



**HOUSING SECTORAL FOLLOW-UP SESSION
FLIP CHART NOTES
FIRST NATIONS BREAKOUT GROUP**

The following reflects a transcription of the comments posted on flipcharts in response to the questions indicated below in boldfaced text, during the breakout group discussions.



**FIRST NATIONS BREAKOUT GROUP
HOUSING SECTORAL FOLLOW-UP SESSION
FLIP CHART NOTES**

FIRST NATIONS BREAKOUT GROUP

DAY ONE

KEY MESSAGES

Financing
Gender equality
Disability issues
Positive constructive outcomes
Jurisdiction & control—First Nations
Build houses for “our” children
Backlog & overcrowding issues
Go forward in the future--to improve health, housing, etc.
Quebec crisis—short term solutions, medium and long-term to address housing issues
Hear success stories in housing
Policy change—create resources to support housing needs
Realtor association of Canada—have to learn—be supportive for FN ownership issues
Create housing for home ownership
Bridge gap from? on and off reserve housing issues
Quality issues, producing an implementation plan
Affordable housing for urban Aboriginal people—seniors (also Aboriginal)
Access to capital—find new ways
Technical details to move the recommendations forward
Get the Federal Government “back involved” in social housing
Innovative ideas to support control over housing issues
Market housing
Learn about issues that will support B.C. housing issues
Build capacity housing stock for women and children -- second stage housing, and daycare facilities
Housing is a women’s issue, values, cultures be respected. Training opportunities increase
HR/training and housing stakeholders be brought together to collectively work on housing issues
Funding allocation for phase II insufficient
Violence should not be a ticket pushing to poverty or pushing our women to shelters and crisis situations
Help lift up and educate the men to work with our women on equal footing
Creating better service



To learn and add to discussion, of women and disabled
Aboriginal “migration” BC
Treaty rights to shelter
Attitudes towards Aboriginal people
Current programs a start
Overhaul – increased \$
Teach each other how to use housing as a catalyst for change
Treaty right
Hope that something is being done
How do we improve the quality of living (i.e. 80,000 Units)
Creative process to address shortfall
Quebec First Nation research backs up 80K shortfall estimate
Serious new investment now to address crisis
Fundamental policy changes now
Resources and Capital to address density of housing issues over next 10 years, generating community benefits
Provide help with infrastructure if we can
Professionalize people working in housing 300 members
Housing quality issues

Ensure availability of capacity
we develop and administer programs
Aboriginal National housing policy

Share ongoing innovative work with Yukon First Nations
Need two streams
Social housing
Market housing
Create opportunities to have an “empty nest”
Need funds to build capacity
Lack of housing stock
Women
Population growth

Support a process leading to Federal government addressing housing
Shortfall
Housing is desperate at community level and is connected to other sectors (Economic Opportunities etc.)
Let’s quit “wishing” and put it into action
Educate and work in partnership with others and go beyond education, partnership and consultation.



1. HOUSING SUPPLY

How can the factors affecting the current supply of housing be addressed in ways that increase availability for Aboriginal peoples in their diverse circumstances?

Critical Issues

- # of units
- Overcrowding
- Construction
- Homelessness
- Land to build on
- Financing
- Lack of funding
- Demographics Housing and population
- Off-reserve urban and rural
- Economics, jobs, etc.
- Remote—geographic issues
- Policy Regulations
- Maintaining existing stock

Overcrowding

Immediate

- Need for more housing
- Federal/provincial—funding programs
 - subsidies
- Revenue streams to support PRIVATE investments
 - affordability
- Shelter allowance rates do not meet shelter requirements
- Rent control vs market rent
- Income threshold must be reviewed –30%-25% Affordability
- 1994 social policy devolution must be revisited
- CMHC (Fed) must introduce new programs to reduce off-reserve shortfall
- Results of transfer
- Market rental programs for non-aboriginal clientele
- Social housing—low-income not being available



Existing Stock and maintenance

Recommendations:

- A. Life-cycle planning for existing and new units
- B. Influx of federal monies to maintain and repair existing units
- C. Funds for modifications for disabled and seniors
- D. Increased capacity for client support ie councillors (?), technical inspectors, etc
- E. Flexibility

Supply

All immediate:

*All Afford/Hsg funding must go to Core Need

***Target—increase all levels of commitment

Economic Impacts

Recognition that Housing is an Economic generator

Create mechanism to keep program \$s in the communities

-financing

-Trades/employment

-Post/Pre delivery

Current Regulation/Policy limits economic benefits

ie. size of business

need to present economies of scale to create economic cycle On/Off reserve

Finance options

Employment/Capacity

Programs availability to:

eligibility to programs

CMHC/INAC—through Policy determines which communities qualify for services

Policy / Programs

5-10 year Plan—Community Plans

Commitments \$

Implementation

Targets—based on gender, senior, disability

Employability

Immediate:Priority—housing Starts»for Aboriginal Communities

Immediate: Measure—housing starts » for Aboriginal Communities



Mid-term: National / Regional / Local

Landlord—registry—meet specifications/criteria for rental services

Mid-term: More program incentives to improve rental units through grants/programs

Shortage of units: backlog and growing population

Immediate: Comprehensive Housing Survey (Nov-Jan 05)

Affordability

Overcrowding

Condition

Backlog

Unit type

Immediate—(federal Feb 05 budget) 5 years to address backlog

Funding allocation to take into consideration “remoteness”, infrastructure (roads)

Plan to reflect agreed-upon backlog (80,000)

Immediate (Dec 04)--Centralized co-ordinating agency

No Pan-Aboriginal approach:

