

**Regional Tripartite Housing Committee
Minutes
Meeting April 2nd and 3rd, 2019**

Attendees:	Lance Haymond, AFNQL Claude Picard, AFNQL Guy Latouche, AFNQL Vince Klyne, CMHC Éric Bouchard, FNIHB (replacing Oumar Ba)	Bruce Labrador, ISC André Dansereau, ISC Patricia Rioux, ISC Jean-François Samuel, CMHC
Guests:	Rola Hérou, FNAESC Tanu Lusignan, FNAESC Patrick Robertson, FNAESC Josée-An Paradis, ISC	Mickel Robertson, FNQLEDC Steve Laveau, FNQLEDC Dominique Collin, Waterstone
Absentee:	François Sauvageau, CMHC	

Facilitator: Guy Latouche

Summary of Actions

- Action 1: The AFNQL will provide the Operational Committee with the questionnaire to be used to collect data on housing needs on a national scale.
- Action 2: Submit to the FNAESC, a proposal for the implementation of the Regional Strategy's "skill and capacity" component. At the same time, ask the FNAESC for a draft of the terms of reference or principles of the point of contact for development of skills and capacity.
- Action 3: It is proposed the FNMHF be invited to the next RTHC meeting and solicit funding for the Skills and Capacities Initiative.
- Action 4: It was agreed, with the NRC, that we build a follow-up mechanism such as the expansion of the RTHC's Working Group on Research and Development equipped with an action plan and a timeline of deliverables, to push forward specific projects.

It was agreed that each partner was to identify the people who will be forming the Working Group, including the First Nations of Quebec and Labrador Sustainable Development Institute (FNQLSDI) and the First Nations and Inuit Health Branch (FNIHB).
- Action 5: Add follow-up with the NRC (Working Group) to the Action Plan.
- Action 6: The FNIHB will provide the Operational Committee with the housing inventory data where presence of mold is noted.

1. Word of Welcome and Introduction

The agenda is adopted with 2 add-ons.

2. Follow-up of Actions from Previous Meetings (November 2018 and preceding)

The specific actions to be carried out were all related to pushing forward the Regional Strategy on Housing and Infrastructure and they've all been completed. The topic is addressed under item "Follow-up on the 2018-2020 RTHC Action Plan".

3. Regional and National Environments

ISC

New Housing Initiative (2019-2021)

We're into the 2nd year of the 2018 budget (3 years, \$600M nationally). During the first year, The Quebec Regional Office (QRO) of Indigenous Services Canada (ISC) used a list of contingencies out of respect for efforts undertaken by First Nations that presented proposals in the 2016 budget framework. For the next two years, the QRO has gotten the green light from Headquarters to regionalize the Initiative. This signifies a call for proposal adapted to the regional reality. The guides will be overhauled and adapted. ISC is counting on a partnership with the Canada Mortgage and Housing Corporation (CMHC) and the Assembly of First Nations of Quebec-Labrador (AFNQL).

An important change is brought to the Construction component of the new Housing Initiative. Higher density social housing will now be financed at 80% as opposed to 100% in 2016. The objective is to align ISC's approach with that of the CMHC wherein it allocates funds from the program under Article 95 on the basis of 80% of the Maximum Unit Price (MUP).

ISC adds 2 other categories to the Construction component. Firstly, a category on the addition of an extension to a house to alleviate families impacted by overpopulation and high occupancy rates. Incidentally, this also addresses a need in the case where lots are not available for new houses. The second category is a grant for down payment aimed at non-social rental units. The project's financial viability must be at the core of our focus and justification in that respect could be requested by ISC.

The other components of the new Housing Initiative are Renovation (mandatory radon test for the addition of rooms in basements), Development of lots (densification is also referred to here) and, Capacity and Innovation Development. The objective in terms of innovation is to bring about a few important regional projects.

The funds for the region total \$17M/year, \$34M for 2 years. There will only be one call for proposal for the 2 years. The proposal submission dates are based on the complexity of the components (i.e. Renovation demands more planning than Construction, and Innovation entails a great deal of research).

When it comes to issues such as densification, rental regime and capacity development, the regionalisation of the Initiative ensures it is in line with RTHC's Action Plan as well as the Draft Regional Strategy.

