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# Report on the Engagement with Quebec and Labrador First Nations on Housing and Infrastructure

The Assembly of First Nations Quebec/Labrador

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# The Assembly of First Nations Quebec/Labrador

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# 1 Background

A new Federal government has come to power with a view to increasing the effort to transfer the full care and control of housing and infrastructure responsibilities to First Nations. This government has been elected with a slate of new Ministers who have committed to moving forward a reconciliation agenda whereby the department works and collaborates with Indigenous groups on a Nation-to-Nation basis. The community members are now keenly aware of an emerging positive new paradigm that will absolutely affect their relationships with Canada. A new level of optimism was recently experienced amongst the Indigenous leaders during a recent Assembly of First Nations (AFN) Annual General Assembly as the Prime Minister made the following public statements:

"There is no relationship more important to me – and to Canada – than the one with First Nations, the Métis Nation, and Inuit. It is time for a renewed, nation-to-nation relationship with First Nations peoples: one that is based on the understanding that the constitutionally guaranteed rights of First Nations are a sacred obligation that we carry forward. This obligation is based on respect, co-operation, and partnership; it is guided by the spirit and intent of the original treaty relationship; and it respects inherent rights, treaties and jurisdictions, and the decisions of our courts. Bringing about real change will take more than just individual people – or even individual governments. What is needed is nothing less than a total renewal of the relationship between Canada and the First Nations peoples."

It must be noted that there remains a level of pessimism and doubt amongst the communities as previously, the government did not always view Indigenous people's issues as a priority and therefore many opportunities to engage were either not taken, or when they were, it was not in the spirit of cooperation and reconciliation. This unfortunately created almost a decade of lethargy strewn with half-baked attempts to re-energize the relations between Canada's Indigenous and non-Indigenous populations; and this caused harm to the bond that Canadians share. That reality still clouds many of the promising opportunities and initiatives as a result.

In a recent and albeit very significant development, following the recommendations of the Royal Commission of Aboriginal Peoples (1996), the Department of Indigenous and Northern Affairs Canada (INAC) was split into two distinct departments; Indigenous-Crown Relations and Indigenous Services. INAC can advance reconciliation by establishing a new department and new Minister of the Crown focused on recognizing and implementing the long-promised rights, title, and jurisdiction and supporting First Nations. These communities must lead the way based on their priorities and approaches, while leaving the bureaucracy responsible for delivering services with a more focused mission. Separating those responsible for not achieving badly needed improvements to health, education, housing, clean water, and other vital infrastructure, from those who will work with First Nations on the future-state of the relationship and the realization of rights, title and jurisdiction, means First Nations priorities should receive greater attention.

The expectation is high that the current federal approach will continue to support the transfer and these responsibilities to First Nations; this is evidenced and supported by recent federal activity that sees the joint development and writing of a Memorandum to Cabinet (MC) that would

transform housing and infrastructure in First Nations communities. This effect is cascading down into the First Nations at the regional levels as they are now better positioned than ever to take advantage of this new paradigm in First Nations housing and infrastructure. This activity and paradigm shift is also a key driver of the regional engagements to determine how those communities want to see the transformation.

A new national framework on First Nations housing and infrastructure has emerged and is being developed under this new federal environment. This endeavor has been motivated primarily by the Chiefs Committee on Housing and Infrastructure (CCOHI) at the AFN. The work to transfer housing and infrastructure into the full care and control First Nations began in May 2016 continuing through to the AFN National Housing and Infrastructure Forum in Winnipeg, Manitoba on November 1, 2016. This event featured an opportunity for all delegates to register their opinions on a variety of housing issues all captured under the following pillars:

- 1. A national vision for housing and infrastructure;
- 2. Skills and capacity requirements;
- 3. Funding and finance requirements;
- 4. Governance and delivery requirements; and
- 5. Innovations in housing and infrastructure.

Through a strategic engagement session approach, this framework of five pillars allowed the AFN to simplify their tactics and capture the various forms of data, information and feedback from the delegates. By using the Winnipeg forum as an engagement platform, it gave the AFN and CCOHI a national level perspective on the key issues and activities that were top of mind for the delegates with respect to the future of Housing and Infrastructure.

Over the past year, the level of articulation of the national direction of First Nations care and control of housing has developed to a point where now First Nations are witnessing for the first time a joint development of a MC that would underpin the future transformation. This work is politically supported by **AFN Resolution 98/2016** which speaks to the development of a First Nations National Housing and Infrastructure Strategy and **AFN Resolution 27/2017** which supports the establishment of a joint Working Group to develop the Strategy and a Strategic Plan with short, medium and long-term objectives and outcomes.

As the national work progresses, a series of engagement sessions are now being planned and implemented at the regional and sub-regional levels to determine what local communities, leaders, housing managers, members and their organizations want to see under a new housing regime. This report will summarize and provide analysis and recommendations on the critical next steps for the region of Quebec.

# 2 National Position on First Nations Housing and Infrastructure

The national position began development in May 2016 in Toronto that saw a meeting of INAC HQ, CMHC HQ, Health Canada (FNHIB) and the full representation of the CCOHI. The meeting was to begin the discussion on the full transfer and control of housing and infrastructure to First Nations. Since then, there has been significant development of the new strategy, planning meetings, conferences, and development activities that are shifting the paradigm to one of First Nations control. The new paradigm was further bolstered and supported by Minister Bennett who has challenged the CCOHI and the First Nations to "think outside the box" and develop a "made for First Nations approach" with their own delivery functions and governance institutions. The end goal is to get INAC and Canada Mortgage Housing Corporation (CMHC) out of this particular business. As part of this transformative change, First Nations need to be involved in all decision-making processes, and furthermore, funding needs to be flowed directly to First Nation communities for the care and control of housing and infrastructure. First Nations people must lead the development of a First Nations National Housing and Infrastructure Strategy to ensure the transformative change of housing and infrastructure is envisioned from a First Nations perspective.

Over the past three years a national vision has emerged and is now the driving philosophy behind the transformation. The vision is that *"all First Nation members living on or away from their community have a right to shelter and they must be provided with an opportunity to access safe, secure, adequate and affordable housing".* The vision is rooted in community based needs identification at the local community level that is culturally relevant and supported by sustainable adequate funding. It is expected that the same standards as off reserve with equal access to all types of public infrastructure will be a key objective of the transformation.

There is now a commitment to rebuild the relationship between governments and First Nations, who are now seeing the beginning of a significant federal commitment for partnership in the transformative changes required. This new relationship must continue to demonstrate results at a consistent rate. The nation-to-nation work with the federal government whereby cultural, treaty and local community are accorded the high value they deserve must continue to evolve.

#### **Innovation Seven Mandate**

I7 provided the expert resources that were successful in rolling out a very informative event in Winnipeg of 2016, AFN 2017 Working group activities and all the resultant reports now forming the basis of the way forward for First Nations housing and infrastructure. I7 continued to provide infrastructure and housing policy advisory services to assist AFN-QL in understanding, relating, analyzing and reporting on the National housing and infrastructure symposium that was held in Trois-Rivieres.

Deliverables were as follows:

- In the lead up to the event, I7 worked collaboratively with AFN-QL and other government officials to develop an agenda and approach to the event that resulted in innovative discussions towards First Nations institutions that will manage Housing and Infrastructure into the future.
- I7 ensured detailed planning support to AFN-QL officials and others to develop a first class event

- During the event, I7 captured all discussions during the various sessions during the Forum meeting and provide advisory, recording, transcribing and facilitation services for each;
- I7 analyzed the results of the meeting and prepared a Report on the findings for input into the National Housing Strategy and the AFN-QL Chiefs in Assembly

This report represents the final deliverable for this mandate.

The national approach is guided by the following framework and components:

#### Funding and Finance

- The main components of a new approach would include increased funds for housing based on community needs, funds to pay for housing managers training, certifications and access to other modern tools of infrastructure finance.
- Funding needs to be flexible and comprehensive to meet First Nations needs no matter where they are located. There is an additional important expectation that any new models will be developed by and for First Nations with government playing the role of funder and guarantor. First Nations are not interested in taking over failed programs of the past and want to see a complete redesign.
- Components of a housing and infrastructure funding model in order of importance are:
  - Capacity and support for housing and infrastructure managers;
  - Recognition and support of local housing initiatives;
  - Access to credit, debt, equity and other financial mechanisms;
  - Investments to support knowledge and information sharing activities;
  - Long term, flexible, housing and infrastructure funding model developed by and for First Nations;
  - Maximize the leverage of funding and financing, through partnerships, with other governments and First Nations;
  - Access to and implementation of all of the modern financial tools of infrastructure development in First Nations that are available to all other levels of government; and
  - Identify way to encourage individual and family responsibility for housing and infrastructure.

#### Skills and Capacity

- In order to maximize the impact of skills and capacities development, First Nations must start with developing homeowner responsibility and ensuring they have maintenance training.
- First Nations must be able to secure the employment and skills of a qualified housing and infrastructure manager.

- First Nations must be supported by a **regional agency**, technical organization or tribal council with technical skills and financial tools that allows them to fully implement their community housing and infrastructure plan.
- This model is based on First Nations control and a full Federal commitment for funding.
- First Nations skills and capacity development is aligned with community needs.
- Committed and significant investment into existing First Nations technical and skills organizations.
- Central repositories of technical knowledge information made available to all First Nations.
- Committed and appropriate funding to ensure the attraction and retention of qualified housing and capital managers.

#### **Governance and Delivery**

- Local, regional, and national organizations are needed with identified roles and responsibilities where construction and operations activities can be coordinated by resources adequately resourced and skilled to do their job successfully.
- Chief and Council must transfer their authority over housing and infrastructure to a non-political body that can manage those assets properly without political interference.
- Implementation of housing and infrastructure locally, regionally and nationally, must be under First Nations control as the number one priority.
- Capacity must be local and supported by a strong regional organization or tribal council that can provide advisory services when those skills and capacities do not exist in the community (e.g., information sharing, networking, communications, relationship building, filling capacity gaps, etc.).
- Existing regional structures have value but need investments and authority. Technical Services Advisory group of Alberta (TSAG), Ontario First Nations Technical Services Corporation (OFNTSC) and Regional Tripartite Housing Committee (RTHC) are good examples of technical and governance models that are currently seeing success in the housing and infrastructure field.
- The model is based on significant and committed investments in local management of housing and infrastructure.
- First Nations institutions must be stand alone and endowed with all of the necessary authorities and funding to succeed.
- Transfer payments directly to First Nations.
- Create replacement institutions that substitute out CMHC and INAC in the delivery of Housing and infrastructure.
- Must get local, regional, and national politics out of housing and infrastructure development.

The work continues towards the transformation at the national level, through the AFN CCOHI, and the following are the **next steps** in realization of the strategic plan which involves a series of measurable activities:

- Understand the "true" costs of housing and infrastructure and undertake strategic research and data gathering to better understand existing operations and programs, policies;
- Determine the level of capacity and skills needs and requirements and at what level they should be implemented; and
- Institutional development options and roles and responsibilities for national, regional, and local levels. The role and responsibilities of a national institution are currently not yet defined.
- Memorandum to Cabinet Co-Development and Policy Framework (MC)
  - o CMHC to release NHS (Canada) Fall 2017
  - CMHC to submit TB Submission Fall 2017
  - CMHC to launch NHS Programs Spring 2018
  - INAC Engagement Sessions Fall 2017
  - INAC MC on First Nations National Housing Strategy Fall 2017
- Chiefs Committee on Housing and Infrastructure to review and approve the Strategic Plan
  - Share Draft Strategic Plan with First Nations for review and input
- National Housing and Infrastructure Forum Montreal, Quebec October 30th to November 1st, 2017.
- Present the findings and the strategic plan to the Special Chiefs Assembly in December 2017.

# 3 Quebec Regional Activities

AFNQL is represented on the CCOHI and have been involved in the development of the national direction and are now regionalizing their approach to the transformation. The Quebec region is somewhat advanced as compared to other regions given they employ a semi-institutional organization that is behind the design and implementation of the engagement sessions. This organization is the Regional Tripartite Committee on Housing (RTHC). The organization was instrumental in supporting the development of this report as their commitment to data gathering and understanding the value of the proper analysis and correlation of the data to accurately reflect the findings of the sessions. These findings will drive the next stages of the strategic plan for the RTHC.

As mentioned, the AFNQL has entered into an arrangement with the INAC regional office and the CMHC regional office to team up under a RTHC which now includes infrastructure directly related to housing. This organization was established in 1985 as a Regional Liaison Committee on Housing and then throughout the 90's and into the late 2000's grew into an organization that is now driven by 5 key goals and objectives. The following five pillars were the original objectives and were to:

- 1. Develop and implement an action plan on housing for Quebec First Nations;
- 2. Establish intervention strategies to assist those communities that are challenged;
- 3. Promote networking, communication and mentoring opportunities;
- 4. Promote partnerships of mutual interest; and
- 5. Disseminate information to the communities and organizations.

These five pillars now are linked with the seven issues on the committee's action plan which now focuses on:

- 1. Taking a concerted effort and action to improve health and safety;
- 2. Favoring sound management of a housing portfolio;
- 3. Understanding and gaining recognition of housing needs;
- 4. Ad-hoc housing initiatives;
- 5. National and Regional housing allocation processes;
- 6. Capacity Building; and
- 7. Research and Development on housing related issues.

The RTHC is very well positioned to realize on some of the key deliverables under the governance and delivery pillar of the national and now Quebec framework. The RTHC monitors its activities and manages them through a joint action plan with specific deliverables that are measurable. The success of this organization and its evolution towards the future will be key to achieving the objective of full transfer and control. It is important that this organization continue to maximize attention and investment into the communications and networking functions during the transformation.

