

# **Aboriginal Post-Secondary Student Housing**

## **Research Summary**

### **Prepared for:**

**Bridges and Foundations Project on Urban Aboriginal Housing**

### **Prepared By:**

**Brenda Wallace, Executive Director,  
Saskatoon Housing Initiatives Partnership**

**Brenda Maire, Research Intern**

**Allison Lachance, Research Intern**

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## **PURPOSE OF ASSESSMENT**

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### **Bridges and Foundations Project on Urban Aboriginal Housing Planning Circle**

In 2001 the Social Sciences and Humanities Research Council instituted a Community University Research Alliance project, Bridges and Foundations Project on Urban Aboriginal Housing. Under the direction of Dr. Alan Anderson (Professor at the University of Saskatchewan), Priscilla Settee (Director of the Extension Division Indigenous People's Program at the University of Saskatchewan) and Keith Hanson (President of the Sun Ridge Group), this program independently promotes and provides funding for research and social development. More specifically it aims to facilitate “culturally supportive communities and quality affordable housing options” (<http://bridgesandfoundations.usask.ca/background/>).

The Planning Circle of the Bridges and Foundations Project on Urban Aboriginal Housing consists of members of the community and academia who have an invested interest in Aboriginal housing in Saskatoon. These Planning Circle members include:

- University of Saskatchewan
- Saskatoon and Region Home Builders Association
- Affordable New Home Development Foundation
- Federation of Saskatchewan Indian Nations
- Apprenticeship and Trade Certification Commission
- Quint Development Corporation
- Central Urban Metis Federation Inc.
- SaskNative Rentals
- First Nations University of Canada
- Saskatchewan Indian Institute of Technologies
- Saskatoon Housing Initiatives Partnership
- City of Saskatoon
- Saskatoon Tribal Council
- Metis Nation of Saskatchewan

In 2003 the Bridges and Foundations Project identified housing for Aboriginal post-secondary students as a priority need in Saskatoon based on the experiences of the Planning Circle members in the community. Despite the recognized need of Aboriginal post-secondary students, no one organization had the capacity to determine the nature of housing needs within this demographic group. The Planning Circle members asked the Saskatoon Housing Initiatives Partnership (SHIP) to undertake an Aboriginal Student Housing Assessment on their behalf.

SHIP is a non-profit organization formed by a group of individuals from the private, public, and non-profit sectors concerned about affordable housing in Saskatoon. SHIP engages stakeholders from a broad cross-section of the community to enhance housing affordability to low and moderate-income and special needs households. SHIP works to facilitate financing for affordable housing projects, to provide technical assistance and capacity building in the community, and facilitates and supports partnerships. For this reason, in March of 2004, the Bridges and Foundations Project provided support for SHIP to undertake an assessment of the size and nature of housing issues among Aboriginal students.

### **Saskatoon Community Plan for Homelessness and Housing**

The housing challenges of the Aboriginal post-secondary student population was also recognized as an emerging issue by the broader community through the consultation that is the foundation for the Saskatoon Community Plan for Homelessness and Housing.

The Saskatoon Community Plan For Homelessness and Housing is derived through an extensive community engagement process that attempts to bring into focus the most pressing issues related to homelessness and housing in Saskatoon. The report reflects the perceptions of stakeholders from a diverse set of organizations and includes the ideas of those in need as well.

*The Plan speaks to priorities, and the community's hopes that funders and program administrators will listen. In today's environment there are a number of tools specific to homelessness and housing issues this document is aimed toward. These include the National Homelessness Initiative (NHI) programs Supporting Community Partnerships Initiative (SCPI) and Urban Aboriginal Homelessness (UAH). It also includes the City of Saskatoon Innovative Housing Incentives Policy, the Centenary Affordable Housing Program (CAHP) Rental and Homeownership Options, the SEED Program of Canada Mortgage and Housing Corporation (CMHC), and the Urban Aboriginal Strategy (UAS). (Keeping The Plan Alive 2004)*

Since 2003, the Saskatoon Housing Initiative Partnership (SHIP) has facilitated the updates to the Community Plan for Homelessness and Housing. The result is

a comprehensive consultation and research process that results in an annual report entitled “Keeping the Plan Alive”.

As part of this consultation process, the concept of Aboriginal students as a population in need arose. Repeatedly, anecdotal references highlighted Aboriginal student housing as a priority need.

The need to address Aboriginal student housing is reflected in four of the recommendations made in the Saskatoon Community Plan for Homelessness and Housing 2003 Update.

1. **Co-Housing for Youth**

*Youth are over-represented among the population of homeless in Saskatoon. Youth are also over-represented among the population at-risk of becoming homeless. Successful programs and projects undertaken in the community support youth in group settings rather than purely independent living. The community seeks opportunities for peers to support each other in housing projects for youth.*

2. **Culturally-supportive Aboriginal Housing**

*First Nation and Metis people are over-represented among the population of homeless and those at risk of becoming homeless. Many individuals and families of Aboriginal ancestry face multiple barriers to self-sufficiency.*

*Projects initiated under the Community Plan in the previous three years have helped build and strengthen the capacity for Aboriginal organisations to serve First Nation and Metis people who are homeless or in need of appropriate, affordable housing. The community feels initiatives must show patience, understanding, respect, and tolerance to “consumers” of the services provided.*

3. **Single Room Occupancy Residence**

*While recognising there are times when people require housing based on referrals, the community also feels there are many people who will not (and may never) find housing based on an identified special need. The community desires a single room occupancy residence that provides flexibility in terms of length of stay, amenities provided, and rent charged.*

4. **Affordable Family Rental Housing**

*Stakeholders participating in the development of the Community Plan feel housing choice is presently very limited. There is both a need for more housing units to mitigate the increased crowding that is occurring, and a need to improve the quality of the housing stock affordable to low and moderate income families.*

While not specific in identifying Aboriginal post-secondary students, each of these priorities attempted to capture the needs of this demographic segment as they were observed by service providers in the community.

The work of the National Homelessness Initiative in Saskatoon also included support for two significant studies: *Urban First Nations Without Homes in Saskatchewan* conducted by the Saskatchewan Indian Institute of Technologies; and *One Thousand Voices – Metis Homelessness Project – 2000* conducted by Ron Rivard and Associates for the Metis Urban Councils of Prince Albert, Regina, and Saskatoon. These reports highlighted both the high proportion of urban Aboriginal people with housing challenges and the over-representation of Aboriginal people among those in need of housing assistance.

Thus, Aboriginal post-secondary students fall within a population that is over-represented among the homeless and those at-risk of becoming homeless in Saskatoon. Community agencies have further suggested that the pressures related to poor housing solutions for this group are leading to education drop-out rates that exceed 50% of enrollment.

### **The Development Context**

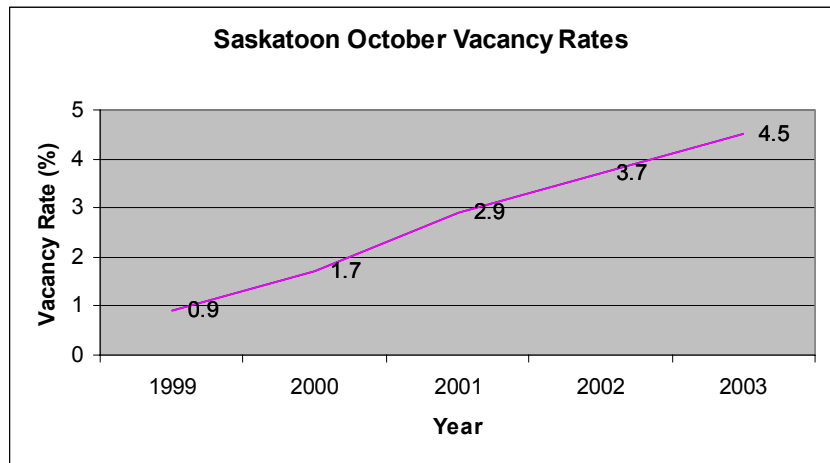
There are many factors affecting the affordability of available housing in Saskatoon. The cost of housing (ie – rent or mortgage payments) is only a portion of total housing costs. Utility costs, insurance costs, and costs related to transportation when housing is not conveniently located, all impact the total cost of housing students pay each month.

To get a sense of housing affordability challenges that exist in a community, each census period, Canada Mortgage and Housing Corporation (CMHC) releases information on Core Housing Need. Core Housing Need is defined by affordability (costing less than 30% of before-tax household income), adequacy (not requiring any major repairs), and suitability (having enough bedrooms for the resident household).

In the 2001 Census, 13.8% of Saskatoon households were found to be in Core Housing Need. Of these households, the average spent on shelter as compared to income was 50%, the second highest ratio among census metropolitan areas in Canada (second to Abbotsford, British Columbia).

Housing tenure can be a predictor of core housing need as 5.9% of owners, and 29.4% of renters in Saskatoon were found to be in Core Housing Need in the same survey. Most striking within this, however, is the fact 44.5% of Aboriginal renters were in core need, 45%\* of all Metis in Saskatoon were in core need, and 78%\* of Aboriginal lone-parent families were in core need. (\* denotes 1996 census data)

Saskatoon's apartment vacancy rate rose to 4.5% in 2003 from 3.7% one year ago. Information on vacancy rates for private apartment buildings with at least three units or more is collected by Canada Mortgage and Housing Corporation (CMHC) each October. The Saskatoon rate is more than twice that of Regina and almost twice the national average of Canadian cities.



When vacancies climb, accessibility to housing units is improved. However, as the ability for buildings to provide returns to their owners declines as vacancy loss increases, the result can be a disinvestment in properties and a decline in property values and living conditions. This is, in fact, the status of many (in particular west-side) rental properties in Saskatoon at this time.

The City of Saskatoon recently released a set of housing indicators confirming these findings. For example, relative to the City's average fair market value, most Saskatoon neighbourhoods decreased in value. Neighbourhoods with the highest decreases relative to the City tended to be on the west side of the river in neighbourhoods with older housing stock and where the 2002 average neighbourhood fair market values of properties are among the lowest. In 2001, a total of 4,690 dwellings, or 6% of all Saskatoon dwellings, were in need of major repairs according to the Statistics Canada census. This represents an overall increase in the number of dwellings needing major repair over the past five years.

Another phenomenon affecting housing conditions are emerging signs of overcrowding (particularly in west-side inner-city neighbourhoods) pointing to a doubling and tripling up among people who might otherwise live by themselves.

The segment of the population most likely to find themselves crowded are Aboriginal. In 2001 only 5% of all Saskatoon households fell short of Canadian National Occupancy Standards for crowding, but 18% of Aboriginal households were found to be in overcrowded conditions. In fact, this indicator made the national news when the Survey of Aboriginal Peoples was released earlier this year.

Availability of housing appropriate for Aboriginal students in Saskatoon is limited. The University of Saskatchewan is the only post-secondary institution in

Saskatoon that provides accommodations. Housing provided by the University includes 875 dormitory residences, 107 one-bedroom apartments, and 67 two-bedroom apartments. Rents range from \$530.50 to \$610.00 per month.

In addition, non-university organizations provide an additional 248 student units in 5 additional residences including: Luther Residence, Mohyla Institute, Ogle Hall, St. Andrews and the Sheptytsky Institute. Thus, there is currently a total of 1,297 student accommodations available for the 19,700 students attending the University of Saskatchewan in 2003.

Community-based housing providers make available some subsidized housing units. The Saskatoon Housing Authority operates more than 2000 social housing units in Saskatoon with an emphasis on housing families and seniors. Cress Housing Inc. is affiliated with the Saskatoon Tribal Council and manages 237 units of housing. SaskNative Rentals is a Metis housing non-profit operating 281 housing units for Aboriginal people – also with an emphasis on families.

### **Supporting Community Planning For Project Development**

Putting together a financing package for an affordable housing project does not follow a typical development cycle process. Affordable housing projects are each unique as they are structured to support a very particular niche market – in this case, Aboriginal student housing.

Many developers of affordable housing do not have large reserves upon which to draw or lever expansions. Affordable housing projects respond to a priority need identified in the community – a need often experienced by non-profit organizations already serving the clientele in some way.

For such developers, equity might come from successful grant applications made to government, fundraising efforts to attract philanthropic dollars, an asset upon which a project might be levered (eg. land), or equity financing.

Housing projects that are affordable to low, moderate-income, or special needs households are developed generally using an eleven-step project development planning process that includes the following.

Step 1: Project Identification and Qualification – Based on the experiences and/or observations of a housing proponent, a housing project is identified for development and qualified for reasonableness using an analysis of the strengths, weaknesses, opportunities, and threats of the idea (SWOT).

Step 2: Project Management – Project credibility and the management of risk are reliant on the management of the project with respect to planning,



organizing, leading, coordinating, and controlling activities related to the project.

Step 3: Retaining Professional Services – Use of professional expertise such as lawyers, architects, engineers, and accountants can greatly improve efficiencies related to the project and are usually required elements for securing financing at a later stage in the project development process.

Step 4: Project Planning – A strategic vision for how the project will operate within the community and in relation to the other services and housing units operated by the proponent.

