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The Urban Indigenous Housing Experience of NIMBY-ism in Calgary, Alberta

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Terminology

The term ‘Aboriginal people’ indicates any one of the three legally defined culture groups that form what is legally identified as Aboriginal peoples in Canada (Métis, Inuit, and First Nations) and who self-identify as such. The term First Nation is used to denote a reserve community, or band. The term ‘Indian’, as used in legislation or policy, will only appear in discussions concerning such legislation or policy (i.e., *Indian Act*). The term Indigenous does not represent a legal category. Rather, it is used to describe the descendants of groups in a territory at the time when other groups of different cultures or ethnic origin arrived there, groups that have sought to preserve their ancestors’ customs and traditions, similar to those characterized as Indigenous, and those that have been placed under a state structure which incorporates national, social, and cultural characteristics distinct from their own.

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Part A: Overview

1. Introduction

Across Canada, large and small urban centres are confronted with growing numbers of homeless individuals and a decreasing supply of affordable housing. Indigenous peoples in particular are disproportionately represented amongst urban homeless and in terms of the difficulty they experience trying to secure affordable and appropriate rental accommodations. Adding to this complexity, urban Indigenous populations occupy a policy vacuum characterized by variability in policy formulation, overlap and gaps in policy areas in different cities, and a mismatch between policy areas and community needs (Hanselmann 2001). Urban Indigenous housing concerns consequently remain a rarely and poorly addressed policy concern by both provincial and federal government officials, trends that are increasingly evident at local government levels. Developing findings that speak to possible intervention strategies is therefore this research project's primary goal.

Reviewing (1) the history of three-decades of specific City of Calgary responses to homelessness, and more general Province of Alberta strategies (2) anecdotal evidence examining Indigenous difficulties securing rental accommodations, and (3) the academic literature's narrow research findings as they relate to the urban Indigenous rental housing experience, it is apparent that issues such as landlord racism and discrimination directed at Indigenous peoples remain major barriers for those seeking to secure suitable rental accommodations. Paralleling comparable trends in Saskatoon and Winnipeg, to name two similarly-sized prairie cities, Calgary landlords arguably are exploiting Indigenous rental applicants' tenuous social and economic standing to deny their requests for housing, especially during periods of widespread rent competition (which has been the norm in Calgary since the mid-2000s). Fundamental to these conditions is a social aesthetic that *accepts* prejudice and *promotes* racism against Indigenous people. This in turn requires Indigenous peoples seeking out adequate housing to capitulate to being discriminated against by landlords striving to keep them from becoming tenants. Identifying and addressing these and similar trends is crucial in an age of growing urban Indigenous populations and rising housing costs, both of which limit accessibility to affordable housing.

This project is a partnership between the Aboriginal Standing Committee on Housing and Homelessness (ASCHH) and the primary researcher located at the University of Lethbridge. Formed in 1999, the ASCHH brings a voice to the urban Indigenous peoples of Calgary who experience, or who are at-risk, of homelessness, and remains dedicated to building real and sustainable solutions to housing and homelessness among Indigenous people in Calgary. This research project helps us better identify and understand the barriers that align with goal 1.1 identified in the ASCHH plan. That is, we intend to develop strategies to establish housing prevention strategies targeting "Aboriginal individuals and/or families living on or below LICO

(Low Income Cut-Off) ... who should be a main target group for receiving services and holistic supports.”¹

As noted in the methodology (pp. 3-4), our approach of pursuing personal interviews with targeted stakeholders aligns with ASCHH Goal 3.0: to conduct data research and produce systems knowledge of the issues under study. The data and findings were used to support Goal 1.4: to recognize realities of Indigenous family structures, extended family expectations, rental agencies and private landlords in pursuit of Goal 2.3, which seeks to establish ongoing, long-term and sustainable development of affordable housing options with supports appropriate for the vulnerable urban Indigenous population (see *Recommendations*, pp. 24-25). Finally, the research explores the means by which to develop an Indigenous housing support strategy embracing the following principles: (a) cultural competency and safety; (b) partnership and relationships between agencies; (c) supported Indigenous governance and coordination services; (d) adequate and equitable funding for Indigenous specific supports; (e) ongoing research and evaluation to better respond to needs; (f) increased number of Indigenous staff; (g) cultural reconnections; and (h) outreach and cultural supports.

1.1 Policy Relevance

The response to Indigenous homelessness and housing has been consistent in Calgary, leading to modest improvements in recent years. For example, between the 2014 and 2018 Calgary Point-In-Time counts a marginal drop in Indigenous homelessness was noted (21.6% to 21.1%). In order to strengthen the connection between research, policy and practice, thus refining our ability to improve upon these outcomes, this project developed and executed a program of research to address strategic policy questions while identifying and highlighting effective and sustainable interventions for Calgary’s urban Indigenous population combatting homelessness; and in other cases housing risk, or both. Our efforts to reduce urban Indigenous homelessness (impact) are the products of a carefully coordinated strategy and process that begins with the partner-driven co-creation and implementation of a research agenda. This project’s research contributes to homelessness solutions that support:

- 1) More effective decision-making by government: good evidence leads to cost-effective, well thought-out solutions by all levels of government.
- 2) More effective program development by communities and service providers: service providers can develop evidence-informed homeless interventions.
- 3) Evidence-informed strategic responses to homelessness at the local, provincial and national levels: the project will support the development of integrated and strategic responses to homelessness.
- 4) Public engagement that raises awareness and debate on the causes and potential solutions to homelessness: mobilizing research leads to a more informed and engaged public.

¹ The low-income cut-offs are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family.

1.2 Research Questions

- 1) What are the specific Indigenous experiences related to finding and securing urban housing?
- 2) What are non-Indigenous perspectives on urban Indigenous housing issues?
- 3) What are the structural patterns and social relations that (a) lead to certain housing occupancy patterns being defined as threatening; and (b) lead to a successful NIMBY campaign?
- 4) How does community formation arise in the face of NIMBY discourses and campaigns?
- 5) What are the principles needed to ground appropriate intervention strategies to mitigate the potential marginalization of vulnerable populations?

2.0 Methodology

Building on the work of Cooke and Belanger (2006), this project used qualitative interviews and relied on contemporary formulations about relationships between people, places and identities, to develop a more nuanced approach to interpreting the urban Indigenous experience related to finding and securing rental accommodations, and the political and social impacts of these trends. A distinctive feature of this study is that the results are based upon the views and perceptions of Indigenous individuals seeking rental accommodations, and key stakeholders such as landlords and city councilors, to obtain multiple perspectives about these issues.

A research assistant in Calgary attracted project participants by word-of-mouth, a process that was initiated by posting notices at municipal organizations and service providers and utilizing youth social networks to grow a larger sample. We conducted 20 interviews with Indigenous individuals to discuss their experiences trying to secure rental accommodations, and with three city councilors and three landlords, to discern their attitudes about why Indigenous peoples are only marginally successful in acquiring rental accommodations. The personal interview was the data collection instrument. The personal interview is an exploratory, discussion-based method designed to “clarify the relations of individuality, both as output and input, to its sociocultural context” while eliciting behaviors and attitudes that suggest “hidden or latent dimensions of the organization of persons and of the sociocultural matrix and their interactions” (Levy & Hollan, 1998, p. 334). The participant voices, “tell the story” of the issues and concerns influencing their search for rental accommodations.

