



Housing Opportunities for Families

SUCCESSING IN 2005



Rural Native Housing Program

Ontario Aboriginal Housing Services, 500 Bay Street, Sault Ste Marie, ON P6A 1X5

Aboriginal Housing for low and moderate income families and individuals



Painting by: June Grant, Resident OAHS

Background to the Rural Native Housing Program in Ontario

Background

The Rural and Native Housing Program was introduced by Canada Mortgage & Housing Corporation (CMHC) in 1974 to enable affordable housing units to be made available to low income families living in specific areas with a population of 2500 or less. The objective of the program is to assist Native and Non-Native families in Core Housing Need in rural areas to obtain affordable, adequate and suitable housing.

Costs are shared between the Federal and Provincial governments. In Ontario, the program is administered by the province through the Ministry of Municipal Affairs and Housing.

The mandate of the program is to assist the largest families in the most need at the time a unit becomes available. The program is needs based and priority is not given for the amount of time the application has been on file.

Tenants pay 25% of adjusted total household income. Housing costs are further adjusted by way of heat subsidies. Payment of hydro accounts is the responsibility of the tenant.

Program Guidelines

To be considered for housing, all applicants must be in core need and live in one of the designated rural areas. Applicants currently living in an urban area are assisted by Ontario Housing and other non profit housing groups. Client eligibility is determined by current housing costs, family income, family size, current debts, rental payment history and the ability of the applicants to maintain a home.

Recent Program Changes

New commitments to the program were withdrawn by the Federal government at the end of 1993. In Ontario, there are some 3000 Rural and Native Housing units. The only long term management of the Rural and Native portfolio for RNH units is in Southwestern and Eastern Ontario, reporting to CMHC.

In November 1999 the Province of Ontario and the Federal government entered into the "Social Housing Agreement" transferring active roll responsibility to the province and the Ministry of Municipal Affairs and Housing, Social Housing Branch.

Rural Native Housing Program:
Succeeding in 2005-Housing Opportunities for Families

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A special report by
the Ontario Aboriginal Housing Services

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The Formation of OAHS



In 1992, the Ontario Federation of Indian Friendship Centres (OFIFC), the Ontario Aboriginal Housing Association (now known as the Native Housing Providers of Ontario (NHPO), the Ontario Native Women's Association (ONWA), and the Ontario Métis and Aboriginal Association (OMAA) joined together and entered into a relationship to address the common concerns with respect to off-reserve Aboriginal housing in Ontario. The organizations individually had been directed by their membership to make safe affordable housing a priority, and to seek opportunities to work together and effect change.

As a result, consultations took place across the province with the off-reserve Aboriginal Organizations to examine and document the current state of off-reserve housing, and the need for affordable, adequate and suitable housing for low and moderate income Aboriginal families and individuals.

A Steering Committee was formed consisting of Ministry of Housing personnel and two representatives each from the Ontario Federation of Indian Friendship Centres (OFIFC), the Ontario Native Women's Association (ONWA), and the Ontario Métis and Aboriginal Association (OMAA).

The Aboriginal Caucus of the Steering Committee came to an agreement to form the Ontario Aboriginal Housing Support Services Corporation for programme delivery to work towards meeting the housing needs for Aboriginal people living off-reserve.

On September 1, 1994, the Ontario Aboriginal Housing Support Services Corporation was incorporated, with two representatives from each of the above organizations forming the Board of Directors.

The organization designed and developed the Aboriginal Jobs Ontario Homes off-reserve program for the delivery of 2000 core need units across the province. Community development was provided by OAHS to communities that did not have existing Aboriginal non-profits, to allow for a needs based approach with capacity building. Unfortunately, a change in provincial government direction led to the termination of the program delivery in 1995.

Effective March 1, 1996, the corporation entered into a property management agreement with Canada Mortgage and Housing Corporation to administer two rural and Native Housing Portfolios. The active party roll was transferred from CMHC to the Ministry of Municipal Affairs and Housing with the signing of the Social Housing Agreement in Ontario.



A Piece of Paradise

Emerson and Marie Grant started their fifty-five by sixty-five foot vegetable garden the first spring in their new home. Located across the road from Paudash Lake, the Grants' hillside home is a pastoral paradise with an impressive garden of green and purple beans, zucchini, cucumbers, tomatoes, lettuce, peas and various types of squash and potatoes.