***Step 5: Pre-Feasibility Analysis – Gathering of market intelligence to determine if there is demand for the project proposed by the proponent.***

Step 6: Feasibility Study – Full analysis of how the project will operate within the community, what the market trends for similar projects are, what other housing options are available for the proposed market, and what funding and financing options might be available for the project as proposed.

***Step 7: Business Plan Development – Articulating how the project will operate, with what resources, and for what market in a document that is meant to help secure funding and financing for the project as proposed.***

Step 8: Incorporation – Often a housing project will be developed and/or operated by a new entity that must be incorporated prior to securing funding and financing. In some cases, a project will simply be an expansion of existing services in the community.

Step 9: Financing – Selling the merits of the project to potential funders and financiers with a business plan that documents well how risks are mitigated for the proposed project.

Step 10: Implementation – Developing the housing units through the construction phase and rent-up or unit sales phase.

Step 11: Post Project Evaluation – Determining whether the project followed the business plan through the implementation phase and whether changes should be incorporated into the operation of the housing based on this assessment.

The Aboriginal Student Housing Assessment provides valuable information to help potential housing proponents complete Steps 5 and 7.

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## RESEARCH ETHICS

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The Aboriginal Student Housing Assessment included the challenge of balancing the ethics of inclusivity and opportunities for community-direction with academic process and rigour. The result was an implementation process that took longer, but was more meaningful in terms of results both in terms of data collection and relationship-building.

The research project proceeded with the principles of respect, relevance, and reciprocity in mind. The Assessment was not intended to gather information about Aboriginal students for outside organizations, but rather to discuss, housing issues within their peer group, validate their experiences, and inform both students how their challenges may link to potential future solutions with Aboriginal organizations and their partners in developing housing solutions.

Respect, relevance, and reciprocity were articulated within the study in two ways: the establishment of a Working Group to guide the research; and implementation of the research tools via partnerships.

### Role of the Working Group

The Saskatoon Housing Initiatives Partnership invited stakeholder organizations to help direct the research through participation on a Working Group. The Working Group was comprised of post-secondary education institutions having significant Aboriginal student populations and local housing providers and developers interested in Aboriginal student housing.

The Working Group was asked to meet and/or provide advice three times during the course of the Assessment:

- An introductory meeting to discuss the research methodology and involvement of the members of the Working Group
- Assistance with data interpretation to guide the communication of information back to education institutions, housing providers, and student participants
- Concept mapping to discuss practical housing strategies based on the information gathered through the Assessment and potential partnerships formed by Working Group members

Invited to participate on the Working Group were:

<b>Education Institutions</b>	<b>Housing Providers/Potential Partners</b>
University of Saskatchewan	Saskatoon & Region Home Builders
First Nations University of Canada	Cress Housing
SIAS – Kelsey Campus	SaskNative Rentals
SK Indian Institute of Technology	Central Urban Metis Federation Inc.
Gabriel Dumont Institute	QUINT Development Corporation
Joe Duquette High School	Federation of SK Indian Nations

Stakeholders were informed the purpose of developing a Working Group included:

- ★ Directing the research
- ★ Meeting other stakeholders
- ★ Assisting in data collection
- ★ Assisting in data interpretation
- ★ Working on concept map of potential student housing solutions

One of the main objectives of the Assessment was to *develop strong relationships between organizations serving Aboriginal students and those with the potential to improve housing conditions and availability for Aboriginal students*. For this reason, relationships built as a result of the implementation of this project are meant to be maintained to continue to work toward improved housing solutions for Aboriginal students in Saskatoon. The Saskatoon Housing Initiatives Partnership is a network within which these relationships can be nurtured and hopefully developed further into working collaborations into the future.

Working Group members were:

- Charlotte Ross, University of Saskatchewan – Arts & Science
- Wanda McCaslin, University of Saskatchewan – Native Law Centre
- Val Arnault, University of Saskatchewan– Native Access to Nursing
- Brian Gallagher and Myrna Yuzicapi, SIAST – Kelsey Campus
- Shelley Thomas Prokop, First Nations University of Canada
- Darlene Lanceley, Saskatchewan Indian Institute of Technologies
- Jeanne Auramenko, Joe Duquette High School
- Ernie Cameron, Federation of Saskatchewan Indian Nations
- Barry Downs, Cress Housing
- Elizabeth Burk, SaskNative Rentals
- Kelly Pruden, Central Urban Metis Federation Inc.
- Julie Untereiner, QUINT Development Corporation
- Erin Foss, Saskatoon & Region Home Builders Association

### **Importance of Partnerships**

Implementation of the Aboriginal Student Housing Assessment could not have proceeded without the support of partnerships formed with existing student organizations and education institution administrators and professors. These organizations were approached not only for what they could do for the project, but to add value to the work of these organizations for their student members. Anecdotally, housing was known to be a topic of interest and significance for students. Supporting talking circles and providing information resources about affordable housing issues in Saskatoon through the student organizations

complemented the other supports and services already provided by the organizations. An important goal of the project was to add value to existing student service providers.

Special acknowledgment of partners who took a strong leadership role in the implementation of the Assessment include:

#### University of Saskatchewan

- Kathleen Makela - Aboriginal Students Center- for advertising the study and assisting in trouble-shooting through on-campus approval processes
- Dwight Bird - Indigenous Student Council- for arranging talking circles and hosting in their student lounge
- Tim Lewis - Aboriginal First Year Experience Program – advice on contacting Aboriginal students
- Trudy Unger and Val Arnault - Native Access Program to Nursing for arranging talking circles and providing enrolment information
- Yvette Arcand - Indian Teacher Education Program – supporting talking circle initiative
- Kelly McInnes – Office of the Registrar - providing enrolment information
- The following professors allowed us to go into their class and administer the survey and announce the talking circles: Anna Hunter, Julie Greyeyes, Brenda MacDougall, Joe Garcea, Ron Laliberte, and Melanie Morrison.

#### Saskatchewan Indian Institute of Technologies

- Carol Lafond and Arlene Bear - arranging talking circles and assisting in obtaining permission to conduct the study
- All the teachers/ professors allowed researchers to approach their classes
- Darlene Lanceley – supporting town hall initiative

#### Saskatchewan Institute of Applied Science and Technology (Kelsey Campus)

- Brian Gallagher - arranging talking circles, advertising on behalf of the researchers, and announcing the study to students
- Linda Adamus – assisting in arranging talking circles and in obtaining permission to conduct the study
- Bonnie Bond - providing enrolment information

## Information Sharing

### Student Participants

Sharing results of the Assessment and information relevant to housing options available in the community are important ethical considerations. For this reason, an internet web-site at [www.shipweb.org/surveys](http://www.shipweb.org/surveys) was developed to help disseminate information of relevance to students. Students were also informed of the Bridges and Foundations Project on Urban Aboriginal Housing mandate and web-site.

### Stakeholders

The Bridges and Foundations Project on Urban Aboriginal Housing Conference provided an opportunity for early dissemination of research findings. All stakeholders will also be provided a print copy of the final report once approved for release by Bridges and Foundations Project on Urban Aboriginal Housing.

As the Assessment is merely a part of a larger project development cycle for developing Aboriginal Student Housing in Saskatoon, integration of findings into community-based project proposals will continue into the future.

## Royal Commission on Aboriginal Peoples Ethical Checklist

<b>Ethical Best Practice</b>	<b>Assessment Implementation Strategy</b>
Aboriginal peoples have distinctive perspectives and understandings, deriving from their cultures and histories and embodied in Aboriginal languages. Research that has Aboriginal experience as its subject matter must reflect these perspectives and understandings.	Results of all research screened by an Aboriginal researcher and Aboriginal members of Working Group.
In the past, research concerning Aboriginal peoples has usually been initiated outside the Aboriginal community and carried out by non-Aboriginal personnel. Aboriginal people have had almost no opportunity to correct misinformation or to challenge ethnocentric and racist interpretations. Consequently, the existing body of research, which normally provides a reference point for new research, must be open to reassessment.	The literature review, while delving into past research initiatives, did not assess the research for correctness or racist interpretation.
Knowledge that is transmitted orally in the cultures of Aboriginal peoples must be acknowledged as a valuable research resource along with documentary and other sources. The means of validating knowledge in the particular traditions under study should normally be applied to establish authenticity of orally transmitted knowledge.	Talking circles were used as means of capturing orally-transmitted knowledge.

<b>Ethical Best Practice</b>	<b>Assessment Implementation Strategy</b>
In research portraying community life, the multiplicity of viewpoints present within Aboriginal communities should be represented fairly, including viewpoints specific to age and gender groups.	Recruitment process attempted to sample broad cross-section of student programs to capture representative age and gender diversity.
Researchers have an obligation to understand and observe the protocol concerning communications within any Aboriginal community.	Researchers established working partnerships with existing Aboriginal service-providers prior to engaging in Assessment.
Researchers have an obligation to observe ethical and professional practices relevant to their respective disciplines.	Academic ethics approvals sought at each education institution.
Researchers undertake to accord fair treatment to all persons participating in research.	Researchers had a system of checks and balances to maintain fairness including coupling for removal of bias, guidance by Aboriginal service-providers, and supervision by community-based lead researcher.
Are there perspectives on the subject of inquiry that are distinctively Aboriginal?	As the research subject is Aboriginal post-secondary housing issues, an Aboriginal perspective is deemed required.
What Aboriginal sources are appropriate to shed light on those perspectives?	Appropriate Aboriginal sources include Aboriginal post-secondary students, post-secondary Aboriginal student service providers, community-based Aboriginal housing and service providers.
Is proficiency in an Aboriginal language required to explore these perspectives and sources?	While language was not an issue, access to a Cree speaker was available upon request for the purposes of the Assessment.
Are there particular protocols or approaches required to access the relevant knowledge?	Appropriate protocol required permission be sought and granted by Aboriginal student service providers to ensure Assessment does not duplicate or run at cross-purposes with other initiatives.
Does Aboriginal knowledge challenge in any way assumptions brought to the subject from previous research?	Assessment results are compared to priorities outlined in the Saskatoon Community Plan For Homelessness and Housing as a means to screen for assumptions.
How will Aboriginal knowledge or perspectives portrayed in research products be validated?	Validation of research findings shall be obtained through comparison to similar research projects involving Aboriginal post-secondary students in Saskatoon and Vancouver.
Informed consent shall be obtained from all persons and groups participating in research. Such consent may be given by individuals whose personal experience is being portrayed, by groups in assembly, or by authorized representatives of communities or organizations.	Consent was provided at a variety of levels: by the education institution administration, by student service organizations, and by individuals.
Consent should ordinarily be obtained in writing. Where this is not practical, the procedures used in obtaining consent should be recorded.	A signed consent form was collected from talking circle participants. Consent information also formed part of the introduction to the on-line survey where signed consent was not able to be collected.

<b>Ethical Best Practice</b>	<b>Assessment Implementation Strategy</b>
Individuals or groups participating in research shall be provided with information about the purpose and nature of the research activities, including expected benefits and risks.	Written information pertaining to the purpose, nature, and scope of the research was provided to all research participants.
No pressure shall be applied to induce participation in research.	Participation was completely voluntary including the right to withdraw from the study at any time.
Participants should be informed that they are free to withdraw from the research at any time.	The right to withdraw was extended to all participants at each and every stage of the research.
Participants should be informed of the degree of confidentiality that will be maintained in the study.	Participants were informed results would be recorded in aggregate form. Where there was a risk, due to low participation, of identifying responses, these responses were not to be used.
Informed consent of parents or guardian and, where practical, of children should be obtained in research involving children.	Not applicable.
In studies located principally in Aboriginal communities, researchers shall establish collaborative procedures to enable community representatives to participate in the planning, execution and evaluation of research results.	Aboriginal participation in research design included the collaborative support of the Working Group (including Aboriginal housing and service providers) and Aboriginal research intern.
In studies that are carried out in the general community and that are likely to affect particular Aboriginal communities, consultation on planning, execution and evaluation of results shall be sought through appropriate Aboriginal bodies.	Appropriate Aboriginal stakeholders were invited to participate on the Working Group to guide the research through the design, implementation, and evaluation phases.
In community-based studies, researchers shall ensure that a representative cross-section of community experiences and perceptions is included.	The Working Group includes a broad cross-section of Aboriginal stakeholders in the issue of Aboriginal post-secondary student housing.
The convening of advisory groups to provide guidance on the conduct of research shall not pre-empt the procedures laid down in this part but shall supplement them.	No other advisory group was struck outside the Working Group. The advice of this Group was upheld with the most of respect.
Review of research results shall be solicited both in the Aboriginal community and in the scholarly community prior to publication.	Research findings have been reviewed by the Working Group and will be reviewed by the Bridges and Foundations Management Committee including a scholarly review.
Open public access to final reports of research activities shall be provided. Reports may be circulated in draft form, where scholarly and Aboriginal community response at this stage is deemed useful.	Final report shall be posted, once reviewed, on the web-sites of Bridges and Foundations and the Saskatoon Housing Initiatives Partnership.
Research reports or parts thereof shall not be published where there are reasonable grounds for thinking that publication will violate the privacy of individuals or cause significant harm to participating Aboriginal communities or organizations.	Results are recorded in aggregate form. Where there was a risk, due to low participation, of identifying responses, these responses were not to be used.

