



Minutes of the AFNQL Regional Meeting on Housing and
Engagement Session on Housing and Infrastructure
DoubleTree by Hilton Hotel,
September 27 and 28, 2022

Day 1, Tuesday, September 27, 2022, meeting starts at 8:30 a.m.

Opening

- *Conduct of meeting, facilitators, Tanu Lusignan and Patrick Robertson of the First Nations Adult Education School Council (FNAESC)*
- *Mr Raymond Gros Louis, Elder of the Wendake community*
- *Ghislain Picard, Chief of the AFNQL*
- *Guy Latouche, AFNQL Housing and Infrastructure Advisor*
- *Caroline Garon, Acting Regional Director General, Indigenous Services Canada (ISC)*
- *Ina Weilinga and Jean-François Samuel, CMHC representatives*

Patrick Robertson and Tanu Lusignan shared the co-hosting of the two-day meeting. They welcomed everyone and invited Mr. Raymond Gros-Louis, Elder of the Wendake community, to give the opening prayer for the meeting.

Mr. Raymond Gros-Louis proceeds with an opening ceremony.

Tanu thanked the entire team that helped organize the meeting, including the staff of the First Nations School Board who attended. He mentioned that he was very happy to finally be able to get together after a long break due to the pandemic. He also emphasized the very positive participation in the meeting, which was over 100 people.

Patrick read the agenda and noted that there will be an additional half-day meeting on Thursday, September 29 in the morning to continue the discussions that will begin on Thursday afternoon with the Community of Practice in Housing (CoPH). In addition, an invitation is extended to participate in the graduation ceremony that will take place starting at 5:00 p.m. that day to recognize the graduates of the fourth and fifth cohorts of the First Nations Housing Management Technique.

Tanu took over and mentioned that the Chief of the AFNQL, Ghislain Picard, would have liked to be present at the meeting. However, with his many commitments, this was not possible. His message was transmitted to the assembly via a recording on the screen.

Chief Ghislain Picard, AFNQL

Chief Ghislain Picard welcomes everyone and recognizes the traditional land where this meeting is taking place:

« I appreciate the fact that it is now possible and important to meet. I would like to highlight the attendance of several Chiefs among us and specially to salute the expertise in housing in our communities. It is important to discuss together and set objectives. There is still a shortage of 15,000 housing units in all our communities in Quebec.

I have visited several communities in Eastern Quebec and in each place we have met with the Chiefs and they have told us that the number one priority is housing. We must maintain the objective of providing adequate housing to our communities. A report was presented in 2000 on the lack of housing and the situation was critical then. It is important today to take stock and update the report tabled 20 years ago. This report created a shock and it was an important source of information.

With the support of the Regional Tripartite Housing Committee table we have done a good job and it is important to recognize the work that has been done. The update of the report will allow us to define new objectives.

I would like to thank, among others, Mr. Guy Latouche, housing and infrastructure advisor for the AFNQL, and Chief Lance Haymond, who is the portfolio holder at the political level, for the support that we receive at the regional level. I thank them for their constant support regarding the housing issue. The housing file must remain an important file. In the coming months, we will ensure that this file remains the priority.

Tshiniskuminau! »

Tanu indicates that considering the truth and reconciliation framework, it is hoped that the government will continue to support our communities in their development and that efforts will be maintained.

He now invites Mr. Guy Latouche to speak on behalf of Chief Lance Haymond, who is responsible for the portfolio for the AFNQL, considering that he could not be present at the meeting.

Guy Latouche, AFNQL Housing and Infrastructure Advisor (for Chief Lance Haymond)

« Welcome to the AFNQL Regional Housing Meeting. It has been a good practice for us to hold such a regional meeting once a year for a long time. Due to the constraints imposed by the COVID-19 pandemic, this event has been suspended for the past 2 years. I am very happy that we can hold this conference in a face-to-face mode as we did for the last time in 2019.

The discussions we have together are important. For us as the Chiefs' Assembly, and for our federal partners as well, it is an opportunity to provide you with the latest information on housing. For you, it is an opportunity to ask questions and share your challenges and best practices in the field. Please feel free to participate in the question and discussion periods throughout the meeting.

I remind you that the Government of Canada is in the process of implementing the gradual transfer of departmental responsibilities to Indigenous organizations. This includes housing and infrastructure. All regions are moving through this process at their own pace. We need to prepare ourselves accordingly. We need to set the stage for an eventual devolution that will benefit our communities... if that is what they want. We have our own regional housing and infrastructure strategy. We will directly address 2 of the 3 components of this strategy at the meeting: the financial component in the afternoon today; the skills and capacity component tomorrow. Your input is important to ensure that this strategy reflects the needs and aspirations of communities in Quebec.

Our most recent data shows that the region's needs are growing. It is imperative to look at new ways of doing things. Sharing best practices is one way to do this. Of course, we need to adapt, but we will achieve better results in housing and infrastructure by taking inspiration from what works well around us. At the same time, we need to be open to innovation to do more with limited budgets.

In this regard, I would like to share with you an aspect that concerns me greatly. I am talking about the dramatic increase in construction costs. What has been happening over the last 2-3 years is a big challenge. Supply chain failures, rising gas prices and interest rates are not unrelated to this. We are entering a period where the federal government is deploying significant additional funding for First Nations housing. However, the current context presents us with major challenges. Access to individual ownership is certainly one of the paths to take to get out of the housing crisis. How can we think of a significant increase in this type of ownership in a context where construction costs have jumped by 35%?

I am always pleased to see that our regional housing meeting is well attended. I am not surprised by this interest as housing is a priority in our region. I welcome the presence of elected officials, housing, infrastructure and capital staff.

I never miss an opportunity to underline the collaboration that we have around the table of the Regional Tripartite Housing Committee. This committee brings representatives from ISC, CMHC and AFNQL to the same table. We discuss housing issues of common interest and develop joint regional strategies. The Regional Committee is a good example of collaboration between First Nations and government. Before I turn the floor over to our facilitator, I would like to thank the First Nations Adult Education School Council and the members of the Tripartite Committee's Operational Committee who have worked hard over the past few weeks to make this regional meeting a successful experience for those who attend. I would also like to thank Indigenous Services Canada for supporting this event.

