



Miziwe Biik Development Corporation Offices stained glass window

2019 Churchill Fellowship to study Indigenous housing, homes ownership and support models.



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**Report Authored by
Adam Sandford, 2019 Churchill Fellow**

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Adam Sandford

30 May 2023

Table of Contents

<i>Acknowledgements</i>	4
<i>Introduction</i>	1
<i>Contact Details</i>	3
<i>Keywords and phrases</i>	3
<i>Executive Summary</i>	4
<i>Itinerary</i>	9
<i>Travel path and statistics</i>	10
<i>Introduction</i>	11
<i>Methodology</i>	12
<i>Victorian Housing and First Nations Context</i>	12
<i>Australian housing tenure</i>	15
<i>Canadian Housing and First Nations Context</i>	17
<i>Canadian Housing Tenure</i>	18
<i>The Housing Continuum</i>	20
<i>The impacts of Intergenerational wealth generation</i>	21
<i>Key experiences and findings</i>	23
<i>Recommendations</i>	45
<i>Dissemination and Implementation</i>	48
<i>References</i>	49

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you do amazing work!

Introduction

"We don't inherit this world from our ancestors, we borrow it from our children"

Was the opening quote from the inflight entertainment system on the departure flight from Melbourne aboard an Air New Zealand 777 flight marking the beginning of my Fellowship and some 31 hours to come of consecutive travel and layovers in several airports before reaching my first destination, Fredericton, New Brunswick in Canada for the First Nations Climate Gathering.

This being my first international travel experience after nearly three years of travel restrictions due to COVID, 31 hours of travel over three flights had certainly put me to the test.

This simple in-flight message of unknown, and much debated origin resonated deeply, especially given that I was embarking on a nearly 10 week journey to study some of the most diverse First Nations and Indigenous communities, programs and peoples in the world, and still now, even after the dust has settled from the journey, remains a poignant reminder of the stewardship we all have to this world, whether Indigenous or non-Indigenous, and the importance of the journey towards reconciliation and recognition of the wrongs of the past whilst forging a new future where we no longer rationalize race as a salient notion. But only to recognize that there are Indigenous and non-Indigenous occupants, visitors, and guests and that we should all respect and acknowledge the Indigenous and First Nations people's connection and custodianship of that land throughout the ages and realise that past practices spanning back tens of thousands of years offer a deeper knowledge of this world that still holds true today.

To say that the modern idea of home ownership and wealth generation is built on Aboriginal values would be folly, the very concept of ownership is one that largely does not exist in First Nations histories, which was summed up very well in the first conference I attended whilst in Canada, the Assembly of First Nations Climate Gathering by Skaydu.u^u, Teslin Tlingit First Nation, and fellow of Yukon First Nations climate fellowship, who during a panel presentation said "the concept of ownership is something that makes no sense, how can you possibly own a piece of your mother".

However, in urban areas the unfortunate reality is that a modern, and somewhat colonialist approach is required to break the cycle of systemic disadvantage and provide pathways for future generations to not only break the cycle to survive, but to find themselves in a position of advantage that enables the people of the oldest living culture in the world to thrive, a crossover must be obtained where the old worlds can interact with the new in a meaningful, culturally appropriate and inclusive manner, so that culture and values can be preserved, whilst also providing a level of Governance, transparency and accountability to potential funding and support bodies.

So how do we create a culturally appropriate way to merge western and First Nations concepts to "level the playing field".

This is the key question of my journey to Canada.

My Interest, and the motivation that lead me to pursue a Churchill Fellowship through the Winston Churchill Memorial Trust began with a career change to the not-for-profit housing industry in 2009. With a background in IT, and Mechanical engineering, this was a significant change to my career, but one which has given my life direction in the 14 years since.

During this time, I have worked for medium and large-scale housing providers including a seven-year stint and the Strategic Asset manager with Aboriginal Housing Victoria, where I oversaw the largest single transfer of housing assets and land back to Aboriginal Hands in the form of 1,448 affordable housing units throughout the state. Following this I lead the asset recycling and development programs over the next six years which saw the portfolio of owned housing units solely for Aboriginal Victorians grow to over 1,620 housing units,

As of July 2022, I have now taken a position as the Asset and Development Manager as the organization moves into a strong growth phase to provide safe and secure housing to women over 55, and those escaping family violence.

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Keywords and phrases

Aboriginal Housing, First Nations Housing, Indigenous Housing, Homeownership, Housing continuum, Homelessness, Break the cycle, Housing finance, Intergenerational wealth.

Executive Summary

2019 Churchill Fellowship:

‘To study Indigenous Housing, Homeownership and Support models, Canada’.

Report by Adam Sandford, Churchill Fellow.

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Project Introduction

Having amassed over 15 years working in the Strategic Asset Management and Development space in the community housing sector in Victoria, and being currently employed by Women’s Housing Limited with the period 2015-2022 being spent specifically in Aboriginal Housing, a during which time being a part of the largest single transfer of government owned housing assets back into Aboriginal hands under the principles of self-determination, has propagated a deep interest in Indigenous housing, and more specifically advancing opportunities for home ownership as a means of generating intergenerational wealth to not only break the cycle of disproportionate disadvantage experienced by our country’s First Nations people, but to turn the focus from ‘survive’ to ‘thrive’.

The key reason to focus my Fellowship on the various programs currently and formerly available in Canada, was to be able to follow the progress of one of the world’s largest First Nations populations, in a country that shares not only similar systems of Government and housing strategies, but a similar, if not almost identical and equally deplorable history of treatment of their oldest living cultures. And even though our countries are over 13,000km apart, the multi-modal forms of intergenerational trauma, discrimination, deprivation, forcible removal of children and assimilation policies to name but a few, mean that to some degree, our countries and our First Nations peoples, share a similar story.

This was an important factor to my study as I aimed to not only investigate programs that are currently available and are successful, but to look at those that had failed, and why and gain an insight from those who had used these programs, and funding avenues to achieve home ownership and what this has meant for their lives, their children and wider families.

My hope is that within my current role as Assets and Development Manager with Women’s Housing Limited, an organization that has recently moved through creation of its Innovative Reconciliation

Action Plan, and has in place a mandate to house a minimum 10% Indigenous people as well as working with many Aboriginal Community Controlled Organisations to bring cultural appropriate services to the forefront of everything we do. That through the networks that exist in the organization to the wider community and housing sectors, this report will help to act as both a resource and a guide into how future programs may be informed to include Aboriginal and Torres Strait Islander culture, views, and services into program design and decision making practices.

Intended Audience

This report is intended to be used as a resource for Housing Providers both Indigenous, and mainstream. Aboriginal Community Controlled Organisations (ACCO's) and Funding agencies both government and philanthropic to provide a better understanding of the key learnings from Canadian programs which have been running, in some instances for up to 20 years.

More Specifically, the project aims at providing a different view to government funding bodies and housing departments to other research which has already occurred in similar areas of the Canadian housing and funding space by agencies such as the reports by the Australasian Housing and Urban Research Institute (AHURI), and seeks to focus only on those programs by and for Indigenous peoples in Canada that have scope for replication in the Australian housing context.

Highlights

My experience during my Fellowship is one that has not only changed my life and my perceptions, but opened up to me a deeper understanding of the real issues, trauma, and challenges facing First Nations peoples around the world.

And although I had such a unique opportunity to meet with, and yarn with so many incredible organisations and people and hear their stories, and found myself moved in ways that I will never be able to rationalize, or forget, the following people and organisations had the greatest influence on my project and very much shaped how this report is written.

A day out with Jason Whitford, CEO, End Homelessness Winnipeg.

Jason selflessly took time out of his incredibly busy schedule to chaperone me around some of the many programs being run in Winnipeg that EHW and other partners are running, demonstrating the entire housing continuum for First Nations and Indigenous people in Winnipeg, starting with a visit to N'Dinawenak, our relatives place, a critical homelessness crisis shelter and warming space operating between Winnipeg's North End and Downtown Districts where homelessness is rampant. To then visit the Memengwaa Program, Memengwaa is the Anishinaabe word for butterfly, the program provides wrap around support for youth exiting child and family services care in their transition to adulthood,

reconnecting them with culture through holistic, land-based programming with peer mentoring and kinship connection programs. Following this we toured past some of the other long term housing assets available to First Nations people in Winnipeg, to finish off at the 'crown jewel' of the programs Jason is involved in, a beautiful new house being built in partnership together with the Assembly of Manitoba Chiefs and The Manitoba Real estate association, the Manitoba Tipi Mitawa program. The home itself being built by an Indigenous lead construction company that employs and trains Indigenous tradesman and it built on a no profit basis.

Ryan Mckay and Cheryl Star of Spence Neighbourhood.

Ryan and Cheryl work with a community based support service in one of the most disadvantaged areas of Winnipeg, a town that bares the unfortunate mantle of the murder and crime capital of Canada, it also has the highest percentage of Indigenous population in the country by capita at 18% of the total population (223,310 people), with as many as 1 in 4 Indigenous people living below the poverty line and experiencing homelessness. Ryan, a Howling Wolf, Wolf Clan- Anishiinaabe man, and Cheryl, a Blue Horse Woman of the Sagkeeng First Nation and are truly wonderful souls and had a wealth of knowledge around the challenges faced by their people in Winnipeg to find secure housing. The time I was able to spend with them, and their report titled "from House to Home: safe spaces for us" provided invaluable insight.

Jason Haskett- First Nations Housing Market Housing Fund.

Jason works with the FNMHF, a wholly Indigenous owned financial management organisation that is funded through investments made by the Canadian Mortgage and Housing Corporation, they provide financing solutions, financial support and education to First Nations , and administer loans backed by federal government investment for on-reserve housing of registered First Nations .

