

Kinew Housing Incorporated

1973

The Institute of Urban Studies





THE UNIVERSITY OF
WINNIPEG

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KINEW HOUSING INCORPORATED

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The Institute of Urban Studies is an independent research arm of the University of Winnipeg. Since 1969, the IUS has been both an academic and an applied research centre, committed to examining urban development issues in a broad, non-partisan manner. The Institute examines inner city, environmental, Aboriginal and community development issues. In addition to its ongoing involvement in research, IUS brings in visiting scholars, hosts workshops, seminars and conferences, and acts in partnership with other organizations in the community to effect positive change.

"KINEW HOUSING INCORPORATED"

by

Institute of Urban Studies

(June 1970 - February 1973)

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A REPORT ON THE "KINEW HOUSING INCORPORATED" EXPERIMENT

(Time Period: June to December 1970)

In late 1969, the Institute of Urban Studies of the University of Winnipeg in conjunction with Indian-Metis Friendship Centre initiated what is referred to as the Indian Metis Probe. The purpose of the probe was to initiate a combined process of research, investigation and citizen organization amongst the Indian and Metis people of Winnipeg. Among other things, the study called for finding means of solutions to the problems identified through the involvement of people from the Indian-Metis community.

The preliminary findings of the probe revealed that housing was one of the most critical problems faced by native people moving into the city from rural communities. This is recorded in more detail in the November 19, 1970 Evaluation of the Indian-Metis Urban Probe prepared by David Vincent.

It was in late June 1970 that a number of the concerned and interested individuals in the Indian-Metis community began to work with the staff of the Institute of Urban Studies in exploring ways and means of equipping people of native ancestry to acquire housing for lease to families in the Metro community. On July 14, 1970 a report was prepared for the Manitoba Metis Federation and the Indian and Metis Friendship Centre by the Institute setting forth in some detail the concept of a special purpose housing company.

The discussions with various individuals in the Indian and Metis community during and following presentation of the above-noted report, resulted in a decision by a group of Indian and Metis to learn more about incorporation as a private company, potential resources both in organization and funds, and the problem which might be inherent in attempting to create a privately

operated housing company.

A succession of meetings were held with the Institute and with other resource people present when requested. The Institute applied its practice of enlisting the voluntary services of professionals and individuals in the community with specific expertise to assist those prepared to help themselves, but lacking access to competent and sympathetic advice.

The result was a conscious decision by some 10 - 12 individuals in the Indian and Metis community to incorporate as a non-profit company, having exposed themselves to the process of learning the mechanics, implications and responsibilities which would be involved.

Perhaps it is important to record here that during the process of study and learning, the group spent many hours thrashing out a Memorandum of Agreement which would ultimately become the basis for the by-laws of the housing company. This time was well spent for prior to application being made for Letters Patent with respect to incorporation of a Private Company, the group, many of whom were potential members and directors of the company, had defined their basic objectives, established the basis for operation and control of the company, and identified the various areas of activity and responsibility which would ultimately have to be handled by individual directors or future employees of the Company.

Application for Letters Patent was filed with the appropriate department of the Provincial Government. This occurred only two months after first discussions about the possibility of the Indians and Metis forming their own housing company, and only one month after receiving the Institute report of ways and means of implementing a housing program under

the private company concept.

The fact that this group of Indian and Metis working with volunteered services of the Institute and others enlisted for this project, could apply for, and receive, Letters Patent establishing a private, non-profit company before the end of August 1970, is looked upon as an achievement in itself. Their advisers were pleasantly surprised that these individuals with little or no experience and knowledge, with respect to the creation of a private company were able to organize and draft a basic set of objectives and operational procedure for a corporation, within a time span one would expect individuals of more experience and predetermined-common-objective to require. Armed with incorporation and an agreed-upon Memorandum of Agreement, this group plunged right into the next important phase, namely to determine how operating funds might be acquired.

The organizing group had determined that it should set as an immediate goal, the acquisition of some twenty (20) older homes located in proximity to school, park recreation and other community facilities. They anticipated having to rehabilitate such structures, and secure any means possible to keep rents in line with the resources of those who would be selected to rent these homes. In order to be secure in the knowledge that the objectives of the Company might have a possibility of being realized, the Corporation made application to Central Mortgage and Housing Corporation for a loan under the relevant or applicable sections of the National Housing Act. The initial draft of that application included provision for funds for acquisition of twenty single-family units, rehabilitation of same, legal expenses, and the salary of a manager.

It is interesting to note that at this early stage of its thinking and planning, the organizers of the Kinew Housing Incorporated were consistent and adamant with respect to three of its objectives, namely:

- (1) To build, construct, buy, sell, lease or own building units, multiple or single for residential or commercial use.
- (2) To help develop administrative and leadership skills of native people through participation in the Corporation.
- (3) To plan and provide a complete orientation program which will facilitate the tenants adjustment to the urban scene.

Kinew Housing Incorporated was resolved that providing housing was not enough in itself. The community in which any housing unit was situated had to be stable and capable of supplying the resources to assist families of Indian and Metis Ancestry to integrate into a healthy, active living environment. As recorded in the evaluation of the Indian-Metis Probe, native people have been limited to poor housing in equally poor living situations. Also, the potential directors of the company were aware of the absolute necessity of engaging an individual of Indian ancestry as a Manager, for they as individuals could allocate only limited time from other responsibilities to direct the affairs of the Company. Managing the day-to-day affairs of the Company was not to be the responsibility of volunteers able to offer part time services. The early discussion with the various advisers had alerted the organizers to the need for a manager when the process of acquiring rehabilitation and leasing houses was initiated.

The application submitted to C.M.H.C., however, excluded reference to monies needed for managerial services. The acquisition of such services,

as well as those of an orientation officer were considered important enough to be the subject of a separate application for a grant under Part V of the National Housing Act. This application will be referred to later in this report.

At this point, it should be recorded that, an important element in any measure of success of Kinew's efforts to gain support and financial resources, for its intended program was the role played by certain officials and advisers to C.M.H.C.

The organizers of Kinew had been indeed fortunate in that they found C.M.H.C. officials to be willing to meet with them on numerous occasions, in a refreshing atmosphere of sympathetic understanding, willing to assist, inclined to find ways and means not normally employed to initiate an experimental program within the intent of the National Housing Act, and above all, a conscious effort to reach out into the community and be of service to those requiring a helping hand. The members of Kinew and its advisory personnel could not help but be encouraged and confident that their proposed experiment was worthwhile attempting.

Kinew was fortunate to receive an undertaking from C.M.H.C. that the loan applied for would be forthcoming. The exact arrangements and conditions was agreed to be the subject of a further discussion after the inaugural meeting of the Company and after further progress with respect to the actual steps taken to acquire specific properties.

During the early weeks of September 1970, the organizing group again spent many hours on their own and with Institute staff, in determining the areas of activity which would have to be of concern to the Directors.

While developing a committee structure and the duties which would be assigned each committee, consideration was also given to which individuals might best be assigned to direct such activities. This resulted in a clear understanding of what the duties of directors might be and which individuals were best qualified to handle specific functions.

Another meeting in late September 1970 with IUS personnel resulted in the potential members and directors being prepared for the inaugural meeting. This included review of the agenda and agreement of the use of IUS and volunteer legal services in the conduct of the first meeting of the Company scheduled for October 15, 1970.

In the remaining two-week interval prior to the first meeting, it must be noted that the organizing committee and potential directors and members of the Company did not relax in their efforts to organize and prepare for initiation of the official work of the Company.

During this interval, an application to C.M.H.C. for a grant to provide the Company with managerial, counselling and evaluation services was discussed and drafts proposed for future action by the Directors.

On October 15, 1970, four (4) months after first suggestions that the private non-profit company approach be emphasized by Indian and Metis people having little or no equity other than their will to work hard in organizing and directing a housing company, the Kinew Housing Incorporated held its first meeting.

The first meeting was an experience for all concerned, for it was a clear demonstration of the capacity of these people to participate in the

affairs of a private company of their own. As was the practice in the months of study, discussion and decision-making prior to that meeting, the technical advisers made a special effort to assure that the discussion, decision-making and organization work would be participated in fully by the Indian-Metis organizing group, with resource people being there to answer questions and offer advice when requested. This was demonstrated by the fact that the fourteen individuals went through a two-hour dry run with the Solicitor advising as to correct legal procedure and explaining why certain things were required to be dealt with and how the chairman and members of the Company might participate in the meeting in the correct way. The actual inaugural meeting of the Company resulted in the adopting of the previously drafted by-laws by the three directors created upon incorporation of the Company, the naming of fifteen members of the Company, and the election of 10 directors, a president and other officers. The formal creation of committees and the assignment of duties also followed as did the appointment of a solicitor-general. During the official meeting, the advisers acted in an advisory capacity only when questions were directed to them by the Chairman.

The Company was now officially established and operational. During the next two months, the Committee Chairmen proceeded to fulfill the assignments given them by the members and directors.

Discussions were held with resource personnel at the Institute, C.M.H.C. officials, and volunteer expertise was also involved. Five important steps were taken during this period.

1. An application to C.M.H.C. for a grant to enable the company to engage the services of a manager, a manager trainee, an orientation counsellor and evaluation services of the Institute. The original draft was carefully

reviewed and a final submission was filed with C.M.H.C. in mid-December of 1970.