<b>Ethical Best Practice</b>	<b>Assessment Implementation Strategy</b>
Results of community research shall be distributed as widely as possible within participating communities, and reasonable efforts shall be made to present results in non-technical language and Aboriginal languages where appropriate.	Upon approval of the final report by Bridges and Foundations, research results shall be distributed as a series of information sheets to housing providers and student service organizations that explain the findings in non-technical language.
In setting research priorities and objectives for community-based research, the researchers shall give serious and due consideration to the benefit of the community concerned.	The writing of the final report is not the final phase of the research project. Getting information into the hands of housing proponents who are in a position to take action on student housing issues is the end goal.
In assessing community benefit, regard shall be given to the widest possible range of community interests, whether the groups in question be Aboriginal or non-Aboriginal, and also to the impact of research at the local, regional or national level. Wherever possible, conflicts between interests within the community should be identified and resolved in advance of commencing the project. Researchers should be equipped to draw on a range of problem-solving strategies to resolve such conflicts as may arise in the course of research.	Determination of the widest possible range of community interest is assessed in Saskatoon annually through the Keeping The Plan Alive consultation process to update the Saskatoon Community Plan For Homelessness and Housing. Taking action on student housing initiatives is a priority in 2004.
Whenever possible research should support the transfer of skills to individuals and increase the capacity of the community to manage its own research.	This project attempts to establish a template for future needs assessment work related to Aboriginal housing issues.

### **Academic Behavioural Ethics Review Checklist**

The Aboriginal Student Housing Assessment underwent Behavioural Ethics Review at the University of Saskatchewan as all research that involves living human participants requires review and approval by the Behavioural Research Ethics Board in accordance with University standards and guidelines.

The University will approve a program of research only under the following circumstances:

- 1) The studies entail no more than minimal risk to the participants.
- 2) The changes in procedure for the planned studies are minor, and the resulting studies can reasonably be expected to be comparable to participants in terms of their time commitment, the difficulty of the task, the degree of discomfort entailed, etc.
- 3) The procedures for recruiting participants, gaining informed consent, and debriefing participants do not change from that specified in the application.



The Saskatoon Housing Initiatives Partnership was successful in ensuring all ethical considerations including minimizing risk to the participants. A copy of the letter approving the research is included in the appendices of this report.

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## **RESEARCH METHODOLOGY**

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### **Vision**

The goal of the Assessment is to determine the parameters under which the development of Aboriginal Student Housing in Saskatoon would be feasible.

### **Mission**

As identified in the agreement established between SHIP and Bridges and Foundations Project on Urban Aboriginal Housing the assessment of Aboriginal post-secondary student housing has two objectives:

1. To develop strong relationships between organizations serving Aboriginal students and those with the potential to improve housing conditions and availability for Aboriginal students.
2. To establish the components for an Aboriginal Student Housing Strategy including critical market information inputs into business planning models for housing and service providers

### **Objectives**

- Determine the size and demographic composition of the Aboriginal post-secondary student population;
- Obtain general income information and other relevant information determining need for affordability of housing; and
- Assess issues currently preventing access to appropriate housing for students.

### **Recruitment**

To meet the objectives of this Assessment, the researcher wanted to ensure inclusion of a diverse sample of Aboriginal students from several post-secondary institutions. To accomplish this, the Saskatoon Housing Initiatives Partnership formed a Working Group and developed partnerships with Broxbourne International and the First Nations University to undertake an integrated approach to capturing both First Nations and Metis voices and to provide a comprehensive picture of Aboriginal student housing needs across Saskatoon.

Research addressing First Nations people at the First Nations University of Canada specifically was conducted by Shelley Thomas-Prokop. The results of her work were used to validate and cross-reference findings of this Assessment.

Broxbourne International is providing research that specifically addresses Metis students. This research is being conducted at Gabriel Dumont Institute, Dumont Technical Institute, SIAST – Kelsey Campus, and at the Saskatchewan Urban Native Teacher Education Program (SUNTEP). The results of this work are also used as a validation and reference point to place the research findings within a context.

To avoid duplication, and to respect the time and responses of students participating in these other studies, the Assessment did not engage in recruitment of students at these institutions. Instead, SHIP focused on implementing its own research at the University of Saskatchewan, the Saskatchewan Indian Institute of Technologies, and the Saskatchewan Institute of Applied Science and Technology (Kelsey Campus).

The recruitment process for engaging students in the research relied heavily on the assistance of partners to ensure that there was both a significant size and representative sample of Aboriginal post-secondary students participating in both the survey and talking circles. Careful attention applied to the process of recruitment was important not only because of the potential for the building of expectations but because it determined the success of the study's assessment and results.

Before the researchers followed through with recruitment, the researchers obtained Ethics approval for the study from the University of Saskatchewan, Saskatchewan Indian Institute of Technologies, and Saskatchewan Institute of Applied Science and Technology (Kelsey Campus).

There were four ways in which the researchers approached recruitment in order to maximize participation rates.

- 1) Aboriginal student organizations were approached and asked to advertise the online survey and talking circles by way of a poster and/or an email. This would ensure that students would be informed of the study.
- 2) Posters at nodes throughout the education institutions advised students about the study. The poster consisted of the date, time, location, purpose, food incentives, researcher contact numbers, and the website for the online survey. Posters were hung up in areas that would catch Aboriginal students' attention.
- 3) Professors were sent a formal letter introducing the purpose of the study and asking them to make an announcement about the study to their students. The announcement was proposed to include a brief overview of housing, the location of the online survey, the time and location of the talking circles, and the contact numbers for the researchers.
- 4) Depending on the educational institution, the researcher would attend classes to discuss the project and the accessibility to the surveys or talking circles.

Recruitment success was heavily dependent on the level of cooperation and assistance provided by the student organizations, program administrators, and professors.

### University of Saskatchewan

The University of Saskatchewan posed the greatest challenge for recruiting Aboriginal students due to the large size of the campus, diversity of Aboriginal student programs, and formal academic ethics review process. As the project was led by a community-based organization, the ethics approval process was long.

Numerous attempts were made by the researchers in order to accommodate the Aboriginal students. In the beginning, when the researchers had applied for Ethics approval, there were difficulties in acquiring it because the research was being conducted by a community based organization. This led to difficulty for the hopes to accommodate the students right on the campus. This matter was quickly cleared up once a contact at the Aboriginal Student Center and Enrollment services were informed about the matter.

The student organizations and programs at the University were contacted by the researchers and were asked to advertise the study to the students involved in their organization or program.

The organizations and programs contacted at the University of Saskatchewan included:

- ✓ Aboriginal Business Students Society
- ✓ Aboriginal First Year Experience Program
- ✓ Aboriginal Justice and Criminology Program
- ✓ Aboriginal Law Student Association
- ✓ Aboriginal Public Administration
- ✓ Aboriginal Student Centre
- ✓ Graduate Students Association
- ✓ Indian Teacher Education Program
- ✓ Indigenous Justice and Knowledge Program
- ✓ Indigenous People Justice Program
- ✓ Indigenous Students Council
- ✓ Native Access Program to Nursing Native Studies

The majority of these were very supportive of the project. Extraordinary assistance with student recruiting was provided by the Aboriginal Students' Center and the Indigenous Student's Council. With the advice and assistance of

these organizations, researchers were able to follow-up with proper approvals for poster distribution, and connect directly with professors. Professors made announcements to their students about the online survey and the talking circles. In some cases, when there were a high number of Aboriginal students in the classes, the researchers would attend the classes and ask the students if they would like to participate in the online survey, paper survey, or a talking circle. For example, the Aboriginal First Year Experience Program consisted of first year classes that were designated for only Aboriginal students. All the professors agreed to allow the researchers to attend four of the classes offered to Aboriginal students through the Aboriginal First Year Experience Program.

### Saskatchewan Indian Institute of Technologies

Recruitment of study participants was much less complex at the Saskatchewan Indian Institute of Technologies (SIIT). The SIIT student body is primarily Aboriginal, therefore the recruitment process did not have to be spread across multiple programs. SIIT administration and program coordinators, however, were still extremely important in both recruitment and implementation logistics, and capturing student interest in the project. In particular, the Campus Director, Student Advocate Coordinator, and Co-ordinator of Planning & Development provided significant assistance to the project. Posters were hung up in all the hallways about the online survey and the talking circles. Professors were asked to make announcements to the class and researchers were invited to attend their classes to hand out the surveys for the students to do during class-time.

### SIAS – Kelsey Campus

At the Saskatchewan Institute for Applied Science and Technology (Kelsey Campus) the recruitment process was completed with ease thanks to support provided by people within Kelsey administration. Kelsey Institute is not as large in size as the University and access to students was not as difficult due to the strong networks within the campus. Recruitment success is owed to assistance provided by Student Affairs & Services, the Aboriginal Student Activity Centre, the Administrative Assistant to the Campus Directors Office, and the Marketing and Research Department. Posters were hung up around the campus and the Aboriginal Student Activity Center staff agreed to spread the word and ask some students to participate. No classes were attended at the Institute due to the large diversity of programs offered.

## Talking Circles

The talking circles proved to be a valid and crucial component of the research conducted within the Aboriginal Student Housing Assessment. This research tool provided Aboriginal students an opportunity to talk among their peers on the topic of housing and the housing barriers that affect students. The talking circles allowed the students to express their opinions on housing issues and have their opinions included in the Final Report of the housing study. The talking circles were hosted at three different educational institutions: the University of Saskatchewan (U of S), the Saskatchewan Indian Institute of Technologies (SIIT), and the Saskatchewan Institute of Applied Science and Technology (Kelsey Campus). In total, there were seven talking circles with three at the U of S, two at SIIT, and two at Kelsey. The number of students opting to participate in the talking circles ranged from 3 to 25 students with a total of 91 participants.

The talking circle recruitment process was seen to be critical to the success of the Assessment as it provided the only means of gathering information about housing issues, barriers, and solutions. The researchers first approached all pertinent student organizations and bodies that may have Aboriginal students influenced by and/or involved in housing issues. As well, administration at the education institutions were informed of the purpose of the study and the reasons for having talking circles with the students. After informing all the appropriate organizations and groups, the official staging for talking circles began.

The researchers again relied heavily on internal networks to secure on-campus locations for each educational institution where the talking circles could be held. As the locations were secured, the researchers began to advertise the study by poster and word of mouth. All talking circles provided food (donuts or pizza) and refreshments as they were scheduled during class break-times. The incentive of food proved to be helpful in getting participation from students.

The talking circles were purposely arranged to be on the campus of the educational institution the students were currently attending. This helped provide convenience, familiarity of surroundings, and a casual setting (of a classroom or student lounge). Further, the location of the talking circles attempted to allow the students to feel comfortable and less like research subjects.

At the beginning of the talking circles, the students were informed of the purpose, objectives, risks and benefits of the study, and then were informed that the Final Report would be accessible to the public and that they would be able to access the findings. The students were also told that they could withdraw at any time, that results would be kept confidential, and that this research is just one part of the long project development process that may lead to student housing for Aboriginal people. The researchers guided the talking circles with questions to probe for information about housing barriers, housing issues, and housing ideas and solutions.

The researchers worked in pairs at the talking circles so that while one asked the questions, another researcher could take notes of what the students were saying and what the researcher observed. After each talking circle, the researchers collaborated on their observations and the answers collected from the talking circle. This process was helpful in removing researcher bias, and reducing the potential for overlooked observations or key opinions that were brought to light during the talking circle.

## **Surveying**

The survey was designed specifically for capturing market information. The survey consisted of questions that address demographic information, general income information, information about current housing choices, and issues preventing access to appropriate and/or affordable housing. The survey was designed to be both easy to implement, and reduce the time commitment of student participants. The survey tool consisted of eleven questions: 7 close-ended questions and 4 open ended questions. The completion rate ranged from 5 to 15 minutes depending on how the participants responded to the open-ended questions.

The survey participants were post-secondary Aboriginal students attending either the University of Saskatchewan, Saskatchewan Indian Institute of Technologies, or Saskatchewan Institute of Applied Science and Technology (Kelsey Campus). There was no sample size expected or selected, rather all students were invited to participate. The magnitude of interest in the project was intended to provide a measure of comparative importance that housing plays in the lives of students. In the end, there were 215 Aboriginal students that completed the survey.

There were three ways in which the students could access and participate in filling out the survey: online via a web-site, filling out a survey at a talking circle, or filling out a survey during their class time (where available). All approaches proved to be helpful in collecting a sample that was both broad and thorough in capturing the extent to which housing is an issue across the Aboriginal post-secondary student population.

