

Assemblée des Premières Nations Québec-Labrador

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Assembly of First Nations Quebec-Labrador

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Regional Strategy on Housing and Infrastructure Meeting of the stakeholders

Minutes

September 18, 2018

Hôtel-Musée Premières Nations
Wendake, Quebec

LE GRAND CERCLE DE NOS PREMIÈRES NATIONS - THE GREAT CIRCLE OF OUR FIRST NATIONS

Meeting of the stakeholders

Regional Strategy on Housing and Infrastructure

September 18, 2018 Hôtel-Musée Premières Nations Wendake, Quebec

In attendance:

Danielle Pion, ASC France Roussel, ASC André Dansereau, ASC

Véronique Lebuis, Conseil tribal

Mamuitun

Alain Murray, Mamit Innuat Serge Loiselle, Mamit Innuat Stéphane Boudreau, CNA Yann Gélinas, CNA

Robert St-Onge, Conseil tribal

Mamuitun

Dominique Wozniak, Conseil tribal

Mamuitun

Jean-François Samuel, CMHC Serge Bouchard, Conseil tribal

Mamuitun

Vince Klyne, CMHC
Wendy Pollard, CMHC
Patricia Rioux, ASC
Doug Odjick, Kitigan Zibi,

Algonquin Anishnabe Tribal Council

Bruce Labrador, ASC

Josée-Ann Paradis, ASC

Rita Arseneault, ASC Suzie Nepton, FNQLHSSC

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

School Council (FNAESC)

Patrick Robertson, First Nations Adult Education School Council (FNAESC)

Steve Laveau, FNQLEDC Mickel Robertson, FNQLEDC

Dominique Collin, Aboriginal Savings Corportation of Canada (ASCOC) Martin Légaré, Aboriginal Savings Corportation of Canada (ASCOC) Allan Klaxton, British Columbia, First

Nations Infrastructure Institute Dale Booth, Innovation Seven Deborah Taylor, FNMHF

Elected officials and staff:

Regional Chief Ghislain Picard, AFNQL

Jean-Claude Therrien-Pinette, Head of operations, AFNQL

Guy Latouche, resource person and member of the Tripartite Committee on Housing

Luc Lainé, facilitator

Linda Sioui, consultant

Tuesday, September 18, 2018 – 8:30 a.m.

MEETING BEGAN AT 8:30

Mr. Luc Lainé from Wendake introduced himself and mentioned that he will be acting as facilitator for today's meeting. He stated that he was attending last year's meeting in Trois-Rivières, and he was anxious to see the progress regarding this issue as of today. He invited Mr. Serge Loiselle from the Odanak First Nations to proceed with the opening prayer.

OPENING PRAYER

Prayer by the Elder, Mr. Serge Loiselle, of the Odanak First Nation. He asked everyone for a few minutes of silence, while he prayed to ask the Great Spirit to guide the assembly in the work ahead today, and for advancing the cause of First Nations.

ROUND TABLE

The facilitator invited all those in attendance to introduce themselves as well as the organization that they represent. He took the opportunity to introduce Mrs. Linda Sioui who will be taking notes during the meeting.

INTRODUCTORY REMARKS

Chief Ghislain Picard thanked the Huron-Wendat Nation for welcoming those in attendance at the meeting on their territory, as well as the entire assembly for their presence. He greeted them on behalf of Chief Lance Haymond who could not be present today.

Special thanks to former Chief Allan Claxton for attending, because Chief Picard is now convinced that there is a life after politics (*the assembly laughs*).

Chief Picard looked back to the year 2000 as per the meeting on Housing and Infrastructure held in Listuguj, while reminding everyone on the report of the preliminary work. He mentioned that the report following this meeting confirmed the evidence of the need to do something regarding Housing (crisis). Eighteen years later, First Nations are still catching up regarding this issue. However, the present context seemed favourable for catching up. He said he is happy to see national officials attending.

During the last meeting held in Trois-Rivières last year, everyone agreed upon the fact that is was necessary to put all our efforts in order to give ourselves the "necessary impetus" to catch up and to provide tools for communities and institutions. The actual political context is a lot more favourable now than it was three years ago. It is agreed upon that we must take this opportunity to materialize this will of providing tools to our communities and institutions and thus, to give ourselves the necessary impetus.

He thanks all those whose knowledge and expertise contributed in guiding us and moving this issue forward. At an upcoming meeting in Ottawa, he will have the opportunity to meet with the Executive at the national level, which represents ten regions across the country, to promote our institutions in Quebec. According to him, it is perfectly logical to proceed in such a manner, with a lot of pride. When Chief Picard looked back at First Nations Institutions, he realized that this is the path to follow. He reminded that the issue of Housing is a major priority, in addition to being a Health indicator among First Nations. He reminded us of the important contribution of Mr. Guy Latouche, resource person, who is there from the very beginnings.

Chief Picard mentioned the housing shortfall of several thousands of homes. Consequently, it would be necessary to build several homes in order to bridge that gape. Today's meeting also allowed the participation of several institutions, but it is necessary to proceed with a good preliminary analysis, in order to take into account existing organizations and tribal councils. Today's goal is to further this reflection which could continue during upcoming meetings. Chief Picard concluded by stating that, in spite of challenges, there is a very good collaboration at the regional level, and Chiefs felt that they feel considered by all stakeholders at the tripartite table, in addition to being part of the solution. He mentioned that he will be here for part of the day, and wished everyone a good discussion.

