

Regional Tripartite Housing Committee



AFNQL



ISC



CMHC



2025-2026

Annual Report



June 9, 2026

Background

This report is a summary of the Regional Tripartite Housing Committee's (RTHC) activities during the year 2025-2026 as well as the main orientations that will guide its actions in 2026-2027.

The RTHC regroups representatives from the Assembly of First Nations Quebec-Labrador (AFNQL), Indigenous Services Canada (ISC) and Canada Mortgage and Housing Corporation (CMHC). The Committee is, in its current form, since 2005. Its mission is to make recommendations to the respective authorities of the three parties for the purpose of promoting housing conditions of First Nations members.

The RTHC activities are governed by a framework which provides for the holding of at least 3 meetings per year. The Committee identifies regional issues and ensures their monitoring with an action plan that is approved at the beginning of the year. The Committee counts on partnership, dissemination of information to First Nations communities and organizations, exchanges of views and networking to advance the files of mutual concern.

The Committee's Action Plan covers a period of 2 years (2025-2027) and is integrated into the Regional Strategy, which itself stems from the engagement that began in 2017 as part of the housing and infrastructure reform. It is made up of 3 components:

1. More skills and capacities at all levels, with innovation;
2. More funds and more financing options, with innovation;
3. More First Nations autonomy, with innovation.

The Action Plan was renewed in 2025.

Resilience, Skills and Capacities

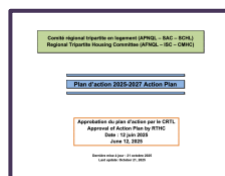
Housing activity has returned to normal in the years since the pandemic. It's more accurate to speak of a "new normal," given the skyrocketing construction costs and the labor and procurement challenges that First Nations are facing more than ever.

The Committee's Action Plan was therefore renewed with the aim of ensuring that its actions contribute to improving the resilience of First Nations communities in Quebec to minimize the impacts of major events. The continued implementation of the Regional Housing and Infrastructure Strategy also aims to strengthen local skills and capacities to prepare the ground for closing the housing gap.

Key Achievements in 2025-2026

Regular Activities

Implementation of the Action Plan 2025-2027.



Important information posted by the RTHC on the AFNQL's website and dissemination to First Nations communities and organizations.



Discussions surrounding the regionalization and implementation of the ISC Housing Initiative 2024-2027 and its renewal beyond March 31, 2027.



Collaboration in the holding of the regional meeting on housing, divided into two parts: virtually in December 2025, followed by a face-to-face meeting in January 2026.

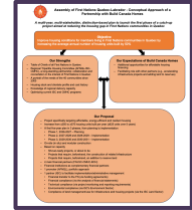
Strategic Actions

Strategic discussions on the review of regional allocations under CMHC's Social Housing Program (section 95).



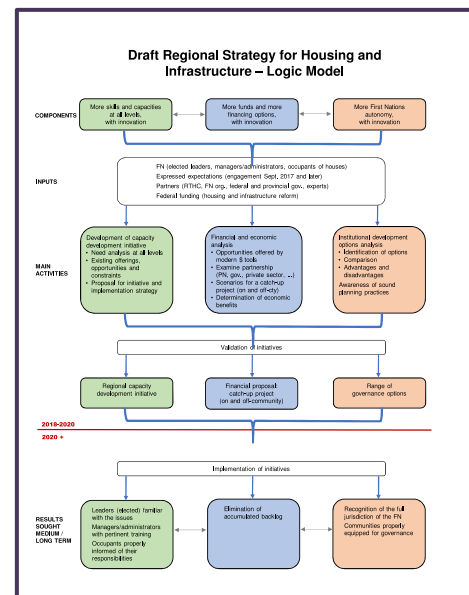
Strategic discussions on the approach to adopt to advocate for the renewal of the ISC Housing Initiative beyond March 31, 2027.

Strategic discussions on a regional approach to capitalize on the potential opportunities offered by Build Canada Homes, the new federal affordable housing agency.



