



# Indigenous Housing Connection

Regional Tripartite Housing Committee Annual Bulletin on Indigenous Housing Programs and Initiatives

Volume 13-1 Fall Edition

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**Best wishes to you and your loved ones  
for a happy and healthy holiday season.  
RTHC members wish you a 2023 year filled  
with opportunities, successful collaborations  
and success in your housing projects!**



# Regional Tripartite Housing Committee 2021-2022 Annual Report

This is a summary of the activity report of the Regional Tripartite Housing Committee (RTHC) during the year 2021-2022. The full report is available on the CRTL page of the AFNQL website (<https://apnql.com/en/>).

## Key Achievements in 2021-2022

### Regular activities

- Implementation of the Action Plan for 2021-2023.
- Reflection on the future of the Aboriginal Housing Connection Newsletter.
- Important information posted by the Committee on the AFNQL's website and dissemination to First Nations communities and organizations.
- Collaboration in the reflection surrounding the regionalization of ISC's 2021-2024 On-Reserve and Community Housing Initiative.

### Strategic actions

- Increase in the pace of the Operational Committee conferences from the start of the pandemic with a view to harmonizing and concerting the actions of partners.
- Collaborative strategy to further develop and implement the Regional Housing and Infrastructure Strategy.
  - Partnership with the First Nations Adult Education School Council (FNAESC) in the development and implementation of the Skills and Capacity component of the Regional Strategy.
  - Partnership with the First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) in the development of the Funding and Financing component of the Regional Strategy, which is now entering a second phase.

### Support activities

- Reflection on the next stages of regional engagement.

### Collaboration with organizations

- Partnership with the First Nations Adult Education School Council (FNAESC) to implement a training program for housing managers, the community of practice on housing (CoPH), etc.
- Partnership with tribal councils in the materialization of the pilot project for a housing technical resource group (HTRG).
- Partnership to support regional housing tables.
- Partnership to collaborate with ABSCAN in the implementation of its strategic model.
- Collaboration with the National Council Research Council Canada (NRC) to identify solutions to certain technical issues facing First Nations.
- Exploratory discussions with the First Nations Market Housing Fund.
- Continuation of the discussion with the Unifor union in anticipation of a possible contribution in a significant project for the First Nations in Quebec in the field of housing and infrastructure. In November 2021, as part of the Grand Economic Circle of Indigenous People and Quebec, Unifor made a firm commitment to *"contribute concretely to the implementation of solutions to the thorny issue of the housing crisis raging in Aboriginal communities in Quebec."*

# Key Orientations for the Year 2022-2023

The year 2022-2023 is the second of the period covered by the RTHC's new biennial Action Plan. In addition to regular activities, the following issues will be at the center of the RTHC's concerns.

## Continued implementation of the regional strategy development phase

Three major activities will unfold during the year:

- Continuation of the implementation of the capacity development initiative;
- Continued financial and economic analysis (the second phase of development includes the establishment of a center of expertise in financial literacy and housing);
- Institutional development options analysis based on progress on the other 2 components of the Strategy.

The Committee will continue to define mandates, coordinate and follow up on them. He will report to its authorities and keep First Nations informed throughout the process.



## Implementation of the programs related to the 2021 and 2022 federal budget

Additional investments in housing were announced during the tabling of the 2022 Federal Budget. Details are awaited. Collaboration in the implementation of programs resulting from the housing funds of the 2021 and 2022 budgets will continue. We will make sure that the information is well communicated to First Nations and organizations. The ground must also be constantly prepared for a possible reallocation of national funds. Such reallocations have taken place in the past, and the region has been able to benefit from it because of, among other things, a well-established action plan.

## Continuation of initiatives already embarked upon

Continued partnership with the organizations that are involved in the implementation of projects related to capacity building in First Nations housing.

- Training program for housing managers (attestation of collegial studies) and implementation of a community of practice in housing (CoPH).

- Pilot project for a housing technical resource group (HTRG).
- Regional housing tables.
- ABSCAN's initiatives.
- Lot development trust fund administered by ABSCAN.
- Commitment of the Unifor union in anticipation of a possible contribution in a significant project for the First Nations.

The Committee will decide on its communications strategy for implementation later this year.

