

Manitoba Tipi Mitawa Program

History and Background

Three years ago a group of Manitoba REALTORS® were moved by a challenge put to them by National Grand Chief Phil Fontaine to “make a difference and soon” in the off-reserve housing crisis for Aboriginal people.

The Manitoba Real Estate Association started doing its homework, led by Past President Harry DeLeeuw. Their research confirmed what they had long suspected.

The Disparity

In Winnipeg 74 percent of non-Aboriginal people own the home they live in.

However, only 45 percent of Aboriginal people living off a reserve own their own homes.

(Source: Stats Canada, 2006 Census)

Cost of Shelter

The standard recommendation is that a family should not spend more than 30 per cent of its income on shelter.

In Manitoba, 33 percent of non-Aboriginal people who rent spend more than that on shelter.

However, 48 percent of Aboriginal people living off a reserve spend over 30 percent of their income on rent.

(Source: Aboriginal People in Manitoba 2000, Aboriginal and Northern Affairs, Manitoba Government).

The Human Cost

At one period William Whyte School, in a neighbourhood with the highest Aboriginal population in Winnipeg, had 243 students enrolled at the beginning of the year and 218 students transfer in that year. If each transferred student moved only once, this would mean that of 20 students in a class in June only two would return in September.

The effect of this level of disruption on children's education is immediately obvious.

(Source: Aboriginal People in Manitoba 2000, Aboriginal and Northern Affairs, Manitoba Government).

Homeownership Value

The median net worth of owning a home to a homeowner is approximately 20 times that of renter.

(Source: Stats Canada).

These statistics, combined with the lack of opportunity Aboriginal people have to own a home, the family security homeownership brings and the need to break the cycle of poverty, told MREA that fostering homeownership could be the link to improved quality of life for First Nations people in Manitoba. MREA approached the Assembly of Manitoba Chiefs, which endorsed the program and together they approached the Province of Manitoba that quickly saw the value of the program and agreed to fund the first phase of Manitoba Tipi Mitawa through the Manitoba Housing and Renewal Corporation and The Government of Canada.

The highlights of Manitoba Tipi Mitawa are:

- The Manitoba Housing and Renewal Corporation and The Government of Canada have provided \$400,000 to subsidize mortgage payments and down payment assistance for up to five housing units in this first phase of this program.
- Leading financial institutions have shown keen interest in being lenders under this program.
- The approved applicant would choose the house type and location. This program is borderless it is not limited to one area of a city. The most common house price range for modest existing homes in good areas is \$120,000 to \$160,000.
- MREA will contribute 5 per cent of the purchase price towards the homeowner's down payment made possible through funding it has acquired from the Brokers Trust Account.
- MREA and AMC have jointly set up an advisory board, to co-manage the program, identify and screen applicants and will create a template that can be adopted by other groups across Canada.
- The program includes a mandatory educational component to assist homeowners with home maintenance, repairs and budgeting.
- MREA will establish training and job placement for First Nations candidates interested in becoming licensed real estate agents and/or brokers.