

**Report from the Assembly of First Nations of Quebec and
Labrador**
Regional Meeting on Housing
November 23rd-24th 2010
Hotel Delta Montréal

Introductions and Welcome

Michèle Rouleau acts as a facilitator for this meeting. She reviews the agenda and welcomes all the participants, chiefs, and advisers present.

Chief Jimmy Constant, of Eagle Village First Nation, the chief responsible for housing at the AFNQL level, reminds everyone of the importance of the housing portfolio at the AFNQL. He sees in this meeting, an excellent opportunity for the communities to share information and he wishes a great meeting to all participants.

Bruce Labrador, of INAC, sees this meeting as an opportunity to discuss and share among each other on the housing challenges in First Nations setting. He outlines the recent initiatives (in particular, Canada's Economic Action Plan). The objective is to maximize the benefits for communities. He insists on the importance of working together and wishes participants productive exchanges.

Steven Bonspille, of the CMHC, wishes everyone a warm welcome on Mohawk territory. He is proud of the work accomplished by the Tripartite Housing Committee and ensures participants of CMHC's commitment towards First Nation communities. He mentions the fact that even though resources are sadly limited, it's important to work all together to improve housing for Quebec's First Nations.

Regional Tripartite Housing Committee - Yearly Plan of Action

Steven Bonspille, CMHC, André Dansereau, INAC, Pierre Bélanger, CMHC, Guy Latouche, AFNQL, and Jean Rattelle, CMHC, present the annual action plan of the Tripartite Housing Committee, and the seven main issues.

All documents will be made available on the AFNQL web site under the «Tripartite Housing Committee » section.

Question: Chief Gordon Oke of Kanesatake requests clarifications on the Health and Safety issue. What clarifications are we talking about? Is there any funding related with these measures? The Government must act before the people's health is affected.

Answer: André Dansereau of INAC reminds everyone that the challenge is to identify the urgencies. At INAC, we act on a case by case basis, for example, there is no specific program for mold. This doesn't prevent the minister from taking action even with limited funds. Following a recommendation from Health Canada, a community can be proactive in these cases (Ex : vermiculite, radon, mold). He is aware that the amount of cases far exceeds the available budget's capacity.

Comment: Chief Gilbert Whiteduck of Kitigan Zibi talks about a radon problem affecting 180 houses in his community, and explains what has been done. He believes that these problems are important and that we can't put the lives of the people in danger without having appropriate funding made available. It is a collective responsibility (First Nations and Government) to take care of these problems.

Comments: Chief Allison Metalic, of Listuguj mentions that the health and safety of construction workers is important, and having funds available for training is also important.

Question: Chief Gordon Oke, of Kanesatake asks if it's possible to organize meetings in a near future between Health Canada and INAC in order to talk about health and safety with a view to prepare a concrete plan of action with deadlines and seek funding from Treasury Board to address the issues facing communities across Quebec.

Answer: Guy Latouche, of AFNQL will verify if it is possible to come up with a strategy on this subject and see if such a meeting can be organized. He will share his findings with the Chiefs' Table.

Comment: Jean-Pierre Pettiquay, of Wemotaci talks about mold problems and mentions the limited budgets in communities. As a consequence of these problems we are forced to demolish more than we build.

Comment: Chief Gordon Oke, of Kanesatake would like to hear INAC's position concerning the organization of health and safety meetings.

Answer: André Dansereau, of INAC says he is willing to participate in these discussions, but can't speak for Health Canada who is also part of the Health and Safety Committee. INAC is certainly ready to participate.

New rules of the Ministerial Loan Guarantees Program

Bruce Labrador of INAC, informs the participants of certain changes to the Ministerial Loan Guarantees program. The responsibility of credit verifications will now be done by the First Nation (not by INAC, as in the past). The community will also confirm that it is in possession of a written consent in case of a default in payments. This consent letter (transfer of land ownership) is the only lever which the community has in case of a default in payments. He also announces that, should there be overdue reports to INAC, this could cause a refusal of Ministerial Loan Guarantees. This could have a significant impact because currently, there are several overdue reports. These changes will take effect at the beginning of 2011.

Question: Remy Bastien, of Uashat Mani-Utenam asks if this involves all overdue reports, and which sectors are concerned.

Answer: Bruce Labrador, of INAC specifies that only immobilization is concerned.

Question: Bryan DeContie, of CMHC asks if these changes will also affect an individual asking for a Ministerial Loan Guarantee.

Answer: Bruce Labrador, of INAC can't answer this question at this time. More to come.

Comment: Adèle Robertson, of Mashteuiatsh mentions that she receives many requests from individuals. She is worried because an individual has no control over what a Band Council is expected to deliver (or what it refuses to deliver).

Comment: Bruce Labrador mentions that he doesn't have all the answers at this time, but still, he wanted to share the information on the upcoming changes. All details will be made available shortly and communities will be informed.

Comment: Chief Jean-Charles Pietacho, of Ekuanitshit brings to mind the issue of underfunding, and he is worried about these changes, at a time when financial and human resources are limited.

