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CMHC SCHL  
Helping to house Canadians



THE RURAL AND  
**NATIVE**  
**HOUSING**  
DEMONSTRATION  
**PROGRAM**



**A FIVE-YEAR SELF-HELP HOUSING EXPERIMENT**



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# THE RURAL AND NATIVE HOUSING DEMONSTRATION PROGRAM

Canada Mortgage and Housing Corporation  
Société canadienne d'hypothèques et de logement

Centre canadien de documentation sur  
le logement



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*Le programme de démonstration pour les ruraux et les autochtones.*



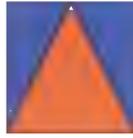
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Canada





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# INTRODUCTION

## *Building on Self-Reliance*

**F**rom sea to sea, Canada spans a remarkable 10 million square kilometres. For the most part, the country's 25 million inhabitants live in urban pockets scattered across a vast landscape that leave the rest of the land seemingly untouched and unsettled. Yet, close examination of Canada's rural and remote areas reveals not barrenness but hundreds of tiny, vibrant communities.

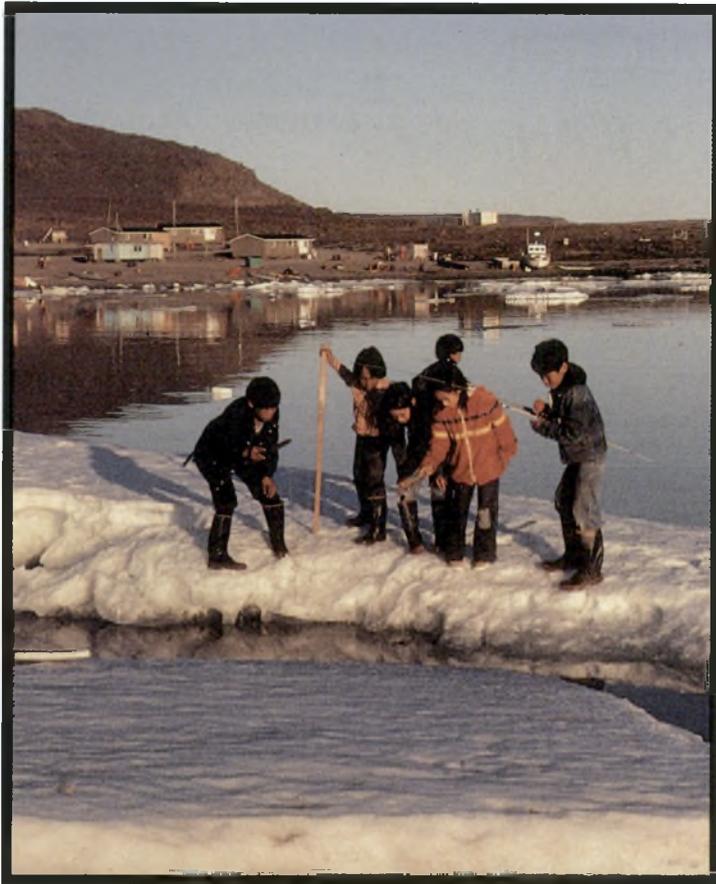
Often inaccessible by rail or road, these rural and remote communities experience some of the worst housing conditions in Canada. Transportation is a prevailing problem, and the cost of bringing in the materials necessary for the construction of decent housing is often prohibitive.

Characteristically low disposable incomes coupled with the high cost of housing construction have seriously hindered the ability of people living in rural and remote communities to build homes of adequate size and quality. About 15 percent of all rural households are considered to be in core housing need. Unique social, cultural, and economic difficulties cause this figure to jump to almost 50 percent for rural native households. The remoteness of the communities harbouring many of these households serves to compound persistent economic hardship.



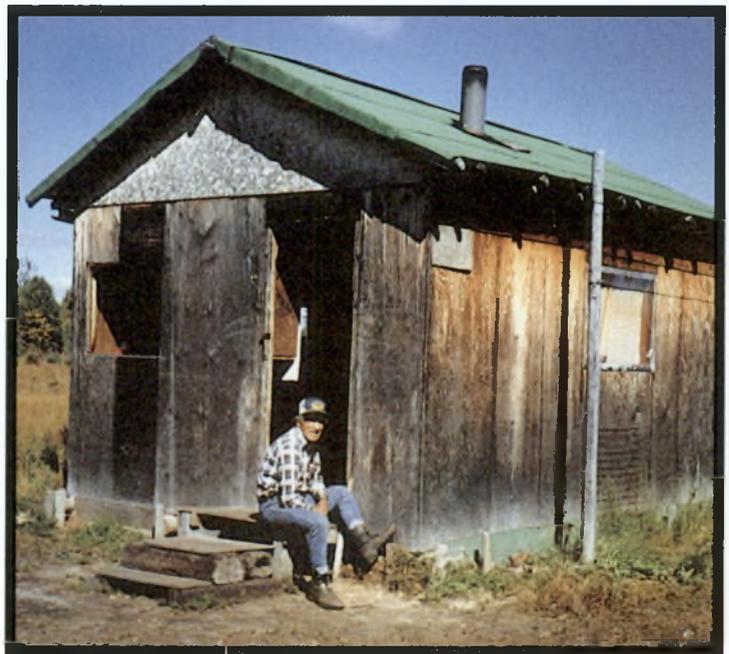


## INTRODUCTION



Contractor-built houses for these people have proven expensive. As well, houses built by outside contractors do not take advantage of the considerable energy and independent spirit of those living in rural and remote communities, many of whom have a real desire to be involved in the construction of their own homes.

Canada's native people, in particular, were once self-reliant in all aspects of planning, design, and construction of their homes. A recently completed five-year experimental program by Canada Mortgage and Housing Corporation re-examined the traditional sweat-





equity principle by focussing on the ability of individuals to build their own houses. The self-help approach to homeownership was key to both the program's success and its acceptance in more than a hundred rural and remote communities across Canada.

Under the Rural and Native Housing Demonstration Program, self-reliance, coupled with the provision of construction materials and on-site training and supervision, allowed hundreds of households to achieve adequate and affordable housing. Today, these people own and are expected to operate their homes without ongoing government subsidy.







## THE PROGRAM

### *Re-examining the Self-Help Principle*

In 1974, CMHC introduced its Rural and Native Housing Program to help households living in rural and remote areas obtain affordable, adequate, and suitable homes through contractor-built construction.

Cash income is limited in these rural and remote communities, and many families find it impossible to afford adequate housing without substantial subsidies. Cash accounts for only half of a family's real income, with the remainder derived from farming, hunting, fishing, trapping, bartering, and the exchange of services. By requiring monthly payments of these cash-poor families, the regular RNH Program strains an already scarce resource.

The RNH Demonstration Program, on the other hand, focussed on a family's non-cash income to achieve affordable homeownership. Rather than making long-term cash commitments, participants made their contribution by providing the labour necessary to build their own homes. In this way, the program effectively used the household's available resources.