Summary of recommendations

1. INDIGENOUS HOUSING REQUIRES INDIGENOUS LEADERSHIP

The overwhelming feedback received from all participants who have managed to be successful in purchasing housing through either a government or philanthropic sponsored home ownership program was, that the key to the success and uptake of the program was having Indigenous leadership championing the program.

2. THERE IS NO “ONE SIZE FITS ALL” MODEL

Herein lies the challenge as government funding rounds tend to generally not seek a “best in class” solution for each relevant funding stream/scenario but rather seek to capture all under some form of umbrella agreement or framework. Whilst this looks good from a policy perspective, the grass roots delivery of the program is bound to fail en masse without the inherent flexibility offered by more tailored approaches.

3. EARLY CONSULTATION AND ONGOING COMMUNICATION IS KEY TO PROGRAM SUCCESS

The key of establishing any program into operations is consultation, and community feedback. Without this, it is seen as simply another government program designed to tell Indigenous Australians what they can and can't do, introducing and exercising another form of control.

4. STOP CREATING NEW BARRIERS, THERE ARE ENOUGH OF THOSE ALREADY

Another key finding was the simile of government sponsored programs and the barriers they create for success such as, pre-requisite requirement for applications being overly burdensome and not recognising the history of each applicant, application process being overly onerous and stressful at times, even traumatic.

5. ABORIGINAL MANAGEMENT OF ABORIGINAL MONEY, RELEASING CONTROL OF FUNDING

Pretty self-explanatory right? Well, it seems that self-determination may have differing levels of meaning depending on which sectors of government are charged with oversight. Funding should be provided to an Aboriginal controlled body to oversee the program and bare the ultimate responsibility of the success or failure of said program.

6. SUPPORT DOES NOT MEAN CONTROL

Government's role in supporting Aboriginal home ownership is exactly that, support the program. A program run outside of government cannot survive if it has government

requirements overlayed into its operations and woven into its governance. Strong governance is important, but not at the expense of decision-making ability and accountability.

7. SIGNIFICANT FUNDING ALLOCATION OVER A MEDIUM-TO LONG PERIOD IS REQUIRED WITHOUT THE FEAR OF PROGRAM CLOSURE DUE TO CHANGING GOVERNMENTS

To ensure the success of any home ownership programs funding support is required, but more importantly time, to open a program to a significantly disadvantaged, and marginalised peoples and place unrealistic timeframes on program outcomes is a recipe for failure. The fact is, saving money for a deposit takes time, particularly on lower incomes, as does improving credit scores, financial education, and engaging with support and success programs.

8. HOMEOWNERSHIP FOR LOWER INCOME FAMILIES REQUIRES THE SUPPORT OF THE COMMUNITY HOUSING SECTOR, BUT THERE NEEDS TO BE A MECHANISM FOR SHARING RISK

Investigate options for risk sharing mechanisms between Government and housing providers to incentivise rent to own as a viable option, ideally this could be achieved through a mix of state and/or federal government guarantees and shared risk loan products made available through programs such as National Housing Finance and Investment Corporation (NHFIC) adding to their existing first home ownership guarantee program.

9. CREATE WIN-WIN OPPORTUNITIES, NOT COMPETITIVE DISADVANTAGE.

Examine rent to own models delivered through registered housing associations, whereby any failure or default of a rent to own agreement would see the asset remain with the housing agency for long term rental stock meaning no net loss of available housing stock, and no risk of loss of housing or major financial implications that could see a return to homelessness if a participant is unable to succeed in achieving home ownership.

Itinerary

Date Range	Major Location- Base	Organisations and conferences attended.
September 26-29	Fredericton, New Brunswick	Assembly of First Nations conference- National Climate Gathering.
September 29- October 14	Winnipeg, Manitoba	Assembly of Manitoba Chiefs, Manitoba Tipi Mitawa Home ownership program, Manitoba Real estate association, Spence Neighbourhood Memengwaa Program- Shawenim Abinooji, Manitoba Housing, End Homelessness Winnipeg, N'Dinawenak Shelter (Our Relatives Place)
October 15-24	Saskatoon, Saskatchewan	Camponi Housing, Sasknative rental, Saskatoon Indian and Metis friendship centre
October 24-27	Thunder Bay, Ontario	20th Annual First Nations housing conference 2022
October 28-11 November	Toronto, Ontario	Ontario Non-profit housing conference- Our shared horizon, MIZIWE BIIK Development Corporation MBDC Ontario Aboriginal Housing Services-
November 12-22	Vancouver, British Columbia	Mamele'awt Qweesome Housing, Lu'Ma natives housing society, BC-Affordable housing conference, Flamand Consulting, First Nations Market Housing Fund, National Collaborating Centre for Indigenous Health

Travel path and statistics

From	To	Initial Heading	Magnetic Heading	Distance
16 segment path:				
MEL	AKL	098° (E)	086° (E)	2,644 km
AKL	YVR	036° (NE)	016° (N)	11,335 km
YVR	YYZ	084° (E)	068° (E)	3,355 km
YYZ	YFC	072° (E)	082° (E)	1,063 km
YFC	YYZ	261° (W)	278° (W)	1,063 km
YYZ	YWG	304° (NW)	314° (NW)	1,507 km
YWG	YXE	294° (NW)	291° (W)	709 km
YXE	YWG	107° (E)	097° (E)	709 km
YWG	YQT	103° (E)	101° (E)	602 km
YQT	YYZ	121° (SE)	125° (SE)	913 km
YYZ	YVR	296° (NW)	306° (NW)	3,355 km
YVR	YYJ	196° (S)	180° (S)	63 km
YYJ	YXY	335° (NW)	320° (NW)	1,533 km
YXY	YVR	144° (SE)	125° (SE)	1,486 km
YVR	AKL	226° (SW)	210° (SW)	11,335 km
AKL	MEL	259° (W)	239° (SW)	2,644 km
Total:				44,317 km

Total steps taken

657,145

Distance walked

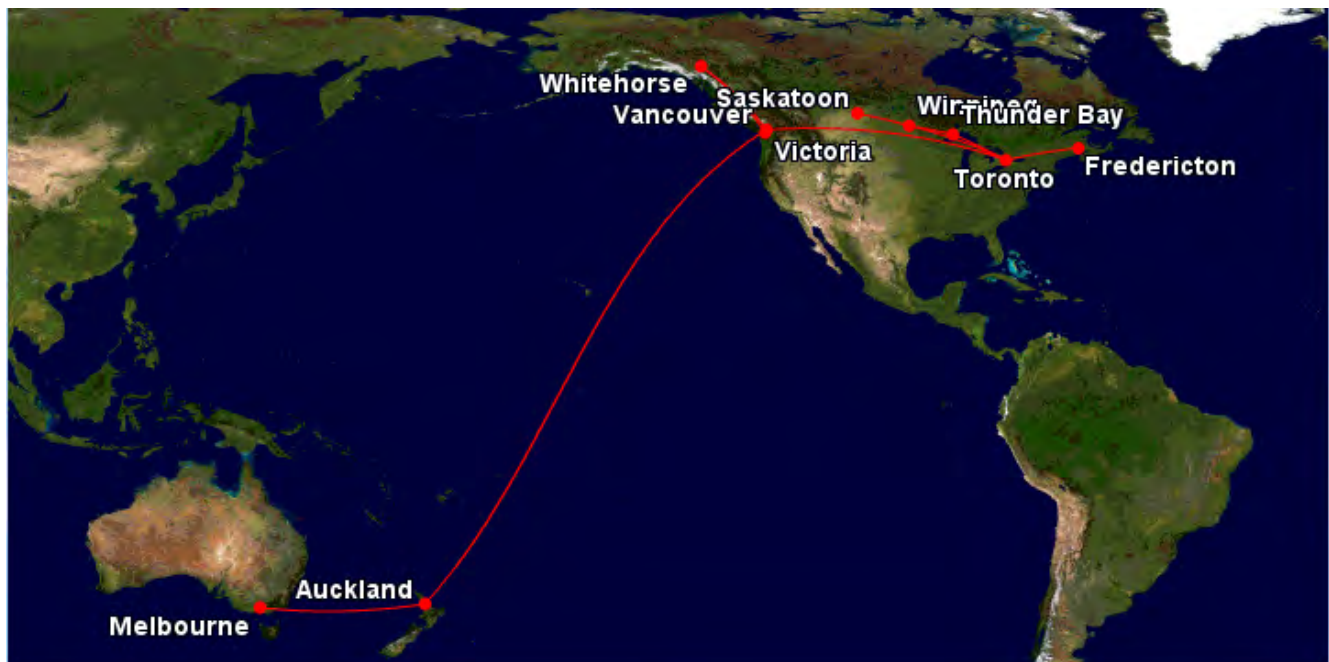
511.3km

Total distance travelled in taxis

4,329km

Total distance driven

2,567km



(gcmapp.com, 2023)

Introduction

My project sought to explore current housing and homeownership programs currently available in Canada, and to delve into the lived experiences, both good and bad of those who had accessed these programs.

As both our countries share very similar systems of Government and housing context, including to a large degree, built form and neighbourhood makeup along with numerous parallels in the challenges present for our First Nations peoples, Canada appears to be able provide an excellent lens into potential program methodologies that may be easily tailored to work in Australia through consultation with our own First Nations peoples.

In addition to the focus on housing and homeownership, my project also seeks to explore the long term benefits of intergenerational wealth generation and the impact that would have on the need to access support and homelessness services over multiple generations, reducing the pressure on the states service provider systems and funding, and how this could help to make a case for significant upfront financial input.

Key areas of enquiry

1. Program background and history.
2. General local context and Indigenous context of the province/location.
3. Access pathways and available supports.
4. Financial methodology- funding mechanisms, financial management processes.
5. Program learnings and issues encountered.
6. Lived experiences of participants where available.
7. What is the future holding for these programs.
8. Opportunity horizons.