2. The Property Acquisition Committee and the Finance Chairman of the Company entered into discussions with C.M.H.C. mortgage officials and a volunteer real property appraiser in order to determine the basis for acquiring a few dwellings as soon as possible, the final lending terms to be the subject of approval by C.M.H.C. at a later date. Through the offices of C.M.H.C., four homes in the \$12-14,000 range were acquired in a stable residential area of the city - a fifth home was optioned for purchase in late January 1971.
3. The Orientation or Counselling Committee Chairman prepared several documents to be employed in selecting tenants, appraising property to be acquired, and supervising the orientation of the tenant into the community. At a mid-December 1970 meeting, the Solicitor-General undertook to prepare a lease agreement for use by the Company, the standard lease documents being obsolete in light of a new Landlord and Tenant Act in Manitoba.
4. An application was filed with the Winnipeg Foundation for assistance in providing appliances and furniture in the homes acquired by the Company. The Foundation undertook to support the Company by providing basic appliances as homes were acquired.
5. Tenants were selected to occupy the first 3 - 4 homes and occupancy began in December 1970.

It must be recorded that the advisers to the original organizing group and the Directors of Knew have been pleasantly surprised and

enthusiastic about the way in which these people, all laymen in the field of housing and corporate affairs, have worked diligently and accomplished so much in a six (6) month period. It was an experience to see volunteers respond to requests for advice, meetings and the undertaking of technical assignments, that response being directly related to the sincere drive and enthusiasm of the people with whom they worked. The success to date is worth the efforts made by all concerned. Much has been learned in the process, both by the directors of Kinew and by the volunteers. There have been problems and there are potential hurdles to the ultimate success of the experiment and they will be noted here. However, the experiment to date has demonstrated several things:

- 1) A group of Indian-Metis people with varying backgrounds and little monetary resource, has the means to act as a single entity, enlist the moral support of others, and to gain access to financial resources, namely through the creation of a new corporate body with specific objectives and a sound legal basis for its activities.
- 2) People of limited skills and resources provided with access to knowledge and experience of conscientious and dedicated professionals in the community, can begin to experience and accomplish much, when prepared to participate and be responsible for their actions.
- 3) The problems of a group of people in working on a project of this kind are the same, regardless of their background. That is, there are those who do a lion's share of the work while others slacken up - there are personality clashes and differences in points-of-view, there are the dedicated and the not so dedicated.

4) A self-help group of this nature can be inspired to carry on and reach its goals when an element of success or accomplishment is realized at various stages and the results of effort can be expressed in a tangible and satisfying way. In this case they were:

- a) Incorporation as a private, non-profit company
- b) Agreements as to by-laws and objectives
- c) Approval in principle to financing of the project
- d) A successful first organizational meeting
- e) Acquisition of the first 4 or 5 homes
- f) Placement of the first 3 families
- g) Support of the Winnipeg Foundation
- h) Completion of a satisfactory application for a grant to cover hiring of a manager, counsellor and support facilities
- i) Development of a continuing and harmonious relationship with advisers not of the Indian-Metis Community.

The problems were many but there are specific areas of concern which have developed which must be resolved and dealt with if the momentum is to be maintained and the overall goals achieved:

- 1) The directorship of the Company is now in the process of consolidation and re-evaluation. Certain members have found the demands on time to be too much and will likely ask to be replaced by the Directors or at a special meeting of the members.
- 2) The majority of the Directors feel the need for the services of a full-time manager if the day-to-day affairs of the Company are to be handled efficiently and smoothly. The sooner the Directors can establish a situation in which they meet from time to time to set policy and direct

affairs in the area of activity for which each is responsible, the greater opportunity there will be for expansion of the program. The application for a grant for services of staff is in the hands of C.M.H.C. and a reply by late January is expected. In the interim, the Company has agreed it will be wise to consolidate at five homes occupied and leased. Any extension of the efforts of the company without staff resources could break the Company leadership although several are personally prepared to put in the effort required.

- 3) The Company is awaiting advice as to the loan arrangement which hopefully will provide a new mechanism for subsidy and in effect, approach the 100% loan. With this determined, hopefully in the next few days, the rent structure can be revised and lowered. At present the first 4 houses are rented on the basis of \$145.00 per month rent and to families with this resource, be it from personal income or welfare receipts. The people whom the Company expects to accommodate in the next 16 units will not be able to afford this amount and the real assignment will be for all concerned to find ways and means to reduce the rent appreciably and enter into new lease arrangements now being developed by the Company's solicitor.
- 4) The Company placed three families at the \$145.00 rent level in order to occupy and cover the charges on the first homes acquired. It could be argued that the acquisition of homes should have been delayed until exact rental scales, lease arrangements and a more thorough tenant selection system was developed. However, the experience with the first 3-4 homes was invaluable and demonstrated to both the Directors and advisers the kinds of problems which will develop and the type of mistakes which should not

be repeated. Although the tenant selection judgements made to date may be considered questionable, they may still be recognized and corrected in time.

- 5) The Company entered the landlord role at perhaps a most difficult time when new provincial statutes heavily favour the tenant and maintenance responsibilities and costs will likely contribute to increased rentals.
- 6) In addition to the preceding factor, the Directors are now discussing the validity of offering homes for rental on an option-to-purchase basis. The feeling had developed since incorporation that the greatest need was to provide assistance to individuals with limited resources but with potential for self-support and to provide orientation into the urban situation in order that they may ultimately own their own home. A number of Directors believe that the recently announced Provincial Housing Program proposed for 1971 will believe the problem faced by Metis and Indians of low-income with respect to acquisition of rental housing. The "incentive" aspect of the possibility of ownership after successful performance will likely influence the Company's actions with respect to a certain percentage of dwellings to be acquired. Discussions as to how this approach will alter loan and grant arrangements will probably take place during the next meetings of the Directors.
- 7) The Company found that the process of acquiring housing on the open market by a private company is less complicated and less frustrating than when individuals in the Indian and Metis community attempt to act on their own. However, the unpreparedness of the community in which they select a home to accommodate an Indian or Metis family has already presented itself. The community in which the first three tenants of Kinev were

located reacted with some concern for rumors circulated to the effect that a large concentration of Indian or Metis families was about to locate in the area. Directors of the Company and others met with Community spokesmen to explain the objectives and character of Kinew. As a result, some understanding has developed and the need for integration of these families to be a two-way affair was brought out. Kinew indicated it hoped to provide counsellors and orientation services for its tenants and such an officer would work hopefully with the co-operation of the community. The need for co-ordination of all orientation services and a counsellor under the direction of Kinew has been demonstrated, the need being generated not only by the needs of the tenant, but also the need to assist the community to accept these families as they would any other family with particular needs and problems.

The first six months brought success which is worthy of recognition in itself, regardless of the future success or failures of the Company. It would appear that the next few weeks should be one of consolidation, self-evaluation and improvement on past efforts. The need for a manager and counsellor is very evident and by one means or another, this must be resolved if the Company is to expand its efforts and build up a greater housing stock and achieve success in the area of integration of families into established communities.

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January 7, 1971.

A SECOND REPORT ON THE "KINEW HOUSING INCORPORATED" EXPERIMENT

(time period: January 1971 to July 1971)

This second report on the actual operation of the Kinew Corporation supplements a previous report dealing with the initial six months of development of the Kinew project. Having survived the process of incorporation, definition of goals and objectives, the securing of funds and the implementation of the program, the Kinew experiment has now a full year's experience which can be related to those concerned with and interested in the project.

As Kinew entered January of 1971, it realized that it should not proceed to expand its program beyond the initial four dwelling units until it had determined to what degree it might be able to equip itself with a manager and a counsellor. It had been awaiting advice from Central Mortgage and Housing Corporation with respect to its application under Section 35 of the National Housing Act for a grant of \$41,000 which would assure funds for a one year period to engage a full time manager, a counsellor, two trainees and a secretary. The application also included funds for the rental and equipping of an office as well as the grant for an initiation of an evaluation program designed to provide Kinew with some measuring stick of its operation and performance relevant to its goals.

As recorded in the first report, the approach of Kinew was very much geared to the provision of counselling services to its tenants and the in-training of persons of Indian ancestry in the areas of management and counselling.

The experience of the founding directors of the company and the acquisition of the initial dwellings clearly brought home the validity of the argument that the services of a manager were extremely important to the company. The demands made of directors to establish policies as well as participate in the implementation of its programs were unrealistic. Certain founding directors could not commit themselves to the time and energy required of them by the company. The engagement of a manager to administer the policies and business affairs of the company proved to be a high priority if the experiment were to be continued and expanded.

January and February were characterized by serious attempts to re-evaluate the policies, method of operation, and the original aims and objectives of the company. This was accompanied by a degree of frustration in as much as CMHC, despite prodding by its local Regional Office, was unable to produce a definite commitment to the approval of all or part of the grant application by Kinew. Without some positive response from CMHC, the directors were unable to commit the company to the engagement of a manager or a counsellor, the rental of office space or the hiring of a secretary and trainees. While the Directorship quite correctly placed itself in a hold position with respect to the acquisition of additional homes, (although the loan funds were available), it did not ease up on its day to day efforts. The various Committee Chairmen proceeded to perform their tasks in the sense that a search of potential dwellings for acquisition was maintained, a canvass of potential clients and the evaluation of same undertaken, potential office space was lined up, and efforts were made to line up prospects for the positions of manager, trainees, secretary, and counsellor.

It was not until March 30, 1971 that a final decision on the grant application was made. The Directorship learned that their request had been approved in part, namely, some \$19,000 to be primarily utilized for purposes of engaging a manager, a secretary, and the rentals and equipping of an office. The Directors expressed deep concern that their capacity to engage a Counsellor and trainees was limited by this decision and therefore urged that further consideration be given by CMHC to the balance of their request. It was apparent that any evaluation programs would have to be developed by some other means but its importance was still recognized by CMHC and Kineu. A cheque for the first \$10,000 of the grant was presented to Kineu on that occasion.