There are urban and off reserve members that also have significant housing needs. There must be a concerted effort to include their requirements in the next stages of any Housing and Infrastructure strategy for First Nations in Quebec and Labrador. Leadership has made it clear that they see those members off reserve and in urban areas as having access to the same levels of services as those on reserve.

# 4 Methodology

This project follows the same framework and data gathering approach as the AFN and the CCOHI. Given the AFNQL and I7 have implementation experience and expertise in executing this methodology, together were able to gather significant levels of response and generate over 1000+ data points.

The findings will allow RTHC to focus on refining and improving their approach to achieving the key objectives of their current action plan. Strategies and tactics must align with the mission, which is to develop the most appropriate and productive housing and infrastructure programs and services for the communities in Quebec however Labrador does not have representation on the RTHC.

The methodology begins with a thorough understanding of the current housing and infrastructure environment through comprehensive research of all of the elements and dynamics of that local Quebec market. Research and background materials were provided by the AFNQL and the RTHC throughout the planning stages.

It is necessary to understand and appreciate the many political, economic, resource and financial realities of the housing and infrastructure challenges in Quebec and to properly understand their nature in order to define the right questions to ask and identify the local/regional issues and challenges for the important engagement stages. The comprehensive data capturing, analysis, and correlation activities ensures that all relevant information and data is in order prepare reporting in an accurate and useful manner. The data gathered from this event was rich with information and provided a diversity of opinion somewhat different from the national events.

#### **Engagement Planning:**

The planning team consisted of Innovation Seven and AFNQL representatives and each member of the team was present at all previous working group sessions and to provide input, structure and approach for the strategic plan. This will be an integral part of any Quebec regional plan moving forward. The approach will utilize the various inputs from the working groups, tripartite committee and the previous report and notes to further develop the strategic method and approach. These background documents and data also formed part of the record.

#### The Event – Trois-Rivières, 26 to 28 September 2017:

The following phases of work were the basis of the approach to the engagement event. In the lead up to the event, working collaboratively with AFNQL, the RTHC and technicians and government officials to develop an agenda and approach that will result in innovative discussions towards First Nations institutions that will manage a transformed Housing and Infrastructure approach into the future for Quebec:

- The planning committee of the RTHC developed the agenda, the base questions and supported the information gathering approach used by I7;
- A teleconference meeting with the AFNQL technical committee was able to obtain input for:
  - The overall approach and information gathering technique of "Table Top" discussions enabled by professional facilitators; and
  - Input into types and division of questions that would be posed to the delegates:
    1. Innovations in Housing

- 2. Funding and Finance
- 3. Skills and Capacity
- 4. Governance and Delivery
- In order to promote discussion, speakers were identified and prepared for the event to present under one of the pillars. Each speaker/presenter was specifically chosen to deliver a "message" that would assist in provoking dialogue during the "table top" breakout sessions.
- Developed the specific questions for the table top discussions and created color coded worksheets these questions were developed by the RTHC.

During the event, all discussions and inputs were facilitated and then captured through flip charts, questionnaires and expert note taking during the plenary and various breakout sessions. Results of the meeting were then analyzed, correlated and a report prepared on the findings for input into an overall Quebec regional housing strategy. During the planning phase of the event, the planners were able to confirm their approach and obtain the input and feedback from their technical committee members. This step is crucial to get overall "buy in" to the event format.

The adopted format saw the following agenda design for the event:

- 1. Lead off introductory speakers that set the stage and illustrate their vision for the future of Housing and Infrastructure in Quebec and the levels of needs required at the local levels.
- 2. Panels of local, expert and Indigenous presenters that discussed, provoked, and elicited dialogue about the specifics of a subject matter (Innovation, funding and finance, etc.) Information and the key items of discussion are used as the basis for the development of the scoring for the responses from the delegates during quantification of the data.
- 3. Delegates broke into four different workshop venues, pre-determined by numbering and division of language preference, and presented with specific questions regarding the housing and infrastructure subject matter.

The purpose of the plenary presentations is to drive thought provoking discussion during the breakouts:

- The presentations set the stage for the tabletop discussions and those tabletop discussions were organized into four pillars similar to the national AFN approach:
  - Funding and Finance
  - Skills and Capacity
  - Governance and Delivery
  - o Innovation
- Each presenter provided their presentation on innovations that are currently happening in First Nations to prime the group for the discussions, inclusion and debate.

The purpose of the table top discussions is to drive deliberations and provoke responses that gives insights into the future housing desires of the delegates and the way in which they see new programming created:

- Four simultaneously facilitated sessions:
  - 1 English, 2 French and 1 bilingual
- Table top "work sheets":
  - Relevant Quebec based questions pertaining to the area of discussion
  - $\circ$   $\;$  Background material and description of the concepts to provide context  $\;$
- Discussions and data capture on the worksheets

• Gather worksheets entered into the "Quebec Engagement dbase" for analysis and correlation of the data

Data analysis, sorting and correlation:

- Over 1000 data points gathered throughout the three days of the event contributed to rich data set to work with;
- The data gathered from the sessions was analyzed and then broken down further into themes. These themes were then used to group the responses from the delegates and then synthesized to determine the priorities; and
- The responses were entered into the sorting model and then correlated. This data, once correlated, helped to determine the strategic priorities identified by the delegates as the key items and activities that need to be implemented as part of the overall strategy.

Scoring and Quantification: in Microsoft Excel (Figure 1)

- The scoring of the responses are "entered" into the spreadsheet under the question developed by the RHTC.
- The scoring row is based on context set by the RHTC presentation and other lead in presentations.

Figure 1	Questions developed by RHTC		Scoring based on context setting background				
	What register an specific issues impact the strengthening of Skills and Capacities for housing and infrastructure?	Funding Challenges	Human Resources	Systems And Innovation	Operational	Administrative	_
			6 10	5	10	3	
			% 14%	7%	14%	4%	
Delegates Responses	Budget camunication invoxition personnel						Scoring
	Bugets Eloigement						field
	disponibilite des resources Manque de main ouvere		1		1		
	capacite de payer la main doevre		1				

• The scoring field is where data is correlated and scored and generates the percentage responses.

#### **Reporting: Initial and final**

An initial compiling and review of the raw data was reviewed for high level trends and significant observations that could be brought back to the group the final day and those initial observations were:

Initials High Level Themes that were dominant during the engagement session. These themes repeated throughout all the workshops:

o Funding and Finance

- 1. Accessing financing tools and access to capital which doesn't impose restriction to First Nations (e.g. ABSCAN)
- 2. Elimination of MLGs
- 3. More funding is required
- 4. Financing from the provinces
- 5. Resource revenue sharing
- o Governance and Delivery
  - 1. Do not replace bureaucracy with more bureaucracy
  - 2. De-politicization
  - 3. Collaboration/networking/resource sharing/break isolation
  - 4. Allocation is a thorny issue
  - 5. Reluctance to move too fast in the process. Go for a process that leads to a solution from a community level upward
- o Skills and Capacity
  - 1. Training for leadership, senior management, homeowners and members.
  - 2. Language barrier
  - 3. Institution has to be regionally based (NOT nationally)
  - 4. Organization must have the ability to give certifications
  - 5. Housing Managers are overburdened with duties

The initial feedback above describes the high-level themes that were identified during the event. After the more in-depth analysis, the final report will be developed through the detailed information interpretation exercise during the data analysis and synthesis of information in the report writing stage. Working and collaborating with AFNQL officials during the roll out of all sessions of the Quebec housing and infrastructure engagement session allowed for the capture the greatest amount of information. The detailed analysis will form the main components of the report that is delivered to the AFNQL and the RTHC.

The analysis has revealed the findings and synthesizing the concerns, challenges and opportunities of the breakout sessions and plenary as it relates to the overall roll out of the Quebec First Nations housing an infrastructure strategy. This is the data, as proposed by the delegates who attended and participated in the event.

# 5 Objectives

The objectives of the Quebec engagement session were as follows:

- 1. Day one was to prepare the First Nations delegates attending the event with appropriate background on the progress of housing and infrastructure in Quebec allowing for increased participation in the day two and three discussions.
- 2. Days two and three were designed for data and information capture, facilitated sessions elicited discussions and information gathering techniques used to ensure the greatest level of data capture.
- 3. Prepare a report on the event and the results of this stage of engagement and recommend some next steps for implementation.

# 6 Agenda

The development of the agenda for the event saw the use of "day one" to prepare the delegates and days two and three used for data and information gathering. The official agenda is attached as Appendix A. The following is an overview of the agenda roll out and the relation back to the objectives.

#### <u>Day 1</u>

- Welcoming Remarks were provided by Chief Lance Haymond, who is the Housing and infrastructure portfolio holder for the AFNQL
- Facilitator provided overview of the event roll out and the expectations
- An overview of the state of the situation in Quebec with respect to Housing and Infrastructure
- Contextualization by the Regional Tripartite Housing Committee
  - Funding and financing
  - Governance and delivery
  - o Skills and capacity
- Contextualization by Health Canada
- Summary of the national position by the AFN
  - National Housing and infrastructure Forum, Winnipeg (Nov. 2016)
  - Activities of the Working Group AFN Government of Canada
- Summary of the regional position by the AFNQL
  - Housing and Infrastructure under First Nation Control
  - A Quebec based solution
- Presentations by Regional organizations that are currently operating in First Nations:
  - On reserve housing initiatives
  - On reserve housing challenges
  - o Off reserve and urban issues and challenges facing landless bands
- Review of the course of the Engagement Session
  - Topics, course, issues

#### <u>Day 2</u>

- Opening Remarks
  - Objective of the process and context of the Reform and Engagement Sessions (INAC)
  - Chief Lance Haymond (Portfolio Holder for the AFNQL)
  - $\circ$   $\;$  Facilitator providing the overview and the objectives for the days 2 and 3  $\;$
- Funding and Financing Panel #1
  - Waterstone Strategies
  - $\circ \quad \text{Aboriginal Savings Corporation of Canada}$
- Facilitated breakout group discussion and data capture for Funding and Finance
- Governance and Delivery Panel #2
  - o First Nations of Quebec and Labrador Health and Social Services Commission
  - o Chief Jean-Charles Piétacho, Ekuanitshit First Nation
  - o Chief Manon Jeannotte, Gespeg First Nation
- Facilitated breakout group discussion and data capture for Governance and Delivery
- Skills and Capacity Panel #3

- o First Nations Human Resources Development Commission of Quebec
- o First Nations Adult Education School Council
- Community of practice in housing
- Regroupement Mamit Innuat
- Facilitated breakout group discussion (governance and delivery)

#### <u>DAY 3</u>

- Opening address was provided by the facilitator and collaboration with David King Ruel to promote innovation and new approaches in housing and infrastructure
- Panel (innovation and new approach)
  - Laval University School of Architecture
  - Wendy Pollard, CMHC
  - Adéline Basile, Ekuanitshit First Nation
- Participatory activity led by David King Ruel on innovation and new approaches and how new approaches are implemented.
- Plenary Main results of discussions
  - $\circ \quad \text{Funding and financing} \\$
  - $\circ \quad \text{Governance and delivery} \\$
  - Skills and capacity
  - Questions discussion
- Recap and next steps
- End of the Engagement Session

# 7 The Event Narrative

The narrative follows the plenary presentations and concepts and issues brought forward during the resulting question and answer period. The following narrative is in point form to capture the "high level" concepts surrounding each presentation.

#### 7.1 Day 1 Narrative

#### **Opening plenary**

- Quebec's collaboration is strong through the tripartite committee (INAC, CMHC and AFN QL). They meet regularly and formally 3 to 4 times a year, develop a workplan and strategies and working towards the same objective; help improve housing conditions in First Nations communities.
- Initial discussions on housing reform seek input to the development of the national approach and model.
- 100,000+ homes needed nationally in housing, Quebec study indicated 5 years ago, that Quebec First Nations need 9,500 units to be built and 5,000 renovated to manage the backlog and deal with the new family compositions.
- First Nations in Quebec build approximately 250 units per year but need an additional \$2.5 billion to address the local regional needs over a five-year period.
- AFNQL, as part of the AFN CCoHI, has been holding meetings and information sessions since May 2016, which have continued until the Nov 2016 forum. The results were formulated as a preface to the housing and infrastructure reform.
- While there is a need for a national approach, Quebec has come to realize that there is a unique opportunity to do something with their capacity, within their own institutions.

#### The housing situation

- There are communities where the housing is communally held by the Chief and Council, but they don't have access to ownership, the subdivisions are all rental, and then other First Nations have strictly homeownership.
- Based on an AFNQL report on housing needs from 2014, information that comes from First Nations needs to be updated every 6 years to ensure that the information is current. In 2000, Chiefs declared a housing crisis and needed to document this with help from the First Nations communities and departmental databases. This data has grown and is being used at national levels. It is recognized at the national level that this information is very important.
- The right to housing is a human right recognized by international law. Everyone has a right to a standard of living guaranteed by the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP).
- Community well-being index, used to assess communities. It was found that the wellbeing index is much lower than off reserve. Housing has the greatest gap.
- Everything in housing has an impact on other areas and subject matter such as health, education, social development, community development, income security, labor force
- There are 56,868 registered First Nations members living on reserve (Q & L), 14,732 units (Q & L), in average 250 housing units built with regular budget in Quebec. At the moment, 9433 units are required due to overcrowding, demographic growth, non-

resident migration, replacement and new communities. This need covers a 5-year period.