Methodology

To achieve my goals, I focused my study to several different First Nations housing providers in provinces spread throughout Canada that all have unique approaches to providing housing and homeownership pathways.

To enable a comparison between the affordable housing options and methods of operation in Canada and Australia, I also investigated a number of Government and community housing provider programs and attended conferences in 4 provinces.

Finally, to gain feedback and lived experience from First Nations people who had accessed home ownership programs successfully, I conducted interviews with a number of First Nations Homeowners of varying age, backgrounds and family composition.

Collection of data was undertaken using OtterAI, an app available for apple devices which enabled me to fully engage with the interviewee without the need for taking notes. Otter AI records the conversations, and then transcribes these into notes for later review.

As the people and organisations, I was meeting had a range of backgrounds and programs, questions were tailored to each individual meeting, however common themes remained per the identified key areas of enquiry.

Victorian Housing and First Nations Context

In Australia, one of the most advanced and wealthy countries in the world the problem of homelessness, disparity of wealth, and disadvantage is still a shockingly disproportionate reality for the peoples of the oldest continuing culture in the world.

Victoria remains one of the country's worst affected states, some would even say that we are still in the midst of a humanitarian crisis with regards to Indigenous homelessness.

Recent census data from 2021 shows that there are currently 78,698 people who identified as being of Aboriginal or Torres Strait Islander (ATSI) origin, around 1% of the Victorian population. Nationally, at 30 June 2021 there were 984,000 Aboriginal and Torres Strait Islander people, representing 3.8% of the total Australian population. Of that number the following represents the results by percentage of how respondents to the census identified in Victoria in 2021:

(Australian Bureau of Statistics, 2016 and 2021)

- 94.2% identified as Aboriginal
- 3.2% identified as Torres Strait Islander

- 2.6% identified as both Aboriginal and Torres Strait Islander.

The most common tenure types for people who identified as ATSI are:

- rented through a real estate agent (31.3%)
- owned with a mortgage (29.5%)
- owned outright (15.4%)
- rented through a state or territory housing authority (10.0%).

The Aboriginal Victorian population is growing at a rate of around 23% over the last 5 years, 4 times that of the general population, and are 13.1 times more likely to experience recurrent homelessness than other Victorians, Currently Aboriginal Victorians represent 11.5% of the total homeless population in this state according to the council to homeless persons factsheet 2022.

Responsibility for funding of social and affordable housing is with state Government, this includes funding for Indigenous housing programs.

Public affordable Housing programs are currently overseen by the Department of Families, Fairness and Housing (DFFH) with non-Government Community Housing Organisations (providers and associations) providing Social Housing, the Housing Registrar regulate Community Housing Organisations.

There are currently around 64,428 public housing units in total in Victoria, and a total of around 79,413 social housing dwellings in total, this housing consists of rental dwellings made available for families and individuals that are unable to afford private market rents and have a cap on rental charges of no more than 30% of income.

The image to the right shows a snapshot of housing sector performance in the 2019/20 period.

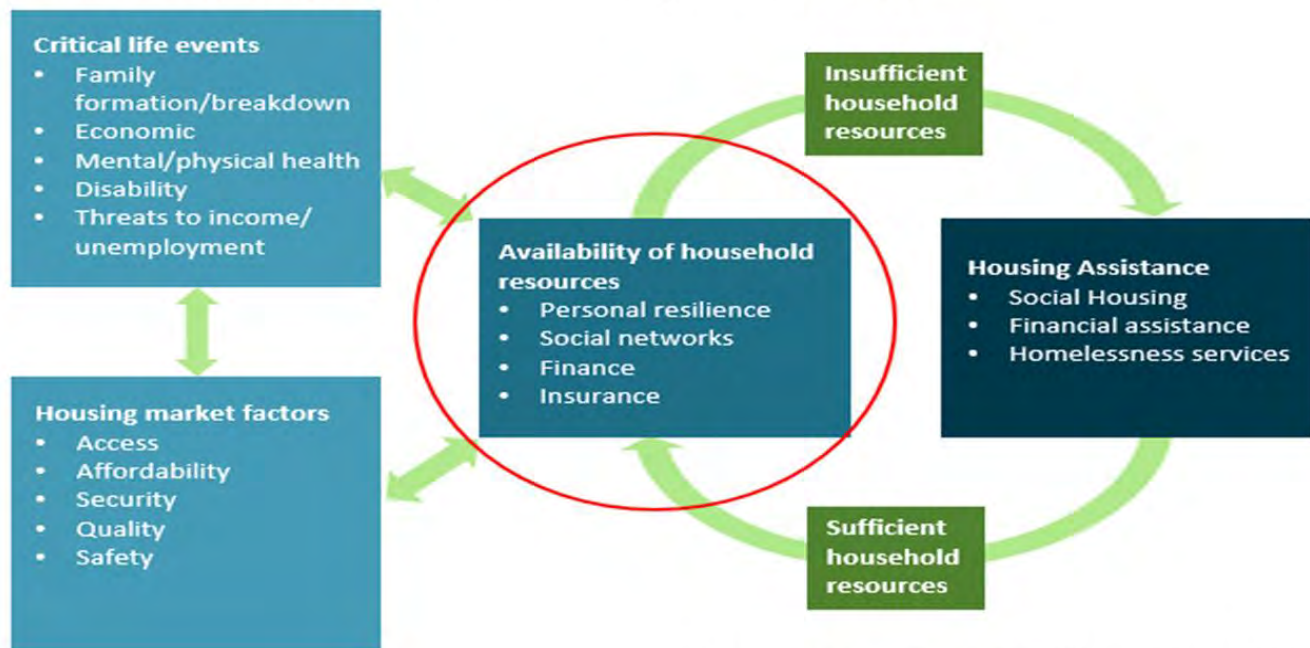
(Victorian Government, 2021)



The Drivers that generally lead to a persons need to access housing assistance are depicted in the below chart sourced from the Australian Institute of Health and welfare.

(welfare, 2018)

Drivers of requests for housing assistance



Source: Australian Institute of Health and Welfare 2018

Australian housing tenure

Australia enjoys very high homeownership rates generally with around 66% of the country owning a home.

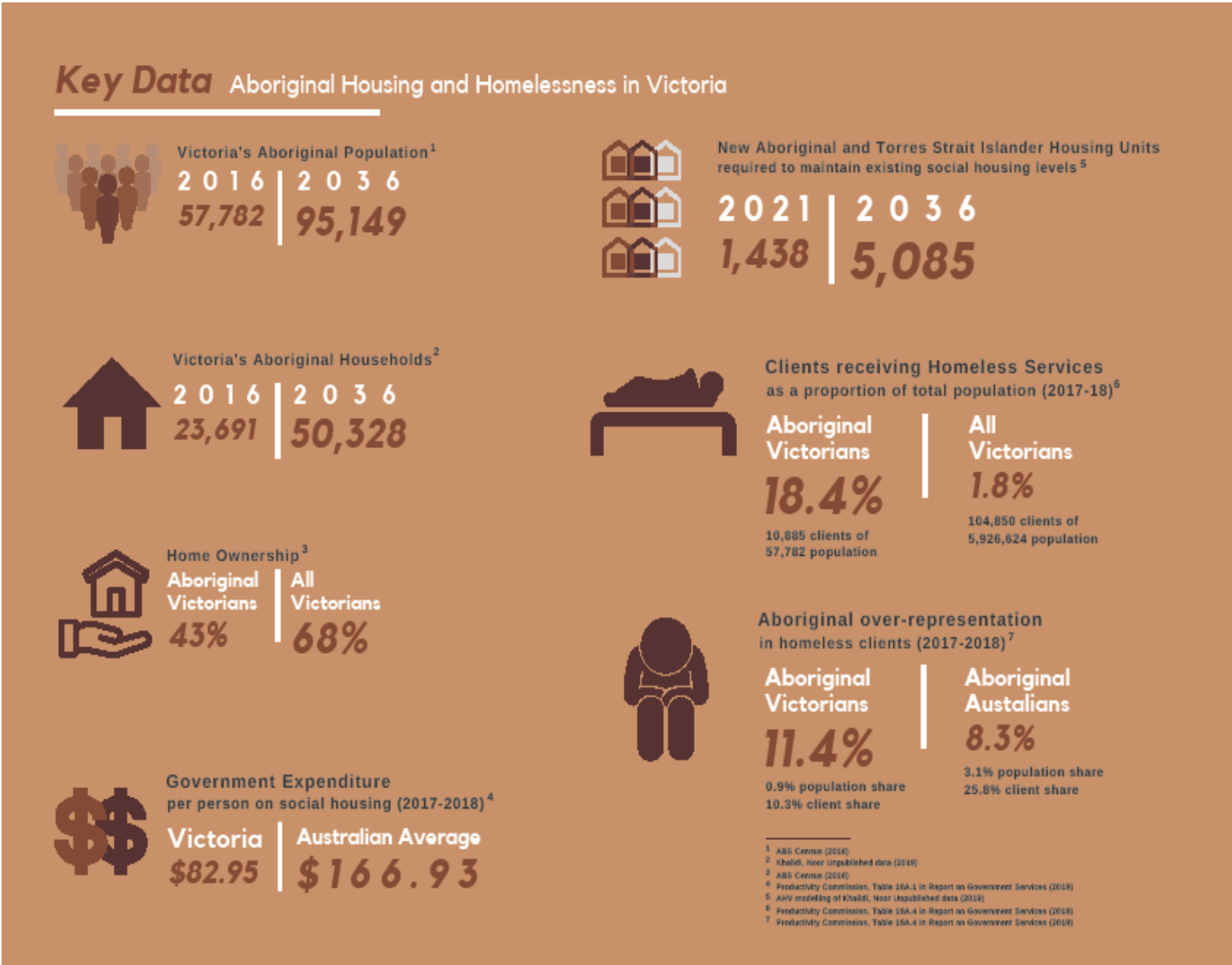
The Australian Bureau of statistics has published the below table showing national housing tenure for all Australians combined.

