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First Nations Housing and Infrastructure Engagement Session

Minutes

November 26-28, 2019

**Double Tree Hilton Hotel
Quebec, Quebec**

Minutes

AFNQL REGIONAL MEETING AND ENGAGEMENT SESSION ON HOUSING AND INFRASTRUCTURE

November 26-28, 2019
DoubleTree by Hilton Hotel, Quebec

THE MEETING BEGINS AT 8 H 45

Day 1

Tuesday November 26, 2019

Opening

Course of the meeting, facilitator, Alexandre Bacon

Chief Lance Haymond, Portfolio Holder for the AFNQL

Josée-Ann Paradis, Associate Regional Director General, Indigenous Services Canada

Pierre Bélanger, Regional Manager – Québec and Atlantic (CMHC)

Alexandre Bacon, welcome everyone. He is reviewing the agenda for this two and a half day meeting. Then, he invites Chief Lance Haymond, portfolio holder at the AFNQL, to come and say a few words.

Chief Lance Haymond, portfolio holder for the AFNQL

Chef Lance Haymond, Algonquin Chief of Kebaowek and file holder, welcomed everyone and recognizes the traditional territory where this meeting is taking place:

“Welcome to the AFNL Regional Housing Meeting. Again, this year, the meeting coincides with an Engagement Session on the reform of Housing and Infrastructure. The work that we do together is important. It is now established in legislation passed last summer that the Government of Canada is in the process to implement the gradual transfer of departmental responsibilities to Indigenous organizations. All regions are engaging in this process at their own pace. We must prepare ourselves accordingly. A Regional Strategy on Housing and Infrastructure is being developed. Two of the three components of it will occupy a large part of our meeting today and tomorrow. Your input is important to ensure that this strategy reflects the needs and aspirations of communities in Quebec.

Our most recent data reveal that the needs of the region are increasing. We must absolutely turn to new ways of doing things. In this sense, the sharing of best practices is an avenue to take. Of course, we need adaptations, but we will obtain better results in housing and infrastructure by taking inspiration from what works well around us. At the same time, we must open up to innovation to do more with budgets that are limited.

I am pleased to note that several Chiefs and Councillors are present in the room. I am not surprised at this interest because housing is a priority of the AFNQL Chiefs. I also want to acknowledge the presence of housing, infrastructure and capital managers and employees. You are front-line workers and I know your work is not easy. Your contribution over the next three days will be greatly appreciated.

I never miss an opportunity to highlight the collaboration we have around the table of the Regional Tripartite Housing Committee. This committee sits down, around the same table, representatives from ISC, CMHC, and AFNQL. We discuss housing issues that are of mutual interest and we establish joint regional strategies. The Regional Committee is a good example of collaboration between First Nations and government.

Before giving the floor to our facilitator, I would like to thank the people at the AFNQL Secretariat and also the members of the Operational Committee of the Tripartite Committee who worked hard over the last couple of months to make sure that this regional meeting be a successful experience for the Chiefs, Councillors and Technicians who attend. I would also like to thank Indigenous Services Canada who support this activity.

Have a good meeting.

Meegwitch !”

He then handed the microphone over to Josée-Anne Paradis of Indigenous Services Canada.

Josée-Anne Paradis, Associate Regional Director General, Indigenous Services Canada

Josée-Anne Paradis mentioned being very happy to attend this meeting as well as seeing everyone again, and talked about her third Engagement Session on Housing and Infrastructure. She thanked everyone for the invitation, including Chief Lance Haymond. She highlighted ISC’s involvement and the efforts made by the tripartite committee. Meetings like this are important.

During the next three days, there will be several presentations on the work done up to this day. She talked about the importance of the strategy and its components that are grassroots,

as well as the field knowledge of those in attendance. She identified three successful examples of the progress achieved. She thanked everyone for their participation, which is part of a broader process, namely housing reform by and for First Nations, and wished everyone a good meeting. Then, she handed over the microphone to Pierre Bélanger.

Pierre Bélanger, Regional Manager – Québec and Atlantic (CMHC)

Pierre Bélanger mentioned that he is pleased to participate in putting forward projects to meet housing needs on reserve. He mentioned his return after four years away and highlighted the work of his colleagues, as well as section 95 program of building housing on reserve.

He pointed out that over the past few months he has witnessed major but positive changes at CMHC. He mentions the contribution of specialists who have their work at heart and he encourages participants to communicate with them in a process of developing real estate projects. These specialists have to deliver the housing strategy and he pointed out that he is now working with the Métis and the Inuit. The workload has increased considerably, despite the same number of employees. Thus, internal changes in the functioning of CMHC were necessary and these changes will be presented during this meeting.

He talked about his colleagues who act as specialists who support housing solutions. The team was split in half and the tasks are divided. Others will contact participants for this purpose.

He introduced the three members of his team including Jessica Berg, who is responsible for capacity, renovations and payments. Ajani Oldacre and Michelle Boudreau are responsible for managing the agreements and section 95. Pierre concluded by mentioning that he will be present for the next three days and is open to comments.

Alexandre spoke again and invited Peggy and Stéphanie Petiquay, as well as Guy Latouche to make the presentation entitled "Best practices - Development of individual property" for the community of Wemotaci.

Best Practices – Private Home Ownership Development

Wemotaci First Nation

Guy Latouche presented the two AEC graduates, Peggy and Stéphanie Petiquay (community development service). He highlighted their role as front line actors in housing reform in Wemotaci.

He mentioned that the problems, issues and diagnoses presented may resemble the situation prevailing in other communities. At Wemotaci, the findings were quite important. The implementation of the housing reform is the crucial point of the process. He underlined the fragile nature of the reform, which is based on the good will of the people.

He mentioned the need to train occupants, as well as employees. In addition, the level of control of elected officials is not uniform and the rental collection is not a success, with a rate of 36%. According to him, eviction is not a solution envisaged by the council.

He reported on the housing stock, of which more than 50% includes semi-detached and mini-blocks. He drew attention on expenditure items (\$ 1.7 M to operate the housing stock), as well as the revenues (\$ 1.4 M), including a planned deficit and a financial burden to “pay off” the deficit.

The council has started serious thinking and has developed an action plan to control the situation, given that the many community and social housing units are a burden on the council. Thus, various considerations were taken into account, including the transfer of properties to tenants (with monthly payments). The council is ready to inject funds to support initiatives.

Consequently, in August 2017, the new housing policy was revised and adopted. In order to remain credible, the arrears were not been eliminated. The option of being an owner was promoted and encouraged among band members. An annual income threshold of \$ 38,500 was established as the social housing limit. Beyond that, other possibilities were implemented, including access to individual property. All the loans granted were facilitated through collaboration with ABSCAN.

Rent collection was a problem (36% paid), and eviction of tenants in remote areas was not considered.

The Council has reviewed the role of the housing committee, so to properly oversee it. The rental program with purchase option was developed. For implementation, the current council was prepared to implement a communication strategy to answer all questions concerning the policy, in addition to offering an information session.

The finding after eighteen months has been encouraging: people once refused credit have shown potential. The rental collection rate rose to 64%, statements of accounts were sent, as well as lease signatures.

Some challenges remain, including maintaining the rigor of interventions. The population must adhere to the policy and successive elected officials (change of council) must support the policy in place. Much work remains in order to ease the financial burden, which would further help improve the situation.

Afterwards, Alexandre entertained questions from the participants.

Martine Bruneau (Pikogan): Congratulations to the people of Wemotaci for their policy. I would like to know what happens with the people who resist the new policy and the changes that were initiated?

Guy Latouche talked about people who don't want to sign an agreement or settle the arrears, or even sign a lease. Peggy Petiquay talked about incentives for those who join. For example, services are available to those who pay their rent, and non-payers are not entitled to them, unless it is an emergency.

Martine Bruneau (Pikogan): But in the long run, what are you doing?

Peggy Petiquay (Wemotaci): For those who do not join, they do not become owners.

Martine Bruneau (Pikogan): How do you collect debts?

Guy Latouche speaks of a different maintenance service for those who do not pay, in order to preserve the assets. Leasehold improvements are not made. In the long term, the policy provides for five, six stages for the collection of rents. Support and budget management are measures currently in place. Even consultation with the Elders Council is part of the process. If necessary, eviction is considered, but many other measures are considered beforehand.

Martine mentioned that non-payers will still receive minimum service. It seems to her that it should come to an end, that it is a situation she has faced. According to her, it is important not to neglect payments.