New models funding—Urban

--Rural and Northern

--Reserve

Immediate (Jan-Feb 05)—create negotiating table

Ongoing consultation/roundtable process

Long-Term—Continuum—urban/rural homelessness includes counselling and support systems

Separate housing from other reserve funding

Transfer

Immediate--Housing Policies in place to include--Aboriginal—Social, Disabled, Single Women, low-income,

Matrimonial property on reserve must be resolved

FN Governments must have policies/Regulations to address all family matters rights to ownership

Immediate--All levels of Government set targets (F/P/T & FN) to meet backlog

Immediate A. Go Back to federal policy that was in place in 1984—“Off-Reserve Indian Housing Policy”

Immediate B. Federal Government increase section 95 allocations

Immediate C. Increase funding amounts in relationship to growing population regardless of ????, gender, age, etc applying various lenses

Immediate D. DIAND policies SUCK



CMHC STOP OFF LOADING Aboriginal Peoples
Immediate E. Flexible Funding Programs

Federal INAC/CMHC Housing Policies and programs for Aboriginal Communities

*I - Aboriginal communities, FN communities must be directly involved in policy development and program approvals reflecting diverse communities.

Flow through to consider disabled, crowding, women, homeless, seniors, children in all housing

*I -Lack of funding

Infuse of more \$ to construct new houses and tackle backlog

i*Capacity Development

First Nations housing personnel

First Nations housing policy, enforcement

Economic Development

Building supply companies

Positive spin offs

For rural/remote communities

Trades people

I*Accountability

Federal/Provincial/Territorial

Policies/Programs must be accountable to FN communities to assemble FN perspective in

Policy/Program Development

Funding

Subsidies scale change to reflect current needs

Broad scale on subsidies must be expanded

Infrastructure development

Capacities in all aspects development

Comprehensive survey/assessment addressing

80,000 backlog must be addressed

*I- Equitable/Fairness between rural and urban communities

Federal philosophy

Change needed

First Nations must be in drivers seat in dealing with housing needs, to include adequate resources to do this.

First Nation housing ombudsmen or ombudsperson needed to mediate disputes between

Fed's/FN, housing supply



Housing Stock

2 Issues

Policy and Planning,
accountability, capacity

Funding, capacity & economic spin-offs

No matrimonial propriety rights on reserve for women

Family protection Act (NWT, Yukon, Sask)

Need nationally/all regions

Not force women to leave, perpetrator leaves

*I- Need more and expand shelters both on and off reserve to be culturally sensitive to women

Shelters more than crisis, more (6 weeks)

More prevention, intervention

*ST- Review role of government in FN housing authorities

Do we need INAC and CMHC

More direct involvement from the Aboriginal community in setting policy

CMHC

Policies to be more flexible to accommodate for example log houses

Responsibility to community

Finance off reserve (urban, rural)

Single men's housing

Home ownership for Women

Community and technician decide on unit requirements

INAC

Review ministerial guarantees

Mandatory communication between CMHC, INAC and other housing official

Province/Territory

More involved in Aboriginal specific housing

Community

Student Housing (older women)

Financing

Funding:

Flexibility and allow greater efficiency

Urban housing (45,000 off reserve)



Elder Housing (unit extension)
Student
Community
Greater responsibilities for
Standards
Maintenance
CMHC should offer renovation loans insurance.

Demographics

Need benchmarks

Community based

National database

(First Nations controlled)

Conditions (comprehension)

Population projection

Household formations

Birthrate

Economics

Plan different types of housing

Multi's

Single

Apartments

1. Financing

Training

2. Ownership

Rental

Social

3. Renovations

4. Mobility Units

Landless Band

Health related issues

Accountability

Part of the data collected will give us information on urban members to help us formulate a more comprehensive plan

An example is for bans to loan or down payments off reserve

Best practices

Some bands pay off-reserve rents on behalf of their SA clients

Looking at purchasing an apartment



Number of Units on Reserve

*S&M -- 80,000 First nations units required analyzed recently
70,000 units/need Repair (study by Stats Can 2000)
Overpopulation
Transmission disease
Breeds violence
Increased Risk Injury mental health, tension
S&M -- Existing stats, 90,000 units on reserve, one-half need repair

Housing holistic issue affects health
To have healthy communities have to tackle housing
Social policies don't address violence
Women single parent home (Majority led by)
Quality good when led by single women and when perpetrator of violence moves in, quality of house deteriorates

*I -- Need financing to First Nations to collect Data to determine precise needs
Catch 22 for shelters, need to show numbers if not being accessed loose \$
*I – Access to \$ depends on chief and council
If no arms length ability to operate, women and children suffer

When data collected
Need to develop creative approaches to financing

*I- Short-Term
Current 2300 units/yr
*I- Need to double immediate

Medium Term
Creative partnering
Financing
Joint effort all players, government, NT'L corp
Long Term, Review Role of Government in place/operating-Term concept of First Nations
Housing Authority

Short and medium term
Review Implications of Treaty Right to shelter and Aboriginal
How to enforce Treaty and AB right to shelter (Review)
No Follow-up or implementation to CMHC Review of Shelter Enhancement
Med Term Summer/Fall 2005 national housing Conference to allow (FN or Abor) more FN participation (2000)
Look at solutions and practical approaches (workshops) incorporate traditional forms of housing



communal, community
Conference bring in all players, experts, finance agencies, trades, shelters
To come up w/holistic approach

I*Investment for additional units construction to ensure starts early in 2005/06

2. HOUSING QUALITY

What strategic approaches can be pursued to reduce deficiencies and improve the quality of housing available to Aboriginal people?

