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# RESEARCH REPORT

HOUSING EDUCATION PROGRAM

PHASE A



**EXTERNAL  
RESEARCH  
PROGRAM**



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# HOUSING EDUCATION PROGRAM Phase A A Summary and Consultation Regarding Existing Rental Housing in Cree Communities (Eastmain Pilot Project) 2001

**Final Report** (October 2003)

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## ABSTRACT

The initial task Phase A was to summarise the existing financial arrangement regarding housing, as envisioned by CMHC, the CRA and the local government of Eastmain, and then to communicate this system within the Cree community of Eastmain. This involved the development of visual communication tools explaining the existing rental housing system and the organisation of a public consultation process. This consultation was intended to present and inform the tenants about rental housing concepts and offered also an opportunity to discuss a Native vision of this system. Their concerns, comments and reactions would provide essential information during this exchange. This will lay the foundation for phase B of the Housing Education Program based on previous research and new alternatives to the existing system. In the longer term, Phase C will involve the implementation of chosen alternatives based on the outcome of the phases A and B research results. Once tested and implemented in Eastmain, it could be adapted, if necessary, to other Cree Communities of James Bay and Northern Quebec.

# EXECUTIVE SUMMARY

## 1. INTRODUCTION

The initial task of this project (Phase A) was to summarise the existing financial arrangement regarding housing, as envisioned by CMHC, the CRA and the local government of Eastmain, and then to communicate this system within the Cree community of Eastmain.

The study attempted to reveal:

- The structural, social, and cultural deficiencies inherent to the actual rental system
- Factors that lead toward non-payment of rent
- Possibilities for future research paths that serve to break the pattern of non-payment of rent.

## 2. METHODOLOGY

Information was gathered from two main sources: members of the Eastmain community and from the governing bodies (Cree Regional Authority, Canada Mortgage and Housing Corporation, and Eastmain.) A housing survey was completed in which 53 households were interviewed, in person by two principle investigators and a translator. Survey questions were developed based on the report by Les Louttit Consulting for Eastmain in 1994.

A literature review based in part on the enclosed bibliography was completed. Previous studies on the Cree Nation of Eastmain were synthesised and translated into four visual panels used for presentation to participants.

A school contest on housing issues was organized at the local school with the collaboration of teachers for grade 2 through secondary 5. Students were given two weeks to complete works of art, writing, and models that describe the problem of rental arrears in their community.

Public presentations were then made to inform members of the community of the issues at hand using four visual panels. The presentations were held on two separate occasions in order to give the opportunity for all members of the community to participate. As well the final presentation was broadcast on local radio to reach those who could not physically attend the meeting.

Finally, the results of the survey and other information gathered were presented to the community

### 3. RESULTS

Currently **11%** of tenants in Eastmain pay their rent.

Of the **53** (out of a possible 113) households interviewed:

- **43 (81%)** stated they have trouble paying the rent.
- **10 (19%)** have no problems paying their rent.
- **49 (92%)** felt rent payment to be an obligation; **1 person (2%)** felt non-obligated to pay rent; **3 (6%)** did not know.
- **32 (60%)** are the single contributors to rent in their household- of which 29 (90%) are not currently paying rent; 20 (**38%**) receive help of which 13 (65%) have trouble paying the rent; 1 (**2%**) did not answer. **3 (3%)** tenants have no assistance and have no problems paying rent. **7 (13%)** tenants receive help and have no problems paying rent.

Of the **53 households** a total of **63** income earners were interviewed.

- **25 (40%)** are employed by the band; 11 (**17%**) receive old age pension; **10 (16%)** employed by other; **7 (11%)** on ISP; **5 (8%)** individuals on welfare; **5 (5%)** did not respond.

Of **25 band employees**- 17 (68%) pay rent, 8 (32%) do not. Of **11 pensioners**- 2 (18%) pay rent, 8 (73%) do not. Of **10 employed in other fields**- 4 (40%) pay rent, 6 (60%) do not. Of **7 ISP recipients**- 1 (14%) pay rent, 6 (84%) do not.

Of **25 band employees**- 17 (68%) share responsibility of paying rent, 8 (32%) do not. Of **11 pensioners**- 3 (25%) share rent, 8 (75%) do not. Of **10 employed in other fields**- 6 (60%) share rent, 4 (40%) do not. Of **7 ISP recipients**- 4 (57%) share rent, 3 (43%) do not.

Of **25 band employees**- 14 (56%) felt income sufficient to cover rent, 4 (16%) not sufficient, 7 N/A. Of **11 pensioners**- 7 (64%) sufficient, 4 (36%) not sufficient. Of **10 employed in other fields**- 2 (20%) sufficient, 3 (30%) not sufficient, 5 N/A. Of **7 ISP recipients**- 2 (28%) sufficient, 4 (57%) not sufficient, 1 N/A. Of welfare recipients 2 (40%) sufficient, 2 (40%) not sufficient, 1 (20%) N/A.

Of **53 tenants**-

- **8 (16%)** would be willing to pay less than **\$150/month** rent. (Old age pension, ISP, Other, Welfare majority)
- **22 (41%)** would be willing to pay between **\$150-\$300/month** rent. (Band employees majority)
- **23 (43%)** would be will to pay more than **\$300/month** rent. (Band employees majority)

Of the **28 tenants** willing to pay a mortgage-

- **12 (43%)** would be willing to pay up to \$300/month
- **9 (32%)** would be willing to pay between \$301-\$600/month
- **7 (25%)** would be willing to pay more than \$601/month
- These respondents were overwhelmingly Band employees.

Just under half the respondents were interested in counselling on rent payment issues- **23(43%)**. **25 (47%)** did not want counselling. **5 (10%)** did not respond.

**30 (57%)** considered rent deduction directly from the bank a good idea. **20 (38%)** did not consider this a good idea. **3 (5%)** did not respond.

**43 (81%)** were interested in meeting with a housing administrator to discuss the issues of their households. **6 (11%)** were against this idea. **4 (8%)** did not respond. Persons from each of these categorical responses expressed mistrust of existing housing administration.

**40 (77%)** tenants expressed interest in taking courses on basic home maintenance and rent administration. **10 (19%)** were uninterested and **3 (4%)** did not respond.

To the question of how rent collection could be improved the following responses were given:

- Improve local rental department administration
- Direct deduction of rent from bank
- Improve maintenance of homes
- Equal rent for all tenants
- Higher income
- Other i.e. less bingo, share cost with family, etc.

The question of where rent money goes produced the following categories of responses:

- Maintenance, Loans, Renovations, Administration, Other, Were not sure, N/A

Suggestions for what might be done to combat the problem of rental arrears are as follows:

- Pay off slowly
- Meet with housing administrator
- Diverse suggestions- change rental system, band to assume responsibility, write-off debt, etc.

**43 of 53** tenants would buy home for \$1 if given the opportunity. Tenants expressed attachment to homes but had concerns about then assuming full responsibility for home maintenance. **46 of the 53** tenants understood that if rent was not paid, renovations would not be done on their homes.



**46 of 53** tenants have not heard of or seen a lease agreement. **43 of 53** respondents did not know what a lease is or what it contains. **30 of 53** respondents did not know the meaning of signing a lease, while **20 of 53** did. **47 of 53** tenants are interested in being involved in developing a new lease agreement.

When asked who should be involved enforcing rental policies the group was somewhat divided. **33 (62%)** would want an independent housing authority, while **8 (15%)** wanted the existing rental housing department.

Expectations of rental housing departments responsibilities in the lease were as follows:

- Maintenance, Major repairs, Insurance, Other

Tenants understand their own responsibilities as follows:

- Maintenance, Pay rent, Unsure of responsibilities, Other, Major repairs

**24 (45%)** of respondents make a budget while **19 (36%)** do not. **10 (19%)** did not respond.

Tenants rank the following in order of important: groceries, rent, car, hunting & camp (skidoo, gas, etc), bills (hydro, phone), bingo, clothing, Christmas. For this list, the tenants spend the following (percentage) of their income (dollars):

- |                                    |   |
|------------------------------------|---|
| • Groceries- <b>1.3</b>            | • Rent- <b>14% (\$173.10)</b>           |
| • Rent- <b>2.2</b>                 | • Car- <b>15% (\$988.70)</b>            |
| • Car- <b>2.6</b>                  | • Hunting & Camp- <b>12% (\$316.60)</b> |
| • Hunting & Camp- <b>2.6</b>       | • Bills- <b>13% (\$347.60)</b>          |
| • Bills (Hydro, phone)- <b>3.2</b> | • Bingo- <b>13% (\$308.10)</b>          |
| • Bingo- <b>3.3</b>                | • Clothing- <b>8% (\$252.20)</b>        |
| • Clothing- <b>3.5</b>             | • Christmas- <b>15% (372)</b>           |
| • Christmas- <b>4</b>              | • Other- <b>22% (\$200)</b>             |
| • Groceries- <b>34% (\$449.20)</b> |   |

In reality (\$) rent payment does not hold a very strong position of priority, while theoretically (scale of 1 to 10 from most important to lease) it does. These numbers indicate an important deviation between perceptions of where money will be spent and where money is spent. The percentage figures show how much money is perceived spent on each category.

Community members raised four points during a public meeting on the subject:

- Lack of participation by household members in paying rent.
- Request for more information on financial state of affairs for houses.
- Improvement of administration and maintenance of houses.

- Develop programs for home ownership rather than continue rent cycle.

Suggestions for short and long term changes are as follows:

- Improve trust between tenants and authorities- make payment of rent directly to separate bank account for rent payments.
- Clearly define role of maintenance staff.
- Deduct rent directly from source i.e. employees
- Establish new housing authority as done in other communities
- Maintenance staff should be trained and equipped for job. Controlled by housing administrator.
- Re-evaluate rent based on rental arrears. Clarify this value and explain to tenants.

#### 4. CONCLUSION

Overwhelmingly tenants have lost faith in the system of rental housing, and in particular the administration of this system. For those able to pay rent, there is a sense of unfairness in the scale used to calculate rent levels, as well as a lack of effect if rent is paid. Many senior respondents noted that younger members of their households did not contribute to rent payment. Categorically income earners employed by the band are both more likely to pay rent, and more likely to have more than one contributor to rent per household. Employees of band are more likely to feel able to pay the rent as are those who receive less money per month i.e. pensioners, and ISN recipients. Least likely to feel they can pay, and least likely to their rent are welfare recipients.

Employees of the band are far more likely to want to pay a mortgage instead of rent. These individuals were also more willing to pay higher levels of rent than other income earners.

A majority of tenants were interested in having rent deducted directly from the bank as well as having meetings with the housing administrator about their homes. By nearly the same majority, tenants were willing to take courses in basic home maintenance.

It was very clear that tenants were unaware of the meaning of a lease and the implications a lease has on all parties involved in the contract. Most have never seen a lease.

Nearly half (46%) of those surveyed have made budgets for their households. An examination of theoretical priority of monthly cost and the reality of monthly cost showed a disparity between where individuals felt money should be paid i.e. rent, and where money was actually being spent i.e. bingo or Christmas. This disparity can be contributed to many reasons i.e. cost of living in the north, necessity of owning and operating a vehicle, but other important reasons have been described.

When money is available to pay rent tenants feel calculations for rent are unfair. These tenants also feel money given for rent is poorly managed and will never return by way of building maintenance. Those who cannot afford rent complain of poor participation by other members of household in payment of rent. These individuals also feel rent levels are simply too high. While a majority of tenants are interested in possible solutions to these problems there continues to be a great deal of mistrust between the tenants and the service providers.

Ultimately, if trust can be restored between tenants and service providers, and if the community can gain a comprehensive understanding of the problems i.e. size of debt, responsibility for debt, and solutions for debt reduction, there will be hope for future reparations.

# RÉSUMÉ

## 1. INTRODUCTION

Le premier volet de la présente recherche (phase A) consistait à résumer l'accord financier en matière de logement, envisagé par la SCHL, la CRA et l'administration locale d'Eastmain et de le diffuser au sein de la communauté crie d'Eastmain.