Guy Latouche mentioned that the same situation occurred in Wemotaci, but that it is now a minority of people. Overall, one hundred and twenty cases were been resolved in two years. According to him, we have to get people to recognize the backlog. Measures were also taken to help people pay their rent, based on their income, which is adjusted and adjusted accordingly. This represented one more incentive towards home ownership.

Martine Bruneau (Pikogan): But I understand that we are not allowed to index more than 5% the rent of a house, and then there, if you review the salary, there may be cases where it does not work.

Guy Latouche (APNQL): Yes, but it's not as drastic as that. This is a gradual increase. We did not want to end up with the Rental Board. In addition, an increase was implemented over three years.

Martine Bruneau (Pikogan): Failure to clear the arrears of rent causes you to ignore the prescription, I suppose?

Guy Latouche (APNQL): Absolutely, for a question of credibility, because otherwise, everyone would leave it lying around over time. With the limitation period, the debt would be written off, which is not desirable.

Patrick Robertson (Mashteuiatsh): To inform Martine about the indexation of the rent rate, we make adjustments based on income. Our grid was developed with CMHC and the management told us that we were correct.

Bruce Labrador (ISC): Congratulations to the community for the excellent work. I understand that the results have been achieved in two years, so I am really impressed. This shows that when there is a will, the results are there.

Fanny-Allison Mark (Conseil tribal Mamit-Innuat): How did you start applying the policy? Or did you first educate people?

Guy Latouche (APNQL): There was a public communication campaign regarding a policy review underway, in addition to information released as part of Housing Day. These were the steps leading us to implementation.

Serge Bouchard (Conseil tribal Mamuitun): For clarification, we have implemented a management tool to help collect rent. The Integrated social housing management system, a management tool, also contributed to the collection of rents by establishing monthly monitoring of unpaid rents. Credibility brought collaboration.

Guy Latouche (APNQL): The system for rent monitoring is contained in Cogiweb (management tool). In Wemotaci, this system has greatly helped in monitoring rents. For maintenance and periodic monitoring, this system will be implemented.

Simon Flamand (Manawan): What is the profile of people who have joined the program so far?

Guy Latouche (APNQL): They are workers, because we are talking about access to individual property. Most had low rent arrears. A minority (two exceptions) had large arrears and this increases the purchase price of a home. In general, these are people who have jobs and whose rent arrears were of \$ 5,000 and less.

Maurice Kistabish (Abitibiwiini): Congratulations to the Wemotaci community for their initiatives. Each community is eager to improve the housing situation of its members. My first question is: where are you at regarding your plan's progress? Our community also has a plan. My next question is: is there an ideal model to follow? Politically, our leaders should give consideration when the federal government gives Afghanistan \$ 383 million and some of our communities do not even have running water. I do not understand.

Guy Latouche (APNQL): The answer concerning the community and its objectives, for example, the collection of rents. The ideal would be to reach 100%. We are at two-thirds, to tell the truth. We hope to reach 90%, which would be good. Regarding the transfer of properties and empowering people, the community has achieved its objectives, but certain challenges remain. Secondly, to achieve an ideal, political commitment is necessary.

Patrick Robertson (Mashteuiatsh): Does the collection go well regarding house payments?

Guy Latouche (APNQL): These payments are made to financial institutions (ABSCAN). Martin Légaré of this organization mentioned that all is well. What was missing was access to finance. First Nations people are proud and reliable. We already have people who are now homeowners and have finished paying for their homes. In addition, mention is made that these people still pay for utilities and insurance and that all of them pay 100%.

Patrick Robertson (Mashteuiatsh): We were talking earlier about rent collection. Does the fact that people become owners improve the situation, since they are paying for themselves?

Guy Latouche (APNQL): So far, these people are making payments, so they no longer pay to the board, but to a financial institution. There is no problem. Martin or Guillaume from ABSCAN can confirm.

Martin Légaré (ABSCAN): I confirm that everything is fine and that we have no case of default. What was missing was access to finance. First Nations people are proud and reliable and people of their word. Several have already purchased their homes, since the backlog was not huge.

Guy Latouche (APNQL): Yes, that's true, but those people still pay the council for utilities and insurance. For three years, they have an insurance discount because the board always pays part of the insurance for three years, in descending order. Peggy told me that when it comes to paying for services and insurance, people pay 100%.

Doug Odjick (Algonquin Tribal Council): My question is for the community of Wemotaci: are the houses owned by the band council?

Guy Latouche (APNQL): Yes.

Doug Odjick (Algonquin Tribal Council): My other question concerns a rental house: if a family leaves the house and the house is damaged, what happens?

Guy Latouche (APNQL): This sometimes happens, but no specific action is taken.

Danielle Petiquay (CNA): I would have liked to have talked about insurance transfers.

Peggy Petiquay (Wemotaci): As part of the occupants' home buy-back program, the first year, a portion of 25% is billed. The second year is 50%, the third year we charge 75%. For the fourth year, it will be 100% paid by the owner. According to Guy Latouche, this represents an incentive.

Danny Therrien (Wendake): Regarding insurance, the council pays and people continue to live in their house, but in the event of accidents, who is responsible for continuing to pay for insurance?

Guy Latouche (APNQL): We have no answer for this technical detail, but in the fourth year, the owners pay 100%.

Martin Légaré (ABSCAN): We are talking about a community where 100% of the houses are owned by the council. There is credibility to be established and we are concerned about the situation. We are looking at an affordable measure to insure homes. Wemotaci's situation is transient.

Martine Bruneau (Pikogan): Do you charge homeowners service fees? And what do you do about family heritage?

Peggy Petiquay (CNA): Yes, we charge the municipal service.

Guy Latouche (APNQL): Regarding the family patrimony, there is no specific provision. The council does not have a specific law as other councils have developed. But the provisions of law apply.

Danielle Petiquay (CNA): I believe that, in the event of an accident, the council still pays for the insurance.

Guy Latouche (APNQL): In cases where the house belongs to the council.

Danielle Petiquay (CNA): Speaking of insurance, something happened to you with a tenant who had insurance at home for repairs. For the person who bought his house, what happened? This may have been the question that was asked earlier.

Guy Latouche (APNQL): Danielle, what Peggy and Stéphanie say is that this claim has been around for a long time. The house belonged to the council. It's the regular process.

Danielle Petiquay (CNA): The house belonged to the council, but previously there were renovations that had not been done to the house because of this. They afterwards gave the lady the amounts of money to complete repairs. That is why I made this mention.

Alexandre announced that there will be a fifteen-minute health break, after which Martin Légaré and Guillaume Gingras from ABSCAN will be presenting.

10:10 Health Break

10:30 Meeting resumed

Best Practices – Private Home Ownership Development (cont.)

Aboriginal Savings Corporation of Canada (ABSCAN)

Alexandre introduced Martin Légaré and Guillaume Gingras (housing advisor) from ABSCAN, in order to talk about financial tools.

Martin Légaré (ABSCAN): Thanked the organizers for their invitation and introduced himself as general manager at the Aboriginal Savings Company of Canada (ABSCAN). He and his colleague will present ABSCAN, their approach and some achievements with certain communities. In addition, they will inform about news and improvements to home ownership.

ABSCAN is a NPO created by NCCC (Native Commercial Credit Corporation). The latter offers non-repayable grants to stimulate economic development. ABSCAN, for its part, invests savings in communities via loans, which aim in particular to promote access to individual property. ABSCAN is a 100% Indigenous Corporation, therefore adapted to Indigenous reality. The strength of ABSCAN lies in the fact that they know what meets the needs in terms of property and accessing funding, which puts enormous pressure on band councils. Their housing goal is to achieve a balance between social and private housing, while taking into account people's income. People's needs are also considered in the housing continuum.

As far as achievements are concerned in terms of loans and support for over 15 years, ABSCAN is very active, considering the challenge of thinking new ways in terms of housing. To date, in Wemotaci, twenty-four families have become homeowners and other projects have been approved for sixteen other families. Access to property is prioritized to meet glaring housing needs. The ultimate goal is to provide funding in all communities to improve the quality of life.

Regarding the housing program, loans offered through ABSCAN support construction, acquisition and renovation. Funding is based on the ability to repay people and the value of homes. Band councils do not have to guarantee loans. Analysis are adapted according to these facts.

Guillaume Gingras (ABSCAN): Our interest rates are fixed for a period of 10 years at 1.97% towards purchasing and renovating a home. Loans for housing projects that meet certain criteria are made possible, in particular thanks to a partnership with CMHC.

