

Learning to Build Communities:

Exploring Opportunities for Aboriginal Training and Housing



Comité de formation du Nord Supérieur

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The views expressed in this document do not necessarily reflect those of Employment Ontario

Cover illustration by Perry Perrault



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I. Introduction

According to Statistics Canada (2006), less than 40% of Northwestern Ontario's urban Aboriginal population has a high school diploma¹. In addition, the Urban Aboriginal Task Force *Thunder Bay Final Report* found that 50% of the urban Aboriginals surveyed earned under \$20,000 per year². As such, these individuals lack the skills to fully participate in the workforce, resulting in high unemployment, low income levels and the numerous additional challenges that result from this situation, including sub-standard living conditions and homelessness, along with other social issues.

As the Aboriginal population size in Northern communities such as Thunder Bay continues to show notable increases, this situation is likely to worsen. Statistics Canada figures showed a 172% growth in the Aboriginal population in Thunder Bay from 1981 (3,015) to 2001 (8,205). The latest Stats Can figures for 2006 reveal the City's Aboriginal population to now be about 15,500, another significant growth³. Census data figures are believed to under-represent the number of urban Aboriginal people in the city so that number is likely even higher than reported.

In the 2001 census, Aboriginal youth made up about 13% of the city's children. These young people, who are making their way through the education system into the labour force and housing market also have lower levels of education than non-Aboriginal youth. As employers increasingly demand higher levels of essential skills, this sector demonstrates notably lower rates of labour force participation.

The Urban Aboriginal Task Force *Thunder Bay Final Report* identified Aboriginal youth as "one of the most vulnerable groups in Thunder Bay"⁴ and issues such as the need to have "meaningful employment initiative[s]" was identified to help Aboriginal youth get into the labour force. The Report also spoke to the need to provide coordinated programs and services to Aboriginals moving to Thunder Bay, including orientation programs.

The North Superior Training Board's *Trends, Opportunities, Priorities (TOP)* community consultation sessions have repeatedly revealed that the issue of a marginalized Aboriginal workforce is of significant concern throughout the region. In light of this, the Board has formed a variety of partnerships to address this issue and a number of activities have been undertaken. A North Superior Training Board and Matawa Employment and Training partnership was formed and continues to work on employment pathways to livable wage opportunities, homelessness and workforce transition solutions for Aboriginals.

The partnership has identified the need to explore the possibility of forming alliances with leaders and members of the skilled trades sector along with others to provide training to

¹ Statistics Canada, 2006 Census

² Urban Aboriginal Task Force, *Thunder Bay Final Report*, 2007

³ Statistics Canada, *Aboriginal Population Profile*, 2006 Census

⁴ Urban Aboriginal Task Force, *Ibid.*

Aboriginals in home renovations, ideally to increase the number of affordable housing options that are available to them.

Recognizing that the issues around homelessness are complex and the lack of affordable housing is only one of numerous risk factors including mental health issues, addictions and substance abuse and domestic violence, among others⁵, this Report seeks to identify opportunities that do exist to address the issues of Aboriginal homelessness/substandard housing and lack of skills/unemployment.



⁵ The Canada Race Relations Foundation, *A Sociological Analysis of Root Causes of Aboriginal Homelessness in Sioux Lookout, Ontario*



II. An Overview of Aboriginal Housing in Thunder Bay

Aboriginal homelessness is a serious, ongoing and worsening issue in a number of communities across Canada.⁶ In Thunder Bay, about 44% of Aboriginal households owned their homes in 2001, compared to 71% of non-Aboriginal households. In addition, 16% of Aboriginal households were living in homes requiring major repairs, a figure that is twice the size of the households of non-Aboriginals.⁷ Moreover, almost 80% of those urban Aboriginals who responded to the UTAF survey were living in rental accommodations.

The Thunder Bay District Social Services Administration Board (TBDSSAB) maintains the centralized waiting list for numerous housing providers throughout the City and the region. Many of their clients are Aboriginals, although it is difficult to determine the number because reporting whether or not a person is of Aboriginal descent is optional on the forms.

The following additional providers cater (though not exclusively) to Aboriginal tenants:

- The Native People of Thunder Bay Development Corporation
- Tahwesin Housing Cooperative

Friendship Centres are often the first point of contact for Aboriginal people coming into a city; however, few of the Centres run programs that are aimed specifically to combat homelessness.⁸ Anne LeSage, Executive Director of the Thunder Bay Indian Friendship Centre recalls when her Centre did have a formal program to help Aboriginals find a place to live; however, funding for that program was cut.