In early April, the directors proceeded to implement their plans for acquisition of additional houses, the signing of a lease for office space and so on. The capacity to initiate such action upon receipt of their grant was due to the preparatory work of the directors and the committee during the three month hiatus.

Meetings of the directors and their various committees followed in quick succession resulting in acquisition of six additional homes ranging in value between \$12,000 and \$14,500. The previously selected tenants moved in as purchases were completed and the appliances installed.

As of July 23, 1971, Kineu had 10 dwellings with 9 occupied, which gives some indication of its capacity to meet its objective. Six additional dwellings were in the process of purchase with approximately 25 applications on hand. The process of selecting tenants for the additional housing was being advanced. The family size ranges between 5 and 12 with the majority of applicants having four or five children. Houses bought to date are predominantly 2 storey - 4 and 5 bedroom homes. Rentals are based on a full recovery plus adequate maintenance reserves resulting in rentals of \$145.00 per month. The Board of Directors intend to review rentals when all details of its loan arrangements are determined, when the company has acquired approximately 20 units, and when it has a little more experience in the performance of its operation.

Certain problems have been faced by the Directorship of the Corporation. Essentially they were as follows:

1. The resignation of three directors due to change in employment status or concern that they were unable to devote sufficient time to the assignment.

2. Some disagreement with CMHC officials with respect to the amount which should be spent in the acquisition of dwellings. On one hand, a higher purchase price meant higher monthly rents to be charged. On the other, a better quality home meant less repairs and assurance of a decent home in a decent living area, thus coming closer to Kinew's objective. A compromise in the form of an average between the two extremes of the range was agreed upon.

3. Repairs had to be made to some of the homes originally purchased but these proved to be minimal.

4. One or two complaints by tenants as to the quality of the homes had to be dealt with. One dwelling purchased as an interim arrangement for a specific tenant problem proved unsatisfactory in many respects and the directors learned that they must avoid a similar approach for any one family in the future.

5. The advertising for a manager had produced a number of responses which a committee reviewed and narrowed down. There appeared to be two extremes represented in the range of applicants. Either the most qualified were only qualified for a much larger based operation or those applying and of Indian ancestry did not appear to have sufficient experience or capacity for the assignment. Meanwhile, one of the directors acted in the capacity of manager. The final decision was to employ two of the directors as co-managers

until the scale of the project developed to a level which warranted a different arrangement. The directors concerned resigned from the directorship as required by the company by-laws in order to accept this staff position.

6. The inability to engage a counsellor has been a serious disadvantage although the individual director responsible for this area and having certain relevant experience has attempted to assure some degree of contact with the tenants.

7. The directorship discussed with IUS the possibility of some form of evaluation program recognizing that the resources originally anticipated were not now likely to be available. In as much as the original proposal had anticipated IUS participation at no cost to Kineu, a revised evaluation program was presented to Kineu in April of 1971. The proposal offered IUS services at no cost subject to full co-operation of the Kineu directorship and its employees in the assembly of background data and the review of its managerial and decision-making functions. The Board of Directors of Kineu was not able to determine a policy in this regard until July of 1971. Therefore, a comprehensive evaluation cannot be reported upon at this time. However, an evaluation program is now being planned with Professor J. McNiven and will be underway by September 1971. Hopefully, a first evaluation report can be presented to the first annual meeting of the company in October 1971.

There have been positive aspects of the work of Kineu during the last six months, as follows:

1. The company has proceeded to engage an accountant in order to assure adequate bookkeeping of the company's financial matters.
2. The directors continue to make full use of resource personnel and in such a way that most directors continue to become better informed

in various aspects of property acquisition, tenant relations, office management and so on as the work of Kinew continues.

3. The Kinew office is equipped and operating with the services of a full time secretary.
4. The tenants of Kinew housing have indicated a desire to establish some association whereby they can discuss matters of common concern and participate in programs to their common benefit such as the bulk purchasing of food.
5. Three new directors have been appointed from the membership in order to bring the directorship up to full complement.

GENERAL OBSERVATIONS

During recent months, it has become evident that the Kinew experience has become well known across Canada. This has not been the result of any publicity campaign initiated by Kinew. To the contrary, Kinew very early adopted a firm policy to avoid publicity in order to protect its tenants as well as to insulate the company from premature exposure of its efforts. The discussion of the Kinew program by others has resulted in a number of delegations from across Canada meeting with the Kinew Directors in order to learn from their experience and initiate similar projects elsewhere. Some of these may ultimately prove to be successful and perhaps more effective. However, the Kinew experiment represented a breakthrough in the area of housing for and by the people of Indian ancestry, and its efforts, frustrations and successes have paved the way for others. The recent incorporation of Canative Housing Incorporated in the Province of Alberta is one example of the benefits derived from discussions by other interested groups with Kinew Directors and the subsequent decision to apply or modify the Kinew concept.

Also, the Kinew Directors are not overlooking other areas in which the company might expand its work and influence. However, the degree to which new approaches and social assistance programs might be initiated may be restricted by four principle factors:

1. Kinew has certain basic issues to resolve with respect to its current program, namely: methods of reducing rentals, provision of more effective counselling services, and determination of procedures relative to possession of titles and transfer of mortgages employing methods of reducing principle and interest payments during the initial years of a mortgage. Meetings are now being held to deal with these issues.

2. Kinew has the capacity to acquire an additional twelve units. The process of locating and acquiring properties, selecting tenants, and maintaining the total housing stock might very well overtax the time and energy of the directors who still lack the services of a full time and qualified manager.

3. Kinew has yet to realize full maturity and develop the discipline required in most successful company operations. Premature expansion of its programs might prove to be detrimental to the overall program of Kinew.

4. Kinew has only now initiated and thus has not benefitted from an objective and thorough evaluation of its program, its activities, and the operation of its day to day affairs. Without such an evaluation, Kinew might be restricted in any efforts it might make to solicit additional funds and support.

Kinew has demonstrated the value of a very sound principle, however. Reference is made here to a capacity to seek out and respect the advice of

resource people who are not of Indian ancestry. Kineu has recognized the limitations of its own in certain areas of expertise, and has learned to value the role of volunteers with professional skills and a capacity to relate to the members of the Kineu Company.

The Institute of Urban Studies continues to provide some of this resource by making members of its staff who possess skills and experience in a number of fields relative to the work of Kineu available for advice and consultation. It is hoped that the forthcoming evaluation will also provide objective insight into the role of the Institute and the effectiveness of the participation of the Institute and other resource people. It is interesting to note at this point that the confidence developed in the role of resource people and the staff of the Institute has occasioned use of these same resources by the Indian and Metis community in the development of the Identity Centre and Native persons town centre concepts. The recent acquisition of a private club facility by the Indian and Metis Friendship Centre as a recreation and club facility for people of Indian ancestry is an example of such activity.

There are many detailed aspects of the Kineu operation which ought to be correctly documented and discussed for the benefit of the Directors of Kineu as well as those who continue to support its programs or apply its approach in similar ventures. Hopefully, the evaluation program now underway will produce such benefits and either support or question the observations made in this and the previous report.

David G. Henderson, M.ARCH.(cp)
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July 23, 1971.

AN EVALUATION OF KINEW HOUSING INCORPORATED

September 16, 1971

Introduction

Kinew Housing Incorporated was legally incorporated on August 28, 1970 as a non-profit organization "to establish an experimental housing programme under the direction of management of the corporation to assist native Manitobans of (sic) their transition from rural to urban communities".¹ Other Kinew objectives were complementary and subsidiary to this goal. Incorporation was the result of a series of meetings between people involved in the activities and direction of the Indian-Metis Friendship Centre, Institute of Urban Studies (IUS) staff, CMHC staff and others. These individuals shared a concern for the inferior state of housing available to low income Indian and Metis families, which had been recently pointed out by surveys made by the IUS and the Manitoba Indian Brotherhood.

The thrust of Kinew's activities during the first year of its existence was toward the purchase of desirable housing throughout the Metropolitan Winnipeg area and toward the development of the internal operations of the company. By mid-August, 1971, Kinew had purchased 16 houses at a total cost of slightly over \$220,000 (avg. about \$13,800). Further funds had been acquired from CMHC and the Winnipeg Foundation and spent for renovations and appliances for these houses. A typical house purchased by Kinew was an older dwelling which had been kept in relatively good repair, located near schools and transportation and rented, for slightly more than the cost of the mortgage and taxes (PIT), to a family containing 5 - 6 children.

¹ Objective (a) of Letters Patent of the Corporation.

Organizationally, Kinew attempted to develop a stable framework for its operations as its activities grew. After incorporation, it depended upon the services of a voluntary Board of Directors divided into managing committees. Almost immediately the need for paid managerial staff became obvious and Kinew applied to the CMHC for assistance. Once this aid had been given, the corporation hired a manager and opened an office. At present, Kinew's organizational structure is similar to most other corporations in that it has both a Board of Directors and a managerial staff.²

The evaluation of Kinew's operations constitutes part of the experimental process upon which the corporation was founded. The development of a method of evaluating Kinew was stipulated as one of the corporation's objectives in its Letters Patent (objective (d)). In the application by Kinew for managerial assistance funds from the CMHC, the IUS committed itself to the provision of an evaluator for the corporation. This evaluation was conducted during August and September of 1971 and received the friendly co-operation of everyone connected with Kinew who was contacted.