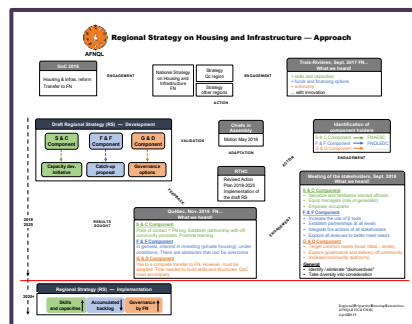
Collaborative strategy to further develop and implement the Regional Housing and Infrastructure Strategy.

- 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 Center of Expertise in Financial Literacy and Housing.



Support Activities

Continuation of regional engagement.



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

Regional Tripartite Housing Committee (RTHC)



Collaboration with Organizations

Partnership with the First Nations Adult Education School Council (FNAESC) in the implementation of the 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 housing technical resource group (HTRG)



GRAND CONSEIL DE LA NATION
WABAN-AKI



Partnership to support regional housing tables.



Partnership to collaborate with ABSCAN in the implementation of its strategic model.



SOCIÉTÉ D'ÉPARGNE
DES AUTOCHTONES
DU CANADA

ABORIGINAL
SAVINGS CORPORATION
OF CANADA

Key Orientations for 2026-2027

The year 2026-2027 is the second year of the period covered by the renewed RTHC 2025-2027 two-year Action Plan. In addition to regular activities, the following issues will be a focus 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 financial component with the continuation of the activities of the Center of Expertise in Financial Literacy and Housing, the Manikaso Centre;
<https://cdepnql.org/en/our-services/services-for-communities/manikaso-centre/>
- Institutional development options analysis based on progress on the other 2 components of the Strategy taking into account the work of the AFNQL commissions and organizations on the issue of transfer of responsibilities.

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 and 2024 Federal Budgets

Investir dans le logement abordable pour les communautés autochtones

communautés autochtones

L'accès à un logement sûr et abordable est essentiel en vue d'améliorer les résultats de santé et sociaux et d'assurer un avenir meilleur pour les communautés et les enfants autochtones. C'est la raison pour laquelle le gouvernement fédéral a engagé plus de 2,7 milliards de dollars pour soutenir le logement dans les communautés autochtones d'ici 2015.

- Faisant fond sur ces investissements, le budget de 2022 propose de verser 4 milliards de dollars supplémentaires sur sept ans, à compter de 2023-24, à Services aux Autochtones Canada et à Relations Couronne-Autochtones et Affaires du Nord Canada afin d'accélérer les travaux visant à combler les lacunes en matière de logement dans les communautés autochtones comme suit :
 - Un financement de 2,4 milliards de dollars sur cinq ans pour soutenir le logement des Premières Nations dans les réserves;
 - Un financement de 565 millions de dollars sur cinq ans pour soutenir le logement dans les communautés des Premières Nations autonomes et titulaires de droits issus de traités modernes;
 - Un financement de 845 millions de dollars sur sept ans pour soutenir le logement dans les communautés innuites;
 - Un financement de 190 millions de dollars sur sept ans pour soutenir le

Le gouvernement sait également que les peuples autochtones, où qu'ils vivent font face à des obstacles à l'accès à un logement abordable qui leur sont propres.

Le budget de 2022 propose d'investir 300 millions de dollars sur cinq ans, à compter de 2022-2023, par l'intermédiaire de la Société canadienne d'hypothèques et de logement, afin d'élaborer conjointement et de mettre sur pied une stratégie de logement autochtone en milieu urbain, rural et nordique.

En plus de ces nouveaux investissements, le gouvernement fédéral affectera 2 milliards de dollars des 20 milliards de dollars prévus pour la réforme à long terme du Programme des services à l'enfance et à la famille des Premières Nations afin de répondre aux besoins en matière de logement des enfants des Premières Nations une fois qu'une entente de règlement définitive aura

Ces mesures se traduiront par un financement combiné de 6,3 milliards de dollars sur sept ans pour l'amélioration et des logements et l'augmentation de l'offre de logements pour les Autochtones au Canada.

