



# Indigenous Housing Connection

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

Volume 14-1 Fall 2023

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**Best wishes to you and your loved ones  
for a happy and healthy holiday season.  
RTHC members wish you a 2024 year filled  
with opportunities, successful collaborations  
and success in your housing projects!**



## Opening remarks

Here we are again with the 14th edition of the Indigenous Housing Connection bulletin. You may have noticed, but since the last edition, the bulletin has been punctuated with new sections, including our Success Stories section or the space set aside to inspire our partners!

Among other things, this edition will take you into the world of Danielle St-Onge, from the Innu Takuaikan Uashat Mak Mani-Utenam community, who is sharing with us her career in housing that began with the youth internship program.

At the end of the bulletin, you will find a link to a short survey. Your opinion is important. We appreciate you for taking a few minutes to complete it.

We hope you enjoy this issue as much as we have enjoyed designing it.

**Happy reading!**

FNAQL, ISC and CMHC

## Reminder to register to the upcoming regional face-to-face meeting on November 21 and 22

### AFNQL Regional Meeting on Housing and Follow-Up on the Engagement on the Reform of Housing and Infrastructure

The second part of the Regional Meeting on Housing of the AFNQL, face-to-face this time, will be held on **Tuesday and Wednesday, November 21 and 22 in the Quebec region.** All the information has already been shared.

## 2022-2023 Outcomes and 2023-2024 Action Items from the Regional Tripartite Housing Committee (RTHC)

### Regional Tripartite Housing Committee 2022-2023 Annual Report

#### Background

This is a summary of the activity report of the Regional Tripartite Housing Committee (RTHC) during the year 2022-2023. The full report is available on the CRTL page of the AFNQL website <https://apnql.com/en/regional-tripartite-housing-committee/>

#### Key Achievements in 2022-2023

##### Regular activities

- Implementation of the Action Plan for 2021-2023.
- Indigenous Housing Connection Newsletter revamped.
- Important information posted by the Committee on the AFNQL's website and dissemination to First Nations communities and organizations.
- Dissemination of individual reports on the housing needs of each First Nation with the most recent data collected.
- Collaboration in the holding of the regional meeting on housing,
- Increase in the subsidies allocated by the On-Reserves and Communities Housing Initiative of ISC following, in particular, the representations made by the partners.

##### Strategic actions

- 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 entered a second phase, which has entered a second phase with the establishment of a Centre of Expertise in Financial Literacy and Housing.

## Support activities

- Continuation of regional engagement.
- Strengthening CMHC-ISC collaboration in construction, renovation and capacity building to better meet the needs of First Nations and optimize resources.

## 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) and the Point of Contact in Housing (PoCH).
- 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.
- Initiated discussions with the Community Housing Transformation Centre (CHTC) aimed at increasing the housing supply.
- 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 2023-2024

The year 2023-2024 is the first of the period covered by RTCH's new two-year Action Plan. In addition to regular activities, the following issues will be at the centre 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;
- Second phase of development of the Funding and Financing component with the establishment of a Centre of Expertise in Financial Literacy and Housing (CEFLH);
- Institutional development options analysis based on progress on the other 2 components of the Strategy.

**More skills  
and capacities  
at all levels  
with innovation**

**More funds and  
more financing  
options with  
innovation**

**More First  
Nations  
autonomy with  
innovation**

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 2022 federal budget

Additional investments in housing were announced during the tabling of the 2022 Federal Budget. Details on their implementation are awaited. Collaboration in the implementation of programs resulting from the housing funds 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), community of practice in housing (CoPH) and Point of Contact in Housing (PoCH).
- 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.
- Community Housing Transformation Center (CHTC) Internship Program.

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

### Annual regional meeting

The regional meeting on housing organized by the AFNQL will be held again in 2023-2024. Two stages are envisaged: virtual mode in September and in person in November.

### 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 (pluriannual investments) 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 and housing insurance issues.