Martin Légaré (ABSCAN): He explained the nature of interest rates over five years, ten years and twenty-five years, as well as down payments required and mortgage insurance

for the bank that finances it, as the case may be. In addition, ABSCAN, in partnership with ISC, lends money without down payment as part of the Auto Loan Guarantee Down Payment Initiative, to promote home ownership on reserve. Financial assistance of 15% of the total amount (ceiling \$ 30,000) is possible through an interest rate reduction mechanism, which results in a repayment to the borrower once a year. The financing methods, as well as certain scenario situations (base rate during purchases) are presented.

Regarding the part of the program relating to the construction of buildings by band councils (special needs: seniors' housing, infrastructure, etc.), ABSCAN assists councils in the development of projects.

He gave an overview of success stories by sharing some testimonials, as well as down payments that were an issue. In closing, he indicated the Facebook page as well as their web page, where funding request forms and program news are available. He and his colleague will be present for the duration of the meeting, and are open to offering assistance to communities.

Alexander called for overall questions, in order to set sufficient time aside for the update.

Francois Sauvageau (CMHC): How will you proceed with the 4% bond issue?

Martin Légaré (ABSCAN): We have put more emphasis on our program, but we will also respond to other needs. Money collected at 4% cannot be loaned for new construction at 1.97%. We see that in the case of home purchases without renovations, we do not have specific programs that allow us to have a rate at 4.5%. Since we have payments to make, our rate is 6.5%, which is still advantageous, as it is the savings base that we withdraw. Even so, it's still interesting for First Nations people.

Danny Therrien (Wendake): How do you proceed when people don't pay?

Martin Légaré (ABSCAN): We ask that a tripartite agreement be signed, which represents a commitment. It is a rental / acquisition principle. If people do not pay, we will have the band council take over the property and resell it to another member of the community. Along the way, we help people budget. The main element is support, accompaniment and ultimately only, repossession.

Doug Odjick (Algonquin Nation): Regarding rates, you mentioned a loan of \$ 70,000 at a rate of 4.5% interest, but on slide 4.2 you talk about a rate of 1.97%. What is the difference and why this difference?

Martin Légaré (ABSCAN): The difference is easy. The prevailing interest rate of 1.97% represents the combination of the program and the down payment.

Guillaume Gingras (ABSCAN): In fact, the rate appearing in the contract is 4.5%. But under the project, the person who borrows \$ 70,000 receives 15% of the loan, which represents an amount of \$ 10,500, and this amount is set aside as an investment at the rate of 3% (projection), which means that the prevailing rate is around 1.97%.

Martin Légaré (ABSCAN): Because we offer a discount and this amount reduces the cost of interest.

Doug Odjick (Algonquin Nation): The rate decreases on the borrowed capital. I have a second question: you also mentioned in one of the slides that a landlord occupying or not a building can indicate that a person or a group of people can borrow to rent a housing unit. Is it correct?

Martin Légaré (ABSCAN): Yes that is correct. It is possible if the band council accepts...

Doug Odjick (Algonquin Nation): ... to stand surety.

There is no requirement from the band council to vouch. What is required is for the band council to have a group of individuals from the private sector to create this project. There is no guarantee from the Band Council.

Alexandre invites the participants to applaud the guest speakers and asks Guy Latouche to present the update on housing needs.

11:30 Update on Housing Needs in the Region

Guy Latouche (AFNQL)

Guy Latouche presents the very recent regional portrait. He mentioned that in the afternoon, the Commission will come to talk about the regional strategy and the area of financing and financial management.

In the late 1990s, the chiefs referred to a housing crisis. The situation has since been documented, based on housing needs. In this regard, Quebec is the only region that has reliable data regarding the profile of First Nations housing needs. We do this census every six years, that is, in 2000, in 2006, in 2012, and now we have new data. It presents the method for collecting basic ministerial data and the validation of these by First Nations since the year 2000. The report provides information on housing needs, allowing us to observe trends. I've observed some of the same people dealing with these issues since 2000. Some people have been there for a long time.

He mentioned the recommendations of the Commission Viens and the 134 calls to action. The Commissioner indicated that the housing crisis seems to be the epicenter of many of the problems experienced by First Nations.

In the 2018 update, the total reserve population in the region was estimated at sixty-thousand status members distributed over forty-two communities, which include the James Bay Cree and two communities in Labrador, who are also members of the AFQNL. The housing stock has approximately sixteen thousand units, occupied by members. This stock increases by about two hundred and thirty dwellings per year.

As for needs over five years, they are ten thousand homes. Thus, we would need to increase this number by 60%, to meet the five-year need.

The period between 2006 and 2012, with its one-time federal investments, left significant traces focused on the construction of new units. Funding is insufficient. In short, federal investments have a direct impact on slowing the growth in housing needs.

A chart summarizing the housing needs since the year 2000 was presented. Growth was less between 2006 and 2012. Decontamination needs were also considered and improvements were noted. Awareness work was also carried out with tenants.

On the scale of financial needs, the total amount currently required to meet the needs of community is of \$ 3.9 billion. In addition to regional data collection, a national collection was also carried out under an AFN initiative. In Quebec, data was collected simultaneously and the communities participated 100%. Subsequently, a national profile will be drafted, which will serve to influence future federal budgets.

For the national exercise, complementary data was collected. For the 40 First Nations in Quebec, 43% were private property, which represents a proportion higher than the original estimation. Quebec justified 25% of the use of ministerial guarantees compared to the rest of the country, while its proportion of the population on reserve is less than 10%. This demonstrates a good level of proactivity across our region. The AFN is currently preparing a file for a memorandum to the cabinet, in order to obtain additional investments. All these data help us to develop a regional strategy (financial management and financing)

Guy Latouche concluded by presenting the timetable for the next steps.

Alexandre asked if the participants have any questions.

Ajani (CMHC): Will the data be accessible and will the report be available online for download?

Guy Latouche (AFNQL): The last report deals with the 2012 data and is available on the AFNQL website. The same goes for the new report and it will also be shared with our communities and our partners at ISC and CMHC.

Alexander asked if there are any other questions, and invited participants to take a break for lunch.

12:00: Lunch

13:10: Meeting resumed – Catch-up Component

Alexandre presented Mickel Robertson and Dominique Collin, both from the FNQLEDC, for the next presentation.

Opportunities Offered by Modern Financing Tools, Catch-up Project and Economic Development
Presentation, Mickel Robertson, First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC)

Mickel Robertson talked about the mandate of funding the catch-up project, and the gap that continues to widen despite new investments. He gave an overview of the situation and led the participants to reflect on possible solutions.

The way of doing things has been reviewed by the FNQLEDC, to ensure the sustainability of the system (use the catch-up site as a lever for economic development). He reported on their approach and findings, mainly with regard to rental stocks and the implications of the data analyzed. He talked about the issues, as well as the way to rethink housing among First Nations, while making recommendations and suggesting tools. As the presentation is busy, he asked everyone's cooperation by requesting that questions be set aside for the end.

He spoke of the difficulty of the FNQLEDC in obtaining data fairly quickly regarding the Housing inventory. He suspected difficulties in documenting management systems, despite the fact that Guy Latouche had already done work on it with communities.

According to the analysis, part of the costs were not charged within the financial statements (absent or too low compared to actual data regarding what we want to do to ensure the sustainability of the fleet). Three communities from three different more or less isolated nations were selected for the analysis of current needs, in order to make a projection. Then, he presented the figures and the monthly and annual deficits anticipated for each of the

communities, if we maintain the current practices. Data was adjusted to represent slightly truer costs.

(Please refer to the examples in the PowerPoint presentation, with regard to the three communities that served as models. These communities have different profiles: urban, semi-remote, remote).

In all three cases, and after analysis, the three communities showed deficits and income problems. Usually, the latter have three sources of income: rents, CMHC grants and ISC (operating budget). Even with 100% rental payments, the funds did not seem sufficient, and we still count a monthly deficit by adding to the rental stock, if current practices are maintained. Rents should represent less than 30% of gross income. Mickel Robertson presented the forecasts for the three communities, for cost recovery. There are some obstacles to increasing rents. However, Mickel Robertson does not rule out a gradual increase.

Guy Latouche (AFNQL): For community 1, Mickel, does that mean that in an almost ideal world where the units were paid 100% and where the community does not need to borrow, there were no down payment (by the individual or the community)? Are these operations unprofitable (maintenance, insurance, public services, administration, etc.)?

Mickel Robertson (CDEPNQL): In fact, the only charged was three hundred and nine dollars a month by the community, if the rent remained the same that would not compensate for other costs. That is what it means, because we cannot get rid of the current debt. Perhaps the amount of three hundred and nine dollars for the current units in the community might be appropriate, but we cannot eliminate that debt; you have to reimburse it. The bottom line is that the current structure does not support the housing stock. We may be able to agree to additions, but we must be prepared to face deficits. We need to have other sources of income.