The one-hour interviews followed a format in which the researcher engaged each participant in a discussion while subtly posing, in no particular order, a number of pre-determined questions. These were designed to keep the interviewer attuned to the major themes being investigated while eliciting the participants’ stories that, in this instance, act as a source of understanding and insight into personal decision-making (Cortazzi, 2001). Ferrier has argued, that “knowledge is constructed by people and groups of people; reality is multiperspectival; truth is grounded in everyday life and social relations; life is a text, thinking is an interpretative act; facts and values are inseparable; and science and all other human activities are value laden” (quoted in Mitchell & Egudo, 2003, p. 1).

To answer our research questions, we triangulated two qualitative methods (person-centered interviewing and textual analysis) and applied two parallel data analysis processes (thematic or qualitative content analysis; and, critical discourse analysis). These complementary approaches helped us to identify and decode differences among Indigenous experiences seeking, securing, and/or not securing housing (i.e., homelessness, NIMBY) as related by Indigenous participants. In addition, we came to understand the non-Indigenous homeowners and municipal/city council perspectives as expressed through interviews and critical discourse analysis of select provincial newspapers. Thus, our proposed method aligns with both the theoretical frame and intent of the study: to understand Indigenous experiences when seeking and securing housing; to locate their experiences within and responses to social dynamics influencing the quest for housing, and to comprehend the role of the phenomenon known as “not in my back yard” (NIMBY) in developing or constraining sites of affordable housing. The following two approaches were utilized for data collection:

Indigenous Housing Experiences: Personal interviews with the appropriate participants served to generate a foundational understanding of these experiences. These individual interviews were conducted with 20 randomly chosen Indigenous renters most of whom had experienced homelessness. Interviews with homeless Indigenous people offered us insights regarding the catastrophic outcomes associated with seeking and securing/not securing housing. Data from these interviews underwent basic qualitative data analysis (thematic analysis). In addition, we examined all textual data using a critical discourse analysis approach. This dual-track approach to data analysis enabled us to discern patterns (e.g., themes, taxonomies, exploratory-descriptive accounts) and unique occurrences in the data, while also privileging the ways in which social and political domination is reproduced by text and talk. The 20 quality interviews produced a robust data set.

Non-Indigenous Perspectives on Indigenous Housing: To understand non-Indigenous perspectives on Indigenous housing, we triangulated three qualitative methods: person-centred interviewing, academic studies and grey literature examining the subject matter, and newspaper texts. Likewise, we employed a dual-track approach to data analysis: thematic analysis and critical discourse analysis. This study’s phase included six personal interviews and an analysis of specific texts arising from four newspapers. Our data sets combined to form a network of discourse based on regionally-specific social situations and practices, and were examined together. Securing a larger interview sample was challenging due to the subject matter’s contentious nature. Every City of Calgary council member was invited to participate (14 members and the mayor) – three took us up on the offer. Similarly, we reached out to almost 40 landlords, and once again, only three accepted our invitation. The majority who chose to respond indicated that in their opinion we were intending to purposely make them look bad. Many explained to us that Indigenous peoples were not specifically being centred out for poor treatment, but rather filters were being employed to help them to avoid renting their homes to the

unemployed, partiers, or individuals with spotty credit histories; or those tenants who may over-occupy rental suites with friends and family (many of these examples could be considered code words or ways of covertly describing 'Indigenous peoples'). Each of the landlords who did take the time to speak with us were long-time property managers, and one had volunteered as an executive with the Calgary Residential Rental Association (CRRRA), a non-profit membership group that represents residential rental owners and property managers.

2.1 Ethics

The proposed research involved human subjects. Ethical practices were strictly observed during this project. Ethics approval for the study was obtained from the Human Subject Research Committee at the University of Lethbridge (*Protocol #2017-005*), which requires that all proposals involving research with human subjects adhere to the Tri-Council Guidelines for Ethical Conduct for Research Involving Humans. A second ethical pillar informed this research: The Royal Commission on Aboriginal Peoples (RCAP) Integrated Research Plan: Ethical Guidelines for Research (1996). Combined our ethical approach involved:

- 1) Fully explaining the purpose of the research, the risks/benefits of the research to participants, and the time commitments required so as to obtain fully informed written consent from all participants.
- 2) The strict confidentiality and security of collected data.
- 3) The elimination of all personally identifying information once data collection is complete.
- 4) The anticipated use(s) of the data collected.
- 5) Explaining to participants their right and freedom to withdraw from the study at any time.
- 6) Alerting participants to the website where they can see the final report for this study.
- 7) Providing participants with the names of the principal investigator, along with his institutional affiliation, and contact information for questions/clarification about the research project.

PART B: Regional & Policy Context

*Note: this report has been structured so that readers may skip over Part B.

3.1 Pre-Contact Regional Occupation

Calgary is sited in the northern region of the lands the Niitsitapi have called home for millennia. Any discussion of pre-contact Niitsitapi land use or the Niitsitapi's political and economic roles in south-central Alberta's development are rarely mentioned in the city's official history (Weasel Head, 2011). This is not unexpected for most Canadian city histories suggest Indigenous people chose to remain on reserves in lieu of adopting urban lifestyles, thus persisting as a collection of rarely seen and even less discussed foreigners (Furniss, 1999). Indigenous urbanism is all the same a noted reality in Calgary, where cross-cultural interface occurs daily between the roughly 35,000 Indigenous and the 1.2 million non-Indigenous residents.

In Niitsitapi territory sacred knowledge is derived from *Ihtsipaitapiyo'pa*, "the great mystery that is in everything in the universe" and is passed on generationally through ceremonies and oral histories that inform traditional ways of knowing (Bastien, 2004, p. 77). Bastien (2004, p. 8) reminds us of a need that arises "to affirm and, as necessary, to reconstruct an identity from the fabric that holds the sacred ways of the ancestors." Within this environment the Niitsitapi organized into small bands over five millennia (Bear Robe, 1996; Reeves, 1988). Prior to their mid-eighteenth-century acquisition of the horse, the people traversed their territory on foot, a period of limited mobility. The horse's mid-eighteenth century introduction was followed by the development of more efficient hunting techniques and the expansion of localized territorial claims (Bastien, 2004; Binnema, 2004; Council, Hildebrant, Carter, & Rider, 1996; Ewers, 1955).

The elder Joe Crowshoe has noted that the peoples would cease to exist in the absence of a connection to and renewal of the relationship with the land (Vest, 2005). Unfortunately, in a context in which colonial narratives are considered decisive the contemporary Niitsitapi notion of relationships to land is recurrently framed by enduring attempts to maintain and renew relationships in the wake of colonial displacement and social and economic disconnection. The colonial narrative emphasizes American whiskey traders, drunken Indians, and Canadian/British heroes who defended law and order (Dempsey, 2002). Good overcomes evil as the whiskey trade is stamped out and Indigenous peoples are sequestered on reserves where "civilization" develops alongside the escalation of coal mining, railways, and agriculture (Regular, 2009). Indigenous peoples are reduced to nameless and faceless warriors whose homelands are recast as sites of nomadic foraging and vacant (*terra nullius*) lands (Brasser, 1982). Banished to the margins by treaties that federal officials maintain Indigenous leaders consciously signed to extinguish Aboriginal title to expedite the transfer of their lands to the federal government's exclusive control, the First Nations play into official and popular histories as dysfunctional and violent, victims to be forgotten (Fiske, Belanger, & Gregory, 2010).