- 4983 units need repair of either minor and major renovations.
- There are decontamination and remediation needs including mold, there are 1636 involving light, moderate and heavy contamination. Since 2000 there has been an improvement but there is still is room to advance.
- 8251 lots are required all with related infrastructure needs such as water, sanitary sewer, storm sewers, roads, street lighting or individual installations to allow the construction of new homes.
- Findings have revealed slower growth of needs between 2006 and 2012, overcrowding decreases slightly and the housing stock improved, financial need increased.
- Cost of construction in 2000 was \$108,000 per home on average and in 2012 costs are exceeding \$196,500.
- The fact the Quebec has invested heavily has results in CMHC allocations have reduced in the core budget.

#### The housing challenges:

- A rapidly growing population has growing needs that twice as big as the non-native population. In addition, increased construction costs can be observed in a context of non-indexation of capital budgets, decrease of CMHC's social housing program.
- Reality of remote access is very challenging to some First Nations who do not have the capacity to meet their housing and infrastructure needs. Revenue from other sources is limited, which affects governance, capacity and community growth.
- Financial difficulty for several First Nations in terms of access to capital and delivery capacity.
- Lot servicing required investment that goes well beyond the capacity of several First Nations.
- Rent collection and the issues around debt recovery are serious issues that have impacts on operating deficits, on maintenance and the ripple effect, and difficult recovery processes that are rarely successful.
- Size of the housing stock in several First Nations, capacity issue, houses life expectancy is usually less than the standards, gap in maintenance of preventative and regular. The lack of capacity in general, economic conditions and the lack of housing can have effects in other areas of society or the community such as health, education, social services.
- It must be remembered that there is a large population of off reserve and urban members that must not be overlooked or forgotten during the development of any new programs going forward. The leadership has committed to ensuring that those members have equal access to funding and capacity as exists in the communities.
- Land less bands without a land base such as Micmac Nation of Gespeg must also be included in the strategy as they must have equal access to future programming and opportunity.

#### The critical importance of infrastructure funding:

• Funding of infrastructure and obtaining core budgets for the lots underlies the challenges in housing and community development and explains the lack of growth, without committed infrastructure funds the housing situation will only worsen.

- There is room for flexibility and previous initiatives (2005 Federal budget, CEAP, Budget 2016) have all demonstrated that with some flexibility you can have success.
- The base formula created in 1996 and has been the same formula since then, and has only contributed to stagnation. The current housing subsidy \$19,400 to \$48,000 are subsidies based in 1985 metrics.
- The current lot development formula was based on generic costs from 1996 and the time is now for changes.

#### Challenges and solutions in infrastructure:

- Increasing costs vs funding, ATR, Soil conditions, densification and inventory.
- Water Strategy investments since 2004-05 with capital \$125M, 0&M/training \$29M for a total of \$154M over 12 years.
- Quebec profile 11% under municipal agreement/FN system (buy the service), 25% municipal agreement for both services, 64% have their own systems for both waste water and/or drinking water.
- Support for water strategy 24/7 call line, site visits, inspections, symposiums, website, operator certification, TCs and targeted training.
- Long-term advisories/water quality since Nov 2015 in Canada 77 advisories, 26 completed, 0 in Quebec, 50% of Quebec regions B-16 investments were for water strategies.
- Going forward the goal is to bring to standard all water and wastewater assets, Training/recertification/replacement, new approaches (performance contracts) partnerships (private sector and municipalities). Succession management needs to occur, plan for retirements.

#### **Discussion items:**

- 1. The funding formula has been there since 1996 and the delegates are saddled with limited funding which means that housing managers must make difficult choices that negatively affect the members. Changes need to be swift and proactive, the formula needs to be reviewed, updated, and reactivated.
- 2. Migration of community members going into neighboring municipalities for housing. People have to leave their community to go elsewhere to obtain housing, they have to pay rent, so they got a job and stay in the town or city even when leaving only temporarily they are actual out there classified as off reserve.
- 3. The design of the homes built in 1960 were not adequate 20' x 26' was the size of a cottage that house because it was built with little funding or housing knowledge, there isn't enough plugs, electrical issues, etc. Renovations are extremely costly. They no longer meet standards. Need to elaborate on this, not to destroy but to invest in sustainable development and bring them up to standards.
- 4. Densifications for extended families, matrimonial real property needs to be done to take that aspect into consideration.
- 5. Retirement preparation activities are coming along in all the communities as well, and people are well trained due to the circuit rider training.
- 6. Certification issues Kitigan Zibi tried to register employees to do certification for water and waste water, it was permanent prior but now it is requiring a renewal or update every 5 years.

7. Landless bands, urban and off reserve members must be considered and included in the future development of a First Nations housing and infrastructure strategy.

#### Updates from the regional tripartite members on housing

- **Health and safety** housing safety, always worried about overcrowding and mold, radon and vermiculate is no longer on the market and construction practices have been taking place to address any radon issues. Mold is and can be reoccurring.
- **Sound management** amongst First Nations housing should not be a burden it should be a benefit. CMHC is working with INAC and AFNQL along the aspect of sound management. Different accomplishments of sound management the distribution of social housing units and private housing. How can practices be better targeted? Sound Housing Management is very broad, according to the values and needs of the communities. Do you need more help with the subjects, is there interest in developing private homeownership in the communities?
- **Housing needs** understand the extent of the needs. Need to be partner with the national process going forward. Quebec can effectively provide information to AFN and Feds at the national level in the development of an investment plan going forward. If the same funding level is maintained, First Nations will be going backwards in the future. The data translates into concrete results in Quebec. Quebec FNS invest heavily in housing. Money is allocated based on core needs, not best practices and performance indicators.
- Ad hoc initiatives RTHC partners share information about various program and initiatives and harmonize their interventions in order to provide maximum support to FNs in the Region. Partners are focused on defining the broad outlines of regional implementation and work to ensure that FNs have access to and participate in programs while meeting the requirement and terms of those programs. Path of reflection & challenges: Regional priority of the sectors of intervention and support with the Regional on Reserve Housing Approach in the absence of national initiatives. Existing or feasible RORHA Components: End of Agreement, Housing Policy; Access to private property, rental systems, Housing Authority, Housing Fund, Densification and bi-generational.
- **Housing allocation processes** the Committee has produced a guide on the allocation of budgets for the sake of transparency. The densification of housing is at the heart of the issues to maximize the funds available: do more with the budgets at our disposal!
- **Capacity building** when it comes to skills development budget are limited as always. Need to maximize the budgets with partnerships so they can go in one direction. CEGEP Garneau, in collaboration with the First Nations Human Resources Development Commission of Quebec developed a training program for the housing managers. Technical resource groups were put in place with Tribal Councils in Quebec, and from there was a lot of discussion between CMHC and INAC regarding distribution of funds, to see what can be financed and what couldn't be. What are the needs in skills development, people who have money can respond to this. How should the budget be directed?
- **Research and development** RTHC partners work together to explore and promote new avenues with which to support the search for solutions to regional issues and challenges related to housing. Path of reflection & challenges:
  - Regional housing parks database shared and relevant to all user partners, Densification (Lots-type housing);

- Construction mode (Container, sectional prefabrication, slab and floors, etc.), reduced construction costs, economic development of construction and new external capital;
- Development of a database a harmonized, which will increase the credibility; and
- Tiny homes, construction on reserve is a great economic tool which goes outside the communities.

#### **Questions from attendees:**

- Energy Efficiency issues and the use of innovative technologies to support housing development.
- The women's representative of the AFN QL, Chief of Lac Simon, didn't see the impacts as it relates to the First Nations woman's file. As recently witnessed, there are many commissions for women, like the public inquiry on Public Services in Quebec, Missing and Murdered Indigenous Women, and living conditions of women. The many woman in dire straits due to lack of housing, lost too many women who have been brutalized. Woman have to leave the community, they become vulnerable, to prostitution, alcoholism and drug use, this danger also extends to their children, some of whom are under the age of 12, as a result of overcrowded houses. It has a vicious effect on community and some are more affected with this more than others.
- Police services are needed to ensure that safety of children and woman.
- There is also issues of safety of woman as well, homeless people in the community, youth who don't have homes, sometimes woman or men become homeless and sometimes the woman have to abandon children due to lack of housing, and then the youth protection office gets involved and sends those unfortunate children to foster houses.
- You talk about sick houses, but our women are really affected and made "sick" due to lack of housing. Suicide is high as woman have to abandon their children. These are the youth that takes their lives, it is 2017 and the situation still hasn't been fixed.
- Sound management of housing must include meeting the woman's needs, service for woman, too many woman have lost their lives, not only in Quebec but everywhere. The suggestion is that they create a commission and take charge of health, education and housing.
- We must make sure that the 9,500 homes required in Quebec does take into account the required units to address the vulnerable women and children.

#### Questions on the national framework:

- The AFN should be finding and bringing new sources of finance and financial tools for First Nations.
- Creation of commission for housing through which funding would flow and capacity development delivered.
- Bulk purchasing for building materials, perhaps the tripartite committee to look for funding from suppliers and go directly to suppliers, maybe there could be some economies of scale in purchasing in quantity, while looking for funding at the same time.
- Political interference is a real factor which needs to be addressed; there needs to be a depoliticization of community housing. With elections that are coming every two years, the community politicians are into election mode all of the time. During the campaigns, housing

is the priority but once elected, they move their own agendas and housing goes to the bottom of the list again.

- Delegates have been encouraged to listen to other Indigenous people, like in BC who have going ahead to create a model for housing. 203 communities in BC, in Quebec maximum 40 communities. In BC they are taking everything over for their First Nations similar to the First Nations Health Authority.
- Establishing the plan notwithstanding the way to suggest that the management practices be standardize in the communities. Inconsistence is detrimental to First Nations. Need to develop those standards. Consistent management practices for housing and infrastructure.

#### AFNQL Chiefs' update:

There are two fundamental actions and requirements:

(1) the injection of "massive" investments, in partnership with the FN, to eliminate the accumulated backlog

(2) To negotiate and implement a new approach by which the FNs will exercise their full jurisdiction over housing and infrastructure including the off reserve as well.

- More of our citizens are moving to an urban environment. Need to ensure that they have access to safe secure and affordable housing off reserve.
- Throughout the engagements, the province of Quebec has not been brought into this discussion, they have a responsibility as well. There are large sums of federal government funding going to the province to look after the off-reserve members. SHQ is the provincial agency for developing housing for the non-Indigenous off reserve and they have "0" relationship with the AFNQL or the RTHC.
- Where applicable and practicable, housing must be viewed and managed as a business that creates employment, strategically purchased materials with a view to sustainability of the housing stock. Own source revenues also need to be part of the rebuilding and recovery plan.
- A regional First Nations institute or housing secretariat is needed though still not defined. AFNQL is hearing from their membership that a focused regional housing institution is a key objective - a national institute can be created as long as it dove tails services with the regions. AFNQL categorically states, responding to the wishes of their membership the importance of creating a linguistically appropriate, properly resourced regional institute.
- Our communities want more timely response, eliminate limitations from funding agencies, better possibilities for First Nation members to secure mortgages, and provide opportunities at various levels, all within First Nation institutions well interconnected.

#### AFNQL Guiding Principles on the future of Housing and Infrastructure:

- Concrete solutions effectiveness, transparency, accountability, strong inter-governmental relationship and collaboration.
- Appropriate tools: jurisdiction, legislation, formal governing structure, approved policy and procedures, adequate administration, appropriate funding.
- Level of authority: to be defined, but needs to build from the communities outwards.
- Our programs: not a delivery agent for other government programs.

- Resources: as many resources as possible towards community level housing needs, no additional bureaucracy if the institutions does not add value and usefulness.
- Support: long-term and sustainable.
- Collaboration: within First Nations and between First Nations and other levels of government.

#### **Maximizing Housing Reform**

- Skills and Capacity training of human resources, share the best practices, community education and awareness.
- Funding and Financing Densification of social housing, stow needs, ability to pay and housing product, individual empowerment (rent collection, etc.).
- Governance and Delivery adoption of housing policies, separation of political and administration.

#### Discussion

- I work for my community, but it costs expensive, we need to help the people and then will pay their rent.
- Those who can pay should pay. We do agree that we need to help our people. We need to get the best practices out in the open to see if those options will work in your community.
- If an institution is created in Quebec for housing and infrastructure, the language requirements means that it must be fully bilingual where the institutional resources are capable of services in French and English
- The institutional and transformation process has not been defined, that is why we are here. If this remains the true aim of government then we can reasonably see real positive changes in 5 to 10 years, then we can take over control of First Nations housing.

#### 7.2 Day Two Narrative

The second day was the key day of "engagement". The full day was organized and dedicated to extracting information and data from the delegates and collecting that data for further analysis, correlation and reporting. The findings and general narrative of day two can be found in the upcoming reporting sections.

#### 7.3 Day Three Narrative

The day three narrative was driven by the events that were led by David King Ruel. Mr. King Ruel had a number of presenters at the beginning of day three. The purpose of these lead off presenters was also there to drive discussions around innovation.

Mr. King Ruel held an interactive session with the group where they performed a number of different activities culminating in a session of thinking outside the box and the creation of "crazy ideas". The point of this component of the agenda was to get the group to think in a manner about housing that they may never have used before.

The results of the innovation sessions was captured in the data set and scored like the previous days information.

# 8 Funding and Finance

#### 8.1 Overview

Financing is the leveraging of capital invested for the purposes of creating housing and infrastructure. This can be own source investments, available capital and additional capital sought for financial institutions. Tools such as bonds, equity and debt financing are modern tools of development finance. The following are examples of financing tools currently available to mainstream governments in order to support the development of housing, such as Mortgages, Capital Markets, Traditional Bonds.