They first heard about the RNH program from their niece in 1989 and were told that there were a lot of people that had applied for housing. So when Bill Jukes, the Southeast Regional Manager called them, they were surprised and overjoyed. In 1990 they signed a lease with an option to purchase. At that time their son Isaac was four years old and their daughter Barbie was eight. Marie recalls with excitement, "We couldn't wait to get in here."

As the house was being built, the family was invited to pick out all the interior colors, flooring, carpeting, counter tops and even the siding. And then in December of 1997, Emerson and

Marie decided to exercise their option to purchase and bought the house by assuming the balance of the existing mortgage. Marie looks around fondly. "We never thought we would get something like this."

It was indeed a Godsend. In the mid-nineties, Emerson was injured on the job when a tree fell on top of him in the bush. He insists that if it were not for the Rural Native Housing program, he and Marie would have lost their home because they wouldn't have been able to make the payments. But with the RNH program's mandate to gear rent to twenty-five percent of earned income, Emerson and Marie's monthly payments went down, in order to compensate for the lower earnings received on Emerson's disability. He adds, "That is how we were able to keep our home. Now we have something to pass on to our children."

For Emerson and Marie the number one thing for people in need is to get this kind of help. "It has helped us a thousand times over," Emerson quietly says as he looks out towards his garden.

Quality of Life Improved

For many families there is a comfort in owning their own home.

The same is true for an Otterville family who took advantage of the opportunity to purchase before the option expired in 1995. **They say the program has been "tremendous" and they highly recommend it to others, adding that it has enabled them to improve their quality of life.**

A quiet community in Southwestern Ontario, Otterville is a pretty town located amidst tobacco fields and other farming communities. But for this family and their daughter, who suffers from asthma and requires medication for treatment, air conditioning is a necessity. Living in a geared-to-income home has allowed them to save money to install an air conditioning system, among other improvements to their surroundings. They gratefully acknowledge that "the program has just done wonders for us."

"There are a lot of people out there who need this program," they are disappointed by the fact that the option to purchase is no longer available to others. She believes that people naturally have more pride if they know they are building towards their future, and their children's future.



A Dream Come True

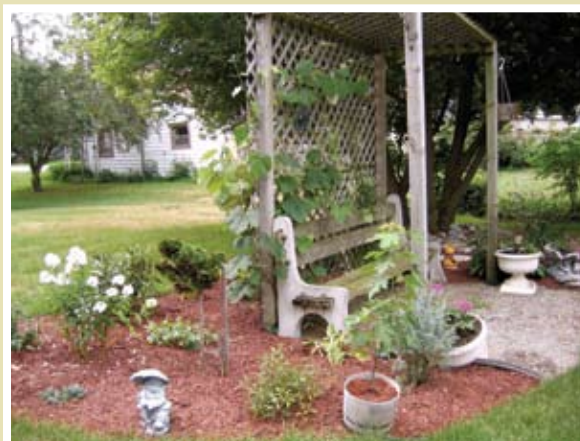
Out of the blue one day, June Grant, a single mother of two, picked up the phone and was told by another single mom that there may be a spot for her in a rural housing program that is geared to income. June remembers thinking it seemed too good to be true. She moved into her current rental house in the summer of 1999 with her son Sheldon and her daughter Cara. Still amazed to this day, June says she was just totally blown away.



A Home Built on Trust

Carol Brant has been renting the same home since 1989. She has raised three children on her own and has referred many new families to the Rural Native Housing program over the years. She says this kind of trust is unlike any other she has had in a rental situation.

When asked how long she plans to stay, she replies, "If I have to move they can pick up my house and move it with me." She laughs as she sits back in her kitchen, happy to be home.



"Everybody likes coming here. I don't know if it's me or the house."

A Lifesaver

This past May marks ten years since Gwendolyn Burtch found the strength to leave an abusive marriage. She believes that the Rural Native Housing program provides an ideal alternative for women who are trapped in an abusive relationship. "Before I left my ex husband I would ask myself, 'How am I going to pay my rent?' 'How am I going to do this on my own?'" Gwen concludes by explaining that it is the fear of financial difficulties and limitations that keep women ensnared in abusive marriages. As a result she believes wholeheartedly that the Rural Native Housing program is a lifesaving option for abused women to get out. With firm resolve she adds, "That's what I tell people."

"A house is a house but this is my home."



She has recommended the housing program to many women in similar positions but notes that the demand is extremely high. For this reason, Gwen believes that more units should be added so that more families could be helped. She says softly, "A lot of people are struggling."