Good meeting!

Meegwitch! »

Tanu then turned the meeting over to Ina Wielinga and Jean-François Samuel from CMHC.

Ina Wielinga (ISC) said that she was very happy to attend this meeting and introduced her team members. She said she was happy to see everyone again following this pandemic.

Jean-François Samuel highlights the many changes, new projects and collaborations over the past 3 years. There have been many achievements in the co-investment fund, 2 phases of the Rapid Housing Initiative which have been successful, the Indigenous Shelter and Transitional Housing Program which is still ongoing until 2024.

There is still a lot to do in housing and that is why the federal government has announced new initiatives to come: a second phase of the innovation fund, a third phase for the rapid housing initiative, the Housing Accelerator Fund and funds for an urban, rural and northern strategy. We are still waiting for the guidelines for the new programs and will let you know as soon as we know more. It is important to keep in mind that the co-investment fund remains a very attractive option to address the need for renovation in existing housing stock. The initiatives come with a very short time frame to apply and to take advantage of these financing opportunities, you must be prepared and have a plan of your needs as this facilitates access to these opportunities. The housing environment and context can be complex and fraught with pitfalls, so it is important to remain agile and ready to jump on these opportunities. We recognize that your role is not simple, and it is demanding. Our team is here to support and collaborate with you and your housing partners.

Ina Wielinga concluded by indicating that she would like the next two days to be moments of sharing to move forward together and for the participants to have a better understanding of the programs to come.

Patrick took over and invited all the partners, namely the AFNQL, CMHC and ISC, to come and inform us of the national and regional update. He yielded the floor to Mr. Guy Latouche to initiate the presentation.

National and regional update

AFNQL-CMHC-ISC

Guy Latouche began the presentation as the AFNQL representative:

He specifies that the goal is to provide a regional and national update on what is happening in the region and at the national level in housing.

He mentioned that there is an action plan carried by the regional tripartite committee. The current plan is for a period of 2 years. In developing this plan, we kept in mind the vulnerability of First Nations that was highlighted during the pandemic. There is also a regional strategy based on 3 pillars: skills and capacities, funding, and financing, and finally governance and service delivery.

With the regional strategy, we are aiming for a 10-year transition to First Nations (FN) ownership, control, and management. We want to fill the housing and infrastructure gap by 2030. This period may be longer or shorter depending on the desire and level of readiness of the FN to take on more responsibilities collectively or individually.

Thus, as skills and capacities increase and the housing gap decreases, we may see a growing interest from FNs to take on more responsibility for the housing file.

He continued with the National First Nations Engagement held in the winter/spring of 2022 to gain an understanding of flood insurance in the communities and to determine the needs in this area. A report of the engagement was obtained and will be shared with FN.

Some of the findings noted in the report include: access to competitive insurance options is significantly limited, as very few insurance companies offer on-reserve insurance; many homes and renters are not insured for property damage; Flood insurance is often not purchased for on-reserve homes in areas of very high flood risk, either because it is not available, or if it is available, the additional cost is often unaffordable; flood insurance may not be available where there is a history of flood-related losses, where steps to reduce future flood risk have not been taken.

In 2023, the City of Montréal will adopt a new "2050 Urban and Mobility Plan". This plan will serve as a framework for making decisions that will affect the lifestyles of Montrealers for the next 25 years. What does this have to do with us? For the *Office de consultation publique de Montréal* (OCPM), it is fundamental that Indigenous voices be heard during the development process. We know that there is an overrepresentation of Indigenous people among the homeless population in the city and that this is a sensitive issue. On the other hand, there is an underrepresentation in the existing consultation mechanisms. The AFNQL has informed all First Nations of this process and of the possibility to be heard, to submit a brief. With the collaboration of the FNQLHSSC, the AFNQL will submit a reflection document focused on the issue of homelessness.

He mentions the additional investments, therefore the budgets that are in addition to the regular budgets of ISC and CMHC. First, there is the \$3 billion over 5 years that targets all First Nations, non-agreement holders and agreement holders. This is a significant amount because it starts this year. In addition, he reminds us that the \$600M announced in the previous Housing Initiative is still two years away. He also noted that the region typically gets about 9% of these monies when allocated through the ISC formula.

There is an amount of 300 million over 5 years, starting in 2022-2023 (CMHC), to jointly develop and implement an urban, rural, and northern Indigenous housing strategy.

Finally, there is the \$2 billion for long-term reform of the FN Child and Family Services Program to address the housing needs of First Nations children once a final settlement agreement has been reached. Some details are still missing, such as whether this includes housing construction or renovation, or both. However, the financial impact is significant, as there is additional funding over and above the regular funding already mentioned.

With respect to the 2022 federal budget, much of the discussion revolves around the need to close the infrastructure gap by 2030. A proposal is being developed jointly by the AFN and ISC. Housing is one of the areas that is being addressed. Despite the money announced in the 2022 budget, the level of funding remains insufficient to close the gap.

A pre-budget request will be submitted to the Department of Finance in October 2022 for all community infrastructure, including housing, covering the period through 2030. The national funding requirement to meet current community-based housing needs is \$40 billion. For the region it is \$4 billion. The national need climbs to \$60 billion through 2040. These figures do not consider inflation, which is now having a major impact.

A research project will begin shortly in collaboration with CMHC to develop options and implications for transferring control of Section 95 and renovation funds and programs to FNs. Regions will be engaged on the options for transferring these funds and programs to FN control, as they see fit.

He reminds us that the 2022 budget provides \$300 million over 5 years for an Urban, Rural and Northern Indigenous Housing Strategy. It is expected that an engagement plan will be co-developed and implemented by CMHC and AFN. The engagement is expected to take place in early 2023 with the results available next June. AFN is advocating for more commitment and funding for projects and perhaps a separate funding stream for FNs (based on distinctions). Despite this, there may be a call for expressions of interest for urgent projects that will be identified this fall and could be implemented as early as next spring.