Quality of Homes

Review building codes

CMHC/Proulx and other service orgs. Disability, safety

Affordability of building products

FN partnerships for purchasing

Environmental Assessment (top priority)

Renovations

FN develop and train our own people aboriginal. Com. College on housing and infrastructure (second priority)

Access to \$

New FN housing corporation

Direct involvement of FN in construction

Financing

Increased flexibility from private lenders

Chartered banks

Credit unions

New discussions

Problem identification

Accountability Issues \$ spent Money Management

Bands, Tribal councils, tighter controls, financial education

Data Development (top priority)

FN Housing Institute

Develop housing data

New Financing Tools

Loan insurance

Equity

Down payment issues

Emergency Financing

Address multiple property damage



National preparedness

Health

Housing is a health determinant

Mold

Vermicide

Crowding

House health plan

Capacity knowledge of owner occupants of all

Maintain builders

National Building code today, intent is to achieve greater than the minimum

FN Policy

Retrofit units

Inspections

Standards apply to funds/costs

Real Costs versus INAC Policy. Reg requirement.

Renovation costs up per unit

Reduce Density in house

Health service delivery

FN Human Resources strategy

Not we skill development MYR invest on going

ARDAY

ABC

Economy trades

Four-year multi year development capacity women youth

Annual Maintenance Reserves

Adequacy

Sustain maintenance

Units

Real costs all units ongoing

Entity

People

Higher skill

Management

Engineers

Project managers



Quality stop order. Inspection Action.

Regime Multi FN capacity to do it
Pool capacity to work inspect
Government, policy and implement, done
Way to promote
Economy of scale
Build support mechanisms
Telehousing education and collaboration

Urban
Aggregation
Collaboration

Recommended Actions

Build capacity lack of development
Long Term strategy
Planning <training, leadership, council, managers, tenants, counsellors, inspectors
Builders, maintenance, inspectors, health, environmental
Promoting Economic development
Involve community in development of plans, designs or housing renovation
Policies in place to facilitate training and bldg capacity to our own services.
Planning to include
Demand
Maintenance
Renovations
Emergencies (fires/phone)
Replacement
Long-term sustainability
Management of stock after subsidies end and mortgage is paid off
Maintenance
Health safety
Involve maintenance people in building plan and long-term plans.
Share Best Practices of all Aboriginal Housing groups; (on-reserve, urban, R&N
National survey and report
E.g. design guidelines
Contract for groups and do research on best practices
Strategic partnerships to maximize individual human resources for housing delivery
Look at using case management approach
Have to develop proper data base, statistics
Need to document current situation in housing on urban, rural and remote



Work in partnership (not segregate) so evolve stock
Forecast need and apply growth rate
FN look at building in urban areas
Flex housing e.g. (multi-generations in house
Finances
Require stable funding to do community plan
Access to finance for individuals
Access to funding for those who can not afford to pay
Creative tools to look at \$ without ministerial approval
Creative finances, flexible look at income level and pursue financial assurances (\$5,000 guarantee)
Ensure policy says can't flip to make a profit.
Rural program did not have enough control so stock isn't lost
Local college is putting up land for student housing to attract rural and remote
Student housing must consider family needs
Plan FN and urban housing to assist student needs
Urban can help with capacity
Look at housing being service and not political to develop capacity
Dealing with mold (1/3 on reserve) so need \$ to address a lot of issue goes to overcrowding
Require capacity to actually oversee building regulations
Due to lack of base corners are cut to try to squeeze out additional unit
CMHC provide competitive rates for financing so more access for social housing CMHC direct banking
Provides leverage
Devolution to provinces froze levels, federal government live up to fiduciary obligations to all
Aboriginal people regardless of residency look at flow through, if province to be involved
Train development consultants and fees generated returned to housing efforts
Train property managers on and off reserve

Renovations
Building Standards
Environment Land
Cost
Financing—lack of resources
Quality
Social housing
Emergency fund for housing
HEALTH
Education on Housing maintenance ie. Air exchange
Building Standards ie Disability access, # in the home
Capital cost—freight



Inspection process/standards
Overcrowding increased costs

Renovation/Maintenance

Action: Identification of Issues (Qualified assessment of housing stock)/How—work identified but no \$ to repair; have to address emergency issues; women and children needs of the disabled; education also during renovation; life cycle planning; change RRAP and ERP (Emergency Repair Program)—once in a lifetime

New Stock

Action: Standards and Compliance/How—consistent interpretation of standards and codes as well as insurance; trained inspectors; trained builders; warranty protection; data; potential change of standards to reflect geographic location; analyze more cost-effective transportation; facilities for bulk purchasing

Capacity

Action: Develop local capacity to ensure quality existing and new home construction/How—partnering between FN; training: construction, operations, and maintenance; mentorship (hands-on); programs that truly address the needs i.e. income thresholds \$1 less \$1 more (guiding principles); database on available skills; local hiring plan/practice; design should be “capacity friendly”

Transportation Cost of Materials

Recommended actions

What: Bulk Purchasing/How? FN Housing Authority (National or Regional, Tribal Council); FN Cooperation eg. Share at no cost, info, best practices

/How? Gov't policies, funding to coincide with FN planning/Needs; standardizing of materials

What: Freight Subsidies (no How identified)

Bulk Purchasing (con'd)

How? More use of modular housing;

What: Use of local materials; How? Government policy to allow

What: Transportable manufactured housing construction factories/How? Create incentives to promote partnerships/joint venture e.g. taxation

What: Build Northern Transportation infrastructure/How? Infrastructure Canada to contribute (\$1million/km); industry to contribute esp. energy