(Australian Bureau of Statistics, 2016 and 2021)

Housing Tenure							
Australia - Households (Enumerated)	2021			2016			Change
Tenure type	Total Number	%	Greater Capital Cities %	Total Number.	%.	Greater Capital Cities %.	2016 to 2021
Fully owned	2,932,273	29.9	27.5	2,618,931	29.6	27.7	+313,342
Mortgage	3,258,961	33.2	35.0	2,871,424	32.4	34.1	+387,537
Renting - Total	2,894,787	29.5	31.2	2,522,984	28.5	29.5	+371,803
Renting - Social housing	352,133	3.6	3.4	351,737	4.0	3.8	+396
Renting - Private	2,525,707	25.8	27.6	2,154,054	24.3	25.5	+371,653
Renting - Not stated	16,947	0.2	0.2	17,193	0.2	0.2	-246
Other tenure type	192,187	2.0	1.7	167,332	1.9	1.6	+24,855
Not stated	530,203	5.4	4.7	680,983	7.7	7.1	-150,780
Total households	9,808,411	100.0	100.0	8,861,654	100.0	100.0	+946,757

These statistics, sadly, are not replicated amongst our Indigenous peoples throughout the country. Mana-na woorn-tyeen maar-takoort, ‘Every Aboriginal Person has a Home’ in the Gunditjmarra dialects, the key document from the Victorian Aboriginal Housing and Homelessness Framework provides the following overview of the state of Aboriginal Housing in Victoria which paints a significantly different picture for our First Nations peoples:

(Khalidi, 2018)



Another important factor for those in a position of homeownership comes from the change in perceptions, and the inherent power differential experienced by those who own their own home, as opposed to those that rent or are in social and affordable housing.

This change, or break in the cycle of power inequality will bring with it opportunities that are often not considered as they fall outside of the financially accountable and measurable outcomes, things such as a greater level of respect in the general community, greater levels of inclusion and sense of belonging. The approach that Local Councils and Government, along with law enforcement individuals may take to dealing with people and property when it is owned, and the absence of the stigmatised view of the general public towards certain forms of housing.

Canadian Housing and First Nations Context

Canada's Indigenous population is the largest amongst those countries with a similar shared colonial history as Australia at around 1.8 million people.

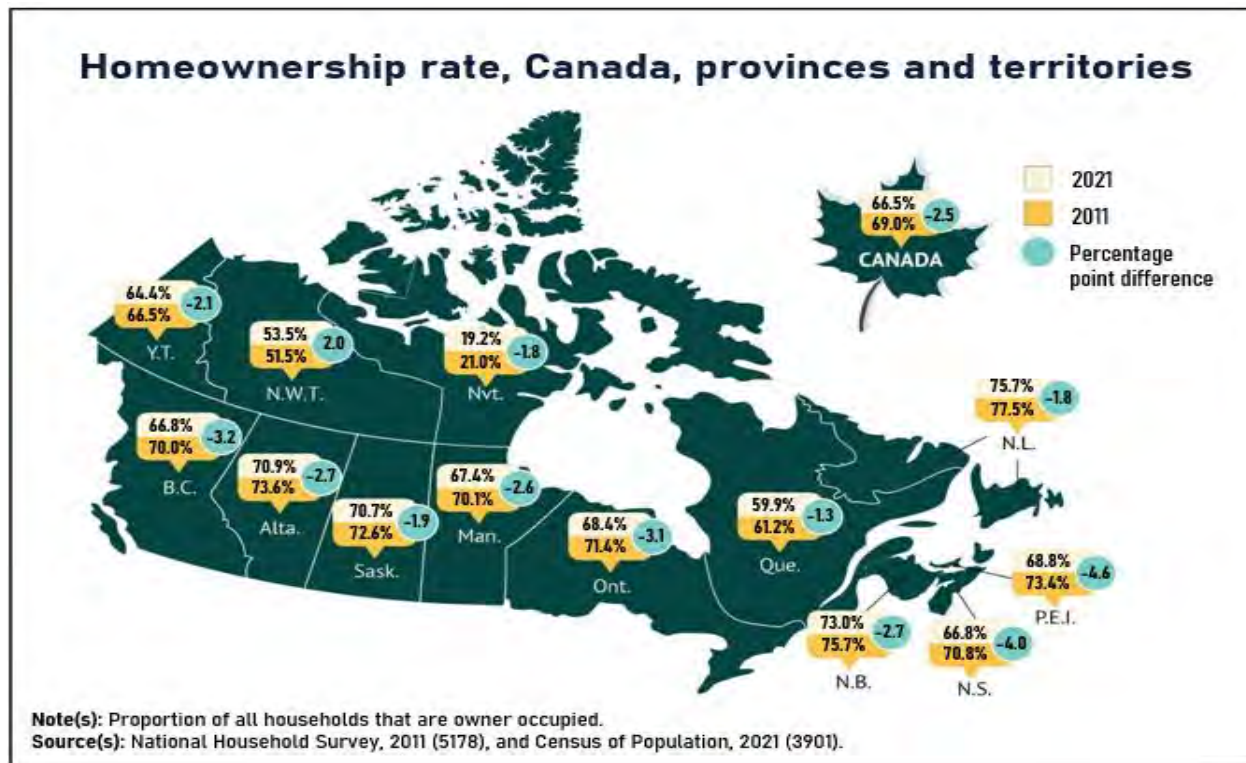
The housing context for Indigenous people in Canada however does present as quite different with a large number 40.6% living "on reserve", with 44.3% living in urban areas, urban population growth however, is increasing rapidly by around 12.5% over the last census period.

Similar to Australian First Nations, Canadian Indigenous people are over represented in homelessness statistics in major urban areas at around 15% nationally, with the range of people identifying as Indigenous and homeless in some urban areas ranging from 11%-90%, with larger homeless populations being found in some major rural areas such as Yellowknife and Whitehorse, by comparison, City centre's such as Winnipeg are at 50% with Toronto, being Canada's largest urban centre at 15% of the Indigenous population homeless additionally, 25% of Indigenous Canadians are reporting core housing need, this includes overcrowding, inappropriate or sub-standard housing, or those living in insecure housing.

(Homeless Hub, 2022)

Canadian Housing Tenure

Like Australia, Canada enjoys quite high level so of homeownership for the combined population with the same overall percentage of Canadians 66.5% owning their own home. **(Statsics Canada, 2021)**



And similarly, the Canadian Indigenous population shares around the same rate homeownership as Australia at around 44.3%.

This is further broken down in the table below from the 2016 census.

(Statistics Canada, n.d.)

	Status First Nations people				Total population	
	Living on reserve		Living off reserve			
	count	percent	count	percent	count	percent
Total, tenure status	329,345	100.0	415,510	100.0	34,460,065	100.0
Owner	85,085	25.8	184,065	44.3	24,683,880	71.6
With a mortgage	24,100	7.3	132,035	31.8	16,670,675	48.4
Without a mortgage	60,935	18.5	50,540	12.2	8,013,205	23.3
Renter	34,995	10.6	228,855	55.1	9,164,150	26.6
Subsidized housing	11,750	3.6	68,080	16.4	1,135,275	3.3
Not subsidized housing	23,245	7.1	160,715	38.7	8,028,875	23.3
Band housing	209,260	63.5	0	0.0	220,375	0.6
Note: Figures may not add up to 100% because of rounding						
Source: 2016 Census of Population						

The Housing Continuum

The housing continuum refers to the cycle of housing and support from homelessness or insecure housing, into stable housing, and then the journey to home ownership.

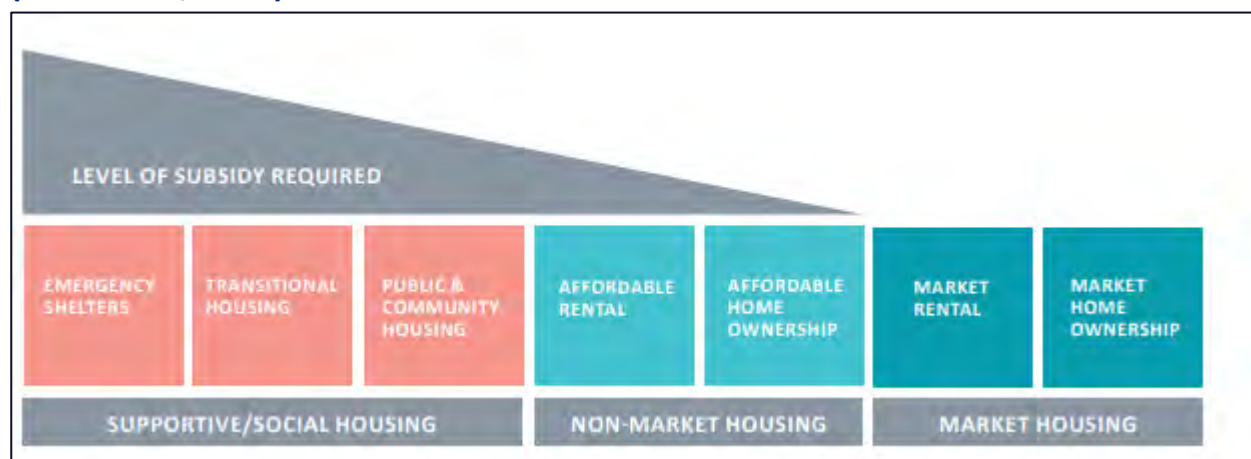
It is important to understand that not everyone will be able to achieve home ownership. In dealing with people with complex needs, be they Indigenous or non-Indigenous, it is not always possible, or appropriate to view homeownership as the penultimate solution.