As noted, the erasure of First Nations from south-central Alberta's creation stories parallels provincial and national historic trends. Place nevertheless remains a personal concept that is central to an individual's sense of identity. The settlers newly transplanted to Niitsitapi territory

also desired their own sense of personal identity, and they forged this character by simultaneously and consciously disregarding Indigenous regional contributions (Abbott, 2008). Settler-informed norms thus developed to take precedence in guiding the emergent political class's community-building initiatives. Indigenous participation in local development was deemed irrelevant, which acted to remind Indigenous peoples visiting towns and cities of (perceived) colonial supremacy. These and similar trends would become the basis of municipal-colonialism, which Stanger-Ross (2008) has described as the implementation of city-planning processes purposely designed to manage Indigenous peoples in urban settings (also Belanger, 2013).

Municipal colonialism remains in place as a social and political force and is thus worthy of our attention. Take for instance the fact that Calgary is flanked by 7 First Nations – Tsuut'ina Nation, Bearspaw First Nation, Chiniki First Nation, Wesley First Nation, Siksika Nation, Kainai Nation, Piikani Nation – and has a large urban Metis population. While the lands that Calgary currently sit upon were historically Niitsitapi, we must recognize the various Indigenous political and cultural communities that continue to influence and remain influenced by trends in the City of Calgary, and the need to reflect on historic and contemporary interactions.

Canada's official policy of segregating Indigenous people on reserves influenced municipal-colonialism's evolution. The key difference here is that federal officials anticipated Indigenous peoples eventually moving from their reserves into neighboring towns and cities whose officials opposed urban Indigenous permanency. Arguably, these trends persist. As Andersen (2002, p. 20) notes, however, Indigenous people "have created new and distinct communities while concomitantly creating new cultural norms, adapting, as we have always done, to the material circumstances around us." The difficult task of community building nevertheless remains aggravated by being unwelcome in one's own lands (Abele, Falvo, & Hache, 2010; Belanger, Awosoga, & Weaselhead, 2013; Christensen, 2012; Ruttan, Laboucane-Benson, & Munro, 2008; Weasel Head, 2011).

Part of the problem is that the non-Indigenous majority clings to the belief that cities are alien environments to Indigenous peoples better suited to rural lifestyles. Few are willing to accept that most large cities have a long history of Indigenous occupation or acknowledge the growing interaction between urban Indigenous and municipal leaders (Belanger & Walker, 2009; Malloy, 2001; Nelles & Alcantara, 2011). Municipal and provincial politicians have arguably capitalized on this perceived Indigenous-urban unsuitability to legislatively abandon urban Indigenous peoples, who are forced to navigate bureaucratically, and often socially, hostile environments (Peters, 1996). In turn, cities are revealed as colonial environments to Indigenous peoples trapped in sociopolitical settings that perpetuate binaries accentuating community insider/outsider and citizen/other (Furniss, 1999), where they, accordingly, become and remain permanent outsiders.

A growing literature is countering these stereotypes by stressing urban Indigenous adaptability and the meaningfulness of urban space (Awad, 2004; Belanger *et al.* 2003). Peters (2005, 393) has argued that within the urban Indigenous community there exists "a sense of belonging, active household assistance networks, and the growing presence of self-governing institutions"

(see also Peters 2004). Within the southern Alberta context Whittles and Patterson (2009, p. 97) assert that Niitsitapi “stories and storytelling continue to reflect a uniquely Aboriginal sense of the world, even though, to many non-Aboriginal urbanites, the city is a place alien to all things Native.” These and similar discussions challenge Richards’ (2001) claims regarding Indigenous peoples’ penchant for living in socially and economically poor neighborhoods. Positive social reproduction is however dependent on more than local community support; it also demands equitable resource access and a chance to participate in local policy development (Belanger & Walker, 2009; Prentice, 2007; Sookraj, Hutchinson, Evans, Murphy, & Collective, 2010), all of which continues to elude urban Indigenous peoples.

3.2 Contemporary Calgary Indigenous Urbanization

Indigenous peoples have been migrating in larger numbers to urban centres such as Calgary since the mid-1950s. Friendship Centres were established in response to this influx, to “assist those Aboriginal people moving from reserves and rural areas to urban centres” (Newhouse, 2003, p. 246). However, it wasn’t until the 1970s that Friendship Centres became prominent features offering front-line supports for migrating Indigenous peoples. Beginning in the 1970s Calgary’s urban Indigenous population grew significantly, and in 1979, the Native Urban Affairs Committee (NUAC) was established to also represent Indigenous issues and concerns (in 1987 the Committee changed its name to the Calgary Aboriginal Urban Affairs Committee (CAUAC)). Calgary’s Indigenous population was roughly 33,375 by 2011, representing about 2.8 percent of the total population. Of the single Indigenous identity responses catalogued in the 2011 Canada Census, 10,170 people identified as a Registered or Treaty Indian whereas 4,460 did not; 17,040 (51.1 percent of Indigenous population) were Métis; and 240 identified as Inuit. Edmonton’s Indigenous population by way of comparison was larger (61,765) – roughly six percent of the total population – which ranked second nationally after Winnipeg. In terms of living conditions, the Calgary portion of the Urban Aboriginal Peoples Study (UAPS) noted that most Indigenous people who were surveyed (70 percent) considered the city to be home, even if they happened to be first generation urban residents. A significant number (60 percent) indicated that they remained connected to their “communities of origin” (Enviroics, 2010, p. 9). The UAPS noted also that the majority of respondents (75 percent) concluded that non-Indigenous cohabitants perceived them negatively, most notably by embracing stereotypes that emphasized addiction problems, laziness, lack of intelligence, and poverty (ibid).²

3.3 Urban Indigenous Homelessness

Urban Indigenous homelessness causes and impacts are challenging to quantify and evaluate because our understanding of these phenomena is informed by assorted anecdotal evidence consisting of front-line worker observations; and by various and methodologically disparate municipal homelessness censuses, along with the associated municipal and academic reports examining these trends (Belanger, Weasel Head, and Awosoga 2012). Notably, more recent

² For a more detailed study of how this issue impacts contemporary urban Indigenous self-governance as it is related to local development and relations with the Calgary City Council, see Yale D. Belanger, Katherine Dekruyf & Ryan Walker. “Calgary, Canada: Policy Co-production and Indigenous Development in Urban Settings.” In S. Darchen & G. Dearle, *Planning Innovations for Urban Sustainability: A Global Outlook*. pp. 12-25. NY: Routledge, 2019.

academic and bureaucratic interest in urban Indigenous homelessness has verified many of our assumptions, which in turn has stimulated superior insights into topics ranging from the effect of intergenerational trauma on homelessness (e.g., Menzies 2007) to how notions of homeland influence individual perceptions of what it means to be homeless; and how policy makers should respond (e.g., Thistle 2017, Weasel Head 2011, Christensen 2011).

Two specific schools of thought have however emerged that identify the cause and effect of urban Indigenous homelessness. One is derived from front-line, worker-collected data utilized for municipal policy development. The second school is found in the researcher-driven academic literature, which is frequently developed according to personal interest, rather than with the intention of informing policy or support services (i.e., outcome-oriented). Practitioners from both schools do accept the findings showing that 6.97% of all urban Indigenous people are considered to be homeless on any one night in Canada, compared with 0.78% of the non-Indigenous population. Put another way, more than one in 15 urban Indigenous people are homeless, compared to one out of 128 non-Indigenous Canadians. This means that urban Indigenous people are eight times more likely to be or become homeless than non-Indigenous urban individuals. For information elaborating these national and southern Alberta regional trends see Belanger, Weasel Head & Awosoga 2012, Belanger, Awosoga & Weasel Head 2013, and Belanger & Weasel Head 2016.