Over a period of five years, from 1986 to 1991, the RNH Demonstration Program provided 500 houses to rural and remote communities across Canada. Designed to develop and test the feasibility of a sweat-equity approach to housing, the RNH Demonstration Program represented an evolution of ideas first applied in the Northwest Territories' Homeownership Assistance Program and Alberta's Rural Program.

This "sweat-equity" design was intended to accomplish several objectives: to provide an innovative homeownership approach to rural and native housing; to evaluate the effectiveness of a self-help program; to remove people from core need; and to reduce government's upfront capital costs and long-term administrative and operating expenses.

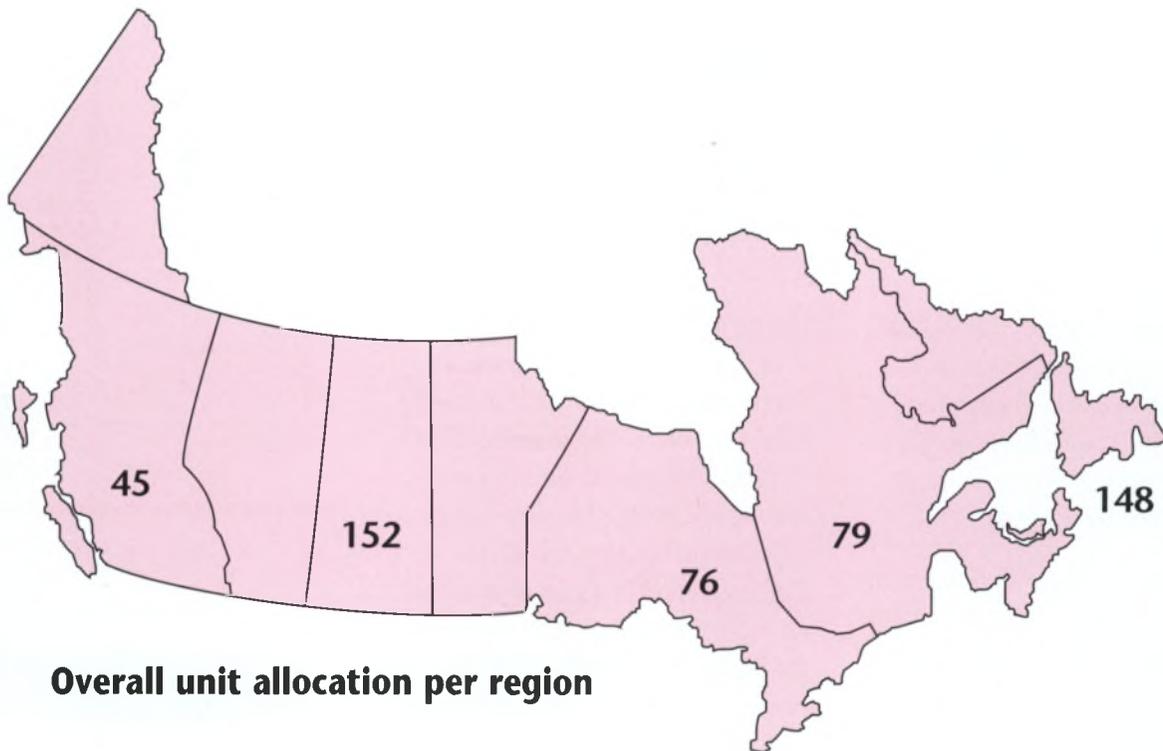
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*The RNH  
Demonstration  
Program focussed  
on a family's non-cash  
income to achieve  
affordable  
homeownership.*





## PROGRAM



**Overall unit allocation per region**

Detailed operating guidelines were drawn up in support of the following key principles:

- The use of local volunteer labour to construct dwelling units
- The provision of supervision and training through an on-site construction manager
- The provision of an upfront forgiveable loan for materials, services, and land (where required)
- The motivation of households to solve their housing problems through their own organization and effort
- The reduction of long-term dependency on government-subsidized housing

- The development of building “kits” and other systems that lend themselves to simplified construction procedures and self-help labour

Each year, an inflation-indexed capital cost budget and overall allocation of approximately 100 units were established for the program. These were then allotted to the five national regions — Atlantic, Quebec, Ontario, Prairies, and British Columbia/Yukon. Within these regions, a number of rural and remote communities were first identified and then selected according to specific eligibility criteria.

Although CMHC staff delivered the program across the country, in some cases a tripartite committee of CMHC, the province, and native representatives was used to select

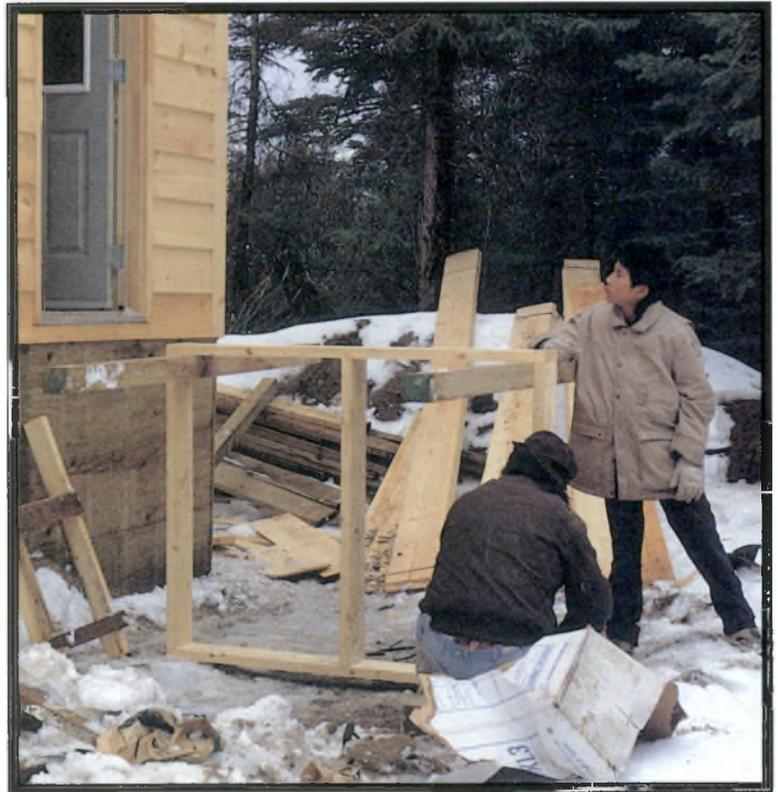
the communities to be involved. Final approval was left to CMHC branch office staff, who were also responsible for delivering the program in their respective areas.

Households of all ethnic backgrounds could apply for the program. However, 65 percent of those selected were native. This was in keeping with federal program directives that channel 50 percent of Rural and Native Housing Program activity to native persons not living on reserves.