Many people with significantly complex needs will always need supported forms of housing and wraparound services, and these are often best provided in a supportive, and supervised facility.

To that end, public and social housing will always have a part to play in the provision of safe, affordable and culturally appropriate housing in Australia.

The housing continuum is best described by the image below which depicts the continuum as a lifecycle of housing while showing the corresponding level so Government funding subsidy that is required to be provided in a linear fashion.

(Whitzman, 2015)



As is clearly depicted in the diagram, Government funding and rental subsidies are at the highest at the start of the housing continuum, where staffing resources, physical assets and financial assistance are at their highest, as a person moves through the continuum, their reliance on, and need for government support wanes as they become more self-sufficient. It is also well documented that secure and safe housing is the preeminent predeterminant for improved psychological health, and wellbeing and provides a springboard for people to break the cycle of disadvantage.

The impacts of Intergenerational wealth generation

The impacts and opportunities presented by intergenerational wealth creation is an area that Australia should spend more time considering in housing policy.

The McKell Institute published a report in 2019 which demonstrates that moving a person from homelessness or crisis accommodation provided an average saving to the government of \$11,935.49 per person, per year due to reduced interaction with services.

The following table demonstrates this on a meta scale in real terms of government funding over the short to medium term if there was to be an additional 250,000 dwellings made available over 10 years in social and affordable housing.

(McKellin Insitute, 2019) Savings to Government from Provision of Secure Housing

Scenario	A	B	C
10 years savings (250,000 dwellings)	\$5,385,939,367	\$8,617,502,987	\$10,771,878,734
First term savings (20,000 dwellings)	\$260,749,213	\$417,198,741	\$521,498,427
Percentage of individuals moving from crisis accommodation or homelessness	50%	80%	100%

If for instance, for every dollar spent in the social and affordable housing, an additional contribution of 20c was made into home ownership programs, the potential long term savings to government over multiple generations as a directly result of ingrained stable housing, improved educational opportunities and more stable families, would see enormous social returns, as well as measurable economical return on investments. It would also work towards de-cluttering of any already over stressed and under-resources housing and support sector to free up resources for those in the highest need.

Research from the Australasian Housing and Urban Research Institute around the economic benefits of housing provision are summarised below

(AHURI, 2016)

-
- “Across all formerly homeless people entering public housing, a saving of \$16.4 million or \$4,846 per person per year was estimated in the year following entry into public housing.
 - However, the cost savings were even greater for those who accessed public housing through tenancy support programs funded under the NPAH in the year following entry to public housing. The cost saving was \$13.1million or \$13,273 per person, suggesting that the tenancy support programs yield additional benefits. The largest saving was evident in the NPAH mental health program (\$84,135). A decrease in the proportion of people staying overnight in hospital and accessing intensive psychiatric care as well as reductions in length of stay drove health service cost reductions”

Whilst this report does not deal directly with the final step in the housing continuum, homeownership, it would be fair to make the assumption that the cost savings would be significantly higher as the needs for services would be further drastically reduced, as would ongoing operational funding and resourcing.

The most important factor of potential value in intergenerational wealth and prosperity through home ownership would be the added stability and financial security that this would provide in future generations. Australians, and moreover Indigenous Australians, are incredibly likely to retain ownership of a property through multiple generations, creating a springboard into financial prosperity for future generations, especially given the historical explosion in property values in Australia since the 1980's, * Showing a *“staggering 1010% growth rate in house prices, more than 24 times the growth rate of the average annual salary”*.

* (Property Industry Eye, 2020)

Key experiences and findings

In preface to the following section, it is important to recognise that Australia, and specifically Victoria, is not as far behind Canada in respect to housing and recognition of its First Nations people as many may think.

Although Canada has had treaties in place for over 100 years in many areas, these treaties are largely recognized as not being upheld, or being culturally appropriate and un-supportive.

And even though Australia is still working towards recognition of its First Nations peoples and has not long had a focus to providing home ownership programs for our Indigenous communities, there is numerous opportunities to take the learnings and experiences of Canadians Indigenous and First Nations peoples into account when building our own housing and homeownership programs.

In collation of this report, I have focused on the major contributors and those where the study has directly impacted on the proposed solutions, this is not to say that the vast majority of other organisations and people who I met whilst on my travels did not have a strong influence on the outcome of this report, but for the sake of conciseness, I have focused the report to deal only with the most relevant participants and outcomes observed that are applicable in the Australian context as I see it.

And finally, I wish to acknowledge that this report has largely been compiled without significant input or consultation with members of the Victorian Aboriginal community, and at this point, is to view as informational and not a wholistic proposal or solution to the housing crisis our First Nations peoples are in the midst of.

I am hopeful that this will enable discussions to begin around alternative solutions and methodologies for addressing the housing inequities experienced by our Indigenous peoples and spark new processes of engagement.

End Homelessness Winnipeg

Mr. Jason Whitford

CEO, End Homelessness Winnipeg.

Winnipeg, Manitoba, Canada

Jason is the current President and CEO of End Homelessness Winnipeg, and also sits on the board of other housing initiatives such as the Manitoba Tipi Matawa program. He has been executive Director at Shawenim Abinooji, and a program manager at Eagle Urban Transition centre.

He has also co-authored a policy study paper “Examining the Urban Aboriginal Policy Gap: Impacts on Service Delivery for Mobile Aboriginal Peoples in Winnipeg, Canada



Figure 1: Photo of Jason with one of the builders from purpose constructions, a social enterprise builder in a nearly finished Manitoba Tipi Mitawa program Home

About end Homelessness Winnipeg

End Homelessness Winnipeg is a community entity that serves and advocates for Winnipeg’s homeless community, providing housing, support and pathways to long term secure housing.

Key observations

Jason is a wealth of knowledge on all aspects of First Nations Housing in Winnipeg.

Having been fortunate to spend a day with him and visiting the entire housing continuum from crisis and shelter housing and support at the N’Dinawenak Shelter (Our Relatives Place), through to youth supported housing for Indigenous youth leaving care at the Memengwaa Program- Shawenim Abinooji, to the final step in the continuum, seeing one of the first new houses being built under a joint agreement with the Manitoba Tipi Mitawa program, by social enterprise builders, Purpose Constructions, Jason is truly an expert in his field.

The key observations that I took from the time I spent with Jason, and our discussions both out on site, and in his favourite Vietnamese restaurant over a bowl of vermicelli are:

- There is no single solution, First Nation communities are diverse and as such, there needs to be tailored solutions that provide flexibility.
- Continuity of funding streams is critical, too often a funding stream is tied to a particular government office tenure, and this does not allow long term sustainable solutions.
- Funding needs to be provided on an unencumbered basis.
- Indigenous procurement needs to be encapsulated in all areas of business, be it from trades and services, to insurance, right down to providing the coffee mugs used, taking this approach means money is going back into community not just being spent on a short-term basis.
- Providing a growing asset base is key to generating organisation wealth and capacity.
- Governments need to be responsible and uphold their fiduciary responsibilities around funding for First Nations peoples.
- It is going to take generations to repair the damage that has been done, but the longer we wait, the longer before we will see the benefits. We need immediate action now.
- Creating economic capacity both at a personal level, and a community level is paramount to the long-term success of any housing initiative.
-



Figure 2 The Memengwa building in Winnipeg

Manitoba Tipi Mitawa program

The Manitoba Tipi Mitawa program is a First Nations nonprofit, First homeownership program and joint venture partnership between the Assembly of Manitoba Chiefs, and the Manitoba Real Estate association.

The Assembly of Manitoba Chiefs is an association made up of 62 First Nations in Manitoba and advocates on behalf of over 151,000 First Nations peoples in Manitoba.

During my study I met with representatives of both the Assembly of Manitoba Chiefs, and Manitoba Real Estate Association separately.

The Manitoba Tipi Mitawa Program has been running for 13 years and has successfully helped 32 First Nations Families with dependent children buy their first home and has a 100% success rate for all purchasers in retaining ownership.



Manitoba Real Estate Association (MREA)

Mr. Lorne Weiss, Board Co- Chair

Karen Montgomery-Gibbes, Manager of Social Responsibility

Jill Johnson, Director of Operations

About MREA

Manitoba Real Estate Association is the Peak body representing over 2,600 Real estate Professionals in Manitoba, and also take a lead role in research and advocacy around building communities.

The MREA facilitate the delivery of housing under the Manitoba Tipi Mitawa program through a mix of Philanthropic funding, provincial funding, and pro-bono works.

About observations

- MREA provides counselling and support both before and after purchase for a period of up to 4 years which has been critical to the success of the program participants.
- The program still relies on applicants' income being at a moderate/high level of \$85,000 per annum.
- Whilst Government provides some funding assistance through the Canadian Mortgage and Housing Corporation for the down payment only of up to 15% of the purchase price. The

remainder of the funding, support and counselling available is either gifted by MREA through its members or paid for by Philanthropic funds if and when available.

- Financial counselling and education programs are made available before applications are made in the program to help applicants gain a better understanding of credit, the need to have healthy savings, and how to manage budgets.
- Post successful applications, there are maintenance support and education programs available to help people transition to home ownership, and better understand the requirements of owning a home, and the maintenance and care that the asset will require over its lifetime.
- Future programs are also going to seek to target derelict housing in Winnipeg. There are currently 700 known derelict houses in the province, if these can be secured through joint agreement through local government with market gap funding to renovate or rebuild, these would present an opportunity to increase both affordable rental options and home ownership without having to pay market rates from private sellers.

Manitoba Tipi Matawa Home buyers.

Shelley Peebles

Background

Shelley is a single Mother who purchased her home through the MTM program in 2015.