## Annual regional meeting

Insofar as the pandemic context allows, the regional meeting on housing organized by the AFNQL will be held again in 2022-2023. Two stages are envisaged: virtual mode in May and in person in September.

## Strategic watch

The RTHC remains on the lookout for any development related to issues that might be of interest for the region, and will make any necessary recommendations (i.e.: the deployment of the 2022 Federal Budget and its alignment with regional priorities, the evolution of the pandemic and its possible effects on housing issues specific to First Nations, housing reform, implementation of the Action Plan arising from the Deep Dive exercise on First Nations housing, the reallocation of national funds, increasing construction costs).

# Assembly of First Nations Quebec-Labrador (AFNQL)

## A first regional in-person meeting on housing since 2019!

The Assembly of First Nations Quebec-Labrador (AFNQL) Regional Housing Meeting was held on September 27 and 28. A first since 2019, due to the constraints imposed by the COVID-19 pandemic. More than 100 people attended the meeting! They were happy to talk in person after such a long break.

The following is a summary of the topics discussed at the meeting and key takeaways.

### Opening remarks and regional and national update

Twenty years after the first AFNQL report on housing needs, what progress has been made? Rising construction costs pose an additional challenge to the goal of closing the infrastructure deficit by 2030. The federal budget 2022 provides funding for housing for First Nations. Indigenous Services Canada (ISC) is now able to commit funding on a multi-year basis. In turn, Canada Mortgage and Housing Corporation (CMHC) is adding financing options that offer more potential than regular programs.

### Certification and Development

The First Nations Housing Professionals Association (FNHPA) explained their mission and how to join. For graduates of the “Techniques en gestion de l’habitation pour les Premières Nations au Québec (TGHPNQ)” program, this implies that only 2 additional courses are completed instead of 5.

### Funding and financial management of the Regional Strategy

The Centre for Financial Literacy and Housing was created in response to the community housing crisis. The First Nations Economic Development Commission (FNQDC) and the Aboriginal Savings Corporation of Canada (SEDAC) will accompany community leaders and members, including raising awareness and education on the sound management of community and personal finances.

### Energy efficiency

The First Nations Éconologis Program is available for free energy efficiency upgrades.

### Graduation of the 4<sup>th</sup> and 5<sup>th</sup> CEA cohorts

The success of the eight graduates from cohorts 4 and 5 of the Attestation of collegial studies (ACS-TGHPNQ) was recognized at a ceremony held on the margins of the meeting. Scholarships were awarded to graduates. Cohort 6 is currently underway and the seventh is in preparation. About 30 people have graduated since the launch of this program!

### Collaborative Movement

ISC and CMHC are partnering to support communities in building capacity. Programs and funding are administered in a complementary manner. Communities are invited to submit their applications. The offer of support is very strong.

### Building inventory maintenance

A safe environment starts with inspecting the housing stock. It certainly requires good upstream planning and housing plans. Potential solutions exist and are shared through the knowledge circle.

### Regional Capacity Development Initiative

CoPH, WorkPlace, PocH were defined and presented. A project for a mobile training unit related to construction trades, currently in the business plan implementation phase, in collaboration with the Regional Adult Education Centre (CRÉA) in Pessamit, was presented. Positive achievements, of which the communities are proud, have been shared.

The various documents presented during the meeting are available on the Regional Tripartite Housing Committee (RTHC) page of the AFNQL website (<https://apnql.com/>), as well as on WorkPlace (<https://coph.workplace.com/notes/617834716538763>).

# Indigenous Services Canada



## Housing Update!

### On-reserve and community housing initiative 2021-2024

The call for proposals for the On-Reserve and Community Housing Initiative 2021-2024 took place from August 23, 2021 to January 14, 2022.

At the end of this call for proposals, more than 600 projects covering the 5 streams of the Initiative were funded to 23 communities and 7 First Nations organizations, allowing for the allocation of the initial budget dedicated to the Quebec region:

Streams	Number of funded projects
Construction	63 units
Renovation	497 units
Lot Servicing	11 projects (for 298 lots)
Capacity Enhancement	39 projects
Innovation	3 projects
<b>TOTAL</b>	<b>613 projects</b>

### Housing and infrastructure reform – key areas for action

The Federal Budget 2022 announcement of \$2.4 billion in national funding over five years (2022-2027) for on reserve First Nations housing will allow for continued regional and local efforts in the development and implementation of the Regional Housing and Infrastructure Strategy.

