SAGE

SACRED APPROACH TO GREATER EFFICACY

Assini Group

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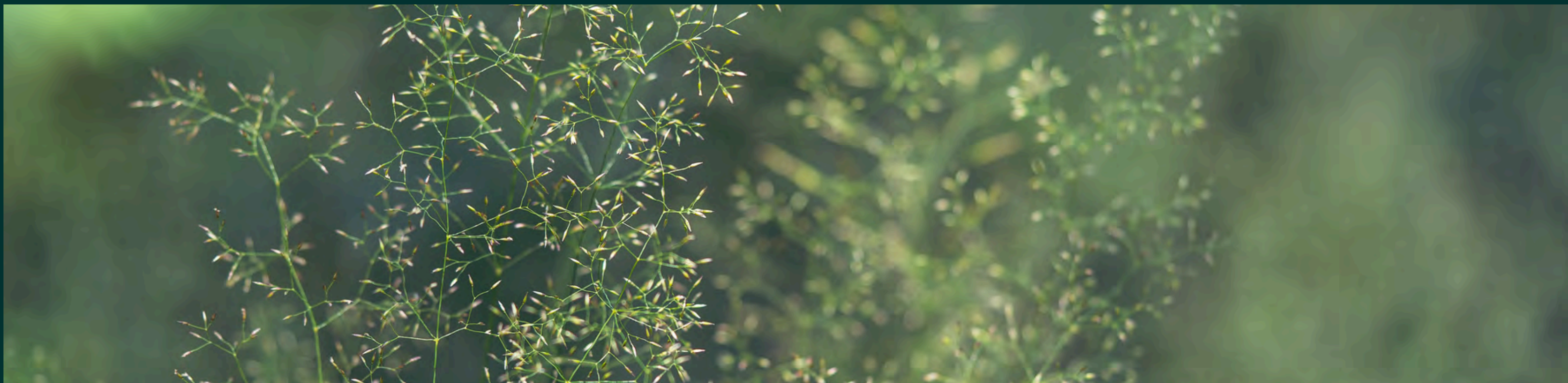