Inspection processes

Action: Ensure NBC is met—is NBC adequate/appropriate/How? FN Task Force to review NBC for design, durability, culturally, environmental e.g. higher air exchange for higher occupancy e.g. undersized sewers

Action: Who ensures units built to quality standards/How? Structure should be in place to ensure individuals and First Nations responsible eg. FN's housing authorities

Action: Inspectors overworked—too many hats/How—Pool inspectors by region with authority—each with a truck

Cost of Construction

Action: Reduce/control/minimize costs/How? Non-profit construction companies; additional subsidies—R-2000; joint ventures for operating, maintaining houses—return on operational savings (e.g. natural gas); larger FN's construction companies (serve many FN's/large area)

How? Vertical integration of supplies/manufacture/service (keep \$s within FN's companies/sub-contractors)

Housing Quality Issue

Recommended Action/How—Drill Down

Following minimum building standards for all construction as determined by local conditions ie North vs South. 1. Education & information to prevent future problems with construction; to provide safe housing ie electrical 2. Establish and enforce building codes

Best practices

Recommended Action/How—Drill Down

Materials

1. Use of suitable building materials/ --R-2000 best for Canadian climate

--energy efficiency

--In-floor heating

--no maintenance flooring ie ceramic

--construction materials which reflect cultural practices ie no rugs as occupants skinned animals on it

Education and Information Workshops “hands-on” for occupants in their homes By example ie. clean H2O tanks

Videos --good housing =good health

APTN “HGTV” slot

How: Training ie plumbers, electricians, etc—encourage women to train; government to provide funds and opportunity; investment by government; reallocate underused funding



Housing be suitable size ie disabled, seniors, families/How: wider doors, handicapped access grab bars; community planning preference land allotment; suitable standards; change policy and more resources; separate policy endorsed by community from politics ie housing committees; revolving loan fund ie. Mohawks; incentives to maintain and pay rent/mortgage ie. 12th month free

Other points provided separately:

- shelter allowance use and application to support private investments for renovations
- is a Ministerial guarantee (MIG) necessary to secure financing for renovations
- RRAP—limited resources, Qualification too restrictive
- allow loans for renovations. FN revenue stream supported by individual—working and shelter allowances to retire renovation loans.

DAY TWO – RECAP – WHERE ARE WE?

Where are we?

Evaluation of what some of us saw yesterday.

Review of process was housing problem was created by government policies

We need to develop need direction

This is a repeat exercise gov't policy hasn't changed

There has been no mention of money o deal with the backlog

We need an announcement of \$ (deal with backlog)

No discussion on treaties and nation-to-nation obligations

There is question of what will happen with these reports – if it will affect change

RCAP identified the housing problem 10 years ago

Frustration in community homelessness and family abuse and we want to see change

Share same sense of frustration and we need to rise above

We need an immediate infusion of new money

Gov't meet the AFN pre-budget submission advanced - \$1 billion

Need a good-sized investment

We also need to use approx \$400 in annually available for housing and capital (water, sewage, community, bldg, arena and houses) need to capitalize on how to create lumber companies, employment, etc.

We need to define how to create associations of trade's people and build expertise.

Have to examine various roles of government (INAC, CMHC, etc.)and question the move to take over jurisdiction and define what effect on treaty right to housing

Have to facilitate the development of the 80,000 units required



Applaud political will have to work with grassroots reality that grassroots have been trapped

Since 1974 onwards-same discussion but first time seen a willingness at Cdn. Political level to create change (PM min's and not just bureaucracy)

What ever policy is created don't entrench the problem that women have with family property issues.

Critical key is to ensure life and safety in home is respected in housing policy for women and children.

3. HOUSING AFFORDABILITY

What are the key issues that affect housing affordability and what systemic adjustments and supports are required to enable access by Aboriginal peoples to affordable homes?

What	How
Group 2 Critical Issues Affordability Employment and Education Financial Limitations Federal Policy Training/Trades	Streamline all federal capacity development funding to introduce a 4-5 year training plan Capacity development funding AHRDC INAC CMHC Other sources Pooled resources controlled by FN to promote employability FN capital corps Const. Co Real estate Property management Training
First Nation Debt	Remove systemic barrier
Entrepreneurial Opportunities	Include in school, curriculum, create wealth
Federal policy	Consistent applied thru out country
Lack of value of house on reserve not comparable to others	
Trades development	Must be included in schools. Direct investment by



	FN and Government and industry.
Land tenure	
Federal policy	Consistent applied through out country
Trades development	Must be included in schools Direct investment by FN and Gov't and industry
Realistic capital planning required	More comprehensive planning needed
Job creation in remote/rural communities	
Deal with poverty	

Group 6

What	How
CI \$ Affordability	Any policy development must recognize the current dire need for housing both on and off reserve and the extreme disparities within all reserves.
What?	Building houses is not the answer it is only part of the solution Address social/economic House 1 st , job second How?
Access \$ individual on/off	Equity needs to be addressed (min 5%)
Level various inequity	Individual require credit history
Security on-reserve	Section 89 can't seize possession
Employment income social ass't detriate	Criteria sec. 28
Social housing on/off	
New page	
Portability of rights	Institution of housing authority for on and off
Income	Aboriginal economic development
Address desperation	ID take pol off Address who sits on AH Auth
Reliefs	More individual buy home Band ownership vs individual AH Auth reinvest back in community

What	How
Homes	Depends on climate on res, services, h2o
Attitude. How change negative	Share positives with each other.