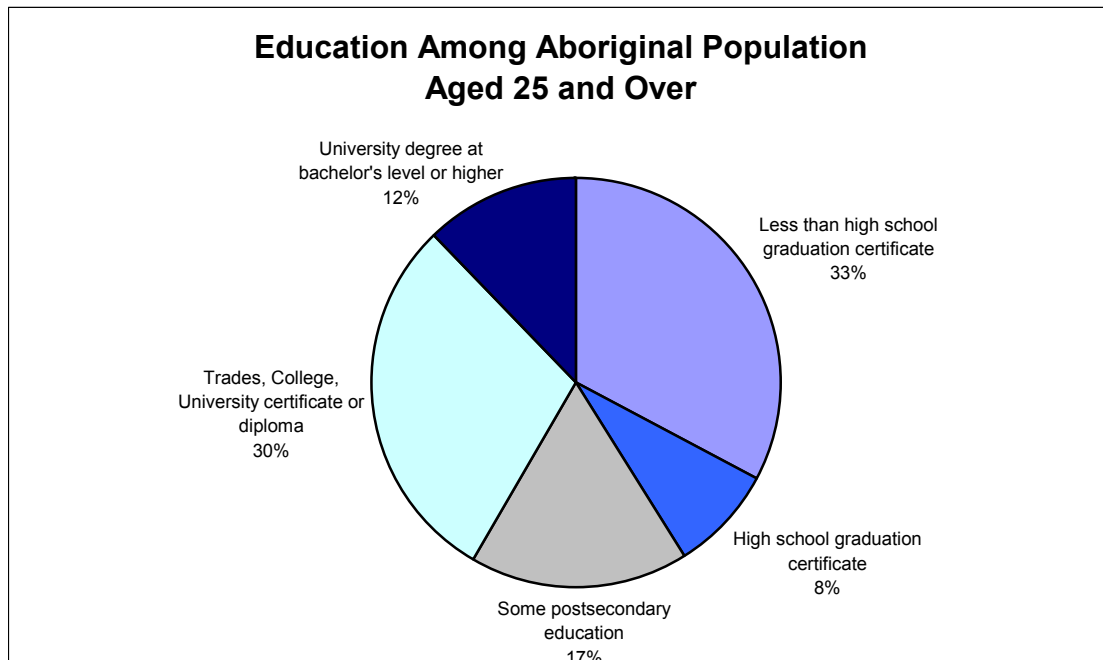
## Literature Review

To place the Aboriginal post-secondary student population within a context, a variety of secondary sources were considered to determine the relative need for housing assistance by students as compared to other demographic market segments.

Increasingly, Aboriginal people are moving to urban areas (now 49% of the Aboriginal population in Canada) to pursue education and employment opportunities. According to the 2001 Census, Saskatoon had the highest concentration of Aboriginal inhabitants among all census metropolitan areas. Both the size (up 25% from 16,160 in 1996 to 20,275 in 2001) and proportion of the population (up 1.6% from 7.5% to 9.1% of the population) that is Aboriginal Identity is growing in Saskatoon.

While incomes for Saskatoon households have been rising, the incidence of poverty among Aboriginal persons (as measured by the Low Income Cut-Off) is nearing two-thirds of the population. Across Saskatchewan, average incomes of Aboriginal renter households, for example, were 81% of their non-Aboriginal counter-part in 2000.

The Aboriginal population is much younger than the non-Aboriginal population with a median age of 20.1 as compared to 37.7 years for non-Aboriginal Canadians. 48% of the Aboriginal population in Saskatoon are under the age of twenty, and 38% are under the age of fifteen.





Increasingly, the Aboriginal population is participating in post-secondary education.

Aboriginal people have a much higher propensity to live in families than the non-Aboriginal population. 75% of Aboriginal households are families as compared to 39% of non-Aboriginal households in Saskatchewan.

A review of current research of relevance to the topic of Aboriginal Post-Secondary Student Housing revealed a study of significant similarity recently released as a draft by Canada Mortgage and Housing Corporation. The study, *The Role of Housing in Aboriginal Student Success – Post Secondary Institutions in Vancouver*, employed identical methodology to identify and understand the helping and hindering housing factors that impact Aboriginal post-secondary success. This study found that more than 95% of students surveyed felt housing to be of importance to their decision to enroll in a particular institution.

Housing was found to be the second most important factor (behind finances) for influencing the completion of students' studies with holistic factors including access to housing choice (relative to rental cost, location, condition of the accommodation, and safety), family matters, cultural relationships, and community relationships.

Housing was identified as a good vehicle for supporting family, culture, and community in the report. And findings of the study further suggested Aboriginal post-secondary student success might be improved by increasing access to housing – and family-friendly housing in particular.

The findings of this study in Vancouver provided validation of the approach and results of the Assessment undertaken in Saskatoon.

Two other Aboriginal student housing research projects funded by Bridges and Foundations Project on Urban Aboriginal Housing also provided context and validation for the Assessment. The demographic profile of Metis post-secondary students in Saskatoon was examined by Broxbourne and it was found more than 45% of respondents to that survey were over 25 years of age and just over 40% have dependents. 66% of study participants lived with 3 or more people, presumably due to the affordability of rent as 38.6% of respondents have or were planning a move due to rent costs being too expensive. Other housing issues identified by the Broxbourne study included accommodations that were too small, housing too far from school, unsafe location, housing unsuitable and of poor quality, utility costs too high, bad relationships with the landlord, and noisy neighbours or roommates.

In the study conducted by First Nations University of Canada, 73% of study participants had dependents. 37% lived in accommodation that is 3-bedrooms or larger and 46% pay rent greater than \$500 per month. 51% of survey

respondents are in accommodation not affordable for their means. Likewise, 52% of respondents have personally experienced a housing issue in Saskatoon. Issues ranged from affordability of rent to housing suitability for children to safety and adequacy issues.

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## RESEARCH FINDINGS

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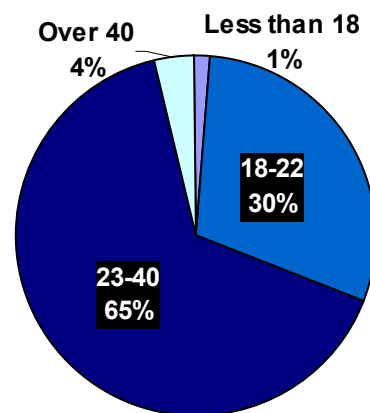
215 surveys were collected from three different post-secondary institutions - University of Saskatchewan, Saskatchewan Indian Institute of Technologies (SIIT), and Saskatchewan Institute of Applied Science and Technology (Kelsey Campus).

### Characteristics of the Aboriginal Post-Secondary Student Population

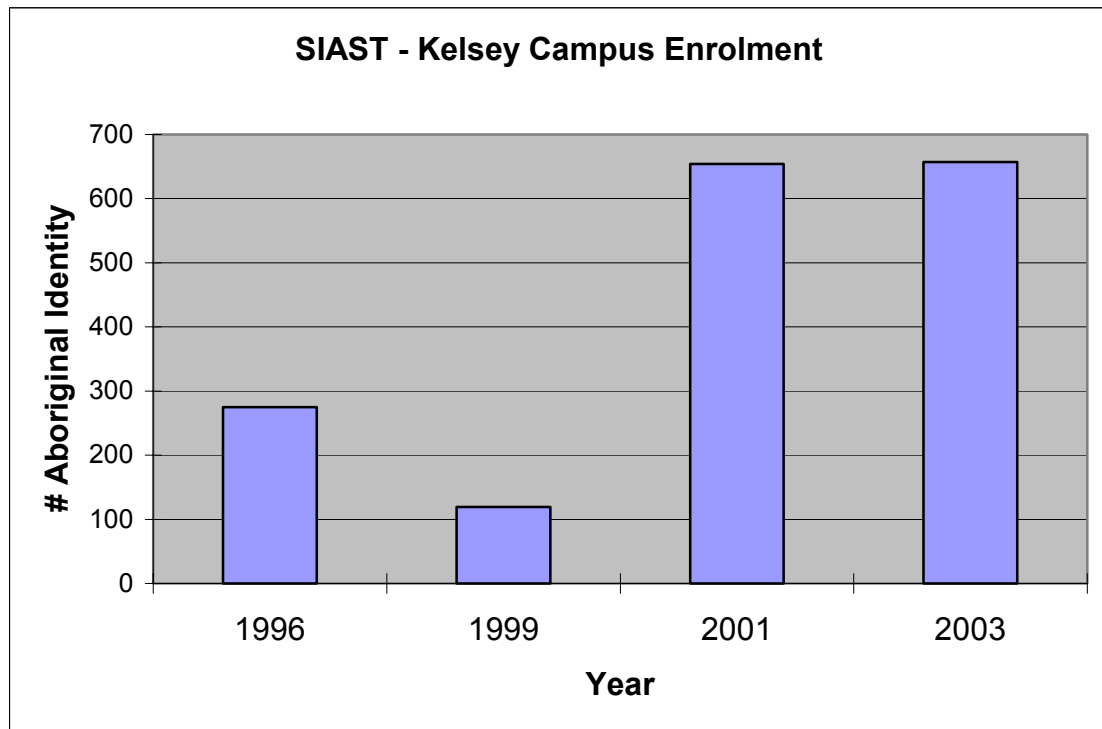
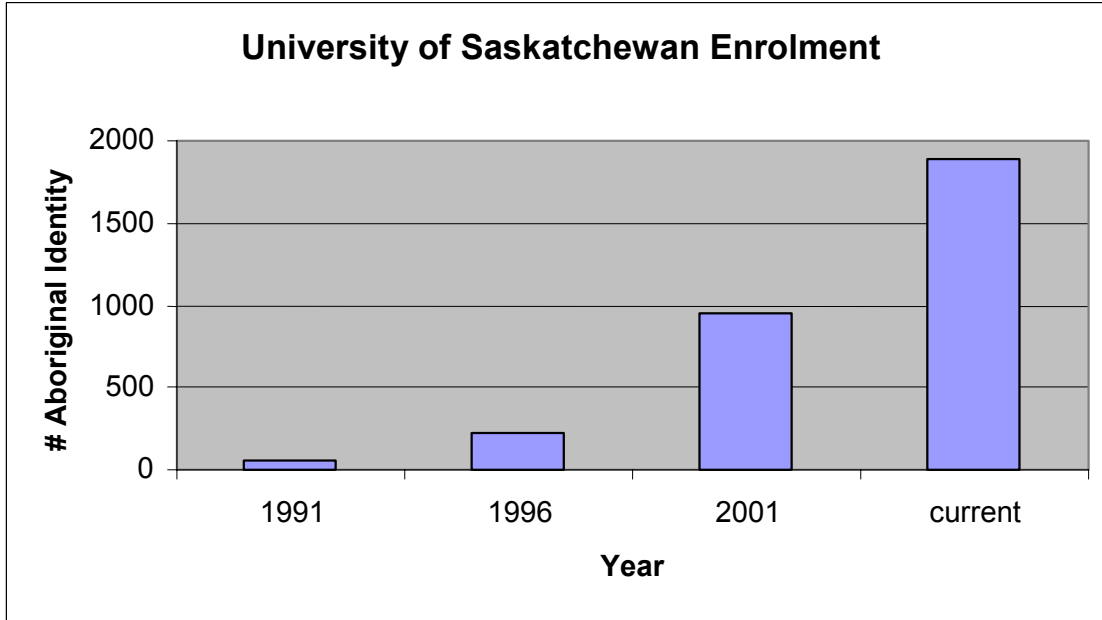
To effectively take action on the housing needs of Aboriginal post-secondary students in Saskatoon, housing proponents must understand the size and nature (demographic composition) of this group as a market segment.

Results of the Aboriginal Student Housing Assessment identify that the predominant segment is a family housing market. 64.7% of survey respondents had dependents. Further, the largest constituency of Aboriginal students is older and not “fresh out of high school”.

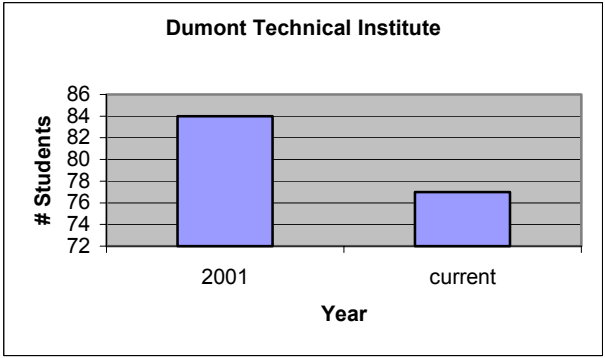
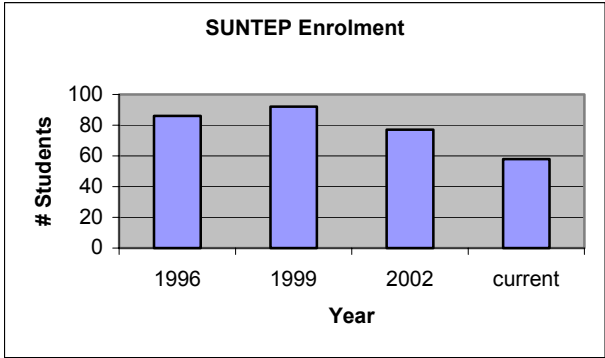
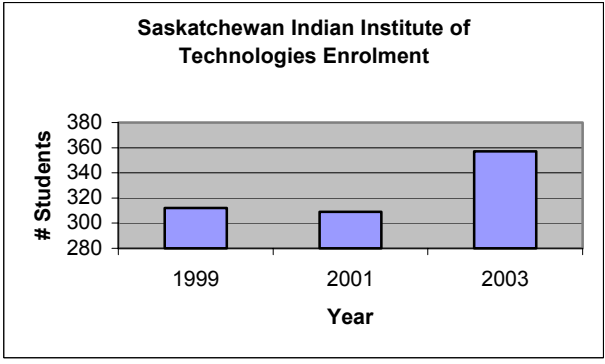
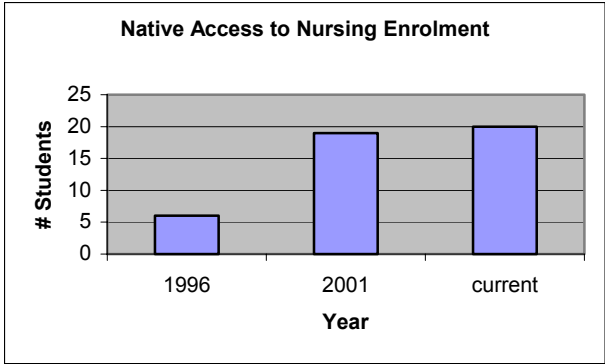
#### Representative Age Distribution of Aboriginal Post-Secondary Students



From enrollment data provided by participating education institutions, the size of the Aboriginal post-secondary student population is growing. The two largest education institutions, University of Saskatchewan and Saskatchewan Institute of Applied Science and Technology, are experiencing growth trends among the number of students voluntarily identifying themselves as Aboriginal. This is important for the purposes of this Assessment as those identifying as Aboriginal are more likely to be interested in an Aboriginal housing solution than those who may actually be Aboriginal but not identify.