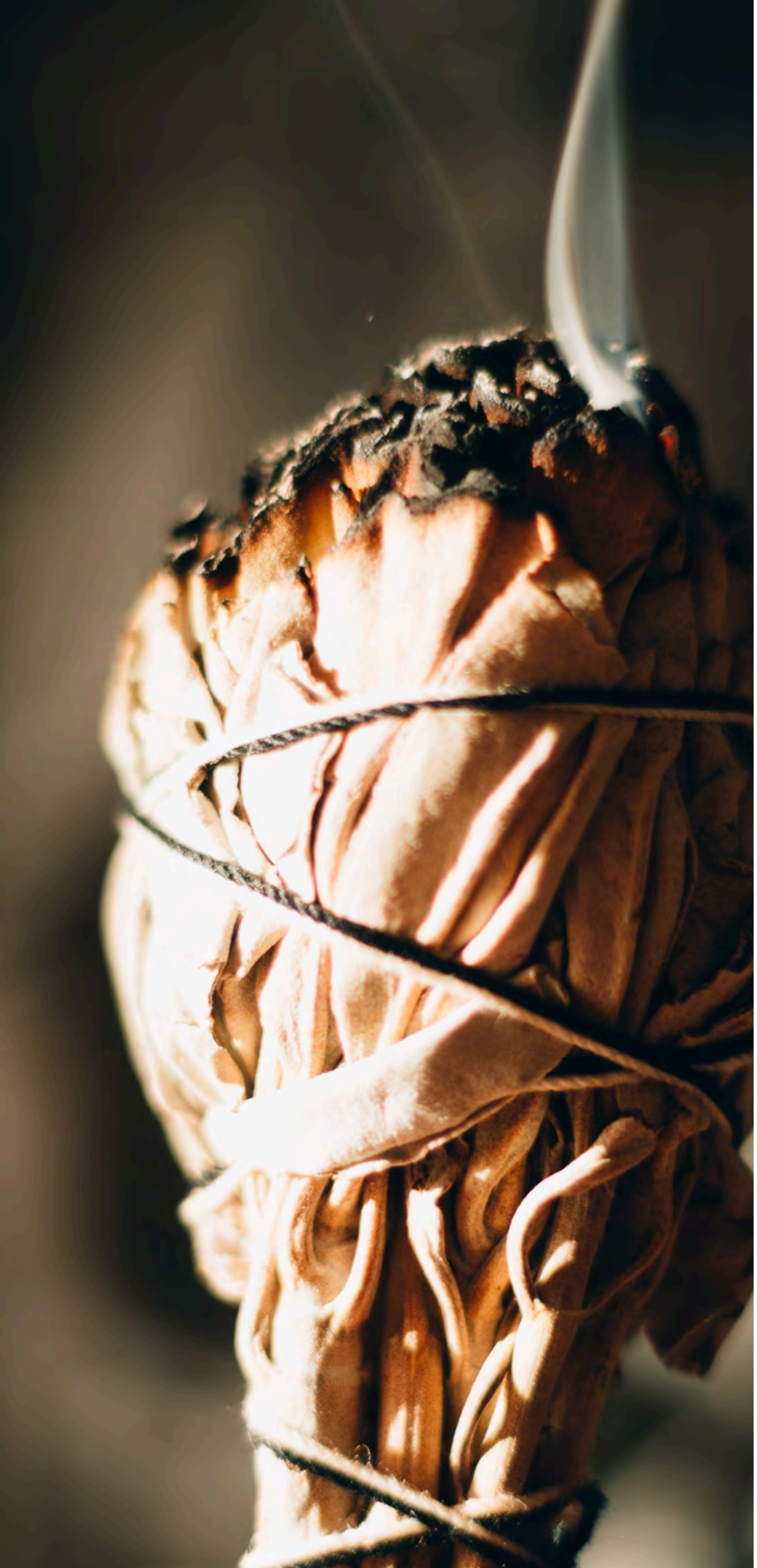

Establish and maintain indigenous land ownership

Overview

SAGE moves beyond a crisis mentality and hopeless mindset of being without a home and engages the issues over a realistic and meaningful course of time, designed to evolve urban indigenous peoples forward in terms of addressing issues of authentic, secure shelter, wrapped around unique service models in a nurtured residential acquisition environment. SAGE is the ethical space for coordination, cooperation, and meaningful solutions both short-term and long-term in nature.

This process unfolds in a nurtured community process supported by SAGE. In sacred terms, Sage is the medicine which when appropriately engaged, removes negatives, and cleanses our surroundings and material objects; neutralizes negative energies and promotes wellness and healing. This represents a necessary change to the status quo which projects a colonial-based inequality or imbalance. The attributes of Sage are embodied through the SAGE Land Trust initiative, providing access and balance to what was historically economic oppression which remains impactful today in mainstream economies.

SAGE, as a transformative process affecting housing and homelessness correlates with an economic and resource balance, embracing current and potential stakeholders for a land trust model which can support or intervene in the threat and risk to homes for urban indigenous people.

Impact

decolonizing and reconciliation protocols that disrupt status quo of economic barriers and risks.

Urban Indigenous families/peoples are provided with an opportunity to have a meaningful impact on the outcomes of their lives through intentional, living environments, designs and development, they will experience a strong foundational stepping stone that enhances their daily living experience building self-efficacy and creating a positive legacy.

SAGE is for the purpose of community benefit, and to achieve blended value returns. The goal is development in the service of public interest and to provide support for indigenous peoples as they resolve homelessness towards more independent living within the community.

SAGE decolonizes and disrupts barriers to economic tools for urban indigenous people. The land trust model draws forward not only fiscal, but other resources, such as expertise and knowledge, and may operate as a workshop or nurture concepts or micro-projects that address current and emerging issues, focusing on social purpose housing methodologies to evolve and transform.