L'étude tendait à révéler :

- les lacunes structurales, sociales et culturelles du régime locatif proprement dit;
- les raisons expliquant le défaut de paiement du loyer;
- les possibilités que de futures recherches servent à mettre fin au cycle du défaut de paiement du loyer.

## 2. MÉTHODE

Les renseignements ont été recueillis à partir de deux sources principales : d'une part les membres de la communauté d'Eastmain et d'autre part les organismes directeurs Cree Regional Authority, Société canadienne d'hypothèques et de logement, et Eastmain). On mené une enquête sur le logement au cours de laquelle 53 ménages ont été interviewés en personne par deux principaux enquêteurs accompagnés d'un traducteur. Les questions ont été formulées d'après le rapport du cabinet Les Louttit Consulting pour Eastmain en 1994.

On a effectué un dépouillement documentaire fondé en partie sur la bibliographie ci-jointe. Des études précédentes consacrées à la nation crie d'Eastmain ont fait l'objet d'une synthèse transposée en quatre panneaux visuels en vue d'un exposé devant les participants.

Un concours sur les enjeux du logement a été organisé à l'école locale en collaboration avec les enseignants des classes de 2<sup>e</sup> année jusqu'au secondaire 5 inclusivement. Les élèves disposaient d'un délai de deux semaines pour achever leur œuvre d'art, leur récit et les modèles faisant état du problème des arriérés de loyer dans leur communauté.

La communauté a ensuite eu droit à des exposés destinés à l'informer des enjeux du dossier au moyen des quatre panneaux visuels. Les exposés ont eu lieu à deux reprises dans le but d'offrir à tous les membres de la communauté la possibilité d'y participer. Le dernier exposé a d'ailleurs été diffusé sur les ondes de la radio locale dans le but de rejoindre les personnes physiquement incapables d'assister à la réunion.

Enfin, les résultats de l'enquête et les autres renseignements recueillis ont été communiqués à la communauté.

### 3. RÉSULTATS

À l'heure actuelle, **11 %** des locataires d'Eastmain acquittent leur loyer.

Parmi les **53** (sur une possibilité de 113) ménages interviewés :

- **43 (81 %)** affirment avoir de la difficulté à acquitter leur loyer.
- **10 (19 %)** n'ont pas de difficulté à acquitter leur loyer.
- **49 (92 %)** ressentent l'obligation d'acquitter leur loyer, **1 personne (2 %)** ne se sentait aucunement obligée d'acquitter son loyer et **3 (6 %)** n'en savaient rien.
- **32 (60 %)** affirment être les seuls membres du ménage à contribuer, dont **29 (90 %)** ne paient pas leur loyer, **20 (38 %)** reçoivent de l'aide dont **13 (65 %)** éprouvent de la difficulté à acquitter leur loyer, **1 (2%)** personne n'a pas répondu; **3 (3 %)** locataires ne bénéficient d'aucune aide et n'éprouvent aucune difficulté à acquitter leur loyer; **7 (13 %)** locataires reçoivent de l'aide, mais n'ont pas de difficulté à acquitter leur loyer.

Parmi les **53 ménages**, **63** soutiens de famille en tout ont été interviewés :

- **25 (40 %)** travaillent pour la bande; **11 (17 %)** reçoivent une pension de sécurité de la vieillesse; **10 (16 %)** travaillent pour une tierce partie; **7 (11 %)** touchent des prestations de sécurité du revenu; **5 (8 %)** bénéficient de prestations d'aide sociale; **5 (5%)** n'ont pas donné suite à la question.

Parmi les **25 employés travaillant pour la bande**, 17 (68 %) paient leur loyer et 8 (32 %) ne le font pas. Parmi les **11 retraités**, 2 (18 %) paient leur loyer et 8 (73 %) ne le font pas. Parmi les **10 personnes oeuvrant dans d'autres domaines**, 4 (40 %) acquittent leur loyer et 6 (60 %) ne le font pas. Des **7 bénéficiaires de prestations de sécurité du revenu**, 1 (14 %) acquitte son loyer et 6 (84 %) ne le font pas.

Parmi les **25 employés travaillant pour la bande**, 17 (68 %) partagent la responsabilité d'acquitter le loyer alors que ce n'est pas le cas de 8 (32 %). Des **11 retraités**, 3 (25 %) partagent le loyer et 8 (75 %) ne le partagent pas. Parmi les **10 employés oeuvrant dans d'autres domaines**, 6 (60 %) partagent le loyer et 4 (40 %) ne le partagent pas. Des **7 bénéficiaires de prestations de sécurité du revenu**, 4 (57 %) partagent le loyer et 3 (43 %) ne le partagent pas.

Parmi les **25 employés travaillant pour la bande**, 14 (56 %) estiment toucher un revenu suffisant pour acquitter leur loyer, 4 (16 %) touchent un revenu insuffisant et 7 répondent S.O. Des **11 retraités**, 7 (64 %) touchent un revenu suffisant et 4 (36 %) ne touchent pas un revenu suffisant. Parmi les **10 employés oeuvrant dans d'autres domaines**, 2 (20 %) touchent un revenu suffisant, 3 (30 %) ne touchent pas un revenu suffisant et 5 répondent S.O. Parmi les **7 bénéficiaires de**

**prestations de sécurité du revenu**, 2 (28 %) touchent un revenu suffisant, 4 (57 %) ne touchent pas de revenu suffisant et 1 personne répond S.O. Parmi les bénéficiaires d'aide sociale, 2 (40 %) touchent un revenu suffisant, 2 (40 %) ne touchent pas un revenu suffisant et 1 (20 %) répond S.O.

Parmi les **53 locataires** :

- **8 (16 %)** seraient disposés à verser un loyer inférieur à **150 \$ par mois** (bénéficiaires de pensions de sécurité de la vieillesse, de prestations de la sécurité du revenu, d'autre revenu, en majorité des prestataires de l'aide sociale)
- **22 (41 %)** seraient disposés à verser un loyer se situant entre **150 et 300 \$ par mois** (en majorité des employés travaillant pour la bande).
- **23 (43 %)** seraient disposés à verser un loyer supérieur à **300 \$ par mois** (en majorité des employés travaillant pour la bande).

Parmi les **28 locataires** disposés à rembourser un prêt hypothécaire :

- **12 (43 %)** seraient disposés à payer jusqu'à 300 \$ par mois.
- **9 (32 %)** seraient disposés à payer entre 301 et 600 \$ par mois.
- **7 (25 %)** seraient disposés à payer plus de 601 \$ par mois.
- Ces répondants étaient en très grande majorité des employés travaillant pour la bande.

Tout juste moins de la moitié des répondants étaient intéressés à obtenir des consultations sur les questions de paiement du loyer, soit – **23 (43 %)**; **25 (47 %)** n'en voulaient pas et **5 (10 %)** n'ont pas répondu à la question.

**30 (57 %)** jugeaient le prélèvement direct du loyer du compte bancaire une bonne idée, **20 (38 %)** pensaient le contraire et **3 (5 %)** n'ont pas répondu à la question.

**43 (81 %)** ont manifesté de l'intérêt à rencontrer l'administrateur des logements pour discuter des questions de leur ménage, **6 (11 %)** se sont opposés à cette idée et **4 (8 %)** n'ont pas répondu à la question. Les personnes ayant fourni une réponse dans chacune de ces catégories ont exprimé de la méfiance à l'endroit du service d'administration des logements.

**40 (77 %)** locataires ont exprimé de l'intérêt à suivre des cours d'entretien de base des maisons et d'administration du loyer, **10 (19 %)** n'étaient pas intéressés et **3 (4 %)** n'ont pas répondu à la question.

Quant aux moyens d'améliorer la perception des loyers, voici les réponses obtenues :

- Améliorer l'administration locale du service de location
- Prélever directement le loyer du compte bancaire

- Améliorer l'entretien des maisons
- Exiger le même loyer de tous les locataires
- Toucher un revenu supérieur
- Autres (organiser moins de bingos, partager les coûts avec la famille, etc.)

Quant à savoir où va l'argent du loyer, voici les catégories de réponses obtenues :

- Entretien, prêts, rénovations, administration. Autres : ne savent pas, S.O.

Voici les suggestions proposées pour combattre les arriérés de loyer :

- Rembourser lentement la dette
- Rencontrer l'administrateur des logements
- Différentes suggestions : modifier le régime de location, confier la responsabilité à la bande, radier les dettes, etc.

**43 des 53** locataires se porteraient acquéreurs de la maison pour 1 \$ si l'occasion leur était fournie. Les locataires ont manifesté de l'attachement à l'égard de leur logement, sans toutefois se préoccuper d'assumer l'entière responsabilité de son entretien. **46 des 53** locataires comprenaient que, faute d'acquitter leur loyer, leur maison ne ferait pas l'objet de travaux de rénovation.

**46 des 53** locataires n'ont pas entendu parler de l'accord de location ou vu le bail. **43 des 53** répondants ne savaient pas en quoi consistait un bail ou ce qu'il contenait. **30 des 53** répondants ne savaient pas ce que signifiait la conclusion d'un bail, alors que **20 des 53** le savaient. **47 des 53** locataires étaient intéressés à prendre part à la formulation d'une nouvelle entente de location.

À la question de savoir à qui devrait incomber la responsabilité d'appliquer la politique de location, le groupe était quelque peu divisé : **33 (62 %)** voudraient relever d'un organisme de logement indépendant et **8 (15 %)** voudraient conserver le service actuel de logement locatif.

Voici les attentes quant aux responsabilités du service de logement locatif :

- Entretien, réparations importantes, assurance, autres

Les locataires saisissent qu'ils doivent assumer les responsabilités suivantes :

- Entretien, paiement du loyer, incertitude quant aux responsabilités, autres, réparations importantes.

**24 (45 %)** des répondants établissent un budget, **19 (36 %)** n'en ont pas et **10 (19 %)** n'ont pas répondu à la question.

Voici comment les locataires classent les éléments suivants par ordre d'importance : épicerie, loyer, voiture, chasse et camp (motoneige, essence, etc.), factures (électricité, téléphone), bingo, vêtements, Noël. Voici le pourcentage (en dollars) que les locataires consacrent à chacun de ces éléments :

- Épicerie 1,3
- Loyer 2,2
- Voiture 2,6
- Chasse et camp 2,6
- Factures (électricité, téléphone 3,2
- Bingo 3,3
- Vêtements 3,5
- Noël 4
- Épicerie 34 % (449,20 \$)
- Loyer 14 % (173,10 \$)
- Voiture 15 % (988,70 \$)
- Chasse et camp 12 % (316,60 \$)
- Factures 13 % (347,60 \$)
- Bingo 13 % (308,10 \$)
- Vêtements 8 % (252,20 \$)
- Noël 15 % (372 \$)
- Autres 22 % (200 \$)

En réalité, le paiement du loyer n'occupe pas une place prioritaire alors qu'en théorie, (échelle de 1 à 10 en partant des éléments les plus importants jusqu'au loyer) il en occupe une. Ces statistiques témoignent d'un écart important quant à la perception où l'argent devrait aller et là où il sera dépensé. Les pourcentages indiquent le montant qui, selon la perception, est dépensé dans chacune des catégories.

Les membres de la communauté ont soulevé quatre points au cours d'une réunion publique portant sur le sujet.

- Manque de participation des membres du ménage pour acquitter le loyer.
- Demande de plus amples renseignements sur l'état financier du dossier des maisons.
- Amélioration de l'administration et de l'entretien des maisons.
- Création de programmes d'accession à la propriété plutôt que de la poursuite du régime locatif.

Voici des suggestions de changement à court et à long terme :

- Améliorer le climat de confiance entre les locataires et les autorités. Verser directement le loyer dans un compte bancaire distinct.
- Définir clairement le rôle du personnel d'entretien.
- Prélever le loyer à la source (pour les employés).
- Créer un nouvel organisme de logement comme cela se fait dans les autres communautés.
- Former le personnel d'entretien et l'équiper pour faire le travail. Relèverait de l'administration des logements.
- Réévaluer le loyer en fonction des arriérés de loyer. Apporter des éclaircissements quant à cette valeur et fournir des explications aux locataires.