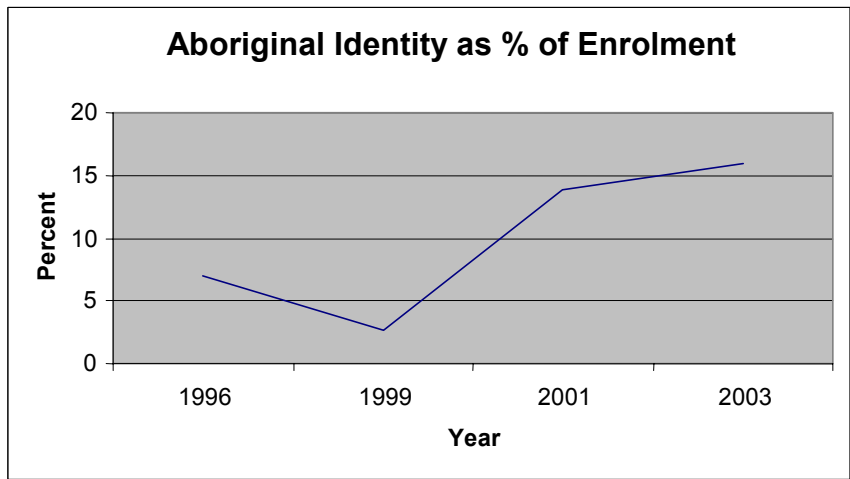


Specifically Aboriginal schools and programs (eg. Saskatchewan Indian Institute of Technologies, Dumont Technical Institute, SUNTEP, Native Access to Nursing), however, are experiencing a leveling off of enrollment.



From the perspective of planning for the housing needs of Aboriginal post-secondary students, housing proponents can expect the Aboriginal student population to be at least 3500 each year.

The proportion of the post-secondary student population of Aboriginal Identity is also growing.



The above chart illustrates the trend among students at the Saskatchewan Institute of Applied Science and Technology (Kelsey Campus).

While enrolment numbers at Aboriginal schools may be leveling off, the number of Aboriginal programs has grown – supporting the statement that the proportion of student population of Aboriginal Identity is growing.

Enrolment information collected as part of the Aboriginal Student Housing Assessment is contained in the charts below.

#### University of Saskatchewan

Year	Total	< 23	23-39	> 39
September to December 2003	1889	1003	799	87
January to April 2001	946	524	379	43
September to December 2000	909	595	281	33
September to December 1998	421	263	143	15
September to December 1996	220	117	91	12
September to December 1991	60	31	26	3

#### Native Access to Nursing Enrolment

Year	Number of Aboriginal Students Enrolled	Gender		Cultural Affiliation		
		F	M	First Nation	Non-status Indian	Métis
2003	20	18	2	7	2	11
2002	25	22	3	7	1	17
2001	19	18	1	7		12
1998	17	17	0	13	1	3
1996	6	6	0	4		2

#### Saskatchewan Indian Institute of Technologies

Year	Number Aboriginal Students Enrolled	Number Aboriginal Students Completed Degree
2003	357	110
2002	294	99
2001	309	88
2000	263	89
1999	312	83

Saskatchewan Institute of Applied Science and Technology (Kelsey Campus)

Year	Number Aboriginal Students Enrolled	% of Total Enrolment
2002-2003	657	15.9
2000 - 2001	654	13.9
1998 - 1999	119	2.6
1996 - 1997	275	7

SUNTEP Enrolment

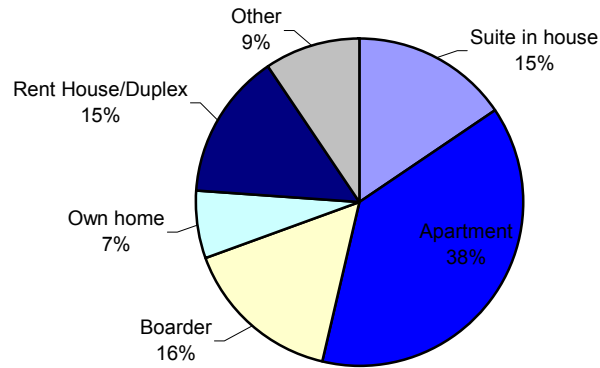
Year	Number of Métis Students Enrolled
2004 - 2005	58
2003 - 2004	90
2002 - 2003	77
2001 - 2002	103
2000 - 2001	81
1999 - 2000	92
1998 - 1999	94
1997 - 1998	84
1996 - 1997	86

Dumont Technical Institute

Year	Number of Métis Students Enrolled	
2003 to 2004	Male	38
	Female	39
	Total	77
2002 to 2003	Male	32
	Female	25
	Total	57
2001 to 2002	Male	36
	Female	48
	Total	84

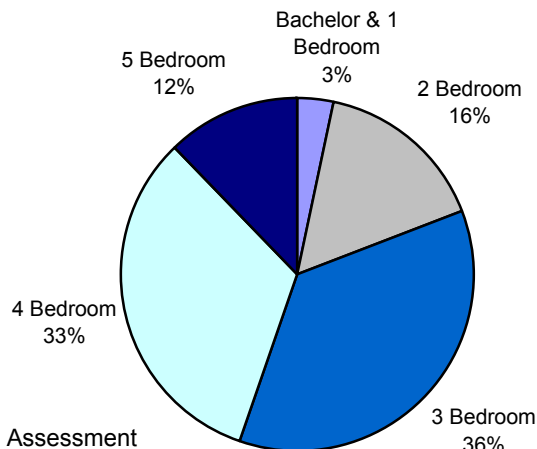
As nearly two-thirds of Aboriginal post-secondary students belong to the family market segment, current housing choices are influenced by the needs of families.

**Where Aboriginal Students Live**  
*Current Housing Form*



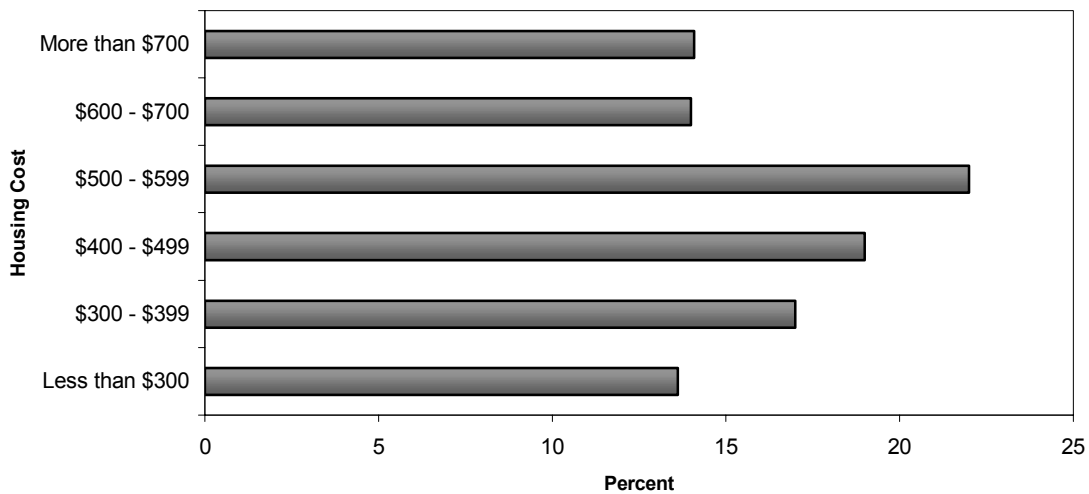
Despite the affordability benefits of smaller accommodations like bachelor units and one-bedroom apartments, most students are in larger accommodations due to the needs of their families. In fact, 80.5% of survey respondents indicated they live in suites larger than two-bedrooms. The above graph depicts general characteristics of housing that students report. The majority of students rented in apartments (38%) or a suite in a house (15%). A small number of students rented (15%) or owned (7%) a house, townhouse, or duplex. Other housing situations identified by students included low income rental (n=10), trailer (n=4), living with family (n= 3), and residing in University of Saskatchewan residences (n=2).

**Where Aboriginal Students Currently Live**  
*Unit Type*



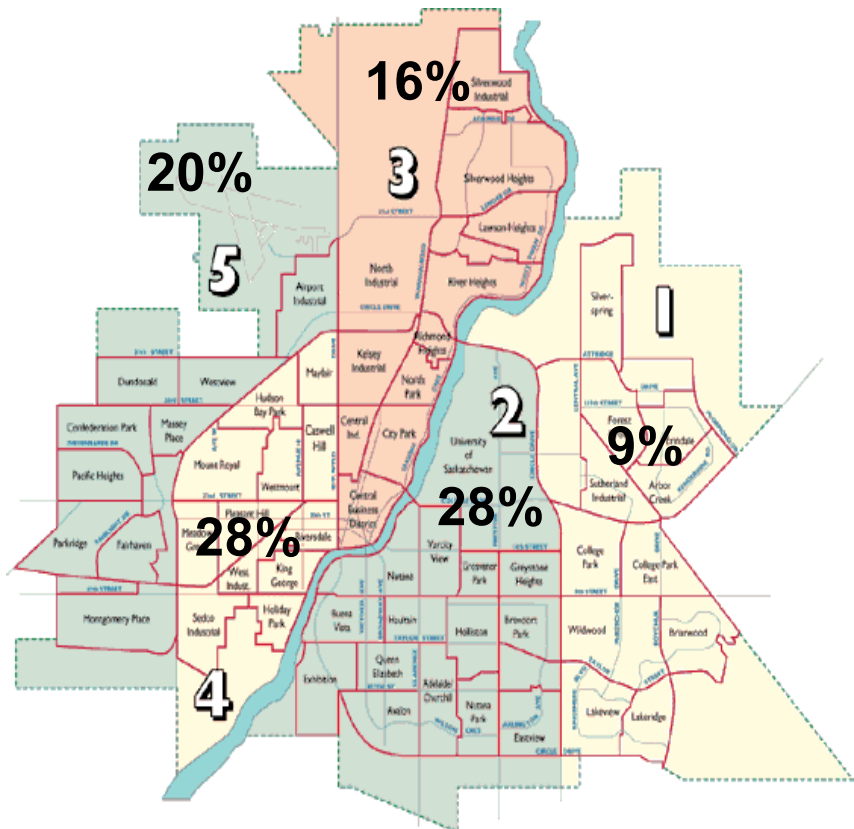


## Where Aboriginal Students Live Monthly Cost



As a result of the desire both for larger accommodations and housing located in neighbourhoods with family-friendly amenities and the perception of safety, 50% of survey respondents are paying more than \$500 per month. As shown in the above graph, the amount Aboriginal students pay for housing is evenly distributed with the largest number of students paying between \$500 and \$599 per month. A total of 14% of students pay more than \$700 for monthly rent and 14% pay less than \$300 for monthly rent (an amount actually affordable to students).