Funding are the contributions from the Federal and Provincial governments for the purposes of housing and infrastructure. Funding has been commonly provided by CMHC, INAC through various funding program initiatives. The current system has long been acknowledged to be broken and in need of significant improvements if we want to eliminate the backlog and create a sustainable housing strategy.

The following were the specific questions that were designed by the RTHC and posed to the delegates to drive discussion and evoke debate:

- What are the current roadblocks to preventing housing stock development in your community and how do you see overcoming them?
- Consider a time way beyond the current federal social housing programs, what other initiatives could promote access to housing and infrastructure in your community?
- What other funding and finance methods could better support First Nations housing and Infrastructure needs?
- What changes would be required in law, policy and programs to best enable access to financing for housing and infrastructure?
- How can funding be best leveraged from community, federal, provincial, territorial and other sources?

#### 8.2 Findings

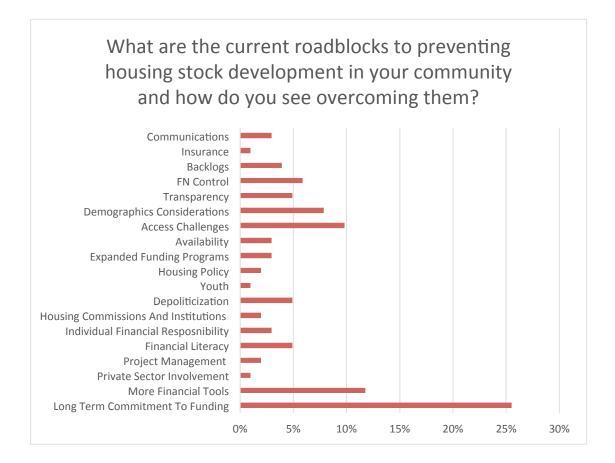
During the workshop sessions, the following Funding and Finance dominant themes emerged:

- 1. Accessing financing tools and access to capital which doesn't impose restriction to First Nations (e.g. ABSCAN)
- 2. Elimination of MLG's
- 3. More funding is required
- 4. Financing from the provinces
- 5. Resource revenue sharing

The following are the detailed findings from each group based on their written and verbal feedback. The responses are expressed in percentages of overall responses from the group to the questions.

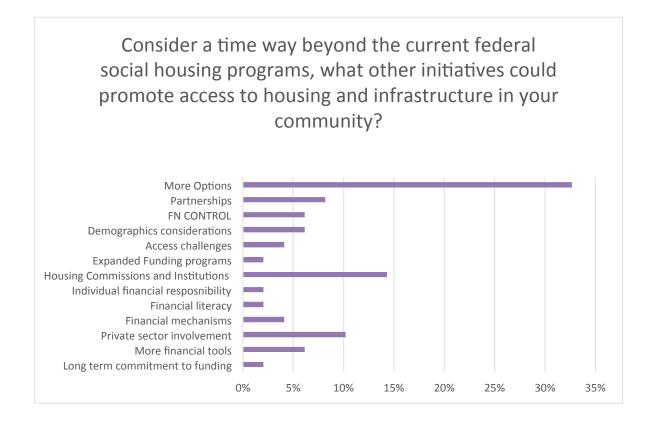
What are the current roadblocks to preventing housing stock development in your community and how do you see overcoming them?

- 1. Long term funding commitment by government = 25%
  - a. Refers to responses that related to accessing more funding and increased funding envelopes
- 2. Access to more financing tools = 12%
  - a. Access to all sources of financing; mortgages, equity and debt financing, bonds
- 3. Access challenges related to remoteness factors = 10%
  - a. Responses that brought forward items related to remoteness and north/south
- 4. Demographic and social factors= 8%
  - a. Succession planning, youth
- 5. First Nations control = 6%
- 6. Depoliticization of housing access= 5%
- 7. Increase the financial literacy of members and leadership = 5%



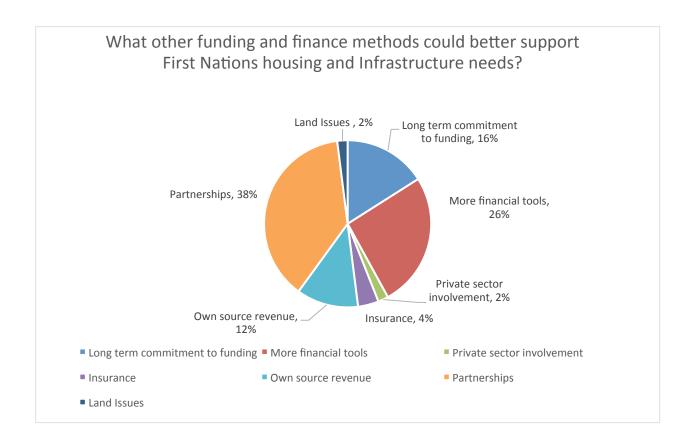
Consider a time way beyond the current federal social housing programs, what other initiatives could promote access to housing and infrastructure in your community?

- 1. Having more financial and funding options available locally = 33%
  - a. Access to all types of funding and financing tools
- 2. Creation of a regional housing commission or authority = 14%
- 3. Increased private sector investment and partnerships = 10%
- 4. First Nations control = 5%
- 5. Long term funding commitment = 6%
- 6. Individual responsibility and increased financial literacy of members = 5%



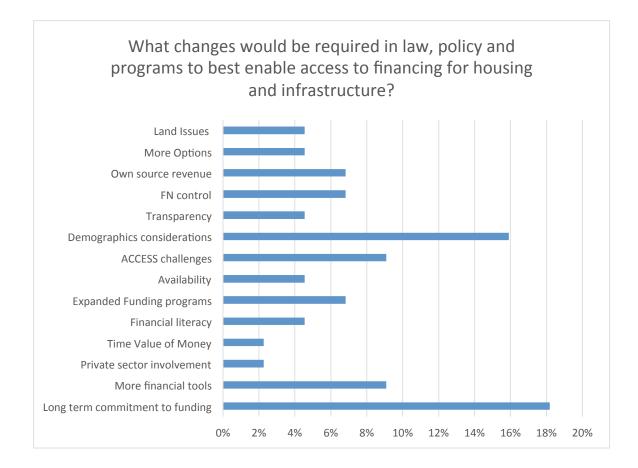
What other funding and finance methods could better support First Nations housing and Infrastructure needs?

- 1. New partnerships and partnering with private sector, governments = 38%
- 2. Access to more financing private options = 26%
- 3. Access and commitment to long term funding = 16%
- 4. Own source revenues = 12%



What changes would be required in law, policy and programs to best enable access to financing for housing and infrastructure?

- 1. Challenges related to demographic, land and social factors must be overcome = 30%
- 2. There needs to be significant policy and program changes in the funding = 18%
- More financing options (mortgages, equity/debt financing, bonds) with expanded flexibility
  = 16%
- 4. First Nations' control = 7%
- 5. Own source revenue generation = 7%
- 6. Transparency in the delivery of housing programs = 5%



#### 8.3 Recommendations

There is a call for significant investment in housing and infrastructure in Quebec, which provides access to new and long-term financing tools and funding options designed specifically for Quebec First Nation communities. There is significant indication that communities want control over the future of housing and infrastructure funding. The concept of First Nations' control scores throughout most question responses. More opportunities for partnerships with private sector firms and other levels of government must be explored to expand housing and infrastructure opportunities for First Nations. Finally, there is significant support for increased individual training for homeownership, financial literacy in order to be able place more responsibility on the community members to be part of the financial solution.

Funding allocation and policy still needs to be driven by the local First Nations communities. The responses during the event and the data indicate that there is more discussion required in order to position a regional institution to negotiate allocations of funding on behalf of communities.

### 9 Skills and Capacity

#### 9.1 Overview

The skills, capacities and knowledge required are individual, family and community in nature. There are skills and knowledge are required for planning, pre-implementation, design, construction, financing, operations, and maintenance of housing and infrastructure. Successful delivery of housing has not been what was initially hoped for; however, there is now the opportunity to lead the development of the housing and infrastructure reform in the region.

#### QUESTIONS

The following were the specific questions that were designed by the RTHC and posed to the delegates to drive discussion and evoke debate:

- What regional specific issues impact the strengthening of Skills and Capacities for housing and infrastructure?
- What are the key areas of expertise to be developed and prioritized?
- What factors and tools do you consider necessary to manage a healthy and sustainable housing system?
- At what level would a capacity and skills organization be most beneficial? At the local, regional or national?

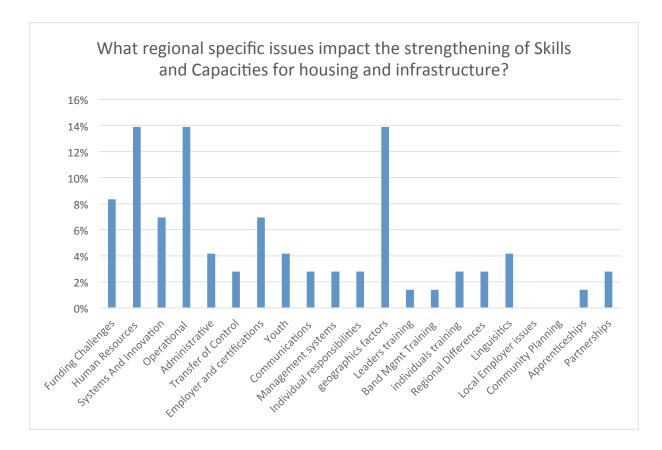
#### 9.2 Findings

During the workshop sessions, the following Skills and Capacity dominant themes emerged:

- 1. Training for leadership, senior management, homeowners and members.
- 2. There are challenges related to language that are seen as barriers.
- 3. Institution has to be regionally based (NOT nationally).
- 4. Organization has to have the ability to give certifications.
- 5. Housing Managers are overburdened with duties.

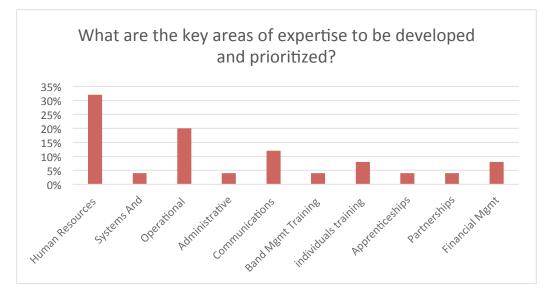
What regional specific issues impact the strengthening of Skills and Capacities for housing and infrastructure?

- 1. Geographic, remoteness and demographic factors = 14%
- 2. Lack of trained human resources for housing = 14%
- 3. Lack of operational and maintenance investments = 14%
- 4. Lack of adequate funding = 8%
- 5. Lack of management systems = 7%
- 6. Certification and Employer issues = 7%
- 7. Individual responsibility and training = 6%
- 8. First Nations control, transparency and local communication = 6%



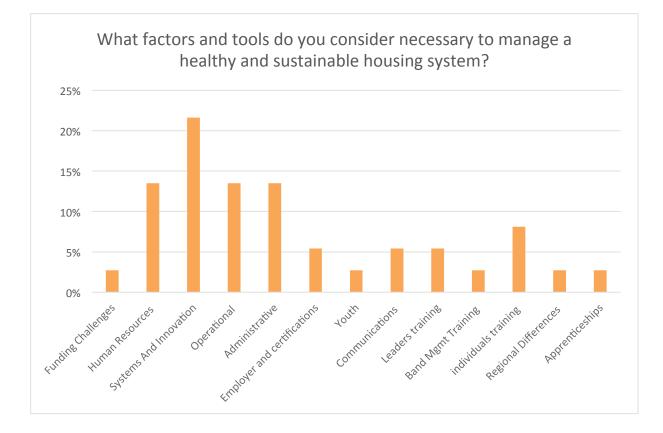
What are the key areas of expertise to be developed and prioritized?

- 1. Human resources trained in housing management and operations = 32%
- 2. Specific attention on the operations and maintenance of housing = 28%
- 3. Communications and networking = 12%
- 4. Band management, leadership and members training = 12%
- 5. Developing partnerships with other communities, private sector and governments = 5%



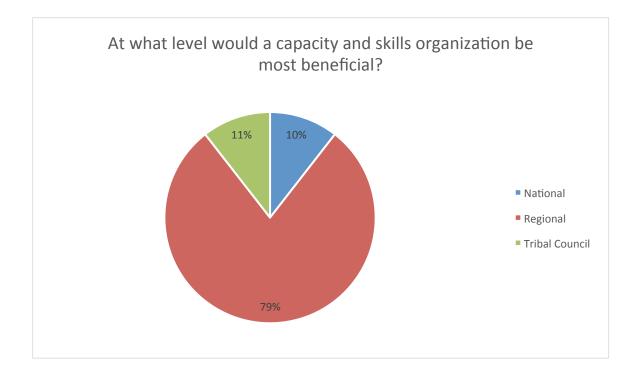
What factors and tools do you consider necessary to manage a healthy and sustainable housing system?

- 1. Management systems to support housing operations = 22%
- 2. Trained human resources = 14%
- 3. Administration = 14%
- 4. Operations = 14%
- 5. Training for ALL community members including leadership, band management and individuals = 16%
- 6. Communications and networking to ensure everyone is kept informed on the developments of the housing and infrastructure strategy= 5%
- 7. Youth oriented training and mentoring for succession planning = 6%



At what level would a capacity and skills organization be most beneficial? At the local, regional or national level?