As a result of the AFN Chiefs' resolution signed in 2019 that addresses the need to develop a national action plan on homelessness, both on and off reserve, steps have been taken. There have been regional engagement sessions, publication of a literature review, environmental scan, and systems mapping. A report is to be developed this fall and will be shared. Next steps include a cost estimate of homelessness and the development of a homelessness data collection tool scheduled for February 2023.

For the first time, the Infrastructure Canada program "Reaching Home" will include funding dedicated to community-based homelessness initiatives. This is an envelope of \$12.3 million, approximately \$1.2 million for the Quebec region and a similar amount for the following year (2024-25). Regional organizations will be invited to submit a proposal to manage the regional funds.

In closing, here are some of the research projects that are underway and being overseen by the AFN: there will be an update on housing needs, through a FN survey, in 2023 or 2024; a project is underway to establish a National Centre for First Nations Housing Policy and Research (a business plan is in production) research will be conducted on governance models for First Nations housing authorities as part of the move towards self-determination and as a result of the National Assessment of First Nations Skills and Capacities; there will be a National Forum on Housing and Homelessness in February 2023.

Ina Wielinga and Jean-François Samuel continued the presentation on the national update as CMHC representatives.

Ina Wielinga began the presentation by indicating that the goal is to provide a national update of the various programs currently underway.

First, there is the Indigenous Shelter and Transitional Housing Initiative, which is aimed at local and off-reserve communities. This program focuses on women and children and the LGBT community...who are experiencing violence. It's a broader net to meet all needs. We can cover up to 100% of the construction costs and also a portion of the operating costs. Information is available on the CMHC website. The program is available until 2024. There are 2 periods per year to submit your projects. We will first analyze the applications already submitted and there will be an opportunity to submit additional applications in January 2023. If your application was not successful the first time, you can reapply in the second phase. The important thing is to inform your advisor and he/she will support you in writing your project.

Jean-François Samuel continues with the National Housing Co-investment Funding which was launched about 4 years ago. This fund allows us to carry out different projects with the communities and opens up new horizons. There is also the Seed Funding that helps NPs to plan their projects well (environmental studies, need study, etc.). We are looking to create leverage with the funding, so it is important to talk to all the partners who can help you

with your projects. In terms of co-investment, we talk about it a lot in construction, but co-investment in renovation is a component that we need to think about to maintain the housing stock in good condition.

Ina Wielinga introduced the Affordable Housing Innovation Fund which was launched in September 2020. The purpose of this fund is to encourage housing initiatives and innovation. This fund does not have a deadline, but there are parameters. If you have an idea, CMHC can help you develop it. Contact CMHC so that it can evaluate your projects with you.

Jean-François Samuel presented the Rapid Housing Initiative 3.0. He indicated that he is still waiting for the parameters of this initiative. However, \$1.5 billion over 2 years will be allocated to this program. This initiative will be very fast so you need to think about the type of projects you would like to do to be ready when it is announced. When CMHC has the details, you will be informed.

Ina Wielinga presents the Housing Accelerator Fund and the Rent-to-Own program. This program is available on and off reserve. The goal is to remove barriers. It comes from the federal budget and is active until 2028. The terms are still new; we have few details yet.

Jean-François Samuel now presents the programs at the regional level. First, there is the renovation program whose budget has been greatly reduced. For the 2022-2023 budget, the deadline for submitting projects was last September. The CMHC is currently analyzing, and you will be informed of the results soon. For the 2023-2024 allocation, the process is now ahead of schedule. On January 15, 2023, communities will receive their allocation budget, if any, and you will have until June 15 to make your applications.

For Section 95 budgets, the deadline for application is October 14. As soon as you receive the answers, you must start your projects to avoid delays. This way, you will avoid being penalized during the next allocations.

You receive a lot of information by e-mail from CMHC. If you have any doubts or misunderstandings, do not hesitate to contact CMHC. They are the point of contact for explaining documents. CMHC has a new person on its team named Martine Francoeur who oversees the Portal and the follow-up of the current requests.

Ina Wielinga passed on some information about the online Portal. New since 2022, all funding applications must be submitted through the Portal. This allows for a better follow-up of your requests, and you will now be able to request your funding advances via the Portal.

To conclude, the message to remember is that you must be prepared, flexible and well supervised. CMHC is there to help you, so don't hesitate to contact them.

Johanne Verville (ISC) began by introducing the people who accompanied her: Ms. Nathalie Spenard, ISC Housing Advisor and Eric Bouchard, Manager of Environmental and Public Health Services.

Johanne Verville indicated that she would report on the highlights of the past 2 years. The Housing Initiative. 2021-2024 is still on-going, and with the 2022-2027 budget the \$2.4 billion announced means that the funding is now ongoing. This is a change in practice for us. It will no longer be managed on a project basis, but there will now be a community developed housing plan. The 5-year initiative will allow for stability in planning and defining where you want to go. In our area, ISC will give a longer-term vision. Thus, ISC will add to the projects that were already existing such as renovation, construction and development of lots and capacity building of FNs. ISC wishes to develop, internally, planning tools, easy to use analysis grids. ISC will be there to support you in your endeavors while being confident that this transition will allow us to better accompany you in your projects, even if the budgets do not allow us to meet all your needs.

In a more operational context, it is important to remember that there are still components of the 2021-2024 housing initiatives available. Specifically, there is Component 4, Capacity Building, which is still available.

Finally, the ISC offices have been renovated and they would be pleased to welcome you to discuss your projects. Here are some of the things that ISC would like to discuss with you: What do you see as the ideal housing plan for

your community? What should be in the plan? How can we make the plan a useful planning tool? How do you link this plan to the catch-up work in your community?

ISC thanked the participants for listening and invited them to ask questions.

Chief Arden McBride, Timiskaming: The information transmitted seems positive for our FNs. It is known that there are still issues with our housing. Are we looking at new registrants bringing additional pressure on housing demand? Our membership growth over the next few years is expected to reach over 4000 members, so there will be pressure on housing demands. ISC indicated that FNs have filed a list of their needs and that these needs can be reviewed.