Luc Lainé thanked Chief Picard, and identified the stakeholders after which, he yielded the floor to Mrs. Josée-Ann Paradis.

Mrs. Paradis mentioned that the meeting of today is partly to continue working on the Regional Strategy on Housing initiated several years ago. Some recommendations that we have today were inspired from last year's recommendations. As Dale Booth mentioned, we had a very good meeting last year. The work continues, and Mrs. Paradis announced a second Housing mobilization session to be held in November (date and location to be confirmed). The timing is favourable for holding these meetings, and we must take advantage of it. She talked about the recent visit of a former Headquarter colleague, Mrs. Natalka Cmoc, who decided to visit the Quebec region as part of her national tour, since the strength of Quebec depended on the passion of its Housing stakeholders in order to move the issues forward. She encouraged everyone to continue the wonderful partnership work already established. She mentioned being pleased to recognize new faces and attending the meeting today, along with her Gatineau and Québec colleagues, in moving the Housing file forward.

Luc Lainé introduced Mr. Guy Latouche, resource person for the Housing and Infrastructure file at the AFNQL, and member of the Tripartite Committee on Housing.

REGIONAL STRATEGY ON HOUSING AND INFRASTRUCTURE

Guy Latouche presented the context as well as the Draft Regional Strategy on Housing and Infrastructure. He recalled the mission of the Tripartite Committee on Housing which is to develop said strategy, and mentioned that the group has a two-year deadline to achieve this.

He ended his presentation, and Luc Lainé entertained questions from participants.

Dominique Collin commented about the word "innovation"; he stated that funding agencies have a difficult time with that word. Afterwards, he mentioned that innovation is different from what we are thinking. According to him, when we talk about strategy, we must avoid being too specific with what this innovation will be, or else, we are excluding potential solutions. What we must avoid is thinking that innovation will come from government structures. In mainstream society, innovation is the result of interaction among various government levels, markets, and community. If we always want to bring everything back to governments, we remain exposed to not being innovative. He invited everyone to reflect upon the role of markets and individuals in our attempts of structuring said innovation.

Mrs. Paradis mentioned having taken note of Guy Latouche's presentation regarding the strategy, and that she questioned him on this topic. According to her, the present context is good in terms of funding and investments granted in Housing. She mentioned that a presentation will be made later during the day by the British Columbia official, regarding their institution. She asked everyone to keep in mind this favourable horizon to think outside the box and remaining there, as well as remembering the context as well as the Government of Canada's calendar, investments and budgets granted in the past three year. Regarding governance, it would be good for the Quebec region to align with this national momentum.

Mr. Odjick mentioned an earlier discussion regarding the development of a territorial or community basis. He talked about two Algonquin communities who are considering a reserve status or a traditional territory status. He mentioned that these communities are actually penalized because of their present status which prevented them from further developing their housing lots and infrastructures (water, sewage, others). One community does not have water & sewer infrastructure, while being only two hours away from Ottawa. They live off a central building to take showers and do their laundry. Is there a way around this without having them wait for a reserve status? Any ideas welcomed. Thank you!

Guy Latouche answers by mentioning that allocation are a thorny issue. Territory is a thorny issue as well. I know the cases to which you are referring. There has been a lot of improvement as far as addition to reserve land is concerned. Over the last year, we have been saying that it is a 10-year process, although there has been several improvements over the years. These discussions should be taking place between the two parties. On the governmental side, a more convivial policy towards helping First Nations in their process is now in place. There needs to be discussions and good will on both sides to move on.

Chief Ghislain Picard thanked Mr. Odjick for that important question. He mentioned that when he gets an answer from Government officials, he could not stand when he is told that it is a complex issue, which is an issue that should be going to the Chiefs' table. The examples that you quoted are examples that should come to our table. Addition to reserve land is a very complex issue to deal with at the government's levels, but it needed to be addressed. He mentioned that he knows which community Mr Odjick is referring to in particular community, and said that he has been there. On the other hand, a lot of the solutions resides within the community as well, and if that issue were to be brought to the Chiefs' table, that's probably where it could be dealt with and looked at for potential options, although the issue is broader than that. Looking to the Tripartite table, we would be limited in terms of criteria or regulations we know of today. There could be a discussion on it within this process, how far we can go with it. Chief Picard mentioned that he is taking notes on the discussion, and eventually at some point, maybe at the next meeting, this issue might resurface.

Luc Lainé introduced the next item on the agenda, which deals with three presentations regarding the second component, *Skills and Capacities*, following which there will be a break. He invited the First Nations Adult Education School Council (FNAESC) official, Mrs. Rola Helou, who presented Tanu Lusignan who will be proceeding with the first presentation, as well as his colleague, Patrick Robertson.

At the end of Mr. Lusignan's presentation, Luc Lainé entertained questions from the audience. Since there were no questions, he yielded the floor to Mr. Patrick Robertson who did his presentation on the community of practice in Mashteuiatsh.