## 4. CONCLUSION

Par une majorité écrasante, les locataires répondent avoir perdu confiance dans le régime de logement locatif et, en particulier, dans son administration. Les gens capables d'acquitter leur loyer ressentent un sentiment d'injustice quant à l'échelle employée pour calculer les loyers de même qu'un manque d'effet lorsque le loyer est payé. Bon nombre de répondants aînés ont fait remarquer que les jeunes membres de leur ménage ne contribuaient pas au paiement du loyer. Les soutiens de famille travaillant pour la bande sont à la fois davantage susceptibles d'acquitter leur loyer et de bénéficier de l'apport de plus d'une personne pour ce faire. Les employés de la bande sont vraisemblablement plus en mesure de se sentir aptes à acquitter le loyer à l'instar des gens qui touchent un revenu mensuel moindre (retraités, bénéficiaires des programmes de la sécurité du revenu). Les prestataires d'aide sociale sont les moins susceptibles d'avoir le sentiment de pouvoir acquitter leur loyer et les moins susceptibles de le payer.

Les employés travaillant pour la bande sont beaucoup plus susceptibles de vouloir rembourser un prêt hypothécaire qu'à payer un loyer. Ces individus se montrent davantage disposés à verser des loyers supérieurs que les autres soutiens de famille.

Une majorité de locataires se sont montrés intéressés à voir leur loyer prélevé directement de leur compte bancaire et à rencontrer l'administrateur des logements concernant leur maison. Par à peu près la même majorité, les locataires étaient disposés à suivre des cours concernant l'entretien de base de leur maison.

Il apparaissait très clairement que les locataires ne connaissaient pas la signification d'un bail ni les répercussions que le bail exerce sur toutes les parties au contrat. La plupart admettent n'avoir jamais vu de bail.

Près de la moitié (46 %) des personnes sondées établissaient un budget pour leur ménage. L'étude des priorités en théorie et en pratique au sujet des mensualités révèle une anomalie entre là où l'argent devrait aller (loyer) et où il va effectivement (bingo, Noël). Bien des raisons peuvent expliquer cette anomalie, notamment le coût de la vie dans le Nord, la nécessité de compter sur un véhicule.

Lorsqu'ils ont l'argent nécessaire pour payer leur loyer, les locataires jugent le calcul du loyer injuste. Ces locataires estiment aussi que l'argent affecté au loyer est mal géré et qu'il ne sera jamais récupéré sous forme d'entretien du bâtiment. Les gens qui n'ont pas les moyens d'acquitter le loyer se plaignent du manque de participation des autres membres du ménage pour payer le loyer. Ces personnes estiment également que les loyers sont tout simplement trop élevés. Une majorité de locataires s'intéressent à des solutions possibles à ces problèmes, mais il semble régner beaucoup de méfiance entre les locataires et les fournisseurs de services.

En fin de compte, si le climat de confiance peut être rétabli entre les locataires et les fournisseurs de services et que la communauté peut parvenir à mieux comprendre les problèmes (importance des dettes, responsabilité à l'égard des dettes, solutions pour une réduction des dettes, il y aura lieu d'espérer des jours meilleurs.



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# 1. CONTEXT

## 1.1. Rent Payment in Cree communities

The project arises from the acknowledgement that the concept of rent in Cree culture is neither clear nor obvious. This results in a dwindling pool of financial resources required to maintain even an adequate standard of housing. The existing system appears to be dysfunctional. This is mainly due to the fact that housing finance, loan payment and operating costs are covered by the Canada Mortgage and Housing Corporation (CMHC) on the one hand and by local rents on the other hand. To date, too many Native residents fail to pay their rent. This is one factor that results in poor maintenance. Another problem encountered is the high population growth on reserves, which results in a high demand for housing. Therefore houses are overcrowded which leads to the deterioration of the housing stock even more rapidly.

The history of Cree villages is very specific: permanent settlements based on the typical North American house layout have been implemented over the past 25 years. Prior to this, temporary houses without civil infrastructure were their only shelters. Since then, Native people have been rapidly absorbed into the North American economic system including the social rental housing system developed by CMHC. The social housing system has originally been implemented to provide Native communities with appropriate housing conditions following southern standards.

The problems inherent to aboriginal Cree housing's rental system remains as yet unresolved. Based on the experience of the CMHC and the Cree Regional Authority (CRA), both long involved in housing issues, and the skills and experience of the consultants and architects, the project attempted to reveal the inadequacies between the rental system and the residents' needs and expectations. A focused clarification of existing tenant rental obligations and rights using appropriate communication tools and a participatory approach hopefully will help users to understand the importance of rental income within the existing housing finance system.

## 1.2. The Eastmain Cree Nation – Solving the rental arrears' problem

The Rental Housing Program offered by CMHC known as Section 56.1 National Housing Act (NHA) Social Housing Program On-Reserve was established in 1976<sup>1</sup>. The program's objectives were to provide social housing to the low and moderate-income families through a non-profit corporation of the First Nation and to provide operating subsidies with appropriate cost controls.

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<sup>1</sup> Les Louttit. Eastmain Band Housing Report, prepared for the Cree Nation of Eastmain, 1994. p. 37

Since the implementation of this program, the Cree Nation of Eastmain has been experiencing rental arrears problems: in 1984, the Eastmain local government identified rental arrears of \$7,500 for the two projects consisting of 26 units. The rental arrears escalated in 1992<sup>2</sup> to \$489,000 for the 86 units and reached 2 million dollars for 113 units in 2002<sup>3</sup>. As a matter of fact, in 2002, only 11% of the tenants are paying their rent. Due to this housing crisis, the Cree Nation of Eastmain acknowledged the desire to find a solution by communicating and informing the tenants about the rental arrears' problem and the necessity of rent payment. At the same time, the Cree Nation of Eastmain expressed the desire to start a Housing Education Program in which all issues involved, i.e. administrative, financial, social or cultural would be addressed in order to understand and identify the reasons leading to the non-payment of rents, propose alternatives and recommendations and finally implement changes.

The Housing Education Program was then set-up in 3 Phases:

Phase A – Case study: A summary and consultation regarding existing rental housing in Cree Communities (Eastmain pilot project)

Phase B: Case study analysis and proposal for alternatives regarding social rental housing in Eastmain (Pilot Project)

Phase C: Implementation of housing alternatives developed in Phase B

The initial task of Phase A was to summarise the existing financial arrangement regarding housing, as envisioned by CMHC, the CRA and the local government of Eastmain, and then to communicate this system within the Cree community of Eastmain. This involved the development of visual communication tools explaining the existing rental housing system and the organisation of a public consultation process. This consultation was intended to present and inform the tenants about rental housing concepts and offered also an opportunity to discuss a Native vision of this system. Their concerns, comments and reactions would provide essential information during this exchange. This will lay the foundation for phase B of the Housing Education Program based on previous research and new alternatives to the existing system. In the longer term, Phase C will involve the implementation of chosen alternatives based on the outcome of the phases A and B research results. Once tested and implemented in Eastmain, it could be adapted, if necessary, to other Cree Communities of James Bay and Northern Quebec.

The Housing Education Program aims to address the following objectives and main areas of concern

- establish payment of rent as a norm
- solve the rental arrears problem
- improve home maintenance

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<sup>2</sup> Les Louttit. Eastmain Band Housing Report, prepared for the Cree Nation of Eastmain, 1994

<sup>3</sup> Eastmain Rental Housing Department, 2002

- inform community members about existing housing financial programs for rental units, their rights and obligations, as well as describe Band responsibilities and obligations within the housing sector.

This research offers an opportunity to launch a dialogue amongst stakeholders and eventually propose solutions regarding the direct relationship between finance and housing problems within the Cree Community of Eastmain. The dissatisfaction of all parties involved (community member, owner, builder, financial provider) contributes to the aggravation and deterioration of the situation and undermines attempts to improve it. The entire question of how building is financed as new construction and maintained must be considered. A complete picture of the existing financial infrastructure must be understood and presented in order to better comprehend the ways in which the present system tends to break down. Only with a concerted effort to respond to this disorder will there be a possibility to restore the necessary fundamentals (report prepared for CMHC, 1997<sup>4</sup>).

Community leaders, architects, and planners, in their effort to develop long-term improvements, rely upon and require input from residents. The social approach based on community consultation is essential: by inviting the community to participate in the collection of data, residents are part of the process and become participants in the project. This dynamic is not an easy one and requires very appropriate research and communication tools. These tools will have to deal with the different aspects inherent to the housing situation, such as historical, cultural, social, and political<sup>5</sup>.

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<sup>4</sup> Housing Crisis Solution Plan, Internal Report 2000; Edith Grandbois. *Adapted Housing Options. The Program*. Nemaska: Internal Report, April 2001

<sup>5</sup> Canada. Pin Matthews Architects. *Planning Study of Native Northern Communities*. Ottawa: CMHC, 1997

## 2. EASTMAIN PILOT PROJECT – PHASE A

The Housing Education Program - Phase A Project is a case study requested and initiated by the local Band Office of Eastmain. The Band's objective was to make this study a pilot project by providing the community with a very accurate view of the social housing situation in Eastmain and a specific focus on the existing housing finance and rental system. This is the first study of that type encouraged and supported by local participation (local community members and Band administration). It is an experimental study, based on an innovative approach that investigates not only financial parameters but also social and cultural issues affecting the local housing file. This allows not only the institutions involved in the housing environment but also the residents and persons responsible within the community to understand the issues, responsibilities and implications at the base of the housing problem.

It is the first phase (Phase A): *A summary and consultation regarding existing rental housing in Cree Communities (Eastmain pilot project)*, based on a collaborative effort between CMHC, the CRA and the local community Band Council to develop a sustainable rental system in the Cree communities. This project aimed at communicating and summarising issues related to housing finance by employing visual communication tools in order to foster a dialogue between the local government as well as the Rental Housing Department and the residents through the input of the research team members. These tools were specifically targeting the local native audience. Upon request from the local government, the Housing Education Program started with a housing survey. This contact with the local population has allowed a first dialogue on rental arrears and housing problems. The issues raised during the consultation have served as a basis for discussion during the following open house meeting.

For this project, the subject of non-payment of rent and arrears is offering the opportunity to explain the social housing system on Cree land, and the responsibilities of each party (financial/CMHC, administrative/Band, and local tenants/community members). Through the house-to-house survey and public consultation, the team had a chance to communicate and inform the members of the community as well as the Band employees about the programs of the CMHC serving Aboriginal people. The main objective was to identify the various and complex factors that lead to non-payment of rent and subsequent neglect in housing maintenance and start informing each party of its responsibilities towards the exponential problem (structural, financial and social) of non payment of rents.

This project revealed the structural, social and cultural deficiencies inherent to the rental system through the use of appropriate communication tools developed on a community based approach.

The graphic tools (4 graphic panels) served in the first place as exchange material between the project leaders, facilitators and residents but also provided reference tools to be translated into best practices and guides for further investigation. During the community consultation (house to house survey as suggested by local administration) and local events (school contest), the communication tools were tested, translated partially in Cree language and analysed in terms of their adequacy and accuracy for this type of approach. Conclusions and recommendations have been made (see section 5, p. 37). These will be used in the second phase (Phase B) of the Housing Education Program. The final report will be for the use of the Band and a reference document for future development of the community (social housing and future private housing).

These tools and the results of this study might allow the development of an innovative consultation process in housing finance, that could be adapted not only to Cree communities but also to other Native communities across Canada.

In brief, the objectives of this project were to:

- Summarise and communicate/present the existing financing system (Social Housing On-Reserve Program –NHA Section 95 (56.1)), its theoretical aspect and reality in Eastmain.
- Identify with the local tenants (through house to house survey and public consultation) factors that lead towards non-payment of rent
- Provide a summary of the existing conditions with recommendations for further research paths. These recommendations will be oriented towards the improvement of the existing system in order to break the non-payment rent problem (foundation for Phase B research).