In her paper, *Urban Aboriginal Homelessness in Canada*, law and social work student Maggie Wente pointed to the enormity and complexity of the problem of Aboriginal homelessness while at the same time pointing to a much shorter term solution:

*"While large-scale social rejuvenation is ultimately the end that will combat Aboriginal homelessness, an immediate solution is housing that can cater to specific needs of Aboriginal families. While such housing already exists (for example Nishnawbe Homes and Gabriel DuMont Housing in Toronto), there needs to be more of it. Culturally appropriate housing includes an environment where the providers are able to provide supports in a culturally appropriate way with an understanding of the special circumstances of Aboriginal people."*⁹

The UATF *Final Report* spoke to the consistent message of survey participants that they require safe and affordable housing while quoting a stakeholder who felt that "Aboriginal housing programs exclude Aboriginal people"¹⁰ although no further details were provided.

⁶ Human Resources and Social Development Canada: *Urban Aboriginal Homelessness*, 2007

⁷ Statistics Canada

⁸ Maggie Wente, *Urban Aboriginal Homelessness in Canada*, 2000

⁹ WENTE, *Ibid*

¹⁰ UATF, *Ibid*



III. Input from Stakeholders

Consultations with a wide variety of stakeholders from the construction, housing and training/sectors were held to determine what opportunities exist to address Aboriginal homelessness and skills shortages.

i) Canada Mortgage and Housing

A number of staff members in the CMHC Thunder Bay office are well versed in the area of Aboriginal housing needs. Warren Philp, Northern Ontario Market Analyst, Ontario Market Analysis Centre in Thunder Bay has offered to convene a session to provide feedback into any plan that is developed to address Aboriginal housing and training issues.

ii) City of Thunder Bay

The City of Thunder Bay plans to establish an Aboriginal Liaison office to work inclusively with its Aboriginal citizens and to develop an Aboriginal Liaison Strategy. A report on this initiative was scheduled to be presented to Thunder Bay City Council Committee of the Whole in late April 2008. The City planned to have a staff person in place by mid-2008. Once the Aboriginal Liaison office is established, it is recommended that a proposal on working with the City to address Aboriginal homelessness and training be presented.

iii) Habitat for Humanity

This is an independent, non-profit Christian-based organization that is dedicated to providing affordable homes for people living in substandard housing. Families who are eligible must be living in inadequate housing, are ineligible for a regular mortgage but have a steady income, are able to make a monthly mortgage payment of \$400-\$700 and are able to contribute volunteer hours.

Habitat Thunder Bay CEO Diane Mitchell says that her organization has not been successful thus far in encouraging Aboriginal people to take part in the Habitat program. She hopes that is about to change with a recent partnership with CMHC to develop and deliver programs targeting Aboriginal clients.

Habitat for Humanity can help to address both the issues of substandard housing and lack of work skills. With a target of three to five new homes or renovations annually, Habitat requires 250 volunteer hours from the family that will receive the home plus 250 hours from other volunteers. All volunteers are directed by team leaders and receive valuable instruction in construction and renovation techniques.

Another way of acquiring work skills is through volunteering at the ReStore. Again, training is provided.

Habitat is seeking to partner with an Aboriginal organization. Funding from this organization can be contributed towards construction projects directed at Aboriginal people.



In the words of Mitchell, "there is a whole sector sitting out there, untapped". Habitat's goal is to begin to capture the Aboriginal market.

iv) Housing and Homelessness Coalition for Thunder Bay

Alice Bellavance, Executive Director of Brain Injury Services of Northern Ontario, is also co-chair of the Housing and Homelessness Coalition for Thunder Bay. The Coalition is seeking to develop a comprehensive housing strategy for the District of Thunder Bay but currently lacks the necessary funding to undertake the project. Should funding become available, it may be possible to address some training issues in the strategy as well.