	Access trust funds
	Ministerial guarantee 70-30 Band alone establish \$
	Ahauth purchase land revert Gov't be more flexible Population off-reserve growing attractive
\$ not being utilize two best efforts more accountability funnel \$ drugs addiction AIDS	“We got to get together”
Large population off reserve forced Address disparities four all Can't wait! Urgency and crisis (accountable)	

Table 3

What	How
Fed. Policy and financial limitations including fed. Fiduciary obligation	Revised fed approach to include Ensure 80,000 gap/needs are immediately Affordability taken into account but does not trump #1 above Assume and recognize FN jurisdiction (programs that work for FNs)
Fiduciary	Challenge fed denial of fiduciary obligation in FN housing Go to PM directly to admit Political solution Stop fed off load Subsidy level to address affordability Capital investment to meet all socio-ec conditions
	To allow FN housing authorities to implement policies to serve range of incomes
FN housing policies	FNs housing policies to encourage individual responsibility
3 rd policy financing	FN and Banking Address city land tenure (some regions) and other options for security sources of equity
What	How
Key message fed gov't to fulfil its fiduciary obligations to recognize FN jurisdiction and invest capital now to empower FN	



<p>housing authorities to build 80,000 houses and tat affordability is one element taken into account.</p>	
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Table 1

What	How
<p>Lack of funds to attain mortgage (downpayment)</p>	<p>Subsidies—need cash up front 1. First Nations—Loan (RFL) (Gift) (Trusts) 2. Government</p>
<p>Educate people about developing credit</p>	<p>3. Forgiveable loan—grant—Proof – residency”x” amount of years Return royalties to FNs Retroactive</p>
<p>Lack of federal funding towards housing programs for FN/Aboriginal</p>	<p>----- Fed/Prov government surpluses>% to FN/Aboriginal for Housing programs</p> <p>Economic ventures—FN purchases of rental units for members revolve social funding</p> <p>Needs to determine \$ instead of \$ determining needs</p>
<p>Increase demand Population increase</p>	<p>----- Need government to act NOW</p> <p>Immigrants are determining <u>our</u> survival</p> <p>Our people to determine OUR Future \$=invest in ourselves Increased land base w/reserve status Home ownership FN controlled on-reserve</p>
<p>Invest in ourselves</p>	<p>----- Education Employment opportunities Economic development Different Types of Housing (Building) on/off reserve Low-income Moderate Multi-unit dwellings Senior housing Special needs</p>



Economic Development	<p>-----</p> <p>Lumber Mills—portable Pre-fab Housing Factories</p>
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Key message: (throne speech, RCAP, surplus) Government has had the information for the last 30 plus years—Now is the time they provide real \$\$\$ to First Nations so we can invest in ourselves!! We will provide the solutions for affordable—safe and quality housing for our people: Elders, youth, disabled, women, men, on and off-reserve

Table 4

What	How
Page 1	<p>Streamline bureaucracy</p> <p>Need designated funds for Aboriginal people in housing agreements</p> <p>Self management by Aboriginal people</p> <p>For home ownership—low or no down payment based on income—longer term—down payment could be a grant</p> <p>Sweat equity</p> <p>Seamless approach—same across country More affordable units Alternative methods of construction eg. Modular, pre-constructed, access to workers—might not be available in remote areas</p> <p>Page 2 Use of white fleets—pre-constructed by CN/CP 25% to 30% too high for affordability—should be 20 – 25%</p> <p>Creative solutions to help renters save for down payment—rent to own agreements</p>



	Aboriginal Habitat for Humanity approach- community driven No-interest loan Bulk purchasing for materials and financing
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Key message: (previous version on flip charts replaced by the following): We need a National (Nation to Nation) approach to Aboriginal Housing, inclusive of Urban, Rural, and Remote and First Nations Communities with adequate (realistic) funding---to meet OUR needs—NOT what the Government thinks is realistic.

Table 5

What	How
Page 1 1. Equity 2. Employment 3. Credit History 4. Lack of collateral and Assets 5. Lack of sufficient subsidy levels 6. Lands 7. Promotion of value added, partnerships	Education on financial mechanics Financial institutions ie banks need to work with policy make Increase in funds and ministerial guarantees Flexibility policies and guidelines Transitional programming to aid people to move from rental to homeownership
Page 2 Fiduciary responsibility	Mentorship programs

Key message: We need TRUE political willingness to address Aboriginal Housing needs by addressing the immediate needs in Aboriginal Housing, regardless of where it is located, involving Aboriginal Peoples in constructing Policy changes that truly benefit Aboriginal Peoples and does not create further Policy barriers for Aboriginal Peoples Live up to your Fiduciary Responsibilities.

4. JURISDICTION, CONTROL AND GOVERNANCE

What collaborative approaches are needed to address the jurisdictional issues that impact on the ability of Aboriginal peoples to exercise control and governance over how their housing needs are met?



JURISDICTION “AUTHORITY”

From treaty rights and aboriginal rights basis

-legal recognition/constitution

-not incorporated by Canadian Government in program development

Housing problems result from programs that don't recognize our special place in Canada

Recognize chief and councils on an equal basis (Duly elected) (as premiers and ministers)

Need a direct FN-Canada Resourcing Agreement (no middle man)

Treaty rights to shelter especially apply to those NOT able to look after themselves

Aboriginal Governments have survived

Authority is not granted we have it—policy should recognize and affirm—not social policy

Authority is design, implementation, monitoring and reporting

Until full recognition—continuing fiduciary responsibility through which resources flow

“On-reserve/off-reserve” is a government position to not recognize our authority

FN will contract with urban housing authorities

Approx 90% of Aboriginal Housing authorities are “First Nations”

--'93 Federal Program cut—(bureaucratic, not government or parliamentary decision)

--no P/T uptake

--population in jurisdictional limbo/ disenfranchisement

Leadership has to come from FN if this jurisdictional gap (above)

Section 35 reinforces federal responsibility

Interim measures as we move forward—identify where/when POP is connected—a transitional period—work with aboriginal housing units-- A process for direct involvement in Policy

FN jurisdiction defined as: community basis (tribally), provincial, federal

Aboriginal housing units—not political-- dealing with needs

Example of taking control:

Child welfare

Fed/prov jurisdictional role

Create FN authorities (closest thing we have to self-government)

In Housing-we need to put definitions in place (rural, urban etc.)