3.4 NIMBY (Not In My Backyard)

For this report we rely on the term NIMBY (not in my backyard) to discuss how racism and discrimination are manifested among landlords seeking to deny Indigenous applicants' access to rental properties; and how local politicians and Indigenous respondents comprehend what all interviewees identified as a substantial and debilitating social phenomenon in Calgary. A social definition of NIMBY as opposed to an environmental definition was employed, for the issues here do not formally deal with groups or individuals resisting the institution or implementation of what may be defined as an unwanted and environmentally-contentious project (i.e., oil and/or LNG pipelines). Rather, we appreciate NIMBY to be a social problem to be resolved. In many ways it is constituted as a "syndrome," or as a response to alleged social and economic threats associated with the siting of undesired facilities within a neighborhood or community. In this case that which is undesired are Indigenous renters.

Academic work exploring this phenomenon reveals the complexity of NIMBY conflicts, for what appear on the surface to be simple ethical or moral dichotomies emerge as opposing, often paradoxical, struggles amongst community members determined to regulate how we are to ascertain which citizens are deemed worthy, on whose terms, and whose interests should be protected against perceived threats. As is the case in Calgary, few projects directly identify NIMBY's existence. In turn, this project explores community resistance to Indigenous urbanism *vis-à-vis* becoming renters and the attendant oppositional strategies to urban permanency, conceptualized earlier as municipal racism. It also explores Indigenous attitudes about this treatment.

Exploring discursive practices within the NIMBY phenomenon is vital, but as this project will reveal, it is also imperative to explain them in terms of properties of social interaction and especially social structure, and within those contexts by which they are framed. Context is needed as the mentally represented structure of those properties of the social situation that are relevant for the production or comprehension of discourse. As noted in sections 3.1 and 3.2 our analysis proceeds from a theoretical position that interrogates the colonial legacy. The colonial legacy of racism, for one, privileges whiteness and masculinity, and has come to be understood as creating dualities identified above marking insider/outsider and citizen/other. Lyon-Callo takes this up in his quest to deconstruct NIMBY practices as grounded in common sense and expressed through available ideological resources: “It is imperative to examine the ideological resources people have available from within their particular social milieu, in order to help them make sense of the conditions of their existence. [Timothy] Gibson writes, ‘the kinds of ideological resources we use to make sense of daily events and experiences will go a long way in determining whether we actively work to change or to reproduce existing social relations’” (Lyon-Callo 2001, 184).

NIMBY opposition to contested environmental projects is repeatedly framed as community leaders, activists, and social movement actors engaged in principled community development. NIMBY for our purposes explores resistance to inclusion that likewise is framed as a form of community building that stresses excluding unwanted populations. There are several dimensions to this perspective that become blurred as community activism to undesired environmental change shifts into racial exclusion of unwanted peoples affected under the phrase NIMBY. This is where we begin to uncouple social from environmental NIMBY-ism and begin to explore how socially constructed ideas of inclusion influence how Calgarians frame their resistance to the City’s developing cosmopolitan neighborhoods as a method of community-building according to defined norms of who is deemed an acceptable community member.

It is also influential amongst Indigenous renters, as Belanger, Weasel Head and Awosoga (2012, p. 18) summarize:

To elaborate, NIMBY results in fewer urban Aboriginal rental opportunities, which in turn leads to amplified rates of multi-family and multi-generational households. In most cases this means that the majority of people in each home are homeless by definition, as they confront overcrowding and other similar issues. Inter- and intra-municipal and inter- and intra-community mobility surfaces as individuals and families seeking out a sense of permanency become ever more mobile. Aboriginal neighbourhoods emerge in this environment, and while a sense of community may develop, local living conditions are often below acceptable standards, which negatively impacts sense of identity, self, and community. As a result, many individuals often fail as renters, which in turn thwart folks from obtaining the skills that are transferable to becoming homeowners It is reasonable to suggest that substandard housing conditions have become normalized amongst both reserve and urban Aboriginal populations, and that those in search of improved housing employ an imperfect gauge to determine what is acceptable.

PART C: Findings

For this section we produce a brief account that captures the key themes and findings for each of the five research questions (see pages 2-3). These ideas are all dealt with in greater detail in the conclusion section, which offers our discussion followed by the recommendations. The first thing that we acknowledge is that there is no single landlord experience; or one unique city councilor experience that we can speak to. Nor is there one distinctive Indigenous experience that we can speak about, for the background of the project participants is dynamic. Some of the latter group are recent émigrés to Calgary whereas others were born in the city, representing in some cases their family's fourth generation of urban residents. Some were born in southern or south-central Alberta or recently relocated from another province. These trends reveal Calgary's Indigenous population's progressively more cosmopolitan nature. The Canada Census from 2011 indicated that the City's Indigenous population was 33,375, representing 13.6 percent of the provincial Indigenous population and 2.8 percent of the city's population. Calgary's Census Metropolitan Area (CMA) includes the Tsuut'ina Nation, a First Nations community of about 2,000 individuals. According to the Statistics Canada National Household Survey that same year Indigenous language groups include (but are not restricted to): Blackfoot (520), Cree languages (350), Ojibway (50), and Stoney (45). That said, the interviews demonstrate a similarity of experience as a result of being Indigenous, living in the city while looking for rental accommodations. This permits us to speak in general terms about the urban Indigenous experience as it relates to seeking rental housing.

1. What are the specific Indigenous experiences related to finding and securing urban housing?

The first research question being explored was frequently repeated back to the interviewer as, "So, is it more difficult to find rental homes because I'm Indigenous?" Every project participant took the time to reflect on the question, after which each one identified significant barriers to attaining affordable and adequate housing. In no particular order these consisted of:

- (a) inefficiencies in social programs (noting poor experiences and long waitlists with relevant housing agencies);
- (b) high landlord expectations of renters;
- (c) battling stereotypes that frame all potential Indigenous renters as a poor risk;
- (d) general attitudes identifying Indigenous peoples as unwelcomed at the municipal and/or neighborhood level; and,
- (e) a lack of First Nations/reserve support for urban residents.

For most project participants these concerns translated into additional stress in their personal lives.

What became clear during the interviews was that each participant regularly confronted both subtle and more overt forms of discrimination. A key theme to emerge was that they were

“looked down upon” as Indigenous individuals, which became most prevalent when engaging people occupying positions of power. Those who possessed or exerted this power included landlords, municipal politicians and officials, and individuals working in the market and non-market housing sectors, in particular those who were responsible for housing service provision.

Notably, despite admitting that discrimination directed at Indigenous peoples was common in Calgary, most Indigenous respondents claimed that they *did not* confront overt discrimination or prejudice from landlords or those working for rental agencies. Thus, the participants classified NIMBY as separate from discrimination or racism. Further complicating this discussion, most of the participants identified Indigenous stereotypes as the most substantial barrier to acquiring rental accommodations – stereotypes that are based on discriminatory or racist beliefs about Indigenous peoples (Berkhofer 1979; Francis 1992). Most of the participants concluded that the landlords considered these stereotypes to be factually accurate, which meant that Indigenous rental applicants had to be “twice as good” as non-Indigenous applicants in order to obtain accommodations. Still, the participants distinguished landlord stereotyping from discrimination.

More discussion is needed here, for the predominant stereotypes were grounded by a common belief in Indigenous cultural dysfunction, which led landlords to the conclusion that Indigenous peoples were chronically un- or underemployed. The landlords gave little thought to the basis of the acknowledged high rates of unemployment, but they were unwavering in their belief about Indigenous people’s predisposition to joblessness – this made them unreliable tenants who were unable to properly maintain a rental property due to the costs involved. There was consequently an assumption that Indigenous peoples did not feel at home in the city, and that their residency was little more than temporary prior to their inevitable return to the reserve. This has led to yet another popular assumption developing that has isolated churn (i.e., heightened Indigenous movement between city and reserves; and other towns and cities) as characteristic of being Indigenous.