## 2.1. Phase A - the objectives

The objectives of this project have been realised through 6 main steps:

### 2.1.1. Gathering of information

Site visits were organized at 2 locations of involved parties in the project (CRA and Eastmain community) to collect information, as well as a meeting with a CMHC Housing Finance expert to highlight existing rental housing programs in Cree communities. A literature review was based on the enclosed bibliography on Native housing issues but mainly on documents provided by the Cree Nation of Eastmain; i.e. consultants' reports prepared for the Cree Nation of Eastmain. This information was synthesised and translated into 4 visual panels that were presented to the community of Eastmain with a special concern and sensibility shown towards social and cultural understanding of the situation.



### 2.1.2. Developing communication tools

#### Tools and Content:

Plasticised panels (water proof – 80 cm x 110 cm – see Annex 4) were hung in the public arena and Band office next to the Eastmain Rental Housing Department, describing:

1. Panel 1: the existing rental housing program with 1 schema representing the system as it should be working in theory (surplus) and 1 schema presenting the system as it exists in reality (deficit).
2. Panel 2: the comparison through 2 round graphs, one representing the different types of housing in the south, including private ownership, private rental housing, social rental housing and co-operative housing; the other graph is representing the housing situation in Eastmain, with only one kind of housing: social housing. This provided a discussion on the advantages and limits of social housing, its appropriateness in Eastmain and the characteristics to secure its viability.
3. Panel 3: explains more in detail the CMHC Social Housing On-Reserve Program –NHA Section 95 (56.1) with a blow-up on the detailed operation costs statement to show the tenants what rent money and CMHC subsidy are supposed to cover. The other CMHC programs available on reserve were briefly presented.
4. Panel 4: outlines with an organisational diagram how native housing on-reserve is financed as well as the administrative steps required by the Department of Indian and Northern Affairs, CMHC, banks, etc. for the provision of annual housing subsidy and loans to the Cree Nation of Eastmain. A second schema is explaining the importance of the lease, revealing the link between the tenant and the Band based on the payment of the rent. The role and responsibilities of each party involved (landlord and tenant) are highlighted. Finally, the problem of arrears is stated.

### 2.1.3. Housing survey

The rental department and local authority suggested a house-to-house survey in the community about housing issues and rent payment. The team has, prior to the public presentation, conducted this housing survey with the help of 2 local facilitators who translated the survey in Cree. The results of this survey have allowed the team as well as the local housing administrators to understand and identify the opinion of the population in regard to the housing situation today.

Meanwhile, the team was also able to invite the tenants to come to the public consultation held the following week. A copy of the questionnaire is to be found in Annex 3.

#### 2.1.4. School contest on housing issues

The participation of the school in the Housing Education Project was to foster discussions and thoughts about housing in the community and home. The school contest was launched after several visits to the school, meeting with the School Director and teachers. Depending on the class, the exercise could be completed in the form of essays, models or drawings. Another goal was to draw the attention of the parents - who are also tenants. Once completed, the school exercises have been collected and displayed in the arena and evaluated by a selection committee. Prizes were handed out to the most significant projects. This has provided an opportunity for the teachers and the students to gather and be familiarized about the housing arrears' problem affecting their community. Prior to the school contest, a presentation on the Rental Housing System was given to the students of grade 5 and 6. During the whole school contest, a set of visual panels was hung in the school.

#### 2.1.5. Public presentations

Through previous house-to-house survey, school contest and radio information, the members of the Eastmain community had been invited to come to 2 public discussions. During the public meeting held in the arena, tenants were informed (through the 4 panels) about the existing rental system. Opinions and questions were answered; information has been provided and discussed. The presentations were held during the 2 last site visits in the afternoon and in the evening.

#### 2.1.6. Results and analysis of consultation process and report

During the last visit in Eastmain, the team presented the results of the housing survey to the community. The salient factors that had been identified during the research and consultation project were addressed and discussed with the Band administrators as well as with the members of the community. This has allowed the population to feel the Band's concern to develop appropriate solutions to improve the rent collection problem. Recommendations have subsequently been proposed to the administrators of the local government as well as of the Rental Housing Department. This meeting served as a foundation for the next phases (B and C) of the Housing Education Program.

### 3. HOUSING SURVEY

The housing survey was conducted over a period of 10 days by the team of consultants. The team was able to interview 53 tenants out of a total of 113 tenants<sup>6</sup>. The two consultants carried out the survey over four days with the help of local facilitators who translated the survey into Cree. The tenants were very welcoming and eager to express their opinion on the housing and rental issue. Also, a representative of the CRA participated in interviews of Band employees.

The survey questions were developed based on the results and requests listed in a previous report on Eastmain housing prepared by Les Louttit Consulting in July 1994<sup>7</sup>. The questions have been revised with and approved by the local government representatives and housing administrator. Three main categories were identified:

- the rent, (why people are not paying, would they pay if...., what does the tenant propose to solve the rent collection, etc).
- the lease, since there is no lease implemented, this provided a framework to familiarize the tenants and explain what a lease is, their responsibilities
- the budget, since rent payment is not a priority for the tenants, this raised the questions of expenses and choice. This identifies differences in living costs between the north and the south.

The results aimed at presenting a clear picture of the tenants' profile and attitude towards rent payment, tenants' responsibilities and expenses.

#### 3.1. Survey - Part 1 : Rent

**Quest. 1.**

*Do you have problems paying or keeping up your rent payments?*

**Resp. 1.**

43 have problems  
10 don't have problems  
0 N/A

**Quest. 2.**

*What would motivate you to pay rent?*

As stated earlier, in Eastmain, only 11% of tenants pay their rent. The situation is critical. The first set of questions aimed at knowing if tenants pay their rent and if not, why.

As a direct illustration of the non-participation of rent payment, 43 tenants out of 53 have acknowledged having problems paying or keeping up their rent payments. Ten (10) don't have any problems in doing so. Mainly, the feeling expressed to explain their attitude is the lack of trust towards the rental department and local administration followed by poor services and maintenance and in final position, the request to have a more equal rent for all.

In order to understand why local tenants are not paying, the issue of what would motivate them to pay was raised. The question was left open, tenants could respond freely.

<sup>6</sup> For each house, one single tenant is officially considered responsible for paying the rent; as part of a social housing system, the rent has been calculated correspondingly to his/her income level.

<sup>7</sup> Les Louttit. Eastmain Band Housing Report, prepared for the Cree Nation of Eastmain, 1994

**Resp. 2**

- 1- improve administration
- 2- maintenance
- 3- don't know
- 4- higher income
- 5- separate bank account
  - equal rent
  - own house

**Quest. 3.**

*Do you consider paying rent as an obligation?*

**Resp. 3.**

- 49 yes
- 1 no
- 3 don't know

**Quest. 4.**

*Are other household members able and helping you pay your monthly rent?*

**Resp. 4.**

- 32 do not receive help
  - 29 don't pay rent
  - 3 are paying rent
- 20 receive help
  - 13 don't pay rent
  - 7 pay rent
- 1 N/A

Overwhelmingly, tenants pointed out the need to improve the services provided by the local administration and rent department. Addressing the needs of the community members and collecting rent could do this. The second point of discontent was the maintenance. In third position, tenants didn't know what to answer. The last categories in order of importance were the wish to have a higher income to be able to pay rent, have a different accounting system with rent money deducted from the Bank directly - to avoid abuse; equally important, the wish to have equal rent established for everybody and in final position some tenants were willing to pay their rent if they had a house on their own.

The general context of the rental system in Native communities is based on the acknowledgement that paying rent is part of the system and that each tenant is aware of his duty to do so. Therefore, it is essential to know if, in this community, tenants consider paying rent as an obligation or not. Out of 53 answers, 49 considered paying rent as an obligation, only 1 tenant stated the contrary. Three didn't know.

The responses to the three issues, paying rent, motivation to pay rent and the sense of obligation to pay rent provide a clear portrait of the tenants' profile. A large majority of them don't pay rent because they are not satisfied with and don't trust the local administration. Furthermore their houses lack proper maintenance. In fact, tenants are well aware of their obligation to pay rent.

The next set of questions will provide answers from a contextual perspective. A large number of the tenants are elderly people living in houses with their children and grandchildren. The issues of who is responsible of paying rent and who is participating in paying rent is important. This question raises the cultural issue of participation in the household expenses.

Out of 53 responses, 32 explained that none of their household members were helping them to pay rent. Twenty (20) receive help, 1 didn't answer. Further, the comparison between the results shows that out of these 32, there are 29 tenants that are not paying their rent. But at the same time, 13 tenants have problems paying their rent although they get help from their household members. Interestingly enough there are only 7 tenants who have no problem paying rent who receive financial support and only 3 tenants who have no problems in keeping up their rent payments without any financial help. It appears therefore that participation within the household in paying house related expenses is also part of the problem of rental arrears. The issues linked to this situation could be cultural and historical, partly due to lack of communication within the families and no clear priority defined towards rent payment versus other expenses such as phone and electricity bills. These points will be discussed along the survey and specifically in the third and last part on budget.

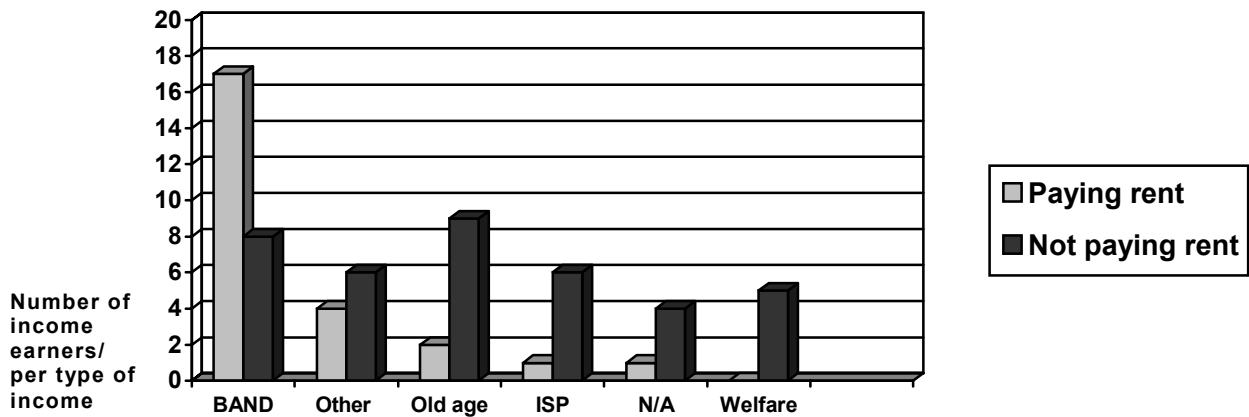
For the general profile of the tenants, it was important to try to identify what kind of income they received to identify specific expense behaviour patterns. The idea behind this question is to establish links between types of income and activities, meaning modern lifestyle versus traditional and cultural activities like hunting and fishing. Since the James Bay and Northern Quebec Agreement, trappers have the possibility to hunt and fish to make a living. They can apply for ISP (Income Security Program), which should cover living expenses in the community<sup>8</sup>. The incomes provided on-reserve are from: Band, Cree School Board, Cree Health Board, welfare, Old Age pension, and Other (employee in motel, store, own business).

**Quest. 5.**  
*What sort of income do you have?*

**Resp. 5.**  
 25 Band employees  
 11 Old age pensioners  
 10 Other  
 7 ISP  
 5 Welfare  
 5 N/A

The results of Question 5 are aimed at drawing a profile of the families living in the rental houses and if possible at making links between type of income and rental payment behaviour. In the 53 households interviewed, a total of 63 income earners were identified : 25 persons were employed by the Band, 11 were on old age pension, 10 were working in Other, 7 on ISP, 5 persons on welfare and 5 persons didn't answer.

**Graph 1. Type of income and ability/willingness to pay rent**



These answers and consequent analysis have to be considered as purely indicative. More detailed research needs to be done to identify the real number of income earners in each household. The first link that can be drawn is between type of income per household and ability/wish to pay rent. Graph 1 shows that the strongest participation in paying rent (17 out of 25) belongs to the households with Band employees followed by other types of income (own business, other, etc). Twenty (20) percent of households with old age pension tenants are paying their rent, whereas those under ISP reach respectively 15% and welfare 0% of tenants paying their rent.