Patrick Robertson mentioned the desire to offer their youth a work experience (Housing Managers). He stated that it is a human network willing to work together for the well-being of our communities. The community has a platform that allows sharing between members (120). People have a direct link with their work environment (questions and sharing). There is also a section on partnerships. In summary, the goal is for each member to find resourceful information, to collaborate and to share. We can find information on what Housing Managers encounter in their day-to-day work. In total, forty Housing Agents are on spot, and they lay down the same basis that what is taking place here today at this meeting, with the exception that everything takes place with Housing Agents.

The presentation of a short video followed. Afterwards, Mr. Patrick Robertson looked at what was possible to share at the national level. He expressed the possibility for this community of practice to expand to a national scale.

Luc Lainé thanked the officials of the First Nations Adult Education School Council, and presented Mrs. Deborah Taylor from the *First Nations Market Housing Fund*. Mrs. Taylor

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mentioned that her presentation is in the process of being translated and will be forwarded to everyone as soon as possible.

After Mrs. Taylor's presentation, Luc Lainé asked if there are questions.

Mrs. Paradis referred to Guy Latouche's presentation regarding the fact that language represented an obstacle in Quebec, and asked if Mrs. Taylor's organization worked mainly with English-speaking communities.

Mrs. Taylor mentioned that in fact, the majority of Quebec communities with which her organization worked were English speaking, but they also service French-speaking communities: they have bilingual staff working for them.

Before break time, Luc Lainé introduced Mr. Allan Claxton and Mr. Dale Booth from the First Nations Infrastructure Institution (FNII).

Mr. Claxton mentioned to Chief Picard that indeed, there is a life after politics: it is called "infrastructure". He mentioned that all communities have infrastructure need and that it is impossible to do worst than Canada. His role is to support Chiefs, communities, and regions. He yielded the floor for Dale Booth's presentation.

Mr. Dale Booth acknowledged the Huron-Wendat Nation, host nation of the meeting, and proceeded with his presentation.

Following his presentation on Infrastructure, Luc Lainé asked if there were any questions.

A question was asked enquiring if Mr. Booth intended to put in place a national institution responsible for accreditation in Canada, or to establish regional institutions for infrastructure.

Dale Booth answered that he is starting something. They are located in British Columbia now and they are looking into the matter at a national level. That they were considering putting in place a regional institution. So, how would it all materialize here in Quebec? It is a good question and we will mention it. How do we see the putting in place of regional organizations, all the while linking with what FNII is doing in development stages? How could we benefit from what they are doing, while keeping up to date on information as the issue progressed?

We would like to see someone from this region and form each of the regions to sit on the Development Board, because we still have lots to do. We would like FNII to become an independent institution. This would depend mainly on the Development Committee through regions who would be guiding us on the way they want to operate.

Any more questions?

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Guy Latouche: We understand that the FNII is developing. Under which organization are the three Ontario projects you mentioned?

Dale Booth: I apologize. I was just using this as an illustration Guy, to show that right now, provinces are actively using engagement with indigenous communities on their Real Property project. It is happening as we go forward. We are seeing that development happening at the regional level through provinces. With that, we are going to get more and more exposures to large infrastructure development, and the opportunity is going to be there. I used it to illustrate that the iron is now hot when we are talking about infrastructure development, and First Nations communities.

Luc Lainé thanked all the presenters as well as Mr. Booth, and invited the assembly to a fifteen minutes break. After the break, an activity facilitated by the First Nations Adult Education School Council will take place.

10:30: 15-minute break

10:45: Meeting resumes

Luc Lainé mentioned an activity introduced by the First Nations Adult Education School Council (Mrs. Rola Helou).

Mrs. Helou explained the first workshop, which consisted in a survey, in order to get to know the trainings that were available in the regions

1) Survey: on a map representing the location of First Nations communities, participants are to go stick a post-it note on which is identified the training(s) offered, on the community offering said training(s). Participants will stick the post-it notes on the sides, in cases when training(s) is/ are not available in a specific community. This is also applicable for national trainings.

Orange post-its: for trainings already offered and aimed at Housing Agents and/or Housing Managers.

Pink post-its: for trainings aimed at residents (tenants and/or owners).

Blue-green post-its: for trainings aimed at elected officials.

Participants have between five and ten minutes to identify the trainings by sticking their post-its on the map. Post-its were also stuck all throughout the morning, for ideas that did not come to mind right away.

In closing, Mrs. Helou observed that several regional trainings were available.

2) The goal of the second workshop was to get to know the skills and abilities of leaders, Housing Agents, tenants or owners, in order to contribute to the development of Housing communities, and to determine how we could be more innovative. What are the skills required to bring our leaders, our Housing Managers and our tenants where they need to be in the future? What are the training needs?

Participants divided into three groups and, while discussing, they had to answer certain questions regarding skills and abilities. Participants were encouraged to think "outside the box" as much as they wanted.

Back to the plenary.