The key stereotypes to emerge are as follows: the reserve was considered oppositional to the city, as a site where private property was not valued or fully understood from social and/or economic perspectives, where the local government paid for tenant housing that was inevitably allowed to fall into disrepair, and where negative cultural practices such as smudging occurred, to name a few issues. In particular, landlords insisted that rental applicants reject requests from family members for respite or temporary accommodations (it did not matter whether these individuals came in from nearby reserve communities, lived in the city or were simply visiting). This led to an important criterion developing that has arguably become a most difficult barrier to surmount: Indigenous peoples must first acquire urban rental experience to become properly educated in municipal protocols before the landlords will take the risk of renting to them.

A majority of participants cited additional problematic concerns such as the lack of First Nations financial support, even by those who had been born in Calgary or another city. For those who had moved to the city each indicated that at one point they had been forced out of their home communities due to a lack of employment and/or educational opportunities, these two reasons being the most prominent. Ottawa’s under-resourcing of First Nations most assuredly leads to

forced migration, which participants claimed could be mitigated by developing programs to help ease their urban transition. Such programs would help assuage the catch-22 that has developed: federal cost-cutting leaves First Nations communities and their residents financially vulnerable, frequently leading to churn that occurs under duress; and which therefore cannot be viewed as a purely voluntary action irrespective of landlord beliefs.

Despite the frustrations experienced, the interviewees were generally optimistic about living in Calgary. Some identified a sense of social community in Calgary that was not evident in their First Nations: “Yeah there’s a lot of Aboriginal stuff that goes on too, so, and you don’t really have to like, you don’t feel like you’re not meant to be there.” As a few participants noted, the city was deemed to be welcoming and safe – even if their urban transition from another community was often culturally awkward, socially uncomfortable and/or prolonged.

The participants identified inefficient social federal and provincial programs characterized by long wait lists and inhospitable and non-accommodating front-line staff as another significant barrier to acquiring affordable housing (Alberta Works was a regularly cited focus of animus). In particular, government programs were depicted as subpar due primarily to the triage model most agencies employed, which helps workers to determine who specifically is ‘worse off’ and thus immediately entitled to government supports (albeit from a deficit approach).

Landlords were likewise centered out for criticism; in particular those who used stereotypes to craft personalized and ultimately unknown/unpublished tenant application evaluation criteria. Indigenous applicants are consequently expected to meet a constantly changing and frequently contradictory mix of conditions landlords’ fashion to inform their personalized risk assessments of Indigenous applicants. Common measures include ensuring good credit. There were however conflicting measures in place that tended to confound project participants. As an example, the majority of interviewees were informed that full-time employment opportunities helped their standing. But what the project participants discovered in practice was that full-time employment was not considered particularly advantageous.

As will be discussed below in greater detail, landlords prefer to deal with Indigenous individuals who are government agency clientele (i.e., welfare recipients). Here the landlord certainty in the Indigenous predisposition to unemployment (i.e., idleness) has condemned gainfully-employed individuals to inevitable job loss, prior to ever meeting the folks in question. For those landlords that have chosen to rent to Indigenous peoples, government support payments have arguably evolved into an efficient safety net that is considered capable of mitigating against these trends. Strategically avoiding the Indigenous employed in lieu of renting to ‘welfare recipients’ provides landlords with a sense of economic security – especially during the periods of provincial economic downturn that have characterized the Alberta economy for the last decade.

The participants did pinpoint this important trend: landlords were perpetuating Indigenous dependency on government services that simultaneously undermined their professed desire to see Indigenous peoples socially and economically progress as individuals.

2. What are non-Indigenous perspectives on urban Indigenous housing issues?

As the previous section illustrated, Indigenous respondents identified a variety of barriers to acquiring rental accommodations, which included an assortment of social, economic and attitudinal factors. As discussed below, city councillors and landlords have their own ideas as to what specifically leads to lower rates of Indigenous peoples securing rental properties.

2.1 City Councillors

The three city councilors each embraced dissimilar perspectives about what leads to lower rates of Indigenous property rentals. These perspectives can be categorized as follows:

- (a) (lack of) personal responsibility;
- (b) social/communal responsibility coupled with policy initiatives; and,
- (c) inadequate urban planning.

In response, the councilors promoted a program of urban Indigenous communal growth through mixed-cultural/income integration. None of the councilors identified how such a program would operate or its specific intended outcomes.

Each councilor offered a unique and ideologically driven understanding of the issues. In one case, a city councilor who supported an economic neoliberal ideology prioritizing enhanced personal responsibility to help reduce state costs for government supports, suggested the City of Calgary should implement what s/he described as an integrative policy assemblage consisting of private and public sector services to help alleviate homelessness and its attendant costs. Resistance to working with Indigenous peoples should be expected prior to the formal implementation of common program objectives seeking controlled spending, however. Another councilor, with ties to the Calgary Friendship Centre, further urged the city to adopt a more proactive, conscientious approach to combating NIMBY attitudes.

The comments were specific to implementing policy responses needed to alleviate Indigenous homelessness. One respondent noted that all municipal policies should embrace a greater sense of cultural sensitivity. Another councilor noted that to date poor municipal planning has failed to embrace the idea of inclusive communities, and that improved community planning would draw people together in a more subtle albeit proactive fashion, noting, “we have to speak that truth” even when we are speaking a truth “to people who are completely ignorant of it [i.e., City of Calgary residents].” Although the city councilors interviewed remained sensitive to the issues, and they promoted the need for systemic changes, none were able to offer concrete advice concerning how to affect the proposed policy changes they believed were needed to effectively combat NIMBY, or what the desired outcomes outside of eliminating NIMBY might look like. Notably, none of the city councilors formally defined what NIMBY meant outside of suggesting that it was a way for one group of people to inform another a group of people that they were unwanted.

2.2 Landlords

The three landlords we spoke with indicated that landlords and renters must accept greater personal responsibility for improving the interpersonal relationships needed for Indigenous rental outcomes to improve. A Calgary Residential Rental Association (CRRA) representative expanded on this discussion to specify that better landlord-renter communications combined with improved tenant education showing Indigenous renters how to be “good tenants” were essential starting points. The interviewees were adamant that landlords simply desired ‘good’ renters. Ideally, they described a good renter as a person who “pays the rent, looks after the property, doesn’t disturb other people. I say if you can find a tenant like that, you want to hold them ... to hug them, and if you have to chain them in the basement so that they can’t get away on you, you want to keep them forever.”

Interestingly the landlords spoke more candidly about the issues once their formal interviews were completed. During these post-interview debriefing sessions (which we continued recording with their permission), the landlords engaged in deeper reflection of the subject matter. What is more, many of the post-interview comments contradicted earlier statements, as though it took until after the formal interview had ended for them to disentangle their role as landlord from that of municipal citizen. The citizen, in this setting, was sensitive to the social issues Indigenous peoples face whereas the businessperson was insistent on protecting his/her property (this was often identified as their principal investment). The landlords acknowledged that as a group they may be predisposed to discriminating against Indigenous applicants. But these actions should be deemed a positive form of discrimination intended to both protect their financial investments and to encourage Indigenous peoples to become better tenants.