Martine Bruneau (Pikogan): Following a fire, we had to rebuild and the Council invested a lot of money. Is this considered in the allocation of funds? Are people from our communities involved in the analysis of the allocation of funds? ISC indicated that they will take the time to sit down with the people of Pikogan to answer their concerns.

Darlene Chevrier, Timiskaming: Are there funds for home renovation for individuals? It was mentioned that this is not yet defined in the programs, however, it will be discussed according to the needs of the communities.

Chief Adrienne Jérôme, Lac-Simon: Regarding lot development, this is an issue. This slows down the development of our communities. We are still on the waiting list and our lots are not able to be developed. Council still needs to invest if we want our development to continue. Will this need be addressed? ISC states that the 5-year vision will try to find ways to meet the needs of the FN and to ensure development in the communities.

Patrick Robertson, facilitator, identifies promising projects in communities that create housing.

Certification and professional development opportunities

First Nations Housing Professionals Association of Quebec (FNHPA)

Tanu, mentioned that the last 2 cohorts in FN Housing Management Techniques have trained 8 new individuals and a new cohort will begin in January. The graduation of the 8 individuals will be celebrated with an evening graduation. He introduced Candace Bennett, Executive Director of the First Nations Housing Professionals Association, to come and talk to us about the Association and the training they offer.

Candace Bennett thanked the organizers for their invitation. She shared her professional background. She explained what FNHPA is, a national non-profit professional association for current and future housing professionals. It is an association that aims to develop the skills and abilities of housing managers through training, certification, professional development, and networking. It offers a Canada-wide certification program leading to the First Nations Housing Professional (FNHP) designation.

She outlined outlines the different programs available and the types of membership. She outlined the benefits of membership in the Association. For example, membership provides ongoing professional development, professional standards, access to a knowledge center (resources, tools, sample policies, career assistance), access to conferences, a research center, leadership opportunities, in-person and online networking, etc.

She specified that an FNHP is a highly qualified professional, an expert in housing management for First Nations organizations. She also mentioned the core competency areas that are seen in the certification program and its pathway. There are two pathway options to acquire the certification: the regular pathway for those with less than 7 years of experience and the pathway for those with more than 7 years of experience who can go through the Prior Learning Assessment and Recognition process. A chart is presented identifying the steps of the two possible paths as well as a table indicating the various organizations that offer similar or complementary training. As an example, she cited the training at Cégep Garneau, which allows students to obtain a credit for 3 courses out of the 5 required.

Finally, she gave more specific information about the prior learning assessment process and explained how to prepare a portfolio in order to submit a request. In conclusion, she reminded everyone that applications must be submitted no later than December 31, 2022 in order to be considered for the next year.

Chief Arden McBride, Timiskaming: He thanked Ms. Bennett for the presentation and pointed out that housing workers in the communities are not always well enough paid. He indicated that it would be good to have analysis grids to evaluate the salary of housing employees. In addition, he emphasized that funding is not always available to provide acceptable wages for the work being done.

Caroline Garon, ISC: Will the training be available in French and are there any discussions with Cégep Garneau? Candace Bennett mentioned that the training requires \$850 per course, for the 2 missing courses and that there are currently very few requests in French, but they are still looking into translating some courses.

Guy Latouche, AFNQL: What will be the added value for people who have taken the training at Cégep Garneau to join the association and we want to understand the link with the requirement to take the 2 additional courses that are not considered in the recognition of prior learning? Candace Bennett explained that the 2 courses are necessary and allow us to go further in acquiring competencies. Among other things, project planning is not affected in the training at Cégep Garneau. The 2 required courses are: Course 200, Housing Strategy and Policy, which identifies how we want to prepare our housing managers. Tools are presented to ensure a better management. Then there is the 500 course, professionalism, ethics and critical skills. These are transferable skills.

Establishment of a Centre of Expertise on Financial Literacy and Housing

First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) and Aboriginal Savings Corporation of Canada (ABSCAN)

Guillaume Gingras (ABSCAN) and Mickel Robertson (FNQLEDC) introduce a new project that was born from a partnership between the 2 organizations.

Guillaume Gingras explained that the Financial Literacy and Housing Centre was created in response to the housing crisis in the communities and its mission is to put in place the conditions for a renewal of housing in the FN by offering awareness and education activities on the sound management of personal finances and housing; accompanying FN members in their efforts; accompanying FN leaders in the implementation of sound housing management in the communities. Today, the goal is to determine, with the participants, how we can work together to improve the housing situation in our communities.

Mickel Robertson mentioned that the Financial Literacy Centre is a pilot project that will start with a few communities to validate whether the methods we have been thinking about work. Then, if it works well, we'll look at scaling it up. This is definitely a co-construction process. In 2018, the Tripartite Housing Committee presented the Housing Strategy, which included three components: capacity development component; financing component; governance component.

At our level, we worked on the financing component. We had to be innovative in order to find new financial tools. However, before developing tools, we had to have a picture of the situation. When we looked at the situation, we realized that with the current situation, it was difficult to attract investors. We therefore had to do some preparatory work.

Various findings and problems have been identified, including insufficient quantity of housing, overcrowded and prematurely worn out housing, necessary renovations and decontamination, insufficient public and private funds to meet current and future needs, local governments with limited debt capacity, insufficient space and infrastructure. In addition, there are many social impacts, the current financing systems are based on a model that is not necessarily adapted to the realities of our communities and finally, the initial financing for construction only increases the problem if revenues are not increased (impact of the major increase in construction costs).

A chart identifying the data presented in 2018 on housing needs is presented (for more details, see PowerPoint presentation).

So here are the findings identified in numbers:

- New housing: 10,646 units or \$2.8 billion;
- Renovation: 8464 units or \$494 million;
- Decontamination: 3880 units or \$25 million;
- Infrastructures: 9631 units or \$701 million;

Thus, a financial need of \$4 billion. In conclusion, community housing is still highly in deficit.