Debriefing – Group 1 (Robin St-Onge):

- Everything should start with funding (rent, bad debts, etc.) and the impacts and consequences on communities (beneficiary), which brings a certain awareness;
- The "how to" of a house (equipment, etc.), maintenance of systems (Resident Manual), as well as tools. Educating the people to teach them how to manage a budget;
- Training in financial literacy, as explained by Mickel Robertson;
- It is important to raise awareness among the people in respect to rules on community planning, to responsibilities of the beneficiaries, to have home preservation policies. We must begin this education at a young age (in school), so it is explained and ingrained early, broadly;
- The Band Council should be a model: to identify the stages to become owner (needs assessment). Future homeowners should be supported (housing literacy);
- Link housing with health of residents, importance of home maintenance, etc.;
- How to deal with authorities (to attract clientele). Develop a means to broadcast information;
- All topics are taboo and not discussed openly. We must take action. It would be a good step forward. Discuss openly;
- Accountability, responsibility, and communicate to the people.

Debriefing – Group 2 (Patrick Robertson):

- Matter of Housing policies (reviews, updates, information on policies);
- Getting to know their homes, what already exists;
- Training on separating the political level and the administrative level with candidates, prior to and after elections;

- To train the elected officials on Governmental programs and existing funds, in order to gain notions on Housing;
- To become aware of their own policies and inform them on what is out there (other communities);
- To have trainings in governance in order to become better managers, to become fully aware;
- To innovate (get out of what is already there)
- For the Elected Officials, Managers: to develop portals, information sites in order to broadcast and inform the people;
- Possibility for Tribal Councils who can support Band Councils;
- Training in legal ethics;
- To be aware of the financial impacts of decisions, as well as consequences and impacts of those same decisions;
- Awareness of listening to staff;
- Regional common strategy on how to train Elected Officials;
- Toolbox to improve what is already there, for Elected Officials (for instances: what is everyone's role?);
- Orientation session at the policy level.

Debriefing – Group 3 (Tanu Lusignan: Managers' training):

- Overview of the needs for housing managers. Very high expectations of the managers (we expect housing managers to be the "Jack of all trades" and the "master of all", for example: to be specialists in several fields such as finances, dealing with clientele, public speaking, engineering, construction, etc.). The expectations are too high. Consequently, the need to plan to identify the resources in place by the organization who will structure and help Housing Managers in their day-to-day operations. Need to use the expertise from Finance Directors (for financial management related questions), and from operations and maintenance sector (infrastructure, capital) in the building of homes and maybe creating renewable energies for those homes. These are things at the community level and there are already tools in place via INAC (maybe through the community comprehensive plan) that can be shared with Directors or with Housing Managers;
- The need to look at the past work of the former National Housing Managers Association. We can look at it and find out why it did not work. Need to use what was working then without reinventing the wheel, in order to save time. Let's learn from that former organization on what they've done in developing best-practices;
- Housing Managers: need to identify what is taking place in the Quebec region. Not only regarding trainings, but also in providing the tools that are out there throughout the network, so people can access information easily and build their competencies.

Regarding regional inspections, these are already taking place. In college there is already an attestation (AEC) for Housing Managers;

• Promoting education for our youth in financial administration, plumbing, welding, etc. to build our capacities.

Mrs. Helou: Thank you! That is a lot to think about, for present and future Housing Managers working in communities. We will take this information, we will talk to Guy to figure out exactly what we are going to do with it, and bring it back to you.

We have one last activity prior to releasing you for lunch. Due to time constraints, we will remain in one group. We are asking you to provide comments and feedback as to what you would like to do in terms of training. For instances, what would be the opportunities that would help us in putting in place these trainings, in order to develop the leadership, the Housing Managers' capacities as well as that of residents, within the next two years? In addition, what are our limitations, our constraints in achieving these goals? Chief Picard mentioned that the present political context provided a wonderful opportunity to materialize these things. What are the other opportunities ahead of us? Please feel free to share your ideas by indicating if it is an opportunity or a constraint. Patrick volunteered to take notes for us.

- Prudence Hannis (Kiuna): we must take advantage of the training institutions we have (secondary and postsecondary levels), as well as the training opportunities, taking into account the realities and particularities of communities;
- Véronique Lebuis: we have to remember the existence of the community of practice which offers a basis to this system we talked about;
- Serge Loiselle: regarding constraints, not all communities are at the same level of development;
- Guy Latouche: for Managers, reconciling training-work-family life is a challenge that could be overcame. We have proof of that with the attestation of collegial studies (which does have its limitations). As long as we are dealing with employed people, this represents a challenge. In addition, regional tables represent another opportunity for managers. As per Elected Officials, the constraint remains if they are not aware or if they do not care about their community;
- Deborah Taylor: one of the challenges is the funding and commitment to long-term training. Because it is not going to happen overnight in this budget-year. The community has to be prepared that it can take up to 2-3 years for somebody to get the training that you want for them. As well, changes (staff turnover) is a challenge, because of the nature of requirements, as well as people changing jobs within communities.
- Vince Klyne: one of the challenges we face is trying to see if we are making a difference. How do we know that, whatever resources we are putting in training,

capacity development, getting from point A to point B? How do we know we are getting there? How do we know we are making a difference in communities? How do we know we are building capacity? How do we know we are making those strides to where we need?