“Institutional Framework”

Cabinet Committee on Aboriginal Affairs CCAA is a new institution

5 NAOs accepted by GOC

Is this an opportunity for 5 NAOs to work directly with Cabinet Committee at beginning of development of the policy framework

An annual FMM on 6 sectors (Economic Development, Health, Housing, Life-long learning, Negotiations, Accountability)



All of the components are part of the system (engine of success) that FN have to put together
Can't exercise jurisdiction overall, or in housing, without these components/engine of success
Our own mechanisms, legislation, authority
Start at high level and region to put the engine of success in place
Also need to bridge economic disparity as well
Different level of gov't including FN need some measurable goals they can examine at the annual FMM's (report card)

Government needs to give up its control and FN need to establish its mechanisms(quickly) to assume that control
Otherwise it's a "death by devolution" approach
Need another way to do it—that enables sustained long-term Development(requires greater internal \$ circulation)
Can't lose track of something new—we're restoring FN
Minister as our champion —but don't/can't go in front of us
We have to things for ourselves—not ask for permission

Ministerial guarantees—transfer control over trust funds
Work together to move that home
Kanestake estimates
We need to tell government: Can't change policies to meet their needs, or without our permission. We didn't come here to work for them.
Litmus test—what they do with what we ask them to do
We need specific action plans

Jurisdiction "Authority"

Rollup from the earlier "Jurisdiction" session in the morning:
The basis/source of FN authority/jurisdiction
A system for exercising authority
Working together to meet needs—Aboriginal Housing Authority
Transition plan to a sustainable situation



What	How
<p>Page 1</p> <p>Defining Jurisdiction</p> <p>Political Jurisdiction</p> <p>Defining Jurisdiction</p> <p>Administrative jurisdiction over programs</p>	<p>Shift organization to a government to government/nation to nation basis</p> <p>Call for recognition of who makes policy</p> <p>Tripartite Agreements where needed (housing?)</p> <p>Revisit concept re: fiduciary</p> <p>CMHC proposal to devolve urban housing to provinces (already in some provinces) Social Housing</p>
<p>Page 2</p> <p>Authority to start new programs that work</p>	<p>Legislative framework transfers resources and authorities</p>
<p>Working hand-in-hand with other government political people</p>	<p>Jurisdictional capacity =ability to respond and act on policy =legislative base (resources, institutions, policies) FN/Federal first We develop by FN for FN Recognize successes as we go</p>



<p>Identify FN Members</p> <p>Page 3 Working Together</p>	<p>Data from urban housing societies # vs service</p> <p>Develop a strategy based on ideas today Establish a working group to do this</p> <p>Opportunity to have more input (meet to develop a paper) leading to CCAA meeting— establish a transition process</p> <p>Establish our view on the implementation Ask executive/portfolio to find \$ to continue this discussion and develop A1 (in January with other Groups) before next retreat</p> <p>Establish a shared political level vision— implemented at a technical level</p>
<p>Page 4 Jurisdiction requires access to resources: Control vs Accounting for every ¢ (public/government perception)</p> <p>Disabilities</p> <p>Page 5 Exercising jurisdiction raises taxation issues</p>	<p>Government lead conversation with the public to a different place</p> <p>Single accountability vs. double accountability (broker transfer-based accountability)</p> <p>FN responsibility for members not on the reserve</p> <p>“Resourcing” Immunity Revenue stream and broader approaches Encourage use of tax immunity to keep \$ circulating in the community</p>



CONTROL

Exercising Control

How would you exercise control?

Speak from my experience operated housing for 30 years important for every country establish housing a committee not just Chief but community members to their groups, social health tec. Understand problems and issues over year.

Policy regulation or as law respect family interest whoever custody of children have possession of residence, respect.

Court orders

Give disable access to surface, promote healthier families to outlying areas (walk, bike, drive)

Needs to evolve policy to accommodate differing needs

Women often care for special needs eg mentally challenged and policy needs to support women

Community need control they have different needs and flexible required

From this session hear Fontana doesn't do too much when 7 lived in housing conditions don't forge plus 50 years later same conditions

Government has to respect what we've gone through.

Never got respect from our people if don't address past need 80,000 homes to 1 billion

\$ are being used for war terrorism etc... up to \$1 Billion isn't a lot this cost housing is imperative to community

develop housing institute not be forced to work together, Metis,

FN respect 3 or 5 organizations want separate or national housing organization they must decide

These consultations used for government shift

Respect difference and not force, work together 3-5 organizations our process and in future maybe create national housing organization

We don't build homes, mothers and father do we build houses

Shelters band buildings, health, day care head start, youth homes, etc.

Insist that people who have fin wherewithal would pay for them

Even though treaty rights exists have to provide those who can't inequality if make \$100K and don't put in get free housing

Not free housing for everyone

Housing \$ could be used in many ways, settlement on child poverty

Elite group who has creating them separator

Implement and close gap, treaty right must be recognized

Spend on opportunity for success example education, crime, social stigma, being on reserve, may be not eradicated but addressed.