In all three cases, it is a problem of income (rents, subsidies). Even with a 100% rent collection rate, an operating deficit would remain (insufficient income).

As a matter of principle, the cost for affordable rent should represent less than 30% of income. To this, an amount of \$ 200 per month must be added for hydro (heating, lighting). Currently, it is difficult to opt for a rent scale proportional to income when rents have been very low for several years, since households structure their expenses according to very low rent. We must therefore consider the increase in rents over several years, because people are too committed elsewhere financially.

Despite the projections, the impact of deficits is present. All band members are penalized for a few bad payers. Debts become difficult to manage and a limit is reached, in terms of community debt.

According to the representative of the FNQLEDC, the banks would be open to financing First Nations, which have a housing stock that generate income and are not in deficit.

Which brings us to several observations:

- Underfunding is widespread (federal \$);
- The private sector is not present enough (individuals and financial institutions);
- Local governments (band councils) can hardly take on more.

We need to get out of this overly focused model of social housing, because it is impossible to implement a catch-up project while maintaining the current model. In fact, we observe several disincentives to private property, when this presents a concrete solution.

Mickel Robertson said the projections are enlightening to guide communities towards their new housing policy, and encourage self-funding of housing stock. According to him, there are several reasons for underfunding (ability to pay, weight of loan guarantees, federal investments, etc.).

He ended his presentation and invited questions.

As there were no questions from the participants, Alexandre introduced the Chief of the Assembly of Quebec-Labrador First Nations, Ghislain Picard.

Ghislain Picard

Chief of the Assembly of First Nations of Quebec-Labrador

Chief Picard noted the high turnout, which demonstrates the importance of housing for our communities. He mentioned his presence in Sainte-Foy, as part of the FNQLHSSC assembly on patrons. He underlined the presence of many elected officials for the housing issue, including portfolio holder, Chief Lance Haymond and the technical contribution of Guy Latouche.

He recalled the meeting of the Chiefs in 2000 in Listuguj, where a crisis report was tabled. Since then, little improvement has been noted (lack of 10,000 housing units). A new reality arose (external exodus). These are points of consideration when we speak to governments.

He established a link with the FNQLHSSC forum on health. It goes without saying that decent housing is a determinant of health. In light of the new minority government, we noted a greater presence of the Bloc Québécois, who would no doubt be willing to listen. The redistribution of seats should serve our interest. First Nations are far from having a case comparable to that of society at large when it comes to housing.

A Chiefs' assembly is scheduled to take place in Ottawa next week and this meeting should also serve to open certain doors to federal bodies that must be present. In addition, the partnership with ISC and CMHC is working well for us and we are able to move forward to some extent. However, there are other ways to get governments more involved.

He concluded by mentioning that the AFNQL is not a government, but has minimum responsibility for asserting the rights of First Nations. It is a momentum that must guide our approach. The attendance of participants benefits our communities and our nations, in order to influence the political environment.

The Commission Viens also pointed out significant delays in community infrastructure, which can serve our approach and our arguments.

Chef Picard ended by greeting the participants and wishing them a good meeting.

Alexandre mentioned a fifteen-minute break.

14:30 Health Break

14:45 The FNQLEDC presentation resumed

Opportunities Offered by Modern Financing Tools, Catch-up Project and Economic Development
Presentation, Mickel Robertson, First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC)

Dominique Collin continued with innovative and financial solutions as well as the available tools (financial levers) for remedial work. It turned out that the way we finance housing today emerged after the First World War. Currently, nations are running federal programs with funds that have not grown enough.

The more efficient forms of housing in large cities replicated on a large scale (group purchasing) would lower costs. In addition, some “depoliticization” of decisions should be ensured. It reports on certain nations with favorable circumstances, certain conditions of which can applied.

The challenge therefore is to create modern housing in communities where costs are higher, on average, than the rest of the Canadian population (remote areas).

Certain credit mechanisms (creation of Aboriginal funding organizations) have proven to be a force for attracting investors (maximization of funds invested). He gives the example of Aboriginal finance companies (for example, ASCC) which represents a lever of funding with very few losses (only 0.5% loss). In addition, by working together, we could have better funding conditions (by grouping the borrowing conditions).

Other conditions and solutions were offered, but there are no magic solutions.

In conclusion, the representatives of the FNQLEDC advocated changes in the way of doing things (including six main elements) of all stakeholders and suggested acquiring regional tools to counter funding problems. It is a question of survival, as our communities are the foundation of our culture (land base), housing being one of the main determinants of health.

It is therefore important to involve civil society (people) and social finance participating in the reflection. In addition, we must consider the establishment of a "housing market", where prices represent costs and where it would be interesting to welcome private investment, if we can recover the investment one day. We also need to review land and property management and put in place incentives (for example, a down payment assistance program as it used to do in the provinces).

Since private property costs less than the rental, a down payment and a desire to want to stay are necessary. It would therefore be important to explain to people that they only pay part of the real cost and that this involves slowing down the construction of units and the return of people to the community.

We must also consider support tools that do not depend on the financial situation of the communities. First Nations generating their own income have an easier time investing and guaranteeing. These revenues were limited in some communities. Some modern financial tools were considered. For example, the RCFs (20-25 in Canada) created with First Nations funds. Some work very well (for example, for the Council of the Huron-Wendat Nation and the Mohawk Council of Kahnawake). When funds are sufficient, the waiting lists can be eliminated. In addition, the door to securitization opens (the way banks operate to seek private finance).

Reliable data is also necessary. Consequently, the structure of the current system needs also to be reviewed, to carry out remedial work. The division of responsibilities must also be reviewed. In addition, the participation of all partners must be encouraged (federal, regional, local). Different levers must be considered and we will have to exercise more patience in the process in which we engage.

Alexandre recapped the day. He asked if the participants had any questions. He reviewed the agenda for the next day and told participants that the meeting would start at 8:15 am, after which he concluded the day by wishing everyone a good evening.

16:00 End of meeting

Day 2 – Skills and Capacities Component

Wednesday November 27, 2019

8:30 Meeting begins

Alexandre Bacon began by overviewing the agenda for the day. He highlighted the graduation of students from the Housing Managers Training Program (ACS). Then he yielded the floor to Patrick Robertson who, along with other representatives of the First Nations Adult Education Council, will lead the presentations for the morning.

Patrick Robertson presented the detailed program for the morning and yielded the floor to Ms. Rola Helou.

Regional Initiative on Skills and Capacities Building

Presentation, Rola Helou, First Nations Adult Education School Council (FNAESC)

Activities led by the FNAESC

Ms. Helou introduced the members of her team as well as the FNAESC. She talked about the graduation of students from the third cohort, a ceremony to take place at the Wendake Hôtel-Musée in the evening. Then she briefly introduced the report on the skills and capacities component, which is component 1 of the Regional Strategy on Housing and Infrastructure. Patrick Robertson did that presentation.

Patrick Robertson presented the report (mandate, methodology used, results of the consultation and next steps).

He finished his presentation and called the participants' questions.

Maurice Kistabish (Pikogan): Asked about the mandate of FNAESC, as another organization is already offering training to adults.

Rola Helou (FNAESC): Our organization has a point of service in Pikogan and the needs of the community were taken into account. We offer the same services, in addition to having integrated the Algonquin language.

Patrick Robertson asked if there were any other questions. Then he proceeded with the next activity, which consisted of a workshop. This workshop involved gathering comments from participants, in small groups, on how to approach tenant-occupiers, so to better understand their needs. He specified that the activity will last 20 minutes, after which participants will be back in a plenary session for sharing the results.

Plenary results ¹ :

Activities / Special events:	Training:	Promotion :
Individual, door-to-door meetings, in small targeted groups	Welcome and information kit for new occupants (on their responsibilities: housekeeping, monthly tasks, budget, etc.)	Council website
Round tables	Smoke detectors, fire extinguishers	When sending account statements
Draws, attendance prizes at special events	Raise awareness, train and collect information on needs	Kiosk for special events
Food	Maintenance	Flyers, pamphlets
External resources (to meet people)	Training to be delegated to circuit rider trainers	Webinars
When signing leases (questions to ask tenants)	Housing squad (group of people visiting houses to inform and raise awareness)	Social media
Housing Days		News Bulletin
Flexible hours for board staff (participation in events)		Housing Newsletter
Shows		Videos
Luncheon		Facebook
Brainstorming		Community radio
Traditional activities		Share and disseminate housing policy

Assemblies / Meetings:	Management:	Surveys:
General meetings	Form a committee responsible for implementing consultation methods	Elementary school survey (educate youth)
Public meetings	Use comprehensive community planning	Suggestion box (to band council)
Community meetings (so that members can express their grievances in the presence of elected officials)	Determine priorities	Open lines (community)
	Household waste recycling	Public consultation sessions
	Use of purchase orders for maintenance interventions	Surveys, Survey Monkey
		Direct dialogues (external to Band Council's role)

Following the plenary, Patrick Robertson yielded the floor to Rola Helou. The latter

¹ In order to facilitate reading of the minutes, results were classified by category.

retrospected the comments made, then presented the school board's website as well as training for tenants offered in the community of Lac Simon.