• Prudence Hannis: at Kiuna, we have student residences. After eight years of operation, we are faced with raising awareness among youth upon arrival (some of them are renting an apartment for the first time), regarding budget management, respecting the apartment and roommates. We have nearly eliminated the bad debts. We gave for example the student residences: costs, depreciation of equipment and furniture; we have integrated that, as well as the impacts of payment delays, in our initiation to administration course content. Consequently, we witnessed improvement, because it relates to their environment, and they were able to manipulate real data.

Mrs. Helou asked if this training would be available elsewhere for communities. Prudence answered that she could look into it with the Administration teacher.

- Bruce Labrador: I will play the devil's advocate: the state of mind in which we should be in when talking about a housing strategy, we are discussing how to think outside the box, but we seem to have both feet within the box and we want to stay there. With all the expertise there is around the table, we can go elsewhere. It is an excellent opportunity that we must seize. I just wanted to shake the tree a bit and see what we think.
- Dominique Collin: without minimizing the importance of courses and the profession of workers, in responding to your bravado, Housing Agents take on much responsibility, because the expectations are high in regards to the expertise requirement. Nobody can meet these expectations. What would be important is to train good generalists and invest massively in trained specialized expertise (i.e.: at the national, regional, tribal, community levels), to which they can refer to, if need be. Chiefs have high expectations. It is very important to think about the way we will coach Housing Managers, and avoid to over-professionalise the position, in order not to eliminate good field workers.
- Question to Bruce Labrador: why do you think that we are having the same conversations in 2018 than we did in 2005?
- Bruce Labrador: yes, it is a challenge and we are responsible for it. Winds of change are blowing, and nobody can deny this fact. Innovative challenges, thinking outside the box, there is a will to do that, but how will we go about it? With all our expertise, let us look towards the future. How will we achieve this together? It is a first step. Each of us in our field of expertise can contribute something.

• What I understand from your comment is that we are actually repeating ourselves, in comparison with 2005. Discussions took place but nothing implemented yet. We have to find out why nothing has been implemented, and why are we still talking about the same mistakes, or things that are actually repeating (for instances, the issue of funding). If we are talking about the Housing issue, we are dealing with capped funding. Regarding the management issue, management of housing and of residents (rents and finances), why are we going through the same exercise again?

Mrs. Helou mentioned the Skills and capacity strategy (in two years). We need to be very proactive and we will have an action plan in two years, if we reach our goals.

Mrs. Helou mentioned that she made good notes of the comments, and that the next step will be to hold these discussions at the grassroots level with all those involved, then to propose an implementation plan.

Mrs. Helou ended the meeting for lunch.

Luc Lainé mentioned that lunch is available outside the meeting room and that after lunch, Mickel Robertson from the First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC).

12 h: Lunch

1:20 p.m.: Meeting resume

Luc Lainé introduced Mickel Robertson, Executive Director of the First Nations of Quebec and Labrador Economic Development Commission. He presented his organization, its mandates, its governance, its operation and its involvement in First Nations Housing.

Luc Lainé did not entertain questions, because of the delay on the agenda (behind). He introduced the following workshop consisting in a situational exercise whereas questions (to answer) were distributed to all three groups (participants divide into three groups).

Workshop ended at 2:30 p.m. for a break.

2:30 p.m.: Break

3:05 p.m.: Meeting resumed

Luc Lainé introduced Mr. Martin Légaré from the Aboriginal Savings Corportation of Canada (ASCOC) who presented his organization.

Following Mr. Légaré's presentation, Luc Lainé introduced Mrs. Suzie Nepton of the FNQLHSSC for a presentation on a First Nations of Quebec Health and Social Services

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Governance process. Mrs. Nepton stated that her presentation in both languages would be forwarded to participants by email.

Luc Lainé thanked Mrs. Nepton at the end of her presentation. He called for questions from the assembly.

Bruce Labrador: lesson learned. A lot of work is accomplished. We must take into account reasonable delays.

Suzie Nepton mentioned that we must respect the timing and the pace of communities. Communities want to take their time to reflect and not feel pressured.

Guy Latouche mentioned that there is one more workshop with the same groups as the earlier ones¹. Plenary will resume for the conclusion of the day at 4:30 p.m.

4:30 p.m.: Resumption of the plenary

Following the last workshop, Luc Lainé mentioned that this concluded today's work session. He yielded the floor to Guy Latouche who thanked the assembly, and mentioned that a report from the workshops will follow. Notes will be used by the Tripartite Committee who will be working as of tomorrow.

Mrs. Paradis stressed that funding is available towards holding a meeting like last year's in Trois-Rivières. This meeting will take place next November 27 to 29.

Luc Lainé thanked everyone and concluded the work session.

Meeting ends at 4:40 p.m.

¹ Workshop reports appended to the present document.

Annex: Interventions collected

- Workshop on Funding and Financing
- Workshop on Governance and Delivery

Funding and Financing

Question 1: What concrete opportunities do modern financial tools offer in the context of First Nations?