This evaluation was concerned with the following points:

- a) The effectiveness of Kinew in meeting its original goals;
- b) The role and effectiveness of the Board of Directors;
- c) The functioning of the management;
- d) The use of technical assistance by Kinew management and Directors

A) Goal Attainment

Kinew's goals or objectives vary somewhat depending upon the document consulted. These changes are, however, more closely related to the varying

²An abbreviated history of the Kinew Corporation may be found in two reports by D. Henderson of the IUS, A Report on the "Kinew Housing Incorporated" Experiment (January, 1971) and A Second Report on the "Kinew Housing Incorporated" Experiment (July, 1971)

needs for elaboration posited by different government agencies and other groups rather than comprising changes in the essential concerns of the founders. The draft proposal for the creation of Kinew Housing Incorporated lists four major goals which appear to contain the essence of the corporation's hopes. These are:

- 1) To establish an experimental housing program under the direction of the Corporation to assist native Manitobans of (sic) their transition from rural to urban communities.
- 2) To plan and provide a complete orientation program which will facilitate the tenants' adjustment to the urban scene.
- 3) To help develop administrative and leadership skills of native people through participation in the corporation, thus facilitating the process of self-government and self-determination.
- 4) To establish a method of evaluation from which expansion of the housing project will be determined. For example, subsidiary corporations might be established in other locations.

1) Experimental Housing Program

The success of Kinew in establishing a housing program in its first year of operation cannot be doubted. Nearly one-quarter of a million dollars has been lent to Kinew by the CMHC for 16 houses. Kinew has proven successful in gaining access to these funds where individual Indian and Metis families have not. It has acted upon the advice of a competent realtor to purchase dwellings which are both physically sound and within the economic range of part of the Indian-Metis community. Relative to the former accommodations, there appears to be a considerable improvement in the lot of present Kinew tenants while the

cost of this improvement to the community and to the families involved has been small and in some cases negative.

In its first year of operation, Kineu has been less successful as a medium of assisting in the rural-urban transition. Partly this has been due to a lack of funds for a social orientation program which would accompany the settlement of rural families in Kineu houses. The management of the corporation has been reluctant to jeopardize the success of its experiment by placing rural families directly into its housing without such a program and as a result only 2 of the first 10 families placed were from a reserve and a village. The rest had resided in Winnipeg for varying periods of time.

A complicating factor in this regard has been the increase in demand for Kineu housing on the part of urban families presently in dilapidated and over-priced housing. A considerable number of families were placed in Kineu housing as a result of the Directors feeling that these families were presently living in dangerous and degrading housing or as a means of assisting families which were being evicted. This crisis orientation has tended to overshadow the original concern for the rural migrants.

Further, the caution exhibited by the Board in its activities led to the provision of housing at first for families whose history and attitudes were already known to the Directors. This was also a function of the growth of demand as word spread about Kineu. Friends and relatives of persons active in Kineu were the first to know of its possibilities and the first to take advantage of them. Even during the first year of operations, though, there has been a movement away from such personal contacts toward a more objective method of tenant selection.

Finally, the method of Kinew financing required that the tenants be able to afford the actual mortgage payments plus taxes and interest. The cost of houses was such that, using the common rule of thumb of 25% of gross income as a maximum for housing payments, nearly 3/4 of the Indian-Metis households in Winnipeg would be ineligible for Kinew accommodations.³ The rent structure would be even more prohibitive for rural migrants, thus reducing the possibility that such people might become the major client group of the corporation.

2) Orientation Program

The development of an orientation program for new arrivals in Winnipeg was originally seen as a necessary complement to the Kinew housing program. In part the need for such a program was obviated by the small percentage of Kinew houses which was devoted to the needs of new migrants. The refusal of CMHC to fund such a program also meant that it had to be shelved for the time being. The orientation program constituted an opening wedge for Kinew into the provision of social services to complement its housing aims. The delay of the orientation program due to the lack of funds did not inhibit Kinew from pursuing the wider objective. A tenants' association was formed by some Kinew residents who have begun to collect and exchange housekeeping and home management ideas. The use of a voluntary organization avoids the financial problems met by Kinew in its orientation program. It is also a step towards self-government and self-determination. Finally, a measure of pre-residency interviewing and specific housing counselling is performed by the Kinew management. The increasing com-

³ According to the IUS, The Indian-Metis Probe (January, 1971), 73% of Winnipeg Indian-Metis households had incomes of less than \$5,000. Using the 25% figure, a family at the \$5,000 level could afford \$104 rent per month, somewhat less than the payments required on a \$13,800 (Kinew aug.) house.

petence of Kinew staff in the area of general mortgage provisions has resulted in counselling and assistance enabling Indian and Metis families to purchase their own homes privately. By dispelling fear and ignorance about mortgaging, Kinew has opened up prospects of home ownership to many financially able families. An adequately funded orientation and counselling program is still needed, regardless of the time Kinew residents have spent in the city. What data is available from Kinew records is scanty, but evaluations of housing applicants point to important educational needs in the areas of money management, minor household repairs and food use and preparation.

3) Administrative and Leadership Skills

As in the attempt to develop an orientation program, Kinew has met financial frustration in its attempts to expand the number of people trained to administer the corporation or others of a similar nature. At present the CMHC is providing funds for a manager, a secretary and an office, enough to handle the work load of the organization at present but no more. This constraint on expanding the leadership group and deepening its skills has been partially avoided through a number of methods.

The key leadership of Kinew has been involved in the corporation from the start. It has, for the most part, been derived from the activists of the Indian-Metis Friendship Centre (IMFC) the personnel of the other important local organizations, the Manitoba Metis Federation (MMF) and the Manitoba Indian Brotherhood (MIB) having acted almost entirely as individuals. While neither the MMF nor the MIB have opposed Kinew, they have also not given wholehearted support either. The result has been that the leadership pool available to Kinew

within the Indian-Metis community was reduced from its already small size. Kinew leadership was derived by means of a "spin-off" from the IMFC, with individuals from the other two organizations who have a particular interest in housing, joining as well.

The problem forced by Kinew leadership has been one of developing new leadership elements to supplement the present directors and management and to replace it as other concerns cause a "spin-off" from Kinew. So far this has not really been accomplished, partly because of finances, partly because other, more pressing problems have faced Kinew leadership. This problem of developing managers and directors will prove to be critical over the next year as the present leadership is attracted to new projects.

4) Expansion

The original aim of those who created Kinew was to proceed on an experimental basis with the acquisition of good housing for Indian-Metis families. Neither the success of the organization nor the possibilities in fields related to housing could be predicted. As such, some method of evaluating Kinew activities so as to determine its success and to aid in deciding upon the feasibility of a systematic program of expansion was seen as necessary.

During the first year of Kinew's existence, the need of the organization to cope with its new tasks and the financial constraints on management largely prevented a systematic evaluation from taking place. D. Henderson of the IUS provided what evaluation was needed as the year wore on, and in doing so, added considerably to the confidence of the leadership in its judgements. The Directors and management also acted continuously to reduce the possibilities of great

error in the decisions on tenancy and in their negotiations with federal and provincial officials. They were reluctant to advertise the apparent success of the corporation and in a number of cases attempted to dissuade reporters from publicizing their existence. This was done to keep outside pressures at a minimum during the period when the processes of Kinew were being worked out.

In spite of their caution, forces for expansion began to build. One of the aims of Kinew was to encourage native skills, especially in leadership and administration, and thus led the corporation to encourage the formation of a tenants' association. The need for major and minor house repairs, especially upon purchase, has led Kinew management to consider the formation of a subsidiary repair corporation, run by Indians and Metis. The experience gained in purchasing houses enabled Kinew personnel to take a leading role in the purchase of the Winnipeg Native People's Club building. These expansionary moves have placed strains on the already-thin leadership pool noted above.

Kinew has been fortunate in that it has managed to avoid incorporating a significant range of social services within its functions. Referrals from local welfare agencies and children's aid associations have been largely referred to such organizations as the IMFC. This has reduced one source of potential strain on the organization. There have been cases of new social organizations which have been severely harmed because they have accepted too much responsibility after being successful for a short time in a limited capacity.

Kinew expansion has taken another turn. Groups in Edmonton and the Lakehead began to copy the Kinew formula after receiving word of the apparent success in getting funds and good housing in Winnipeg. At least one Kinew Director is involved in developing a related organization in Brandon. This form

of expansion has been greeted with mixed enthusiasm because of the fluid nature of Kinew's relationship with the CMHC. The intrusion of organizations in other cities into the field covered by Kinew in Winnipeg would logically lead to the formulation of a general policy by CMHC in regard to the financing of such ventures. Some Kinew Directors fear that this might inhibit the ability of the corporation to easily modify its procedures and activities as the results of the present housing program become apparent. The realization of such fears depends upon the way in which CMHC acts in this regard. Adequate consultation with Kinew-like organizations and the consideration by CMHC of their experimental nature could result in a mutually-favourable approach to financing and development.

Expansion, like leadership development, will become a critical question facing the Kinew Board of Directors in the next year.

5) General Evaluation

Kinew has progressed quite satisfactorily towards its goal of providing a good housing program for Indian and Metis families. It appears to have had competent direction and good co-operation from those whom it has approached for financial and other assistance. Cautious but sound progress has been made towards all four objectives, given the constraints on skills and resources facing the corporation. The Directors and the management appear to have consistently pursued these objectives, with the only major modification being the de-emphasizing of the migrant aspect of the housing program. Even this decision reflected the prudent desire of the corporation's leadership to assure the housing program of a successful start.

Assuring a continued growth in the number of homes purchased, the Kinew leadership should consider the following points:

- 1) The need for a wider group of competent managers, given a probable continual turnover due to the small pool of Indian-Metis leadership. Perhaps a management training program should be set up to assist all native organizations, including Kinew, and to train future managers.
- 2) The need for home skills on the part of Kinew tenants, especially if the rural migration aspect of Kinew's objectives is taken up again.
- 3) The desirability of subsidiary services, such as realty, repair, savings and credit and purchasing being developed within the native community so that the flow of money through Kinew will benefit Indian and Metis families more than at present.