This twenty-five hour course leading to a credit for the secondary school diploma can be tailor-made, according to the needs of the communities, in order to meet the needs of housing managers. This is flexible training (PRS credit), intended for tenant-occupiers. Upon request from the communities, the school board can develop this tailor-made training, depending on the needs expressed. Following this short presentation, she asked if there were any questions.

Since there are no questions, she invited participants to a 15-minute break.

10:00 Break

10:15 Meeting resumed

Patrick Robertson introduced the next workshop on personnel management. The question asked is: What tools are available to people, or what means can we use in order to exercise positive management of housing staff?

Workshop discussion will last fifteen minutes. The facilitator will call upon participants to identify elements and / or means to write on the sheets distributed for this purpose, after which a plenary will follow.

After the discussion, Patrick collected comments from participants:

- Bonus, encouragements
- Get boss support, political support, coworkers support
- Depoliticize
- Exercise excellent communication
- Transparency
- Fix problems as they arise
- Always keep a door opened
- Training and upgrades
- Support from colleagues
- To have fun and laughs, hold social activities (e.g. "Potluck"), activities out of context, walks, breakfasts, dinners, etc.)
- Team building exercises, highlighting employees' "good moves", positive reinforcement
- Accepting to make mistakes

AFNQL REGIONAL MEETING AND ENGAGEMENT SESSION ON HOUSING AND INFRASTRUCTURE

- To involve other sectors in the search for solutions, to "infuse" a team spirit
- Foster respect in communications
- Be innovative, get ideas out
- In job descriptions, to know our role and to know what we do (be happy at work)
- Express gratitude, to thank
- To involve employees in team meetings, to proceed with round tables
- "Office" platform to measure the organizational climate on a weekly basis
- When evaluating staff performance, to transform negative points into improvement points
- Be able to set achievable goals
- Staff participation (e.g. working on working conditions, etc.), conferences on persistence
- Organizational development committee (different sectors)
- To make sure people are part of the solution and are included in the solutions
- Listening
- Acknowledgment of the organization's Executive Director
- Sharing workload
- Encourage staff to get involved with other community resources, to work collaboratively
- To value the good things, be grateful, leave, hours
- Tim Horton's card
- Team meeting once a month
- To foster respect in communications
- To put up a chat to honor employee of the month, awards, etc.
- Acknowledgment among the population at general meetings, etc., see the positive versus the negative
- To learn from our mistakes, to adjust
- To regularly follow up on files, to adjust accordingly according to objectives
- Field visits in order to better understand daily reality
- Remuneration (give out bonuses based on performance)
- To wear a uniform so that people can know when employees are working or not
- To be well organized, structured
- To improve conditions of Housing employees

Patrick Robertson concluded the workshop and invited Tanu Lusignan to present the next speaker, Mr. Darnell Morin. Mr. Morin came to share his experience on good practices from the Alberta Housing Think Tank (community of practice in Alberta) of the Enoch Cree Nation of Maskekosak, located near Edmonton.

Experience on Housing best practices

Darnell Morin, Assistant Director, Enoch Cree Nation, Alberta

Darnell Morin provided an historical overview of the community and presented the Enoch Housing Authority and their model of governance in housing. He presented their future housing programs, projects and plans. The main files dealt with consist of renovations, allowances for appliances for the elderly (\$3,500), updating their housing policy, the project management system, land and site planning, internal restructuring, holding a workshop on basic home maintenance, setting up a housing selection committee and a policy on transitional housing. He also presented their scholarship program (FNDF funding method - organization chart). Their HUB model allows them to rally several sector managers who have the authority to make decisions now. The LOUIS computer program was also presented.

This nation has 2,404 members and their housing stock totals 293 houses on reserve and 22 off reserve, 90% of which appear to be community housing. The nation also has an apartment building of 108 housing units, built at a cost of \$18 million; its operating budget is around \$450K. Grants in the order of \$30,000 are available for new construction or acquisitions on or off reserve. Their housing program has helped reduce overcrowding.

However, social problems and bedbugs are a constant challenge. The apartment building is too considerable, and they were to do it all over again, they would go for a maximum of 50 unit building. The metals used would be concrete and steel. These same units would have four to five bedrooms and would have a common room. In addition, it would be desirable for the Chef and the advisers to live on site.

Their casino generates part of the income, which is reinvested in housing. The casino is located on designated land.

He concluded his presentation and asked if there were any questions. He mentioned that he would be there for the rest of the meeting.

Seeing no questions, Patrick Robertson and Rola Helou introduced the students from the latest cohort of housing agents, who will graduate from ACS this evening.

Thereafter, Rola Helou discussed the next cohort, whose training will take place mainly online, in addition to four face-to-face meetings. She said the training is open to anyone who already has a high school diploma.

With that, Rola Helou and Patrick Robertson concluded the morning session. Patrick gave an overview of the agenda for the following morning.

Alexandre Bacon introduced the agenda for the afternoon and announced a lunch break. The meeting will resume at 1:00 p.m.

12:00 Lunch Break

13:00 Meeting resumed

Alexandre Bacon presented Marie-Élaine Desbiens, Engineer, as well as Terry Perrier, Director of public works for the community of Kebaowek. Their presentation topic being asset management.

Assets Management Planning – Pilot Project

Presentation of a pilot project (Marie-Élaine Desbiens, Eng. MSc & Terry Perrier, Kebaowek First Nation)

Marie-Élaine Desbiens presented what asset management is, why it is so important in order to document costs over life cycles. She also highlighted the importance of implementing sound asset management practices through good planning.

This was followed by a presentation of the regional pilot project that was carried out for the AFNQL in partnership with the AFN. This pilot project took place from May 21 to August 31, 2019 (date report was submitted). The work was accomplished in a team spirit with Terry Perrier from the community of Kebaowek. The objectives of the pilot project were to:

- To assess the level of funding required;
- To determine the costs for operation and maintenance over 20 years;
- To report on best practices;
- To influence ISC's financial plan.

Terry Perrier, Director of Public Works for the community of Kebaowek, talked about their interest and motivation for the pilot project and presented results. He mentioned that asset management planning applies to all assets, including homes. He also mentioned the need to obtain the support of elected officials as well as the collaboration of the management team in this type of project.

The PowerPoint presentation reviewed some questions necessary at the start of the fiscal year and highlighted the importance of an asset management plan, as well as the impacts (security issue, financial shock, etc.).

Terry Perrier questioned the viability of recent larger community buildings constructed in recent years. There is some motivation to undertake this kind of process, with good planning tools and good communication with the finance sector. The asset management plan is therefore the starting point. The involvement of the finance manager is necessary in developing a plan. The plan is also a great help in supporting discussions with federal stakeholders.

One of the main challenges in an asset management plan is the timeline.

The ACRS report is more for ISC's needs. The asset management plan will be more helpful. We hope that the accountability process for ISC will be made easier. The ideal would have been to have a funding agreement based on such a plan.

Marie-Élaine Desbiens talked about the tools used (from Alberta and the Maritime provinces) within the framework of the mandate, as well as the way Kebaowek opted to configure its own tool from an Excel file. Subsequently, she presented the process (methodology and implementation) for asset management, the schedule, as part of working visits within the community. She and Terry Perrier presented the challenges and successes encountered and the configuration of the tool developed to compile financial data. Guest speakers concluded the presentation with an improvement and follow-up plan, as well as important things to remember.

Alexandre Bacon invited questions from the participants.

Chief Lance Haymond thanked the presenters and mentioned the level of quality that were highlighted by the AFN with regard to the pilot project presented by the Quebec region. It demonstrated that communities were underfunded for many years and that with this work and the tool developed, we will be able to obtain adequate funding for the next twenty years. In this sense, he hopes for a substantial increase in funding for ISC.

Following this comment, Alexandre Bacon suggested a fifteen-minute break.