Interventions	Group
Emprunt avec contribution du privé.	1
Émission d'obligation dans un cadre de levier financier (une contribution communautaire est requise).	1
L'approche SÉDAC (sans GEM et responsabilité du propriétaire).	1
RBA en tant qu'effet de levier via son capital.	1
Approche de coopérative (ex. pour logements de professionnels tels qu'infirmiers, enseignants, etc.) en tant qu'entité autonome.	1
Approche via une autorité de logement (entité autonome).	1
Institutions financières privées (prêts sans garantie sur réserve, RBC, SÉDAC).	2
Avoir accès à un titre de propriété.	2
GEM abolition ou alternatives.	2
Désignation des terres.	2
Monétisation ex. Projet Mashteuiatsh.	2
Approche location avec option d'achat.	2
Outils de financement pour autres infrastructures.	2
Divers programmes locaux.	2
Idea of a guaranteed buy-back from the band, this could simulate a market which doesn't exist on reserve. If you think it's valuable, you're guaranteed a buy back.	3
An example of Gov't of Ontario where there is a guaranteed-type program (rent paid for a number of years – mortgage payment - & which they can buy the house for a \$ 1 at the end.	3
Un autre exemple consiste à définir le marché, dans le contexte de la Loi sur les Indiens.	3
A certain number of financing instruments are very old are possible in FN and not in the city. We are asking FN to pay more for the same homes, because there is no market. When the fund was created, some very good analysis were done as per who could support the mortgage. Another question is if they pay 3 times the price, we need to understand what the incentive is, and correct it.	3
If there was down payment incentive, would that increase possibility, would that be enough to get you over that edge. The credit council: 50% of people are being turned away (credit is bruised. It's what do you have now & how are you using it. Credit based on fewer credit lines.	3
Ultimately in FN is that there is a lot more interest being paid to lenders. That's a major problem. When we are talking about financial literacy, how do you get rid of that paradigm?	3
When people are depending on pay day loan	3
It would be interesting to have a list of can dos and can don't.	3
FN should be willing to lend to individuals for financial crisis.	3
About capacity, the importance of understanding credit, there is a lot to that.	3
On off-reserve there are ways to recuperate the interest from the mortgage compared to on-reserve where there is no market which could allow selling a house in order to recuperate the equity.	3
Support the creation of a housing market.	3

Interventions	Group
Avoid selling the house for a low value which is not realistic of the construction value of it.	3
On reserve ways to finance are historical compared to more evolved mechanisms used off reserve.	3
It is not a matter of new developing new tools or the magic bullet but mainly financial literacy to promote.	3
Credit building is an issue/challenge to tackle again with financial literacy.	3
Budgeting skill is part also of the tools required.	3
It's when there is a problem that capacities are important in order to be able to take care of this problematic or financial crisis (ex. Death, child disease, etc.).	3
While lending, lenders should support and mentor the borrower with financial literacy.	3

Question 2: What partnerships can be considered with private sector companies and other levels of government to increase housing and infrastructure development opportunities?

Interventions	Group
Corporation/Société d'habitation.	1
S'inspirer des modèles SHQ/OMH/municipal - Centralisé vs Décentralisé.	1
Partager les offres à commandes avec les gouvernements (Fédéral-Provincial).	2
Avoir des partenariats avec les transporteurs maritimes (matériaux, conteneurs, etc.).	2
Programme de soutien aux promoteurs-entrepreneurs (ex. Mashteuiatsh).	2
Faire des appels d'offres auprès des institutions financières (ex. courtiers, etc.).	2
Partenariats avec les centres et institutions d'enseignements pour des stages en lien avec l'habitation.	2
Soutien continu des initiatives (ex. Financement pluriannuel).	2
Partenariats avec la CCQ pour accès à de la formation et aux cartes de compétences.	2
What partnerships can be considered with private sector companies and other levels of government to increase housing and infrastructure development opportunities?	3
We agree on one point: these things exist already. It's just to help people making informed decision. Not necessary to reinvent the wheel.	3
Wendake was quite revolutionary. In the late '60s, the Caisse populaire Desjardins de Wendake, connected with the Band Council, put together a good housing program. It was an innovative solution. The way the community organized things was revolutionary & took what existing mechanism there was.	3
What to be careful for is that we do not want the upper class people of a community taking advantage of the lower class people. It will all depend on how you develop your policy.	3
Working with rent structures and how it influences home ownership. If you have different rents, this is why the people do not pay rent (they will want to wait until it's fair). Rebalancing rents, and live in smaller house (accordingly) need to be revamped.	3
We can find a lot of communities where a few individuals end up owning a huge part of the territory. It's nice to have a market regime.	3
All stems from colonial, Indian Act, etc. Is the band council really representing community? I'm not sure.	3
Vince Kline: one of the important thing is a better use of existing resources. How do we make recommendations as to what works and what not?	3

Interventions	Group
What is the community willing to share? You have to enable a certain customization to occur. When people come to a community and say "I want a home", then perhaps an analysis of needs should take place & direct the people accordingly (to move to a best suited type of housing). It has to be community specific.	3
What is also needed is xxxx. Very often we ask communities "What do you want?" We need to say that is not exactly what we do. It's not to consult people, but we need to best advize people who want to take a certain course of action. In addition, we need to share the learning.	3
We need to encourage speculation and to define it better (private value). Some people are in decisional role.	3
Privatization of land can take place on designated land.	3
Property does not have the same value on reserve, since the market is closed. To alleviate that, is that Band Council should go buy in the general market.	3
Purchases and claim settlement (TLE).	3
In order to happen, success/opportunities have to go from the member's level to be able to reach the highest levels of the system (FN, partners, etc.).	3
A community must come together in order to put in place a successful system corresponding to what is required to it.	3
Economic development is part of the equation of success (geographical location is often correlated the social assistance dependency and job employment availabilities).	3
Rent system must be realistic for the capacity of payment of the member and also to what they are paying for (ex. Quality of housing). The system capacity to support the housing stock (O&M and new construction).	3
Rent regime is part of the puzzle and of the sustainability of the system.	3
Communication within and with other communities.	3

Question 3: How to integrate the actions of the various partners to maximize local benefits (economic and other)?