Owning home gives pride, get up and go to work look after things



People can pay they should

Strike a housing committee to deal to construction and report back to Council and be accountable for houses being built

Practices to ensure quality

Promote pride

Clear up environment, old vehicle gone

Promoting healthy living people to stay home and not moving to urban

Create employment within community and to promote pride

Work towards dealing with poverty

Have to promote home ownership and land (invest in myself) and pride in ourselves

Individual dev'l to add to community

Speak social assistance dependency and look at support self family and community

Come together as extended families and support each other

Support smaller communities in more whole way, some well off communities aren't assisting smaller more need

Bring in portable mill be more self sufficient, promote employment

We can't solve housing problem but simply building houses economic development, employment, address poverty and self reliance

Need to make critical investments but people need to address

Measure outcome of what we're doing

Social and affordable off-reserve are occupied by FN and rep's if build house need to recognize there is no outcome greater independence, employment, etc.

Increased #'s in social housing isn't acceptable outcome

Concrete targets for immediate, emergency and very developed indicators

All levels of government need to focus resources on greatest need many can address but for those who can't makes best public policy

FN housing corp, coordinate on and off reserve policies

Look at coordinated approach

Look at Aboriginal housing Society

Terms of reference and constitution requirement of forming society look at population and determine housing need, land need, determine realistic plan, governments, construction costs, contracts, strategic growth plan 1-5 from 1st house integrated housing resident manager and community room, income based, prioritize rental units (single, family, students, etc.)

Change focus to look at home ownership from condo and town house so people control

New options in FN, TC, federal, provincial and stakeholders to work in AHRDA and accredited trades capacity development



Need economic development employment and capacity and need to realize bodies in place are under funded

Delegation of authority (AHRDA and health transfer) but staffing, travel and admin

Comes out of funds so less to do

Who suffers Aboriginal community, Aboriginal organizations/programs

Funded equally to main stream

Set up an authority at cmhc level separate policy from priorities

Create housing institution which support and standards stand test of time

Principle of equity and fair play

Meet needs of those who need help

Change land ensure issues

Establish by-laws , etc. to co-ordinate

Educate people about housing don't know how housing works, not static, cause to fall apart

All sorts of forms of housing and institutions, need to know what is available

Needs community plan, not use \$ in reactionary way, rolling plan five years and if necessary adjust be actable to community and leadership as well

Look at housing expertise that exists

Prioritize where there are communities that cannot help themselves ex geography, size employment

Jurisdiction full control (closed and open)

In housing do have haves and have-nots

Traditional roles who are honoured, recognize internal expertise

Encountered discrimination and ward of state couldn't purchase land had to go through bad

Government have created dependency

Full jurisdiction and control is issue

What is a nation and definition, no right to title if allow someone outside to dictate

Not hand outs agreed to share resources

Didn't give up natural resources

Start feeling government we are own government will determine our own system

Will set up own system

Take personal responsibility, design own house

Can build to substandard materials, pride and need to deal with upgrading renovations

Don't live at dependency, take control is living up to people we once were

Each community look at what is working and use approaches

Meet needs eg Elders villages live independent but not be babysitters

Women and violence need to be able to take control of home. Chief and Council must support

Take control by doing ourselves we are Nation not nations



National control on housing can't talk about control without authority
 Body needs to be mandated by FN
 Recognize authority of FN and have them determined
 Distrust in FN from going to a national institution as a friendship
 Grass roots level see better use of \$ at First nations level, bureaucracy grows but need to aid FN people, include grass roots
 Are traditional models in Canada which exist is good will of their members

Potential role of National Council is to dialogue, connect regions, what works well
 Communicate media to grassroots
 Like to learn more about more model which is grassroots control
 How separate is service from political level
 Principle that Canada accepts that despite cost or economic viability that it is a cost that society must accept despite being far from mainstream
 Needs to be political will and need support of policy and control issues
 Canada must fulfill its responsibility
 Implement RCAP
 Make investments in housing

Nation to Nation jurisdiction exercise
 Development of housing authorities
 Articulation of principles
 National Council on Housing FN housing
 Evolutionary process

Community perspective is different and not same step
 FN must be top of government
 Have to articulate principles self-government, self-control, etc.
 Establish parameters on how we live together
 Legal and historical support must be recognized by federal government ability to do own planning, policies decision making etc.
 \$ in our control
 more control will generate better results so government will have to give up some control

What	How
Housing Authority	Recognize and mandate as distinct from Council this is service delivery FN have to be restructured appropriately Terms of reference strategic plan, principles, policy priorities, staff Take responsibility for housing Create basic information about needs



	current and future Nation driven (population driven and by-in Partnerships regardless of geography)
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What	How
	AFN as mandated by Chiefs would initiate a discussion Ensure that you have a specific mandate for housing Federal government needs to go beyond 5 national organizations and deal with heads of FN governments Promote political discipline Treaty resource sharing expectations must be reciprocal by federal provincial territorial and municipal Federal government must ensure FN are directly involved and protected in transfer of responsibilities.