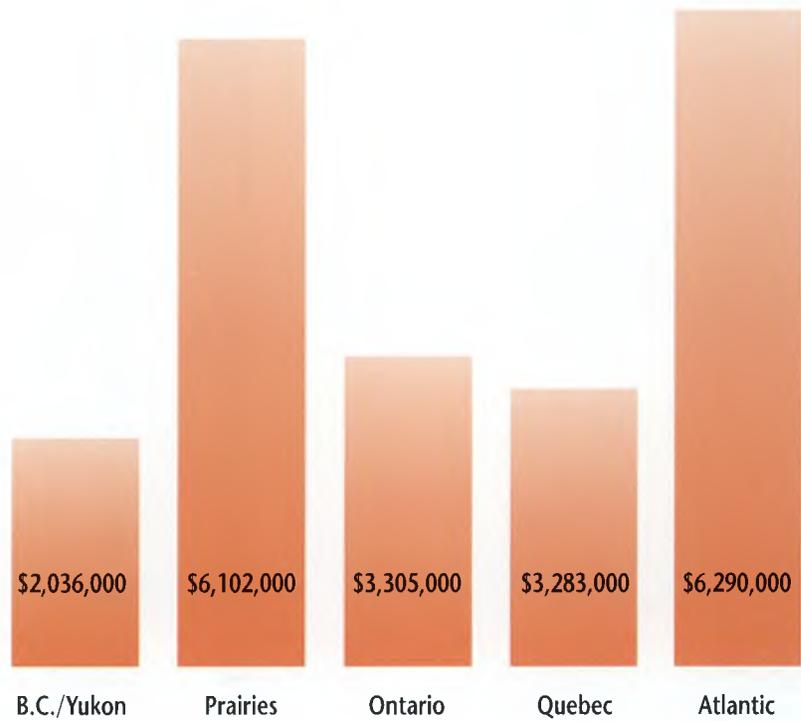


Although the program was designed to serve rural and remote Canadian households in core need, those families too poor to maintain and operate a new home without an ongoing subsidy were generally excluded. As well, since each participating family was responsible for the construction of their home, those who could not commit a considerable amount of its own time or volunteer labour to the project were considered ineligible.

Once selected, households signed an agreement outlining their specific responsibilities and commitment to the project. They were able to participate in the choice of construction system, house design, and location. Based on the house designs chosen, CMHC branch office field staff tendered for materials packages which were then delivered to the building sites.



## Overall Funding Allocations By Region



In addition to construction materials and training and supervision, the program covered pre-development expenses, legal fees, the acquisition of land where necessary, the provision of skilled sub-trades, water, and sanitary services.

The houses were constructed under the supervision and guidance of a construction manager hired by CMHC. This construction manager provided ongoing skills training and motivation in order to keep the projects on track. CMHC reported monthly on the quality of construction and adherence to the schedule.

Once a project was completed, a 25-year forgivable mortgage was registered against the property. From this point on, operation and maintenance of the home were the sole responsibility of the homeowner.









## THE HOMEOWNERS

### *Getting to Know the People*

**W**illiam Lid and his family are typical of the hundreds of people who found a solution to their housing problems under the RNH Demonstration Program. Before moving to their new home, the Lids — William, his wife, and their three small children — lived together in a tiny, one-room shack. Their heat came from a wood stove cut from a discarded oil barrel. When they needed to use a bathroom, they went to a friend's house. The Lid children were often sick. Clearly, this was a family in desperate need of new housing.

---

*“Our old house was not really a home, just a shelter for tenants.”*



## HOMEOWNERS

"An observable need for improved housing" was one of a number of eligibility criteria applied to the program. CMHC field staff witnessed this need first-hand during visits to would-be participating households. These "houses" were considered to be in the nature of extremely inferior accommodation. Many households suffered a number of chronic housing problems, including sanitary and structural deficiencies. Overcrowding was a common concern, with an average of 4.4 persons living in participating Demonstration Program households.

... *A shack ...*  
 ... *overcrowded ...*  
 ... *sub-standard ...*  
 ... *run-down ...*  
 ... *dilapidated ...*  
 ... *deteriorated ...*  
 ... *decayed ...*  
 ... *beyond economic recovery ...*  
 ... *hazardous ...*  
 ... *unhealthy ...*  
 ... *UNINHABITABLE ...*

appeared repeatedly in field survey reports.

---

*Family home — a truck body*  
 (Annapolis Valley, NS.)

---

Eligibility was also dependent on an income that fell within local or regional definitions of core need. While the very lowest-income households were generally excluded, the average annual income of program participants was still only \$15,393. This is substantially lower than the average rural household income, which was \$32,457 in 1988.



Average Rural Household Size



Average Size of Household Participating in the Demonstration Program





The final major eligibility criterion was the homeowners' willingness and capability to provide the labour necessary for the construction of their new home. Essentially, the program required households to build their own houses. Although many participants considered themselves "handy" or even semi-skilled or skilled in the construction trade, others had to rely on hands-on training and the expertise or sheer determination of family, friends, and neighbours.




---

*Parents told by Children's Aid Society they would lose their children if better or new accommodation was not found immediately  
(Cape Breton)*

---

In addition to providing the basic labour component for the project, the household was responsible for a number of other duties associated with new home construction, including site preparation and landscaping. Where reasonable, participants also had to provide the basic tools necessary for construction and for proper household maintenance after occupancy. In all cases, homeowners were responsible for supplying household furnishings and appliances.




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*Couple with two children living in rented shack  
(Sudbury, Ont.)*

---

 **HOMEOWNERS**

Although ownership of land was not a prerequisite for participation in the program, securing land proved to be a time-consuming and expensive procedure in early projects. As a result, possession of land became an unofficial selection criterion of some local offices. In addition to speeding up the delivery process and eliminating cancellations due to late starts, this strategy allowed limited budgets to stretch further.

---

*Family of seven living in a makeshift shelter behind a windbreak*

---

For RNH Demonstration Program participants, CMHC's five-year experiment in housing people was a tangible success. The participants learned useful skills during the construction process. In addition, they gained homeownership equity through their own efforts and secured housing without the worry of crippling or impossible monthly mortgage or rental payments.

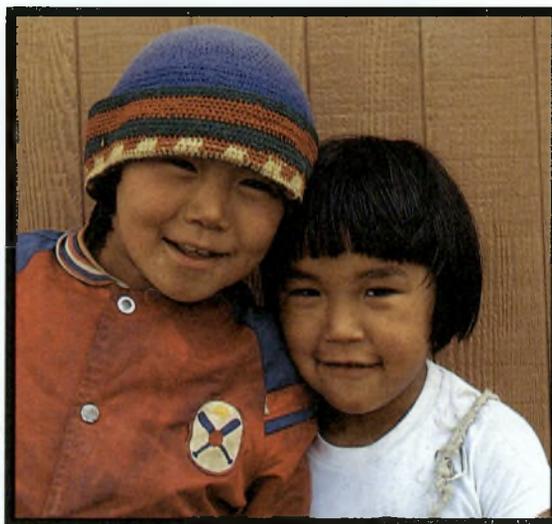
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*Two brothers living in a dilapidated 18.5 m<sup>2</sup> (200 sq. ft.) building standing four feet from Highway 364 (Quebec)*

---

**Household Characteristics of Demonstration Program Participants**

Single-person		5.5%
Single-parent		14.5%
Couple no child		2.2%
Couple with children		63.9%
Extended family		4%
Disabled persons		15.8%
Seniors (over 65)		6.1%





Homeowners indicated that they would not part with their houses but would pass them on to their children or grandchildren. They were pleased to be largely independent of government in housing matters. They gained personal confidence in their ability to influence their environment and expressed an interest in renovation, expansion, landscaping, and other enhancements.