Probing the issues, we asked the landlords, “What made some applicants less desirable?” Each indicated that if pressed they would rent their homes to Indigenous peoples currently receiving government assistance (i.e., obtaining financial support for a pre-determined period of time). Regular employment was consequently not considered a sign of economic stability. Indigenous ‘welfare recipients’ were instead preferred tenants (to employ the language presented to us) for working Indigenous peoples were deemed to be little more than ‘tenuously employed’ and thus prone to inevitable job loss.

Indigenous welfare recipients, it was offered, mitigate landlord risk – the state will continue to take care of its clients thereby reducing landlord vulnerability to economic changes that could potentially negatively impact their tenants and them as a result. The landlords did all the same believe that even with government assistance Indigenous peoples are for various reasons not competent enough to manage their financial affairs effectively (i.e., these skills were not taught on reserve), over extended time periods (i.e., the duration of a lease, especially considering leases do not exist in reserve environments where housing is freely provided), and after government support was terminated. Finally, working with government services ultimately relieves landlords of potential conflicts inherent in pursuing rent arrears or interacting with tenants — even if it means they are encouraging ongoing Indigenous dependency on these government supports.

The landlords indicated their frustration with some social service agencies and front-line service providers. Yet the specter of having to deal with public sector employees who were constrained by policy restrictions and the demands of red tape (i.e., regularized paperwork) was deemed an acceptable nuisance if it helped them to avoid directly interacting with Indigenous tenants. In a perfect world, the landlords preferred to deal with government officials representing Indigenous interests. In turn, they advocated institutionalizing the separation of landlord-Indigenous tenant, so easing everyone's struggles. Streamlining the process in this fashion, they argued, could help improve landlord-government-Indigenous relations by: (1) preserving Indigenous tenants' ability to maintain tenancies; and, (2) helping those seeking to acquire affordable housing.

The landlords admitted that their strategy was in some ways problematic. Certain programs for example make rent payments provisional upon program completion. Those individuals that leave a program early may sacrifice their funding, thus jeopardizing their accommodations *vis-à-vis* their (in)ability to pay the rent. Whereas some landlords promoted working with government agencies it was more obvious that Indigenous welfare dependency was the foundation of their economic safety net.

Perhaps as importantly, the landlords envisioned those agencies working with Indigenous clients as important buffers, thus leaving them free from having to personally interact with Indigenous peoples. The landlords however simultaneously stressed the need to improve these relationships to improve Indigenous rental success. In essence, it appears as though the landlords are looking to force Indigenous renters out of the inter-personal equation, which cannot lead to improved relationships. Nor can it lead to the improved education of Indigenous tenants the landlords advocate.

What develops in this case is a process whereby non-Indigenous peoples – landlords and government officials – deliberate and determine what is best for Indigenous renters without drawing them into the discussion. Without probing the issues too deeply, isolating the 'Indian problem' in the name of establishing benevolent policies or socio-economic responses echoes historic federal policies that led to the creation of reserves and the Indian Residential School (IRS) system, to name but two policy initiatives, all of which suggests that colonial attitudes remain influential amongst landlords and government officials. City councilors in particular viewed the landlord-government service-Indigenous relationship as a positive development. In particular, two participants took the time to describe how several different agencies had the potential of facilitating landlord-Indigenous dispute resolution, as an example.

Government agencies also played an important role in helping both landlords and in particular city councilors determine precise responsibility for urban Indigenous peoples. To specify, a federally-funded agency delivering a program for urban Indigenous peoples meant that those clients were a federal responsibility. The same can be said of provincial programming. Reflecting the spirit of the landlords' approach promoting less contact with Indigenous peoples, municipal officials regularly cited alternative government responsibility as a way of avoiding taking charge for dealing with municipal Indigenous issues.

Housing was an important discussion point in this regard. As a largely provincial concern, if one day provincial officials indicated they would no longer offer housing supports to Indigenous peoples, municipal officials stated that the federal government would be expected to fill the policy gap. Here the city councilors referenced the Canadian government's Constitutional responsibility for "Indians, and lands reserved for the Indians" (see Section 91, subsection 24 of the *Canada Act, 1867*). Each councilor indicated that since Indigenous peoples are a federal responsibility the municipality is inoculated from having to deal with urban Indigenous housing and by association homelessness concerns.

To wit, if a federal or provincial policy change did occur thus leaving the municipality vulnerable to accepting greater responsibility for urban Indigenous peoples, the city councilors argued that their efforts would swing to resituating Indigenous peoples as a federal or provincial concern, and thus beyond the scope of municipal responsibility.

It is a confusing patchwork of federal, provincial and municipal policy, and federal, provincial and municipal laws and by-laws, that leaves Indigenous peoples effectively trapped in a policy void that remains largely untouched by provincial and municipal politicians who appear oblivious to or unmoved by moral appeals. The project participants did specify that agencies such as ASCHH were considered appropriate mediums for assisting those individuals who were deemed to be more at-risk (while not offering direct client support, the agency's work does seek to advance the needs of at-risk individuals). Confirming our conclusions, the landlords envisioned the ASCHH's role as that of correcting problem-tenants' behaviors.

Education consistently surfaced in the interviews, among all participants. Specifically, both non-Indigenous and Indigenous participants emphasized the need to ensure that potential renters become better educated about what was expected of good renters (i.e., ensure savings, provide good references) and neighbors (i.e., regular house maintenance, no parties, limit outside visitors/residents). From the Indigenous perspective, education was considered to be an effective survival strategy employed to ease one's transition into new communities. Non-Indigenous perspectives on the other hand promoted education in more pejorative terms (i.e., improve Indigenous knowledge of the city), and as a means of facilitating Indigenous assimilation into the urban environment.

3. What are the structural patterns and social relations that (a) lead to certain housing occupancy patterns being defined as threatening; and (b) lead to a successful NIMBY campaign?

There was an unspoken understanding amongst the landlords and politicians to whom we spoke about what it means to be a good tenant. Its meaning can be found in a non-quantified set of variables that Indigenous peoples have difficulty deciphering (we did as well), due to the fact that these variables are most often based on the subjective whims of landlords seeking to avoid renting to Indigenous peoples; and the attitudes of politicians seeking to better comprehend the issues while likewise supporting the landlords' economic development. The landlords reduced

their concerns to personal worries that any renter – Indigenous or otherwise – could become a bad tenant or a poor neighbor. As the preceding discussion illustrated, however, landlords believe that Indigenous applicants are predisposed to causing problems for them and their neighbors. Hence it is likely that they are not perceived as anything but objectionable.

The reasons for this are varied albeit well known at this point. Referring back to the stereotypes noted above, age-old concerns persist that Indigenous tenants will inevitably invite family to stay permanently; or large numbers of uninvited family members will simply arrive and never leave. This leads to concerns about excessive noise and parking and potential property damage. There is also a fear that the perceived lack of rental experience will result in poorly maintained rental properties (i.e., not removing snow in the winter or cutting grass in the summer), further antagonizing neighbors and threatening the landlords' financial well-being.

The landlords were most concerned about Indigenous peoples importing reserve lifestyles to the city and as such their properties. Reserve lifestyles were portrayed as being incompatible with being a suitable renter and citizen. As the landlords noted, living on reserve means your rent is paid, and that home maintenance remains the First Nations government's responsibility. Being raised with an expectation of subsidies led landlords to conclude that Indigenous tenants' rents will fall into arrears due to the fact that they've never had to formally pay their rent. Importing the reserve lifestyle into the city also draws distasteful practices, such as smudging, for example, which damages property or bothers neighbors. In all, the landlords condemned reserve lifestyles, while portraying those individuals moving from the reserve and into the city as ill prepared for urban living.