Prior to entering the MTM program, as a single mother, Shelley never thought that she would be able to save enough and get a down payment to ever purchase her own home, but with the assistance of the MTM was able to purchase her own home in Transcona, Winnipeg, around 10km east of the central downtown area.

Key comments and observations

- Having her own home provided continuity in housing which in turn provided stability, particularly for her son, helping him to complete his education.
- Having pre and post application support made a huge difference in helping grow an understanding of the credit system, financial management and looking after a home, however it could always be improved, as sometimes it can take years to repair bad credit or build savings if you have debt.
- Shelley can now see the economic benefits of homeownership having purchased in 2015, and now having equity in her home which provides financial freedom.

“I wanted everything I didn't have, so that I could barbecue and have the backyard because my old place, it was nice, but of course it was rented. And the house I brought was a nice place and it was in the area I wanted to be for my son to go to school. And he was able to finish school in his own high school. He didn't have to change school, which was a big thing for me, to be able keep him in school.”

Kayla Frank

Background

Kayla is a young single mother of 3 who purchased her home recently through the Manitoba Tipi Mitawa program. Kayla works as a policy analyst for the Assembly of Manitoba Chiefs and studied at the University of Winnipeg.

The Manitoba Tipi Mitawa program helped her to meet her goals of owning her own home through the pre purchase education and support programs and having a better understanding of how credit scores impact financial health, was able to purchase a town home in Northeast Winnipeg in 2018.

Key comments and observations

- Similarly, to Shelley, Kayla expressed the impact that the pre-purchase training and support programs provided to help her better understand the process, and requirements of owning a home, and managing credit reports to get a better deal from the financial institutions.
- Kayla mentioned that the program had a period where it had “Stalled” due to lack of consistent federal funding which raises a key problem with the delivery of programs such as these.
- Online presence for the program and having a high level of process information available for potential applicants made it easy to research whether the program was a good fit.
- Having a single point of contact within the MREA team right throughout the process provided consistent service and advice rather than being passed about to different departments for different things.
- The maintenance and care programs provide invaluable advice and training on how to care for your homes and what to expect, especially in older homes such as Kayla’s, built circa 1978.
- Understanding credit and interest rate impacts is very important, especially for people who may not have much experience in managing debt or have had bad experiences in the past.
- Once constraint of the program was due to funding limits, there was not an opportunity to attend the financial education programs prior to applying, this would be beneficial in future to allow people a better chance to get on top of their finances prior to applying and potentially getting denied.

*Comments from Kayla about what the home has meant to her and her Children

“We have a school that's like a five-minute walk. It's an elementary and junior high so my kids are able to walk to school, then walk home. Bus stops are very close to us, just the block away We do have a grocery store and a bunch of little restaurants just down the street as well too. There is a manmade pond that we have as well to just a block away from where we are and so it's nice to you know, take the dogs for a walk and they have little paths and stuff like that. So, it's very community based”

Spence Neighbourhood Association (SNA)

Cheryl Starr, Housing Coordinator, Blue Horse Woman - Sagkeeng First Nations

Ryan McKay, Indigenous Input in Local Housing Coordinator, Howling Wolf, Wolf Clan- Anishinaabe man

Spence neighbourhood is a non-profit housing group with a strong community base that specifically works within the Spence district of Winnipeg. Winnipeg has an unfortunately high rate of homelessness, and significant drug and crime problems.

Spence neighbourhood, as well as developing new housing and home ownership opportunities, works with community to improve safety, awareness and provide support to the local community of Spence.



Figure 3 Spence Neighbourhood head office

About Spence Neighbourhood

Spence Neighbourhood Association uses the housing first model approach to providing housing, whilst applying a holistic lens to help people stay in housing, maintain tenancies, and becoming an active member of community.

Some of their programs include life skills coaching, personal health and wellness and communication skills, employment and youth support, community gardens and open space transformation and even after school programs for children aged 6-12.

Spence also works with local government to provide home buyer assistance programs.

Spence operates in an area of significant disadvantage in Winnipeg, just outside of the Central Business District, between Central Park and Portage-Ellice.



Figure 4 one of the many Indigenous artwork murals around the Spence neighbourhood area

Key observations

- SNA offers home ownership assistance through multiple avenues, primarily the seed Winnipeg program when available.
- Seed Winnipeg operated in “Neighbourhood revitalization areas”, these are often poorer neighbourhoods where homes are most affordable.
- The program is generally funded by the Assiniboine Credit Union and around 80 % of applicants are not successful.
- To be eligible for entry to the homeownership program, applicants are required to have \$7,000 down payment, which is then matched by SNA with a further \$7,000 The City of Winnipeg then provides another \$7,000 to cover the deposit, closing and legal costs etc.
- The program has strict timelines which greatly limit the ability of success at scale.
- The funding for this program is primarily through Provincial government funding, and is tied to particular governments and not ongoing on a long-term basis.
- Programs like this would be potentially more successful if there was an Indigenous voice at the table during establishment, as there needs to be consideration to the where the applicants have come from, what have they experienced, and what help and support might they need to be successful rather than purely looking at how fast a program can be rolled out.
- Although rent to own is not available at the moment, it would provide Indigenous people an opportunity to work towards home ownership whilst also having stable housing.
- When building Indigenous housing, the community needs to be involved in how that housing is designed and delivered, small things like certain plant selections that have Indigenous importance, or even a something simple, like a place for a fire for ceremonies can make a big difference and provide cultural connection.
- It is also important to recognize that some Indigenous folks are not as connected to culture, and don’t want these things, some just want running water and a warm roof over their head, so consultation is very important as everyone has different wants and needs.

First Nations Market Housing Fund (FNMHF)

Jason Haskett, Senior Program Officer

The First Nations Housing Market Housing Fund was created in 2008, following an investment by Federal Government of \$300 Million under the Kelowna Accord to assist in facilitating growth in housing options on reserve for residents of First Nations community in an effort to provide the same level of choice and opportunity in housing supply as the non-Indigenous community. Nine trustees oversee the fund, three of these bodies are First Nations with remaining six equally divided by private sector finance and Federal Government.



About the FNMHF

The FNMHF is directly overseen by the Canadian Mortgage and Housing Corporation who manage the day-to-day operations of the fund.

The big difference between the FNMHF and other funding streams available is that all decisions on funding, housing type and location, Loan Guarantee limits, Land management processes and lenders are all made by the First Nations, who act as Guarantor for the applicants in the process.

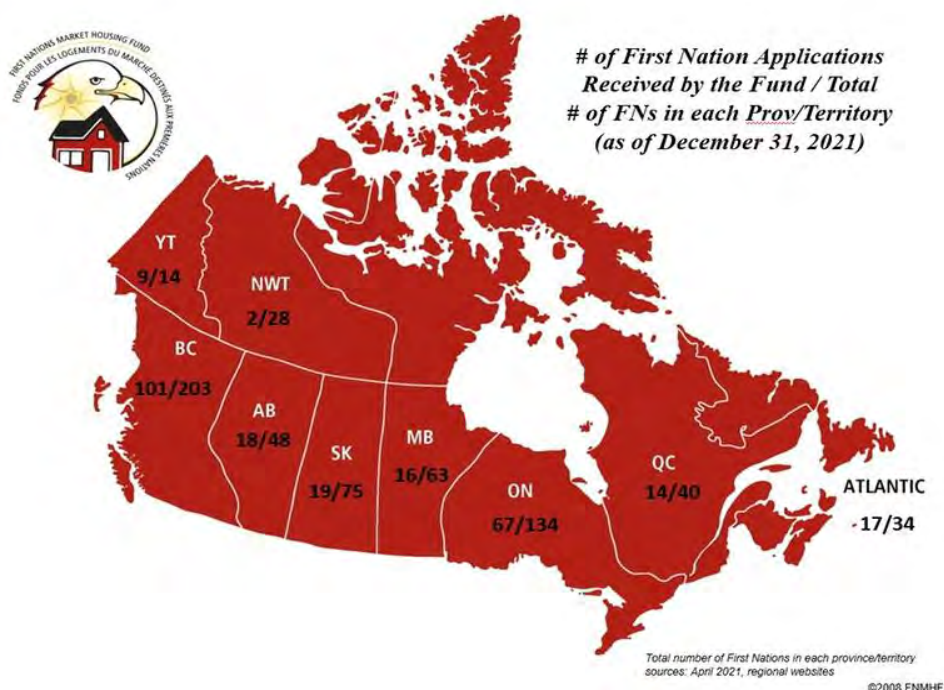
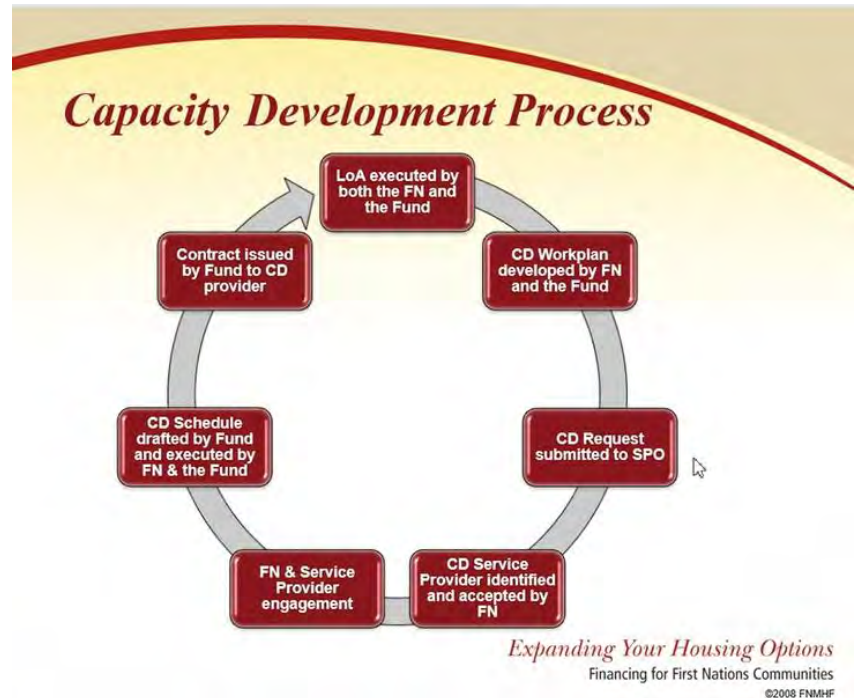


Figure 5 Image showing number of FN applicants throughout Canada utilising the FNMHF

The Fund operates by providing loan guarantees, Credit enhancement, capacity building through a range of support and training programs and works directly with First Nations to overcome some of the impediments of the Indian Act that still apply to on reserve housing.