# AFNQL: A Review of the Regional Housing virtual forum held September 12

## Opening

The half-day meeting was held on the ZOOM platform. The moderators are Patrick Robertson, Coordinator of the Community of Practice in Housing (CoPH) and Tanu Lusignan, Director General of the First Nations Adult Education School Council (FNAESC).

Chief Lance Haymond of Kebaowek, spokesperson for the Assembly of First Nations Québec–Labrador (AFNQL) is concerned about ongoing housing issues, including one that greatly complicates the situation: inflation. In recent years, we have seen a striking increase in construction costs. Consequently, it becomes very difficult to stay within budget of our projects and people across the country cannot afford to buy, so they stay in the rental market longer. This reality hinders the achievement of our homeownership objectives.

## Regional and National Update

Guy Latouche, Housing and Infrastructure Advisor for the AFNQL, mentioned that the Regional Tripartite Housing Committee is composed of representatives from CMHC, the AFNQL and ISC. The committee, which has existed since 1985, plays an advisory role. A two-year action plan guides the Committee in its actions to improve community resilience capacity and implement the Regional Infrastructure Strategy. The strategy is built on three pillars: skills and capacity, financing and financial management, and governance and service delivery.

At the national level, discussions are under way with federal representatives regarding the transfer of responsibilities. Moreover, we must clarify the funding issue, which is very unclear. We are insisting on obtaining more clarifications regarding the funding support that comes with the transfer of responsibilities. In addition, infrastructure modernization is accompanied by monetization. Will we have the financial tools, along with the necessary funding, to do more to bridge the very large gap?

Bruce Labrador, Director of Infrastructure, Environment and Emergency Management at Indigenous Services Canada (ISC), provides a retrospective of the work begun from 2016 to 2022, with a budget of approximately \$18 million per year. The 2022 budget was announced in the spirit of continuity, and we benefited from significant increases. We will reach \$60 million within the next few years. The gap is huge in terms of needs, but these budget confirmations are good news and can help start the transition. This transition we must make using a “planned approach” (housing management planning) rather than a project-by-project approach.

Pierre Bélanger, Senior Manager for Indigenous and the North at Canada Mortgage and Housing Corporation (CMHC), reiterated that inflation and interest rate increases greatly affect access to homeownership and construction costs.

The National Strategy is complemented by other initiatives that remain ad hoc, such as the Rapid Housing Initiative (RHI), the Housing Construction Fund (HAF), the Renovation Co-Investment Fund and the Shelter and Transitional Housing Initiative.

With regards to traditional programs, the Section 95 program was impacted by the increase in interest rates and construction costs. Only 31 housing units will be delivered this year.

## Local and Regional Housing Issues

Guy Latouche invited the participants to prepare for an in-depth discussion on persistent community housing issues. This discussion will take place as part of the second part of the AFNQL’s regional housing meeting on November 21 and 22.

## Urban, Rural and Northern Indigenous Housing Strategy

Marcel Vautour, CMHC’s Director of Policy, Indigenous and Northern Housing, mentioned that the 2022 federal budget provided \$300 million for an urban, rural and northern Indigenous housing strategy. Engagement events were held with the Indigenous community, including a consultation session in Montreal last March to allow First Nations, among other things, to contribute to the content of this strategy.

An additional \$4 billion over seven years was announced as part of this year’s budget (2023) to implement the strategy. This will help address needs not covered by existing initiatives, including those of First Nations people living outside of communities.

Regarding the Montreal consultation session on March 14, the central issue that emerged was the support for vulnerable individuals (homeless, students, seniors, women fleeing violence, transitional housing, and various family needs). In addition, the issues of funding, partnerships, and hubs (links to navigate) and the notion of the housing continuum emerged.

## Next Meeting

The moderators are inviting the participants to brainstorm the proposed points for the November meeting. PowerPoint presentations will be made available.