She smiles thoughtfully as she pulls the laundry in from the line. Watching her two boys, Danny and Wesley, grow up in a safe and secure home has meant the world to her.



Making Ends Meet

As a single mother of two, Amy Siddall knows the value of a dollar. She has had the negative experience of living in apartments that were not suitable to living with young children, but she could not afford a better life until she entered the Rural Native Housing Program delivered in her location by Ontario Aboriginal Housing Services.

For the past three years the Siddalls have called Wheatley home. Wheatley is a Southwestern Ontario town where they live in a ranch style bungalow with large yards front and back. Now the boys can play in the safety of their own home and entertain their friends. Bikes and soccer balls tell the story of the active kids.

Amy is relieved to know that they live in a safe neighbourhood. Her neighbours are decent and the expansive tree-lined streets are host to houses old and new. **There is a lot less worry about making ends meet, living in a geared-to-income rental. Just paying for groceries was always a struggle, but she can manage more easily now.** She credits her luck in being friends with the previous tenants in the house; they introduced her to the RNH program. They were able to save enough money while they rented through RNH to buy their own house, something Amy wishes she could have done.

Amy does not know how long she will stay in the program but hopes that some day she will be able to own her

own property. This house needed some minor work when she moved in, but Amy offered and was allowed to do it herself, as she was so anxious to move out of her previous home. She has since painted the bedrooms and the bathroom and plans to do the kitchen in the cooler months.



A Great Opportunity

Pamela Armitage's father was born in the Mohawk territory of Tyendinaga, a stone's throw away from Pamela's home in Deseronto. **Pamela is the first to say she could not have afforded to buy a three-bedroom house with a large lot in a good neighborhood without the assistance of the Rural Native Housing program.**



"Right from the moment we walked in we knew it was home."

A Prayer Answered

In 1988 Bonnie Bilton and her nine children were living in a walk-up above a store. Her husband had just left her when her landlord gave the family notice. Bonnie immediately began looking for a new place to live but soon discovered that people, for the most part, didn't want to rent to a single mother with nine children. When she heard about the RNH program from a friend she thought it was a miracle.

"God had just answered my prayers and built me a beautiful house. Plus fifty others in three townships." Smiling broadly, she remembers thinking, "Its not too hard for God to build one house. That's nothing. He's going to build fifty!" Bonnie laughs as she recalls the memory.

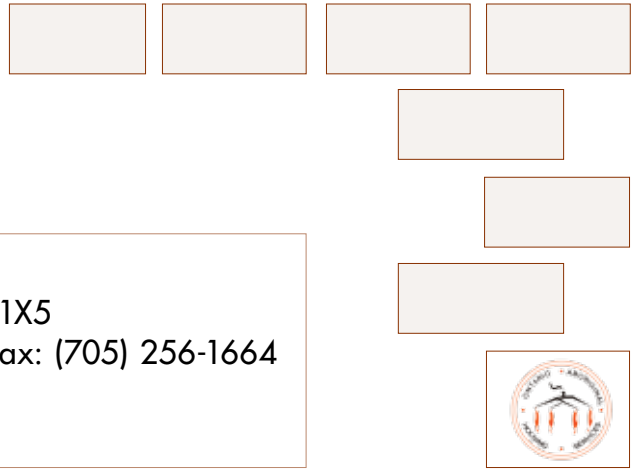
Living in the country was the perfect answer for the Bilton family. It is only a mile to the nearest village, which has a good library and a good grocery store. With little distraction all the children have done very well in school and now have either a degree from a university or a college diploma. Bonnie proudly points out that five are married and that the two youngest are in university right now.

Her fondest memories are of the children growing up. She describes the family barbecues, the beach parties, flashlight tag, and building the shed when the boys were teenagers. "They wanted a basketball net but the shed wasn't high enough so we had to build some cross beams that would be high enough. We drew it out and built it according to the diagram and it turned out perfect." She sighs, "We had a lot of fun building that shed."

On a more serious note, Bonnie states, "I don't know if I said how much I appreciated having this house. Everyday I was glad that I could have this house. When the children were younger it was really hard to find a place to rent. One place didn't have hydro at all. We had to pump cistern water and had to pour water down the toilet. We didn't have everything we needed. It was really rough living like that. So to have everything perfectly brand new and not to have to worry about being cold at night... is really incredible. I know the difference, you see. Some people might not know what it's like to be cold."

She looks at her daughter Sara and her grandchild. "In fact, all those places we lived in, I don't think anyone lived there after us. They were probably torn down."





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