B) The Board of Directors

Since the creation of Kinew Housing Incorporated on August 28, 1970, there have been 16 members of its Board of Directors. Of the three men who were the legal founders and original Directors of the corporation, two are still Directors and the other is involved in its growth and actions as a member of the staff of the IMFC. Of the seven Directors added at the time of the first annual meeting on October 15, 1970, only two are no longer associated with the corporation. Two others resigned as Directors to assume co-management of the corporation's activities and the other three remain as Directors. Of the six Directors elected during 1971, only one has resigned (because of business reasons).

Tenure of Directors

	<u>August, 1970</u>	<u>October, 1970</u>	<u>March - April, 1971</u>	<u>July 1971</u>	<u>Present</u>
A	-----	-----	-----	-----	-----
B	-----	-----	-----	-----	-----
C	-----	-----	-----	-----	-----
D		-----	-----	-----	-----
E		-----	-----	-----	-----
F		-----	-----	-----	-----
G		-----	-----	-----	-----
H		-----	-----	-----	-----
I		-----	-----	-----	-----Management
J		-----	-----	-----	-----Management
K			-----	-----	-----
L			-----	-----	-----
M			-----	-----	-----
N					-----
O					-----
P					-----

The stability of the membership of the Board of Directors reflects their commitment to improving the housing available to Indian and Metis families. Only one of those who dropped from the Kinew leadership did so because of a continuing lack of contribution. Other resignation were prompted by business reasons or due to conflicts of interest, as in the case of those Directors who chose to resign and become the Kinew management. The growing experience of the Board during the first year of Kinew's existence was responsible for its movement towards the objectives set down in August, 1970.

The Board was composed primarily of activists and staff of the Indian-Metis Friendship Centre. The present Executive Director of the IMFC and at least two staff members are or were Directors: three other Directors or former Directors are mentioned on the IMFC Honor Roll. Two Directors have been chosen from among tenants and all appear to have some form of personal connection with

the group, either by blood, organizational ties or friendship ties. Eleven of the sixteen Directors or former Directors are male.

The full Board of Directors, 10 people, was created at the October 15, 1970 annual meeting. By this time the housing program had received some assurances of funding and the incorporation of Kineu had been accomplished. In theory, the organization of a program committee or a Board should take place before incorporation or the assurance of funds. This however has been shown to be bad theory in case after case, the most pertinent here being Kineu itself. The prior attention given to formal organization and the assurance of funds appears to have contributed to Kineu's success, because it gave the Board an importance and authority which attracted those most committed to the idea of a housing program. The prior formation of a Board might well have resulted in a different, and less effective group of leaders.

From the beginning, the Board attempted to form itself into a set of committees, consisting of one or two Directors each. These were to handle the various managerial functions in the absence of any permanent staff. The committee format enabled the Board to purchase the first houses and place tenants in them. The overall success of this format, however, was clouded by the failure of some committees to function well. As a result a few Board members were required to handle the major part of the managerial work. These members later became the most involved in the staffing of the Kineu office. They transformed their volunteer Board work into paid staff positions.

The Board itself apparently reached an organizational "low" around March, 1971, just prior to the opening of a Kineu office and the activity involved in staffing it. The tasks of purchasing houses, interviewing tenants and making the houses ready for occupancy had, by then, begun to become routine, and,

as such, a psychological burden upon the Board. The acquisition of an office and a staff helped to remove most of this work from the Board and restore it to activity through more generalized policy making.

The role of the Board with respect to Kineu has undergone two changes since October, 1970. At first the Board was concerned with its own organization and the determination of Kineu's operations as a housing corporation and its relationship with CMHC and the Provincial Government. As money began to come forward for the purchases of houses the Board increasingly became involved with the details of the program itself, such as purchasing, renting, repairs, etc. Later, after an office had been opened the Board began to revert to an instrument of general policy direction, discussing the staffing of the office, considering the continuing role of Kineu and the publicity that should surround its actions. The middle phase constituted the greatest danger to the corporation for its Board members were beginning to feel the wearing effect of detail upon their original commitment. The decision of CMHC to provide funds for an office and staff relieved the Board of a considerable load and probably saved Kineu. As one person interviewed in the course of this evaluation noted, volunteer work is a function of those who can economically afford it. Most, if not all, of those associated with Kineu could ill-afford to volunteer the great amounts of time necessary to see such a project through to success.

In sum, the Kineu Board of Directors appears to be both stable and committed to its idea. The Directors are for the most part experienced and able people, who either knew the ways of government and welfare agencies before they joined Kineu or soon learned them. The Board experienced difficulties only when it became bogged down in administrative detail and has begun to revive as this detail has been lifted from it.

The maintenance of a strong and productive Kinew Board may be better assured with the following considerations:

- 1) The level of commitment to Kinew ideas must be maintained. One way of doing so may be through an increased tendency to select Board replacements from within the ranks of Kinew tenants.
- 2) A more rigorous separation between Board and management duties should be encouraged, so that the Board may continue to consider general policy questions rather than detail.
- 3) The paid managerial staff must be maintained. It should have adequate and guaranteed financing, possibly through some return from rentals, realty fees or through the remission of mortgage interest sufficient to cover the cost of operating the corporation.
- 4) Some form of honoraria should be provided to the Kinew Directors each year in recognition for their services.

C) Managerial Operations

The need for paid managerial staff became apparent to the Kinew Directors as the corporation began to purchase houses and take applications for tenancy. The resource people and advisors to the corporation had suggested the need for staff at the time of Kinew's incorporation, but without houses and applicants the Board was able to fulfill both policy and managerial functions easily.

The first concrete move towards acquiring a paid staff was the submission to CMHC of an application for a \$41,000 research grant. This grant was to finance the management, orientation services and evaluation of Kinew during 1971. Dated January 13, 1971, the application stated that,

"The Company however lacks the capacity to provide itself management and orientation counselling services on a full-time basis...The provision of Managerial and Orientation Counselling services on a basis which will assist the Company to maintain a rent structure at the lowest possible level...is imperative."⁴

The application did not receive a final decision until the end of March when CMHC agreed to provide \$19,000 of the requested amount. The CMHC concurred in the application for managerial and office funds, but refused for the time being to finance the orientation counselling and a trainee program for management and orientation personnel. Funds were also reduced for office equipment and supplies.

The reception of the first \$10,000 by Kinew around the first of April came at a time when the Board appeared to be in difficulty due to the continuing pressure of day-to-day activities. This money revitalized the Directors and, even though the funds were not yet employed,

"The directors proceeded to implement their plans for acquisition of additional houses, the signing of a lease for office space and so on. The capacity to initiate such action upon receipt of their grant was due to the preparatory work of the directors and the Committee during the three-month hiatus."⁵

The first move was to rent office space in a modern block in the downtown area. Proposals to use an unoccupied Kinew house as an office had been made in late 1970, but the Board wisely resisted such a move. The present offices lend a business-like atmosphere to the corporation and its activities. They are more spacious accommodations than are really necessary at this time but as the company grows they will prove to have been a wise choice.

⁴CMHC Research Application, January 13, 1971, p. 4.

⁵D. Henderson, A Second Report on the "Kinew Housing Incorporated" Experiment, p. 3.

The housing aspect of the corporation, according to one of its advisors, will just reach the minimal profit-making size of equivalent property management companies once the Kinew loan is totally committed. The marginal cost efficiency of Kinew management should therefore continue to improve throughout the next year, assuming further funds become available for new purchases. The office space appears to be adequate for further growth in housing as well as new developments in orientation counselling.

The second decision by the Kinew Board was to hire a secretary. Attempts were made to employ someone from within the native community and, after a rapid early turnover a girl was hired who has remained with the corporation through the summer until the present. She appears competent though under-utilized at present.

The question of a manager for Kinew activities seemed to present the Board with almost as many problems as the handling of hundreds of thousands of dollars of home-purchasing money. An interim manager was appointed from within the Board's membership after which the Board proceeded to advertise, on May 11, 1971, for applicants to fill the position permanently. In spite of the early commitment to training and use of Indian and Metis personnel, it was decided that an open competition would be permitted. Twenty-eight applications were received from a wide variety of individuals, most of whom were non-native. Some were simply seeking jobs while there were highly qualified and too high-priced for Kinew. For these and other reasons the Board was unable or unwilling to commit Kinew to any of the applicants and it was decided that two of the Board members themselves would resign to take up the permanent position as co-managers. This was the most obvious and likely outcome given the nature

of the Board's personal interrelationships and the commitment to hire people from the Indian and Metis communities. These two individuals began their work in July, 1971 and have remained co-managers until the present.

A fourth person has joined Kinew's management, though only gradually and in an indirect manner. Originally involved as a Board member with the purchase of housing, this person has become intimately involved in the purchasing end of Kinew's activities. Through the realtor's agent who has acted as an advisor and purchasing agent for Kinew, this Director is becoming bonded as a bona fide agent himself. Arrangements have been made for this Director to take over the purchasing for Kinew through a local realty agency. His commission will be forwarded to Kinew, which will then pay the new agent a fixed salary. In this manner a greater proportion of funds spent by Kinew will be recycled through the native community. In view of the overall economic status of this community, this is a desirable and useful innovation, which should be extended to other parts of Kinew operations. Kinew has also, for instance, placed orders for some office supplies through Native Enterprises Limited and has used native skilled workmen in housing repair projects.

Daily management tasks have been loosely divided into purchasing and repair and tenant selection and relations. The duties of the co-manager are generally fixed with this division in mind but there is considerable overlapping. Both sets of duties require considerable field work so that the offices are often empty. A secretary is required if only for this reason.