<sup>8</sup> Section 30 Income Security Program for Cree Hunters and Trappers: An income security program (...) to provide an income guarantee and benefits and other incentives for Cree people who wish to pursue harvesting activities as a way of life is established.

**Resp. 5.1. Type of income and participation in paying the rent**

- Band 76%
- Other 60%
- ISP 50%
- Old age 25%
- Welfare 25%

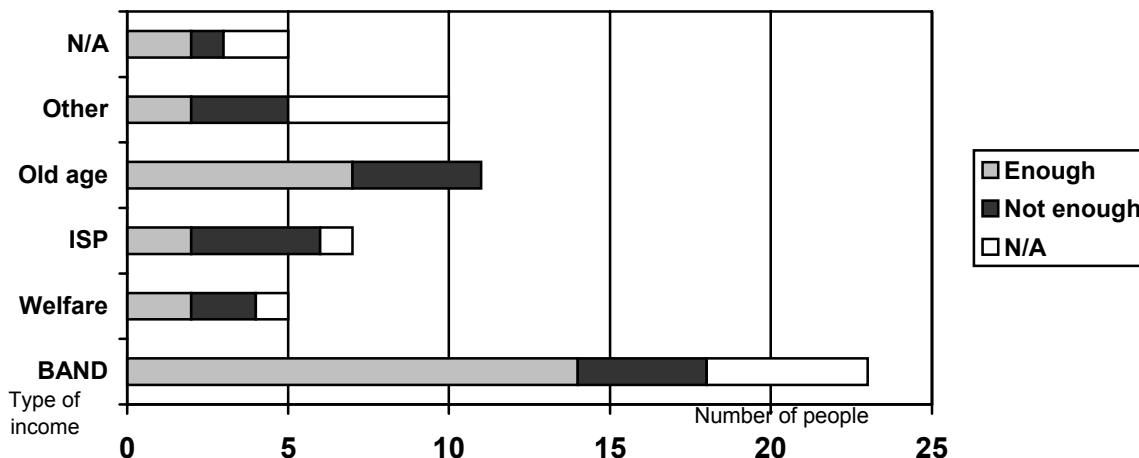
A second analysis enables making links between type of income and participation in the households in paying rent. Results of this analysis show that in first position more than 2/3 of the Band employees belong to households who are helping each other in paying the rent. In second position, the category *other* represent also 60% of household members participating; old age pension tenants represent more than 25%, tenants under ISP are 50%, and in least position with only 25% participation are tenants under welfare and no answer. Band employees and employees in other type of businesses are those whose households are able to help pay the rent.

Important to note is the little participation of younger household members in houses with tenants receiving old age pension. Through informal discussion, the issue has been raised : some elders have acknowledged their difficulty to address the issue of rent payment with their younger household members. It appears that it is cultural not to ask its children to pay for household expenses. The lack of communication between the members of each family is an important element in the rental arrears' problem and should be addressed thoroughly.

**Quest. 5.**  
Is that revenue sufficient to cover the rent?

Since rents are calculated according to income, part of Question 5 was to know if the income was considered sufficient to cover the rent.

**Graph 2. Type of income and sufficiency to cover rent**



**Resp. 5.2. Sufficiency of revenue to cover the rent**

- 1- Band employees
- 2- Old age pensioners
- 3- Welfare
- 4- Other
- 5- ISP

Results show that the households with Band employees are mostly able and willing to pay rent. Following these are Old Age pensioners, welfare, other and last ISP.

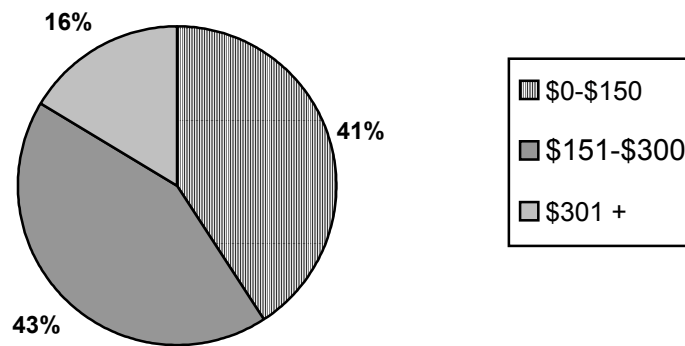
**Quest. 12.**

*How much would you be ready to pay as a tenant for rent?*

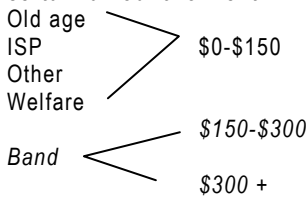
Questions 12 and 13 have been introduced and analysed after Question 5 to allow a better understanding of the existing link between type of income and ability/willingness to pay rent. To estimate the ability/willingness of the tenants to pay rent and also understand their opinion towards the fairness of the existing rent amount, the question focuses on the amount they would be willing to pay if the house they lived in met their expectations.

The results show that 20 tenants are ready to pay \$150 and less, 21 are willing to pay between \$151 and \$300, 8 tenants are ready to pay \$300 and more. Three tenants would pay 23% of their income for rent.

**Graph 3. Ability/willingness to pay a certain amount for rent**



**Resp. 12. Ability/willingness to pay a certain amount for rent**



From the results of the collected data, some paths of study and discussion can already be established. For each category of rent, types of income have been identified. For example, old age pensioners feel comfortable in paying between 0 and \$150 rent, followed by ISP and other. Band employees are in a large majority willing to pay between \$151 and \$300, far above Old Age pensioners and other income categories. Finally, Band employees are also a majority to be willing to pay more than \$300 for their rent.

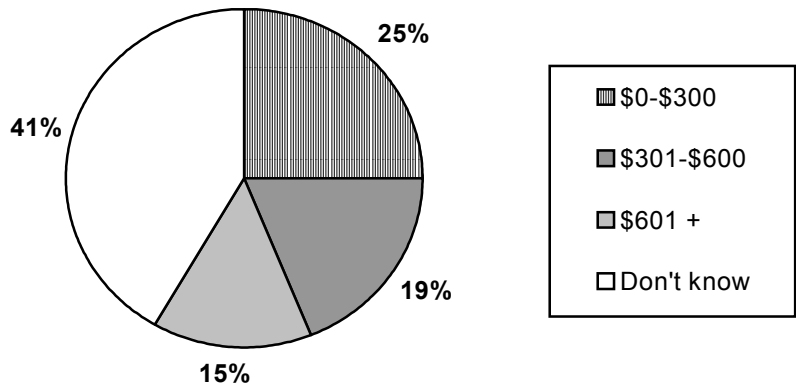
**Quest. 13.**

*How much would you be ready to pay as a homeowner for loan payment?*

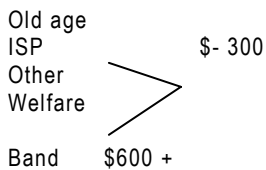
Comparatively, the following question tackles the tenants' interest in paying a mortgage on a house they would buy, and their sense of reality in regard to loan payments.

For loan payment, 12 of them are willing to pay \$300 and less, 9 would pay between \$301 and \$600, and 7 are willing to pay \$600 and more.

**Graph 4. Ability/willingness to pay loan**



**Resp. 13. Ability/willingness to pay a certain amount for loan reimbursement**



For loan payments, the result show that Band employees are overwhelmingly those most willing to pay for loan mortgages and those who are better informed about the real amount of loan payments (\$600 and more).

The answers expressed by the Old Age pensioners and persons under ISP show that they feel comfortable with low loan repayments, not exceeding \$300. Very often they are not considering this possibility since it was never offered to them. Upon this question, they do request to be more informed. But in general, their main concern is about the existing condition and the lack of maintenance of their houses as well as the fact that the rental department is not answering their needs as older persons or tenants under ISP.

Some individual actions to deal with the rental arrears problem:

The third set of questions deals with the individual awareness to deal with the arrears problem. If services were provided such as counselling, meeting Rental department administrator, following courses or having rent directly deducted from the source....

**Quest. 6.**  
*Would you like a counseling support to administer rent payment?*

**Resp. 6.**  
23 Yes  
25 No  
5 N/A

**Counselling**

Twenty-three (23) households out of 53 responded positively to question 6, showing real interest and appreciation to benefit from a counselling support. Some comments:

- I would like to understand the system and that somebody explains how much I should pay.
- I need a training on budget.
- They should consult elderly people and understand their needs.



Twenty-five (25) persons were opposed to the proposition to have a counselling support:

- It is not necessary.
- I lost trust, there was another survey before, nothing happened.

Five (5) persons didn't answer this question.

**Quest. 7.**

*Would you be in favor of a rent payment directly taken from your account?*

**Resp. 7.**

30 Yes  
20 No  
3 N/A

**Bank deducted rent**

Thirty persons (30) out of 53 responded positively to the Question 7, considering rent money deducted from the Bank as a safe way of paying rent. Some of the respondents were already doing so. Twenty (20) persons were against the idea. Most elderly people explained that they didn't have enough money to put in the Bank, or that their money was staying at the Grocery store<sup>9</sup>.

**Quest. 8.**

*Would you agree to meet a housing administrator to discuss rent problems?*

**Resp. 8.**

43 Yes  
6 No  
4 N/A

**Meeting a housing administrator**

Rental arrears are personal to each tenant. One way to deal with arrears' problem is to meet a housing administrator. To Question 8, a majority of 43 persons responded positively, showing that they were more than willing to meet a housing administrator to discuss the problem and inform them about the situation. Some persons expressed their lack of confidence in the present housing administrator. Many wanted to understand how the rents were calculated.

Six (6) tenants were against this idea, mainly because of disillusion, and lack of trust in the rental department.

- Trust has to be established first.

Some didn't feel the need to meet a housing administrator since they didn't have any rental arrears. Four (4) persons didn't answer this question.

**Quest. 9.**

*Would you come to a specific course on maintenance (minor repairs) and rent administration?*

**Resp. 9.**

41 Yes  
10 No  
2 N/A

**Maintenance and rent administration courses**

A tenant is supposed to maintain the house in good condition. This means taking care of minor repairs, keeping the house and the surroundings clean. One of the main problems in communities on reserves is the lack of maintenance: for major repairs, the services provided by local maintenance staff are often insufficient or non-existent. Similarly, tenants are often not skilled to perform minor repairs or don't feel responsible. Poor maintenance by the rental-housing department and by tenants lead to the rapid deterioration of the housing stock, which is also a cause of non-payment of rent.

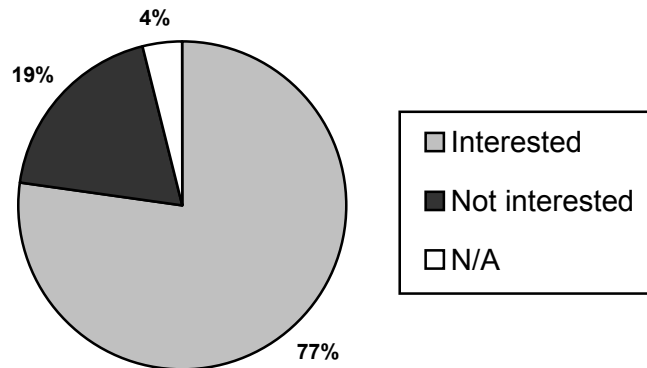
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<sup>9</sup> Before the first bank was implemented in the community, the Hudson Bay Company store would keep the money in the store. This is still in use.

To show their frustration, and/or because they do perform the changes themselves, tenants don't pay rent. In question 9, tenants were asked whether they would attend a course on maintenance and also on rent administration.

Forty (40) tenants out of 53 showed interest in attending a course.

**Graph 5. Interest in following a course on maintenance (minor repairs) and rent administration**



The tenants' comments and conditions:

- if the teacher is qualified.
- for prevention and proper technical information
- plumbing course
- I did carpentry courses, it helped, we paid and did some major repairs ourselves, so we decided not to pay rent.