Background

One of the most significant challenges to Canada's Aboriginal population in recent years is the increased population of Aboriginals in Canadian urban centres. Only very recently have urban municipalities identified the increased population and begun developing and implementing municipal policies that align with the urban Indigenous needs, marking for the first time in Canadian history consistent institutionalized frameworks that are augmenting urban strategies to fit the Aboriginal rather than coercing the Aboriginal to fit the policies.

In response to the 2016 promise to align policies with the UN Declaration for Indigenous People, large urban centres such as Toronto and Vancouver have implemented frameworks targeting the urban Aboriginal population. Other major urban centres across Canada have identified increased populations and are just beginning to modify strategies and target these populations. Given the large and diverse population of urban Indigenous settling in Calgary it is imperative that Calgary begin implementing similar strategies into a framework that will align with the distinctive cultural, social and economic needs and requirements specific to urban indigenous people.

56%

Aboriginals living in urban centres vs. on reserve in 2011.

25.9%

Aboriginals living in urban centres.

(Statistics Canada, 2011).

The Urban Aboriginal Community

Data from the National Household Survey (NHS) establishes 1,400,685 people identified as Aboriginal in 2011, representative of 4.8% of the Canadian population (Statistics Canada, 2011)

Of the 1.4 million Aboriginals, the 2011 census revealed that off-reserve indigenous people constitute that fastest growing segment of Canadian society.

Background cont.

The Urban Aboriginal Strategy(UAS) (Indigenous and Northern AffairsCanada, 2016) asserts that “neighbourhoods have independent and ongoing effects on … social and economic outcomes” and that “individual poverty will deepen and be prolonged as a result of residing in a poor area.”

The UAS Engagement Report also declared that the maintenance of Aboriginal culture and identifies was critical to the success of Aboriginals living in urban centres. The report outlined however, challenges specific to Aboriginals including a “with lack of access to people (especially elders), places (especially the land) and practices (especially ceremonies) important to cultural survival. They also faced challenges because of the perceived hostility toward Aboriginal culturesin many urban areas,” (Graham & Peters,2002).

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Challenges of the Urban Aboriginal Community

Engaging Calgary's Urban Aboriginal population must recognize in the wake of colonization, the most significant issues relate to the destruction of languages, spiritual practices, and social institution. These issues include"persistent systemic problems and underlying issues, such as health inequities, and higher rates of mortality, high-school dropout, and children in care," (Carli, 2012)

28%
The total Aboriginal population are children aged 14 and under.

7%
All children in Canada aged 14 and under are Aboriginal.

48.1%
All children aged 14 and under in foster care were Aboriginal.

48%
Urban Aboriginal people out of school had not completed high school.

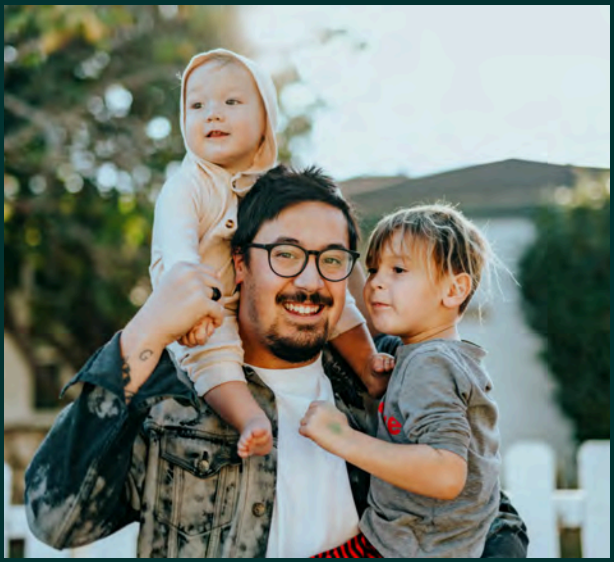
22%
Unemployment rate for urban aboriginal people.