- 1. Regional institution = 79%
- 2. Quebec based Tribal council institution = 11%
- 3. National institution = 10%



#### 9.3 Recommendations

The real story is the overwhelming response from the delegates that called for a regional institution that could deliver skills and capacity training to First Nations in Quebec. The significance of this response cannot be understated, as 79% of the delegates favor a regional delivery service. There are differences in the needs and requirements across Quebec (North vs. South, isolated vs. urban), and it is expected that a regional institution could best respond to those needs. Training needs to be seen as universal, as it includes the individual home dweller, families, community leadership, band administration and housing and capital managers. Therefore, it is strongly recommended that a skills and capacity initiative be driven by a newly created regional institution be a key first objective. It is concluded that this initiative could have the highest immediate impact and begin positive institutional development in Quebec.

### 10 Governance and Delivery

#### 10.1 Overview

The future of housing and Infrastructure will see First Nations assume control in governance and implementation of housing and infrastructure. Governance refers to the manner in which First Nations organize themselves; it is the processes of interaction and decision-making amongst the First Nations involved in solving challenges that will lead to the creation of their own institutions and accountability structures.

#### QUESTIONS

The following were the specific questions that were designed by the RTHC and posed to the delegates to drive discussion and evoke debate:

- 1. What would be the manner and structure that First Nations would consider and prioritize to manage housing and infrastructure effectively and sustainably?
- 2. What are the areas of responsibility could a First Nations led institution take on?
- 3. What steps are needed in the short medium and long terms to transition effectively to First Nation led institutions and delivery of housing and infrastructure?
- 4. What capacity and tools may be needed to support the transition to a First Nations led housing and infrastructure institution?

#### **10.2 Findings**

During the workshop sessions, the following Governance and Delivery dominant themes emerged:

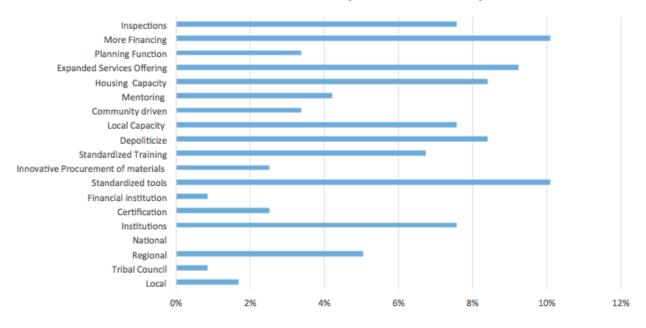
- 1. Do not replace bureaucracy with more bureaucracy
- 2. De-politicization in the allocation of housing
- 3. Collaboration/networking/resource sharing/break isolation
- 4. Allocation is a thorny issue
- 5. Reluctance to move too fast in the process. Go for a process that leads to a solution from a community level upward

What would be the manner and structure that First Nations would consider and prioritize to manage housing and infrastructure effectively and sustainably?

- 1. To obtain more funding and financing sources = 10%
- 2. Standardized approaches, tools and templates = 10%
- 3. Expanded services across all aspects of housing and infrastructure = 9%
- 4. Local capacity development and retention = 8%
- 5. Access to Housing and infrastructure capacity = 8%
- 6. Regional Institutional development = 8%

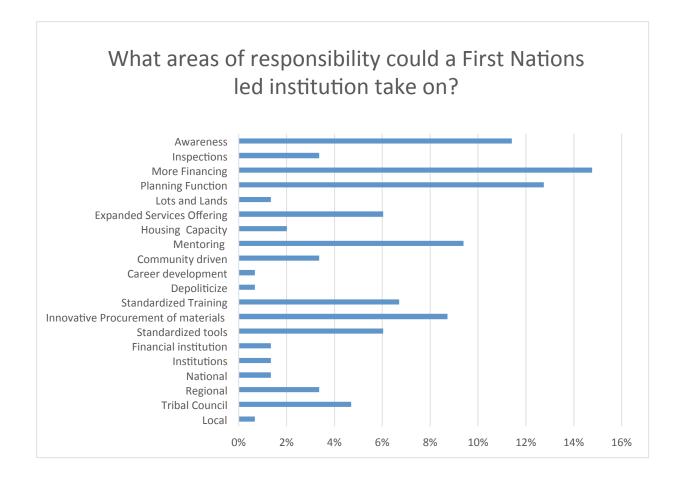
- 7. Management of housing must be de-politicized = 8%
- 8. Service availability such as Inspections, Certifications = 8%
- 9. Mentoring to support community based housing initiatives = 6%

#### What would be the manner and structure that First Nations would consider and prioritize to manage housing and infrastructure effectively and sustainably?



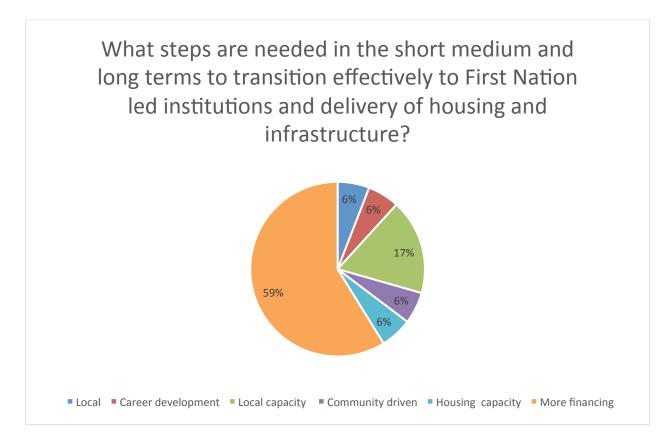
What are the areas of responsibility could a First Nations led institution take on?

- 1. The development of new funding programs and financing options = 15%
- Planning, management and financial support services to support housing development = 13%
- 3. Awareness, networking and communications of all new policies and programs =11%
- 4. Mentoring and training of housing and infrastructure officials = 9%
- 5. Innovation and systems = 8%
- 6. Standardized approaches, tools and service to manage housing stock= 7%
- 7. Standardized and certified training for housing managers = 7%
- 8. Expanded services to fill gaps not available locally to ensure that there is a consistent level of service throughout Quebec = 6%



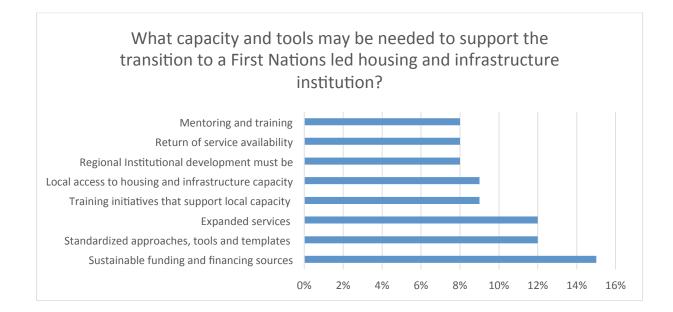
What steps are needed in the short medium and long terms to transition effectively to First Nation led institutions and delivery of housing and infrastructure?

- 1. More funding and finance options such as mortgages, equity and debt financing and bonds = 60%
- 2. Local housing capacity training and resources to support all aspects of local housing community development = 24%
- 3. All activities must be local and community driven = 12%



What capacity and tools may be needed to support the transition to a First Nations led housing and infrastructure institution?

- 1. The Institution must have sustainable funding and financing sources = 15%
- 2. The Institution must develop and make available standardized approaches, tools and templates = 12%
- 3. The Institution must canvass the communities to identify expanded services across all aspects of housing and infrastructure = 12%
- Ensure there is training initiatives that support local capacity development and retention = 9%
- 5. Fill any capacity gaps and provide local access to housing and infrastructure capacity = 9%
- 6. Regional Institutional development must be depoliticized = 8%
- 7. Return of service availability such as Inspections, Certifications = 8%
- 8. Mentoring and training to prepare community based housing initiatives = 8%



#### **10.3 Recommendations**

Given the overwhelmingly favorable response for regional and institutional development, it appears that the delegates have a very clear idea of the service offering they expect from a regional institution. The breadth of the responses should be read as the menu of options the regional organization would provide. The key enabler will be a commitment for long term funding for the administration and operations of regional, sub-regional and local institutions. However, it must be remembered that delegates do not want to replace one bureaucracy with another. Therefore, significant attention must be made to the front-end planning of the institutional delivery system.

## 11 Innovation

Day three of the event saw a series of activities that were facilitated by Mr. King Ruel. In order to capture the responses and the data resulting from those sessions, the responses were scored against the similar scoring of the other data gathered under funding and finance, skills and capacity and governance and delivery.

The innovation discussions centered around what people envision they would see into the future for housing. The responses were varied but the following key responses came as a result of the innovation exercises:

- There must be a new concentration on increasing individual responsibilities and membership involvement in the care and control of the housing.
- More financing options to access and acquire housing such as bonds, revolving loan funds, equity and debt financing etc.
- Demographic considerations in creating the appropriate housing to match the lifestyle of the persons living in the homes.
- A significant increase and commitment to long term funding to support the revitalization of First Nation's housing in Quebec and Labrador.
- Mentoring and opportunities for youth and all members to actively participate in the development of new housing and the construction, operations and administration of these new community assets.

## 12 Strategic Next Steps

There is now an increased expectation amongst First Nation people that housing and infrastructure will be greatly improved in communities. The strategic next steps are based off the data gathered at the Forum, which suggest that they feel most comfortable looking at skills and capacity development as the first order of business, followed by the development and implementation of large-scale multi-community projects using modern financing tools.

Priorities	Activity	Timeline
High Priority	Begin the administrative creation of a skills and capacity centered regional institution.	2018
High Priority	Develop a series of skills and capacity training initiatives that can be coordinated by the regional institution.	2018
Medium Priority	Identify and assist communities that would be prepared to take part in a large-scale multi-community housing development using the modern tools of financing and infrastructure development.	2019
Medium Priority	Assist communities in implementing their new multi- community housing project.	2019

# 13 Annex 1: Participants

ogem	ent 26-28 septembre 2017 – Del Participants (chefs/délégués en gras)	Communauté
1.	ABDRABOU, Bassem	Listuguj
2.	AMBROISE-ROCK, Thérèse	Mamit Innuat
3.	ATCHYNIA, Ruby	Whapmagoostui
4.	BASILE, Adeline	Ekuanitshit
5.	Bégin, Claudia	Manawan
6.	BÉLANGER, Jean-Guy	Lac Simon
7.	BELLEFLEUR, Norman Jr., délégué	Unamen Shipu (remplace Bryan Mark)
8.	BELLEFLEUR, Penashue	Mamit Innuat
9.	Bellefleur, Randy	Unamen Shipu
10.	BELLEFLEUR, Stéphanie	Pakua Shipu
11.	BOUCHARD, Johanne	Essipit
12.	BOUCHARD, Serge	Conseil tribal Mamuitun
13.	BOUDREAU, Stéphane	Conseil nation atikamekw
14.	BRAZEAU, Émilie	Kitcisakik
15.	BRUNEAU, Martine	Abitibiwinni
16.	CALDWELL, Charmaine	Akwesasne
17.	CANATONQUIN, John, chef	Kanesatake
18.	CAYER, Robin	Kitigan Zibi Anishinabeg
19.	CHEVRIER, Darlene	Algonquin Nation Tribal Council
20.	CONDO, Maxime Jr.	Gesgapegiag
21.	Cox, Violet	Chisasibi
22.	Crépeau, Renée	Pessamit
23.	DIAMOND, Maxime	Waban-Aki
24.	DUCHESNE, Mario	Opitciwan
25.	Ferland, Andréanne	IDDPNQL
26.	Flamand, Brad	CDRHPNQ
27.	FLAMAND, Jean-Marc	Manawan
28.	Fournier, Benjamin	Conseil de la Nation atikamekw
29.	GABRIEL, Edward	Kanesatake

Logeme	-	lta Trois-Rivières
	Participants (chefs/délégués en gras)	Communauté
30.	GABRIEL, Patricia	Kanesatake
31.	Gilpin, Éric	Cree Nation Government
32.	Gosselin, Rose-Anne	CDRHPNQ
33.	GRÉGOIRE, Antoine, conseiller	Uashat
34.	GUANISH, Michelle	Kawawachikamach
35.	HAYMOND, Lance – chef	Kebaowek
36.	HELOU, Rola	Conseil scolaire des Premières Nations
37.	ISHPATAO, Francis - vice-chef	Nutashkuan
38.	JACOBS, Iris	Kahnawake
39.	JEANNOTTE, MANON, cheffe	Gespeg
40.	JÉROME, Adrienne, cheffe	Lac Simon
41.	JOURDAIN, Jean-Marie	Uashat mak Mani-Utenam
42.	KISTABISH, Bruno, délégué	Pikogan
43.	LALO, Nicole	Pakua Shipu
44.	LEBORGNE, Martin	Kahnawake
45.	LEBUIS, Véronique	Conseil scolaire des Premières Nations
46.	MALEC, Debbie	Nutashkuan
47.	McKenzie, Réal	Ekuanitshit
48.	McKenzie, Tanya	Kebaowek
49.	METALLIC, Sky, délégué	Listuguj
50.	Mitchell, Jody	Listuguj
51.	Mullen, Sylvestre	Unamen Shipu
52.	NOLETT, Daniel	Odanak
53.	PAQUETTE, Robert	Gespeg
54.	PATTON, Bobby, chief	Kahnawake
55.	Perrier, Terry R.	Kebaowek
56.	PETIQUAY, Danielle	Conseil de la Nation atikamekw
57.	PETIQUAY, Jean-Pierre, délégué	Wemotaci
58.	PETIQUAY, Stéphanie	Wemotaci
59.	PIEN, Marie-Louise	Matimekush Lac John
60.	PIEN, Vanessa	Kawawachikamach
61.	Рі́етасно, Jean-Charles – chef	Ekuanitshit