# ISC: Housing Update



## Indigenous Services Canada (ISC) Housing Initiative:

### Open to proposals when you need them!

Traditionally based on an annual call for proposals, the On-Reserve and Community Housing Initiative no longer has a fixed deadline for receiving your project proposals: **it is when you need it!**

**Its objective:** to support the financing of Indigenous housing projects for Indigenous organizations and First Nations communities that are not under treaty or modern treaty.

#### To submit a request :

1. Consult the tables below to see which components are open to proposals.
2. Resources are available to help you plan and prepare a project proposal. Some examples: infrastructure department, technical services of a tribal council, itinerant housing trainer, [Community of Practice in Housing](#) (with Workplace or the Point of Contact in Housing). Do not hesitate to contact us either!
3. Download the guides and forms on this page [ISC Funding](#).
4. Submit your project proposal to [qclogementhousingqc@sac-isc.gc.ca](mailto:qclogementhousingqc@sac-isc.gc.ca).

#### Steam 1 – Construction

Categories	Status	Highlights
Category 1.1 Social housing construction	Close	This category is currently closed and will not accept new project proposals in 2023-2024.
Category 1.2 Expansion of overcrowded or over-occupied dwellings	Open	For a variety of eligible projects, please refer to the <a href="#">Stream 1 Guide!</a> <ul style="list-style-type: none"> <li>• Existing privately-owned housing that has been shown to be overcrowded or over-occupied (project to be submitted by Band Council).</li> <li>• Houses governed by an agreement in effect under CMHC's On-Reserve Non-Profit Housing Program (Section 95), at the end of the agreement.</li> </ul>

Category 1.3 Downpayment assistance for the construction of densified community rental housing	Open	Planning to build densified community rental housing? ISC can help with the down payment! Consult the <a href="#">Stream 1 Guide</a>
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## Stream 2 – Renovation

Categories	Status	Highlights
Renovation of basic housing components	Open	<ul style="list-style-type: none"> <li>An opportunity to seize: you could have access to 5 additional renovation subsidies in 2023-2024. Consult the <a href="#">Stream 2 Guide</a> to find out more!</li> <li>To consider: Financial assistance can be combined with CMHC programs such as Co-investment - Renovation or the Residential Rehabilitation Assistance Program (RRAP).</li> </ul>

## Stream 3 – Lot Servicing

Categories	Status	Highlights
Lot Servicing	Open	<p><b>Did you know?</b></p> <ul style="list-style-type: none"> <li>Major projects that prepare several residential lots and include the extension of street infrastructure to serve these lots may be eligible for the housing initiative, but also for additional funding from the Common Infrastructure Fund! Find out more!</li> </ul> <p>For more information, consult the <a href="#">Stream 3 Guide!</a></p>

## Stream 4 – Capacity Enhancement and Stream 5 – Innovation

Categories	Status	Highlights
Capacity Enhancement	Open	<p><b>Need ideas for projects in capacity enhancement or innovation?</b></p> <ul style="list-style-type: none"> <li>Consult the <a href="#">Compendium of Inspiring projects in Capacity Enhancement and Innovation</a> (see the Toolbox section), which brings together a wide variety of projects funded under the Housing Initiative since 2019.</li> <li><b>CMHC and ISC are working together.</b> Don't hesitate to contact us at <a href="mailto:qclogementhousingqc@sac-isc.gc.ca">qclogementhousingqc@sac-isc.gc.ca</a> to discuss your project ideas!</li> </ul>