These Aboriginal children are increasingly accessing resources through school systems, childcare providers, health service providers, community offerings and public activities. Urban centres do offer advantages for Aboriginals including increased housing, public resources and employment opportunities, research demonstrates that although Aboriginal employment is higher than in non-urban centres.

The urban Aboriginal faces many challenges including education, healthcare, employment, economics and housing. "[Aboriginal] peoples in Canada tend to see themselves through the prism of their relatedness to others within their tribe, and it is "sense of place" that provides roots to their communities," (Carli, 2012). Policies and frameworks implemented at urban centres across Canada must encompass the cultural and Aboriginal community relationships that are brought into the urban environment.

Need

Faced with the crisis of homelessness, in the urban aboriginal community context, is clearly not a singular issue that is merely socio-economic in nature, driven by real-estate markets vs. rental availability and the like, but rather, a complex interwoven social, emotional, physical and mental realm of issues and events mitigated and impacted by mindsets, living skills, self-images and world views, bias, all entwined in a web of interconnectedness that must be contextualized and understood to effectively be dealt with. The dynamics of homelessness are broad and impact Indigenous individuals and families in unique and diverse ways, to a greater degree than non-indigenous populations. Colonization, Intergenerational trauma associated with residential schools, racism, marginalization, and the disenfranchised indigenous peoples in Calgary are fundamental factors requiring an immediate and succinct response as defined by the Truth and Reconciliation Commission of Canada. This condition requires a cohesive, reflective, urban Indigenous coordinated response, which supports the Urban Aboriginal community locus of control. It is imperative to engage stakeholder entities and resources that have traditionally been absent or lacked a forum for collaborative effect.



Successful housing is an experience that does not occur in isolation, but rather in a community concept that is contextualized with current Calgary resources, environments and stakeholders. The living environment has families who are at various points along their path of healing and successful living, requiring a meaningful spectrum of coordinated efforts.

SAGE affords a strong mentoring capacity within the sector and assists with the longer-term goal of success beyond a short-term housing-first model. The general purpose of the Aboriginal Land Trust will be to provide support for Aboriginal families as they resolve homelessness within the program towards more independent living within the community.

Action

Recognizing Canada's deliberate destruction of Indigenous domiciles and linguistic and cultural matrices in the past is a start, but we must still address the problem of Indigenous homelessness in current terms. The disproportionate exclusion of Indigenous people from suitable and stable housing in Canada is largely due to the failure of Canadian society to prioritize supporting the diversity of culturally appropriate housing systems that correlate to Indigenous expectations about "home."

Of course, a mechanism to ascertain an Indigenous understanding of home in all its myriad forms and ranges is needed to solve the puzzle of Indigenous homelessness; with a clear understanding of what defines an Indigenous home, we can finally define an Indigenous range of housing options, and make this a priority. (Definition of Indigenous Homelessness in Canada, 2017.)

Establishing Indigenous concepts of home will allow governments, service providers and Indigenous people themselves to direct ample funding to culturally sensitive social, cultural and material supports for Indigenous Peoples, especially those in crisis situations (The Canadian Observatory on Homelessness, 2012).

Framework

SAGE explores social enterprise ventures for sustainability and demonstrates an Urban Indigenous Governance framework for Housing and homelessness. This will lead to securing capacity that meets housing demands, while locus of control for housing and assets remains at the Aboriginal community level. SAGE is the focal point and facilitator of a meaningful housing response in Calgary for urban indigenous people, and stakeholders benefit from a cohesive and coordinated response to housing needs in urban Calgary.

SAGE will reduce the number of urban indigenous peoples impacted by homelessness and increase the community's capacity for assisting urban indigenous peoples. This will lead to a system-wide response incorporating Indigenous world views, housing capacity is available in a culturally relevant mode for families in need and community capacity is demonstrated as being better poised to assist families and identify unique needs. Families can find permanent secure homes and then are able to contribute back to community capital entrenching positive intergenerational legacies.