When asked to elaborate, the landlords were clear to note that race and gender did not matter when it came to appraising a potential tenant's application. They chose instead to focus on the applicant's combined financial stability and ability, and whether they would respect the property, to name three examples. These same landlords as noted tended to rely on stereotypes to inform their decision-making process. For example, as one noted, Indigenous renters display "a history and a pattern of behavior ... it's got nothing to do with NIMBY, it's my life experience based on dealing with a *certain type of people* ... that makes things difficult" (*authors' emphasis*). These comments were made after the speaker stipulated that s/he had never rented to an Indigenous person. Conspicuously, the three landlords we interviewed were not personally acquainted, but showed a striking similarity of attitudes about Indigenous renters.

Many of the Indigenous participants indicated that they regularly downplayed their Indigenous heritage; or when 'outed' by the landlords, their reserve linkages, so as not to be perceived of as Indigenous, generally, or as a "reserve Indian" in particular. Such strategies did not always lead to a secure tenancy. One Indigenous participant, spoke of a time she travelled across the city to meet with a potential landlord. Excited to be given the opportunity to rent, upon meeting the landlord s/he looked her up and down only to inform her that the house had just been rented.

The city councilors we interviewed all admitted that these or similar problems were common to the City of Calgary, where Indigenous peoples confront endemic discrimination. Institutional

changes were therefore proposed as the most suitable course to ensure everyone's protection. By "everyone's protection" it appears that the councilors were attempting to balance protecting Indigenous peoples' rights from being violated by landlords rejecting their applications based on race and culture; and the landlords' inherent rights to safeguard their financial investments (i.e., rental properties), even if this meant making "tough choices" that may compromise Indigenous peoples' ability to find and secure suitable accommodations.

The landlords admitted that it was illegal *and* unethical to deny potential Indigenous applicants' rental opportunities. Personal investments must prevail, however, which often meant bending the law to ensure financial stability. Convincing landlords of the need to work with Indigenous peoples was a difficult proposition that became even more tenuous when we factored in the role of cultural practices such as smudging, as an example, the significance of which the landlords did not fully appreciate; nor did they care to become better informed. To be certain the landlords were relying on (while reinforcing) stereotypical attitudes about reserve residents to defend their positions:

So, I think there's a role, too, for the Aboriginal community to do perhaps a better job of educating their young people. You always want to preserve the culture, and I understand that, but if you're not going to live on the reserve ... you need to understand. So, we need to have a broader range of education so that if they do move in, they know what to expect and they know how to behave, right?

The landlords' lasting impression of Indigenous peoples was that they hung "around the hotels and the drunks ... [tainting] your impression and you know based on that they say well I don't want them in my community because I don't want that kind of behavior. I don't want my kids to be exposed to that kind of behavior you know." The landlords further resolved to protect their investments (rental properties) even if it meant undermining law and morality – regardless of existing (or potential) laws and regulations signifying that their actions were illegal (please note the continuity with historic arguments that ranchers and government officials employed to justify creating reserves).

4. How does community formation arise in the face of NIMBY discourses and campaigns?

The city councilors and landlords did not see a socially unified or politically coherent Indigenous community developing in the city; nor did they believe that the proven racism and discrimination are extensive enough to stimulate an Indigenous social or political movement in response. They instead considered the urban Indigenous community to be a by-product of First Nations (i.e., reserve) political and social culture, and that the city was not nor could it truly become a home to Indigenous peoples. Rather it was considered a site of temporary residency. The paradox in this case is that the city councilors and the landlords both considered the city to be *the* central transitional residential site for Indigenous peoples preparing to complete their conversion from reserve residents into urbanized Canadian citizens.

The Indigenous respondents were quick to point out that there was no such thing as an urban Indigenous community in the same way that First Nations are historic communities connected *vis-à-vis* kinship ties. Most indicated that while they did anticipate an urban Indigenous political community one-day developing, for now they remained individuals navigating a cityscape and who occasionally interact with one another — city core residents more commonly networked with one another; those living in the suburbs had less contact with their Indigenous neighbors.

What we are witnessing, arguably, is the development of two additional categories of urban Indigenous peoples that landlords are exploiting to help them filter out Indigenous applicants: downtown and suburban, with the latter deemed to be the more suitable potential tenant in comparison. Being Indigenous and living downtown is pejorative for it is here that the most visible of urban Indigenous populations live and frequent. Among the Indigenous respondents we spoke with there was a concomitant desire to avoid living in the city core and to live in the suburbs, even if securing like rental accommodations is more difficult.

What did connect the urban Indigenous community was their growing resistance to what they described as being collectively discriminated against, despite landlord and city councilor and in some instances Indigenous protestations to the contrary. It is conversely a tenuous link in a larger urban community characterized by geographically detached populations (the City of Calgary covers a land area of ~825km²). Ties to First Nations in fact appear tighter than those with other urban Indigenous persons. This makes sense, as the former are based on kinship whereas the latter are borne of forced (re) location and the reformation of traditions within urban environments that are frequently hostile to Indigenous culture.

In the grand scheme suburban Indigenous applicants will take precedence over those living in the core and those moving from nearby First Nations. Recognition of these attitudes can aid the urban Indigenous community's strategic response to discriminatory attitudes to improve rental opportunities.

PART D: Conclusions

The conclusion will in essence act to also summarize the findings for question five: What are the principles that should ground appropriate government intervention strategies; and urban Indigenous stratagems, to mitigate against the marginalization of vulnerable populations? Our ultimate goal of reducing or ending urban Indigenous homelessness (impact) is informed by the need to fashion a carefully coordinated strategy that begins with partner-driven co-creation and implementation of a research agenda. As such, we asked each of the interview participants about what was needed to ensure greater Indigenous access to rental accommodations.

As noted above, all participants mentioned education on multiple occasions, and this demands a brief discussion to set the findings in context. This will be followed by the more germane and explicit findings, and their implications. To begin, producing a clear and concise definition of how each individual understood what education meant in relation to Indigenous homelessness and housing risk remains elusive. One conclusion we can offer is that both landlords and Indigenous peoples concede that becoming a good neighbor will improve Indigenous rental opportunities.

Education was frequently cited by the landlords, but in this setting, it takes on a coercive, paternal feel — that is, Indigenous peoples are deemed to be poorly educated and as such undesirable tenants. And so, they shall remain until they are able to display an understanding of the proper protocols to which all renters must become acquainted. Tenant desirability, from a landlord perspective, is a subjective concern that comes with its own interpretive difficulties. A set of wide-ranging, personalized, adaptable criteria landlords regularly adjust depending on the circumstance, can task even the most intrepid of those searching out rental accommodations.

Indigenous applicants trying to make a good impression find it increasingly challenging to successfully respond, and they rightfully feel victimized by processes that have arguably been fashioned to filter them out of rental competition. This further suggests that the landlords are employing ‘education’ as a catch-all phrase that can be considered code denouncing Indigenous renters as uneducated and as such ill-prepared for tenancy.

Some landlords equated the problems Indigenous applicants face with those of students, for example, suggesting that not unlike students, Indigenous peoples will eventually blossom into good tenants. What was left unanswered was how precisely these individuals are to secure the required rental opportunities needed to acquire the skills necessary to facilitate this transition. Notably ‘student’ in this setting is a social category that individuals agree to temporarily occupy at the beginning of their independent lives, and a standing that most individuals will transcend once they complete their degrees/diplomas, or move on to new job opportunities. It is a label that will simultaneously fade while acquiring greater status (i.e., university or college graduate), even if it means confronting short-term frustrations.