v) Lakehead Adult Education Centre

Centre Manager Barbara Kucherka advises that Aboriginal students comprise over one third of the Centre's total enrollment (average: 2100 annually). One of the goals of the Centre is to provide innovative ways to ensure that students are engaged and motivated to complete their courses. One new initiative that should help to achieve this goal is the new Mature Prior Learning Assessment and Recognition process which can help those with few or no high school credits to complete grade 12 in a relatively short period of time, possibly within a year. The program builds skills needed for Grade 9 and 10 then recognizes past experience and training for credits before determining the final number of credits that must be completed. Opportunities for students to gain experience in the trades through co-op placements also helps build credits towards their Grade 12 diploma. Students could work in home building and repair placements that would not only develop useful skills, but contribute to fulfilling the need for housing that has been identified. The Centre is looking to heighten awareness of this and other programs that exist to support adult learners of all backgrounds.

vi) Matawa Non Profit Housing Corporation

Lakehead Property Management owner/manager Joe Wood reports that the number of calls from people leaving the reserves and looking for housing is increasing. Because Matawa has limited housing available and approximately 40 people on the waiting list, he refers almost all social housing applicants, including all First Nations applicants, to the Central Housing Registry at the offices of the TBDSSAB. He characterizes this coordinated access centre as "relatively new and now much used". He believes that there needs to be more sharing of information among providers to speed up the process for those who are looking for affordable housing.

While he attempts to employ tenants as often as possible when undertaking maintenance jobs, he often finds that they lack the necessary life and/or job skills to complete the projects. He views the proposed project as unrealistic and suggests that a more viable approach would be to take over a failed non-profit and run this type of program from the non-profit. He also recommends connecting with resources that already exist in the community rather than "reinventing the wheel".

Lakehead Property Management and a partner are contracted by Northern Linkage Housing (which is partnered with St. Joseph's Care Group) to purchase and renovate housing for persons with mental illnesses.



vii) Ministry of Municipal Affairs and Housing

In consultations with the Thunder Bay DSSAB, Peter Boban, Team Lead, Northwest Regional Housing Services of the MMAH is hearing that social housing providers believe that more diversified use of existing social housing stock is called for and that greater sharing of information among providers is needed. This has been discussed on numerous occasions over the years by housing providers but implementation of a system has always been the hurdle. He would be willing to assist housing providers to identify workable solutions to meet the needs of Northern communities.

Given the large number of homeowners in Thunder Bay (72%) and the economic strains some residents of Northwest Ontario are experiencing, the Northern Home Repair Program was initiated to respond to the needs of homeowners who could not afford repairs. As the program targets persons of low to moderate incomes, all residents including Aboriginals who own their own homes are eligible.

Mr. Boban suggests the housing providers themselves may wish to entertain some brainstorming sessions to develop workable ideas such as offering job shadowing or cooperative work opportunities to Aboriginals.

viii) Ministry of Training, Colleges and Universities

Diane Corner, Training Consultant, Apprenticeship Branch, MTCU, provided information on a program that provides skilled trades training for Aboriginals.

Introduced in 2001, the Pre-Apprenticeship Training Program supports the Government of Ontario's focus on increasing the number of new entrants to apprenticeship programs while addressing skilled trades shortages.

Projects funded under the Pre-Apprenticeship Program support potential entrants to the apprenticeship system who require job readiness skills and trade readiness experience to gain employment as apprentices. Projects bridge the gaps between the skills people have and those that employers are seeking.

Projects that focus on the unemployed, women, Aboriginal people, newcomers or other groups traditionally under-represented in apprenticeship programs are encouraged.

ix) Native People of Thunder Bay Development Corporation – Housing Program

This agency offers 239 single detached, semi-detached units and apartments scattered throughout the city, all of which cater to families with the exception of one property for seniors. Although the properties are older, many have been completely refurbished and renovations take place regularly using maintenance personnel and qualified trades people.



There are two tenant relations workers who link tenants to services and assist them in dealing with social issues.

Housing Manager, John Abramowich has noted an increased demand for non-profit housing from Aboriginals as far as the northern communities. Abramowich believes that a program, similar to the already existing Urban Native Housing Program should be re-introduced to provide subsidies for an increased number of new units, as units have not been added to the inventory in the last 13 years.

NPTBDC has its own maintenance department and utilizes licensed contractors for repairs. In the past, this organization has had Aboriginal college students working with their maintenance workers to gain job experience. Abramowich states that this program teaches students good practical skills and he would be willing to revisit this idea if there was funding to hire a qualified person to serve as a project supervisor.

In addition to the need for more units, Abramowich believes that providing more support for Aboriginal Peoples moving into the city would encourage more of them to use the Native housing and services that are available. His organization has looked at the idea of developments that would cater to Aboriginals of all ages from youth to elders and would incorporate cultural teachings, counseling, orientation and interaction with elders, to name a few potential activities.