# CMHC: Allocation Tables and Funding Initiatives Updates

## 2023-24 Allocations and Update on Programs and Initiatives

### 2022-2023 CMHC Renovation Allocation

First Nation	2023-2024 Allocation
Nation Huronne Wendat	\$60,000.00
Listuguj Mi'gmaq Government	\$40,000.00
Micmacs of Gesgapegiag	\$20,000.00
Conseil de la Première Nation Abitibiwinni	\$-
Nation Anishnabe du Lac Simon	\$-
Timiskaming First Nation	\$-
Kebaowek First Nation	\$-
Long Point First Nation	\$-
Mohawks of Kanesatake	\$20,000.00
Mohawks of Kahnawá:ke	\$120,000.00
Abénakis de Wôlinak	\$-
Odanak	\$-
Kitigan Zibi Anishinabeg	\$-
Algonquins of Barriere Lake	\$20,000.00
Pekuakamiulnuatsh Takuhikan	\$-
Conseil des Atikamekw de Wemotaci	\$20,000.00
Les Atikamekw de Manawan	\$20,000.00
Atikamekw d'Opitciwan	\$-
Innu Takuaikan Uashat Mak Mani-Utenam	\$60,000.00
Les Innus de Ekuanitshit	\$-
Conseil des Montagnais de Nutashquan	\$-
Montagnais de Unamen Shipu	\$-
Bande des Innus de Pessamit	\$-
Première Nation des Innus Essipit	\$-
La Nation Innu Matimekush-Lac John	\$-
Montagnais de Pakua Shipi	\$-
Naskapi Nation of Kawawachikamach	\$20,000.00
Cree	\$114,048.00
<b>Total</b>	<b>\$514,048.00</b>



## 2023-2024 CMHC Section 95 allocation

First Nation	Lifetime costs
Nation Huronne Wendat	\$0
Listuguj Mi'gmaq Government	\$466.974
Micmacs of Gesgapegiag	\$0
Conseil de la Première Nation Abitibiwinni	\$469.743
Nation Anishnabe du Lac Simon	\$933.947
Timiskaming First Nation	\$247.815
Kebaowek First nation	\$0
Long Point First Nation	\$233.487
Mohawks of Kanesatake	\$0
Mohawks of Kahnawá:ke	\$0
Abénakis de Wôlinak	\$0
Odanak	\$0
Kitigan Zibi Anishinabeg	\$0
Algonquins of Barriere Lake	\$0
Pekuakamiulnuatsh Takuhikan	\$0
Conseil des Atikamekw de Wemotaci	\$233.487
Les Atikamekw de Manawan	\$0
Atikamekw d'Opitciwan	\$1.012.292
Innu Takuaiakan Uashat Mak Mani-Utenam	\$466.974
Les Innus de Ekuanitshit	\$233.487
Montagnais de Natashquan	\$0
Montagnais de Unamen Shipu	\$383.713
Bande des Innus de Pessamit	\$466.974
Innue Essipit	\$0
La Nation Innu Matimekush-Lac John	\$0
Montagnais de Pakua Shipi	\$383.713
Naskapi Nation of Kawawachikamach	\$353.600
Crees	\$2.828.800
RESERVE	\$125.000
<b>Total</b>	<b>\$8.840.005</b>

# CMHC other funding initiatives to consider

## National Housing Co-Investment Fund for new construction or renovations: Indigenous and Northern Housing

Funding available based on project needs, borrowing capacity and ability to meet program requirements.

The Co-Investment Fund prioritizes affordable housing that is:

- energy efficient
- accessible
- socially inclusive.

**Application window is ongoing**

## Indigenous Shelter and Transitional Housing Initiative (CMHC and ISC collaboration)

- For Indigenous women, children, and 2SLGBTQQA+ people escaping gender-based violence.
- CMHC will finance to support the construction of new shelters and transitional housing.
- Indigenous Services Canada (ISC) will invest annually to support the operational costs of new shelters and transition homes.

**The submission window will remain open on a continual basis until March 2024.**

## Get financing through the Canada Greener Affordable Housing program

Pre-Retrofit Funding for multi-unit residential buildings stream

Get up to \$130,000 in contributions for your pre-retrofit activities with Canada Greener Affordable Housing – Pre-Retrofit Funding.

- Contributions are available through a callout application-based process.
- Funding will be available over 3 years starting in 2023-24.

**Next call out window November 1, 2023 to January 31, 2024**

## Retrofit Funding

CMHC will fund 100% of eligible retrofit costs, up to \$170,000 per unit (repayable and forgivable loans combined).