The fund has to date had a 100% success rate for all applicants from First Nations around Canada

The fund is also now branching out into off reserve market housing for First Nations looking to move off reserve into urban centres.



Key observations

- The focus on capacity and capability development provides lasting results which enable individuals, and Bands to be able to have long term strategic asset growth and achieve homeownership at a much larger scale than capital funding alone.
- Long term engagement and support empower First Nations to be able to make their own decision and support their Band members to access opportunities.
- A key difference from Australia does exist however in land ownership, because of pre-existing Treaties throughout Canada, many First Nations have access to significant parcels of land in highly desirable locations ready for development. This however is only able to use for development within the Band on Reserve, but it does create an opportunity to leverage for urban development.
- Home ownership has taken place on reserve however there is a move to take the program off reserve, Band Members would be able to leverage the housing asset they have on reserve to provide guarantees for off reserve purchases however, the Band member may not always own the land it is built on.
- Program success started to be realised en masse after 5 years, during which time, significant consultation and tailoring was required to enable the program enough flexibility to work with the diversity of First Nations geographic situations, financial and economic statuses and degree of existing capability and capacity of each Band.

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- Separating the fund from common funding streams and putting it under control of First Nations with collaborative oversight has meant increases in participation and improved outcomes are realised, year on year.
 - Options outside of purchasing and building new need to also be made available, such as significant renovations and extensions as this also helps increase suitability of existing owned housing and generates wealth through equity.
 - Much can be taken from the FNMHF in terms of the structure and operations of the capacity building program, and Aboriginal Community Controlled Organisations would benefit from the learnings over the last decade.

Flamand Management Services.

**Scott Flamand B.Comm, MBA,
Wikwemikong Unceded Indian Reserve.
Management Consultant and Owner,
Flamand Management Services.**



Scott Started Flamand Management services in 2011 following over a decade with Canada Mortgage and Housing Corporations where he delivered housing outcomes for and capacity development in the Ontario province. Flamand Management services now delivers services exclusively for First Nations communities across Canada.

About Flamand Management Services

Flamand Management Services works with First Nations all over Canada, and in partnership with the CMHC and First Nations Market Housing Fund in providing capacity building training, and financial advisory services. Scott also works with First Nations developing policy and Housing strategies for on many First Nations on Reserve. Scott has extensive experience in home ownership programs, Social and Affordable housing models, and

Key Findings and observations

- There is no cookie cutter approach that will work for First Nations , there are different laws, customs and drivers from each of the First Nations and provinces and program tailoring through consultation and mutual understanding with the First Nation is critical to success.
- Capacity Development and financial education are the first key requirements in building the foundations for strong housing supply from First Nations for its members.
- Rent to own programs in Canada have largely failed because there was no mechanism for risk sharing, and if the member defaulted on the loan, the bank would foreclose, and the band did not have the funds to continue to maintain the housing due to rent setting models and costs of repair and the dwelling would fall into disrepair and eventually become derelict.
- Successful training and homebuilder programs are emerging which is enabling.
- Urban reserves are creating new economic development opportunities due to tax breaks and incentives for Indigenous business who operate on them. This is leading to exploration around new urban reserve housing models both on and off reserve urban housing due to the ability to secure a tax-free income.
- Rising house prices are a significant risk to homeownership programs throughout lots of places in Canada, similarly in Australia so there is limited time to act to create opportunities for intergenerational wealth in urban areas, however regional centres still present a good option for many First Nations people where employment opportunities exist.

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- One of the issues prevalent across Canada is the number of programs which are not sharing knowledge. This may be due to traditional political differences between Bands. This leads to many Bands having exceptional opportunities and showing excellent housing conditions and homeownership rates, while others struggle and are left behind. A single cohesive peak body representing all groups would help to bring that gap closer for smaller, less resourced Bands.

Miziwe Biik Development Corporation(MBDC).

Lorna Lawrence

Executive Director

MBDC was established in 2004 out of Miziwe Biik Aboriginal Employment and Training, its goal was to provide funding specifically for rental unit development and homeownership for Indigenous people in the Greater Toronto area through Provincial and Federal funding streams.



About MBDC

MBDC has successfully funded around 400 new homes purchased over 10 years since the program started, the funding provided comes in the form of a down payment of up to \$50,000 and is forgiven at a rate of 5% per annum. This makes it a unique program amongst many others, as once the purchaser has been in the home for 20 years, the funding provided and all encumbrances on title are removed.

During the term, there is no repayment of the loan advanced by MBDC, no interest and only a registration on title to act as security. If the property is sold, whatever portion of the loan that has not been forgiven must be repaid at settlement back to MBDC.

MBDC also works with housing providers on new rental stock funding and has provided capital funding for over 300 new homes since 2009.



Figure 6Map from MBDC offices showing new homes purchased through the MBDC program since 2009

Key Findings and observations

- By introducing “forgiveness” of funding provided at a larger percentage over a 20-year period, the MDBC program has opened itself to more applicants as it can cover the entire down payment and would enable borrowers to access lower interest rates and no mortgage insurance.
- MDBC has taken a different approach to almost every other home ownership program viewed in Canada during my investigations in that they limit eligibility to the program via maximum income brackets which are lower than most other programs minimum income thresholds.
- Despite its strong success over a prolonged period, because MDBC only offers its homeownership assistance in the Greater Toronto Area, it is beginning to experience a decline in uptake due to rising house prices.
- Inclusion of a mixed funding model similar to that of FNMHF where a First Nation could provide a guarantee for the borrower and top up additional funding might help to bridge that gap.
- There is a strong opportunity to take learnings from MDBC and FNMHF and develop a tailored model which would see urban homeownership remain a reality for middle income families in urban centres.



Figure 7 Photo of the Toronto Skyline and a new development comprising market and affordable housing underway

The First Nations Housing Conference (FNHC)



Figure 8&9 Group photo of all attendees, and with the event organisers and myself from the 2022 First Nations National Housing Conference, Thunder Bay Ontario

About the FNHC

The First Nations Housing Conference, now in its 20th year, is the premier gathering of First Nations Bands, Housing professionals, social housing providers, Government and Commercial entities geared specifically towards providing services to Canada's First Nations .

The conference is run over 3 days, Days 1 and 3 consisting of 26 separate sessions run by First Nations , Housing Providers, Builders, Consultants and Government covering the entire housing Continuum. It also recognised and showcased highlights and success stories from many First Nations , providing a fantastic learning and networking platform for all attendees.

Day 2 of the conference is set aside for a tradeshow with over 58 exhibitors and several builders challenges showcasing Indigenous trades skills through a series of competitive events in a fun and light-hearted competition.



Although this report will not review key findings and outcomes from the conference itself Attendance at this conference did provide numerous leads, many of which are included in the findings of this report but moreover, this event showcases what Indigenous communities can do when they come together for a common cause.

The number of opportunities and the level of information Sharing and knowledge that can be gained, connections made, and experiences shared that provide opportunities for learning and partnership into the future.

This event also provides an opportunity for commercial relationships to be built, new technologies to be viewed and members from different provinces to hear what is happening elsewhere in the country.

Conclusion

I would like to preface this section by firstly acknowledging the amazing people I met throughout my Churchill journey, and express my sincere gratitude for their time, their stories and their friendship. Although I have learnt so much from this experience, there is still so much more to be uncovered, and this report is not intentioned to be a conclusive and exhaustive document that covers everything housing related for First Nations peoples here and abroad.

This document is intended to serve merely as a window into the opportunities that are present, and to begin a larger conversation about how we as a country can do better.

It is also important to make note, that this report has been compiled based upon my experiences only and has not been provided to our Victorian Aboriginal community for review and comment, and as such is not intended to address the inequities, or experiences of the Victorian Aboriginal community. And finally, as a white Australian I can only offer insight into the learnings that I have made abroad through the lens of my experience, and hope that these learnings can provide pathways to further opportunities to improve the housing situation for our own First Nations through integration of ideas, teachings, and lessons learnt from others that have walked the road to seeking home ownership equality.

a) INDIGENOUS HOUSING REQUIRES INDIGENOUS LEADERSHIP:

As has been identified in numerous interviews over the course of this report, and was echoed in almost every conversation, information session, meeting and presentation, programs provided for Indigenous and First Nations peoples should not be run without an active voice, and consultation from the community that the program seeks to work with.

Early engagement and consultation with the First Nations groups, individuals, and wider community is required if a program is to realise its ultimate goals.

Consideration needs to be given to design, housing intent, location and long-term asset viability but also to take in the needs of the people who will call the asset a home.

b) THERE IS NO “ONE SIZE FITS ALL” MODEL.

Possibly the most important learning that can be taken from this report is the need to change the focus away from a “blanket solution” to the housing and homeownership issue, and rather seek to have multiple “best in class” solutions that can be easily tailored to various groups and provide flexibility.