The need for affordable housing for Aboriginals is about to "explode" in the words of Mr. Abramowich. More innovative partnerships are called for because working in isolation and not addressing the issues is ineffective, in his opinion. He believes it may be time for an expanded mandate from the City of Thunder Bay with partnerships with the Provincial Government in order to address this problem.

x) Ontario Works

The Ontario Works Employment Resource Centre offers a Community Placement Woodworking Program featuring a woodworking shop with a full time instructor. The Program produces various items for community non-profit organizations including cabinetry and tables.

xi) Shelter House Thunder Bay

Shelter House Thunder Bay has 42 beds, with an average occupancy of about 25 beds. 50% of the residents of Shelter House and 90% of those who come for meals are Aboriginals.

Shelter House Thunder Bay Executive Director Cal Rankin believes that the reason that so many training programs for the poor have failed is that the proper supports are not put into place to address the underlying issues these people face such as addictions, illiteracy and abuse. He says that there is a great need to develop training programs where they are going to have the opportunity to succeed, moving from menial tasks to meaningful



employment. Instruction in how to dress, groom and live a healthier lifestyle would have to be offered. In light of this, the proposed project is not, in his opinion, truly appropriate for the homeless as they tend to be neither employment-ready nor housing-ready and require a great deal of support.

A model that seems to work very well is the Calgary Drop In Centre, although conditions are much different in Calgary (particularly the high demand for workers including thousands of casual jobs). The program offers job placement for shelter residents, moving them from the shelter to transitional housing as the clients gain skills and confidence.

All of the residents of Shelter House are employed there as volunteers, working on cooking, cleaning, food handling and groundskeeping. There is a need for more volunteers, however, including another 3-4 cleaners. Shelter House would welcome those from outside its client base and could provide meals for them.

Shelter House also owns an apartment building next door that needs renovations. This could possibly be used as transitional housing for families and there would be funding available from CMHC for the renovations. A training component on renovation could be incorporated into this project when it moves forward.

Mr. Rankin shares the view of many others that more social housing geared to the needs of Aboriginals is required. He pointed to the number of mostly Aboriginal males who are living in hotels on Simpson Street and eating at Shelter House. Though conditions are substandard, they feel at home because of the communal environment. Like others, as well, he believes that an Aboriginal reception and information centre should be a high priority project for the city and that a person or persons with a vision need to play the lead role in this project.

xii) Tahwesin Co-operative Housing

Violet Property Management Manager Rick Piccinin is the other co-chair of the Housing and Homelessness Coalition for Thunder Bay. Included in the Violet Property Management portfolio is Tahwesin Co-operative Housing, which has a significant percentage of Aboriginal tenants. There have been discussions about adding homes to this development, utilizing the current common area but there is nothing firm at this time. Tahwesin relies on volunteers to undertake most of the maintenance of the properties.

Mr. Piccinin would be willing to have instruction provided in renovation and repair to interested Aboriginals whenever a unit is vacated by a tenant. Participants would have to get to the site (on Black Bay Road) but he would be willing to provide meals. He would also be willing to look at offering similar opportunities should construction of the proposed new units move forward.

Mr. Piccinin has had a great deal of experience in dealing with Aboriginal tenants over the last 20 years and he believes strongly that, for those who are new to the City, life skills instruction is urgently needed. He feels that it is very important to provide this kind of



instruction in the remote communities to reach people prior to their move. Such an initiative would require leadership and the pulling together of groups that are not currently working together to ensure success.

xiii) Thunder Bay District Housing Corporation

The Corporation has noted a growing demand for Rent-Geared-to-Income housing by Aboriginals, indicating the need for a stronger, more targeted marketing effort to this sector by the Central Housing Registry. Inherent in this would be to develop a process to identify the number of Aboriginals who have no permanent home but are not applying for social housing and then to develop strategies to assist them to apply.