Business Functions

BORROWING	MAINTENACE CAPITAL	CAPITAL PURCHASES	HOME OWNERSHIP
ASSET STEWARDSHIP	STAKEHOLDERS	LEGACY IMPACTS/ BEQUESTS	REVERSE MORTGAGE
LANDLORD/ RENTER RELATIONSHIPS	SAGE MORTGAGES	BRIDGE FINANCING	PAST REMEDIATION
TRUST FUND	GRANTS	HOUSING/LAND DEVELOPMENT	TOOLBOX OF RESOURCES. (TRADES, VENDORS, SERVICES.)

Promote decolonization strategies related to land partnership & Stewardship

Business Functions

SAGE will become a resource for non-indigenous housing supports during this time of Reconciliation. It will be a model that remains scalable for users both within and external to the urban Aboriginal Community of Calgary.

SAGE functions as an asset to land owners in various and diverse capacities
As a Land Trust, Fund development includes donations, bequests, and acquisitions.
Functions of SAGE encompass a significant focus on home ownership as a path out of homelessness.

Trust funds are set in place to be used for renovations and upkeep. Grants will be for renovations and a sinking fund. The fund will establish dividends for stakeholders which may be fiduciary in nature.

SAGE offers Bridge Financing as a way to reduce barriers to homeownership. Subscribers to SAGE will owe interest back to SAGE.

Cooperative supports include mortgage/funding, and emergency rent support. Procurement of assets will benefit stakeholders, as SAGE would have rights of first refusal on sales/purchases to retain or promote for indigenous by indigenous (FIBI)

Promote decolonization strategies related to land ownership and stewardship (ensuring the legacy of indigenous ownership)
SAGE will carry a registry of Indigenous land owners in Calgary that subscribe to ALT principles.

Oversight includes Trustees constituted from a slate of stakeholders.
Housing/Land Development of and for Indigenous Home Ownership with social purpose housing development.

Housing advocate component for troubleshooting and early intervention to unstable housing.

Operations

SAGE can act as a holding entity for physical property and assets but will also draw to the dynamic “assets” that are not capital in nature. SAGE will have the capacity of a social purpose Aboriginal Land developer as needed and can facilitate support to non-Aboriginal developers, and housing providers as well. The knowledge-sharing element of a Traditional model will have a home within SAGE.

Stakeholders will have a forum and function vessel for pursuing capacity both within the housing and homelessness sector but also act as an advocate for the smaller or marginalized elements within the current Housing sectors.

A collective urban governance framework will hold collaboration and the Urban Indigenous lens as key factors of its mandate and work. SAGE has the capacity to be a “think tank” as well as have a knowledge base available with development and housing strategies available in addition to tangible tools needed within the sector.

Partners/Stakeholders

Indigenous Individuals/Families and Indigenous organizations reflect the urban Aboriginal community ownership.

Stakeholders are Metis Calgary Family Services functioning as a fiduciary and fiscal agent. This project respects and supports authorities and mandates of off-reserve entities as well as nurturing a comprehensive suite of supports collaborative and mutually beneficial to all parties. The stakeholder roster comprises urban individuals/families requiring housing and draws forward the potential paths for that goal. This may include owners at risk of homelessness due to interest rates, hostile relationships, and market variables negatively impacting the population as well as aligned vendors and service providers. The composition of stakeholders will have the ability to evolve and change as required and resources evolve.

SAGE Mortgages

Lending tools, i.e. “Halal” type lending instruments (Mortgage)
Reverse Mortgage Indigenous Ownership Legacy options

SAGE references Halal mortgages as an example, as they hold similar principles towards the detriments of traditional mortgages with a significant key difference as they relate to the Indigenous population in Canada. Halal is embedded from within a faith perspective with assimilation impacts arising as a result of profit and corporate economic drivers conflicting with doctrine. The Indigenous experience has colonization, assimilation and oppression imposed historically underwritten by genocide, residential schools and acute marginalization apart from mainstream society “norms”. This is not a statement to compare one over the other but to delineate the important nuance as to why and how SAGE requires a unique and indigenous approach.