Overall, participants and their families, friends, and neighbours were extremely happy with the program, the process, and the houses they built themselves.



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*Home — a chicken coop  
and attached hayloft  
(North Bay)*

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# THE COMMUNITIES

## *Bringing Them to Life*

*"Housing must be viewed as part of broader living environments.*

*It cannot be dislodged from its overall community setting, where people interact and human values find expression.*

*Housing helps shape living environments, and in turn is affected by other developments that occur within them.*

*Together, they play a large part in determining the quality of national life in Canada."*

— CMHC STRATEGIC PLAN  
1991-1995



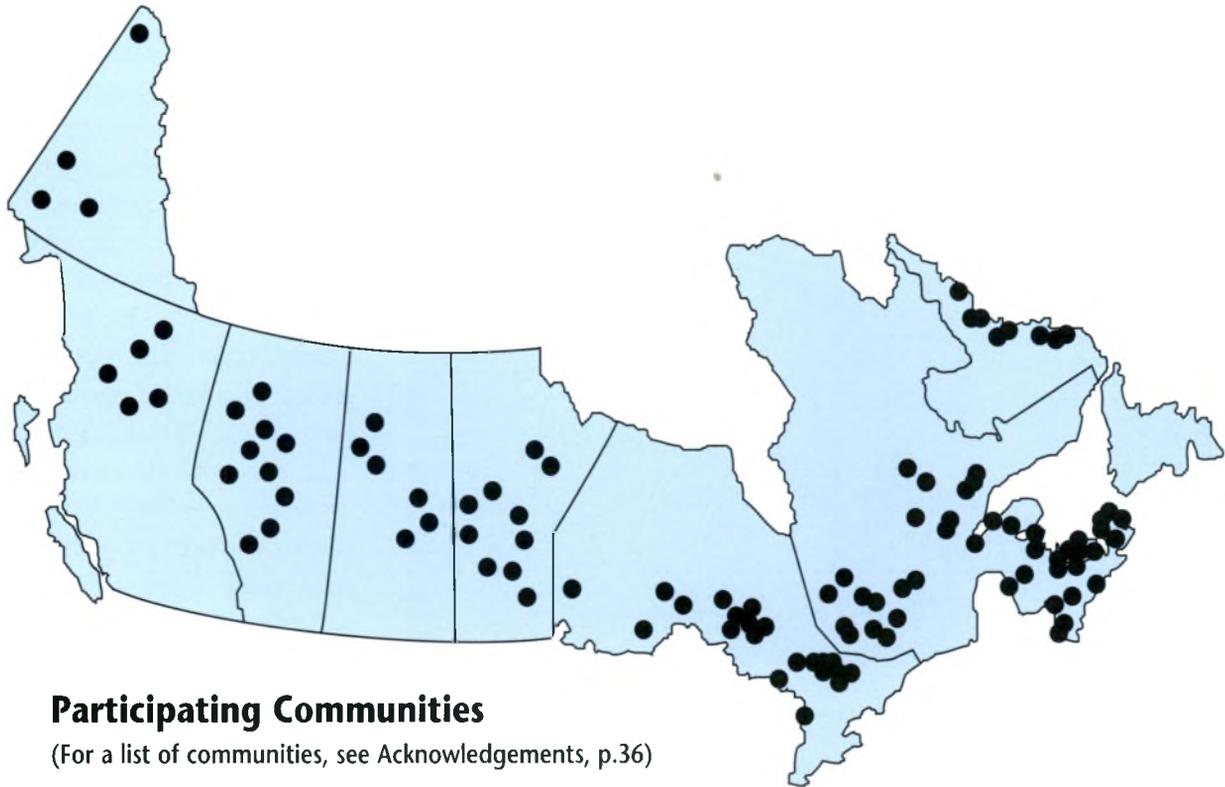


## COMMUNITIES

Improving quality of life in Canada's rural and remote communities poses a particular challenge. In many rural areas, communities are dying as their economic base weakens or disappears altogether. Jobs in the agricultural sector continue to decline, and younger people are attracted to urban centres and the promise of work and a new life. Lack of economic diversification has led to significant declines in population in a number of resource-based and single-industry regions.

Up to 40 percent of communities with fewer than 1,500 people who have benefitted from federal government housing assistance lack services such as piped water and sewage treatment. This deficiency has limited housing development. As well, remote communities experience more severe housing shortages, higher housing costs, and worse housing conditions than non-remote centres. Communities with fewer than 2,500 people are less likely to belong to the cash economy and offer fewer employment opportunities.





## Participating Communities

(For a list of communities, see Acknowledgements, p.36)

The combination of these factors has made it virtually impossible for many residents of small rural and remote communities to own adequate and affordable housing. The Demonstration Program was designed to address this situation.

Under the program guidelines, community and household selection were visualized as two relatively distinct processes. When the program began, it was foreseen that communities would be selected first and that eligible households would be found within eligible communities.

As the program evolved, however, it became common to merge the two processes and in many cases

even reverse them, with the designation of a community often reflecting the presence of eligible households. In some cases, the entire selection process focussed on finding eligible participants, with their community playing a secondary role. Notwithstanding this, community selection criteria were respected wherever possible:

- Communities had to be off-reserve and remote or isolated, with populations of less than 2,500.
- Preference was given to communities where existing Rural and Native Housing homeownership or rental programs were not present.

- Projects were to be located away from urban communities with existing housing markets.
- The program was not to be delivered in any community where local acceptance could not be obtained.

As well, it was hoped that each project would consist of a cluster of three to seven houses within a single community. This approach was intended to foster community involvement in and acceptance of the program and to facilitate the job of the construction manager. This was not always possible, however, and a number of projects were spread out over scattered sites or communities.



Because most provinces have few truly remote or inaccessible areas, rural rather than remote communities were often selected. In addition, as the program progressed, it became increasingly difficult and sometimes impossible to find small and remote communities where the regular RNH Program had not already been applied.

Although CMHC took the lead in community and household selection, native associations and other delivery groups were often involved in the selection process. Metis, Inuit, and non-status Indian associations were approached regarding program policies and objectives and the identification of potential communities. Local native associations helped identify potential building sites and participants. A fee was available for those native associations, groups, or individuals willing to assume responsibility for community selection, distribution, and presentation of program information, household selection, and counselling.