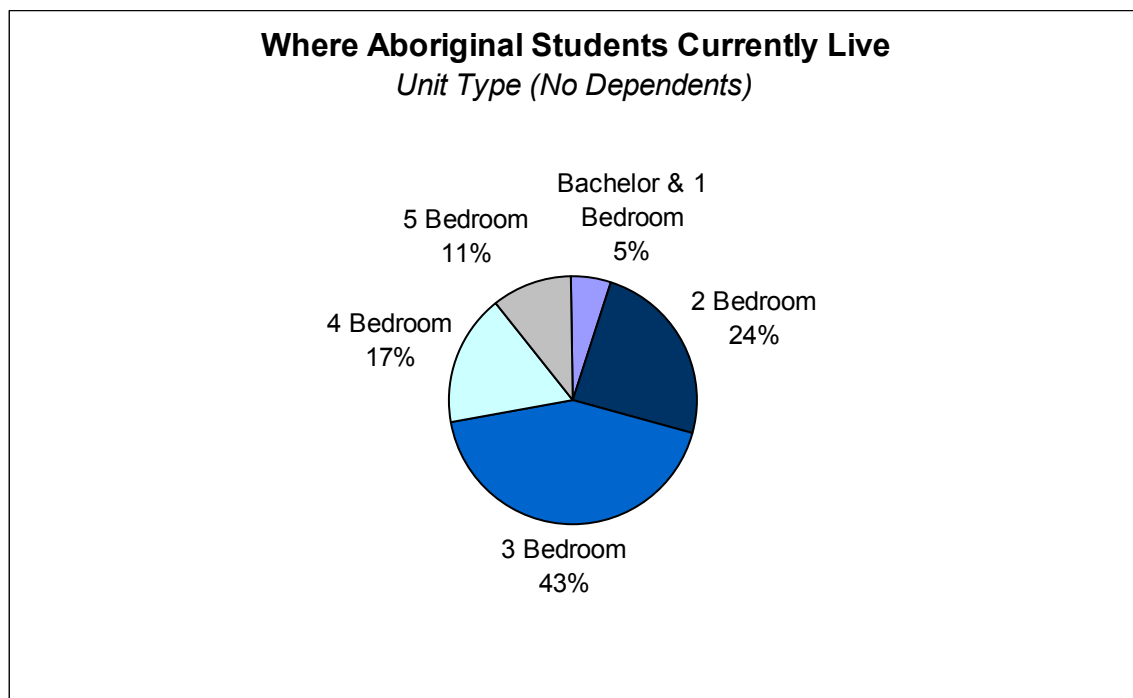
The following graphic shows the geographic distribution of Aboriginal post-secondary students participating in the Assessment.



Student respondents indicated their housing choices were guided by the following factors:

- Affordability **45%**
- Close to school **39%**
- Close to bus route **39%**
- Close to shopping **25%**
- Close to services for children **19%**
- Took what was available - unfamiliar with the city **16%**
- Availability **7%**
- Nice neighborhood **7%**
- Close to family or friends **4%**
- Other **4%**

For the remaining 35.3% of student respondents who did not have dependents, housing choices are guided by a different set of motivating factors. Despite this, due to housing affordability, many students are in shared accommodation.



### **Income Available For Housing**

As a consumer group, Aboriginal post-secondary students face income shortages preventing them from accessing affordable, appropriate, safe, and stable housing.

Student incomes may come from a variety of sources including wages and salaries, student loans, Provincial Training Allowance, Metis or First Nations Band funding, or social assistance.

### Student Loans

Federal and Provincial student loan programs provide a maximum combined assistance of \$385 per week for Aboriginal students. Students with dependants are eligible for \$400 per week.

	Students who have received a loan prior to August 1, 2004		Students who receive their first loan between August 1, 2004 and July 31, 2005	
Student Category	Maximum Weekly Loan	Weekly Debt Written Down to:	Maximum Weekly Loan	Weekly Debt Written Down to:
Single Parents	\$400	\$105	\$400	\$165
Non-Status Indian and Metis	\$385	\$105	\$275	\$165
Northerners	\$385	\$105	\$275	\$165
SUNTEP and NORTEP	\$385/\$400	\$0	\$275/\$400	\$165

### Provincial Training Allowance

The Provincial Training Allowance (PTA) is an income support program in the form of monthly cash grants provided by the Saskatchewan government. PTA provides this funding for three types of education programs:

- Basic education – literacy, academic upgrading, employment readiness, English as a second language,
- Quick skills courses 4 to 12 weeks in duration; and
- Training programs that link participants to the work force.

The amount of assistance provided is determined by income and family size, and additional income is deducted.

Allowable Monthly Living Expenses For Students – per month		
	2004 rates	2003 rates
Single independent or dependent away from home	\$480	\$532
Single independent or dependent at home	\$300	\$352
Married (both training)	\$915	\$977
Single parent living away from home	\$720	\$812
Single parent living at home	\$330	\$422
Additional funding for each dependent child	\$165	\$170

In addition, students may receive a day care allowance for dependent children under the age of 12 years. The amount provided is based on the student's school fees up to the following monthly maximums:

Additional Day-Care Allowance – per month	
1 dependent	\$400
2 dependents	\$540
3 dependents	\$680
4 or more dependents	\$820

#### Métis Employment & Training of Saskatchewan

In 2004-2005 Métis Employment & Training of Saskatchewan (METSIS) funded 130 Métis post-secondary students in Saskatoon. METSIS provides students with a monthly allowance as well as additional financial assistance for dependents, day-care, and school supplies. Although METSIS does not provide student housing an employment counselor noted an increase in student housing complaints in recent years.

Métis Employment & Training of Saskatchewan – per month	
Single student	\$700
Additional money for 1 dependent	\$900
Additional money for 2 dependents	\$1000
Additional money for 3 or more dependents	\$1100
Additional money for day-care	\$400

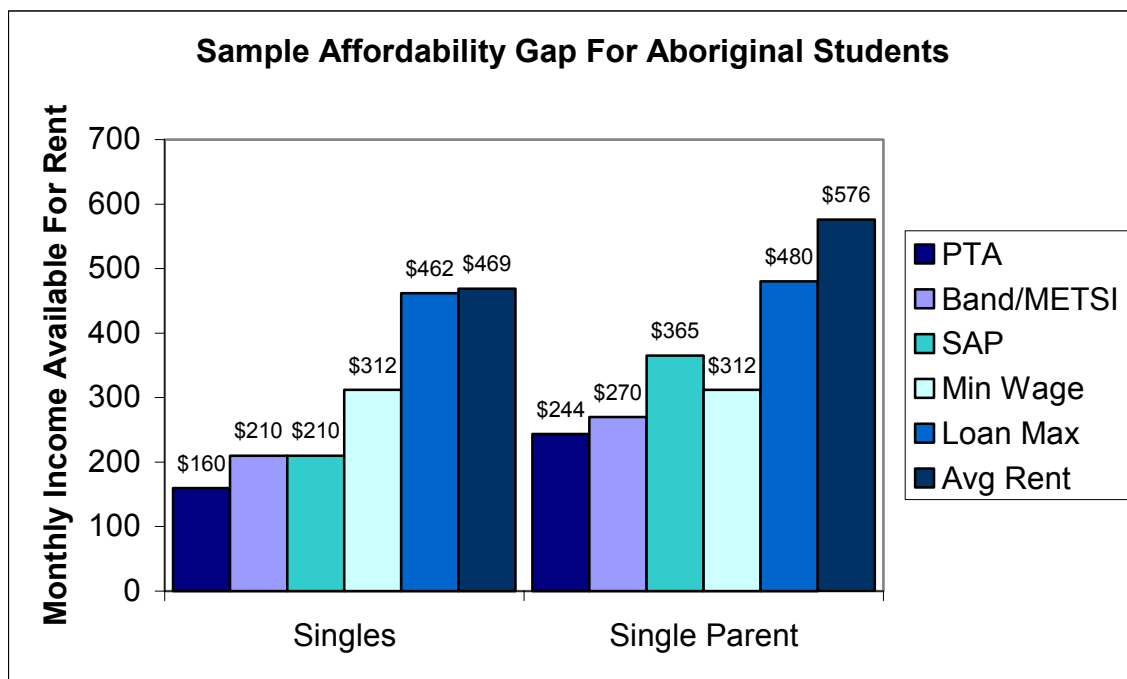
#### First Nations Band Funding

Each First Nations Band establishes its own education funding policy. However, these policies fit within a framework established by Indian and Northern Affairs Canada (INAC). Generally speaking, Bands may provide:

- **Tuition support** to part-time and full-time students. It may include fees for registration, tuition and the cost of books and supplies required for courses.

- **Travel support** to students who must leave their permanent place of residence to attend college or university. Students may qualify for a grant to return home once every semester. This grant also covers any dependents who live with the student.
- **Support for living expenses** to full-time students to help cover the costs of food, shelter, transportation and day care.

Funding rates for living expenses can range up to \$900 per month for single students with \$250 allocations each month for dependents and \$50 each month for additional dependents. Bands must choose how to allocate scarce education dollars and as a result do not always fund to maximum levels in an effort to provide the opportunity for more students to be supported.



The above graph shows two sample student household types and compares available monthly income to the average apartment rents for one and two-bedroom accommodation in Saskatoon based on the 2003 October Vacancy Survey conducted by Canada Mortgage and Housing Corporation.

In all cases, there is an affordability gap between what students have available in income to pay for rent, and the cost of rent on the market. The above graph depicts the size and nature of that gap when comparing the various potential sources of student income to rents for one and two-bedroom accommodation. The fact that students typically are not in smaller, more affordable accommodation only magnifies the affordability gap.

Monthly income available for rent is pegged at 30% of gross income (whether Provincial Training Allowance [PTA], Band or Metis Employment and Training of

Saskatchewan [METSI] funding, minimum wages earned, or maximum student loan available). If a student were receiving social assistance only, a shelter allowance is available and is included in the graph (SAP).

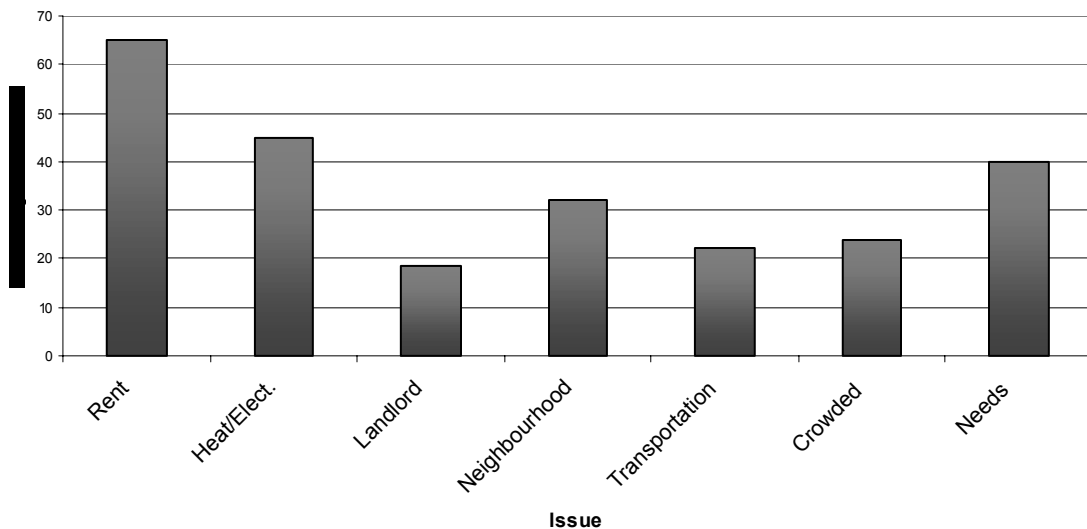
### Student Housing Issues

On average participants had completed 22 months of post-secondary education and estimated an average of 23 months until completion of program. As a result, participants had a strong grasp of the housing challenges post-secondary Aboriginal students are experiencing.

According to the survey, the Aboriginal post-secondary student population in Saskatoon is comprised of both younger single students and students with dependents. The majority rent apartments or suites based on affordability and proximity to school or easy access via bus route.

A significant number within this group of Aboriginal students, 73% (n=158), stated they had or were currently having housing issues. Of the students that identified themselves as having housing problems the three most prevalent issues were: rent was too expensive 65% (n=103), heat and/or electricity too expensive 45% (n=71), and housing doesn't suit needs (eg. too small) 40% (n=63). The following graph provides an overview of housing issues that students identified themselves as having related to housing.

**Housing Issues Identified**



## **Analysis of Talking Circles**

A total of 7 talking circles were held with a total of 91 Aboriginal post-secondary students in attendance. There were three talking circles that were hosted at the University of Saskatchewan: two of them were held in the Indigenous Student Council Lounge and one hosted at the location of the Native Nursing Program. Two talking circles were hosted at the Saskatoon Indian Institute of Technologies and two were held at SIAST-Kelsey Campus. The recorded observations include only those consistently mentioned by a number of students at each of the perspective talking circles.

### ***University of Saskatchewan***

General recurrences and observations derived from the talking circles at the University of Saskatchewan are as follows:

- Rent is too expensive near the University therefore the only affordable locations are on the west side of the city and further away from the University.
- Utilities are a burden to students while attending school
- Low rent and subsidized housing units are unattainable and undesirable due to the availability, maintenance, and selection process.
- There are relevant social issues that determine whether students are eligible for housing; landlords are discriminatory towards students trying to acquire housing on the east side of the city – again, trapping students on the west side of Saskatoon.
- Students feel forced to live in cramped housing in order to afford housing costs.
- There is a high level of dissatisfaction with landlords due to a perceived lack of responsibility to maintenance and a strict adherence to in-humane policies.
- There are definite distinctions arising between housing issues experienced by single students and those with families.
- Students who are single and students with families would prefer to live separate from each other. Single students indicate they would prefer to have housing in the form of apartments, while students with families prefer to have housing in the form of townhouses or individual houses. Both groups agree that in order to accommodate both singles and student families, townhouses might be a reasonable option.
- Facilities like daycare and grocery stores close to housing is desirable for all students. Students commented they would appreciate having a computer room, recreation room, or study room within the residence.