The purchasing operation at present is handled in a simple and straightforward fashion. The realtor's agent provides Kinew with the local multiple-listing file at no cost to Kinew. (This normally costs realtors over \$20 per month and may be considered as an investment on the part of the realtor in that he derives a commission from the sale). The co-manager in charge of purchasing and the agent-trainee go over the new listings each day and sort out those which fall into the price and size range most useful to Kinew. These are again screened and those which appear most desirable are then investigated.

The criteria for selection are three. The house must normally be within the \$10,000 - \$14,000 range in cost, though a more dilapidated home was purchased at about \$8,500 and \$1,500 was put into repairs and at least one expensive home was considered in a nicer neighbourhood. After cost comes the size and the quality of the house. Kinew homes so far have been rented primarily to large families, so the number of bedrooms and other space considerations are of great importance. Thirdly, the neighbourhood is investigated with a view toward accessibility of social services such as schools, transportation, parks, shopping centres, etc. The underlying philosophy of Kinew purchases is that Indian and Metis families are aided by having better accommodations not only in this physical sense but in the social sense. The Kinew Board wishes to spread families out throughout the entire urban area so that they will more easily adapt to city life and will be able to avail themselves of the normal urban services, which generally cannot be found in good quality or quantity within ghettos and semi-slum areas.

Once a house has met these criteria, purchase negotiations are entered into and the house is normally acquired. The Kinew personnel involved

in negotiations have become more skilled at estimating the value of houses and in negotiating good purchases. It would appear that Kinev is getting value for its money. A CMHC evaluation of the first houses purchased by Kinev expressed satisfaction as to the value contained in them. Some complaints about internal defects in some houses have been voiced by tenants but, as the Kinev personnel have become more experienced, these are now being corrected before tenants move in.

The procedure used in tenant application and evaluation rightly should be considered in a further report on Kinev-tenant relations. Basically this procedure consists of taking a short application from an interested individual which gives some information about the size of the family and its individual education and health levels. Information about the previous residences, homemaking practices, employment and income is acquired through the evaluation interview. The applicants' present home is visited so as to verify the present living conditions. Normally, these are quite bad.

The first houses purchased by Kinev were rented to people who enjoyed a personal connection to members of the Kinev Board. In part this was due to the fact that these were the first to hear of the opportunity presented by Kinev and thus the first to take advantage of it. Also, the concern expressed by the Kinev Board over the early success of the program led it to favour applicants about whom something was known. This reduced the risk at the outset of the program of complaints both by and about the tenants.⁶ The last few Kinev houses have been rented to families selected through the formal application process. As this practice becomes more common, tenant evaluation and orientation counselling will become more important to Kinev.

⁶ According to interviewed sources, only one tenant family has caused any degree of complaints by neighbourhood residents.

The management of Kinew's office is at the present time relatively uncomplicated. Most office work is done during the morning hours. The offices are adequately furnished and files are maintained. They are, however, not in good order. A good filing system is necessary and more information relating to house conditions, negotiations and purchases should be included in them. This could be done by the secretary. There is a need, though not pressing at the moment, for some formal instruction in office and business techniques. The size of Kinew operations at present is small enough so that many formal procedures are unnecessary, but, if the corporation is to grow in size and responsibility this need will become of great importance.

The following recommendations may help to meet the problems which Kinew management will face in the next year:

1. Further expansion of Kinew's operations should prove to be easily manageable, as the size of the corporation's activity at present is only nearing the viable minimum of equivalent private corporations.
2. The movement towards a more formal tenant selection method will necessitate the addition of a counsellor if the Kinew experiment is to succeed. Part of the counselling need may be handled by staff at the IMFC and by encounters with tenant associations but, if Kinew grows, these will prove to be quite unsatisfactory.
3. Expansion will also dictate the use of more formal office management techniques. These should be preceded by some sound training. This training could be acquired in a specially-tailored course which could include the staff of the IMFC and the Native People's Club.
4. The continued financing of Kinew's management should be given priority. Perhaps a combination of realty fee returns, some rental incomes, mortgage

interest rebate and direct grants could be considered. The question of management finance is the most critical factor in the continued existence of the corporation. It is doubtful whether Kinew would long survive the termination of its paid management staff.

5. The office facilities are more than adequate for the present and no change should be necessary.

D) Technical Assistance

The existence of Kinew, regardless of its success or failure over the past year, has been extremely dependent upon the assistance provided by outside professionals, competent in legal, organizational and financial matters. This is written, not to diminish the achievements of the Directors and management of Kinew, but to put the role of technical assistance in its proper perspective. Both the commitment and energies of the Kinew personnel and the expertise and efforts of experts were vital in the creation and maintenance of Kinew Housing Incorporated.

There were four major sources of outside technical assistance. These included staff from the Institute of Urban Studies, the CMHC, a local legal firm and a local realty firm. All added their talents and knowledge to the experiment to assist in its creation and growth. It is to the great credit of the Kinew Directors and management that they have co-operated with these experts and, further, have learned from them much of the knowledge necessary if Kinew is to establish its independent existence.

Technical assistance added to a commitment has produced Kinew. Basically this assistance has been in the area of showing Kinew Directors and

management how to maneuver within already-established channels so as to make their hopes into concrete reality. The technical experts did not supply the push for Kinew; rather they showed how a real solution could be offered to the real problem of Indian and Metis housing. Assistance was given in four specific areas;

- 1) the creation and maintenance an organization to act upon the problem
- 2) the exploration of avenues of access to housing finance
- 3) the methods of purchasing housing, and
- 4) the general legal requirements in each of the above-mentioned areas.

1. Creation and Maintenance of the Organization:

It is one thing to pose a general problem and another to develop a specific means of solving it. The Institute of Urban Studies had co-operated with the Indian-Metis Friendship Centre in an investigation of the socio-economic conditions surrounding the native community in Winnipeg. This had confirmed both the need and the desire for better housing for persons of Indian ancestry. This investigation, called the Indian Metis Urban Probe, was conceived as not just another study, but was intended to serve also to stimulate Indian and Metis people in the urban areas to undertake effective and constructive action. The study process had revealed a desire on the part of native people to respond to the challenge and to support any feasible method which might improve the housing situation. Parallel to the Probe, the Urban Institute had worked with CMHC officials and others to discover an appropriate device for meeting the problem.

Mr. D. Henderson of the Institute's staff was assigned to assist the group in the development of ways and means to deal with the housing problem faced by Indian and Metis. He proposed that concerned Indian and Metis citizens move to organize as a non-profit housing corporation. A corporate identity was seen as one means of assuring legal access to the various programs and funds established by both the public and private sectors. At the same time the Institute was successful in its suggestion that officials of CMHC and the Indian Metis community come together to discuss the problems identified by the Indian Metis Urban Probe as well as the merits of alternative approaches to doing something about the situation. The concept of a housing corporation directed and managed by native Manitobans armed with the voluntary services of experts enlisted by the Institute appeared to be a possible solution. Discussions as to possible equity for the corporation resulted in further encouragement for the native people. It was felt that the experimental aspect of this project and the input of the time and energy of a number of professionals in an advisory capacity to any housing corporation might provide a basis for solving this aspect of the problem.

Mr. Henderson subsequently prepared a memorandum explaining the methods and requirements related to incorporation and suggested some possible objectives for the corporation. In this he was assisted by Mr. S. Schwartz, a lawyer, and Mr. J. Houston of CMHC.

Incorporation was followed by a period during which Kineu was more formally organized. Again Mr. Henderson was instrumental in spelling out the procedures, including the calling of an annual meeting and the election of a Board of Directors. Later, when the corporation made a request for a management

and counselling grant from the CMHC, Mr. Henderson drafted the submission. He attended some of the monthly meetings of the Directors and was available to the committees of the Board and later to the formal management of the corporation for assistance in purchasing and tenancy details. It appears that he also was responsible for much of the liaison between Kinew and other outside technical expertise. Finally, the Institute agreed to provide the evaluation services for Kinew, which had been conceived essentially as an experimental organization.

2. Access to Finance

Before the formation of Kinew, a representative of the CMHC, J. Houston, was instrumental in developing a method whereby the group meeting at the IMFC could gain access to funds for the purchase of housing. One of the factors which led to the adoption of the house-purchase and rental method of meeting the need of Indians and Metis for good housing was the existence in 1970 of a \$200 million fund within the CMHC for experiments in new housing programs. The existence of the fund was made known to the group and it was encouraged to incorporate so that it might have access to this money. Almost concurrently with incorporation, financing the Kinew scheme was approved by CMHC in principle and, shortly after, given final approval by Ottawa.

There was a realization on the part of the CMHC officials, including A. MacDonald, that the Directors of Kinew had had little experience as landlords. The most effective way to train them, it was felt, was through experience and counselling. Accordingly, five houses were purchased in late 1970 and rented to families. At each step of purchase, repair and rental meetings were held

with CMHC officials, the realtor and the lawyer to explain procedures and requirements related to ownership and use of the houses. CMHC also used its influence to assist Kinev in matters of detail such as the waiving of deposits required by local utility firms. To a great extent CMHC aid to Kinev was a provision of knowledge which other private management and construction companies already possessed. Kinev was not given any special privileges; instead, it was given a special introduction to knowledge already possessed and used by others. It is to the credit of the Directors that they absorbed and used this new knowledge to the extent that Kinev has been able to function virtually on its own in this regard since purchasing a new group of houses in April, 1971.