Housing Technical Resource Group (HTRG)

Here, ISC has expressed concerns. The objective was to duplicate the success of the Circuit Rider Trainers program in terms of drinking water/waste water. We seem to be a little deadlocked, there's a lack of progress. We're into the 3rd year of a pilot project supported by ISC's Headquarters. What do we have that we can deliver in terms of an exportable

product? Is there an existing link with the work done by the First Nations Adult Education School Council (FNAESC) and the Community of Practice In Housing (CoPH)? Yes, in a certain measure via the CoPH platform. A report by the Mamuitun Tribal Council will be filed in May. We have to maintain this Initiative but renew the approach. To be noted: Mamit Innuat has developed the approach "GRTH 2.0" submitted to ISC for discussion.

ISC Innovation Lab

The new Innovation Challenge will be launched shortly. ISC met with RTHC, FNQLSDI, ABSCAN and Université Laval. A certain level of appeal lies in the fact that this Innovation Challenge covers aspects related to housing that are not currently covered by ISC programs.

Deep Dive

The Deep Dive team met with RTHC's Operational Committee as well as with the community of Kahnawake. The report to be presented to the office of the Prime Minister is expected shortly.

2019 Elections

This being an election year, all projects must pass by the office of the Regional Director General and that of the minister.

Cat Lake

This community located in North-western Ontario is impacted by serious mold problems. Following research undertaken by ISC, it seems the mold situation is not as severe in our region.

Kitcisakik

The reserve's creation project has been revitalized. The Baie Barker site continues to pose some challenges (remote location, etc.). The Dozois site is not a viable option, notably due to the lack of drinking water supply. The portfolio will evolve over the next few months.

Additional Funds

Funds received from Headquarters (\$9M unspent by other regions) will be used to update ongoing projects, notably \$3M for the central heating district of Ougé Bougoumou (prior ISC commitment, project selected at the national level), \$2M for Uashat mak Mani-Utenam schools (add-on to scheduled work) and \$4M injected in the Infrastructure Trust Fund by ABSCAN.

First Nations Infrastructure Fund (FNIF)

FNIF 2.0 confirmed for the next 5 years; amounts are about the same as those in phase 1.

CMHC

Regarding the Shelter Enhancement Program, all 5 projects funded by the 2016 national budget will be completed shortly including Kawawachikamach.

Before the 2016 budget, the CMHC had its regular budget. With the 2016 budget, we saw a substantial increase in capital funding and Capacity Development over 2 years. In 2017, the regular budget returned but an internal exercise allowed for the retention of the increased level of funding in terms of Capacity Development, which wasn't the case for

Article 95 programs as well as Renovation. Back to the regular budget in 2019. CMHC is trying to retain the increased level of funding for Capacity Development (internal exercise). In Quebec, in 2018-2019, the budget for Capacity Development was \$550,000.00. If we go back to the regular budget, it will be more like \$150,000.00 in 2019-2020. An approach is ongoing with the national office to increase this amount to ± \$500,000.00.

The Renovation budget could see a decrease of 50% compared to last year. CMHC has the authority to invest in other components, on top of the Residential Rehabilitation Assistance Program (Emergency Repair Program, adapted housing...). If the budget does experience a 50% decrease, CMHC will have to rethink allocation because by community, the amounts will be too low.

Regarding the National Housing Strategy (NHS), interest is much greater on behalf of the communities but by the same token, many questions remain: for example, the eligibility criteria vs the on-reserve context. The applicability of programs on-reserve is greatly questioned. For example, co-investment funds allow for up to 50-years amortization; therefore, on-reserve reality is that a Ministerial Loan Guarantee can be obtained for a maximum of 25 years.

The CMHC's new orientation is to put greater emphasis on the customer. Out in the field, nothing has changed. The same individuals continue to work with clients. The advisors are called upon to spend more time working with clients. Improvements are expected in the way CMHC delivers programs with customers. They want to further work on solutions with customers to make things more efficient.

Vince Klyne will be transferred to another role at the national level (Key Account Manager for Indigenous organizations). Pierre Bélanger will be the new Eastern Regional Director. Business as usual will begin shortly.