In some cases, community participation was critical to project success. Where participation rates by households were abnormally low, volunteer turnouts were often high. As a result, participation incentives proved to be very worthwhile. In the few instances where it was adopted, the “building bee” approach — where volunteers were provided with free food and drink in exchange for their labour — proved quite successful in harnessing volunteer energy.



This involvement helped foster the community support that was a key to the successful delivery of the RNH Demonstration Program. In many areas, the communal way of doing things remains strong, particularly among native peoples.

During the first year of the program, two of the 30 projects met with negative community reaction. There were several reasons for this. Because of late approvals, the community consultation process was narrow and rushed. Communities received little information about the program and, as a result, program objectives were misinterpreted and misunderstood.

These problems were quickly addressed, and in subsequent years community reaction was overwhelmingly positive. Community awareness was heightened through the advance presentation of program information to community leaders and the general public. Public meetings were held and information kits distributed to communities selected for program delivery. Government officials, municipal councils, and concerned groups in proposed demonstration communities were briefed and consulted so that local support could be obtained before communities were chosen.

By using a community approach and emphasizing the importance of volunteer labour in the improvement of neighbourhood housing conditions, the RNH Demonstration Program effectively drew local people together and elevated public morale. In all cases, the program had a noticeable and positive impact in the communities where it was delivered.







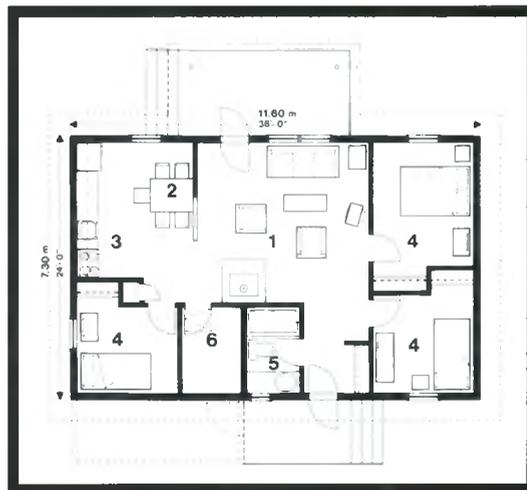
# THE HOUSES

## *Modest, Yet Comfortable*

**W**ith the success of the Demonstration Program hinging on the ability of households and their volunteer crews to build their own homes, proposed house designs had to be simple and modest. Bearing this in mind, participants could select homes from a variety of stock “off the shelf” plans, many of which were used under the regular RNH Program.

Easy-to-follow, standardized designs simplified and accelerated the construction process. This was an important consideration, given the inexperience of most self-helpers and the relatively short construction season in many rural and remote communities.

Although existing plans were well received, households could adapt plans to meet their immediate needs or allow for future expansion. Changes at the design stage included the relocation of bathrooms, the enlargement of porches, the addition of storage facilities, the expansion of kitchens, and the rearrangement of interior walls and windows.



### House Styles



Bungalow



Split Level



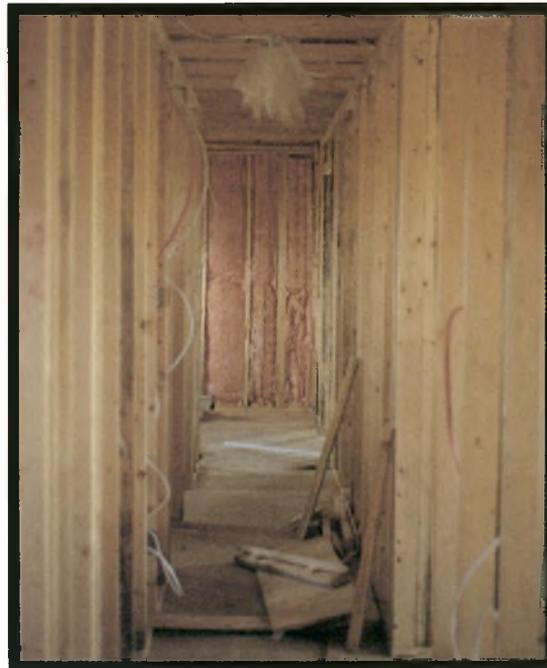
Raised Ranch



# HOUSES



Variations of the three-bedroom bungalow with a crawl space were most popular, although bi-level houses — both split-level and basement types — tended to have more usable floor space. The average size of a Demonstration house was approximately 93 m<sup>2</sup> (1,000 sq. ft.), although houses were as large as 145 m<sup>2</sup> (1,560 sq. ft.) and as small as 59 m<sup>2</sup> (635 sq. ft.).



According to program guidelines, the level of services provided to Demonstration houses was to be equal to that generally available in the community. There was no provision in the program to deal with the lack of basic community services. Remote communities in particular tend to have less sophisticated water supply and sewage treatment systems. As well, soil conditions often prevent the installation of septic systems and wells.

### House Sizes





## HOUSES



Although Demonstration houses were equipped for full servicing, because of the lack of piped water and sewage hook-up, about 13 percent of the houses built under the program did not have hot and cold running water, an indoor toilet, a bath, or a shower.

In all cases, however, these houses equalled or exceeded community norms in terms of adequacy and quality. The Demonstration Program unquestionably helped improve housing conditions in rural and remote Canadian communities.





# THE CONSTRUCTION PROCESS

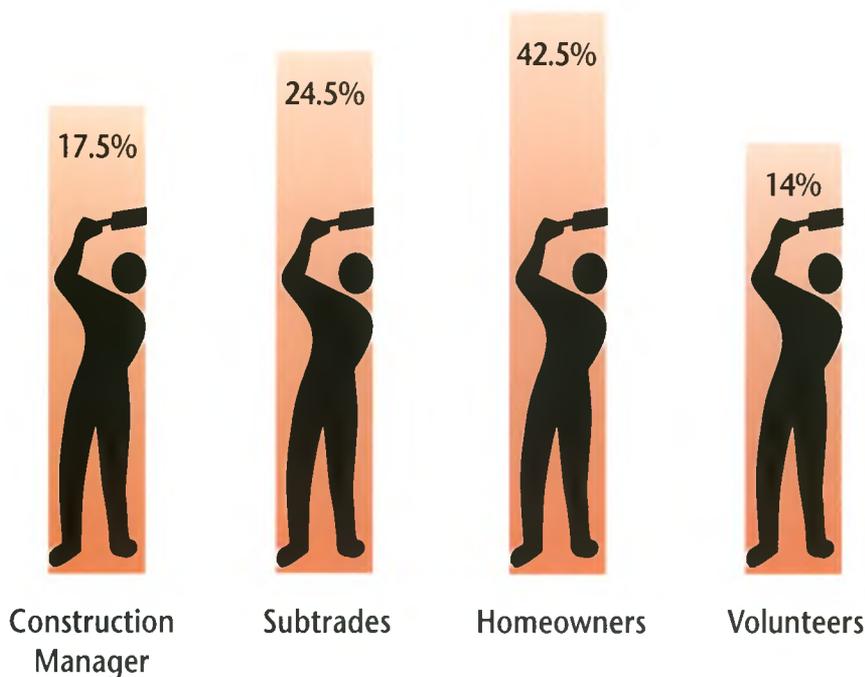
## *Learning New Skills*

The acceptance and eventual success of the RNH Demonstration Program was in many ways a direct result of the program's self-help focus. Self-help construction activities generated confidence in the households' ability to improve their housing situation. As well, the approach facilitated discussion, co-ordinated efforts, and encouraged co-operative working relationships among a number of disparate groups — individuals and government, public and private sectors, unskilled labourers, and skilled tradespeople.