What is a Halal Mortgage?
Because Sharia law prohibits riba or loans that charge interest, conventional mortgages are forbidden for practicing Muslims. To meet the spiritual and financial needs of Muslim homebuyers, a number of Canadian lenders are now offering halal mortgages.
Many Canadians might associate “halal” with food, but the term actually applies to Muslim society in general and describes behaviours and activities — including lending — that Islam deems permissible.
Halal mortgages eliminate the payment of interest by using different legal and payment structures.

What ‘Halal’ means for a mortgage
According to Sharia law, riba is seen as exploitative: borrowers are forced into a never-ending cycle of debt at the expense of lenders, who reap continual profits.
That doesn’t mean halal mortgages remove profits from the equation. Instead of interest rates, a halal lender might charge a “profit rate”. Even though these profit rates can be based on the Bank of Canada's overnight interest rate, they tend to be higher than the rates attached to conventional, non-halal mortgages. The increased cost is due to a variety of factors, including a general scarcity of available capital to lend out, as well as an increased financial risk to the lenders since Islam also restricts mortgage foreclosures.
Consumers can generally expect to pay up to an additional 4% for a halal mortgage compared to a regular mortgage from one of the major banks.

Types of Halal Mortgages	
MURABAHA (COST-PLUS FINANCING)	Under a typical Murabaha agreement, the financier buys the property and immediately sells it to you (the customer) at a higher price that includes a profit. The amount of profit is based on a number of factors including your risk profile, credit history, deposit amount, the property value, and repayment term. Instead of owning the property as an individual, you hold the property title within a corporation that you set up for this purpose. Unfortunately this makes you ineligible for the land transfer tax rebate available to first-time home buyers in some provinces. There are, however, variations of Murabaha available in Canada where the borrower assumes ownership of the property directly without having to take the step of purchasing it through their lender.
IJARA (LEASE)	An Ijara mortgage is similar to a rent-to-own scheme. The financier buys the property outright and rents it to you for a fixed term. Over this term you make regular steady payments, which are a combination of rent, repayment of capital, and profit for the financier. At the end of the agreement, ownership is transferred to you.
MUSHARAKA (JOINT VENTURE)	With a Musharaka mortgage agreement, both you and the financier own the property jointly. Your payments are a combination of rent for the portion of the property owned by the financier, and property purchase payment to buy a little bit of financier’s share until eventually, at the end of the term, you own the whole property Like typical Western mortgages, halal mortgages offer a variety of terms, conditions and fees. Some Murabaha agreements, for example, do not allow for additional payments, while some Musharaka mortgage customers can pay up to 20% extra per year without penalty.

Goals

Goal 1: Reduce the number of individuals impacted by homelessness by establishing "SAGE."	**Goal 2:** Increase Community capacity for assisting urban indigenous peoples
Goal 3: Explore Social enterprise ventures as a means to sustainability.	**Goal 4:** Demonstrate an Urban Indigenous Governance framework for Housing and homelessness·

Urban Indigenous Stakeholders recognize the needs of families and individuals to deal with the entire, holistic package of issues that presents them in their current status of "homelessness".Homelessness affects the members of a family differently and indeed must be recognized as a potential catalyst for change and healthy development. This occurs when we recognize that the homelessness issue is not isolated in terms of family need and functionality, and all spheres of family life, from education to health play a substantial role.

Outcomes

System-wide response incorporates Indigenous world view.

Housing capacity is available in a culturally relevant mode for families in need.

-FIBI-
Community capacity is demonstrated as being better poised to assist indigenous families and unique identified needs.

Urban Indigenous peoples find permanent secure homes, able to contribute back to community capital.

SAGE secures capacity to meet housing demand, and established “Sage Mortgage” tools. (Cleansed supported process absent from negative impacts i.e. colonial bias or profiteering).

Locus of control for housing and assets remains at the Aboriginal community level.

SAGE is the focal point and facilitator to meaningful housing responses in Calgary for urban Indigenous people.

Stakeholders benefit from a cohesive and coordinated response to housing needs in urban Calgary.

Resources

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