Charts were presented. The first one identified the ideal situation: to succeed in paying current expenses, to create a reserve of funds to maintain a healthy housing stock and to have surpluses for new construction projects. The second chart identified the situation experienced in most communities: the situation is not sustainable. The communities receive the minimum so they pay the current expenses (salaries, loan debt and bank and accounting fees), but are not able to build up a contingency fund that would allow them to renovate and maintain the housing stock in good condition. The biggest problem is certainly that the communities' revenues are insufficient, and the members of our communities are not able to pay more.

Guillaume Gingras mentioned that some solutions have already been identified but are being proposed in reflection mode. To begin with, it is proposed to remedy the main disincentives, to put in place the foundations of an internal housing market, to review the roles and responsibilities of the stakeholders (responsibility of the Board versus the occupants), to make a simple and striking presentation to the stakeholders (information to the members on the non-payment of rents) Conducting financial literacy and housing clinics to maximize household self-determination, documenting the financial situation and providing coaching to lay the groundwork for change, presenting relevant financial tools and the conditions to use them.

Other possible solutions could include: looking at the possibility of facilitating access to property through financial assistance to members (already in place in some communities) and offering consultations in financial literacy and housing for members and administrators; making densification in social housing and for external workers (to free up houses for members); considering privatizing the management of maintenance, renovation and management of social housing. Finally, doing a needs assessment, including members (families), returning students, workers, etc.

Michael Robertson discussed possible solutions. We've identified some possible solutions, but to begin with, what we want to do is work with you. When we looked for data, it was difficult to obtain it, and it wasn't related to confidentiality. It was very complex and one of the things that we want to do with the Centre for Financial Literacy and Housing is to help FNs build a database that gives you a real time view of your financial situation. We want to work with FNs and their goals to find solutions that fit their needs. Finally, collectively we will build a knowledge base that will allow us to help all our communities. We want to disseminate information related to financial literacy. We want people to gain independence in managing their homes.

An exercise will be conducted with the participants to discuss their situation and how we, the Financial Literacy and Housing Centre, can help them.

Steve Laveau and Frédérick Martel, who are development advisors at the FNQLEDC, began an interactive activity with the assembly. Everyone's participation was solicited via the *Mentimeter* application. Different questions were asked to the audience and the results were presented live on the screen.

Secondly, the participants were asked, in small groups, to answer 3 questions on cards provided for this purpose: among all the solutions discussed during the interactive questionnaire, which solutions have already been tried by the communities and identify which ones worked well and which ones did not and why? Following this exercise, the FNQLEDC compiled the results to be able to guide their eventual actions (available on the page of the Regional Tripartite Housing Committee, AFNQL website).

The activity ended with another set of questions about the *Mentimeter* application to define the main obstacles to the development of new solutions and to define new ideas.

Mich el Robertson concluded the session by inviting the communities to contact the FNQLEDC to be part of the pilot project that will start in the winter of 2023. Then, in the spring of 2023, there will be presentations in the different communities. Finally, in the summer of 2023, the accompaniment and workshops in the communities will begin. All the solutions already exist, it is only a matter of finding the means to find those that are appropriate for each FN.

There will be two components covered by the Financial Literacy Centre: one component to accompany people and offer training related to personal financial management and another component to accompany housing resources. Thus, there will be two people assigned to each of the two components.

A question from Serge Bouchard (Mamuitun Tribal Council): Have you thought about working in collaboration with the Tribal Councils because they know the needs of each community in each region, it could be a partner for your approach? Michael Robertson indicated that they are willing to work with all organizations. However, at this time we only have 2 people assigned to the project, but certainly collaboration is always welcome.

Patrick, thanks the FNQLEDC and QESDA team for this presentation. He introduces Mr. Pierre-Claude V zina, business development director at Expertb timent, who will inform us about the " conologis" and "R noclimat" programs that are available in the communities.

Energy efficiency in communities

Expertb timent Services-Conseils

Pierre-Claude V zina thanked the organization for welcoming him. The programs that will be explained are aimed at saving money.

First, the R noclimat program guides you in your home renovation work to improve the energy performance of your home. You benefit from a free home visit by an advisor and get personalized advice to improve the energy efficiency of your home, you reduce your energy consumption in the long term while improving the comfort of your home. It is possible to obtain financial assistance for insulation work, waterproofing work, door and window replacement and the installation or replacement of mechanical systems (ventilation system, water heater, heat pump, heating system and geothermal system).

The  conologis program offers free personalized advice and light work to improve the comfort of your home and better manage your energy consumption. The first step is a visit from an advisor who establishes concrete measures to improve the energy efficiency of the building. Then, electronic thermostats and other components are installed. All these services are free for people with an eligible income threshold. A grid is presented to identify the eligible income brackets. It is possible to retain the services of an electrician in the community.

Pierre Claude V zina invited communities to contact him for more information if they wish to join the different programs. The people who offer the service are bilingual. There have already been communities that have signed up for these programs.

Patrick summarized the various points that were discussed during the day and outlined the schedule for the next day. In addition, he reminded us of the meeting held on Thursday morning with the PoCH.

Conclusion at 4:15 pm

Day 2, Wednesday, September 28, 2022, meeting begins at 8:30 a.m.

Patrick introduced the day by reading the agenda. He invited the designated representatives of the different organizations to come and talk about the next topic, which is Capacity Building.

Collaborative Movement - Capacity Building

ISC, CMHC, First Nations

Johanne Verville (ISC) introduced the topic. She first welcomed everyone to the meeting.

The AFNQL's recommendation was to invest, in the short term, in capacity building to be able to deal with the catch-up process, manage growth and ensure retention within the FN (wealth, knowledge and skills). Thus, capacity building is at the heart of the National Housing Reform for FN ownership. It is one of the 3 pillars of the FN Regional Housing and Infrastructure Strategy. To maximize capacity building, it is clear and demonstrated that networking and linkages must be used to avoid "reinventing the wheel"!

