \_\_\_ Other \_\_\_

2. Who is your landlord? \_\_\_\_\_

Private landlord \_\_\_ Government (subsidized housing) \_\_\_ Co-op \_\_\_ Other \_\_\_

3. Average monthly costs for:

Rent \_\_\_\_\_ Groceries (food, toiletries, etc.) \_\_\_\_\_

Utilities: \_\_\_\_\_ Clothing \_\_\_\_\_

Heating \_\_\_\_\_ Medical \_\_\_\_\_

Water \_\_\_\_\_ Transportation (bus, taxi, gas) \_\_\_\_\_

Electricity \_\_\_\_\_ Insurance(s) (car, tenant, life) \_\_\_\_\_

Phone \_\_\_\_\_ Day Care (babysitting) \_\_\_\_\_

Other (explain) \_\_\_\_\_ School Supplies/fees \_\_\_\_\_

4. What is the condition of the housing you are now in? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. In what way does the housing you live in now **NOT** meet your family's needs? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. List all of the rooms in your current housing: \_\_\_\_\_

\_\_\_\_\_

**E. HOUSING HISTORY**

List the places you have lived in the last 5 years, including your current housing:

ADDRESS	LANDLORD'S NAME	START DATE	END DATE
_____	_____	_____	_____

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**F. REFERENCES**

Each applicant should provide a list of 3 people who know their situation. **AT LEAST ONE SHOULD BE A CURRENT OR FORMER EMPLOYER IF APPLICABLE.** We will be contacting them (by mail) for reference letters. (Do not include family members)

Applicant 1

1. Name \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

City/Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Relationship to you \_\_\_\_\_

2. Name \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

City/Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Relationship to you \_\_\_\_\_

3. Name \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

City/Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Relationship to you \_\_\_\_\_

Applicant 2

1. Name \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

City/Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Relationship to you \_\_\_\_\_

2. Name \_\_\_\_\_ Phone \_\_\_\_\_

\_\_\_\_\_

Address \_\_\_\_\_

City/Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Relationship to you \_\_\_\_\_

3. Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

City/Province \_\_\_\_\_

Postal Code \_\_\_\_\_

Relationship to you \_\_\_\_\_

**G. COMMUNITY INVOLVEMENT**

1. Please list volunteer experience that you have had:

PLACE	TYPE OF WORK	START DATE	FINISH DATE	AVERAGE HOURS PER MONTH
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

2. Please describe any special interests that you have or activities with which you have been involved (for example, school, church, community, service clubs, hobbies): \_\_\_\_\_

\_\_\_\_\_

3. Families selected as partners with Saskatoon Habitat for Humanity for home ownership are required to do 500 hours of volunteer labour with our organization. Do you agree to such a commitment? Yes \_\_\_\_\_ No \_\_\_\_\_

**We agree that it is our responsibility to inform Saskatoon Habitat for Humanity, as soon as possible, of any information that affects our application for home ownership (for example, change in income, family size, family circumstances, etc.).**

\_\_\_\_\_  
**Print name of applicant 1**

\_\_\_\_\_  
**Applicant 1 Signature**

\_\_\_\_\_  
**Date Signed**

\_\_\_\_\_  
**name of applicant 2      Applicant 2 Signature      Date Signed**

\_\_\_\_\_ **Print**

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