Additional pluriannual investments in housing were announced during the tabling of the 2022 and 2024 federal budgets. Implementation details are now known. Collaboration in the implementation of programs resulting from the housing funds is well underway.

In either case, we will ensure 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.

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First Nations G-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Band Councils	0	491	578	282	282	97	97	102	107	112	117	122	127	132	137	142	147	152	157	162	167	172	177	182	187	192	197	202	207	2,140
First Nations Aotearoa	0	79	91	46	46	16	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	390
Electricity (New Zealand)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Best Start for Every Child in New Zealand	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Investing in Indigenous Peoples	57	479	537	294	294	103	103	108	113	118	123	128	133	138	143	148	153	158	163	168	173	178	183	188	193	198	203	208	213	2,140
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Concerted actions towards a renewal of the Housing Initiative

The current year, 2026–2027, marks the conclusion of ISC's final major housing funding, derived from the 2022 Federal Budget's five-year allocation, as well as the end of a long series of funding initiatives characterized by varying durations and budget levels since their inception in 2016. The termination of ISC's Housing Initiative signifies, quite simply, a return to standard short-term budgets. Yet, it is largely through the various components of this initiative that First Nations in Quebec have been able to implement numerous housing projects over the past decade. The RTHC will coordinate the efforts of the 3 parties to emphasize the absolute necessity of a renewal to avoid any impact and delay to the continued provision of housing on reserve by and for First Nations at the pace of the latter and to contribute concretely to preventing the housing gap from widening further.

Build Canada Homes – Regional Positioning

Development of a multi-stakeholder, multi-year regional plan based on distinction to advantageously position First Nations in Quebec within the new affordable housing ecosystem resulting from the creation of Build Canada Homes. The objective is to leverage the opportunities offered by Build Canada Homes to launch the first phase of a catch-up initiative aimed at closing the housing gap in First Nations communities in Quebec.

Continuation of Initiatives Already Embarked Upon

The partnership will continue with the organizations involved in the implementation of projects aimed at building the capacities of First Nations in the area of housing.

- Training program for housing managers (attestation of collegial studies), Community of Practice in Housing (CoPH), and Point of Contact in Housing (PoCH).
- Housing technical resource group (HTRG).
- Regional housing tables.
- ABSCAN's initiatives.
- Lot development trust fund administered by ABSCAN.
- Manikaso Centre (the Center of Expertise in Financial Literacy and Housing).

Annual Regional Meeting

The regional meeting on housing organized by the AFNQL will be held again in 2026-2027. Two stages are envisaged: virtual mode in fall 2026 and in person in winter 2027.

Strategic Watch

The RTHC remains on the lookout for any development related to issues that might be of interest for the region. It will continue to assess the need to make representations and recommendations accordingly. Two particularly concerning examples for the region are:

1. the revision of the national formula for allocating Section 95 funds that CMHC is considering, which would result in a very significant reduction in Quebec's share;
2. the possibility that the ISC Housing Initiative will not be renewed beyond March 31, 2027.

Other issues to monitor include the housing reform, the infrastructure modernization, the possible reallocation of national funds, increasing construction costs and housing insurance issues.

This report was adopted by the coordination members of the RTHC on June 9, 2025.

Documents produced by the RTHC are available on-line at the following address:

<https://apnql.com/en/regional-tripartite-housing-committee/>

For the AFNQL <u>Coordinating Member</u> Lance Haymond, Chief <u>Counseling Member</u> Guy Latouche	For ISC <u>Coordinating Member</u> Frédéric Lessard, Dir. infras. <u>Counseling Members</u> Annie Gehin André Dansereau Nathalie Spénard Éric Bouchard	For CMHC <u>Coordinating Member</u> Pierre Bélanger, Dir. FN Housing <u>Counseling Members</u> Jean-François Samuel Ina Wielinga
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