TBDHC has accepted offers from organizations such as Confederation College for Co-op arrangements in general in the social work area and would be willing to entertain a proposal that involved other aspects of their business. If the Corporation is in a position to accept then it is possible an arrangement can be made when any hurdles are overcome.

xiv) Thunder Bay District Social Services Administration Board

As of December 31, 2007, the Thunder Bay District Social Services Administration Board had 446 households, mostly singles, on the centralized waiting list for Rent-Geared-To-Income Housing. There is no way of determining how many of the households on the centralized waiting list are of Aboriginal descent. Like Joe Wood, Karen Bradica, Manager-Social Housing for the District of Thunder Bay Social Services Department points to the absence of a mechanism to require all housing providers, supportive housing providers and cooperatives to share their waiting lists to determine the true need for housing in the District of Thunder Bay. Currently, there is little sharing of information, resulting in some people waiting longer than they need to for housing. This collaboration would assist in maximizing the highest and best use of all the social housing stock. Another idea to assist Aboriginal people in need of housing would be to provide more cultural and social supports such as is offered in Nishnawbe Homes and Gabriel DuMont Housing in Toronto.

The Northern Home Repair Program, a component of the broader CMHC - Ontario New Affordable Housing Program is also administered through the District of Thunder Bay Social Services Department. This program allows homeowners with low to moderate incomes to apply for a forgivable loan to bring their home up to a reasonable standard of repair.

xv) Thunder Bay Indian Friendship Centre

Centre Executive Director Anne LeSage feels strongly that Aboriginal people who are currently homeless would seek social housing more frequently if housing providers would hire Aboriginal staff to interact with these people.

She felt that the idea of training Aboriginals to renovate homes they could then occupy had merit but issues such as ownership, rent, subsidies and liability would have to be addressed. In other cities, there has always been an agency willing to take the lead on



initiatives such as this one, for example the Shelter House in Calgary. Here, she felt that the City needs to be leading a strategy to address Aboriginal homelessness and other issues identified by the Urban Aboriginal Strategy Task Force Report. The fact that they are hiring an Aboriginal Liaison Officer is a good start, she said. There now needs to be a plan developed for the large influx of Aboriginals that will be coming to Thunder Bay. The Aboriginal Interagency Council could play an important role in the development of this plan.

A key item in the Plan should be the idea of coordination of services proposed in the Task Force Report. The Report said:

Perhaps the most important finding of the Task Force Study is the fact that despite the long history of Aboriginal people coming to Thunder Bay and the significant number of Aboriginal and non-Aboriginal social service agencies in place to meet their needs that such significant social problem[s] continue to plague the Aboriginal people in the city....Undoubtedly progress has been made but much remains to be done....A related finding pertains to the need to coordinate services in order to ensure an integrated and thorough approach to assist individuals during their initial transition to the city.¹¹

LeSage pointed to the number of groups that are currently discussing the same concept or similar concepts. There needs to be an effort to pull these groups and others together to discuss mutual needs and concerns. A centrally-located facility that meets the needs of these organizations while providing orientation services to Aboriginals who are new to the city would make the most sense, from her point of view.

Construction of such a facility could include a training component for Aboriginals.

xvi) Thunder Bay Urban Aboriginal Strategy

As this Report was being prepared, plans were underway to have the Thunder Bay Aboriginal Interagency Council review the *Urban Aboriginal Strategy Task Force* report and begin to determine priorities from among that Report's 35 recommendations. Urban Aboriginal Strategy Planner Frances Wesley believes that the Council (especially if it is strengthened with new partners and renewed commitments to working together) will be the vehicle through which to develop strategies that address the issues of Aboriginal homelessness and unemployment.

Like several of the others who were interviewed for this report, Frances Wesley believes that life skills training will be increasingly required to meet the needs of Aboriginals who are moving to the city in order for them to make better use of training opportunities. She suggested that a partnership be developed with Matawa to train their staff to provide orientation/life skills sessions on Northern reserves for people who are contemplating moving to Thunder Bay.

¹¹ UATF, page 104-105.



She also pointed to the *Aboriginal Homelessness Community Plan 2007-2008* as a valuable resource in addressing issues of Aboriginal homelessness. The Plan identifies a total of 19 identified homelessness-related community issues including the following points that echo the findings of this report:

- Increasing in-migration of Aboriginals from remote and surrounding Northern communities who cannot afford to live independently
- Thunder Bay either lacks in the number of unskilled or entry type employment opportunities or lacks in the number of Aboriginal individuals being given the opportunity to be hired in unskilled or entry type employment positions
- Data collection on the homelessness issues and...at-risk and homeless people in the City of Thunder Bay needs to be improved

Steps are underway to hire a Homelessness Partnering Strategic Planner to begin the process of addressing some of these issues. The focus of Phase I will be on data collection.