Ten (10) tenants responded negatively, mainly because they were too old to do those courses. Some had already been trained as carpenters. Two tenants responded with comments only:

- time is past
- I notify the rental when repairs are needed

The positive answers to these questions reflect the willingness of a vast majority of tenants to make an effort in acquiring the skills to improve the maintenance of their houses and to administer more efficiently the rent payments. This positive attitude is an essential tool for communication and education on housing and rental issues between the local authority/rental administration and the tenants.

**Quest. 10.**

*How could rent collection be improved?*

**Resp. 9.**

1. Improvement in the local rental department administration
2. Rent directly deducted from the bank
3. Improvement in maintenance
4. Equal rent for everybody
5. Higher income
6. Other

## Rent collection improvement

In Question 10, tenants were asked about their suggestions in improving rent collection.

The response was left open. Five main categories of responses have been identified as follows:

1. Improvement in the local rental department administration
2. Rent directly deducted from the bank
3. Improvement in maintenance
4. Equal rent for everybody
5. Higher income
6. Other

### 1- Improve rental administration

Twenty-eight (28) tenants consider that rent collection could be improved by making some changes at the rental department administration level. Basically, tenants have lost trust in their administration. Tenants mentioned poor administration; loss of receipts, miscalculation, no information about rent increases, and bad administration in general concerning rent money. Different solutions have been proposed:

1.a- concerning the action of collecting rent and going to meet the tenant, working together:

- go after people
- individual consultation
- enforce rent collection
- collection policy
- someone is responsible
- enforcement, knock at the door
- housing administrator should go directly to tenant
- more contact with housing administrator
- speak about arrears
- come to an agreement with tenant
- review what people survive on

1.b- more information provided by the rental department to the tenant

- inform tenant with statement
- inform about loan/rent to own
- explain priorities, need agreement
- a letter/statement to say how much you paid and you owe
- more regular meetings

1.c- change rental department

- change rental administration
- have an unbiased authority
- change rental administration
- have an unbiased authority

#### 1.d- other

- take money from allowance
- nothing done to answer the needs of elders
- take the money from another source, user fee so that money stays in the community
- ownership is a better system, pays for rent

#### 2. Rent deduction

In second position of importance, 14 tenants have proposed rent deducted directly from the bank or a source of income. Tenants proposed different interesting ideas:

- rent paid directly from the employer
- have a separate account, put money aside until renovation is done
- zero balance club
- charge a little more every month and give surplus at the end
- have an independent budget
- pay rent to a separate account

These suggestions are to be looked at and considered carefully. They might be implemented with little effort and uplift the lack of trust towards the local rental department.

#### 3. Maintenance

In third position, shortly after rent deduction, 11 tenants propose better maintenance services and quality of work in order to improve rent payments. Not only the services should be improved but also the materials.

- when you buy something, if it is broken, you give it back
- house should be repaired before payments start, moisture problems solved first <sup>10</sup>

These comments point out important aspects leading to non-payment of rent.

#### 4- Equal / fair rent

The social rental system on which the rent amount is calculated is based on the income level. Most of the tenants who have good salaries don't agree to pay rent because, for the same house, they pay 6 times what others pay.

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<sup>10</sup> a) Once the house is built, the tenant should be asked to set out a deficiency list. The rental department should consider this list and repairs should be done correspondingly. After repairs are done, the tenant should start paying the rent.

b) When encountering severe damage due to poor construction (moisture, health problems, etc), tenants expect the rental department to identify the source of the defect and solve it.

Moreover, some tenants (because they receive Old Age pension or welfare) don't pay high rents, although their household members earn high salaries (a tenant on welfare will pay \$100 whereas a high income level employee will pay \$650 for the same house). This unfairness is the main argument for high-income level tenants not to pay rent. Eight (8) tenants therefore ask for an adjustment of rents:

- for low income, develop other programs to help pay
- rent should be accordingly to salary but more fair
- fair rent
- flat rent
- adjust square footage for low income and promote home ownership
- lower rent

5- higher income

Two (2) tenants wish to have a higher income to be able to pay their rent.

6- other

- less bingo
- share costs within family

These two comments are very accurate. Bingo is the favourite entertainment in the community; people play 2 to 5 times a week (\$40 per bingo). Bingo expenses represent a significant monthly expense. This issue will be discussed specifically in Question 26 dealing with budget.

As presented earlier, the issue of sharing the costs within the family is an asset if people want to solve their rental arrears problems: this can only happen if household members communicate with each other and the rent problem is discussed at a family level and community level.

**Quest. 11.**

*What do you think your rent money pays for?*

As part of the Housing Education Program, the objective is to communicate and inform about the social rental housing on the reserve. Therefore, this question provides scope to evaluate what tenants know about this system and how rent participates in covering the operating costs. The question was open; there could be more than one response.

Six categories have been identified:

- 1- maintenance
- 2- loan
- 3- renovation
- 4- administration
- 5- other
- 6- don't know

7- N/A

The responses from the tenants show how little information or misinformation they have about rent. Twenty-one (21) answered that they didn't know what their rent money pays for,

- nobody has ever explained

**Resp. 11.**

21 don't know  
17 maintenance costs  
16 loan payments  
7 renovation  
3 administration  
3 new houses  
costs of house  
insurance  
services

Seventeen (17) tenants spoke about maintenance costs,

- that is why I pay rent
- it pays for maintenance salaries
- a portion only goes to maintenance

Sixteen (16) mentioned loan payments. Seven (7) tenants answered renovations and only 3 spoke about administration.

In other, some tenants expressed their critical opinion about what they think is done with their money.

- trips for meetings
- money is misused or stolen
- not used for the right purpose

Three (3) tenants answered very accurate responses such as:

- costs of the house
- insurance
- services provided

Three (3) other tenants said they believed rent money goes for new housing once the houses are paid off.

The responses to this question reveal that tenants lack information about the use of their rent money. This as well as the low maintenance can also explain their lack of trust. As presented earlier in Question 10 concerning improving rent collection, tenants complain about the lack of contact and communication with the rental department. This is again a major element leading to misinformation about rent management. Improving communication and informing tenants is an essential asset to gain tenants' confidence and participation in paying their rent.

**Quest. 14.**

*What should be done about arrears? What would your suggestion be to fix the problem?*

Rental arrears are a concern to a majority of tenants. Question 14 provides an opportunity to propose suggestions to solve these rental arrears. At the same time, this allows an assessment of the tenants' acknowledgement about the existence of arrears and also their willingness to deal with that issue on a personal level.

The tenants present 2 main suggestions:

- 1- paying off slowly
- 2- seeing the housing administrator
- 3- and a 3<sup>rd</sup> major category covers a diversity of suggestions:

Resp. 14.  
20 Other  
19 paying off  
15 see housing administrator  
13 N/A

## 1- paying off slowly

In this category of suggestion, 19 tenants provide a diversity of options to solve the problem.

### 1.a. methods of payment:

- part of it should be reimbursed every month
- pay rent and add a certain percentage of arrears
- little by little
- pay \$100 to get out of deficit
- if lower my rent, I would be able to cut down on my arrears

### 1.b. conditions

- if renovation is done
- have a separate account until renovations are done

### 1.c. incentives to force tenants to pay

- employer should have people understand the importance to pay
- incentives for people to pay arrears

## 2- Seeing the housing administrator

Besides the obvious lack of trust of one tenant, 15 tenants clearly expressed their desire to sit down with a housing administrator to fix the rental arrears' problem. They outline the importance to see somebody and discuss the issue instead of receiving a statement.

- pay off after a common agreement
- people are not aware how important it is...
- it took me one year after having moved in before I knew my rent
- meet a counselor

## 3- Other suggestions (20 answers)

In other suggestions, responses can be linked to 5 main categories such as:

### 3.a. arrears are the Band's responsibility

- Band is responsible for arrears, 1<sup>st</sup> freeze arrears, start collecting and later lock arrears.
- Band should pay money with the help of Quebec money

### 3.b. change the rental system

- consult the community and develop a long term strategy
- review budget to pay off arrears
- fix the rental housing system

3.c. write it off

- don't try to correct the past, change the system
- write it off and start fresh

3.d. incentive to pay

- eligibility for new houses for people who have paid their arrears

3.e. rent collection is a priority

- 1<sup>st</sup> collect rent for one year and then look at the arrears' problem

Thirteen (13) tenants had no answer to this question.

The answers to this question show a real concern and awareness about the problem. People want to be more informed and agree on dealing with the problem. They recognize that it is a personal problem that needs to be dealt with in consultation with a housing administrator. At the same time, they consider the existing system as dysfunctional and express the necessity to improve the rental system. Only a minority (3 tenants) propose to forget about the arrears. Different suggestions concerning an individual and communal approach to solving the rental arrears should be considered and analyzed for the implementation of further minor or major changes in the rental system.

**Quest. 15.**

*If the mortgage is paid off, and you have paid your arrears, would you accept to buy your house for 1 dollar?*

**Resp. 15.**

43 yes

6 no

4 N/A

Question 15 has been asked to evaluate the degree to which tenants are ready to invest their money (in the form of rent payment and paying off their arrears) into their house. The majority of responses (43 out of 53) show that tenants are very attached to their houses, and ready to buy it for one dollar. Nevertheless, they have some conditions in regard to the quality of the house:

- if it is in good condition
- repairs due prior to accepting
- with complete renovation
- if foundation problem is fixed
- depends on the condition of the house

Tenants expressed their attachment to their house. They have a feeling of belonging and identify with their houses.

- I like my house

On the other side, 6 tenants refused this idea. Either because they considered the house too old to be worth buying, or because they don't like their house at all

- I wouldn't like to keep my house even for 1\$



The house is presently too small for the family. One tenant expressed his doubts about the viability of this offer:

- it is not that simple, even for 1\$

Four (4) tenants didn't answer that question.

Considering the positive responses, this option could therefore be looked at carefully and provide a way of solving the arrears' and rent collection problem.

Equation between rent and renovation

**Quest. 16.**

*Do you know that house renovation cannot be done because of non-payment of the rent?*

**Resp. 16.**

46 know  
7 don't know

Responding to Question 16, 46 tenants were aware of this reality. On the contrary, seven tenants said they didn't know. During the interviews, tenants expressed their frustration about the poor maintenance. As a matter of fact, tenants don't pay their rent because they do not receive the appropriate maintenance. Their way to show their dissatisfaction is to stop paying rent. Even if they know that it is a vicious circle, they expect the rental-housing department to act first:

- when we request repairs, Band does not fix it<sup>11</sup>
- no one comes even if called
- they should look at housing needs
- ask the Band to pay their arrears first, and then the community will pay
- I don't like the way they are treating us, we are paying rent, elders are not - happy
- they should look at housing needs

Some of the tenants have started to take care of their houses and to buy the material to do the maintenance and renovations themselves.

The responses show that people are aware that rent money is important to perform renovations. They expect to see renovations and maintenance repairs to start paying their rent.

### 3.2. Survey – Part 2: Lease

**Quest. 17.**

*Have you heard of the lease and seen one?*

At the root of the rent collection problem, one major aspect to be looked at relates to the responsibilities of the tenant and the landlord (rental housing department). These responsibilities are generally defined in a lease signed by the 2 parties involved.

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<sup>11</sup> It is important to note, in these responses, as well as in the previous ones, that tenants associate the Band to the rental-housing department. The actual structural diagram of the Band office (see copy panel 4 – Annex 4) shows that the Eastmain Rental Housing Department is part of the Band. The need to implement a separate and independent Rental Housing Department has been raised in Question 10 when tenants proposed to change the rental administration or implement an unbiased housing authority. The discussion on an independent housing authority will be approached more in detail in Question 22.

Prior to the housing survey, research revealed that, although the rental housing department had a copy of a lease (see Residential Tenancy Agreement – Annex 3), it had never been used or showed to tenants. The survey allowed assessment of the level of awareness of the tenants about the lease, its existence and content.

**Resp. 17.**

46 no  
7 yes

Forty-six (46) tenants had never heard about the lease nor seen one.

Seven tenants (7) knew about the lease. This does not mean that they had seen that specific one but they were aware that a lease is normally required when tenants live in a house.