Although participants did not have to possess a high level of construction skill to be eligible for the Demonstration Program, they did have to demonstrate a willingness and ability to plan for and supply the necessary labour. Households and volunteers were generally trained on-site through hands-on experience. The amount of training they received varied according to their skill level and the time available.



### On-Site Labour



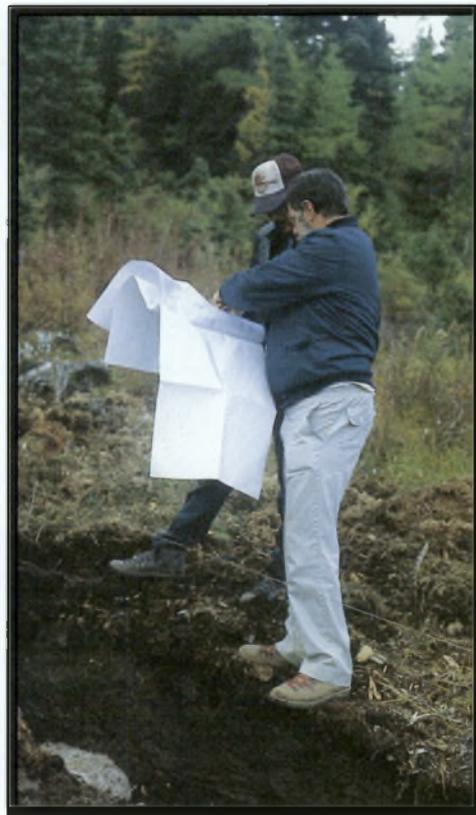


## CONSTRUCTION



While generally adequate, the extent to which households actually participated in the construction process differed from project to project. Where participation was low, households were often mother-led families or had no previous construction training. In other cases, regular employment limited the amount of time a person could apply to the project. Fortunately, high volunteer turnout often compensated for low homeowner participation rates.

One of the greatest factors contributing to the overall success of a project was the willingness, ability, and availability of the construction manager to train and motivate the household and the volunteer crew. Projects directed by construction managers who had solid technical skills, organizational ability, and motivational qualities were the most successful. In these cases, the homeowners typically regarded the construction manager as being at the heart of the project.



For these reasons, construction managers were chosen for their practical experience in house construction, ability to train and communicate effectively with others, organizational skills, and sensitivity to local conditions. They worked on site and were generally selected from within the community. This ensured familiarity with local conditions and helped to minimize travel and accommodation expenses. The construction managers helped teach building techniques, monitored adherence to safety practices and



established building codes, and encouraged proper post-occupancy maintenance practices.

One aspect of house production to be tested by the Demonstration Program was the shipment of pre-fabricated components to building sites. This was in keeping with the program objective to research and develop building kits and other systems that lent themselves to simplified construction procedures and self-help labour.

At the outset, the use of complete kits or pre-fabricated or semi-pre-fabricated components appeared to have a number of advantages. Participants often had minimal construction skills, and pre-fabrication should have ensured housing quality. As well, the approach was thought to be less costly and more expeditious for the construction process. Pre-cut log home kits assembled on site were tested, as were several pre-framed wall component systems.

In practice, however, the use of kits and pre-fabricated components simply did not deliver. One prefabricated project, expected to cost less than conventional "stick-built" efforts, actually cost more. In all cases, stick-built material packages were less costly than pre-fabricated kits, leaving funds available for other expenses. As well, the stick-built approach was more flexible in meeting the needs of households where design modifications were required.





## CONSTRUCTION

Participants had to be intimately involved in the program so they could acquire a good understanding of the advantages, costs, and responsibilities inherent in self-help homeownership and develop the skills required to maintain their houses.

Because people are less involved in kit construction and because the most rewarding element of the building process — framing — was all but eliminated, these kit projects discouraged participation. As well, kit projects did not provide the same level of skill training inherent in the stick-built experience.

The quality of construction did not suffer in stick-built projects and was at least as good as that found in contractor-built housing.

Although this might appear surprising because of the lack of experience of many participants, it is easily explained. Houses were simply constructed. Difficult tasks were undertaken under the close supervision of the construction manager. Foundations, electrical work, heating systems, and plumbing rough-ins were generally sub-contracted to skilled tradespeople. But perhaps most importantly, project quality was a

direct result of the participatory nature of the program. Homeowners, both skilled and unskilled, took enormous pride in the quality of their work and their houses.

Despite household involvement, the proportion of project funds spent on subcontracts was higher than anticipated. The amount of paid labour applied to each project was directly affected by late approvals and starts, time constraints due to the often short building season and the legal difficulties associated with land acquisition, a time-restricted funding mechanism, and the occasional need to augment volunteer labour.

Where highly skilled labour was required and where public safety was of concern, subcontracting was recommended. To ensure that funds were not being used unnecessarily, however, the number and nature of

subcontracts had to be closely monitored. Where self-helpers felt they were not skilled enough to accomplish a specific task, the first choice was not necessarily to contract out. If they could not work with dry-wall, for example, panelling could be installed instead. Had labour been needlessly subcontracted, costs would have risen dramatically, defeating the purpose of the program.