The National Housing Managers Association is officially established since January 2019, led by First Nations and supported by CMHC. Certification is among their orientations. They're currently working on establishing their base, their membership. There's a certain level of continuity with what the CoPH does. It would be good to have access to a presentation by this Association. There is however a challenge with regards to language (FNNBOA never really took off in Quebec because of the language barrier).

CMHC now combines First Nations, Inuit and off-reserve housing under the same roof, that is to say no longer housing just for First Nations on-reserve. Taking into account the bilateral agreements, it's easier for a non-indigenous supplier to obtain funding on behalf of Quebec because it already has a business relationship with the "Société d'habitation du Québec (SHQ)", which an Indigenous supplier does not have.

AFNQL

Since the last RTHC meeting:

- Vancouver Forum. Several interesting presentations. Chief Haymond presented our Draft Regional Strategy on Housing and Infrastructure as well as our global approach. The other regions also presented their approach, notably British Columbia created a Housing and Infrastructure Council and is working towards establishing a housing and infrastructure authority. Guy shared his meeting notes with RTHC's Operational Committee.

- AFNQL Regional Meeting of November 28th, 2018. Our partners that are focused on the Regional Strategy’s axis were given an important place to enable them to push forward, in a tangible manner, their analysis by involving First Nations.
- December 2018 Special Chiefs Assembly. A resolution for adopting the 10-year National Strategy was approved. The resolution is aimed at fully funding Housing and Infrastructure. It reiterates the pursuit of dialogue on Housing and Infrastructure Reform. Work is ongoing with the development of a strategic plan. It’s a joint cooperation with the Federal Government but led by the Assembly of First Nations (AFN).
- Deep Dive. We received a follow-up in February during a conference call with AFN, the Privy Council Office and the Committee of Chiefs on Housing and Infrastructure. What was convened to date has highlighted some needs:
 - Strengthen relations within ministries and amongst themselves;
 - Move to a fund allocation approach based on global community planning and a prioritisation process based on the grounds of health with long term, predictable and flexible funding;
 - Support the strengthening of First Nations community governance and capacity (for example, access to a housing manager);
 - Create a unique “one-stop” access point that enables the communities to have access to funding for housing including associated service standards;
 - Health: define significant targets and indicators including results and;
 - Get to the integral decision-making part on behalf of First Nations, while the government plays an advisory and technical role / in terms of funding.

We aren’t aware of what will be in the Deep Dive team report. However, preliminary findings reveal certain commonalities with the content of the 10-year National Strategy.

- The data collection exercise in terms of housing needs has been launched. This time, the exercise is both at the national and regional levels. Letters have been sent to First Nations. An issue has arisen: could the national exercise bring about a review of the allocation of funds between the regions.

Action The AFNQL will provide the Operational Committee with the questionnaire to be used to collect data on housing needs on a national scale.

- The 2019 federal budget did not contain anything special regarding housing. We are in the second year of a 3-year initiative (\$600M).

4. Review of the Engagement Session of November 2018 – What was said!

The following is a recap of what we heard at the last engagement session:

Skill and Capacity Component

Managers:	Enhance the ACS (Attestation of Collegial Studies); adapted trainings; boost Workplace
Elected Officials:	Information at the beginning of a mandate; role clarification

Occupants: Develop a guide (maintenance, budget, etc.); raise youth awareness

2024 Direction: Key contact for training is a FN organization; partnership established with out-of-community housing suppliers; learning and success are valued

Funding and Financial Management Component

In general, there is an interest in investing (private housing), under certain conditions (assistance, guarantees...); obstacles remain (reselling market, remote region reality...) and there exists ways to overcome them (planning, incentives, support...)

Governance and Delivery of Services Component

Yes to a complete transfer of responsibility, control and management in terms of housing and infrastructure but must be adapted on a case by case basis

We must take the necessary time to build skills and custom structures. The Government of Canada must support FN

5. "Skills and Capacity" Component – Report on Component 1 of the Regional Strategy

The *FNAESC* tables its report.

Networking opportunities are developing more and more at the national level (British Columbia, Ontario). Communities of practice seem to be taking shape.

For managers, the trainings that need prioritization have been identified. Certification is an issue that is often mentioned. For the occupants, training is founded on taking on responsibility, on awareness with the use of more financial literacy, homeowner's guides, prevention (mold, fire, etc.). As for elected officials, there is a need for greater awareness.