**Quest. 18.**

*Do you know what a lease is and what it contains?*

**Resp. 18.**

43 no  
10 yes

The following question (Question 18) aims at assessing the level of information of the tenants in regard to the lease in general. The important number of negative responses (43 out of 53) show that tenants are not informed about the lease and therefore do not know what kind of responsibilities evolve from the lease. Ten (10) tenants knew what a lease was.

**Quest. 19.**

*Do you know what it means to sign a lease?*

**Resp. 19.**

20 no  
30 yes  
3 N/A

Question 19 aimed at evaluating if tenants had already been asked to sign a lease, and if they knew that a lease is a formal and legal document that engaged both parties (landlord and tenant). Thirty (30) tenants responded positively; whereas 20 tenants responded negatively, 3 tenants didn't answer. The majority of positive answers illustrate the reality on reserve: tenants do have experience in signing leases when buying a car, a TV or other items. They do know that signing a lease is a binding contract. Twenty (20) negative responses reveal the lack of information and that no legal contract was provided to tenants.

Results from questions 17, 18 and 19 reveal a lack of information and communication about the existing lease. Tenants need to be properly informed about the terms of the Tenancy Lease Agreement.

**Quest. 20.**

*Would you like a new lease to be developed with the tenant's participation?*

**Resp. 20.**

47 yes  
3 no  
3 N/A

Question 20 shows whether tenants are willing to develop a new lease based on a better understanding of the existing one. A huge majority (47 tenants) is willing to develop a lease. Only 3 tenants didn't want to participate in developing a new lease. Three (3) didn't answer.

**Quest. 21.**

*Who should be in charge of the enforcement of rental policies?*  
a) rental housing administration  
b) create an independent housing authority

**Resp. 21.**

33 independent housing authority  
8 rental housing department  
12 N/A

In Question 21, tenants are asked whether they believe in the rental administration or in an independent Housing Authority to enforce rental policies. Thirty-three (33) tenants responded in favor of an independent Housing Authority. Comments show that their answers refer to loss of trust in the housing department and that they expect to see a better working system:

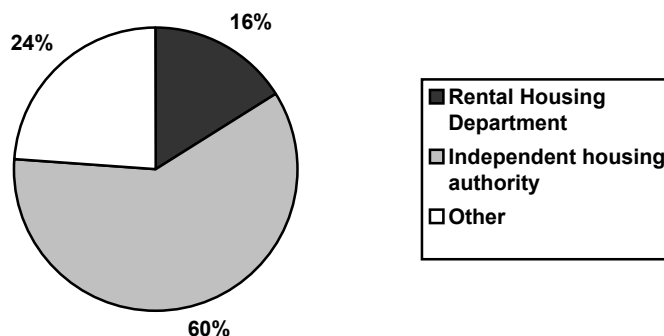
- different approach
- with trained employee
- away from Cree nation
- trust is broken
- a trustworthy organization

Eight (8) tenants responded in favour of rental housing, one comment was made about rent collection that rent paid should be transferred directly to a bank account (instead of being cashed in by the housing administrator with a written receipt).

Twelve (12) tenants didn't answer. This high rate can be explained by the little information available on possible alternatives. Tenants know that there are inherent problems to the rental housing administration; they acknowledge the fact that the problem is complex:

- so far nobody (rental housing) has made a commitment
- don't want to choose but it should be a responsible person
- somebody from outside
- organize more, housing committee does not work enough
- stronger policies, chief and counselors should not be involved

**Graph 6. Tenants' choice in favour of a Rental Housing Department or new independent Housing Authority**



**Quest. 22.**  
*In the lease, what do you expect the rental housing department's responsibilities to be?*

- Resp. 22.**
- 35 major repairs
  - 32 maintenance
  - 26 insurance
  - 13 didn't know
  - 3 other

As presented earlier, tenants are not aware of the content of the lease but have informally been informed about their responsibilities as tenants. They also have developed expectations towards the rental-housing department. Question 22 was developed in accordance with the existing terms written in the lease of the Residential Tenancy Agreement, 4 main categories were proposed about the landlord's responsibilities:

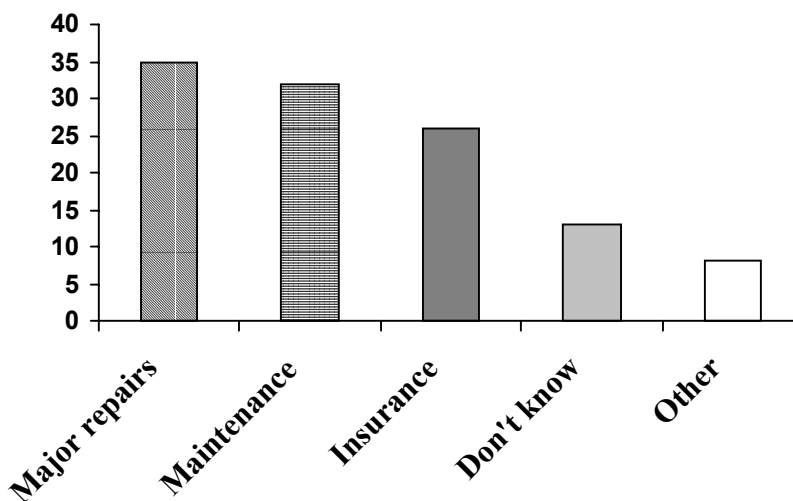
- 1- maintenance
- 2- major repairs
- 3- insurance
- 4- other

Tenants could choose more than one answer. The majority of responses go to major repairs and maintenance (35 and 32 responses).

### Rental housing responsibilities

With 26 responses, tenants chose insurance as part of the landlord's responsibility, 13 didn't know what to expect from the rental-housing department and 8 chose *other*. In other, suggestions cover as well rent collection, landscaping around the house, more safety, fairness and also renovation.

**Graph 7. Tenants' opinion regarding the Rental Housing Department's responsibilities in the lease**



At the same time, Question 23 looks at the tenant's point of view about what he believes his responsibilities are. The responses were left open. Twenty-six (26) tenants responded maintenance:

- minor repairs
- light painting
- good condition, health
- purchase and fix little things
- take care

One (1) tenant said major repairs. With 19 responses, tenants said they didn't know.

- the responsibilities of the tenant have to be explained to me

Fourteen (14) tenants responded with paying rent. Seven (7) answered in *other*

**Quest. 23.**

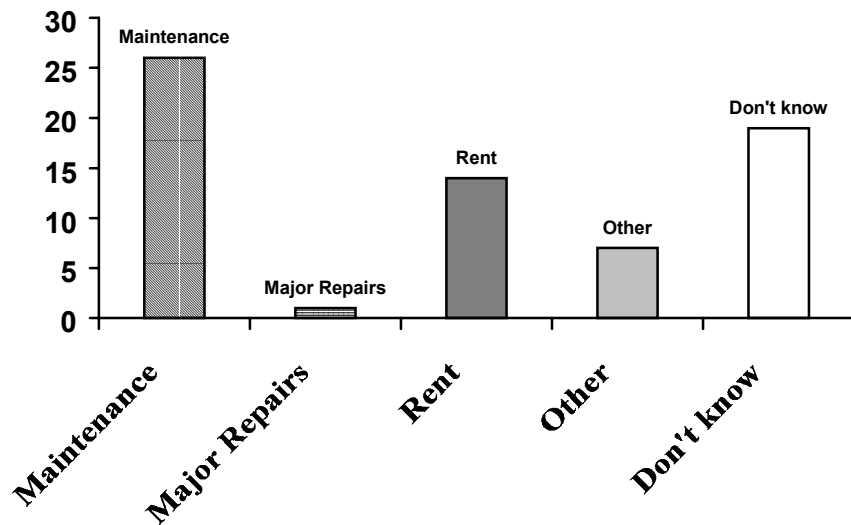
*In the lease, what do you expect the tenant's responsibilities to be?*

**Resp. 23.**

- 26 maintenance
- 19 don't know
- 14 paying rent
- 7 other
- 1 major repairs

- respect the lease agreement
- establish a proper contract to include insurance, policies, etc.
- fence the house
- outside

**Graph 8. Tenants' opinion regarding their responsibilities in the lease**



In question 21, responses show that tenants have a fair opinion about the landlord's responsibilities; but do not know what their responsibilities as tenants are. In either situation, responsibilities of each party have to be stated in a formal contract. They have to be understood so that each party is able to respect his engagement (See copy of the lease – Annex 3).

### 3.3. Survey Part 3: Budget

**Quest. 24.**  
Do you make a budget?

**Resp. 24.**  
24 no  
19 yes  
10 N/A

Throughout the first part of the survey on rent payment, answers showed why tenants didn't pay rent: because their income was insufficient and/or there wasn't any help from other members in paying rent and/or or they refused to pay, even with a sufficient income, because houses weren't maintained or built properly. In any case, the question of budget is important, since it allows understanding how/if tenants plan a budget, and what is spent on other necessary bills such as food, electricity and phone.

Twenty-four (24) tenants responded negatively, whereas 19 said that they did a budget. Ten (10) did not answer.

**Quest. 25.**  
In regard to the following categories of expenses, how much do you spend on rent and other?

In order to allow the respondents to value their expenses, different categories were proposed. These categories on the one hand allow the tenants to identify each kind of expenses and the other hand make a first evaluation, rank them by priority, or define percentages. These estimations were very spontaneous, they might not relate the financial reality, but they do reveal the personal evaluation of each respondent. The following table and graphs correspond to each of the responses: priority ranking, percentages and dollars.

**Table 1. Budget: expenses by rank of priority**

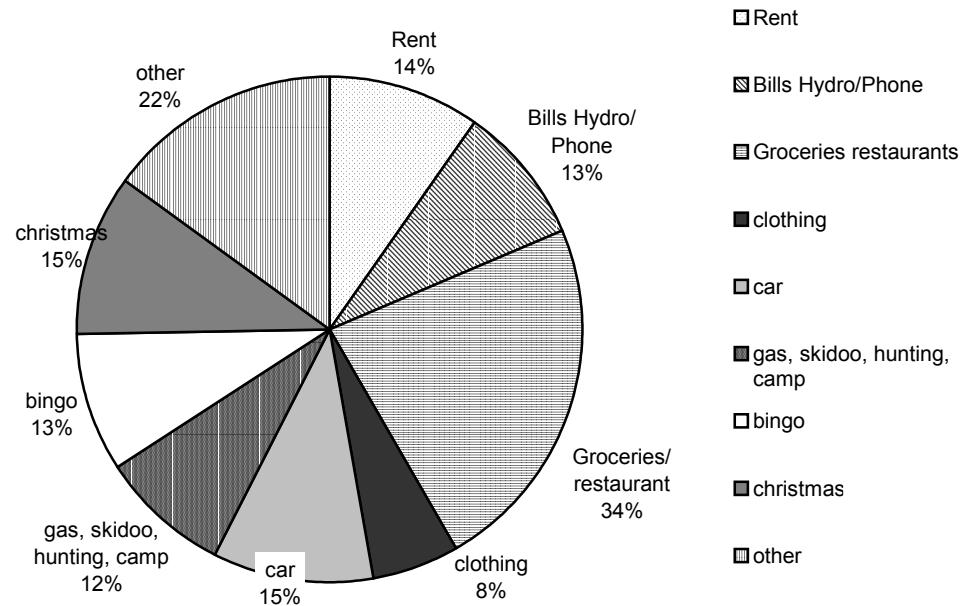
1 most important – 10 less important

1	groceries	1.3
2	rent	2.2
3	Car	2.6
	Gas, skidoo, hunting, camp	2.6
4	bills (hydro, phone)	3.2
5	bingo	3.3
6	clothing	3.5
7	Christmas	4