Networking was the common thread of the workshop. Identify and get to know potential partners who can help in the realization of projects. Exchanging and sharing ways of doing things, successes and lessons learned are some of the key ingredients of the networking recipe. ISC and CMHC recommend that projects be approached in a comprehensive manner at the outset to identify all the possibilities and tools available to carry them out.

However, on a case-by-case basis, this approach could be applied to other forms of projects in communities. For example, renovation or construction projects could be meshed. To do this, it is important to explore all of these possibilities as early as possible in the project planning process and to discuss them with your community contacts at ISC, CMHC and others.

Ina Wielinga (CMHC), indicated that they want to work collaboratively with the various partners and with the communities.

Jean-François Samuel (CMHC) invited participants to connect to an online game (KAHOOT) in order to work together while having fun. Thus, various questions are asked in relation to knowledge about tools that can contribute to capacity building. Here are the questions and answers that were discussed during the activity:

What is PoCH?

It is the Point of Contact in Housing (PoCH). It is one of the 3 pillars of the Regional Housing and Infrastructure Strategy. It is an organization that can inform you on the training that already exists in housing in Quebec and that can correspond to your project. It is a library of housing training! You can access it by visiting the CoPH website (www.coph.ca) and click on PoCH.

I have an idea in capacity building. Who can help me?

Your various local partners, the infrastructure/movement team, the health and social services team, the finance team, the human resources team, the economic development team, the general manager and others. For communities that have access to the services of a Tribal Council or a Circuit Rider Trainer in Housing (CRTH), these organizations and specialists can support you or direct you to the right resources depending on the nature of your project. Your fellow CoPH members who share on the WorkPlace platform can be a source of information through their housing training experiences. Patrick Robertson is the WorkPlace coordinator. You can consult the PoCH coordinator, Ramelia, by writing to info@coph.ca, or by consulting the CoPH website. Finally, the CMHC and ISC advisors can also help you structure your idea and inform you of the existing training programs of their organizations.

I have a capacity building project, who can fund it?

If the project is eligible for specific programs, CMHC and ISC may have funding available to complete the financing package. For example, Component 4 - Capacity Building, of the On-Reserve Housing Initiative is still open. Proposals may still be forthcoming. With CMHC, there is the Indigenous Capacity Development and the Youth Internship Program for which there is a collaboration with ISC. Finally, if your project does not qualify under the eligibility criteria of the ISC-CMHC programs, there may be other options, such as private foundations, financial institutions or other federal or provincial departments.

To participate in the certified Housing Management Training, where to apply?

The First Nations Adult Education School Council (FNAESC) offers linkages with other partners such as CMHC and ISC: our programs such as Youth Internship, Indigenous Capacity Building and Housing Initiative can support organizations to help them meet their training objectives. So, if employees want to participate in training such as the AES, they should be supported and encouraged, as it will be a win-win for the communities.

When to submit your capacity building projects to CMHC & ISC?

There are different application periods, and we invite communities to let us know their needs at any time so that we can be informed of the projects and jointly (CMHC/ISC) analyze the possibilities to help them. In addition, on occasion, additional budgets are available throughout the year.

A retreat in your area is coming up, what can you do?

Various programs may be available to support you in your succession planning. Contact your ISC and CMHC representatives.

In conclusion, it is important to keep in mind that networking is important. There is support out there, you need to plan, share your project ideas with our organizations, CMHC and ISC, as we work together to help you. Keep in mind that we may not have the funds to help you right now, but this can change quickly.

A question was asked by Chief Monik Kistabish (Pikogan): how to choose the right training? There are many trainings offered and it becomes difficult to know where to go. We don't have enough time and employees to do the work, so we are certainly not planning for the next generation. We have great needs, but we don't have enough time. She took the time to acknowledge the work of her housing manager who does a job that is not easy. She was applauded by the assembly.

Jean-François Samuel (CMHC) said that he is aware of the issues in the organizations and that there is no magic solution, but that they will try to support the communities according to their training needs with other collaborators.

Johanne Verville (ISC) also mentioned that working together with CMHC will make the procedures easier. Each community is different, and we must also adapt. We want to be there to support you.

Patrick thanked the team from ISC and CMHC. He gave the microphone to the representatives of the Grand Council of the Waban-Aki Nation to give us a presentation on the issues related to the maintenance of the housing stock.

Housing Stock Maintenance – Issues and Best Practices

Grand Conseil de la Nation Waban-Aki

Jean Dumont, Housing Coordinator, and his colleague Maxime Diamond, Housing and Emergency Measures Director, began the presentation. During the pandemic, the Grand Conseil de la Nation Waban-Aki coordinated the delivery of protective equipment (mask, PCR test, etc.). They offer services to Odanak and Wôlinak, but also to other communities, such as building inspection and project management.

Jean Dumont indicated that he wanted to discuss issues and best practices in maintenance. There are 3 themes that will be discussed: identification, planning and management. The first issues are certainly the lack of human and financial resources. They have an impact on the maintenance of the housing stock. Now how are we going to do this with the few resources available? It is by creating a structuring maintenance plan to counter the issues that we will identify. We will also develop this plan considering the various existing laws that must be considered. For example, the National Building Code was first put in place to ensure the safety of occupants. It's up to each of the Councils to decide which code they want to adopt, but in the funding agreements, the funders indicate that the 2015 Code is the one that needs to apply.

The best way to ensure building safety is to start with inspections. Then you can begin the process of planning the work to meet the National Building Code and then implement the plan.

In connection with radon gas, there are now procedures to follow before proceeding with construction. This gas is radioactive, it is harmful and can cause lung cancer. In winter the ground freezes, except where there is a house that we heat, and so the radon gas is projected throughout the building. Training is available regarding radon gas.

One of the problems with the houses in the communities is that the basements were not designed to have rooms in them; the windows are very small, so not designed to be emergency exits. The way out is how you get out of the house. At the time, the rooms were not intended to be in the basement and now with the densification, rooms are made in the basement and the windows are small and not designed to be emergency exits, so we put our people at risk.

Every dollar invested in planning will save us \$10 in work! It is also important to consider adaptability in new construction, to consider the changing needs of our seniors who want to stay in their homes. It is more expensive to do the work when the house is already built. Diligent management of our housing stock requires consideration of evolving needs.