Thus, the opportunity provided by the recurring funding announcement allows the department to work on areas of intervention that will influence the field of on-reserve First Nations housing and move it towards self-reliance and governance by First Nations, for First Nations and at the pace of First Nations.

Stay tuned, as new opportunities will arise to contribute to making a difference in Quebec's First Nations communities!

## Main areas of intervention :

### Meet all the needs expressed by the housing initiative's call for proposals

The additional funding announced in the 2022 Federal Budget has made it possible to meet all the needs expressed by the communities following the call for proposals for the On-Reserve and Community Housing Initiative. As a result, eligible projects that were on the waiting list will receive financial assistance from the department

### Housing initiative: Streams continuously open to meet the needs

#### Did you know?

Some streams of the Housing Initiative are open to receive your project proposals: Expansion of existing overcrowded or over-occupied housing; Down payment assistance for the construction of densified community rental housing; Capacity; Enhancement and Innovation.

#### How to do it?

Do not hesitate to contact the housing advisors if you wish to discuss a project idea or submit a proposal: [qclogementhousingqc@sac-isc.gc.ca](mailto:qclogementhousingqc@sac-isc.gc.ca)

Follow this link to access the guides and forms: [Funding – ISC.](#)

Stay tuned, there may be changes! The team is currently reviewing all of the needs expressed in the 2021 brainstorming sessions in preparation for the Housing Initiative to ensure that it can continue to be part of the solution. Providing new opportunities through existing streams that are currently closed, adapting the Housing Initiative to encourage linkage, and implementing new streams are examples of the thinking that is underway.

## A few words on linkage:

During the AFNQL regional meeting on housing held on September 27 and 28, 2022 in Quebec City, ISC and CMHC discussed linkage as a guarantee of success in the realization of your projects. Capacity building projects were used as an example, but the approach presented could be applied to other forms of projects in your community. Takeaway from this presentation:

- **KEY RECIPE FOR LINKAGE:** As early as possible in the project's development, identify and get to know potential partners who can help in its realization. Exchange and share information on how things are done, on successes and failures, and on what has been learned.
- **RELY ON** the importance of networking.
- **TO REMEMBER:** ISC and CMHC are working together. Remember to share your project ideas early.
- **THINK ABOUT** the importance of knowledge transfer, mentoring and succession planning.

## Housing planning approach

The recurring funding provided by a five-year budget announcement opens the door to a gradual transition to a housing planning approach. This approach will allow communities to assess and document their short-, medium- and long-term housing needs, determine priority levels and link funding plans to them. The department is currently working on defining the approach and building the first milestones in order to provide support in the development and implementation of your eventual housing plan.

Do you want to prepare for it? Here are some things to think about:

- **How do we see** the ideal housing plan for our community?
- **What should be** in our housing plan?
- How can we make our plan a **useful planning tool**?
- How can we **make the link** between our future housing plan and the major housing back-log in our community (among others via the results of the AFNQL's 2018 study on housing and infrastructure needs)?



# Canada Mortgage Housing Corporation (CMHC)

## 2022-23 Allocations and Update on Programs and Initiatives

### 2022-2023 CMHC Renovation Allocation

First Nation	2022-2023 Allocation
Nation Huronne Wendat	\$-
Mohawks of Kahnawá:ke	\$-
Mohawk Council of Kanesatake	\$-
Montagnais de Natashquan	\$20,000.00
Montagnais de Pakua Shipu	\$20,000.00
Listuguj Mi'gmaq Government	\$-
Micmacs of Gesgapegiag	\$-
La Nation Micmac de Gespeg	\$-
Première Nation Malécite de Viger	\$-
Conseil de la Première Nation Abitibiwinni	\$20,000.00
Communauté anicinapek de Kitcisakik	\$-
Nation Anishnabe du Lac Simon	\$20,000.00
Timiskaming First Nation	\$20,000.00
Kebaowek First Nation	\$20,000.00
Long Point First Nation	\$20,000.00
Abénakis de Wôlinak	\$20,000.00
Odanak	\$20,000.00
Kitigan Zibi Anishinabeg	\$40,000.00
Algonquins of Barriere Lake	
Pekuakamiunuatsh Takuhikan	\$40,000.00
Conseil des Atikamekw de Wemotaci	\$-
Les Atikamekw de Manawan	
Atikamekw d'Opitciwan	\$20,000.00
Innu Takuaikan Uashat Mak Mani-Utenam	
Naskapi Nation of Kawawachikamach	\$-
Les Innus de Ekuanitshit	\$20,000.00
Montagnais de Unamen Shipu	\$20,000.00
Bande des Innus de Pessamit	\$40,000.00
Première Nation des Innus Essipit	\$20,000.00
La Nation Innu Matimekush-Lac John	\$20,000.00
Cree First Nations	\$114,048.00
<b>Total</b>	<b>\$514,048.00</b>