14:30 Break

14:50 Meeting resumed

Alexandre presents Guillaume Gingras of ABSCAN who proceeded with a prize draw (five notebooks and three toolboxes) among the participants in attendance.

Following this, he introduced Émilie Grantham, Research Officer at the FNQLHSSC.

15:00

Homelessness in First Nations Communities in Quebec

Activities led by the First Nations of Quebec and Labrador Health and Social Services Commission (CSSSPNQL)

Émilie Grantham presented how the FNQLHSSC collaborated in a second research, which consisted in drawing a provincial overview of homelessness among First Nations. She began by defining homelessness and presented highlights from the first study in 2016 that looked at the diverse forms of homelessness on and off reserve. A profile of homelessness was presented, as well as conclusion.

Afterwards, she presented the workshop. The workshop question was:

What services currently exist and what new services should be in place for people who are homeless or at risk of becoming homeless?

Three themes :

- Visible homelessness
- Hidden homelessness
- People at risk

The results will be compiled with the results of two other workshops on the issue and all results will be presented in a FNQLHSSC publication, with highlights presented to the MSSS.

Afterwards, Alexandre introduced the latest presentation by the First Nations Sustainable Development Institute with Maïté Blancquaert, Sarah Zammit and Serge Ashini-Goupil.

15:45

Energy Efficiency of Residential and Community Buildings on Reserve

*Progress of the Transition énergétique Québec – First Nations Committee's Work
Maïté Blancquaert, Sarah Zammit, and Serge Ashini-Goupil, First Nations of Quebec and Labrador Sustainable Development Institute*

A definition of energy transition was given of energy transition, via energy efficiency and Energy transition Quebec. Benefits for First Nations were presented. The transition masterplan spanning 2018 to 2023 was presented and the involvement of First Nations is sought, in order to identify their real needs. The committee's mandate was also presented. This committee is made up of members of the First Nations, TEQ and the FNQLSDI. The

work of the Committee will continue because TEQ will be transferred to the Minister of Natural Resources. This transition is aimed at innovation and efficiency.

The theme of residential and community buildings was identified as a priority for First Nations, in parallel with the implementation of the first measures for buildings. To this end, two meetings of the committee took place, as well as two other meetings with building experts (First Nations, CMHC, Hydro Quebec). A diagnosis of the situation has been established and priority issues have been identified for residential buildings. The committee aims to go beyond energy efficiency measures, with the measures that will be put in place. The challenges relate to the adaptation of the service offer, funding (coordination with the different levels of government), awareness and the diversity of needs and realities for buildings and housing.

The committee experts are currently working on certain measures, including the establishment of a working group to identify the obstacles encountered by First Nations in making requests in the context of energy transition. A global funding program for First Nations is being developed, as well as a one-stop shop for programs, renovations and new constructions. The development of an information collection system is also on the agenda, in addition to receiving comments from First Nations on the preliminary measures. Following this, the implementation of these measures will be rolled out, as will a specific plan for the First Nations of Quebec.

The microphone is open for questions.

An Ontario representative mentioned knowing someone who emphasized “passive” housing and who, moving further north, found it to be a better construction practice to be implemented.

Maïté Blancquaert (FNQLSDI): Regarding the program that we would like to set up, these are definitely the types of projects that communities could propose, namely passive houses.

Sarah Zammit (FNQLSDI): We went to see other examples that may exist in other provinces. We also looked at what is happening among the Inuit: they have culturally adapted programs with Quebec with regard to the architecture of houses and energy efficiency. This is really what we would like to get for the First Nations in Quebec. On behalf of the committee, we mentioned innovation, and we want to do it. This is not an expertise that we have, so we are looking for it, which is also why we work with *Énergie Québec*. Regarding the First Nations plan, there are also actions aimed at innovation, so

we hope that with this committee, we will also be able to benefit from the work they do with the rest of society.

Dannye Therrien (Wendake): I have two questions: Do you have a schedule for these related programs and are your TEQ programs easy to access, so that we can take advantage of them?

Maité Blancquaert (FNQLSDI): TEQ programs are well explained and can be found on the website of Energy Transition Quebec. Not all of these programs are for individuals. Some are intended for entrepreneurs, but from what I recall, there are three or four in renovations and construction.

Sarah Zammit (FNQLSDI): In terms of timelines, our work is quite long, given the research of data in parallel with the identification of actions. The first master plan will end in 2023. We want to try to put measures in place as soon as possible. One of these measures is the new First Nations program. To this end, we hope to have something in the coming year. We will attempt to have the widest possible program, as there is a great diversity of needs among First Nations. We also want this program to meet the specific needs of First Nations.

Patrick Robertson (Mashteuiatsh): Tomorrow morning's presentation (*Éconologis*) will partly answer Dannye's question.

Summary and end of day 2

Alexandre thanked the presenters and concluded the meeting for the day, while recalling the graduation of the Housing Management students at the Wendake Hotel-Museum, this evening.

16:15 End of meeting

Jour 3 – NETWORKING

Thursday, November 28, 2019

8:30 Meeting begins

Opening

Alexandre reviewed the agenda for the morning and informed the participants that the Community of Practice in Housing (CoPH) will facilitate the morning activities. He yielded the floor to Patrick Robertson and Tanu Lusignan.

Patrick Robertson informed participants of an energy activity and other morning activities. Tanu Lusignan invites people to get up to stretch. Then, he presented an interactive activity with Kahoot! (kahoot.it, interactive online survey). Once on the interactive platform, people can sign up. He invited people to go to the interactive platform and register. He mentioned prizes for participants. It is a survey aimed at getting the opinion of participants on activities, training, etc. of the Community of Practice in Housing.

The various questions and answers in the survey, as well as the comments from participants, reveal that the majority of people support the FNAESC-CoPH as a point of contact organization for capacity building.

Tanu thanked the participants for this survey. According to the answers given, the next meeting will no doubt take place in Quebec. The potential date will likely be in March but will be confirmed at the beginning of the year.

Patrick Robertson proceeded with an update on the latest developments and achievements of the community of practice (PowerPoint presentation). These objectives including improving the well-being of community members, sharing practices and of the CoPH mission. Patrick also demonstrated how to register for the bilingual *Workplace* platform. Then, he introduced the next guest speakers, Éric Labbé and Michel-Ann Champagne from the Expertbâtiment Group.

Expertbâtiment.ca – Éconologis and Rénoclimat Energy Efficiency Program

Éric Labbé, Native Liaison Officer, and Michel-Ann Champagne, Expertbâtiment

Éconologis Program

Éric Labbé mentioned that his firm currently has some projects in certain communities and others are to come. The threshold for eligible income under *Éconologis* is based on tax and income. This program is intended for low income homeowners and renters. For people living on reserve, the income threshold is irrelevant.

The program aims at reducing energy costs by replacing refrigerators and thermostats (from caster to digital) that are not Energy Star certified, among others. For more information, people are invited to consult the *Transition Énergétique Québec* website. This firm can hire people from the communities to carry out the work on site. Everything is free.

Eligibility criteria: None.

Rénoclimat Program

This program aims to improve comfort and advise people on how to reduce the energy bill. Grants are available for energy retrofits. Participants pay \$150. Then, an advisor comes on site, assesses the situation, performs a leak detecting test to assess heat loss and air leakage. Afterwards, a report is produced, and an energy rating is assigned, with a view to improving the building as a whole, in order to reach insulation standards. Thereafter, a period of time is granted for completing the improvements. The advisor returns to verify the improvements. This is when the grant application is completed and forwarded, all for the purpose of obtaining financial incentives.

Eligibility criteria:

- To be a Quebec House owner.
- To own a single family Home unit.
- To build up for renovations, in order to meet insulation standards.

Note that it is possible to apply both programs for the same home.

Then, the presenters provided information on the information kits distributed. This information is also available in French on request.

Jody Mitchell (Listuguj): I'm looking for the criteria on your website and can't find them.

Michel-Ann Champagne (Expertbâtiment): I will show you where they are on the website after the question period.

Question: Regarding the energy consumption analysis, do you do simulations for existing constructions, with a view to reduce the building's energy consumption (and in order to have access to funding)?

Michel-Ann Champagne (Expertbâtiment): Absolutely, except that these are not evaluations done in the context of *Rénoclimat* or *Éconologis*. These are assessments carried out as part of the *Nouveau Climat* programs, for new buildings. We are agents for *Nouveau Climat* as well. It all depends on whether the certifications you have achieved are LEED certifications, it is another department, but we generally do the modeling for new projects.

Patrick Robertson (Mashteuiatsh): What does *Rénoclimat* provide? Is a grant available?