Question: Chief Gordon Oke, of Kanasatake mentions the difficulties met by certain communities to obtain credit verifications. He asks if INAC will provide support at this level.

Answer: Bruce Labrador, of INAC mentions that central administration has planned for a transition period and support will be made available during this time to support the transfer of knowledge.

Comment: Guy Latouche, of AFNQL reminds that reports are sometimes complicated and that people sometimes have difficulties filling them out, particularly the one on the updating of the ACRS. He also mentions the need for support.

Comment: Ayami Chilton, of Wemotaci testifies to the adaptation capacity of First Nations. He reminds everyone of the importance to act beyond what is being said. He mentions as an example the recent forest fires which threatened his community.

Ms Michèle Rouleau acknowledges the concerns of people towards the upcoming changes, and thanks Bruce Labrador for the valuable information.

Development of Individual Housing

Chris Maracle, special adviser at INAC explains his involvement in housing with the Mohawks of Baie of Quinte, and presents the individual housing option as a very interesting method to improve living conditions and the financial situation in communities¹.

Comment: Chief Allison Metalic, of Listuguj raises the importance of separating politics and administration when it comes to housing, and insists on the leadership of Chiefs and Council in these cases. He believes that we must aim towards access to property for the well being of our communities.

Michael Rice, of INAC presents the Kahnawake experience and mentions that housing and infrastructure are the basis of economic development in communities. He believes

¹ See binder section 4

we can't wait for the government to solve our problems and it is important for us to create our own solutions according to our specific needs.²

Question: Rémy Bastien, of Uashat Mak Mani-Utenam, asks for more details on product #1. Do people have to financially qualify at a bank? Who builds these units? Who finds the buyer if the owner wants to sell his house?

Answer: Michael Rice reminds that each situation must be evaluated on a case by case basis. Often the owner sells his house with the Band Council's assistance. In Kahnawake, there are multiple offers for each sale.

Question: Adèle Robertson, of Mashteuiatsh wonders if the Band Council is guarantor of these loans for part 2. How does it work if there is a foreclosure? Can we use the home equity and use it for something else, such as starting a business?

Answer: Michael Rice answers that the Band Council takes possession of the home and assumes part of the risk with the local Caisse Populaire. But there are no losses for the Band Council because there is always someone to buy the home within the community. Yes we can use the current equity of the house as an economic lever for something else. Everyone must be able to reimburse the new amount based on its financial capacity.

Question: Gordon Oke, of Kanasatake outlines the success of the program in Kahnawake, but reminds that many communities are not at that stage of development. We must be careful before implementing such a structure and diving in head first.

Comment: Michael Rice underlines the importance of the political support which was the basis of this success. People were skeptical at the beginning and would say the project was unrealistic.

Lorne Weiss, of the Canadian Real Estate Association (CREA) explains the steps taken in Manitoba between First Nations and the private sector in order to develop a First Nation real estate market. The private sector helps create wealth and improves the quality of life. He explains the support provided by his organization towards achieving this goal.

Question: Rémy Bastien, of Uashat Mak Mani-Utenam requests information about the 15% grant towards a down payment, and asks if this support is also available in Quebec.

Answer: Lorne Weiss assures that he would be happy to come and help in Quebec. As of this moment, most of their efforts were deployed in Manitoba. The 15% grant is non refundable if the owner stays in his house for 10 years. If he stays for 5 years, for example, the grant will be 50% refundable.

The Benefits of Developing a Housing Plan in the Communities

Chris Maracle, of INAC talks about the housing plan development project developed in Ontario in collaboration with the Assembly of First Nations (AFN). What are the steps /

² See binder section 5

main guidelines? He emphasizes the importance of innovation and the implication of everyone³.

Day 2

Canada's Economic Action Plan on Housing – Results and Updates

André Dansereau of INAC, Pierre Bélanger of CMHC and Guy Latouche of the AFNQL, present the results and updates of the CEAP⁴.

Question: Chief Gordon Oke, of Kanesatake would like to know the amounts which were granted to the different villages neighboring First Nation communities in Quebec. It would be interesting to compare with those received by First Nations, and also what Quebec has received in comparison with other regions.

Answer: André Dansereau of INAC says he does not have this information. In his opinion, this information will only be available once CEAP is completed and final results are compiled.

Question: Chief Gordon Oke, of Kanesatake inquires about the effects of CEAP on the results of the housing needs study which were done a few years ago.

Answer: Guy Latouche, of AFNQL, mentions that an update is coming; he expects an improvement of the global picture of the housing stock, considering the investments granted, but he certainly has doubts about seeing a decrease in the overall needs, since the greatest need remains the addition of new housing units. The CEAP has undoubtedly helped, but housing needs have almost certainly risen since.

Canada's Economic Action Plan on Housing – Testimonies from First Nations.

Lise Rondeau, of Conseil de la Nation Atikamekw, Adèle Robertson, of Mashteuiasth and Marcel Brascoupé, of Kitigan Zibi present what CEAP has allowed them to accomplish in their communities⁵. Marcel Brascoupé briefs every one on the radon issue.

