

Session #107:

Meeting Urban Aboriginal Housing Needs

Marco Guzman, President New Frontiers Aboriginal Residential Corporation



Greetings

- Greetings to all
- My name is Marco Guzman and I'm President of New Frontiers Aboriginal Residential Corporation (NFARC)
- I would like to tell you the story of NFARC and its work to help provide affordable housing for Toronto's urban Aboriginal population



Agenda

- 1. Our Roots
- 2. Recognizing Urban Aboriginal Housing Needs
- 3. Forming New Frontiers Aboriginal Residential Corporation (NFARC)
- 4. AMIK I: Our First Urban Project
- 5. Charles Catto's Housing Prayer
- 6. Moving Forward: AMIK II and III
- 7. In Conclusion



Our Roots

- Reverend Charles Catto and poverty on reserves
- Forming Frontiers Foundation in the 1960s
- Operation Beaver: Tackling Housing in First Nations Communities
- Recruiting Volunteers and fundraising across Canada
- Spectacular Results at Minimal Cost
- The Bus Family on Ottawa's Doorstep
- Helping Rama When they Were Poor
- Core Funding and Expanding the Program



Forming New Frontiers Aboriginal Residential Corporation

- Frontiers Foundation recognized urban Aboriginal housing needs
- Decided to expand program to address these needs in the City
- Formed affiliated Corporation (NFARC) in late
 1990s to address urban Aboriginal housing needs
- Charles Catto was first President, Board included range of individuals from Toronto's Aboriginal community – many from Frontiers Foundation Board



Recognizing Urban Aboriginal Housing Needs

- NFARC recognized that, perhaps surprisingly, GTA has among the highest urban Aboriginal populations of any Canadian urban area – estimated at 70,000 according to 2008 GTA Aboriginal Housing Consultation Final Report
- This population is growing at a much faster rate than overall population – increased by 50.8% from 1996 to 2006 vs. 23% for overall GTA population
- Growth trend is expected to continue
- Urban Aboriginal age profile much younger than overall population, although starting to see rapid aging
- Household mix: 25% singles, 19% lone parents with children, 14% couples with children, 14% childless couples, 8% singles sharing a home



Recognizing Urban Aboriginal Housing Needs (cont.)

- GTA Aboriginal households have much lower incomes than overall population and the gap is growing
- 2006 \$41,079 median household income among GTA Aboriginal households - \$11,754 below overall population
- 14.7% of GTA Aboriginal income comes from government transfers vs. 9.2% of overall population
- GTA Aboriginal unemployment double the rate of overall population, especially high among youth
- GTA Aboriginal population highly over-represented in homeless population
- 2006 30.1% of GTA Aboriginal households in Core Need vs. 23.7% of overall population
- Aboriginal Housing Consultation Final Report (2008) noted that main Aboriginal housing issues in Toronto were long waiting periods, difficulty finding subsidized housing, lack of awareness of assistance programs, not knowing how to "navigate the system"



Amik I: Our First Urban Project

- City formed "Let's Build" Program following termination of Federal and Provincial Affordable Housing Programs in late 1990s – offered modest funding plus surplus lands, waivers of fees and charges
- City issued RFP looking for a non-profit organization to develop surplus site at 419-425 Coxwell Ave. (old abandoned factory plus vacant land)
- NFARC proposed model similar to existing Frontiers Foundation model – incorporating City funding program, fundraising, some volunteer labour and mortgage loans
- Proposed 50% Aboriginal and 50% non-Aboriginal households
- Toronto Community Living proposed to take 10 units, local French-language daycare partnered, Frontiers Foundation proposed to move offices into building



Amik I: Our First Urban Project

- City selected NFARC to carry out Coxwell project
- Eventually cobbled together over a dozen sources of funds from all levels of government, faith community, corporations, local residents
- Donations of landscape materials, volunteer labour for some elements
- Regenerated old abandoned factory and built second building on vacant portion of site – large and well used community room
- 75 units all with rent supplements reach households of lower income
- Make community room available to Aboriginal agencies as well as mainstream organizations



Charles Catto's Housing Prayer

- Project AMIK opened to great fanfare in early 2000's
- Demonstrated capacity of Aboriginal community to meet housing needs with support of government, whole community
- Lieutenant-Governor Bartleman, Ontario's first Aboriginal Lieutenant Governor, gave inspiring speech at Opening Ceremony
- Charles Catto used the opportunity to recite his "Housing Prayer", which has gone on to a famous place in Canada's housing lore



Charles Catto's Housing Prayer (cont.)

- Charles, who was a United Church Minister, prayed for housing bureaucrats to overcome red tape and expedite the production of affordable housing
- He prayed for politicians in Ottawa and Queen's Park to renew funding to help those in need
- He noted that, for the price of one stealth bomber or fighter jet, thousands of poor Canadians could have a warm roof over their head (he kept a model plane in his office to remind all visitors of this fact)
- He reminded everyone that Ottawa was often on the wrong road, passing by the opportunity to provide Aboriginals with warm and affordable homes for the poorest of the poor
- He prayed for 1000 more project AMIKs to help end unrelenting poverty in Canada
- He said: "If life is a highway, then our policy makers remain at the flashing red light".



Moving Forward: Amik II & III

- Charles' housing prayer was broadcast by the media from coast to coast
- Thanks to the efforts of Toronto's Aboriginal community and agencies such as Miziwe Biik, Charles prayers were heard
- The GTA Aboriginal Affordable Housing Program was launched shortly after Charles' housing prayer and offered funding specifically targeted to the GTA's Aboriginal population
- NFARC was one of the first in line to express an interest in participating in the program to help achieve its mission
- Moving quickly when suitable sites arose, NFARC was able to tie up two highly attractive properties, receive funding allocations under the Program and launch the development of two new projects to complement AMIK I



Moving Forward: Amik II & III

- AMIK II is nearing completion (expected early in 2016)
- Located at Danforth and Victoria Park in close proximity to the subway and shops and services along Danforth, the project consists of 20 modest bachelor, one bedroom and three bedroom units in a four storey apartment building
- All units will be rented to Aboriginal households
- Rents will be 80% of market rent, although NFARC is exploring rent supplements with the City and Province to provide further assistance to lower income households
- An innovative loan agreement was executed with Alterna Savings who have an internal "social lending" mandate for smaller loans of this nature and approved our construction financing without need of CMHC loan insurance
- There is space for commercial use at grade and we are working with the local BIA to explore the potential for an Aboriginal art gallery or display centre



Moving Forward: Amik II & III

- AMIK III is located along St. Clair Avenue E. near Brimley Road
- Construction is moving along and is expected to be finished in early spring of 2016
- The project will have 22 units with a mix of bachelor, one and two bedroom apartments in a four storey building
- Alterna Savings is providing a similar construction financing package as AMIK II
- NFARC is exploring rent supplements for this project as well



In Conclusion

- Unfortunately, Charles Catto, the driving force behind the Frontiers Foundation, NFARC and AMIK I, II and III, passed away in May of 2014
- We are sure he is watching over us all and keeping score in the development of 1000 Project AMIK's
- We wish to give thanks to Toronto's Aboriginal community, Miziwe Biik, the Federal, Provincial and City of Toronto governments and all others who heard Charles' Housing Prayer and have contributed to these projects
- But much remains to be done we hope to be able to continue these contributions in future

Thank you all