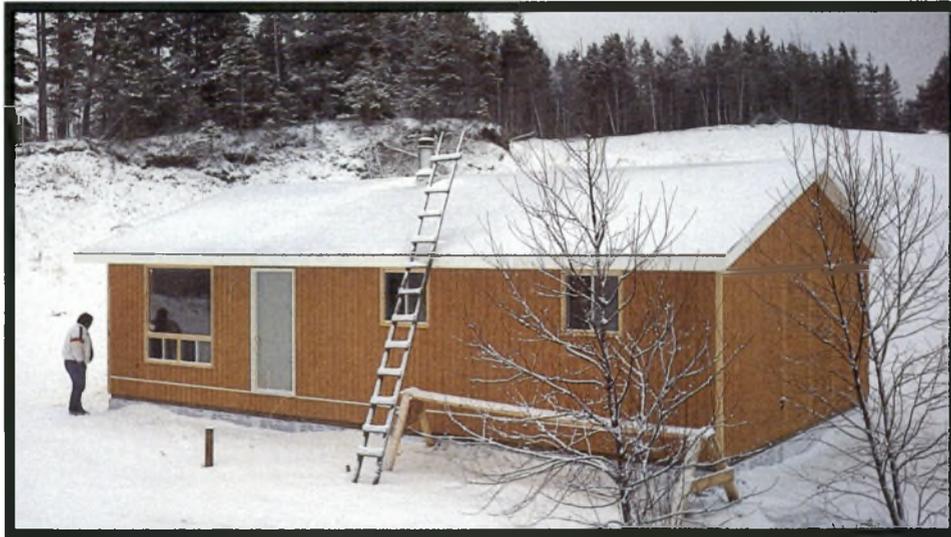
Although participants accumulated a wealth of construction skills and knowledge under the Demonstration Program, this did not necessarily enable all of them to make the transition to responsible homeowner. Many people were used to viewing housing as little more than temporary shelter. The concept of owning a permanent home was completely foreign, and an understanding of the benefits and responsibilities inherent in homeownership had to be established. Only then would these new homeowners take an interest in the maintenance of their houses. As a result, post-occupancy counselling, although infrequent due to budget constraints, was recognized as being critical to the long-term success of the program.





# THE COSTS

## *Saving Money Through Sweat Equity*



Compared to other government-assisted programs, the five-year RNH Demonstration Program showed decreased reliance on the public purse. Two elements in particular — the use of the participant’s sweat equity in reducing capital costs and his or her assumed responsibility for ongoing maintenance and operating expenses — substantially lowered the life cycle cost of delivering and administering this package. Thus, the program was a successful demonstration of cost-reduced social housing delivery in rural and remote communities.

The average cost of a house built under the Demonstration Program was approximately \$42,000 — close

to one-half the cost of building a house under other government programs or in the private market. Overall capital cost savings alone ranged from 30 to 60 percent.

The funding mechanism of the program was also cost-effective. Designed as a 25-year forgivable loan, the participant’s debt is partial-

ly forgiven each year provided he or she continues to live in and maintain the home. In 25 years’ time, families own their houses outright.

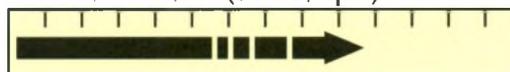
This system discourages early profit-taking and allows CMHC to reclaim a home if it is abandoned within the limits of the forgiveness period. If the house is sold within

### **An Example of Average Costs/m<sup>2</sup> (sq.ft.) Between Market and Demonstration Housing**

Market \$1,018.30/m<sup>2</sup> (\$94.60/sq.ft.)



Demo \$515.80/m<sup>2</sup> (\$47.92/sq.ft.)



49.4% less

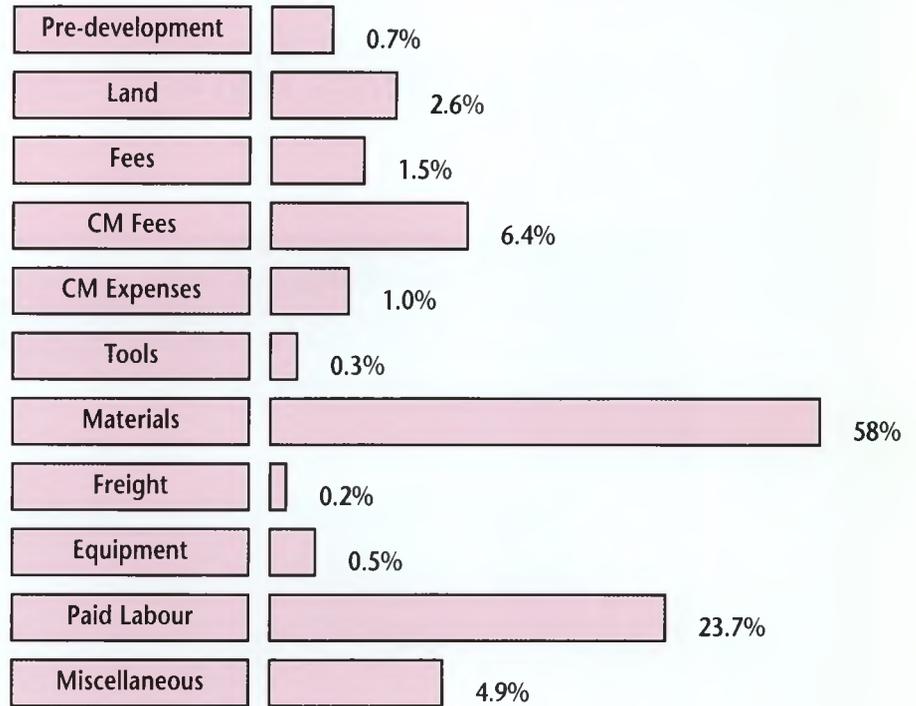
(Mattice , Northern Ontario, 1989)

## COSTS

the first 25 years, the owner is entitled to any profit remaining after his or her debt to CMHC is covered. This forgivable loan design is less costly to administer than are ongoing mortgage and operating subsidies.

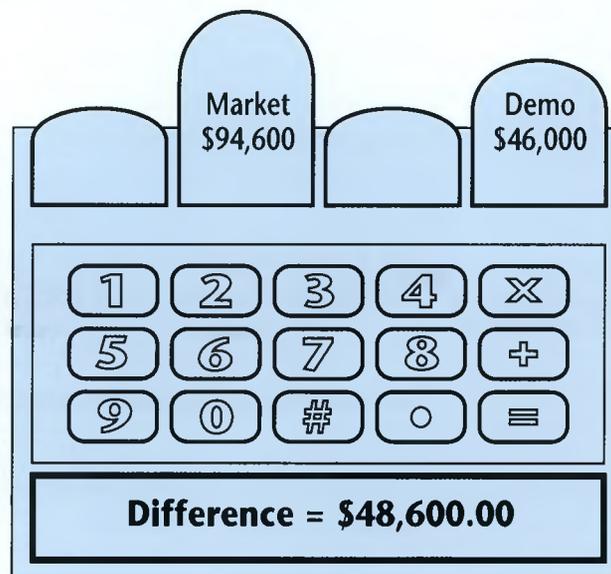
Undoubtedly, houses built under the RNH Demonstration Program offer real value for their money. In addition, they are now home to 500 Canadian families living in rural and remote communities, families who otherwise would have had no choice but to continue living in inadequate — or uninhabitable — shelter.

### Average Per Unit Expenditures, by Category (1988)



### Example of the Relationship Between Market and Housing Costs

(Mattice, Northern Ontario, 1989)





## CONCLUSION

### *Making It Work*

The RNH Demonstration Program was very well received at both the community and household levels. Those involved believe the program has played an important role in

addressing the serious housing problems of rural and remote communities across Canada.