Michel-Ann Champagne (Expertbâtiment): Yes. When the customer pays \$150 for their home (expert appraisal), they are eligible for a full list of TEQ financial incentives (we can also call these grants). Rather, I gave the example of the attic insulation, if we go from R-12 to R-50, that entitles, for a single-family residential dwelling, to an amount of \$975. This covers the costs of insulation. It does not necessarily cover labor costs (the choice of which is up to the owner). The goal is to reach R-50.

If it is the insulation of the walls, the joist of the shore, the basement, or the improvement of the building's waterproofing, the installation of heat pump, the installation of air exchanger and heat recovery, these measures will trigger financial incentives. If in a building you are working on, you pay \$150 and you decide not to go ahead with the work, it all stops there. If you decide to go ahead with the work (as listed above), you will be given a \$100 incentive at the end of the initial \$150 amount, which makes the actual cost of the visit of only \$50. And to that will be added the other amounts to which you are entitled for the measures that you have decided to apply. The list of incentive amounts is available on the TEQ website.

Éric Labbé (Expertbâtiment): I have the normative framework for these programs. For heat pumps, the amount awarded is \$650. A government check is sent.

Consequently, it is therefore possible to obtain between \$8,000 and \$12,000 in grants, depending on the work you wish to perform.

Question (unidentified speaker): What is the deadline for carrying out the work?

Michel-Ann Champagne (Expertbâtiment): The deadline is March 31, 2021, which still gives you a lot of time. Moreover, the advisor who will visit you will indicate a deadline.

Question: Do you have an analysis showing how many months during the year the heat pump is operational and how temperature changes affect it?

Michel-Ann Champagne (Expertbâtiment): The Energy Efficient Advisor will give you the answer. It will all depend on the type of heat pump you have.

Patrick Robertson (Mashteuiatsh): We know that often, grants are allocated in the form of non-refundable tax credits. In the case of *Rénoclimat*, is it really a grant or a non-refundable tax credit?

Answer: It's really a check issued to the owner of the house, based on the work done. These are non-taxable amounts.

The presenters concluded and thanked the participants. They say they will be around for a while.

Patrick Robertson indicated that there will be a fifteen-minute break.

10:05 Health Break

10:30 Meeting resumed

Patrick Robertson introduced the following presentation, which deals with an update of the SIGLS implementation.

Cogiweb – Housing Management Software

Louis Lamontagne, President Executive Director, Cogiweb

Serge Bouchard, Circuit Rider Trainer (Mamuitun and Atikamekw Nation's Council)

Presentation of Cogiweb's mission, which consists of an NPO created 32 years ago by the Quebec Housing Corporation. They are partners in information technology and have more than 4,400 users. This organization focuses on IT management for housing stock and webinar training on part of the program. Cogiweb also offers customer service for the use of the software. The software development service offers the development of tools that can be adapted to customer needs. The characteristics of their applications require a subscription to the Internet.

The system can manage the building stock, the clientele, management of leases, invoicing and collection of rents, building maintenance, correspondences with tenants, complaints, etc. It is the corporate memory that stores SIGLS.NET information (SIGLS is the French acronym for "integrated social housing management system").

The other system, the report on the physical state of the building or BSI, is used for building inspections (every five years), deficiencies, costs, budgets, in order to be able to estimate the work to be done on all the buildings and obtain an estimate. The software manages all of these activities. Mamit Innuat and Mamuitun tribal councils are the only ones currently using it.

The annual user fee, if less than 1,000 units is \$13,400 (2020 rate). If more than 1,000 units, the fee is \$16,070 (2020 rate). This system has several advantages.

The other software is Cogimobile and provides access to quick information about tenants, among others.

For both systems, it is important to have proper internet connection, as our server is similar to a *Cloud*.

Question: For a community of less than 1,000 homes, the price of the software is \$13,400. If we have fewer than 100 houses, will the cost be the same?

Answer: Yes. We can provide you with explanations regarding this.

Dannye Therrien (Wendake): Can this apply to a CHSLD (for example, costs per room)?

Answer: Yes, a room can be managed as an accommodation or social housing.

Dannye Therrien (Wendake): Can we make housing differentiation?

Answer: Users can be configured according to needs.

Patrick Robertson thanked Mr Lamontagne and Mr Bouchard for their presentation. He mentioned that the following presentation will demonstrate Workplace.

Use of *Workplace*

Patrick Robertson, Community of Practice in Housing (CoPH)

Patrick reported on the *Seven Grandfathers Teachings*, which guide CoPH discussions. These seven values are: humility, honesty, bravery, wisdom, respect, truth and love. These values are used as a guideline, preferably over a code of ethics.

Patrick went on to explain the use of the web page and the elements contained, and how to register. He specified that the *Workplace* platform is intended primarily for housing managers and informs of the existence of the national CoPH portion, by specifying that the other members do not have access to what is being discussed in Quebec. He invited the participants to publish on the platform, in order to "give it life". He indicated the

"translation" feature to translate the comments, as well as the various members of the platform (CMHC, ISC, etc.), other than the housing managers. He wishes to increase the representation of active members of *Workplace*, by targeting members of all our communities.

He ended his presentation by informing the participants that this is a free service, which can really be useful. He asked if the participants had any questions.

Jean-François Samuel (CMHC): When someone no longer works for a band council and is a member of the CoPH, is there a feature to manage this kind of situation?

Patrick Robertson (Mashteuiatsh): If someone does not notify us, we have no way of knowing (*Workplace* has more than 120 members). However, it is still possible to develop a member validation mechanism.

Patrick mentioned that this ends the morning activities. He would like to thank the AFNQL for the opportunity to demonstrate what we can do to facilitate your work. He thanks the participants.

Alexandre Bacon invited Guy Latouche to summarize the key ideas that emerged during the presentations.

Recap and Next Steps

Guy Latouche

Guy emphasized the main key messages.

Opening remarks

The opening remarks noted the gradual transfer of responsibilities to First Nations organizations by the Government of Canada (legislation, 2019). Consequently, we must prepare.

Exemplary practices

The Wemotaci First Nation has undertaken a major shift in housing, by carrying out a financial recovery, by encouraging individual property and by further developing partnerships.

ABSCAN

First Nations partners offer very attractive interest rates.

Update on regional needs

For the region, housing needs are increasing. The issue of mold in houses seems to be less extensive. Needs are growing faster than budgets. One-time federal investments are slowing the increase in needs. Some improvements are noted. Capacities are building. Lobbying continues (in order to obtain more funding).

Catch-up site

The current system does not work because too focused on social housing. We note disincentives to individual ownership. In addition, there are winning conditions. Partnership with the federal government is essential. Problems have to be transformed into possibilities.

Capacity Development Regional Initiative

We must strengthen them. We need an existing body as a point of contact, which could be First Nations Adult Education School Council, in collaboration with the Community of Practice in Housing.

How to consult the house occupants?

There are several ways to consult the house occupants. The occupier has to get something out of it and to do that, you have to develop a certain creativity.

Occupant training

We have seen what constituted twenty-five-hour training, which entitled occupants to obtain credits.

Positive personnel Management

For positive personnel management, the manager's positivism has an influence on the personnel. You have to keep in touch with people and hold regular meetings.

Inter regional Sharing (Enoch, Alberta)

This presentation made the point about own source revenue to tackle the backlog (casino reports \$\$\$). Their densification project of one hundred and eight dwellings made it possible to retain certain lessons (limits).

Asset Management Planning

We saw the case of the pilot project in the community of Kebaowek. This kind of planning applies to all goods (including housing). It requires commitment and support. Operation and Maintenance are significantly underfunded. Help support discussions with stakeholders.

Homelessness in First Nations Communities

The FNQLHSSC has demonstrated to us that homelessness in communities is a fact that exists in three forms: *couch surfing*, *inadequate housing* and *highly overcrowded housing*. A workshop followed on known cases of homelessness in our communities, the services offered and the proposals. Your comments and proposals will be very useful for the FNQLHSSC.

Energy Efficiency

The presentation focused on energy efficiency and a master plan. A TEQ committee has been set up to develop a plan specific for First Nations and a first step is underway (residential and community buildings). The other themes will be discussed in the coming months.

Third cohort graduation (AEC)

As part of the graduation of the third cohort, we have eight graduates, better equipped to tackle challenges.

Community of Practice (CoPH)

It is a very useful human network for collective reinforcement, mutual aid and the sharing of good practices, as well as prospects for improvement. The results of the survey revealed that the majority of people support the FNAESC-CoPH as a point of contact organization for capacity building.