## 2022-2023 CMHC Section 95 allocation

First Nation	Lifetime costs
Nation Huronne Wendat	
Listuguj Mi'gmaq Government	\$ 440.352
Micmacs of Gesgapegiag	\$220.176
Conseil de la Première Nation Abitibiwinni	\$220.176
Nation Anishnabe du Lac Simon	\$880.704
Timiskaming First Nation	\$245.965
Kebaowek First nation	
Long Point First Nation	\$440.352
Mohawks of Kanesatake	
Mohawks of Kahnawá:ke	
Abénakis de Wôlinak	
Odanak	
Kitigan Zibi Anishinabeg	
Algonquins of Barriere Lake	
Pekuakamiulnuatsh Takuhikan	\$437.495
Conseil des Atikamekw de Wemotaci	
Les Atikamekw de Manawan	
Atikamekw d'Opitciwan	\$1,268.088
Innu Takuaikan Uashat Mak Mani-Utenam	\$440.352
Première Nation des Innus Essipit	\$220.176
Montagnais de Natashquan	
Montagnais de Unamen Shipu	\$767.553
Bande des Innus de Pessamit	\$660.528
Innué Essipit	
La Nation Innu Matimekush-Lac John	
Montagnais de Pakua Shipi	\$383.776
Naskapi Nation of Kawawachikamach	\$427.420
CRIS	\$3,419.360
RÉSERVE	\$213.027
<b>Total</b>	<b>\$10,685.500</b>

# Some CMHC funding initiatives to consider

## Ongoing initiatives

### Indigenous Shelter and Transitional Housing Initiative

Funding for this initiative will flow over 5 years starting in 2021-22. The allocation of funds is a contribution for up to 100% of eligible capital costs to use for:

- new construction, or
- conversion from a non-residential use to shelter or transitional housing

CMHC will provide funding based on an average cost of up to:

- \$7.2 million per facility in Territories and Inuit Nunangat
- \$3.48 million per facility in Provinces across the country

Applicants must provide a construction budget that is specific to their proposed facility.

Indigenous Services Canada (ISC) will provide:

- An average annual allocation of \$1 million to operate shelters in Territories and Inuit Nunangat
- An average annual allocation of \$800,000 to operate shelters in Provinces across the country
- An average annual allocation of \$500,000 for transitional housing across the country

### Co-Investment Fund to Build or Renovate: Indigenous and Northern Housing

The Fund prioritizes partnerships between Indigenous and northern housing providers and other partners such as governments, non-profits and other such organizations.

The Co-Investment Fund prioritizes affordable housing that is:

- energy efficient
- accessible
- socially inclusive

Your project may qualify for several repayable and/or forgivable loan combinations. This will depend on meeting program requirements and level of need, and available funds when analyzing your application.

- **repayable loan** – a loan that is to be repaid within a specific time frame
- **forgivable loan** – a loan that may be forgiven if you meet program criteria and targets

## Recently announced

### Rapid Housing Creation Initiative 3.0

Through Budget 2022, the Government of Canada is investing an additional \$1.5 billion over two years, starting in 2022-23 to extend the Rapid Housing Initiative (RHI):

- The application window will be open from December 12, 2022, to March 15, 2023
- This new funding is expected to create up to 4,500 new affordable housing units, with at least 25 per cent of funding going towards women-focused housing projects.
- The Rapid Housing Initiative (RHI) provides capital contributions to facilitate the rapid construction of new housing and/or acquisition of existing buildings for the purpose of rehabilitation or conversion to permanent affordable, supportive or transitional housing.
- The objective is to quickly create new permanent affordable housing units targeted towards vulnerable Canadians prioritized under the National Housing Strategy, including those experiencing, or at risk of experiencing homelessness.
- This initiative was originally announced on September 21, 2020 with a budget of \$ 1 billion. Round 2 was announced June 30, 2021 with a budget of \$1.5 billion. Total funding made available through this initiative is now \$4 billion.
- CMHC will contribute up to 100% of capital contribution funding to cover eligible residential project costs.
- Please speak with your CMHC housing solutions specialist before preparing and submitting your application.
- To learn more about the RHI and to receive an email once information becomes available, please visit the [RHI webpage](#) and subscribe for more information.