Being labeled ‘Indigenous’ is similarly judgmental, but it is also the destructive by-product of phenotype (a set of observable characteristics). Unlike non-Indigenous students, who largely

remain anonymous prior to self-identifying as college or university students, Indigenous peoples are frequently immediately recognizable and unable to side-step the often-negative responses informed by a socially-constructed public rank that is not of their own creation. Employing this rough calculus, one could argue that young Indigenous peoples who also identify as students will face double the inconvenience securing the desired accommodations, while losing the important opportunities Canadians associate with Indigenous education (i.e., assimilate, abandon poverty).

Moving beyond categorical subjectivity, which we would argue is the most difficult problem to overcome (i.e., discriminatory and racist attitudes masked as common sense), education is also understood differently between those in power (policy makers and landlords) and Indigenous respondents looking for affordable housing. It is a subjective concern in that the two groups in power – the landlords and city councilors – have the ability to independently regulate. That is, landlords and city councilors are considered empowered to independently determine whether an Indigenous applicant is properly educated and thus suitable for tenancy. Again, what makes an individual a suitable tenant remains unspoken. It is an implicit and subjective understanding that remains fluid and unspecified. In this context to be an educated and suitable Indigenous tenant ‘feels’ very similar to how those in power in post-Confederation Canada spoke of and utilized education as a tool of assimilation (please note the similarities in how contemporary politicians also speak about education’s emancipatory power for ending Indigenous economic difficulties).

Returning to the more concrete examples discussed above, from more personal perspectives, each of the three group’s collective responses clarified what it meant to be a player in Calgary’s rental housing market, and how the tensions inherent in what were framed as fundamentally antagonistic relationships put people at odds with one another. As an example, Indigenous respondents spoke of a need to find a home, to live in a secure neighborhood where they will feel welcome and where their children can flourish socially and educationally. This home was expected to become a place of pride that friends and family could visit and where social stability could be cultivated leading to the economic stability needed to enable individual and community development.

Landlords generally were sympathetic to these desires, that is until they started to reflect on their financial investments and how to effectively protect their livelihood from problematic tenants. Renting out homes is an economic risk that the landlords translated into a zero-sum game that demanded they prioritize protecting one’s personal investments over safeguarding or preserving Indigenous renters’ human rights. This is where the aforementioned common sense of renting to Indigenous peoples emerged as a rationale for discrimination – Indigenous peoples are habitually late paying rent due to chronic unemployment; family members will inevitably drop by to permanently ‘visit’; and they will in all likelihood fail to properly maintain the property due to inculcated reserve lifestyles that do not encourage learning the required skills good urban tenants must exhibit, to name some of the more persistent and influential stereotypes. As such, the primary strategy to safeguarding one’s financial future demanded landlords discriminate against potential Indigenous renters. This was deemed to be a *suitable business practice*.

Politicians were of a similar outlook regarding the common sense of working with Indigenous renters. That is, while NIMBY *was evident*, and it was considered *a problem*, the city councilors stated that the landlords do have a personal right to protect their financial investments from those who have demonstrated an unwillingness to respect those assets. As politicians their job was simply to find ways to harmonize these disparate worlds *vis-à-vis* enhanced Indigenous education. Developing policies that could protect everyone's interests was deemed to be the most effective mechanism in this regard. Such processes however remained best informed by what were identified as the key economic and political authorities: the landlords and municipal officials, respectively.

Whereas the landlords dealt directly with Indigenous peoples the city councilors were focused on discussing institutional changes to support Indigenous peoples with securing suitable rental accommodations. This could potentially involve but was not limited to implementing transitional housing, encouraging the growth of mixed-density developments, and offering financial supports to aid with securing housing (i.e., a combination of low- or no-interest loans for first and last month's rent, damage deposits). The latter strategy was reluctantly discussed, although when it was it was considered to be little more than a temporary emergency measure, and certainly not a preferred pathway. The city councilor's recommendations represent their key contribution to the larger dialogue.

Finally, one city councilor suggested implementing a Friendship Center-directed program that would encourage communal developments in Calgary's downtown core. The ostensible goal is to bring people together to meet and learn from one another in an attempt to curb NIMBY; and to combat the "twice as good" phenomenon Indigenous peoples and landlords have both come to embrace.

In all, a clear line was drawn – Indigenous renters were deemed ill-prepared for tenancy due to endemic socio-economic disadvantages that may or may not be of their own making – and the city councilors and landlords employing dated and inaccurate stereotypes indicated that the onus was on those prospective renters to demonstrate their ability to become good tenants.

The following section lists the paper's recommendations.

PART F: Recommendations

1. Formally endorse the National Aboriginal Housing Association's call for a national non-reserve housing strategy. Specifically, the Governments of Canada and Alberta need to meet fully, in co-operation with urban Indigenous communities, to pursue strategies seeking to provide for the provision of safe, secure and affordable housing of Indigenous peoples not living on reserves.
2. Establish a Housing and Homelessness Secretariat to implement a *Municipal Housing Charter* guaranteeing Indigenous peoples have:
 - a. a right to have a safe, secure, affordable and well-maintained home from which to realize their potential
 - b. the ability to live in their neighborhood of choice without discrimination.
3. As part of the Housing and Homelessness Secretariat's role in implementing the *Municipal Housing Charter*, continue to develop a long-term municipal urban Indigenous housing strategy.
4. Landlord education programs should be created to support strategies and awareness training enabling landlords to work more effectively with Indigenous tenants. Calgary is currently experiencing growing urban Indigenous permanency, which will continue, as well as ongoing migration between reserve, urban and rural centers. Increased migration means that landlords face the prospect of working long-term with Indigenous tenants.
5. Improve tenant education about their rights and responsibilities associated with renting a house and/or apartment, which could be leveraged through existing resources such as RentSmart.
6. Landlords should assist themselves with developing more effective relationships with Indigenous tenants by establishing incentives for good tenancy.
7. Improve coordination/collaboration between housing departments of regional Treaty 7 Nations government's dealing with local housing and homelessness issues; and analogous urban agencies responsible for working with urban Indigenous peoples on housing and homeless service provision.
8. Provide greater autonomy and flexibility to Indigenous organizations delivering urban social housing programs to help effectively implement cultural perspectives within.
9. Determine strategies that improve the potential of Indigenous peoples' progression from renters to home owners.
10. Where high cost rental markets exist provide: (1) rental subsidies as a cost-effective way to maintain affordability, and, (2) dedicated tenant support those who require supports to improve upon personal urban skill sets in this regard.
11. Promote heightened collaboration between (a) the Calgary City Council, the Indigenous Relations Office, Indigenous housing strategists and the Calgary Urban Aboriginal Affairs Committee (CUAAC), and (b) the Aboriginal Standing Committee on Housing and Homelessness (ASCHH), urban Indigenous leaders and the municipal agencies. The goal: guarantee that the urban Indigenous community's diversity is represented at this decision-making level. The outcome: improve Indigenous rental opportunities and mitigate Indigenous homelessness.

12. Greater Province of Alberta collaboration with the Aboriginal Standing Committee on Housing and Homelessness (ASCHH), the urban Indigenous community, First Nations leaders and the municipal and provincial agencies working towards improving Indigenous rental and home ownership opportunities; and mitigating Indigenous homelessness. The goal: guarantee that the urban Indigenous community's diversity is represented at this decision-making level.
13. Develop public education strategies to improve awareness of NIMBYism's negative influence in relation to Indigenous rental opportunities, while also discussing how improved homeownership rates translate into lower public response costs for poverty programming. For example, ensure that Indigenous tenants have a right to smudge in their housing, and that landlords cannot evict or provide notification to cease this cultural activity.

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