Logement 26-28 septembre 2017 – Delta Trois-Rivières		
	Participants (chefs/délégués en gras)	Communauté
62.	POLSON, Diana, vice-chef	Long Point
63.	POLSON, Inimiki W.	Abitibiwinni
64.	POLSON, Verna – grande cheffe	Algonquin Anishinabe Tribal Council
65.	RIVERIN, Jean-Noël, délégué	Pessamit
66.	ROBERTSON, Patrick	Mashteuiatsh
67.	Rock, Carmen	Uashat mak Mani-Utenam
68.	Ross, Michael	IDDPNQL
69.	STEWART, Clayton	Chisasibi
70.	Tremblay, Éric	Mashteuiatsh
71.	TWENISH, Darhlene, conseillère	Kitigan Zibi Anishinabeg
72.	VACHON, Barbara	Matimekush Lac John
73.	VINCENT, Jean-Philippe	Wendake
74.	VOLLANT, Jean-Marc	Pessamit
75.	VOLLANT, Jeanne-d'arc	Matimekush
76.	WAPACHEE, Norman	Nemaska
77.	WYNNE, Brian	Whapmagoostui

#### Gouvernement - SCHL - APN et autres

78.	Collin, Dominique	Waterstone Strategy - présentateur	
79.	Cote, Tammy (compte maître)	APN	
80.	Dansereau, André	AANC	
81.	Deconti, Brian	DNH Consultant	
82.	King-Ruel, David	Matière brute	
83.	Klyne, Vince	SCHL	
84.	Labrador, Bruce	AANC	
85.	Lacasse, Patrice	CSSSPNQL	
86.	Lachance, François	SCHL	
87.	Leblanc, Irving	APN	
88.	Légaré, Martin	SÉDAC	
89.	Loiselle, Serge	Mamit Innuat	
90.	Paradis, Josée-Ann	AANC	
91.	Rioux, Patricia	AANC	

92.	Rivard, Pascal	SHQ
93.	Samuel, Jean-François	SCHL
94.	Vincent, Jean	SÉDAC

#### AFNQL Personnel

95.	Belleau, Marie-Josée	APNQL
96.	Harvey, Charlène	APNQL
97.	Latouche, Guy	APNQL
98.	Picard, Claude	APNQL
99.	Picard, Ghislain	APNQL
100.	Tremblay, Annick	Réseau Jeunesse (APNQL)

#### 14.1 Funding and Finance

# 1- What are the current roadblocks to preventing housing stock development in your community and how do you see overcoming them?

L'argent et l'espace. Connaissance du mécanisme. Access au financement. L'absence de garanti ministérielle. Instrument foncier. Collecte des loyers. La sante financières de la communauté. Misère a expliquer la langue, est ce qu'ils on bien compris ce que l'on explique? (Barrière linguistique). Loi sur les indiens. Mise a jour de nos politiques (au 2 ans peut être). La mise en application de ces politiques. La seine gestion des politiques. Respect des budgets. Discipline de gestion. Les idées sont bonnes mais c'est la manière que l'on les applique. Les outils de gestion (la collecte de loyers, etc.). Capacité locale de gérer. Taux d'intérêts accessible. Programme créer qui est mur a mur au Canada (rigidité des programmes). Qualité et disponibilité des lots aux réserves. Agrandissements des communautés est long (si pas assez d'espaces pour les lots). Écart entre demande et offre. Démographie des communautés. Capacités financières des gens. Diversité des programmes. Les primes d'assurance (réponse on pourrait se créer un fonds d'assurance pour tout les communauté).

L'argent et l'espace Connaissance des mécanismes. Le fait d'être en milieu urbain Accès au financement Lots et infrastructure GEM, absence et obligation d'en avoir Loyer impayé Instruments fonciers Réserves de remplacement non pourvues, impact de couper le financement Santé financière d'une communauté Expliquer dans la langue autochtone, ont-ils bien compris? Barriere linguistique La loi sur les indiens, insaisissable Primes d'assurance trop élevé Politiques d'habitation désuètes Les politiques d'AANC ne sont pas mise à jour Mise en application des politiques dans les communautés

La saine gestion n'est pas là, ne pas prendre les fonds de l'habitation et les diriger ailleurs.

Les outils de gestion pour suivre la collecte ne sont pas là

Financement à un taux d'intérêt trop élevé

Rigidité des programmes

Qualité et disponibilité des lots

Agrandissement des réserves, processus long et petites communautés

Budget donné très tard dans l'année. Art 95

Écart entre la demande et l'offre

Démographie des communautés, beaucoup de jeunes.

Capacité financière des gens à respecter les obligations

Manque de programmes

Diversité des programmes

- L'argent
- L'espace
- Connaissance des mécanismes
- Milieu urbain
- Accès au financement
- Développement des lots et infrastructures
- Obligation d'obtenir les GEM
- Loyer non payés (dettes du conseil envers lui-même)
- ??? Fonciers
- Non-respect du financement des RR peut avoir un impact négatif sur le financement provenant de la SCHL
- Barriere linguistique
- Loi sur les indiens (inssaisisable)
- Politique en habitation non mis à jour
- Mise en application des politiques est difficile
- Saine gestion de l'habitation (gestion actuelle de l'habitation est déficiente)
- Volonté des différentes directions à appliquer les politiques
- Capacité locales à gérer
- Produits financiers non adapté aux autochtones
- Rigidité des programmes existants (uniformité à travers le canada)
- Difficulté à viabilisé certains lots (coute cher) lock ferreux
- Allocation des budgets arrive tard dans l'année
- Population jeune
- Budget trop bas vs les besoins
- Développement économique pas avancé dans certaines communautés, donc capacité financière difficile des emprunteurs
- Diversité des programmes (ne pas avoir seulement le logement social)
- Coûts des assurances

Manque de politique d'habitation et de politique de gestion des terres.

Manque de capital accessible

La loi sur les Indiens et l'insaisissabilité sur réserve

Éducation et sensibilisation à faire pour les membres au niveau de l'habitation

Politique d'habitation doit être mise à niveau pour refléter les nouveau enjeux

Absence de propriété privée

Résistance au changement de la part des communautés

Difficulté d'aller chercher le financement nécessaire à notre développement

Non indexation des fonds dans le temps. Ex : Viabiliser un lot coûte beaucoup plus cher aujourd'hui

La petitesse de notre territoire. Un enjeu majeur pour notre développement

La fin des conventions de l'art 95 et la fin des subventions pour ces maisons

Pas vraiment de valeur marchande pour les maisons

Difficulté d'assurer une continuité de nos projets parce que l'administration change aux 3 ans

Difficulté de développer réellement un marché de l'habitation

L'éloignement de notre communauté et les coûts supplémentaires associés à cela

(Le financement ne tient pas compte de cette réalité)

Les coûts du développement de lots

La difficulté de garder un équilibre sain (privé et autres)

Grands besoins de rénovation

Incapacité de répondre à la demande (trop de gens sur les listes d'attente)

Peu d'alternatives possibles pour réduire la liste d'attente

Difficulté d'appliquer les résolutions du conseil (change d'idée selon les circonstances)

Résistance à l'innovation de la part des membres et au niveau politique

Mauvaise planification des projets de construction à cause de délais administratifs occasionnant des coûts et des mauvaises décisions.

Budgets annoncés sont réduits à cause des intermédiaires jusqu'à qu'ils se rendent aux communautés

Paiement de loyers sont rendus trop élevés en région éloignée pour l'art 95

Il faut adapter les différents programmes pour considérer les réalités financières des régions éloignées.

Malgré notre bon travail, on a souvent l'impression de piétiner et de faire du surplace.

Les gens veulent tout avoir gratuit et ne comprennent pas les enjeux

Comme le taux de collecte est bas, on ne peut pas entretenir le parc de logement correctement sans utiliser de l'argent qui pourrait être dédié à autre chose dans la communauté.

Difficulté d'avoir suffisamment d'argent pour développer les lots où on pourrait faire de la propriété privée.

Très long processus pour de l'ajout de terres (des années)

Problématiques au niveau des coûts pour les terres où on est confiné (glaise, nappe phréatique haute, etc)

Les formules de financement n'ont pas été revues depuis longtemps

Manque de financement adéquat pour adapter les logements aux réalités d'une population vieillissante et handicapée

C'est bien la discussion mais il faut agir.

- Don't have MLGs. Bigest road block in her community. Absence of this mechanism.
- No Economic development in the community.
- Everything is essentially done (decision making) throught the Band council.
- Depoliticyzing of housing.

# 2- Consider a time way beyond the current federal social housing programs what other initiatives could promote access to housing and infrastructure in your community?

Choix des constructeurs, faire un catalogue de plans avec des prix prédéterminé. Entent tripartite (conseil, client, banque) avec des banques. Réduire couts de construction en utilisant des constructions régit. Achat regroupé. Coopérative ou les gens vont se responsabiliser. Les gens dans les communauté qui on de l'argent comme promoteur. Programme de maison modeste (avec mise de fond de 1%) fait avec programme d'accès de propriété (prix choisi par la communauté).

Option : Location avec option d'achat. Avec leur mensualité, il vont ajouter argent a chaque mois qui va convertir en mise de fonds.

Obtenir des soumissions de constructeurs et rendre disponible afin de prendre la décision plus facile. Catalogue de plan avec cout estimatif

Ententes tripartites conseil, client et banque pour du financement

Achat regroupés

Faire des coop en habitation : responsabilisation

Soutien des promoteurs qui développent du logement, genre locatif investisseurs. Ex. prêt sans intérêt.

Créer des programmes en demandant une mise de fonds de 1% par exemple pour favoriser le développement.

Créer un fonds d'investissement avec les sommes remboursés par les membres qui détiennent des prêts.

Location avec option d'achat pour financer la mise de fonds. Ex ajouter 50\$ par mois pour être capable de mettre le cash dans 5 ans

Sédac, trouver des solutions pour réduire le taux d'intérêt jugé trop élevé. Réponse de Sédac : S'unir en force et en groupe pour diminuer les frais d'intérêt aux emprunteurs.

• Catalogue de modèle de maison pour permettre de magasiner

- Entente tripartite (Conseil, Client, Banque)
- Réduire coûts de construction construction en régie achat regroupé
- Coopérative en habitation, responsabilisation des locataires
- Soutien au promoteur autochtone qui veut créer du logement
- Création d'un programme (fonds d'habitation) "maison modeste" avec seulement 1% de mise de fonds communauté donne 24 000\$ et le prêt avec institution financière avec GEM
- Afin de favoriser l'accès à la propriété : Location avec option d'achat afin de permettre d'amasser sa mise de fonds d'ici 3-4 ou 5 ans
- Economic development is one solution.
- Creation of center(s) of expertise and/or of excellence.
- A training center.

# 3- What other funding and finance methods could better support First Nations housing and infrastructure needs?

Offrir à la Sédac la possibilité de titriser ses prêts ou les considérer comme un prêteur agréé

Créer un fonds d'assurance, s'auto-assurer comme le RBA

Défiscaliser l'épargne sur réserve, offrir des incitatifs même des non-autochtones. On devrait s'auto-assurer.

- Regroupement pour diminuer les coûts d'assurance
- Défiscalisé l'épargne personnelle formule incitative de crédit d'impôt
- Partnership in and off reserve.
- Multi-community partnership.
- Own source revenue (fisheries, business opportunities)
- Redevences sur ressources naturelles.
- Create FN and/or individual own loans system and mecanisms.
- Impact benefit agreements.
- Fonds prêtés entre individus.

# 4- What changes would be required in law, policy and programs to best enable access to financing for housing and infrastructure?

Le statut des terres. Modifier la loi des Indiens – comment garder nos droits ancestraux? Les gens vont en ville parce qu'ils sont forcés. Application plus flexible – aide nous a s'organiser localement. Allocation familiale qui vient du Québec. Réévaluer la façon dont le 500M est dépensé. Entente avec la province pour avoir fonds spéciaux pour l'habitation. Crédit d'impôts remboursable (précédents appliqué au niveau de l'habitation. Reforme de programmes liées avec ce qui ce passes actuellement – il faut absolument que les programmes permettent a l'ensemble des bandes ...

Financement optimisé : construire en main d'œuvre locale. Pour faire confiance a la main d'œuvre autochtone, il faut données de la formation au autochtones (CEGEP, etc.) pour que les gens aient confiance en eux mêmes et que le gens ont confiance en eux. Les formatons doivent être reconnus par la province. Discussion au niveau politique pour que les équivalents soient reconnus. Menuiser qui ont des heures non-reconnues par la province. Obligation de diplôme est un problème.

Loi sur les indiens à ajuster

Le statut des terres ne permettent pas d'emprunter

Les instruments financiers doivent être changés

Modifier le statut de la loi pour enlever le caractère infantile de la loi sans perdre les droits ancestraux, article 35

Amener de la flexibilité entre les lois prov et féd

Considérer les P.N comme des municipalités pour obtenir les avantages

Prenons les modèles des allocations familiales pour transférer des pouvoirs aux provinces plutôt qu'au fédéral.

Créer un fonds à partir des redevances qui ne seraient pas versées à la province.

Amendement aux lois pour les entreprises qui se situent sur le territoire ancestral et ne pas charger aux communautés de frais, exemple : eau, ordures, mines

Revoir l'application des programmes d'impôts pour les autochtones qui se font dire qu'ils ne paient pas d'impôt.