Mr. MacDonald also realized that Kinev would need a paid managerial staff in order to set the corporation on its feet. The Kinev Directors shared his feeling and an application was made to CMHC for management, office and counselling funds. With some delay, part of the money was forthcoming in late March, 1971. Interestingly, this money was granted for "research purposes", this apparently being the best category for the application. Again, without the help of CMHC personnel, Kinev might not have had access to these funds.

3. Purchasing Methods

When it became apparent that Kinev would receive funds for the purchase of housing, The Board committee in charge of purchasing asked G. Clark, an agent for a local realty firm and a friend of one of the Directors for his assistance in selecting and buying the original five houses. CMHC had suggested that Kinev gain experience by selecting and negotiating the purchase of these houses, subject only to its general approval. Interest at first centered upon houses in the \$15,000 - \$20,000 range until it was shown

that the rent necessary to cover mortgage and other costs would price the houses completely outside the economic level of the Indian and Metis community. Eventually, it was decided that houses in the \$10,000 - \$15,000 range were more appropriate.

Mr. Clark and the realty company with which he was associated agreed to help Kineu by making available the multiple-listing index to the corporation and assisting them in learning to choose houses which were both structurally suitable and in the right neighbourhoods for their purposes. G. Clark also began to work with one of the Directors, showing him the techniques used in the realty profession. As he became more experienced, the realty firm proposed to Kineu that the Director become bonded as an agent and take over Kineu purchasing, as well as serving privately as an additional agent for the firm. The firm saw this as both a means to perform a service for Kineu and as a way of tapping what independent purchasing power exists in the Indian and Metis community. G. Clark and the CMHC had, during the summer of 1971, begun to sell houses to individual families which could afford them, but who had always been "frightened" by the technicalities involved in home purchasing. CMHC estimated that 6 to 8 families had been sold homes through Kineu referral and Clark's mediation by September 1971.

A spin-off of the increasing technical knowledge acquired by Kineu was its central role in the purchase of the new Winnipeg Native People's Club. Kineu helped to provide the idea and much of the technical knowledge to the rest of the native community. It also acted to bring in outside expertise to assist in the purchase negotiations.

4. Legal Assistance

At every turn, the Kinew Directors were confronted with the need for legal advice. The Institute of Urban Studies had earlier developed the concept of creation of a pool of resource people who were prepared to volunteer their expertise to those lacking access to such skills. The experience of the Institute and the resource people introduced to the People's Committee Program in the Roosevelt Park experiment justified extension of the same approach in the Kinew situation. Thus, Mr. S. Schwartz, of a local law firm, was introduced to leaders in the Kinew program and subsequent discussions led to the incorporation of Kinew. Mr. Schwartz remained as the corporation's legal counsel afterward, including the handling of home purchase agreements for both Kinew and the CMHC. Mr. Schwartz provided Kinew with assistance in understanding the legal obligations of tenants and of Kinew as a landlord. As in the cases of organizational developments and home purchasing, the company's legal counsel provided services far beyond those for which any fee was paid. To a great extent he was an instructor, explaining to the Directors the technical steps of all aspects of Kinew procedures, incorporating themselves, in the responsibilities and costs associated with mortgage loans, in purchasing property and in dealing with tenants. Again the Directors learned new material and in doing so became more competent in running Kinew as an organization independent of government or other paternalism.

5. General Evaluation

The Kinew Directors were very fortunate in the type of assistance they received from outside experts. These experts gave to the corporation far more

than was received in fees, which in any case were paid only to the realtor and legal counsel. The Directors were wise in listening to advice, heeding it and learning the techniques of running a housing company. They are, by now, capable of managing their own affairs and aware enough of the existence of technical expertise to tap it as the need arises. Kinew's main dependency now is financial rather than related to knowledge.

Knowledge dependency is a difficult stumbling block to overcome, in any case where a group wishes to proceed with a new idea. The time necessary to transfer adequate information to the learning group severely limits the number of such groups which can co-exist at one time. The experts, no matter how willing, do not have time to work with many such groups. Kinew, during the next year, should posit as one of its main goals, the dissemination of technical information on housing to the local community and to similar groups in other parts of the country. Adequate finances for such a referral and information service should be sought out. In this way Kinew can add to the total knowledge of the Indian and Metis community.

Conclusion

On the whole, the Kinew experiment has worked out quite well, so far. This has been due to the common effort of the Kinew Directors and the experts whom they consulted. Neither group wished to see Kinew fail in its main aim and their co-operation has enabled the corporation to overcome a number of serious financial and technical hurdles. Besides its technical success, Kinew has also acted as a vehicle for limited social change within the Indian and Metis community. It has helped through better housing to improve

the quality of life for many families even though the disposable income of these families has not been raised, thus offering an alternative view to social development. Secondly Kinew has acted as a vehicle whereby more people have been made aware of the possibilities available to all citizens in the area of housing. This educative function, which is so effective when tied to practical activities such as Kinew represents, fill an important need in the native Manitoban community.

The problems facing Kinew in the next year will not significantly differ from those of the past and will center upon the further acquisition of knowledge and expertise. They will differ in kind, however in that problems of management and popular education will take precedence over those of initial organization and the purchase of housing. Kinew's future orientation appears to be a combination of referral-education services and the present "landlord" concept. The former orientation may well prove more difficult to create and maintain than the latter. Based on past performance, Kinew will probably succeed in this task as well.

RESEARCH NOTE ON KINEW HOUSING CORPORATION

(February 1, 1973)

In January of this year staff of the Institute undertook to evaluate two aspects of the Kinew Housing Corporation which had previously received little attention. First was a survey of tenants, secondly, an examination of financial accounts.

(1) Finance and Management

We were requested by members of the Board to defer the financial assessment until a series of problems related to the organization and auditing of their books be handled. It was decided that an examination of this facet of the operation would await the hiring of a new auditor, plus some management consultation, which the Institute will work with Kinew to provide.

Other important points emerged in these discussions with Kinew officers. CMHC had not required payment of any mortgage responsibilities. Thus Kinew was able to accrue some interest from the mortgage money. Kinew was having difficulty collecting rents from a number of tenants. In fact some tenants had left the houses and no rent was forthcoming. (A small grant from the Winnipeg Foundation presumably covered these rental losses). Two patterns were evident from this discussion of rental arrears:

a. In the first years Kinew has tended to operate a sort of emergency welfare housing: this does not only include those tenants on welfare, but some whose job or family situation has necessitated going on welfare, or being without work for a period of time. Income difficulties follow and rents are not paid.

b. A second part of this problem has been a reluctance on the part of some Board and staff members to enforce this issue of rents. Many of the Kinew people are composed of friends and relatives and this tends to put more pressure on the Corporation to be lenient. At the same time, the Manager responsible for tenant relations has been reluctant to do his part in making sure these rents are paid.

To summarize, therefore, the state of the accounts is worrisome to Kinew and they are determined to see this remedied with our help, if possible.

Secondly, the state of rental payments is also a concern. As of February or March, regular monthly mortgage payments will have to be made to CMHC and this will show whether or not the program is economically feasible.

Thirdly, it seems that after a very quick start with relatively few problems, Kinew as a business is at a transition point. Management and tenant problems are clearly evident and procedures are required to deal with these before a further expansion is warranted.

(2) Tenant Relations

This section summarizes the findings based on a sample of twenty-five of the 51 tenants. Conversations also were held with Mrs. Trini Mathieson, representing the Resident Advisory Group of the Midland Community Committee, which has a number of Kinew units within its boundaries.

The majority of the sample was single-parent families (female head of household). This is further reflected in occupation of Head of Household and Source of Income -- 6 out of 25 had stable jobs: 3 had temporary and seasonal, 2 were unemployed, and the remainder were receiving some form of

assistance. Six tenants also had boarders which supplemented their income. This breakdown of occupations and income sources is important from the point of view of Kinew's original objectives as to whom they wanted to assist with housing. The three groups are as follows:

- (i) families with persons wholly and seasonally employed who could pay the economic rents for the houses;
- (ii) families on welfare assistance where welfare could pay the economic rents;
- (iii) a third group, including:
 - families newly arrived from rural areas, not on welfare and without immediate income sources;
 - families with very low incomes with little or no welfare assistance, but unable to pay economic rents for the size of the house they need;
 - families whose wage earner might be in some form of educational or training program and therefore often on a low, fixed income.

Thus, of the 25 tenants interviewed, 6 fall into the first category, 14 in the second, and 5 in the third. The program therefore is attempting to meet the housing needs of all three population groups, and as the data (and conversations with Kinew people) show, some of these were emergency housing situations.

A further point refers to the average size of the Kinew households: the average size of the households in the sample was 7 and the average number of children per household was 5. (One home had 3 foster children). The house

size needed therefore is quite large, and of course this can lead to attendant problems, such as the high cost of purchasing larger homes, heating and repair bills and general wear and tear on the property.

Monthly rent paid for Knew houses varied from a low of \$100 to a high of \$150: the average rent paid (according to the sample) is \$138. Twenty-two out of the twenty-five are satisfied with their present home, while a similar number of tenants listed problems with their houses, mostly plumbing, electricity, furnace and heating. Several tenants commented on the fact that perhaps Knew had not yet developed sufficient expertise in buying real estate, e.g. poor insulation of homes, plumbing and wiring problems. Others suggested that although work was done on the house, it had not been greatly improved because of the poor quality of the work. It is therefore important to get some idea of the maintenance and repair costs from the financial accounts of the Corporation.

The majority of the tenants did not know their annual income, but were able to provide a monthly approximation. Thus, the incomes in #7 are based on the assumption that the monthly income is constant for the 12 month period. 3 tenants had incomes below \$4,000; 13 had incomes between \$4,000 and \$6,000; and 9 had incomes greater than \$6,000.