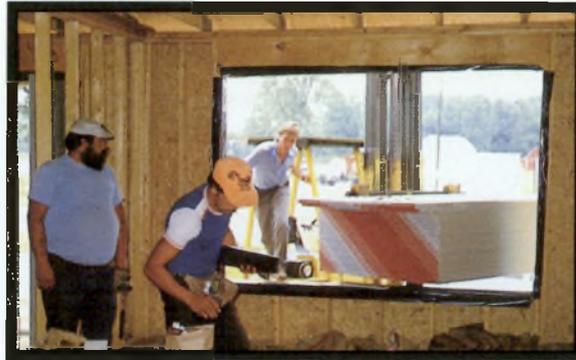
Only 5.6 percent of Demonstration Program participants continue to spend more than 30 percent of their income on shelter costs — the lowest

proportion in any RNH program. Overall, fewer Demonstration Program households remain in core housing need than participants in CMHC's other rural housing programs.





## CONCLUSION



Families were extremely pleased with the Demonstration Program and expressed even greater satisfaction with their experience than did those served under other RNH programs.

This was to a great extent due to the undeniable success of the program in achieving its self-help objectives. Ninety-five percent of program participants reported carrying out most of the work under one or more construction activities for their houses. This rate of involvement is 55 percent higher than in the regular RNH Program. Through the Demonstration

Program, participants gained knowledge and skills that they have been able to use since building their homes. In addition, they became confident in their ability to make home repairs.

Based on the sweat-equity principle, the Demonstration Program rewarded individual initiative and involvement with personal satisfaction and homeownership. The benefits of this type of co-operative housing are realized both in terms of the elevation of personal and community morale and in savings to the public purse. The upfront capital cost of building a high-quality house was substantially reduced. As well, because the homeowner assumed responsibility for post-construction operating and maintenance expenses, ongoing subsidy and administration costs are greatly diminished.

Where people have little or no personal attachment to their homes, neglect and vandalism are prevalent. The result is high operation, maintenance, and replacement costs. By giving people a stake in their own housing — that is, substantial homeownership equity — as well as something to be proud of, incentives for proper operation and maintenance of the houses generated were built into the Demonstration Program.



The Rural and Native Housing Demonstration Program proved that the sweat-equity approach promises real help for families experiencing chronic housing problems: people who cannot on their own afford to have new homes built or existing dwellings renovated. By giving people an opportunity to build their own houses, CMHC's five-year experiment enabled hundreds of low-income households in rural and remote pockets of the country to gain control over their lives and earn their way to affordable homeownership.



## 🔑 Keys to Self-Help Housing

- 🔑 1. The prospect of homeownership is an incentive for sweat-equity contributions.
- 🔑 2. Sweat equity in homeownership reduces life cycle housing costs.
- 🔑 3. Communities and participants must be informed of the program well in advance of delivery.
- 🔑 4. Canadian wood-frame "stick-built" houses are simple to construct, cost-effective, locally supplied, and widely supported by industry.
- 🔑 5. The quality of self-built homes is equal or superior to that of contractor-built homes.
- 🔑 6. The value of self-help extends beyond the provision of shelter; it incorporates such things as skills development, increased confidence, security of tenure, reduction of core need, and the development of a sense of community.
- 🔑 7. In terms of quality and scheduling, the ability of construction managers to train and supervise unskilled labour forces is a critical element of project success.
- 🔑 8. Family stress on the participant increases during construction and needs to be anticipated, understood, and managed effectively.
- 🔑 9. To be ready for spring start-up, land clearance and household selection should be planned six months to one year in advance.



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**Newfoundland & Labrador**

Davis Inlet  
Hopedale  
Makkovik  
Nain  
Postville  
Rigolet  
Sheshatshiu

**Prince Edward Island**

Alaska  
Canoe Cove  
Murray River  
St. Peter's  
Tyne Valley  
Wood Islands

**Nova Scotia**

Annapolis Valley  
Cape Breton  
East Bay  
Fraser Mills  
Inverness  
North Sydney  
Port Hood  
Preston  
Sheet Harbour  
Shelbourne-Yarmouth  
Wentworth  
West Arichat

**New Brunswick**

Bathurst  
Black Point  
Buctouche  
Dundee  
Loggieville  
Lower Neguac  
Mazerolle  
Segas  
Woodstock

**Quebec**

Campbell's Bay  
Chute-aux-Outardes  
Clova  
Colombier  
Île des Allumettes est  
La Tuque  
Letang  
Mistassini  
Parent  
Quyona  
Rupert  
Saint-David-de-Falardeaux  
Saint-Félix-d'Otis  
Saint-Léon  
Sault-au-Mouton

**Ontario**

Baden-Powell Lake  
Caramat  
Chapman  
Chetwynd  
Chisholm Township  
Hallebourg  
Hornepayne  
Jellicoe  
Jogues  
Lavigne-Verner  
Minaki  
North Bay (Algonquin)  
Patterson/Restoule  
River Valley  
Rutherglen  
Ryerson/Kearney  
Sandfield  
Silverwater  
Strong Township  
Val Côté

**Manitoba**

Grandview  
Homebrook  
Longbody Creek  
Matheson Island  
Pine Dock  
Pikwitonei  
Powell  
Quarry Point  
Red Deer Lake  
The Bluff

**Saskatchewan**

Bear Creek  
Big River  
Canwood  
Descharme Lake  
Garson Lake  
Livelong  
Mile 4

**Alberta**

Buffalo Lake  
Caslan  
East Prairie  
Garden River  
Gift Lake  
Kikino  
Peerless Lake  
Wabasca/Desmarais

**British Columbia**

Dease Lake  
François Landing  
Good Hope  
Mesilinka  
Telegraph Creek

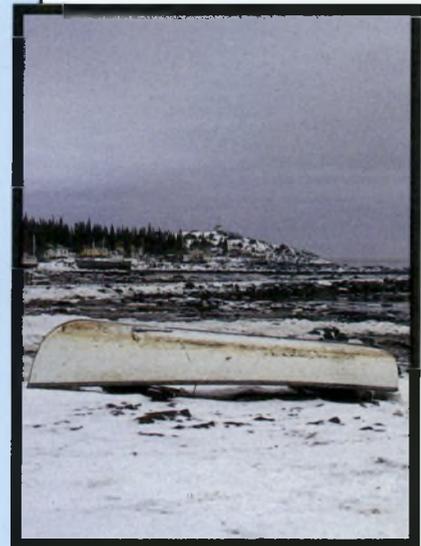
**Yukon**

Burwash Landing  
Carcross  
Carmacks  
Old Crow

Photos courtesy:

CMHC

BC — Michael W.P. Runtz



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**\*Definition of Core Housing Need**

Households in core housing need are those that cannot afford to obtain adequate and suitable accommodation without paying more than 30 percent of their household income and who occupy inadequate or unsuitable housing or pay over 30 percent of their income for housing.



*“This house is going to  
change our lives”*