Not all of the First Nations are at the same level of development. There is a need to establish a point of contact for the development of skills and capacities. In fact there are many training modules, but they aren't necessarily widely known. There is a need to connect people with what already exists.

Ultimately, there could be a national coalition to support the regions; for example, the model of AFOA with provincial chapters. The point of contact would serve as intermediary with the national organization. It's important to connect with these national organizations. A national association is being set up. Communication will be a key element. The role of the point of contact for the development of skills and capacities will be to make sure that everything that will be imported is adapted to the context of the First Nations in Quebec.

Who would be the point of contact? Three options were analyzed. Refer to table #6 of the Report. The scoring reflects what people said.

Comments

The point of contact is a necessity that has been mentioned from the outset.

Could Tribal Councils play an even greater role in training? Reflections on governance. Ideally, there would be areas of specialization by tribal councils (or centres of excellence).

CoPH. What is out there in terms of training needs? Not necessarily on the issue of training. Yet, we can see there is some form of mentoring, and support is provided from one First Nation to the other, via the CoPH.

People who were consulted make it very clear that funding for training must be allocated to the communities; they, themselves will decide how they will invest it. In regards to funding for the point of contact, ISC, CMHC and even the First Nations Market Housing Fund (FNMHF) should be called upon to contribute to the core funding during the two (2) year period proposed in the report.

An inventory must be conducted on what is available in terms of training, with which people are not familiar. For example, what is available to the occupants?

The next steps

See the implementation plan. See the 8 steps. There is a need for one staff person on a full-time basis.

It is necessary to seek the support of the Chiefs before going ahead with the implementation. The file will be presented at the next Chiefs meeting.

6. "Skills and Capacity" Component – Feedback on the Conclusions of the Report

General comment: A good report that fulfills the mandate given. The needs are identified, more particularly 3 priorities for each target clientele. The offer is documented and the constraints/opportunities are identified. The issue of off-reserve housing is being addressed. The assessment of the 3 options appears objective. The conclusion is clear. The implementation plan is detailed enough to sustain the discussion on the next step.

Was the option of the First Nations Human Resources Development Commission of Quebec (FNHRDCQ) truly analysed? The *FNAESC* is a body that, more or less stems from the FNHRDCQ. The FNHRDCQ is an interesting model which functions on the basis of a bottom-up approach. The *FNAESC* functions separately with funding from the province of Quebec. Are we discarding options too quickly? Should we ask them to define the terms of reference of the point of contact in skills and capacity development, and after 2 years, go to all the organizations in the field for the future? We have a partner who wants to be pro-active! It is the only player that came forward.

There is a need to go back to the Chiefs for validation. The majority will have the final say. We already have the mandate and we are reporting on progress made and we're seeking an endorsement. Perhaps it would be a good thing to start with the directors general. Enquire with Jean-Claude.

CoPH is a key pillar for the next phases.

Action [A proposal would have to be requested from the *FNAESC* for the implementation of the "skills and capacity" axis of the Regional Strategy. At the same time ask the *FNAESC* for a draft of the Terms of reference or Principles of the point of contact in skills and capacity development.](#)

CMHC is ready to support this type of initiative, always conditional on budget availability. The new ISC Housing Initiative is also another source of funding to consider.

Action it is proposed to invite the FNMHF to a future meeting of the RTHC and request a contribution to the financing of this initiative.

7. Follow-up to the discussions held with the National Research Council

Some members of the Operational Committee and partners had a meeting with the National Scientific Research Council (NRC) last January. The NRC has the expertise, and our preliminary discussions focused on a possibility of collaboration to advance projects likely to contribute to achieving the ultimate goal: improving housing conditions for First Nation members. The goal was therefore to explore possibilities for collaboration between the RTHC and the NRC (ideas for projects, opportunities for collaboration, research and financial support). More particularly, it was important for the NRC to have a good sense of the context and challenges that Quebec First Nations are confronted with, and we, in turn, had to determine what types of partnership could be possible with the NRC in order to help find innovative solutions to housing challenges facing the First Nations. The NRC showed an interest in the Committee's activities.

Action It was agreed with the NRC that a mechanism for follow-up would be initiated, like for example, the expansion of the RTHC Working Group on Research and Development with a plan of action and a schedule for the deliverables, in order to advance specific projects.