To often, funding comes with strings attached that have been devised by Government officials, financial and economic experts, or housing and planning professionals who, with good intent, are unwittingly

imposing their world view and values on a people and culture whose life, experiences, needs and world view do not align with theirs.

c) EARLY CONSULTATION AND ONGOING COMMUNICATION IS KEY TO PROGRAM SUCCESS.

Consultation has proven time and time again to being the predeterminant factor to overall success of any undertaking at scale, and housing and providing pathways to homeownership is no different. Little sense can be found by excluding the parties you are seeking to serve from the table when program design and decision making needs to consider their needs first and foremost.

d) STOP CREATING NEW BARRIERS, THERE ARE ENOUGH OF THOSE ALREADY.

State and Federal Government funding bodies need to recognise the long-standing barriers that have been placed in front of Indigenous people for hundreds of years.

Although in recent times, those barriers are beginning to lift, there are generations of trauma inflicted on Indigenous peoples throughout the world which can still be present today.

Placing barriers to success in programs, raising false hopes, and making those that have been disenfranchised subject to competitive tendering and being measured and weighed by systems and standards which do not accord with Indigenous ways of being, only serves to create further damage.

e) ABORIGINAL MANAGEMENT OF ABORIGINAL MONEY, RELEASING CONTROL OF FUNDING.

This directly leads on from point 4 above. The most successful programs witnessed in Canada, are those where First Nations organisations, even those that are formed and have direct oversight from government, are put in a position to facilitate and administer the programs and make direct decisions around who is funded.

Putting funding into the control of Indigenous organisations that show good management, probity and governance is the solution that is required.

Governments need to recognise that differences in approaches to knowing and being, does not constitute a risk to governance and good practice, but rather provides an opportunity to embrace a more holistic approach to providing a service to our oldest living cultures.

f) SUPPORT DOES NOT MEAN CONTROL

The roll of any government by its very definition, is to serve its people, not just the privileged. But for First Nations peoples throughout the world, government means only a form of control.

It is time to break this mould and see the work First Nations are doing around the globe and provide them support to work with their people to heal and advance their cause.

Again, the most successful programs in Canada, Such as.

- g) Manitoba Tipi Mitawa
- h) First Nations Market Housing Fund
- i) Miziwe Biik Development Corporation

Have found success through self-governance, building ties with First Nations and being able to make decisions within a flexible framework that allow them to tailor solutions to the different needs of the various, and diverse First Nations peoples that they serve.

j) SIGNIFICANT FUNDING ALLOCATION OVER A MEDIUM-LOING PERIOD IS REQUIRED WITHOUT THE FEAR OF PROGRAM CLOSURE DUE TO CHANGING GOVERNMENTS.

This is one of, if not the most important factor that will enable a successful home ownership program to prosper for our First Nations people.

Uncoupling funding from a particular government, and allowing programs to undertake substantial consultation, design and implementation and become established without the ticking timebomb of funding cessation looming, forcing rushed outcomes and inevitable low uptake or even failure of a program needs to be at the forefront of thinking when proposing any substantive funding in housing. Recognition that it takes time to build credit, grow financial understanding, and especially in this climate of rapid inflation, achieve savings, needs to be considered.

k) HOMEOWNERSHIP FOR LOWER INCOME FAMILIES REQUIRES THE SUPPORT OF THE COMMUNITY HOUSING SECTOR, BUT THERE NEEDS TO BE A MECHANISM FOR SHARING RISK.

Rent to own models are the key to providing home ownership to middle and low-income families, but the risk needs to be shared by government and would potentially be best administered by the social housing sector.

Because this model would largely target those who would not necessarily meet the criteria for an outright home loan, there is a higher risk of default.

By using the housing sector to deliver this with government gap funding, any realised default on the part of the purchaser could see the housing asset retained as rental stock in perpetuity, and the purchaser in default can remain housed under a transfer to a lease.

l) CREATE WIN-WIN OPPORTUNITIES, NOT COMPETITIVE DISADVANTAGE.

In the current housing climate, it has become the status quo that all funding must be part of competitive tendering processes and is mostly viewed in the same light as government infrastructure contracting.

This practice has not improved housing outcomes for many agencies, as generally speaking the larger, better resourced agencies are able to carry more risk, provide greater leverage, and allocate more resources to submitting applications.

The smaller agencies, and those that provide specialised services are often left behind with their cohorts forced to then seek potentially inappropriate housing through other channels.

The same is happening in First Nations Communities, there needs to be an end to competitive tendering in the not-for-profit sector, and a move to collaborative engagement and an equal distribution of funding according to need.

Recommendations

These recommendations come from my experience working with the housing sector for over 15 years, and the learnings and knowledge gained from my Churchill Fellowship to Canada.

As has been alluded to previously, my study was not exhaustive as the sheer range of programs available in Canada, and in other countries with similar housing, First Nations, and Historical contexts provide many more avenues for further learning and advancement.

These recommendations are offered as a starting point to being the journey towards housing equality and closure of the wealth gap for the oldest continuous living civilisations on earth.

The recommendations below are directed towards a range of stakeholders in the Community housing sector, and various levels of State and Federal Governments that have intrinsic links to housing and First Nations in this country.

I do not believe there to be anything overtly controversial in these recommendations, rather that they provide a view of the situation from one who is not so ingrained in Government processes and prejudices that I hope to offer an alternative view to a long standing, and yet to be resolved issue.

1. Creation of an ongoing funding envelope for homeownership that exists only for the Aboriginal community:

This funding should be its own stream with separate governance and oversight, and not be run under the same banner as those programs available for the wider community.

Any funding program should consider the following guiding principles.

- At a minimum, the funding stream should be made available on an uninterrupted basis for no less than 10 years.
- Funding body established should include Aboriginal leadership in key decision making positions
- Work collaboratively between Aboriginal Community controlled organisations, Government and delivery partners.
- ensure clear, effective and multifaceted media and promotional approaches to ensure as many potential applicants are reached.
- Employ early preparation opportunities to provide the coaching and support to foster success over the medium to long term, and not strictly focus on short term “wins”.

2. Creation of an Aboriginal lead peak funding body for the state:

This body should consist of representation of all the participating Aboriginal Community Controlled organisations and Housing bodies who are given the authority to approve use of funds within agreed guidelines and be chaired by a sufficiently qualified Aboriginal Chairperson. Government representation is also required on this panel, in an advisory and oversight capacity.

3. Shift in funding stream provisions to seek long term outcomes for homeownership programs

Minimum establishment and operations periods over a long term need to be provided taking a to drive opportunities for success, and that will allow enough time for meaning consultation. Program design and trials are required to find the appropriate mix of “best in class” solutions that can be tailored and rolled out to the Aboriginal community regardless of location, housing market conditions, or unique challenges that the community may face.

Home ownership opportunities are realised over decades, not months or years.

The Manitoba Tipi Mitawa program recognises this, but still delivers its programs over a short-medium term in line with the available funding. To enable more meaningful and long realised delivery success, a longer term needs to be considered where coaching programs are offered well in advance of application to the fund.

By taking a hybridised model approach incorporating the Miziwe Biik models, along with the approach of the First Nations Market Housing fund in relation to how the funds are managed, a solid, repeatable and long lived homeownership program is possible.

4. Engage the community housing sector to develop rent to own models that work

By separating a proportion of funding available through programs such as the Big Housing Build and Future Australia Fund, an opportunity could be leveraged to reinstitute rent to own models that provide home ownership opportunities in urban areas to middle and middle-low-income people and families, whilst ensuring no overall loss in housing stock and risk can be minimised and shared by housing associations and Government.

This could be achieved by.

- a. Developing rent to own agreements which incorporate payments to housing associations to provide management and maintenance over the first 10-15 years of the program.
- b. Putting agreements in place that any default on the part of the purchaser would see the asset transfer to the association under a section 173 agreement, or similar mechanism which could stipulate the asset must be used for affordable housing in perpetuity.
- c. Providing a portion of gap funding for the association to provide education and life skills services similar to those offered by Manitoba Tipi Mitawa, and those delivered by Flamand Management Services for the First Nations Market Housing Fund.
- d. Embracing forgivable loans for down payments on new housing being purchased in place of stamp duty exemptions and other measures which still require purchasers to earn above median wage.

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- e. Investigate and hybridise the models that already exist in Canada across the various provinces and First Nations adopting the notion that there is no one solution.

5. Incentivise private investment

The Canadian urban reserve models provides tax exempt status for business operating on these reserves that is reinvested back into community.

This status attracts businesses to the reserve, and provides opportunity for economic growth to the Band, and its members keeping money in the community.

Although Australia does not have the same reserve systems as Canada, there is opportunity to attract private and commercial investors into Indigenous social and affordable housing, and home ownership through tax incentives.

Commercial Investment in home ownership should be seen as a positive opportunity to provide long term housing outcomes that reduce reliance on government funding and resources, and draw in large organisations with the opportunity for tax incentives whilst also providing significant value for money in terms of value created per dollar that is invested.

By providing significant tax incentives to create a solid return on investment model from a commercial perspective is key to bringing fund into the sector, whilst also showing to Government the overall financial benefit to the state in the reduced need for housing support, and homelessness services over the long term on a dollar in, dollar out basis.

Dissemination and Implementation

A large number of avenues exist to share the learnings from my Churchill Fellowship, thanks largely to the numerous peak bodies that exist in the social housing sector in Victoria.

These potentially include:

- Community Housing Industry Association, Victoria
- Power Housing
- Australasian Housing Institute

Further to these avenues, Women's Housing Limited, my current employer partners with a number of Aboriginal Community Controlled Organisations and has just completed development of its Innovative Reconciliation Action Plan, in which advancing housing outcomes for Aboriginal and Torres Strait Islander women is a key focus.

I will seek to share this report with the Victorian Aboriginal Housing and Homelessness forums, as one of the emerging peak body for Aboriginal Housing advocacy in Victoria.

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