## ***Saskatchewan Indian Institute of Technologies (SIIT)***

General recurrences and observations derived from the talking circles at SIIT are as follows:

- Rent, utilities, and transportation are far too expensive for students.
- The west side of Saskatoon is unsafe and dirty, yet affordable. The east side is nice and clean, yet too expensive. A student explains from their experience, "If it's cheap, it's a slum".
- It is difficult to get children into daycare.
- There is inadequate study space for students in their current housing.
- It is time-consuming to find a good place to live, and it is challenging to find a place that is large enough for students that have larger families.
- It takes too long to get into low rental housing units, therefore there is a high level of dissatisfaction in housing programs among students.
- Students have had many bad experiences with their landlords leading to a prevailing perception that landlords are usually unfair and overbearing when dealing with students.
- Providing reliable references is a challenge for students who have recently come from a reserve community or have never had a place of their own. This is a barrier to accessing decent accommodation.
- Students feel housing in Saskatoon is obviously discriminatory to Aboriginal students and to people considered to have too many children.
- Students were thrilled with the idea of housing specifically designed for Aboriginal students. They were skeptical of the potential for it to be developed any time soon, though.
- In response to questions about ideal housing form, talking circle participants provided creative and inspiring ideas.
- Students that were single preferred housing that is separate from families (and vice versa). Single students were keen on apartments with no ownership structure. Students with families indicated they would like housing that provided a long-term solution to their housing needs -- like rent to own. Housing form was less relevant than affordability and the opportunity to stay in housing over the long-term.
- Students would like to have a community setting where there is recreation, study facilities, cultural activities, youth activities, and counseling on site.
- Facilities that are accommodating to basic needs by having a close proximity are desirable -- especially schools (for themselves and their children) and daycares.
- Students would like their housing to be affordable and only for students or low-income families.



## **Saskatchewan Institute of Applied Science and Technology (Kelsey Campus)**

General recurrences and observations derived from the talking circles at Kelsey are as follows:

- The monthly expenses students pay for rent, utilities, transportation, laundry, parking, and childcare are too high.
- Many students explained how their worries over money and housing substantially affect their schooling.
- Provincial Training Allowance is inadequate and not proportionate to actual living costs. This provides a huge deterrent to housing choice – particularly related to location. Students feel they have to live in ‘slummy’ places in order to have a place to live.
- The issues with low rental housing units are persistent and dissatisfaction is expressed with the selection process and waiting lists.
- Many students have no choice but to live in small places when they have large families because of the costs of renting.
- Students had complaints about landlords that were perceived to be poorly or not maintaining the houses or apartments they own. Students also felt landlords were not respecting students’ privacy and being unfair in their management practices.
- One student shared that she was rejected 20 times before she could get a place for her and her four children to live. She explained there are far too many landlords that are discriminatory and have purposefully refused her as a renter because she had four children and was a student.
- Some students have no choice but to live far from school in order to afford the available housing. One student even commented that her friend commutes from a reserve community everyday because rent is too high in Saskatoon.
- Appropriate and affordable housing is felt necessary to lessen the levels of stress on students.
- Students have experienced safety issues such as thefts from their residences.
- Ideal housing forms for Aboriginal students having families include a preference for town houses or houses that would eventually lead to ownership. A defined community setting for their children was identified as very important. Single students prefer apartments or townhouses within a community setting. Both groups agree that size and affordability are important.
- Students identified they would like to see community facilities including a recreation/ gym room, community center, guest rooms, elder participation, activities for youth, counseling, park space, and proximity to bus service. Other ideas include a computer room, collective kitchen, security system, drug and alcohol free, daycare, laundry room, and a grocery store nearby.

- Students desire housing choice outside the Pleasant Hill area. Students indicated they would be willing to travel greater distances to get to school if their housing is in a nice area. Suggested locations include Lawson Heights or University Heights.
- Housing must be affordable for student means.

Due to the differences in the experiences and opinions of the students at the various education institutions, the summary results of the talking circles at each institution are important to consider. Some overall conclusions from all seven talking circles were also possible to distill. The talking circles at each of the institutions differed in the degree that housing issues are relevant to students, yet there were many similarities among those expressing challenges. The overarching housing issues for students included affordability, location, poor maintenance, and suitability (ie – size). The following is a list of the general implications or issues persistent among the talking circles at all three institutions. It is significant to list the issues that were repetitive among the discussions with the students for it appeared that the issues were acting as a common barrier to the majority of students.

### **General Implications:**

- ❖ **Students are having difficulties with the costs of rent, utilities, daycare, and transportation. These difficulties are affecting their education success.**
- ❖ **The talking circles revealed that students have high dissatisfaction with their landlords and with low rental programs.**
- ❖ **Discrimination has been common among the students when trying to find housing.**
- ❖ **Students agree that housing affects their academic performance.**
- ❖ **Housing that is affordable is only available on the Westside of Saskatoon.**
- ❖ **Housing should reflect the size of the student families.**
- ❖ **Students suggest that a community setting for housing would be most reasonable and sought-after,**
- ❖ **Opinions from students with families differ from the opinions of students who are single. Both groups suggest different themes for housing but are similar in their interest in some type of communal arrangement for housing.**

The talking circle discussions added more context to the issues of housing that are affecting Aboriginal students at post-secondary education institutions. The in-depth discussion on housing issues proved to be helpful and informative in fulfilling the objectives of the research. The opinions and ideas collected from the talking circles are supportive of the survey results and have furthered the perspective and added substance to the issues on housing that the survey was not designed to do.

## **Mapping Potential Student Housing Solutions**

Students identified a number of important considerations for potential student housing solutions pursued in Saskatoon.

### Make housing affordable and family-friendly

Almost two-thirds of the Aboriginal post-secondary student population has dependents. Housing needs, therefore, focus on supports for healthy family living. Such supports include amenities like a suitable number of bedrooms; spaces for children and adults to study and play; clean and safe kitchens, bathrooms, and living spaces; access to good light and fresh air; and sound-proofing to minimize conflicts. Supports also include convenient laundry facilities, playgrounds and open spaces, schools, access to conveniently-located daycares, and proximity to shopping and transportation options.

### Provide housing choice in Saskatoon

Students feel they are victims of prejudice by virtue of their economic situation. In Saskatoon there are few housing choices that are affordable to students outside inner-city neighbourhoods – neighbourhoods experiencing dis-investment and increasing crime.

### Link support services to housing

A more holistic approach to housing would go a long way to improve the chances of education success. On-site childcare, subsidized or cooperative transportation options, and links to employment and other community services are recommended options worth exploring.

### Build housing that supports culture

Simple things like the provision of common space, the opportunity for interaction with an elder, and ceremony space are suggested amenities to improve student connection to culture and heritage – factors also felt to improve the chances of education success by building confidence and self-esteem.

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## **The Potential to Take Action on Aboriginal Student Housing in Saskatoon**

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### **Business Planning Concepts For Aboriginal Student Housing in Saskatoon**

The following business planning concepts must be explored before developing housing that is affordable and family-friendly for Aboriginal post-secondary students in Saskatoon.

The business plan should answer the following:

- A. What type of project is it? Walk-up style apartment? Multi-plex? Townhouse? Is it new construction or renovation of an existing building?  
Answer this question in a Product or Service
- B. Who and how many will be housed? How much can they afford?  
Answer this question in a Market Definition Section.
- C. How does the project fit into the existing housing?  
Answer this in the Market Definition Section.
- D. How will the project attract residents/customers?  
Answer this question in a Marketing Plan Section.
- E. How will residents/customers be served?  
Answer this in the Operating Plan Section.
- F. How much money does the project need to move ahead?  
Answer this question in the Financial Plan Section.
- G. Will the project generate positive cash-flow?  
Answer this question in the Venture Analysis Section.
- H. How will the project be managed?  
Answer this question in the Management Plan Section.

In determining how much the project will cost to develop, and how much equity must be put into the project, a capital cost estimate is developed.

A capital cost estimate considers the following:

- Acquisition (land and/or buildings)
- Demolition costs (if required)
- Survey fees
- Appraisal fees
- Environmental screening charges
- Structural engineering report (for renovation project)

- Electrical engineering report (for renovation project)
- Mechanical engineering report (for renovation project)
- Building condition report (for renovation project)
- Legal fees and Title recording fees
- Construction/renovation drawings
- Landscaping costs
- Building and Plumbing permits
- Re-Zoning charges or Development appeal fees (if required)
- Construction or Renovation Costs
  - General contractor Boiler systems and/or HVAC (heating, ventilation and air conditioning)
  - Structural upgrades (renovation) or framing (new construction)
  - Roofing
  - Plumbing
  - Electrical
  - Insulation
  - Security entrance and in-suite intercom (for apartment-style dwellings)
  - Exterior finish
  - Windows and doors
  - Security and fire detection system
  - Drywall
  - Painting
  - Flooring
  - Cabinetry
  - Interior finish
  - Appliances
  - Tenant recruitment or Sales marketing
  - Property taxes (during construction/renovation)
- Contingency funds
- Operating Costs During Rent Up (where appropriate)
- Mortgage Interest (during construction/renovation)

## Financial Tools

The following are a few existing and nascent government programs that provide financial assistance to affordable housing.

<b>Grants</b>	
<b>National Homelessness Initiative</b>	<p>The National Homelessness Initiative includes a set of funding programs to address homeless issues in Canadian cities.</p> <p>Supporting Community Partnerships Initiative (SCPI) provides capital funding support to increase the availability and access to a range of services and facilities along the continuum from homelessness to self-sufficiency. Funded projects include emergency shelters, transitional and/or supportive housing, and prevention initiatives.</p> <p>Urban Aboriginal Homelessness (UAH) is designed to provide flexible funding to initiatives that meet the needs of homeless Aboriginal people, through culturally sensitive services. The program focuses on enhancing the capacity of Aboriginal organizations to participate in broader community processes and improve the coordination of all levels of government, Aboriginal organizations and other partners to find local solutions to the complex issues facing Aboriginal people.</p>
<b>Urban Aboriginal Strategy</b>	<p>The Urban Aboriginal Strategy (UAS) is designed to improve policy development and program coordination at the federal level and with other levels of government. The intent of the UAS is to reduce the level of disparity between urban Aboriginal and non-Aboriginal people by better tailoring programs to the local needs and priorities of Aboriginal people living in cities.</p> <p>The Urban Aboriginal Strategy seeks to:</p> <ul style="list-style-type: none"> <li>• Target urban Aboriginal socio-economic needs within new and renewed federal initiatives;</li> <li>• Coordinate and improve access to programs and services;</li> <li>• Raise awareness of the challenges facing urban Aboriginal people;</li> <li>• Coordinate policy research, knowledge, and information sharing related to urban Aboriginal issues; and,</li> <li>• Improve horizontal linkages and policy integration within the federal government and seek opportunities for partnerships with other stakeholders (e.g., provincial and municipal governments, Aboriginal groups, and the private sector).</li> </ul>
<b>City of Saskatoon Innovative Housing Incentives Policy</b>	<p>The Innovating Housing Incentives Policy provides a capital contribution of up to 5% of the total project costs for the residential portion of a housing project for any household with a gross annual household income at or below the Maximum Income Level (MIL) as defined by Saskatchewan Housing Corporation (\$39,500 in 2004).</p>
<b>Forgivable loans</b>	
<b>Centenary Affordable Housing Program (CAHP)</b>	<p>The Centenary Affordable Housing Program provides forgivable loans for the construction, conversion of non-residential building to housing, or the acquisition and renovation of housing that is at risk being lost from the market because of its condition. The type of housing that may be developed is flexible. This program, administered by Saskatchewan Housing Corporation funds the development of self-contained or rooming type units that are modest in terms of size and amenities, based on household needs and community norms. The housing units that can be developed may be rental, home ownership, lease to own, or life lease. Affordable housing projects must be targeted to households with incomes not exceeding Maximum Income Limits (MILs), which for families today is \$39,500 gross household income.</p>

<b>Underwriting flexibilities</b>	
<b>Singles underwriting</b>	Canada Mortgage and Housing Corporation (CMHC) have recently introduced a number of incentives and flexibilities to their mortgage underwriting policy. The new flexibilities help improve the economics of affordable home-ownership developments while at the same time improve the likelihood an affordable housing project will be insured.
<b>Multiples underwriting</b>	Canada Mortgage and Housing Corporation (CMHC) has put together a set of mortgage insurance incentives for the construction or refinance of multi-unit rental projects that provide housing affordable to either 80% or 65% of market rents. The flexibilities include lower premiums, lower allowable debt-coverage ratio, and waiver of rental achievement hold-backs.
<b>Development Incentives</b>	
<b>Enterprise Zone Initiative</b>	The Enterprise Zone was established by the City of Saskatoon and consists of six neighbourhoods that may be at risk of falling further behind the rest of the city in terms of income, job creation, economic opportunity, property value, and some essential commercial services. The programs offered in the Enterprise Zone are designed to encourage targeted businesses to locate or expand their operations in order to create more economic activity. As well, incentives are targeted to encourage property owners and developers to invest in the renovation, expansion, or creation of new housing, and to increase consumer and investor confidence in the Zone.
<b>Downtown Housing Incentives</b>	The following types of housing projects qualify for property tax abatement and building permit fee rebate if located in the Downtown: <ul style="list-style-type: none"> <li>• The construction of new housing projects on vacant land; or</li> <li>• The construction of new housing projects as an addition to existing buildings; or</li> <li>• Conversion of existing non-residential floor spaces to housing units; or</li> <li>• The re-establishment of housing units in buildings originally designed in whole or in part for housing unit occupancy but which have been vacant for two years, and which are not currently viable and safe for residential purposes.</li> </ul>
<b>Direct Sale of Land to Non-Profits</b>	The City of Saskatoon operates a Land Bank which makes available, from time to time, land at fair market value. Usually, the process for selling City-owned land is via lot draw (for residential lots) or tender (for commercial properties). Non-profits wishing to acquire land for affordable housing development may be able to negotiate a direct sale by contacting the Land Branch Manager, Rick Howse.
<b>Incentives to operate affordable housing</b>	
<b>HomeFirst housing benefit</b>	The Province of Saskatchewan will introduce a new Housing Benefit in April of 2005 that will supplement the shelter allowances of 10,000 families across the province. These families will have the ability to pay more rent to landlords operating properties that meet established standards (as established jointly by the Saskatchewan Housing Corporation and the City of Saskatoon).