Action: Add, to the Plan of action, the follow-up with the NRC (Working Group).

ISC transmitted the guides of the new Housing Initiative to the NRC.

Action: It was agreed that each partner was to identify the people who will be forming the Working Group, including the First Nations of Quebec and Labrador Sustainable Development Institute (FNQLSDI) and the First Nations and Inuit Health Branch (FNIHB).

8. Follow-up to the 2018-2020 RTHC Action Plan

The 3 axes of the 2018-2020 Action Plan are reviewed. An update is conducted.

The funding of the CoPH comes from the Head Office of ISC. It is provided on the basis of 90%. As for the training program (ACS), a proposal is to be submitted to ISC by the FNAESC.

As a follow-up to the last meeting on the HTRG in September 2018, the Conseil tribal Mamuitun and the Regroupement Mamit Innuat were supposed to submit a report. Ideally, it would entail constituting a structure to be presented to the Chiefs. Discussions should take place regarding the key players. The whole project needs to be postponed by one year. The extension of the project to include the Algonquin First Nation remains a factor for consideration, because they have already shown interest. The component of "capacity building" in the Housing Initiative is one of the opportunities.

Regional Tables: ISC and CMHC conduct a validation check on a continued basis. Perhaps we could invite the table representatives to meet us in order to get information on their activities and to exchange views? Considering there is no permanency, it will be difficult. We have to find a way to make this possible. There is also consensus on the need to accord

a more important place to the CoPH at regional meetings (activities of the past year, status of their situation, where they're going).

Two persons from the FNIHB did an inventory of houses where the presence of mold was noted. Information will follow from the FNIHB. This is an initiative that could be duplicated. They also conduct spot inspections when they are warned by community health representatives, or after events (99 % of the time it is due to mold). The time required is from 45 to 60 minutes per house. There is a definite need for people on the ground to get educated on this. Cannabis is an issue: we could possibly see an increase in indoor hydroponic greenhouses.

Action: The FNIHB will share with the Operational Committee the housing inventory data where the presence of mold was noted.

9. "Funding and Financial Management" Axis – Update on Component 2 of the Regional Strategy

The mandate of the First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) involves undertaking a financial and economic analysis which determines the potential of an increase in government contributions and the optimization of leverage effects as part of an eventual catching-up project aimed at clearing the backlog in housing and infrastructure amongst Quebec's First Nations.

The FNQLEDC presents findings of an analysis achieved to date. At this point, a validation with us is required. Here are some of the results so far:

The current system does not always lend itself readily to meet the needs. The gap (need vs offer) is widening. In addition, the system does not undertake maintenance of the housing stock. What is noticeable is that the housing stock grows slowly, but it is deteriorating. Seven years after the 2014 AFNQL Report (figures of 2012), we would need financial assistance totalling 3,8 billion \$.

The request is self-reported in the AFNQL study. The Commission does not know exactly how it was determined.

According to the FNQLEDC, in an economic and financial system, the individual makes choices according to incentives that are available. He looks for the most advantageous option in the context of his environment.

Often, there is only one major property owner: the Band Council. Monopole (contradiction, the monopolist doesn't charge enough, contrary to what is normally seen in a monopoly situation). Sometimes, the Council is the lender).

The government acts in the structure of the supply and also as guarantor (GEM). The First Nations Land Management Regime makes the matter even more difficult. The market is limited, particularly in more remote areas; poor gain in value, limited potential. This makes it more difficult to attract investors in this context.

The actual conditions in the system limit opportunities for attracting financial institutions. It's always a question of risks; even with the guarantees, there are limits.

Oftentimes, the actual system cannot absorb new units without additional deficit. Also, the peoples' financial capacity is simply not there. Under the current conditions, there is no financial tool capable of meeting the needs without creating problems.

An information-gathering is underway. The FNQLEDC is moving at the pace of the data entries.

Observations

More accountability, more individual ownership is needed. We need to reduce the local renting responsibility.

The actual financial structure cannot support more housing without causing other deficits.

The forecasted deficits are probably under-estimated, because the subsidies from ISC and CMHC are combined for all new units. In addition, based on assumptions, it is taken for granted that these subsidies are available for all new units.