Interventions	Group
Achats regroupés.	1
Locatif privé ex. immeuble logement multiple pour professionnels (partenariats des différents services pour fins de remboursement).	1
Travaux en régie (construction) plus qu'avec des entreprises extérieures.	1
Développer des partenariats à long terme avec les entrepreneurs locaux.	1
Incitatif à la construction de logement privé (retombées économiques locales).	1
Partenariats avec la CCQ, contribution pour la formation et l'engagement des membres des PN (compagnonnage et accompagnement).	2
Ça rend des incitatifs pour garder les membres formés à travailler dans la communauté (exode des diplômés et certifiés).	2
Création d'entrepreneur autochtone et mentorat.	2
Formations satellites dans les communautés (ex. UQAC se rend sur une PN afin de former des membres de celle-ci).	2
Améliorer la connexion internet / améliorer la connectivité par des partenariats avec des entreprises de communication.	2

Interventions	Group
How to integrate the actions of the various partners to maximize local benefits (economic and other).	3
Who are the partners? How can we find the partners? What are the told to bring everyone together?	3
The market isn't playing its role because of the restricted market, and very little input from civil society. In mainstream, there are capital markets and markets. The partners that should be in FN housing are not there. You have to start involving mainstream market players. The structure should be developed in order to encourage that. Land designation allows that. But in order to do that, you have to be willing to let other people occupy your land, and a lot of FN are not willing to do that.	3
Another thing is with all the constraints, why is the boundary never broken by building on the outskirts. Government & funding (incentives) prevents that. Some reserves in the States bought off reserve property and turned it in reserve lands.	3
There is a community out west which has designated their entire community.	3
Enabling the best or applied practices.	3
Directing the members to the proper type of housing from the housing stock according to the FN situation.	3
Sharing a realistic menu of options and providing access to it.	3
Approach to designated land is a way.	3
Local market of a FN is accessible only to members of this FN. External aboriginal people from other communities do not have access.	3

Question 4a: What are the prerequisites and avenues to explore to better meet the needs of First Nations people living in communities?

Interventions	Group
Éliminer les désincitatifs ex. coût du loyer.	1
Accompagnement des futurs propriétaires (mettre des structures en place).	1
Approche holistique en vue d'une transformation (ex. subvention 10 ans, planification communautaire globale, etc.).	1
Politique d'habitation à réviser: favoriser un continuum du logement.	1
Maximiser le parc de logement actuel «Go forward».	1
Le lien internet.	2
Les équipements informatiques plus performants.	2
Formation des occupants sur l'entretien des logements.	2
Sentiments d'appartenance.	2
Financement suffisant et à temps.	2
Amélioration des conditions sociales - Briser l'isolement.	2
Offre adéquate des refuges pour Femmes/Itinérants/Aînés.	2
Formation du personnel et organisation des services de maintien à domicile.	2
Identification des besoins des occupants.	2
Développement d'une panoplie de logements.	2
Programme retour à la communauté (programme d'aide au retour sur réserve des étudiants diplômés).	2
Programme de Mashteuiatsh (maisons de transition pour apprendre à s'occuper de son logement pour des jeunes de 17 à 20 ans qui sortent des programmes sociaux).	2

Interventions	Group
Capacité d'accueil et de développement du territoire.	2

Question 4b: What are the prerequisites and avenues to explore to better meet the needs of First Nations people living outside communities?

Interventions	Group
Travailler avec la SHQ.	1
Mettre en place des sociétés de gestion immobilière dans un objectif de développement économique.	1
Étudier et analyser le modèle Innuit «Kativik».	1
Habitation d'accueil pour les gens en transit (étudiants et besoins médicaux spéciaux ex. dialyse).	2
Développer et inclure une directive liée au retour dans la communauté.	2
Programme de retour sur réserve.	2
Support par et pour le hors réserve.	2
Difficulté d'évaluer et d'estimer la pression sur le parc de logement d'une communauté par le retour possible des membres en vertu de S3.	2
Besoins médicaux.	2
Attachement à la communauté.	2

Ouestion 4a: What are the prerequisites and avenues to explore to better meet the needs of First

Nations people living in communities?

and

Question 4b: What are the prerequisites and avenues to explore to better meet the needs of First Nations people living outside communities?

Interventions	Group
We need market corrections not market replacement (see picture in which Partners needed are Governments and civil societies).	3
Land management is a major road block to market access and to partners such as civil societies to be interested and present.	3
Buying land off reserve and keep them in off reserve status in order to be able to develop and access off reserve tools, system and partners is another option.	3

Governance and Delivery

Question 1a: What are the best options available to First Nations for institutional development related to a possible transfer of jurisdiction over housing and infrastructure:

– at local level?