- Forgivable loans will be the lesser of \$85,000 per unit, or Eighty percent (80%) of eligible retrofit costs.
- Projected energy savings should help offset repayable loan requirements.
- Funding will be available over 4 years starting in 2023-24.

**Applications are accepted on a continuous basis until the available funding has been fully committed**

## Did you know ...

CMHC also offers a wealth of resources to help you make informed decisions. For example, the design of [Accessible and Adaptable Housing](#).

One resource that may be very useful for you is [Low- and no-cost modifications for accessibility](#). You'll find tips like:

- Install a shallow sink that can be used while standing or sitting.



- Add a doorknob gripper or install a levered handle that can be opened without having to grip or twist the knob too tightly



**Visit our website for a complete list of CMHC funding initiatives and more.**

[Resources for Indigenous housing providers](#)

## Success Story

### Indigenous Youth Housing Internship Program: From Internship to Assistant Director of Housing

About 23 years ago, Danielle St-Onge began a housing internship in her community Conseil de Bande Innu Takuaikan Uashat Mak Mani-Utenam, an Innu community next to Sept-Îles on the north shore of the Saint Lawrence. Little did she know that it would lead to a long, fulfilling career in housing.

Danielle is now associate director of housing for the community, managing with her team close to 1,300 homes for the Innu Takuaikan Uashat Mak Mani-Utenam First Nation band council.

“I love working in housing and hope to stay in it for a long time. It’s part of my life. My kids know that I work here and am happy.”

The internship that launched Danielle’s career was sponsored by her band council with the funding from the [Housing Internship for Indigenous Youth](#) program (HIYY). The program gives businesses and organizations financial assistance to create housing-related internships for Indigenous youth between the ages of 15 and 30. The youth can work in housing administration, maintenance, construction and renovation, tenant relations and trades apprenticeships.

These internships are a win-win for everyone. They provide youth with much-needed work experience and on-the-job training. At the same time, they help organizations to build capacity in the next generation of Indigenous housing managers.

Danielle says that the key to the success of her internship and career was having a good mentor. She found one in co-worker Carmen Rock .

Carmen, also loved working in housing. “If you could put it on a plate, I would eat it up!” she says. She felt a strong responsibility to pass on skills to younger workers. “When I had a team meeting, I told my staff, I wanted them to have the same tools as I had. I wanted them to know everything I did, so that when I leave, someone else can fill in.”

Danielle doesn’t hesitate to recommend the HIYY program to other organizations. In fact, this year she’s applying for an intern herself. She says that it’s a good way to integrate someone, help them learn about housing, and see if it’s a career that they would enjoy.

“Working in housing could be hard for someone who is very shy, like I was. You’re getting up every morning to work 9 to 5 with others, and meeting with clients. It can also be stressful. The pace is non-stop. There are always lots of calls and meetings – some positive and some negative. It can be hard to manage all that.”

But for Danielle, these challenges aren’t barriers – they are opportunities for people to make a difference in their communities and in themselves.

“Sometimes in our communities we can feel isolated and anxious. A job like this gives people a chance to get out and see others ... to feel connected. I like working with my team and I feel proud when I close a complicated file ... when I can help solve a problem or give advice to a client or someone on my team.”

The job has also pushed Danielle to develop new skills and new confidence.

“I’d never done public speaking but in the past few years, I’ve done interviews on community radio about our housing programs, and a video about recycling in our community. Now, I’m organizing a conference with other speakers coming in to help people learn how to maintain their homes.”

In recent years the HIY Program has regularly received many more applications than it could fund. So, in 2022-23, with additional funding from the Quebec Indigenous Services Canada (ISC) office, CMHC expanded the program on a pilot basis. As a result, it was able to support 32 internships within the Quebec First Nations—potentially launching that many careers as happy and successful as Danielle's. Due to this success, ISC continues to support the program in 2023-24.

Find out more about the [Housing Internship for Indigenous Youth](#) program and how your organization can get involved.



## Your Opinion Counts

[Take this short survey](#) and let us know your thoughts.