***Éconologis* Program**

This is a free improvement program aimed at reducing energy costs.

Rénoclimat Program

Under this program, expertise can be provided for a \$150 fee to improve energy efficiency. A report is produced and, depending on the renovations, grants are available for energy retrofits.

Cogiweb

We have seen that it is an NPO, an information technology partner. The Integrated social housing management system, or SIGLS, software allows the management of the housing stock, customers, leases, rents, requests, etc.

The report on the physical state of the building, or BSI, reports on the building, deficiencies, costs and budgets.

In both cases, there is an annual fee. A grant is available. These softwares have several advantages.

Workplace Platform

The *Workplace* platform is a virtual platform of the CoPH, available in both languages.

It contains a library of documents relevant to the home.

Seven principles guide its users: humility, honesty, bravery, wisdom, respect, truth and love.

It is a tool towards facilitating communication, while allowing members to share best practices among front line workers.

In closing, Guy Latouche thanked everyone for their excellent participation, Alexandre Bacon for facilitating, and Linda Sioui for taking bilingual notes. He made special mention of the staff of the AFNQL secretariat. He wished everyone safe travels back home.

Alexandre thanked everyone for their attendance and concluded the meeting.

11:45 End of meeting.

Appendix 1

PARTICIPANTS – AFNQL HOUSING – NOVEMBER 26-28, 2019

	Nom		Communauté	Titre
1.	Abdradou, Bassem	Engl.	Listuguj	Executive Director
2.	Arseneau, Rita	Fr.	ISC – Quebec	
3.	Ba, Oumar	Fr.	ISC	
4.	Bacon, Alexandre	Fr./ Engl.	AFNQL	Facilitator
5.	Bacon, Joe	Fr.	Pessamit	Responsible for Housing
6.	Bélanger, Pierre	Fr.	CMHC	
7.	Belleau, Marie-Josée	Fr.	AFNQL	
8.	Bellefleur, Bruno	Fr.	Unamen Shipu	Housing Clerk
9.	Bellefleur, Amélie	Fr.	Unamen Shipu	Political representative
10.	Bellefleur, Josiane	Fr.	Pakua Shipu	Housing Director
11.	Bellefleur, Stéphanie	Fr.	Pakua Shipu	Housing Agent
12.	Berg, Jessica	Fr.	CMHC	
13.	Bonspille, Shirley	Engl.	Kanesatake	Administration Clerk
14.	Bouchard, Serge	Fr.	Mamuitun Tribal Council	
15.	Boudreau, Michelle	Engl.	CMHC	
16.	Boudreault, Samuel	Fr.	Architecture sans frontières - Québec	
17.	Bruneau, Martine	Fr.	Pikogan	Public Works & Housing Director
18.	Buckell, Judith	Fr.	Mashteuiatsh	Coordination Coordinator
19.	Cayer, Robin (Ms)	Eng	Kitigan Zibi	
20.	Chevrier, Cheyenne	Engl.	Timiskaming	Housing Administrative Assistant
21.	Chevrier, Darlene	Engl.	Timiskaming	Housing Director
22.	Chilton, Marco	Fr.	Wemotaci	Political Representative
23.	Chu Quang, Thy Anne	Engl.	Kawawachikamach	Project Manager
24.	Collin, Dominique	Fr.	FNQLEDC	Guest speaker
25.	Cousineau-Mollen, Maya	Fr.	EVOQ Architecture	Exhibitor
26.	Dansereau, André	Fr.	ISC - Quebec	
27.	Desbiens, Marie-Élaine	Fr.	AFNQL Consultant	Guest speaker (in attendance Wednesday, November 27)
28.	Diamond, Maxime	Fr.	Waban-Aki Nation Grand Council	Political Representative

AFNQL REGIONAL MEETING AND ENGAGEMENT SESSION ON HOUSING AND INFRASTRUCTURE

	Nom		Communauté	Titre
29.	Duchesne, Mario	Fr.	Opticivan	Maintenance Coordinator
30.	Dumont, Jason	Fr.	Lac Simon	Director of Public Works and Housing
31.	Flamand, Brad	Fr.	Manawan	Housing Agent
32.	Flamand, Simon	Fr.	Manawan	Project Manager
33.	Fontaine, Adam	Fr.	Uashat mak Mani-Uténam	Infrastructure Assistant
34.	Fouillard, Rousset, Sandrine	Fr.	Mamuitun	
35.	Gabriel, Diane	Engl.	School Council	Executive Assistant / CoPH Coordinator / Educator
36.	Gabriel, Edward	Engl.	Kanesatake	Housing Coordinator
37.	Germain, Lucie	Fr.	Mashteuiatsh	Infrastructure and Public Service Director
38.	Gingras, Guillaume		ABSCAN	Exhibitor
39.	Grantham, Émilie	Fr.	FNQLHSSC	Research Agent (in attendance November 27)
40.	Harvey, Pascal	Fr.	Architecture sans frontières - Quebec	
41.	Haymond, Lance	Engl.	Kebaowek	Chief
42.	Helou, Rola	Engl.	School Council	Executive Director
43.	Isaac, Gordon Jr.	Engl.	Listuguj	Political Representative
44.	Kistabish, Maurice	Fr.	Pikogan	Political Representative
45.	Labrador, Bruce	Engl.	ISC – Quebec	
46.	Lachance, François	Fr.	CMHC	
47.	Latouche, Guy	Fr./Engl.	APNQL	Consultant
48.	Légaré, Martin	Fr.	ABSCAN	
49.	Lusignan, Tanu	Engl.	School Council	Finance Director
50.	Mapachee, Josiane	Fr.	Pikogan	Housing Agent
51.	Mark, Fanny-Allison		Mammit-Innuat Tribal Council	
52.	McKenzie, Tanya	Engl.	Kebaowek	Housing Manager
53.	Mitchell, Jody	Engl.	Listuguj	Asset and Infrastructure Director
54.	Montour, Davis	Engl.	Kahnawake	Housing Director
55.	Mullen, Sylvestre	Fr.	Unamen Shipu	Housing Director
56.	Odjick, Doug	Engl.	AANTC & Kitigan Zibi Council	Executive Director
57.	Oldacre, Ajani	Engl.	CMHC	
58.	Paradis, Josée Ann	Fr.	ISC	Interim Regional Director

AFNQL REGIONAL MEETING AND ENGAGEMENT SESSION ON HOUSING AND INFRASTRUCTURE

	Nom		Communauté	Titre
59.	Penosway, Jean-Marc	Fr.	Kitcisakik	Community Representative
60.	Penosway, Régis	Fr.	Kitcisakik	Chief
61.	Perrier, Terry	Engl.	Kebaowek	Director of Public Works
62.	Petiquay, Danielle	Fr.	Atikamekw Nation Council	Architecture Technician
63.	Petiquay, Peggy	Fr.	Wemotaci	Housing Coordinator
64.	Petiquay, Stephanie	Fr.	Wemotaci	Maintenance Coordinator
65.	Pien, James	Engl.	Kawawachikamach	Director of Public Works
66.	Pien, Vanessa	Engl.	Kawawachikamach	Fixed Asset and Civil Project Manager
67.	Pinel, Étienne	Fr.	CMHC	
68.	Rioux, Patricia		ISC - Quebec	
69.	Robertson, Mickel	Fr.	FNQLEDC	Executive Director
70.	Robertson, Patrick	Fr.	School Council	
71.	Rodgers, Hilary Ann	Engl.	Long Point	Housing Youth Assistant
72.	Samuel, Jean-François	Fr.	CMHC	
73.	Sauvageau, François	Fr.	CMHC	
74.	Sioui, Linda		AFNQL	Consultant (note taking)
75.	Therrien, Dannye	Fr.	Wendake	Building, Infrastructure and Major Project Management Coordinator
76.	Tremblay, Éric	Fr.	Mashteuiatsh	Capital Coordinator
77.	Vincent, Jean-Philippe	Fr.	Wendake	Building, Infrastructure and Major Project Management Director (in attendance November 26)
78.	Vollant, Jean-Rock	Fr.	Mamuitun Tribal Council	
79.	Vollant, Mali-Jane	Fr.	Mamit Innuat	Architecture Technician
80.	Wabie, Sacha	Fr.	Timiskaming	Chief
81.	Weizineau, Marie-Soleil	Fr.	Opitciwan	Community Planning Director
82.	Wielynja, Ina	Fr.	CMHC	
83.	Wozniak, Dominique	Fr.	Mamuitun Tribal Council	

+ Note taker Engl./Fr.
+ 2 translators Engl./Fr.
+ 1 technician