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## Appendix – Survey Tools

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### ABORIGINAL STUDENT HOUSING ASSESSMENT

1. Have you had (or are you currently having) issues related to housing?

\_\_\_\_\_ Yes

\_\_\_\_\_ No

2. If so, please categorize your housing issue(s). Choose all that apply. If not, please go to question 3.

\_\_\_\_\_ Rent too expensive

\_\_\_\_\_ Heat and/or electricity too expensive

\_\_\_\_\_ Landlord uncooperative

\_\_\_\_\_ Neighbourhood not desirable

\_\_\_\_\_ Transportation difficult

\_\_\_\_\_ Crowded

\_\_\_\_\_ Housing doesn't suit needs (eg. too small)

\_\_\_\_\_ Other (please list in the space provided)

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3. Describe your current housing situation based on the types listed below.

\_\_\_\_\_ Suite in a house

\_\_\_\_\_ Apartment

\_\_\_\_\_ Boarder in home (shared facilities with some meals provided)

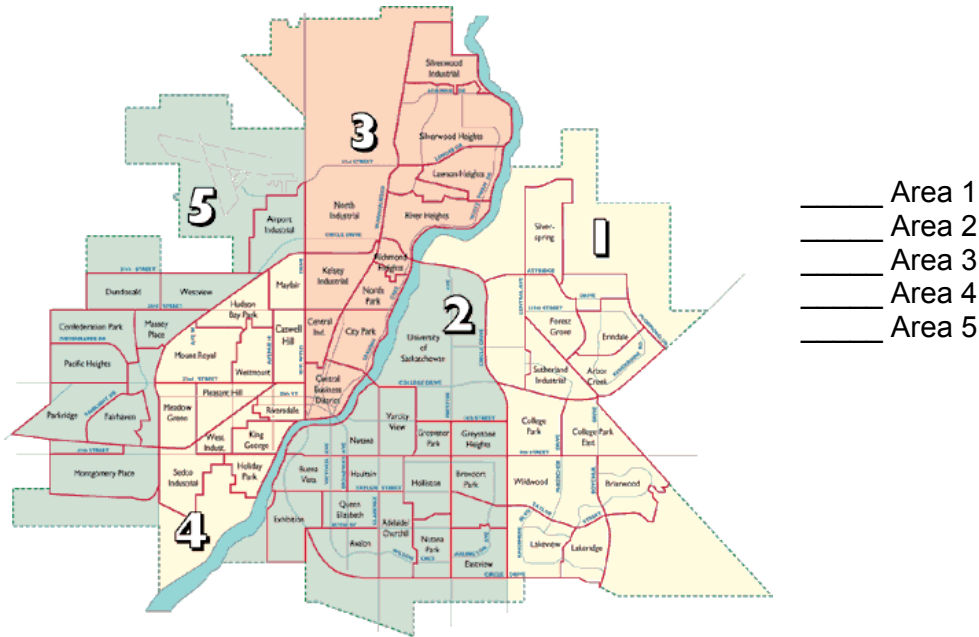
\_\_\_\_\_ Own home/condominium/townhouse

\_\_\_\_\_ Other (please describe in the space provided)

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4. Describe the location of your housing based on the geographic areas shown below.



5. Why did you choose the housing you currently live in? Please choose all the reasons that apply to you from the list.

- \_\_\_\_\_ Close to school
- \_\_\_\_\_ Close to shopping
- \_\_\_\_\_ Close to good bus route
- \_\_\_\_\_ Close to services for children or dependents
- \_\_\_\_\_ Affordable
- \_\_\_\_\_ Unfamiliar with city and chose first available/appropriate housing unit
- \_\_\_\_\_ Other (please list in the space provided)

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6. How much does your housing cost each month? Please choose a range from the options provided.

- |                       |                       |
|-----------------------|-----------------------|
| _____ Less than \$300 | _____ \$500 to \$549  |
| _____ \$300 to \$349  | _____ \$550 to \$599  |
| _____ \$350 to \$399  | _____ \$600 to \$649  |
| _____ \$400 to \$449  | _____ \$650 to \$700  |
| _____ \$450 to \$499  | _____ More than \$700 |

7. How many bedrooms does your housing unit have? Please choose from the options below.

- Bachelor suite (ie. all one room)
  - One bedroom
  - Two bedroom
  - Three bedroom
  - Other (please describe on the space provided)
- 

8. Please tell us a little about yourself.

(a) How old are you? Please choose from the categories below.

- Less than 18
- 18 to 22
- 23 to 40
- Over 40

(b) Do you have children or other dependents who either live with you or visit you?

- Yes                       No

(c) How long have you been a student at this institute?

- months                      or                       years

(d) How long until your planned completion?

- months                      or                       years

On-line page introducing survey tools



**ABORIGINAL STUDENT HOUSING RESEARCH**

Funded by Bridges and Foundations Project on Urban Aboriginal Housing

The Planning Circle for Bridges and Foundations Project on Urban Aboriginal Housing has identified Aboriginal student housing as a significant issue and challenge in Saskatoon. For this reason, three projects have been funded to provide understanding of the root causes of the issues and potential solutions.

These researchers are working collaboratively to ensure a complete and accurate picture of Aboriginal student housing needs and issues is collected. The collaborative efforts include both resource sharing and shared data.



The goal of this Assessment is to determine the parameters under which the development of Aboriginal Student Housing in Saskatoon would be feasible.

**Broxbourne International**

The goal of this study is to obtain a portrait of Metis student housing needs at the post-secondary and adult education level to inform housing institutions and agencies on development issues important to Metis students.



Project methodology  
Final Report

Participate in our  
on-line survey  
Sign up for a Talking Circle  
Project progress to date

Participate in our  
on-line survey  
Sign up for a Talking Circle  
Project progress to date



MUCH THANKS TO  
Aboriginal Student Centre University of Saskatchewan <http://students.usask.ca/aboriginal/>  
Kelsey Aboriginal Student Activity Centre <http://www.siastr.sk.ca/kelsey/servicesforstudents/asac/>  
Native Access Program to Nursing <http://www.usask.ca/nursing/napn/index.htm>



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## Appendix – Talking Circle Hand-Outs

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### Instructions

The purpose of this study is to investigate Aboriginal post-secondary student housing.

1. Your participation is voluntary and you can withdraw from this study at any time prior to submitting your survey. You can still withdraw from the study if you have already agreed to the consent form.
2. Once the survey has been submitted you cannot retrieve it, change any of your answers on the survey, or withdraw it from the study.
3. Your participation is anonymous and your survey answers cannot be traced back to you. Please do not place any identifying information on the survey.
4. You do not have to answer all of the questions; you may select no response for any question you do not want to answer.
5. The results of this study will be posted at [www.shipweb.org](http://www.shipweb.org)
6. For any questions contact the Principal Investigator:

Brenda Wallace, Executive Director  
Saskatoon Housing Initiatives Partnership  
P.O. Box 9149  
Saskatoon, SK S7K 7E8  
[bwallace@shipweb.org](mailto:bwallace@shipweb.org)  
Phone: (306) 934-1711  
Facsimile: (306) 934-2647

### Talking Circle Discussion Topics

1. From your network of Aboriginal students, how prevalent would you say housing issues are?
2. If you were to estimate the percentage of Aboriginal students at SIAST having families or dependents, what would you guess?
3. What are some of the housing issues Aboriginal students face? What prevents students from having success and staying in their chosen accommodation?
4. If you could describe the most desirable type of housing for students right now, what would it be like?
5. What services or facilities would you want available to help keep students in their housing for the full term of their studies?

## Aboriginal Student Housing Assessment Fact Sheet

### **Purpose Of The Study**

Housing for Aboriginal post-secondary students has been identified as a priority need in Saskatoon. The Saskatoon Housing Initiatives Partnership (SHIP) works with a variety of non-profit housing providers and home-builders who have an interest in providing housing appropriate for students. These organizations require better information about student housing needs including:

- The size and demographic composition of the Aboriginal post-secondary student population;
- General income information and other relevant information determining need for affordability of housing; and
- Issues currently preventing access to appropriate housing for students.

The goal of the Assessment is to determine the parameters under which the development of Aboriginal Student Housing in Saskatoon would be feasible.

### **Why Your Input Is Important**

Before housing development can proceed, a business plan must be developed. Before a business plan can be developed, information about the people who may live in the housing must be collected. Financiers want to be certain there are enough people with an interest in the type of housing built, and appropriate costs in place to ensure people can access the housing and the housing can operate without going bankrupt.

The stages of development are:

- Step 1: Project Identification and Qualification
- Step 2: Project Management
- Step 3: Retaining Legal Services
- Step 4: Project Planning
- Step 5: Pre-Feasibility Analysis
- Step 6: Feasibility Study
- Step 7: Business Plan Development
- Step 8: Incorporation
- Step 9: Financing
- Step 10: Implementation
- Step 11: Post Project Evaluation

Your answers to the focus group questions help us complete steps 5 & 7.

## **Focus Group Questions**

- From your network of Aboriginal students at this school, how prevalent would you say housing issues are?
- If you were to estimate the percentage of Aboriginal students at this school having families or dependents, what would you guess?
- What are some of the housing issues Aboriginal students face? What prevents students from having success and staying in their chosen accommodation?
- If you could describe the most desirable type of housing for students right now, what would it be like? (see list below for assistance – or describe your own vision of housing)
- What services or facilities would you want available to help keep students in their housing for the full term of their studies?

## **How To Stay Informed**

1. Research findings available in October:
  - Through the various student associations on campus
  - On the Bridges and Foundations Project on Urban Aboriginal Housing web-site at [www.bridgesandfoundations.usask.ca](http://www.bridgesandfoundations.usask.ca)
  - On the Saskatoon Housing Initiatives Partnership web-site at [www.shipweb.org](http://www.shipweb.org)
2. Town Hall Meeting planned for August

## **Types of Housing**

**Single-family homes** – houses designed for ownership by one family or living group (includes yard)

**Townhouses** – attached row of housing units designed for ownership (eg. duplex, triplex, four-plex, six-plex)

**Co-operative housing** – either assisted home-ownership in a “rent-to-own” model or long-term affordable rental accommodation requiring membership in a co-op

**Co-housing** – attached or semi-detached housing units designed for ownership but having common spaces for residents to share (eg. community gardens, community kitchens, car co-ops, daycare co-ops, etc.)

**Affordable rental accommodation** – apartment-style housing units rented on a monthly basis either by private landlords or non-profit property managers

**Dormitory housing** – bachelor or shared accommodation providing private sleeping quarters and common amenities (including one/two/three meals each day and shared bathrooms)

**Secondary suites** – portions of houses developed into rental accommodation

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## Appendix – University of Saskatchewan Research Ethics Approval

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### UNIVERSITY OF SASKATCHEWAN BEHAVIOURAL RESEARCH ETHICS BOARD

<http://www.usask.ca/research/ethics.shtml>

**NAME:** Brenda Wallace  
Saskatoon Housing Initiatives Program


Beh #04-52

**DATE:** September 20, 2004

The University of Saskatchewan Behavioural Research Ethics Board has reviewed the Application for Ethics Approval for your study "Aboriginal Student Housing Assessment" (Beh #04-52).

1. Your study has been APPROVED.
2. Any significant changes to your proposed method, or your consent and recruitment procedures should be reported to the Chair for Committee consideration in advance of its implementation.
3. The term of this approval is for 5 years.
4. This approval is valid for one year. A status report form must be submitted annually to the Chair of the Committee in order to extend approval. This certificate will automatically be invalidated if a status report form is not received within one month of the anniversary date. Please refer to the website for further instructions  
<http://www.usask.ca/research/behavrese.shtml>

I wish you a successful and informative study.

  
Dr. Valerie Thompson, Chair  
University of Saskatchewan  
Behavioural Research Ethics Board

V.Tek

Office of Research Services, University of Saskatchewan  
Room 1607, 110 Gymnasium Place, Box 5500 RPO University, Saskatoon S4N 4L8, CANADA  
Telephone: (306) 966-8575 Fax: (306) 966-8597  
<http://www.usask.ca/research/>



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