- La gestion des terres (statut des terres instruments fonciers)
- Modifier la loi sur les indiens comment le faire tout en conservant les droits ancestraux (discours Nation à Nation)
- Flexibilité des lois provinciales et municipales afin d'avoir accès à certains services qui sont réservés aux gens hors réserve (Allocations familiales, entente avec la police par exemple)
- Diminuer frais administration
- Créer nos propres services (ex gravière) pour exploiter nos propres ressources, mais certaines municipalités nous en empêche
- Créer un fonds sur l'habitation
- Modifier certaines lois afin que les Entreprises située sur le territoire, ne nous facture pas pour leur service
- Souvent les crédits d'impôts en rénovation sont des crédits d'impôts non remboursables. Comme les gens sur réserve ne paie pas d'impôt, ces crédits ne servent à rien, donc modifier ces crédits pour qu'ils deviennent des crédits d'impôts remboursables.
- More flexibility to access funding.
- Selling lots for profit to be reinvested in to the capital and housing budget.
- Flexibility in the budget management (ways, targeted assets, objectives).
- Flexibility in the funding arrangement.
- Partnership insured by security of investments.
- Sense of ownership to send a positive message to others. Social aspect of homeownership.
- Growth of housing stock to create a market.

- Transparencies between funding partners (changes, exchanges, policies, program requirements, options).
- More flexibility in the programs in case of changes occurred during the year (financial) ex.: fonds reports/non utilises au 31 mars.
- Inspections delays is a road block.
- Credit reference checks process or methods for credit access.
- Mass building could be feasible but access to funds to do the project is a challenge.
- Live changing integrated approaches and mechanisms for housing projects (ex. Hotels East-Vancouver).
- Inviting external (private) firms to build, rent and managing (O&M) housing in the community.
- Rent to own.
- Social housing unit built with own option at the end.
- Collective access to funds with assets comme garantie.
- Training programs (construction, carpentry) for the future owner with partners and sponsors for low incomes families. "Habitat for Humanity" model.
- Recognition of individual possibilities and capacities.
- Forestry deals and partnership with the industry to access lumbers and raw products. Sawmill indepedency.
- Ability to provide sponsors with "reçus pour dons de charité".
- Shared services, capacities, facilities, access, human ressources, external partnerships between communities.
- Social responsibilities among partners and sponsors.

# Additional Question: How can funding be best leveraged from community, federal, provincial, territorial and other sources?

Construire en main d'œuvre locale

Se servir des subventions à titre de levier.

La main d'œuvre doit être mieux formée, meilleure compétence. Exemple partir une Cie de construction

Il faut que les formations données soient reconnues par la province, ex cartes de construction, CCQ : les heures travaillées ne sont pas reconnues auprès de la CCQ. Favorise de travailler hors réserve.

Pour quoi les faire reconnaître? (Question seulement)

Avoir des équivalences.

- Construire en main-d'œuvre local voir à ce que la main-d'œuvre soit formée
- Voir à ce que les formations soient reconnue par la province (ex. : CCQ)
- Reconnaitre les équivalences
- Attracting investors to the community.
- Innovative new and clean technologies (ex. solar panels, wind mills).

• Employment training with the companies and service providers within the projects delivery.

#### English group

What are the current roadblocks preventing housing stock development

- Lack of funding
- Land titles prevent us from going to financial institutions
- Credit scores of our memberships are not as good as they should be
- Lack of human resources to handle the complexities of managing an entire housing system on reserve
- Need to separate housing and politics (chiefs will not evict) Note Kahnawake has a trustee system with members of the community that take possession of the home
- The programs and not flexible enough. For instance, young couples need to work for three years before they can access financing
- Akwasasne problem is lot servicing because people cannot access the loan until they service the lot (\$30 000)
- Board of trustees model
- Funding is an issue the government funding is structured around using our land, and we get a drop in the bucket. If we were properly compensated we would have the resources we need.

Does the concept of having people go into debt worry the First Nation institutions?

- Were here to help our members. The bands try to service the lots and give subsidies, but it is necessary to make choices – you can't help everyone.

Do you see a need for private housing

- Listiguj only 10 percent (max) would be able to access homeownership. Kahnawake recommended starting with smaller revolving loans.
- Akwasasni have only 10 percent band owned. Want to move toward social housing. Currently only INAC and CMHC finance social.
- Cree social housing is saturated. New problems include land tenure. Working on the housing file currently – being prioritied (members have purchased a pre-fabricated home system.

FNHMF – Who is looking at it

- Akwasasne uses it
- Cree looking into it
- Kahnawake taking advantage of the capacity development funding

Lance Haymond said rent is critital – Do you agree?

- Eviction is not used as first option

- Kahnawake use case workers. Combines social with housing. But, people will always eventually go to Chief and Council so we do need to work with them
- Solutions from Akwasasne holding back services if there are arrears. comment need to watch human rights aspect with eviction.
- Carmen send out statements each month
- Tammy Need to give people notice before eviction awareness for band members.
- Brian Changes in chief and council slow progress. Better to engage with grass roots they will hold any chief and council accountable.

ABSCAN - would that work in your community

- Kitigan Zibi already has revolving loan funds. Cost of construction is going up continually
- Tammy Would rather invest in the community and create the fund within the community.
- Brian Combine 9 communities (regional approach) would amass a larger amount of capital.
- Kahnawake Caisse populaire and the Kahnawake Revolving Loan Fund

Barriers

- Infrastructure uneven terrain (big rock). This causes many financing difficulties. Funding sources from INAC do not cover everything. Prohibitively expensive. Need to blast comment environmental issues? Planning ahead would help. Have to combine infrastructure funding with housing funding to cover the difference.
- Listiguj Is infrastructure the homeowner's or band's responsibility?

Question – the current INAC and CMHC allocations make us compete for all of the funds (shovel ready). How do we move to a new allocation model?

- Worried about having the same issues money could be absorbed in the bureaucracy.
- Comment CMHC has a long history of transferring funding management to provinces and territories. There is precedent to do this.

Revolving loan fund

- Kahnawake started in 1977, Peak period was 35 homes per year. The fund makes money and is now invested in social programs including Section 95 equity. Housing gets involved with case management.
- Idea Brian Maybe decide to have a fund and then give the management of the fund to a 3<sup>rd</sup> party.

Barriers

- Lot development
- Upgrading infrastructure is hugely expensive. Needs to be taken care of before we can address housing. No infrastructure no homes

What about members living off the reserve?

Akwasasne - We should be helping them but we don't.

- Idea – Could you consider buying off reserve homes for your members? (Lots of yeses from the participants)

Advocate for regional approach vs national because of regional specific context

#### 14.2 Skills and Capacity

Les compétences, les capacités et les connaissances sont par nature individuelles, familiales et communautaires. En ce qui concerne le logement et les infrastructures, des compétences et des connaissances sont nécessaires en matière de planification, de prémisse en œuvre, de conception, de construction, de financement, de fonctionnement, d'exploitation et d'entretien.

Le succès de la livraison de logement n'a pas été ce que nous avions tous espéré; mais maintenant, nous avons l'opportunité de diriger le développement de la réforme du logement et de l'infrastructure dans la Région.

# 1- What regional specific issues impact the strengthening of Skills and Capacities for housing and infrastructure?

Les budgets, la hauteur des budgets Éloignement Peu de ressources dans les communautés. Leur disponibilité. L'envoie de la correspondance, info ne circule pas bien. Main d'œuvre affectée par des industries qui paient peuvent payer mieux que les P.N. La motivation et la persévérance des jeunes.

L'enjeux des budgets, l'éloignement, peux de ressources (disponibilités des ressources, mains d'oeuvre, cercle vicieux), correspondance envoyé au chefs. Capacité de payer les ressources. La motivation et persévérance des jeunes.

Peu de gens ont la réelle formation complète pour pouvoir former la relève adéquatement

Il manque de main d'œuvre scolarisée dans les communautés parfois

La connaissance technique est là souvent mais les travailleurs manquent parfois au niveau théorique ce qui leur nuit pour aller chercher leur qualification.

L'obligation de quitter la communauté pour suivre des formations. Peut-on faire cela sur place

Manque de connaissance des types de formation offerts. Par exemple par la SCHL ou autres

Méconnaissance au point de vue politique ou administratif de nos enjeux en habitation et de la nécessité pour nous d'être formés de manière régulière.

- Budget
- Éloignement
- Manque de ressources disponibles (on a besoin de nos ressources, donc on peut hésiter de les envoyer se faire former car on en a besoin dans les communautés)
- Manque de main d'œuvre (plus payant d'aller travailler aileurs parfois que de travailler dans la communauté, ex. : les mines)
- La motivation de la main-d'œuvre
- Conserver notre main-d'œuvre (enjeux de la CCQ par exemple, reconnaissance des heures de travail)
- Adaptation to reality and provincial legislation of FN.
- CCQ certification in FNs within Quebec region (Acquiring certification, migration of certified workers to projects where pay the CCQ salaries).
- Recognition of hours to fulfil the requirement for CCQ card.
- Partnership with contractor with their RBQ in order to support FN acquire the hours for various certification such as the CCQ card (ex. companion).
- Language barrier within Quebec province (French mandatory).

#### 2- What are the key areas of expertise to be developed and prioritized?

La gestion au niveau de l'habitation.

Reconnaissance des heures de travail sur réserve pour les

Gestion de projet et aspects légaux de la construction.

Reconnaissances des heures CCQ. Ne pourrait-on pas augmenter les loyers pour augmenter le taux horaire.

La gestion au niveau de l'habitation, la gestion de projets, aspect légaux.

Améliorer la communication avec les autres communautés et partager nos bonnes pratiques

Former les gens dans les métiers de la construction et les aider à aller chercher leurs cartes de compétences pour qu'ils puissent travailler sur et hors réserve

Formation sur les enjeux financiers de l'habitation

L'AEC en gestion de l'habitation est utile

- La gestion des ressources humaines et financières
- Les domaines techniques spécialisés (plombier, électricien, ventilation, ...)
- La gestion de projets
- Les aspects légaux de la construction

- Training in various sectors to be able to manage the housing stock (carpentry, plumbing, etc.).
- Communication with people (Band council, tenants).
- Project management training.

# 3- What factors and tools do you consider necessary to manage a healthy and sustainable housing system?

Un bon système d'entretien préventif et des inspections périodiques et ça prend du monde pour faire ça

Un système ci haut adapté aux réalités des P.N.. Pas de marteau pour tuer une mouche

Faire de l'éducation des symposiums

Éduquer former les résidents. Ex. hygiène

Faudrait des contributions financières suivant les inspections de conformité de Santé Canada (agent d'hygiènes du milieu)

Les gens ne sont pas prêts à vivre dans un logement en sortant d'un centre d'accueil (ex. pour les jeunes)

Former les occupants sur les coûts que le conseil doit assumer pour supporter les frais de fonctionnement.

Meilleur sensibilisation des occupants : responsabilité entretien, financières.

Briser l'idée que le conseil reçoit toujours des sous.

Bon système d'entretien. Système adapté a la culture. L'éducation populaire sur l'utilisation des changeurs d'alarmes, etc. Éducation de base sur l'entretien de la maison. Recommandation de sante Canada : faire un suivi.

Logement supervisé pour le développement de compétence. Activité sensibilisation.

Place commun pur consulté les outils.

Favoriser l'embauche locale pour nos projets et développer les compétences de nos gens Importance de favoriser les partenariats pour nos projets

- Établir un bon système d'entretien préventif (adapté et sur mesure)
- Éducation populaire aux locataires (entretien de base par les locataires, utilisation de l'échangeur d'air, nettoyage des maisons, etc...)
- Il existe des outils de Santé Canada sur l'hygiène d'une maison (check list)
- Création d'un logement temporaire superviser par les services sociaux pour les jeunes qui proviennent des services sociaux dans lequel ces jeunes seront formés pour apprendre à entretenir leur maison et à se faire un budget avant de leur donner une maison de façon permanente.

- Se faire un coffre d'outil pour regrouper ces outils
- "How to" and webinars.
- Proper, complete and integrated Database for housing management purposes (ex. COGIWEB).

# 4- At what level would a capacity and skills organization be most beneficial? At the local, regional or national level?

Oui on l'a déjà, les conseils tribaux.

- Les Conseils tribaux
- Les experts locaux autochtones
- Entities in cascade approach from National to Tribal council and/or FN org.
- FN institution responsible for the certification recognition and regional adaptation (courses, training, etc.).
- FN intellectual property of training products.

What further advice would you have for people about the benefits of working together to build capacity?

Question - How much investment did you put into the Community of practice? Answer – funded by INAC and CMHC. It is useful. Discussion on Regional vs National depends on the question. Barriers?

- Funding
- Specific training
- French vs English specifically for training material
- Certification is an issue especially if the members want to work outside of the community.

What are the key areas of expertise that need to be developed?

- Health and Safety
- Preventative maintenance
- Communications materials for renters and owners

Concern – occupant participation in training. Often only 1 participant or so.

Idea – brought in food to encourage attendance at training. Drop in style worked for one community.

Need to empower the residents

Housing officier is a multi tasked position

Idea – Every community should have a community plan.

What do you think would be the biggest impact?

- Budgeting
- Everything! Wear many hats, social worker, laywer, rental collection, etc.
- Need to increase local trades right now we are exporting
- Keep money within the communities.
- Difficult to arrange for apprenticeship
- Feasability studies

Problem – Once youth are certified, they immediately want full tradesperson wages. They do not understand that they need to work up to it.

#### **14.3 Governance and Delivery**

# 1- What would be the manner and structure that First Nations would consider and prioritize to manage housing and infrastructure effectively and sustainably?

Travailler ensemble en respectant la diversité

Aide, GRT, expertise développée au niveau des conseils tribaux. Ces organisations doivent avoir un mandat clair d'organisation et prendre un rôle. Beaucoup trop de changements liés au politique : dépolitiser le secteur de l'habitation.