Comment : Adeline Basile, of Ekuanitshit, mentions that the deadlines were very short for CEAP, and in order to respect the dates, we have speeded up certain aspects of construction (ex : if soil analysis are not completed we can have problems with the houses later on). The March 31st deadline was very difficult to meet.

Comment: Chief Gilbert Whiteduck, of Kitigan Zibi invites people to become more aware of radon and to take action in order to fight against this problem.

Question: Gordon Oke, of Kanesatake, asks if health risks are higher when living close to a mining operation.

Answer: Marcel Brascoupé says that Kanesatake, Kitigan Zibi and Listuguj have been identified as locations with a higher presence of radon. The only way to find out if there is radon is to complete tests.

³ See binder section 6

⁴ See binder

⁵ Voir cartable section 9

Question: Bruce Labrador, INAC would like to know the costs of these tests.

Answer: Marcel Brascoupe says that the costs are not very high and the techniques to correct these problems are relatively simple. The expertise is presently rare in Canada, but he invites people to communicate with him for more information.

Comment: Jean-Charles Piétacho, of Ekuanitshit insists on the importance of information and health which should have precedence over other economic aspects.

Canada's Economic Action Plan on Housing – Lessons Learned

Participants gather in groups to discuss of the challenges and opportunities encountered by First Nations with regards to the CEAP.

The following questions are debated:

- 1 What have been the greatest challenges and obstacles?
- 2 What has worked best?
- 3 Would you have any suggestions for possible programs or initiatives?⁶
- 4 Please describe the rate of success of each element of the program.

Products and Services Offered to First Nations.

Steven Bonspille, of CMHC presents a video produced by the CMHC which will be sent in the coming weeks to explain the products and services of the Quebec Aboriginal Housing Centre.

Chris Maracle, of INAC talks about existing documents relating to yesterday's presentations. These documents are on the CD and will be translated into French through INAC - Bruce Labrador. The latter invites us to contact him for more information.

Canada's Economic Action Plan on Housing – Lessons Learned –

Rémy Bastien, of the AFNQL, Francine Charbonneau, CMHC and Mathieu Mellon, INAC, present a report of the workshop discussions held earlier.

For question #1, Participants noted the tight deadlines and short timeframe to submit applications for CEAP and the delivery of the program itself.

Emphasis is put on the lack of support during the process and in the production of reports.

The speed at which we had to act within the CEAP framework has caused some difficulties in the exact estimation of work costs. It was also very difficult to find enough skilled workers to manage and deliver the program.

Participants have mentioned that a program such as CEAP raises administrative costs which are non admissible under the program.

⁶ Voir compte-rendu des discussions

For question #2, Attendees mentioned that the program has been beneficial in their communities and has allowed job creation and an improvement in the housing quality. The CEAP has encouraged local purchases and economic development has been a positive lever to collect rents. It has helped to lighten the load on replacement reserves. Certain tenants have also gone above and beyond their planned renovation with their own money.

For question #3, Participants are hoping that a future program addresses construction in such a way as to fill missing units. They wish to have more flexibility from whoever launches such a program in order to better answer the communities' specific issues. Participants are hoping that the Tripartite Committee or the First Nations be consulted in the decision-making process in order to be better adapted to Quebec's specific needs. It would be interesting to see a future initiative not be limited to 2 years in order to guarantee a better planning. It was also noted that the documentation for such programs should be transmitted to the housing department and carbon copied to the Chief in order to ensure that the information makes it to the right persons.

Comment: Chief Gordon Oke, of Kanesatake. Would it be possible to make all recommendations available to the participants, and not only the top 5 for each question? The Health and Safety issue should have been more integrated into our discussions.

Answer: The comments and recommendations gathered will be included in a report that the Tripartite Committee will submit to INAC and CMHC authorities. The objective of this is to influence the contents of the next programs or initiatives like CEAP. All the comments and recommendations of the participants will be found in appendix with the report. The report will also be transmitted to First nations.

Closing Remarks and End of Meeting

Michèle Rouleau announces that the Report on Proceedings of this meeting and this workshop will be published on the AFNQL Web site under the « Tripartite Regional Housing Committee» section, and she invites the 3 representatives of the Tripartite Committee to close the meeting, Jacques Giroux of INAC, Steven Bonspille of CMHC, and Chief Jimmy Constant of the AFNQL.

Jacques Giroux reminds the importance of workshops such as this one, because it allows us to enhance the programs. He is aware there are still important needs and that funding is always required to pursue the work. He notes the importance of the capacity development and of private housing in order to improve the situations. He announces that many projects could not be accepted in Quebec under the CEAP because of constrained funding, and that the region informed the central administration that it is prepared to use any unused funds from other regions to achieve some of these projects in Quebec.

Steven Bonspille says there is a lot of work ahead of us in 2011, and with limited resources there's a good chance we won't be able to solve all the housing issues in our communities. He thanks the partners (AFNQL and INAC) and outlines the great merit of everyone who works in First Nation housing. He invites the participants to find solutions all together with a view to better answer our communities' needs.

Jimmy Constant thanks the participants and acknowledges all community housing officers. He hopes they will bring back with them ideas which can be useful in facing housing problems in the communities.