An exercise was done with the participants to identify the issues related to maintenance in the communities. The objective was to find solutions to develop better planning. Several problems were raised:

- lack of support for seniors;
- lack of funding to hire resources (employees);
- difficulty in finding places to relocate our members when we have to do work in their homes;
- difficulty to do prevention with our members when there are power cuts because Hydro-Quebec does not inform us anymore that there is a default in payment (impact on the maintenance of the houses);
- the choice of materials is not always adequate (quality?);
- the replacement of equipment can be very long;
- lack of resources with the required skills;
- lack of information to our members (popular education);
- our workers do not always have the necessary training;
- lack of payment from tenants = deficit;
- lack of knowledge of needs;
- lack of fire protection;
- support for tenants is necessary;
- deficient maintenance of the dwellings;
- overcrowding and accelerated deterioration in housing;
- difficulty to make new development;
- social problems = often negligence in maintenance;

- snow removal from emergency exits (basement windows) is not done, therefore health and safety risk;
- no place for storage of dangerous products.

It was proposed by a participant to create a working committee of managers whose role would be to find solutions together specifically on the maintenance issue. The priority must be housing and financing. People are reluctant to call the Council because they have rent debts and the houses are falling apart.

Jean Dumont returns by indicating that the increase in construction costs has also brought an increase in the value of the housing stock and we must now evaluate how we can use this value to our advantage. Now, following the exercise, some solutions are proposed that could be taken into account when building a new house:

- choosing quality materials is more expensive at the time of purchase, but the sustainability is better;
- having spare parts in stock for our equipment that are called to break more frequently for example, bathroom fans;
- have automated bathroom fans to prevent humidity problems;
- having an air exchanger connected to the bathrooms and having a detector that identifies when the air exchanger is not functional or not connected;
- put the electrical outlets further away from the water outlet, especially in the kitchen;
- have sealed pumps in the basement to prevent radon leaks and a battery system to ensure that it is always functional;
- provide grease traps for the cutting process since they are necessary to avoid clogging the pipes;
- provide a small outdoor shed to have a safe place to put dangerous products such as gas cans.

It is also advisable to take into consideration the solar orientation and to plan the planting of trees since they offer some protection from the wind. Furthermore, the orientation of the roof slope, the positioning of the chimney and the orientation of the windows are also elements to consider that can avoid energy losses.

It is important to teach the right things and apply them during construction. Many of the elements mentioned can also be added to existing homes. Each community has specific issues to consider when renovating or building depending on the location of the community.

Chief Monik Kistabish (Pikogan): What can we do with a house that becomes unhealthy because of the occupant's lifestyle?

Jean Dumont: The question is to know if we have the collaboration of the tenants in this problem and to raise awareness.

Tanu thanked the presenters. He noted the importance of having qualified inspectors, which was a big issue during the pandemic. It was almost impossible for them to travel and the team of inspectors was very limited. Thus, communities tried to develop their resources to be able to have their own qualified inspectors. By having inspectors in the communities, this will save a lot of money and time. The First Nations School Council on Adult Education (FNSCAE) is working to have new inspectors become part of the Home Inspectors Association. A training session will start soon and we hope to have a very good participation. Finally, concerning radon, information sessions with the population are planned in order to raise awareness.

Regional Strategy – Skills and Capacities Component

Community of Practice in Housing (CoPH)

Patrick Robertson validated the understanding of the assembly on the different committees and acronyms that are overseen by the CoPH. The CoPH is the First Nations Housing Community of Practice which brings together housing managers to discuss housing issues and solutions. WorkPlace is a bilingual web platform that aims to

publish information such as webinars, new programs available, training. This platform includes training for elected officials, housing managers and tenants. There are currently about 140 members, of which 30 to 40 are active on average per week.

PoCH aims to develop skills in different forms. It is a large library of information, training, etc. If we are not able to provide training, we will refer you to other organizations. Tanu gives examples: when the need for inspectors in the communities was brought to our attention, we did research to find training that would meet the need. So we used the different resources to develop a program that met the need. We want to build programs for us and by us. In Pikogan and Lac-Simon, they developed a carpentry training program to train their people and we were inspired by their success to export the idea to other communities.

Another example, we have several carpenters in the communities and they want to qualify for the CCQ. So we work in support of the community so that they can pass the exams and there are great successes. We have adapted the exams to the context in the communities. We are innovating and do not hesitate to contact us.

Patrick explained the CoPH.ca website and indicated that an invitation is required to access it. There is a homepage, a virtual platform and a training library. On WorkPlace, members were asked to nominate topics of interest so that they could discuss them together. Several were identified, including the impact of rising construction costs, delays in delivery of certain construction materials to remote communities, etc. These topics can be discussed with the Board of Directors. These topics can be discussed with the CoPH.

In the afternoon, the goal is to discuss positive topics, talk about innovation and successful projects.

Patrick mentioned the names of the 8 graduates of the Attestation of College Studies in First Nations Housing Management Technology, namely: Shirley Bonspille from Kanasatake, Elena-Marie Ashini-Pien from Matimekush-Lac John, Mekis Flamand from Manawan, Jean-Marc Penosway from Kitcisakik, Jean Dumont from Wôlinak, Cassandra Amboise St-Onge from Mani-Utenam He indicated that a mobile training unit project is currently being worked on in collaboration with the FNAESC. He invited Hermel Bégin of the FNAESC and Robert Friend, consultant, to come and present the said project.

Hermel Bégin indicated that Robert Friend is working with them on the business plan for the acquisition of a mobile unit that will eventually be acquired by the Pessamit Regional Adult Education Center (RAEC) as soon as the project analysis is completed (March 31, 2023). A pre-feasibility study had been done and now we are at the stage of developing the business plan to be able to find the necessary funding for the project. Skills development is a priority for our communities. The training will be offered directly in the communities via the mobile unit. The mobile unit project is in line with the communities' desire to provide training adapted to their needs and to help with school retention, success, and graduation. The mobile unit will make it possible to provide training in the construction trades directly in the communities.