## Information Capsule from Our Partners

### First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC)

Centre of Expertise on Financial Literacy: Improving Living Conditions for First Nations. A comfortable place to call home is the foundation to thrive and feel happy. However, first nations housing issues continue to grow. According to 2018 data available on the Assembly of First Nations Quebec Labrador (AFNQL) website, the housing shortage in Quebec was estimated at more than 10,000 units. Adding up the need for new housing, renovations, decontamination and infrastructure, the estimated amount needed was \$4 billion.

This situation is linked to a number of social and economic problems. It affects people's quality of life and destinies in a number of ways, including having a negative impact on school success and the retention of young people in the communities. It is a hindrance to the preservation of culture and the development of our communities.

### A model to be reviewed

In many communities, even a massive injection of public funds alone will not solve the problem definitively. Indeed, an analysis published by the AFNQL shows that the revenues generated by community housing parks are insufficient to maintain the parks and to grow as they are needed. The housing management model of several communities needs to be reviewed in depth.

Solutions that could enable our communities to offer better housing conditions include greater access to private property for those who can afford it, the intensification of community housing to reduce costs and the establishment of a housing solution continuum that would result in a better match between the needs of community members and their housing; knowing that the need for disposition and the size of the dwelling change over the life cycle of an individual.

### Focus on financial self-sufficiency

The First Nations Centre for Financial Literacy and Housing is a partnership initiative created by the First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) and the Aboriginal Savings Corporation of Canada (ABSCAN). It was created to help communities explore the various options available to them to make up for their homes and to contribute to a greater take-over by individuals so that they have a choice and can have access to better housing, quality of life.

If you would like us to visit your community for a presentation from the Centre for Financial Literacy and Housing and to make a diagnosis of your situation and identify solutions adapted to your reality, Please contact Mr. Steve Laveau at [slaveau@cdepnql.org](mailto:slaveau@cdepnql.org) or 418-843-1488 ext. 1231.

We look forward to working with you!



## Success Story

### Small houses have a big impact on the Anishnabe Nation of Lac-Simon

#### **Current housing challenges require innovative solutions.**

It is this kind of innovative thinking that has enabled the Conseil de la Nation Anishnabe de Lac-Simon not only to build new housing for the community, but also to acquire new skills that will last a lifetime.

The Conseil de la Nation Anishnabe de Lac-Simon has been working for years to create more affordable and safe housing for families in need. In response to this need, and with the financial support of the Canada Mortgage and Housing Corporation, They have led a unique project that has built 15 small A-Homes and acquired construction knowledge and skills that can serve the community for many years to come.

Lac-Simon residents now have on hand Carpentry skills developed through the construction process that can continue to be leveraged as part of ongoing efforts to address overcrowding and the shortage of available housing in the region.

#### **How it worked**

It was a first for the Nation. The Council Administration developed the building plans and specifications with the assistance of the Assistant Director of Housing, Terry Babin.

With a team of 45 carpenters, the project began in November 2020 and was scheduled for completion the following spring. Despite a host of challenges, including COVID-19, 15 small families were welcomed into their new home in April 2021.

#### **Towards the future**

This innovative project has provided these small families with a place to call home while having a lasting impact on the community that built them.

The Nation government seized the opportunity to address labour shortages in the region by sharing the knowledge gained through this pilot project. Together with the Regional Adult Education Centre Kitci Amik (Crea Kitci-Amik), they created a training program for new carpenters. The program offers comprehensive training, both theoretical and practical, and has already been offered three times in September 2022. Thanks to new housing and training opportunities, Lac-Simon has also welcomed people who had previously left the region. The Nation is working on additional housing with the support of its new training program.