– at the tribal level?

– at the level?

– at the national level?

and

Question 1b: What are the spheres of responsibility to be favored at each of these levels:

– at local level?

– at the tribal level?

– at the level?

– at the national level?

Interventions	Group
Ne pas créer des paliers supplémentaires.	1
Renforcer les organisations existantes et ne pas perdre l'expertise.	1
Plus le service est fréquent, plus ce dernier devrait être local ou près du local.	1
Défi de la masse critique au niveau local.	1
Regrouper des principes et besoins communs à tous les niveaux (local-tribal-régional-national).	2
Conserver l'accompagnement par les Conseils tribaux.	2
Institution(s) régionale(s) ou tribale(s) pour se doter de spécialistes afin de conseiller les communautés (rejoins le commentaire de M. Collin «généraliste vs spécialiste).	2
Politique d'habitation générique provinciale avec adaptation régionale par les Conseils Tribaux et application locale par les Conseils de bande.	2
At the local level, we have to identify the needs, shortage levels, whether it being new or renovations, lots, infrastructure. Needs assessment, local priorities, look at other available resources such as human capacities, potential solutions. We should see at meeting the needs and converge resources in order to do so.	3
At the tribal level, you support the doers, you identify the tools, set the standards and the norms. Actual delivery is essentially at the local level. It's a degree of pointed expertise. The idea is local delivery and council support.	3
At the national, basic standards, norms, etc??? (inaudible).	3
If you look at inspection of buildings, it could be done at the local level & tribal level.	3
All would depend on the size of the tribal council (tribal community).	3
The responsibility of communication, we can share some projects, some things and coordinate some actions at the tribal level (in order to maintain information flow between the local and national levels). Working together is not easy because some matters are very sensible. We do not necessarily have common projects, but we certainly can exchange on expertise & information, always with the mandate from the community.	3
Tribal councils are working together at a regional level (ex: inspection services), under one large umbrella. These groups do work well together.	3
There is also in Quebec another level between the tribal and the regional levels; sub regional levels (ex: French speaking and English speaking. Bigger than the tribal level, but smaller than the regional).	3
You also have to define what autonomy means for each FN. The French and English languages add on to the complexity of the situation in Quebec. First Nations want to be autonomous.	3
Another level of complexity is the inter-provincial situation (some communities overlapping borders).	3

Interventions	Group
In terms of process, how long an initial process did take in BC? It took 10 years. It was done by geographical areas. Only the model and the agreement (and not the implementation).	3
As well, there was a Memorandum of Understanding (MOU) signed between the fed, FN and the province, it took 10 years after the agreement was signed to the first checks to start flowing (it took 4 years to put the MOU in place). It reflects the reality that things do not stay the same (governments & people). We have to keep that in mind.	3
At the local level: establishing the needs and priorities at the local level (lots, number of new construction, etc.).	3
At the tribal level: support the local level. Bridging between local and highest levels. All tribal council should be part of a joint group such as a community of practice.	3
At regional level: for political purposes when critical mass requires it.	3
At national level: for laws, bylaws, codes, etc. when critical mass requires it (such as for a national institution).	3
The responsabilities at the FN level are broader and more complex than what they are at the GC level are.	3

Question 2: How to integrate governance and housing delivery for members living outside their community?

Interventions	Group
Procéder par appel de propositions.	1
Créer de nouvelles initiatives avec le financement qui y est associé.	1
Envisager d'utiliser les centres d'Amitié autochtone.	2
Utilisation d'une approche intégrée au sein de la stratégie (le même organisme gérerait l'habitation autochtone sur et hors réserve).	2
Coopération ou OBNL entité régionale (ex. hébergement temporaire à La Tuque qui pourrait devenir une coopérative).	2
As key priority, engage dialogue between Waskahegen Corporation and the First Nations.	3
Community are starting to think of off-reserve housing, and the integration of the two services.	3
In the engagement sessions, FN want the resource to stay on reserve. Is it Federal or Provincial responsibility to support those off reserve?	3
Our funding is for on reserve for people staying on reserve. It is different for Education, since we are sending postsecondary students off reserve.	3
The Friendship Centres have to be involved, since they play a big role for off-reserve. A lot of money is flowing through them. It is a matter of opening dialogue with them, and getting rid of the barrier.	3
Waskahagen model to be explored (and partnership feasibility) for off reserve governance.	3
Who's responsibility and jurisdiction off reserve is, has to be established.	3
Who's accountable to off reserve has to be established.	3
Evaluate and study Manitoba's off reserve reality and system.	3

Question 3: What means are likely to increase community autonomy?

Interventions	Group
Arrêter de faire «fitter» nos besoins aux programmes et développer des programmes selon les besoins.	2
Encourager le retour des jeunes dans les communautés et se doter d'infrastructures pour les accueillir / donner la place aux jeunes (nouvelle génération et vision).	2
«Exploiter» de manière positive les habiletés des jeunes.	2
Have to know what "autonomy" means for a FN.	3
Model such as the Health authority in BC are influencing both BC Housing authority project and Health authority project in Quebec region.	3
Enabling legislation.	3