People from Oshki-Wenjack were invited so that participants would have a good understanding of such a unit that exists in Ontario. Gordon Kagagamik (Oshki-Wenjack, Thunder Bay) is a community trainer. The mobile unit is an innovative project for high schools to be able to train their youth. Their geographic coverage is immense and includes many isolated and hard to reach communities. There are issues related to the seasons for the communities located further north and there is certainly the issue of having adequate infrastructure to be able to provide the training.

The mobile unit has played an important role in building capacity and maintaining infrastructure. Taranis is the logistics provider. There are two mobile units, one of which is expandable, and the walls can expand to become a classroom. The other mobile unit is a workshop, and this is where the technical training is done. The trailer is equipped with a screen with a cellular satellite signal. The floor rises to allow the walls to rise. The workshop unit contains all the material, and it is transferable from one unit to another. The design is made in the shape of a T. There are several types of training offered and the success rate is very good.

Here are the benefits of this project:

- it is a community-based model adapted to the needs of communities;
- students are trained in their community and have the support of their family and community;
- students can apply their learning immediately in a work environment directly in the community;
- it facilitates access to training opportunities;
- the safety bubble has been maintained during the pandemic;
- there is an improvement in the success rate and a decrease in school dropout.

Here are the challenges related to the projects:

- have trainers;
- obtaining approvals for mobile unit locations;
- supporting funding;
- ensuring that journey persons train apprentices in the communities;
- ensuring competency-based assessment.

Initially, when they rented units, they cost \$10,000 per week. At that price, there were no takers. The project cost \$2.2 million to build the units, but it is a challenge every year to get operational funding. When we apply for funding for training, we include the basic maintenance costs for the units. Their funding model is project based, but they would like to get to a core funding.

Capacity building is an issue in every community in Canada. They developed this type of project because it was not possible to have a specific training school for their FN. So, they want to become an independent organization that will be able to finance itself.

Chief Arden McBride (Timiskaming): How do you retain your staff after training? Gordon Kagagamik: Success is collective. If our youth are trained, they contribute to the community. However, our youth want to work in our communities and that is the reason for the mobile units.

Tanu thanked the people of Oshki-Wenjack for their presence and for their presentation. He also specified that the FNAESC has the desire to develop new training programs that are accessible and adapted to the communities in various fields such as, among others, heavy truck driving to be able to have operators able to ensure the transportation of mobile units.

Achievements of which communities are proud

Patrick now invited participants to answer the following question so that we can share success stories. The question is: What projects, buildings, housing, procedures, approaches, have you developed or implemented in your community that make you proud?

- Odanak – development of the Kiuna Cégep;
- Odanak – student housing;
- Listuguj – purchase of land which allowed for the development of 50 new lots; construction of a greenhouse; several new housing units; construction of a CSHLD;
- Long-Point First Nation – several new housing units; construction of mini-homes;
- Mashteuiatsh – collaboration with the health and social services for the accompaniment of the most vulnerable clientele in the social housing; development of a support program for the promoters for the development of the housing offer by the private sector (more housing for the members); reintegration program for High School youth who work in mentorship with the workers; new Neminkakun program with a subsidy to build a first house; development of a project in order to be able to borrow on the basis of the mortgage loan;

- Gespeg – development of a community garden project;
- Abitibiwinni – development of a new access in the community; compost platform and ecocentre used by the community (10,000 less pounds buried per year); 100% of the rents collected; good retention of the workforce;
- Pessamit – housing diversity;
- Kanesatake – new gym floor; daycare service; community action planning; adapted training (think outside the box);
- Uashat – 40 new houses to be built within 2 years.

Question for Abitibiwinni: What is your method of collecting rents, do you have any incentives? Martine Bruneau explained the procedure related to the letters that are sent to clients until the eviction notice. She specified that now the debts are minimal and evictions are now very rare, 1 every 3 years.

Patrick concluded the exercise by saying that the CoPH was created because the communities all wanted to be well housed.

Recap

Guy Latouche

Guy concluded with a summary of all the topics that were discussed during the meeting and the elements to remember (PowerPoint available).

Opening Remarks and Update

The opening speech mentioned the 20 years after the 1st AFNQL report and the important update to be done in order to have an accurate picture of the current situation. We were also told about the objective of filling the infrastructure deficit by 2030 versus the increase in construction costs. ISC informed us about the budgets available in 2022 and their multi-year commitments. Finally, CMHC introduced the new financing options versus the regular.

Certification and further training

The FNHPA came to explain the role of the association and how to join. For ACS graduates in Quebec, this means that 2 additional courses must be passed instead of 5.

Financing and financial management component (FNQLEDC & ABSCAN)

The Financial Literacy and Housing Centre was created in response to the housing crisis in the communities and its objective is to support FNs by offering awareness and education activities on sound personal financial management and housing; to accompany FN members in their efforts; to accompany FN leaders in the implementation of sound housing management in their communities.

Energy efficiency

The presentation focused on energy efficiency and the various programs such as Éconologis that allow for free improvement work within the reach of FN.

Graduation of the 4th and 5th ACS cohorts

Eight graduates are being recognized at a ceremony. Cohort 6 is currently underway and the seventh cohort is in the works.

Collaboration movement

ISC and CMHC partner to support communities in capacity building and empowerment. Programs and funding are administered in a complementary manner. The message is submit your applications, they will accompany you.

Maintenance of the building stock

We want to have a safe environment. Inspections are important to get a picture of our housing stock. It is necessary to have a good planning beforehand and to have housing plans. Possible solutions were discussed.

Regional Capacity Development Initiative

CoPH, WorkPlace, PocH were defined and presented. A project for a mobile training unit related to the construction trade was presented. This project is currently at the stage of realization of the business plan in collaboration with the Pessamit Regional Adult Education Center (RAEC). Finally, positive achievements were shared.

Patrick thanked all the team that contributed to the success of the meeting.

Meeting ends at 4:15 pm.

Minutes drafted by Adele Robertson.