GOVERNANCE

Self-governance model in B.C.(in effect in 2001) – urban/ - 14 Board Members, 4 Executive Members - reps from organizations - consensus model: living documents/ policies - signed agreement with B.C. Provincial Government Managing provincial housing stock – eventually a flow through agreement expected - each society are their own manager – eventually will include rural housing
- 1986 Proposed not implemented yet - need a First Nations CMHC model - National Housing Authority may not work – too many differences in regions - national First Nations budgets seem to diminish from INAC and CMHC to First Nations
First Nations Authorities (housing) wide range of options to negotiate models that fit community needs what kind of housing authority will be needed? will submissions go directly to TBS? nation to nation (historical interruption) governance model must have “First Nations accountability to their communities”



<p>-reporting relationship to federal government (only) the management / administration of housing from the politics (depolitize) regional and local housing bodies would be created smaller communities and smaller urban groups need the option to cluster to support housing needs urban housing groups need political support to advance their agenda's Administration budgets need to be “flow through” to housing authorities / currently not self sustaining (provincial budgets)</p>	
<p>- First Nations / Aboriginal need to assume authority / control on federal housing budgets developed to the provinces - policies must be designed to reflect geographic issues in housing – being flexible – be in control of Aboriginal / First Nations -make partnerships with off-reserve/urban Aboriginal housing groups to include these groups in the AFN National Housing Authority -How can off-reserve non-status members be included? - National Housing model: many issues to address – e.g. where do the Metis fit in this model? - a living concept - the model will evolve as required two-prong approach to respond to on-reserve and urban / off-reserve</p>	
<p>- women's representation on housing authority boards – important for balance and representation - First Nations, Aboriginal groups” need to work together to move forward housing for all Aboriginal people - people with disabilities need to be consulted on a need basis to support governance housing issues - building policies must ask architects and builders to experience “life” as a physically disabled person to understand design issues in the home</p> <p>Dedicated resources must be clearly defined e.g. First Nations, Urban / off reserve *** careful not to create funding competition between F/N and urban / off-reserve Funding allocations need to be portable</p>	
What	How
<p>Political will for self governance in housing and First Nations / Aboriginal</p>	<p>Require a national vehicle to share and support housing issues Support and coordinate national communication needs</p>



<p>Need for cooperation between nations is required to support housing governance</p> <p>More communication and integration between ministries to support First Nations / Aboriginal housing</p> <p>Better communications in a NIMBY (not in my backyard) syndrome e.g. urban</p>	<p>Orientate / educate new programs - establish protocols with various stakeholders</p>
<p>F/N Housing Authority</p> <p>Build a wide range of options to support regional differences in housing</p> <p>Streamline funding</p> <p>Funding challenges affects administration e.g. difference between unionized / non-unionized, labour / skilled support, salaries benefits not competitive</p> <p>Multi-year funding</p> <p>Best practices, policies, procedures</p>	<p>negotiating table with the federal government</p> <p>Resources and capacity support required for First Nations</p> <p>Flow through agreements Adequate funding</p> <p>More flexible funding formulas to pay workers regardless of union</p> <p>- Build Capacity - Streamline proposal development - Ability to plan</p>
<p>Funding allocation inclusive, portable, to avoid “turf issues”</p> <p>F/N and Aboriginal allocation</p>	<p>Allocation representing the housing need both on/off reserve Set up transitional teams and support housing (family) changes</p>



<p>* This should not effect the off reserve housing fund</p> <p>Housing governance needs to be community driven</p> <p>Capacity Building</p>	<p>-Top up exist needs in funding – new funding to support housing demands</p> <p>Community housing committees -not pan aboriginal approach -one model does not fit all -don't fix what is not broken</p> <p>model "Director's college"available at the community level available in Chief and Council fiscal, financial training</p> <p>Menu of Options</p>
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HOW WILL WE KNOW PROGRESS IS BEING MADE?

Ourselves	Government (FPT)	Others
<p>F.N. Housing Authorities</p> <p>National FN Survey and Assessment of Core Need</p> <p>Reduce housing backlog (80,000)</p> <p>Organize</p>	<p>Drawing: pot of money</p> <p>\$ Now</p> <p>Policy Transfer to Authority in a year</p>	<p>Strategic Partnerships to produce x units</p> <p>3 billion private public partnerships to address FN backlog needs and infrastructure</p> <p>understand on vision all Canadians and access</p>



Ourselves	Government (FPT)	Others
maintenance of houses has improved improvement of quality of life less poverty in community more creativity pride in culture less violence less substance abuse more professional	proper resources maintenance new starts flexibility of programs relinquish control to First Nations	public perception has improved better media coverage acceptability of private sector
Increase in housing units/backlog cleared	Prime Minister promised national Housing Conference at Round Table (April 9)	United front by all First Nations peoples
Establishment of local Housing Authorities	Where are the high level officials from Federal Government i.e Deputy ministers	Profitable business partnerships
New infrastructure	Increase in Housing Units and backlog cleared	Access to resources
	Resources for new infrastructure	
Transition team to support new housing	True commitments	Agreed upon stats FN Housing on, off Health determinants Demographic
Continued network with participants	Immediate (April 05) injection of new capital funding to construct 80,000 over a 5 year period	Discontinued Devolution revisited
Economic impact assessments of all delivery system	Identified roles of responsibility fiducary	
Capacity development	5 year strategy	
	Fully resourced for implementation, action	
	Continuum of programs to reduce gaps	



Ourselves (FNs)	Government (FPT)	Others
<p>FNs involved fully in every step leading to and including Cabinet retreat and FMC</p> <p>FN strategy leading to /input to Cabinet retreat and FMC, including timelines and milestones</p>	<p>Feb 2005 federal budget announces at least \$ 1 billion for on reserve housing and infrastructure</p> <p>Federal government agrees to FN/Federal negotiating table/process to discuss regime change/new approach</p>	<p>Public informed of new approach/commitments through joint FNs –PM press release—at Feb 2005 budget time</p>
<p>National lobbying group Begin building units</p>	<p>Recognizing the need for National Housing Strategy</p> <p>Providing realistic funding for our need, not the government's</p>	