People's capacity to pay is limited.

We must find a way to adapt the assistance to the needs; otherwise, there will be winners and losers. Ex. assistance provided directly to the applicant. Ex. Home ownership assistance centralised. It has to be fair and equitable for everyone. Everything comes down to the way facts are presented.

The more time goes by, the more it will cost. The price of inaction will be paid in the end by our young people (offloading).

There is no magic solution, no 'one size fits all' solution. The solution must come not only from the government. First Nations have the authority to create a more enabling environment to attract investors.

The system we currently have is not sustainable on a long term.

Densification is one direction we need to keep going in.

Evaluate if the environment encourages or discourages the access to individual ownership. Link between government programs and local programs.

A reform is required. The current system is in need of reform. A discourse has to be developed for elected officials, the influencers... Develop a fertile ground for investment. The role of the government is to provide conditions that are conducive to a catching-up project. Conditions that are comparable to those of the average Canadian.

Historical factors. Along with sedentarization came social housing transfer, from the individual to the government. It was followed by a sharing between the government and the Band Council.

Proposals

Where do problems come from? Release the resilience potential of individuals, create wealth. Turn the problem into an opportunity. Need for a financial support. Important to solve problems at the outset. Way of proceeding. The roles. Five possible roles for the government.

Set the stage; establish ownership regimes, policies, make sure the infrastructures are available;

Bridge the gap between the cost for First Nations housing and conventional costs;

Ensure that those who need the help are provided with a one-time assistance to assure affordability;

Provide funding for what the market is unable to offer (social housing);

Finance by avoiding the disincentives.

Success stories are reproducible, some not, others, hardly.

Housing should be a shared responsibility between the individuals and the market players.

Government aid remains necessary. It must foster the resilient potential of individuals.

Some First Nations have been successful, for example, with the introduction of private ownership, often with early adopters, through the diversification of housing solutions which creates a value and entails an increased accountability from individuals. In fact, the establishment of a continuum of housing without a housing deficit, subsidies granted on the basis of needs and the end of housing disincentives.

How ?

Ideally, it should come from the individuals, the local level and not from the government. The latter can stimulate, accelerate, for example with the involvement of the civil society.

Implement initiatives with the early adopters. In parallel, establish a moratorium on the disincentives, such as the free transfer of housing units. "Precedents" last a long time.

Explore models for privatization, management, etc.

Always indicate the real cost so that people are aware (ex. lease, the real cost, the amount of the subsidy, the cost for maintenance interventions).

Inform the current stakeholders. Take account of the objections that members of the community might have.

Next steps until June

Some thirty financial instruments are already identified and they will be analyzed.

Questions, comments

There is a connection to be made with economic development, notably with regard to out-migration of people. The catching-up project offers opportunities, including partnership models.

Catching-up and growth represent a challenge. What is the influence on governance? It will be important to manage expectations.

Next step: end of June (June 20th) Report (Phase 1); beginning of 2nd phase until the end of October. How to communicate? It requires local change champions (crucial). Create a suitable environment.

10. "Funding and Financial Management" Component – Back to the update achieved so far

The presentation provides an overview of the status of work. The report is expected by the end of June. This is the course of events.

11. "Governance and Service Delivery" Axis – Preliminary Discussions

On that point, it seems that it's always preferable to wait for more development in the 2 other axes before going too far with the development of governance. We have an interim structure that is functional (RTHC, Chiefs, the communities).

12. Aboriginal Housing Connection

The Committee is currently unable to make a decision on the added value of a second annual release.

13. Broader Participation in the Activities of the RTHC

The fundamental criteria is that people remain interested in what the RTHC does. If access is increased, people must be prepared to give time to the activities of the RTHC. There is concrete indication that the RTHC is willing to do even more to communicate with the First Nations, in addition to the newsletter (Aboriginal Housing Connection), the regional meetings, the website.

14. Next Meeting

The next meeting of the RTHC will be organized by CMHC and will be held on June 18th and 19th 2019.

It would be interesting to get the participation of the FNQLEDC (submission of the report) and perhaps the presence of the FNMHF. The content of the next regional meeting will also be on the agenda, along with the CoPH.

Prepared by: Guy Latouche
May 30 2019