IV. Conclusion and Recommendations

Several themes emerged from the discussions with stakeholders.

While it was widely agreed that, although better affordable housing would be desirable and that more social housing will be needed in the future especially for Aboriginals who are moving to Thunder Bay, there needs to be an effort made to ensure that existing social housing is utilized to the maximum extent possible. Providing services and programming specifically for Aboriginals by social housing providers would help to ensure that they are aware of what is available and more comfortable in accessing it. Providers need to have a mechanism through which they can share information about who is on their waiting list, as many clients are on multiple lists and remain on lists even when they are in housing.

It was also agreed that there needs to be a more coordinated effort to ensure that Aboriginals are aware of and are accessing the training programs that are currently available such as the provincial Pre-apprenticeship Training Program.

Thirdly, there was a great deal of discussion about the need to better coordinate the delivery of housing and training opportunities. This is echoed in the *Thunder Bay Urban Aboriginal Strategy Task Force Report*:

*"Importantly, the Thunder Bay Urban Aboriginal Strategy's 'Circle of Certainty' report recognized the need for agencies that have significant numbers of Aboriginal clients to overcome barriers to cooperation and work together by forming new partnerships with Aboriginal and non-Aboriginal agencies, '[a]boriginal and mainstream agencies need to initiate networking capabilities...the creation of networking/partnerships to build a continuum of support for families and children is needed'."*¹²

Fourth, there was discussion about the needs of the poor who are in need of skills upgrading. Many of them also require life skills training and counseling to assist them to overcome the numerous issues that they are facing. To quote the *Task Force* report:

*"People in poverty are a reality. I don't think there are many resources that get to the people intended--poor people, hungry people".*¹³

There was, in addition, a strong message that stakeholders are aware of the growing need to be more responsive to the Aboriginal population and a willingness to reach out to this sector more strongly. Habitat for Humanity, Thunder Bay Shelter House and Native People of Thunder Bay Development Corporation – Housing Program, among others, all spoke of the desire to work more collaboratively to meet the needs of Aboriginals.

¹² UATF, Ibid

¹³ UATF Plenary Session 3-Aboriginal and Non-Aboriginal organizations





In light of this, the following actions are recommended:

1. Explore the possibility of a partnership with Confederation College and employers to offer the Pre-Apprenticeship Training Program to Aboriginals;
2. Investigate the partnership opportunities offered by Native People of Thunder Bay Development Corporation – Housing, bearing in mind that funding would have to be provided for a qualified supervisor;
3. Assist Habitat for Humanity to reach more potential Aboriginal clients and provide volunteers to Habitat for Humanity for their construction projects;
4. Develop a life skills and other relevant training packages (counseling, culture, etc.) for delivery in such locations as Shelter House Thunder Bay;
5. Consider providing funding to the Thunder Bay Homelessness Coalition to assist in the creation of a Thunder Bay Housing Strategy on the condition that the strategy looks at ways to incorporate training (home repair, renovation, etc.);
6. Work with the Thunder Bay Aboriginal Interagency Council.



Appendix A

Employment Ontario Pre-Apprenticeship Training Program

Criteria:

All projects funded under the Pre-Apprenticeship Training Program must include the following criteria:

- Projects must focus on a specific apprenticeship trade
- Training must not exceed 40 weeks in duration (in-class and work placement)
- Projects must include relevant safety training for the trade prior to the work placement
- Projects must include the current Ministry-approved Level 1 Apprenticeship In-School Curriculum Standards for the trade taught by a training delivery agent with current approval to deliver that trade
- Projects must include a minimum 8-week work placement based on the current Apprenticeship Training Standard
- Projects must address a skilled trade shortage in the proponent's geographical area

Possible Partnerships:

- Confederation College (have utilized this program in the past)
- Local contractors (roofing, construction, etc.)
- Matawa Employment and Training (to fund the work placement)
- North Superior Training Board

Appendix B

Habitat for Humanity Criteria

Eligibility

Families who are residents of the Thunder Bay area, Canadian citizens or landed immigrants if they:

- Are living in inadequate housing;
- Are not eligible for a regular mortgage but have a steady income;
- Can make monthly mortgage payments of \$400-\$700;
- Are willing to complete 500 hours of volunteer work on the project.

Application forms are available at the Habitat for Humanity office at 660 Squier Street. Assistance in completing the application can be made available.



Appendix C - Resources:

Warren Philp
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