Les politiciens doivent faire les politiques et ne pas jouer avec les politiques ni interférer.

Trop d'ingérence politique.

Donner de l'autorité en matière de gestion de l'habitation et ne pas prendre part aux décisions.

Donner des instructions claires au niveau des responsabilités des administrateurs de l'habitation

Établir une corporation de logement plus indépendante et gérer par un C.A.

Idée d'une pour les communautés représentée par un membre de la communauté.

La corpo serait imputable en cas de déficit et non les conseils de bande.

Les loyers sont trop bas, obligation de faire un budget équilibré pour viabilisé le parc Effectuer un entretien adéquat.

La corpo permettrait de dicter les règles, ferait la formation, l'éducation aux locataires.

La corpo pourrait évincer les locataires

Proposé que les conseils tribaux soient impliqués dans la corpo

Idée d'économie d'échelle en regroupant les communautés via une seule corpo.

Idée que la SCHL continuerait de signer des ententes avec les communautés.

La corpo permettrait à l'argent de demeurer dans le département de l'habitation et non de servir ailleurs.

Ne doit pas être imposé. Doit venir qu'une décision des membres des P.N.

Prendre en charge localement par les P.N le logement.

Avoir une société d'habitation avec une politique globale mais à saveur locale par nation avec des spécificités propres aux Nations

Dépolitisation. Les politiques développé par les politiciens mais pratiqué par l'administration. Conseil de bande avec règles de conduite. Structure idéale : structure gérer indépendamment de la politique.

Créer des corporation indépendante : si la structure accumule des déficit, c'est a qui le déficit? Pas le conseil.

On doit collaborer avec la communauté. La question du déficit peut être évité via une seine gestion.

Si la corporation est autonome et elle gère son programme indépendamment du conseil et de l'argent du conseil.

Une structure de gestion par nation qui gère le logement.

Faut que ça parte par l'initiative des élus

Faut que la population ait son mot à dire, soit consultée et soit d'accord

Faut que les gestionnaires soient partie prenantes dans le processus

Faut mettre une structure en place pour aller vers l'autonomie recherchée

Chaque communauté exprime ses besoins puis distribuer des budgets pluriannuels

Que l'habitation soit par les Premières Nations et pour les Premières Nations

Il faut bonifier les budgets actuels et non pas juste transférer la gouvernance aux Premières Nations en leur donnant les mêmes budgets à gérer. Sinon, les problématiques seront toujours les mêmes en bout de ligne.

Peu importe les structures, il faut délaisser le mode survie qui caractérise depuis toujours le dossier de l'habitation.

- Travailler ensemble en respectant la diversité
- Travailler à ce que l'instabilité politique ne vienne pas freiner les projets en habitation (dépolitiser l'habitation)
- Ne pas faire de la politique avec l'habitation (les politiques doivent être établis par les politiciens et appliquer par l'administration. Les politiciens ne doivent pas se mêler de l'application des règles administratives qui ont été appliqué selon les politiques)
- Devrait se doter de règles de conduite (autorité de gouvernance) pour bien séparer le politique de l'administratif
- Avoir une corporation indépendante avec son propre conseil d'administration pour gérer l'habitation. La corporation, comme elle serait indépendante (non politisé), serait mieux gérer (meilleur niveau de loyer, meilleure collecte des loyers, meilleure entretien, regroupement des achats, regroupement des ressources, etc....), donc non déficitaire.
- On pourrait créer une "SCHL Autochtone" ou comme disait Mme Jeanotte, créer une société d'habitation Autochtone

- Tribal Council model could take charge in a local, Nation or regional structure (level).
- Centralized regionally entity (Ex. Cree Nation with CNG).
- Step by step processes to ensure that FN keep control on a centralized organization.
- This centralized organization would be for housing and infrastructure manager.
- Tribal council should receive additional funding in order to support FN in the various housing aspects and activities.

#### 2- What are the areas of responsibility could a First Nations led institution take on?

Idée de prendre toutes les responsabilités avec la proposition de prendre en charge le logement. Plus de ministère. Les nations deal directement avec le gouvernement.

Idée de respecter le caractère unique des communautés francophone. Ne pas forcer la structure à être bilingue. Respecter les franco et les anglo.

Les Premières Nations peuvent assumer les responsabilités de l'habitation et elles doivent être capables de livrer la marchandise.

Les gouvernements doivent expliquer en détail les lignes directrices des programmes actuels

Les gouvernements doivent accepter que nous allons probablement gérer les fonds de manière différente d'eux.

- Passer des ententes directement avec les Ministères concerné par le logement sans avoir à passer par AANC ou la SCHL
- Training services in general, for housing managers, household.
- Inspection services such ACRS.
- Technical skills.
- Housing policies elaboration and implementation.
- Database of the housing stock, tenant profil, water and sewage, suppliers, etc.
- Networking and mentoring (housing workers, infrastructure staff, leaders). Sharing of best practices.
- Planning short to long term. Lands use planning.
- Create an action plan.
- Rent collection.
- Fire protection services (management, truck and equipment purchasing).
- Hub webBased.
- Pre-approved suppliers.
- Budget planning for homeowner.
- Construction planning.
- Would be in charge to search and apply for budget sources.
- Support new leaders (worshops, training).

- Teaching, inform and "sensibiliser" young on value of good credit, maintenance of a house and housing positions & careers.
- Standardization.
- Enforcement and accountability.
- Depolitize the housing sector.
- Standardized approaches and consistency with respect of community specificity.

# 3 – What steps are needed in the short medium and long terms to transition effectively to First Nation led institutions and delivery of housing and infrastructure?

Les regroupements actuels tels les Conseils tribaux doivent être au cœur de cette organisation. Attention de se retrouver avec une structure inefficace comme actuellement avec la SCHL et AANC.

Idée de travailler ensemble à créer une structure indépendance qui n'est plus politique.

Ça prend un groupe de travail mixte qui va décider la structure composée d'administrateurs et de politiciens avec un échéancier clair et des obj. Clairs

Ce que ça prend :

Compétence Gens bien formés Volonté politique Ouverture d'esprit Indépendance Regroupement Volonté de travailler ensemble Soutien ou union politique Bonne gestion Bonne communication Adapté à la culture Une vision

L'objectif de tous ca viens du Forum de Winnipeg, de remplace les organisations qui sont la par des organisations PM.

Travaillé ensemble pour créer une corporation ou une comité (n'importe le nom), mais il faut travailler ensemble.

La capacité prioritaire :

La compétence, connaissances, l'accompagnement, bien formé volonté politique, indépendance, regroupement, volonté de travailler ensemble, bonne communication, bonne gestion, adapté avec culture.

Faut un plan d'action global en ce sens

Importance de partager l'information entre nous et nos bonnes pratiques.

Faire les choses lentement mais surement.

S'il y a transfert de fonds vers les Premières Nations, il faut qu'il y ait aussi négociation sur les balises, les barèmes, les attentes.

Éviter de reproduire les mêmes problèmes actuels. Ce n'est pas parce que ce sont les Premières Nations qui ont la gouvernance que nécessairement les problèmes vont être réglés comme par magie.

- Donner le mandat aux chefs d'aller chercher le financement et de former un comité de travail
- Faire attention de ne pas se doter d'une "super structure". Les réflexions doivent se faire d'abord entre nous régionalement pour travailler sur des problèmes concrets en logement en utilisant le travail qui a déjà été fait sur le terrain.
- Avoir un groupe mixte (politiciens et administrateur) avec un échéancier.

# 4 – What capacity and tools may be needed to support the transition to a First Nations led housing and infrastructure institution?

Toutes les communautés ne sont pas au même niveau de préparation en ce qui touche les capacités de Gouvernance.

Certaines communautés ont de la difficulté à gérer leurs propres communautés.

La totale indépendance immédiate est peut-être trop énorme pour l'instant. Elle devrait se faire de manière progressive afin d'assurer sa réussite à long terme.

Accompagnement ou support externe au niveau du transfert des compétences

- Connaissance en habitation
- L'accompagnement
- Bien formé
- Volonté politique
- Ouvert d'esprit
- Indépendance
- Regroupement des communautés
- Volonté de travailler ensemble
- Soutien politique
- Bonne communication
- Bonne gestion

- Respect de la culture
- vision

What roles would you want a First Nation led housing institution to have?

Do we think it is a good idea?

Some think it is a good idea

- Eliminate the middle man. Need a trustworthy organization.
- Need to be flexible
- Why did it take so many years to make the new Health authority? Need to establish accountability. What are peoples/organisations responsibilities? Needs to be defined very clearly.
- How about inspections? How would you like it to function in the future?
- Code compliance is separate from progress reports.
- Problem a progress report inspection cannot say much about construction quality.
- Our inspectors are trained.
- Each community should be on their own (Kahnawake).
- To make sure that it is reliable, I would like our own qualified inspectors.
- People want inspectors that they know and that can speak the local language.
- In-house inspections.
- Re-question FNHMF take over and if so under what conditions

#### And Housing Managers?

- Want training from a Quebec institution.

Insurance? Collective?

- We're often looked at as a 'red zone'.
- Promote better premiums

Bulk purchasing? Architectural services?

- Yes, we were interested in looking at that
- Database for plans & specs
- Also geotechnical,
- We can get all this from our Tribal Council, but it takes time. Also, one of the technical advisors is retiring and we are having trouble finding a replacement.

Idea – Lustiguj, pool of expertise from other First Nations that we can draw upon. Kahnawake – we could help through our expertise.

How should it be allocated to the communities?

- Trust fund? You could allow it to grow.
- Trust fund could be used in multi-years but needs community planning.

Arrears? Collect on your behalf.

- No

Question – Important to know whether we apply to a FN organization or to the government so that we can set up the structure.

Question - do we need data for 25 year planning (demographics)?

Idea – local level is great, but there is need for continuous training dollars. Turnover happens and we need support.

What would be the first area to move to Collective jurisdiction?

- Safety and security – MSI = Mohawk self insurance

Idea – Kitigan Zibi (Tammy) – need data – needs assessment for the communities. This will help us to determine training.

General consensus – Do not want a super-organization. Want support for development at the local level.

Define our own cycle and avoid March madness...

Can't forget that FN have existing capacity and expertise that could be shared.

Steps/priorities: Inspections Safety Data collection Identify gaps Gain access to cheaper money Best practices information Develop our own standards

#### 15 Annex 3: Year 2027 Innovation

Signe de succès

1) Communauté 2) Lieu de travail 3) Parmi les dirigeants 4) Dans les régions

Les terrains sont entretenu, cours propres, gazon tondu, moins vandalisme, maisons plus entretenu, plus de fleurs, des jardins, bien clôturer, plus de joie/des enfants qui courent, ils sont plus concentré dans leur études et ils vont plus aux études supérieur, la santé est meilleure, ils ont une meilleure estime de soi. Il y a de l'entraide entre chaque membre de la communauté. Les dirigeants ont moins de problème relie a l'habitation les finances vont mieux, il y a plus d'aide pour la construction privé. Il y a moins de plainte dans notre milieu de travail, il y a plus de demande de prêt pour l'achat d'une maison et pour la construction d'une maison. Les maisons sociales sont plus entretenues et il y a plus de budget pour les rénos, car tout le monde paie leur loyer, meilleure perception de loyer.

Parc industriel plus dynamique, en voie de développement. Lots résidentiels – prêts en infrastructure (+SO). Nouvelles formes d'habitation – coopérative (nouveaux arrivants, ainés autonomes. Intergénérationnelles (maison jumelé (grands-parents, parents, enfants, 3 étages). Beaucoup de volet individuel, virage de développent durable (parc éolien, panneaux solaires, bac de recyclage, compostage). Certificat de propriété. Service d'habitation bien structuré (compétences). Développement des capacités (formation des menuisiers).

Panneaux solaires, maison LEED, efficacité énergétique, mini-maison, plusieurs modèles de maisons, maisons avec revêtement de mur extérieur différente (exemple : brique), maison moderne, plusieurs bâtiment communautaires ou activité (ex : cinéma, piscine, centre commerciale, terrain de tennis, centre de ski de fond, piste cyclable, piste raquette, ski alpin, BMX, salle de gym, exposition d'art, bar, institution financière à eux. Formation : ébénisterie, peinture, électricité, plomberie, ventilation.

Appropriation des terrains maisons, pelouse, clôture, aménagement paysager, noms des rues. Infrastructure : centre récréatif, sportif, piscine, terrain de jeux, basket, bibliothèque, centre multifonctionnel. Taux de perception des loyers. Agrandissement de la réserve.

No longer have more than 20-30 people on waitlist for rentals. Completion of 2-20 units of elder complexes. Encourage elder to give up their larger homes to families. Creation of a market for housing – currently have 4-6 houses sold through our BMO Housing Program.

Sustainability, funding increase (economic development, ministerial loan guarantees, bloc funding?), skills training, home ownership for individuals, band owned homes, low income housing (rent to own), flexibility, clean renewable energy, solar energy. Clean renewable energy, better employment, better living conditions, reduced social assistance recipients, sense of pride for community members who becomes first time homeowners, security, partnerships.

Acquire 18,000 acres of land, Complete a comprehensive land planning survey, Review and update housing policies, Complete at least 8 social housing units per year, Acquire competitive rates re: financial institutions through FNMH fund, Complete a micro grid on MCA owned houses for the Ontario portion of reserve, Purchase and rent out a least 2 per year 4-5 bedroom housing units close to universities or colleges – rent out to our community members attending school, Comprehensive plan for infrastructure and obtain proper funding to complete # of housing units required annually, Signs of success- a healthy community – no overcrowding, no longer have 300 people on a waitlist for housing.