Very little orientation or counselling was done by Knew. One tenant expressed a desire for counselling in areas such as coping with drinking problems or "being poor". Other tenants desired more orientation to the neighbourhood as well as regular tenant bulletins or meetings to keep them informed. This lack of staff input is all the more significant when viewed in the context of community reactions to several Knew tenants in the West End

of Winnipeg. A member of the Resident Advisory Group wished to head off trouble by asking the Institute to advise Kinew of a certain tenant's house and behaviour and the response from Kinew was far from positive. The conversation with Mrs. Mathieson revealed one or two areas of concern:

- many residents in the neighbourhood want to find out what Kinew is all about and have strong negative feelings about some of their tenants;
- some residents are hoping that Kinew does not purchase any more properties in the area;
- the issue could become public and nasty.

We have advised a meeting be held of concerned residents to find out more about Kinew, their aims and objectives and other aspects of their program. Some Kinew people could attend and attempt to see long-range residents' points of view on the issue.

It is also important to note that recently Kinew has made some changes in an attempt to cope with the tenant situation. Since many of the Kinew tenants are female heads of households, the Corporation began last week to talk to tenants about some form of social program, with a strong counselling and home management input. The planning of this program is headed up by Marion Meadmore (who assumed more of the tenant orientation function in the New Year). We gave her the lead on a similar course of home management and home teaching at the former Rivers Air Base, operated by the Manitoba Indian Brotherhood, and she has contacted several other agencies for assistance, including the University

of Manitoba Extension Division and CMHC. The program is to be held at the Native Club, with facilities for a day nursery provided.

At the same time, Kinew has used two positions on their LIP grant for tenant counsellors, and according to Marion Meadmore, this part of the program is working out very well.

At the same time, it is quite obvious from the response of the tenants that they feel they have improved their housing situation and are basically satisfied with their new accommodation. For example, there is strong indication of a positive reaction towards the community setting by both adults and children, indicating that the Kinew policy of selecting homes outside the central area of the city - the primary location of previous accommodation for Kinew tenants - meets with approval. In this case, the higher monthly rents (compare table 12B to 15C) appears justified.

One area, however, where the objectives of the company are not being met, is the involvement of tenants in the company or developing a good program of tenant relations. While good shelter is being provided, an important part of the Kinew concept was to aid tenants in developing good relations in the community and of becoming participants in the management of the project. This has not happened, although as previously noted, there are some steps being taken to remedy the situation.

A further comment relates to the basic housing costs of the Kinew project. These results indicate that Kinew housing can only work for those with an income above the \$6,000 line, or who are on welfare. The present provisions of non-profit housing do not allow this form of housing to be available for

the working poor, thus offering an alternative to public housing. It is even questionable that the revised provisions of non-profit housing will achieve this goal, because in effect Kineu has also been receiving full 100% financing, as well as operating grants. This suggests that a form of income supplement is needed, if non-profit housing is to fulfill the objectives of meeting housing needs for those in the \$4,500 to \$6,000 income range.

This, however, is an analysis that goes beyond the scope of this report, but will be the subject of later examination of the non-profit housing concept.

KINEW - TENANT RELATION: Survey Results

Sample size: 25

Total population: 51

1. Sex of respondent:

Male	3	11.54%
Female	23	88.46%

Although the sample size was only 25, there were 26 respondents. At one home, both the husband and wife answered the questions.

2. Marital status:

Married	12	48%
Single-parent family	13	52%

3. No. of people in household:

3	1	4%
4	2	8%
5	6	24%
6	2	8%
7	4	16%
8	5	20%
9	-	-
10	3	12%
11	2	8%

4. No. of children living at home:

1	1	4%
2	2	8%
3	5	20%
4	5	20%
5	3	12%
6	3	12%
7	2	8%
8	1	4%
9	3	12%

3 & 4

No. of tenants with boarders 6 or 24%

of these, 50% had 1 boarder and the other 50% had 2 boarders.

No. of tenants with relatives living with them (other than their own children) 2 or 8%

No. of tenants with foster children:

1 or 4%

There were 3 foster children in the one home.

5 & 6

Occupation of head of household; Source of income:

Stable	6	24%
Temporary	2	8%
Seasonal	1	4%
Unemployed	2	8%

Welfare	11	44%
Permanent Compensation	1	4%
Mother's Allowance	1	4%
Care Services	1	4%
Additional sources:		
Boarders	6	24%
Support from husband	1	4%
Welfare supplement	3	12%

5B Occupation of spouse:

Stable	3	12%
Occasional	1	4%

NOTE:

Because the majority of the sample was single-parent families, the woman was the head of the household in most cases. However, in the event of a married couple, the husband was regarded as the head of the household. Even if the house was registered under the wife's name, the husband was usually the source of income while he lived with the family.

7. Total family income:

under \$2,000.00	-	-
\$2,000. - \$2,999	1	4%
\$3,000. - \$3,999	2	8%
\$4,000. - \$4,999	8	32%
\$5,000. - \$5,999	5	20%
\$6,000. - \$6,999	2	8%
\$7,000. or over	7	28%

8. Length of time in present home:

less than 6 months	7	28%
6-12 months	11	44%
13-18 months	4	16%
over 18 months	3	12%

9. Length of time in the city:

less than 1 year	2	8%
1-5 years	8	32%
6-10 years	6	24%
11-20 years	6	24%
over 20 years	3	12%

10. Area of Winnipeg first lived in:

Fort Rouge	1	4%
West Kildonan	2	8%
North End	4	16%
Central	12	48%
St. James-Assin.	3	12%
Old Kildonan	1	4%
St. Boniface	1	4%
East St. Paul	1	4%

11. No. of places living during past two years (including present home):

one	3	12%
two	16	64%
three	4	16%
four	1	4%
five	1	4%

12. A. Location of last home:

St. James - Assin.	3	12%
West End	1	4%
East Kildonan	1	4%
Central	10	40%
Elmwood	1	4%
Fort Rouge	4	16%
West Kildonan	3	12%
North End	1	4%
out of town	1	4%

Condition of last home:

Good	7	28%
Fair	2	8%
Poor	14	56%
N.A.	2	8%

B. Last monthly rent:

under \$75	1	4%
\$75 - \$100	9	36%
\$101 - \$125	8	32%
\$126 - \$150	5	20%
over \$150	1	4%
N. A.	1	4%

C. Reason for moving: (more than one was accepted)

Lack of space	7	28%
Condition of house	8	32%
Landlord problems	3	12%
Bad area	5	20%
Emergency situation:		
Fire	1	4%
Demolished (rezoning)	1	4%
Landlord sold house	1	4%
Asked to leave (too many children)	1	4%
Needed home for children (with Children's Aid)	1	4%

13. How did you find out about Kinew Housing?

Friend	11	44%
Relative	10	40%
Friendship Centre	1	4%
Real Estate man	1	4%
Social worker	1	4%
Involved in formation of Kinew	1	4%

14. Why did you ask for their assistance?

Tried by self first	12	48%
Immediate need	7	28%
Miscellaneous	6	24%

15. A Satisfied with present home?

Yes	22	88%
No	3	12%

B Problems with home:

None	3	12%
Furnace & heating	5	20%
Plumbing	10	40%
Electricity	8	32%
Painting & patching	4	16%
Miscellaneous	5	20%

Knew service:

Good	12	48%
Poor	7	28%
No comment	6	24%

C Monthly rent:

\$100	1	4%
\$110	1	4%
\$125	1	4%
\$130	2	8%
\$135	3	12%
\$140	5	20%
\$145	9	36%
\$150	3	12%

16. Enough space:

Yes	23	92%
No	2	8%

No. of bedrooms:

2	2	8%
3	9	36%
4	7	28%
5	4	16%
6	2	8%
7	-	-
8	1	4%

17. Community:

Especially likes	16	64%
Dislikes	3	12%
No Opinion	6	24%

Neighbours:

No problems	16	64%
Problems	3	12%

Does not know neighbours	7	28%
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Friendly neighbours	9	36%
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Schools:

Close	22	88%
Quite far	2	8%
No Answer	1	4%

Shopping facilities:

Close	19	76%
Only a few convenient	2	8%
Poor	4	16%

Recreational facilities (usually Community Club):

Close	21	84%
Not close	2	8%
No comment	2	8%

Transportation:

Good bus service	21	84%
Fair bus service	4	16%

Close to church:	2	8%
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18. How do your children like living here:

Like	22	88%
Dislike	2	8%
Not applicable (children older and working)	1	4%
Problems adjusting	3	12%

Reasons for disliking the neighbourhood:

- too many children around; noisy; disturbing
- no children to play with

19. How does this community compare with the last one you lived in?

Better	16	64%
Worse	2	8%
About the same	7	28%

7 (28%) stated that the new community was quieter.

20. A. Assistance provided by Kinew (counseling, etc.):

None	23	92%
Some	2	8%

Appliances:

Stove	9	36%
Fridge	11	44%
Washing machine	4	16%
Dryer	2	8%

B. Information provided?

None	18	72%
Some	7	28%

21. Present contact with Kinew:

For repairs only	13	52%
"Friendly-type"	12	48%

22. Do you understand how Kinew functions?

Yes	10	40%
No	15	60%

Do you know of any rules?

Yes	2	8%
No	23	92%

In both cases, the rules described by the tenants were fairly basic and concerned damages, broken windows, property maintenance, etc. Most of the other tenants referred to these as matters of common sense.

Any type of formal agreement with Kinew?

Yes	-	-
No	25	100%

With regards to meetings:

7 (28%) had ever received notice of a meeting. of these,

4 (12%) had ever attended a tenant's meeting.

However, 7 (28%) thought that tenant's meetings would be a good idea.