**Graph 9. Budget: tenant's evaluation of expenses in percentages**

**Resp. 25.1.**

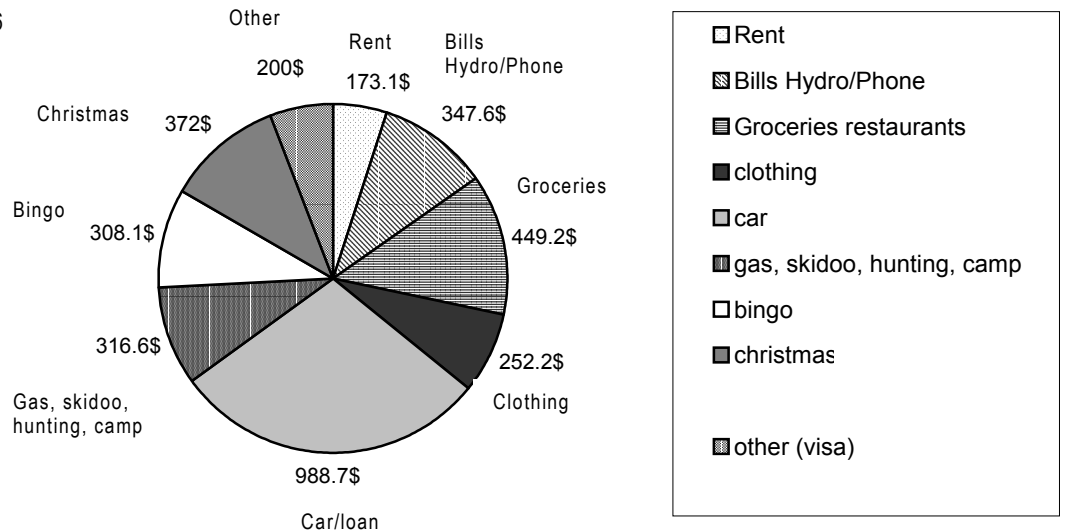
- 1- groceries – 34%
- 2- other (visa) – 22%
- 3- car – 15%
- 4- Christmas – 15%
- 5- rent – 14%
- 6- bingo – 13%
- 7- bills/hydro/phone – 13%
- 8- gas, skidoo, hunting, camp – 12%
- 9- clothing – 8%



**Resp. 25.1.**

- 1- car – \$988.7
- 2- groceries – \$449.2
- 3- Christmas - \$372
- 4- bills/hydro/phone – \$347.6
- 5- gas, skidoo, hunting, camp – \$316.6
- 6- bingo – \$308.1
- 7- clothing – \$252.2
- 8- other (visa) - \$200
- 9- rent – \$173.1

**Graph 10. Budget: tenant’s evaluation of expenses in dollars (per month)**



The results from this question are very informative on 3 levels:

- 1- theoretical priority of expenses
- 2- evaluation of the importance of rent
- 3- the reality in dollars

Table 1 reveals that tenants do give, in theory, an important rank to rent (2<sup>nd</sup> position after groceries). When evaluating through percentages, rent is in 5<sup>th</sup> position, and when describing their expenses in dollars (which is the closest to their reality), rent is in 10<sup>th</sup> and last position. The groceries are in 1<sup>st</sup> place in the first table and graph, however in monies allocated each month, the car consumes the most. Important to note are the expenses allocated to other (visa or pocket money for children) in percentages. Christmas, considering the theoretical ranking should come in last position, but does, in the evaluation in percentages and in dollars come to fourth and third position. Interesting are the close position of gas, skidoo, hunting and camp with bingo, they reach respectively 5<sup>th</sup> and 6<sup>th</sup> position.

The results in dollars show the amount of expenses linked to the native context (groceries are expensive) but also the expenses due to cultural activities such as hunting and camping, high use of cars to travel. They inform about the needs and costs specific to life on-reserve.

These numbers should be considered as indicative only. They show that families do have access to incomes that allow different types of expenses: priority expenses such as groceries, paying bills and gas, but also expenses allocated to entertainment such as bingo and Christmas presents. Therefore the priorities in regard to rent payment should be discussed and understood in order to address the rent arrears' problem.

As presented earlier, tenants are eager to be more informed and sensitized about the rent collection problem. As well, they are open to meet a counsellor and/or a housing administrator to help them in defining a budget and prioritizing rent payments in the first place.



## 4. PUBLIC PRESENTATIONS AND CONSULTATIONS

### 4.1. Public presentation 1 – Discussion of existing social rental system

The principal aim of the Housing Education Program is to summarise the existing financial arrangement regarding housing, as envisioned by the CMHC, and then to communicate this system within the Cree Nation of Eastmain. The communication of this information was made possible through the presentation of 4 visual panels explaining the existing rental housing system. The panels explained not only the existing rental system but also the financial programs provided by CMHC on reserve, the financial and structural diagram about the funding process to build the houses, as well as the responsibilities inherent to the landlord and the tenants.

The first public presentation was scheduled on the 30<sup>th</sup> of September, after the research team conducting a housing survey (see chapter 3) and sensitised the interviewed tenants about the rental arrears crisis.

**Table 2. Schedule of activities**

<b>Dates</b>	<b>Activities</b>
24 – 30 of September 2002:	Housing Survey
30 <sup>th</sup> of September 2002:	1 <sup>st</sup> Public presentation Existing rental system - Discussion
22 <sup>nd</sup> of October 2002:	School contest
23 <sup>rd</sup> of October 2002:	2 <sup>nd</sup> Public presentation Results of public consultation, survey, school contest

#### 4.1.1. Presentation to the public of the graphic panels

Prior to the public presentation, the Director General and the Housing Administrator had announced the public event on the radio, inviting tenants to come and be informed about the housing crisis. The public presentation was held in the school gymnasium. The 4 visual panels presented the housing system (see 2.1. Phase A - the objectives), on tables visitors could also find:

- 1) CMHC pamphlets on funding on-reserve
- 2) Residential Tenancy Agreement (lease) copies

3) White boards to write their remarks and opinions concerning four main questions on rent:

- Why pay rent?
- How could rent payments contribute to improve your life condition?
- What would you like to see changing in your community concerning your houses and the rent?
- If you were able to pay your rent, what would you expect in return?

Two presentations were scheduled, one in the afternoon at 3.00 pm and one in the evening at 7.00 pm. During the afternoon, the panels were presented and translated in person by the Chief of Eastmain. Each of the 4 panels was explained in detail as well as the lease. Four (4) persons made the presentation: the Chief, the 2 researchers and the Housing Administrator. Approximately 30 persons attended.

The evening presentation turned into a discussion. The 2 researchers made the presentation with the Housing Administrator, the Deputy Chief, the CRA representative and a Cree translator.

Four main categories of issues were raised:

- 1- participation in paying rent within the household
- 2- request to have more information on financial statements
- 3- improvement of administration and maintenance
- 4- development of programs to own your house

#### **Point 1 – Participation of household members in paying the rent**

This point has been discussed in the previous chapter. An elder raised the issue of sharing rent.

Context: children don't participate in paying rent.

Proposition:

- 1- Sensitise young people
- 2- Take turns
- 3- Could help to catch up with arrears

#### **Point 2 – More information on financial statements**

The audience was very eager about knowing more about the financial statements of the houses. Participants requested information about:

- the arrears
- maintenance costs on each house
- mortgage payments for each house

Context : tenants are barely aware of their own arrears and even less about the arrears of the community.

The Housing Administrator informed about the arrears: 2 million dollars in rental arrears and 6 million in mortgage payments for the Cree Nation of Eastmain.

Concerning maintenance and renovation costs:

Context: tenants don't know the value of their house, they would like to know more about the renovation costs required on their houses and the mortgage payments left.

Proposition:

- 1- the Housing Administrator with the 2 researchers will provide the information on the financial statements, mortgage payments and operating costs to the tenants.
- 2- the CRA with the Eastmain Rental Department have implemented a Preventive Maintenance Program which has already looked at 5 projects<sup>12</sup> in Eastmain (approximately 50 houses), with a precise estimate of the costs of renovation to be undertaken within the next year for urgent renovation and for the next 5 years for less important repairs. This information will be handed out to the public.

This information will be provided during the second public presentation on the 23<sup>rd</sup> of October. During the evening, the team will as well present the results of the housing survey.

### **Point 3: improvement of administration and maintenance**

Context: tenants have lost their faith in the local administration. Payments are not secure. Rental department is understaffed.

Propositions:

- 1- open a separate bank account
- 2- employ 2 persons in the rental department, one person working on rent collection and another one on maintenance issues.

Context: maintenance standards are not met; minor and major repairs are not done. Tenants are very frustrated about the low quality of maintenance staff.

Proposition: Housing Administrator acknowledged this reality. The research team, the Deputy Chief and the Housing Administrator proposed to identify little changes that could be implemented in the short term.

### **Point 4: information about on-reserve programs to own your house**

Context: tenants are living in houses within a social housing system; they have never had the choice to own their house.

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<sup>12</sup> A project represents a number of houses built during one year.

Some of them want to be more informed about the alternatives existing on home ownership in other communities.

Proposition:

- 1- inform about the real value of the house (financial statements and renovation costs)
- 2- other programs available in other communities – rent-to-own, private ownership.

This public meeting on rental housing was the first meeting ever organised in the community on housing issues. Therefore participants were encouraged but also anxious to have rapid answers to the rental problem. It was important to focus on the informative aspect of the rental-housing problem and system before trying to solve it. The second aspect about informing tenants is to allow each one of them to participate in solving the problem. By knowing the scope of one's arrears and the arrears of the community, understanding what are the links between not paying rent and arrears, why there is lack of maintenance and lack of trust in the community does provide the adequate communication to start addressing the housing issues, on an individual as well as on a community level.

The second step would be the second presentation on the 23<sup>rd</sup> of October where the results of the housing survey will be communicated to the community as well as the financial statements and the maintenance costs per house. This will allow to re-establish trust and transparency by providing financial numbers on the existing houses. The participation of the housing administrator and representatives of the Band council such as the Chief and Deputy Chief are important. They are essential actors to improve communication standards and build trust with the community members.

#### 4.2. Public presentation 2 – Presentation of the housing survey results, financial statements and preventive maintenance program

The second presentation was held on the 23<sup>rd</sup> of October. The meeting was simultaneously broadcast on the radio. There were approximately 40 persons present throughout the evening. The agenda was:

- 1- the results of the survey
- 2- the financial statements
- 3- the maintenance program and costs of each house

The meeting was held by one of the researchers together with the Housing Administrator and a maintenance specialist from the CRA. The presentation benefited from the great involvement and determination of the Deputy Chief. Translation in Cree was provided. The presentation started around 7.30 pm and ended around 10.00 pm.

#### 4.2.1. Results of the housing survey

Out of the 25 questions of the survey, 19 were presented to cover the main areas of concern about the rent issue, the lease and the budget. As stated during the presentation, answers are maybe not new, but the majority and orientation of the answers are very indicative of the attitude of the tenants towards the rental administration, the Band as well as the maintenance staff. But mainly, the comments and suggestions were very salient and provided an interesting path for change (see Annex 4. Public presentation 2 – Housing Survey)

The answers aimed at answering the following questions:

##### Rent

- 1- why don't you pay rent
- 2- what do you propose to improve the situation
- 3- what should be done about the arrears

##### Lease

- 1- what is the lease?
- 2- what are the responsibilities of the tenant?
- 3- what are the responsibilities of the landlord?

##### Budget

- 1- do you make a budget
- 2- on what do you spend your money

#### 4.2.2. Financial statements

The Housing Administrator presented the financial statements directly in Cree. It was the first time that financial statements were made public and communicated to the tenants.

- 1- Eastmain Rental Housing – Preliminary budget forecast 2001-2002 and 2002-2003 showing how the revenues and expenditures with the replacement fund define the average rent to be paid.
- 2- Eastmain Band balance sheet – Figures September 2002
- 3- Eastmain Rental Housing – Mortgage disbursements and subsidy deposits – April to September 2002.
- 4- Eastmain Rental Housing – Total uncollected rent from January to October 2002.

#### 4.2.3. Preventive Maintenance Program

A CRA maintenance specialist working in all 9 communities presented the Preventive Maintenance Program in place in Eastmain. The presentation aimed at communicating the efforts displayed during the past year to evaluate the necessary renovation costs on each of the houses.

The Preventive Maintenance Program has so far completed work on 87 houses and provides an estimate of the costs on minor and major repairs within a 1 to 5 year plan (see Annex 4. Preventive Maintenance Program). This evaluation shows how much money is required for future renovations. These costs are indicative about the standard and value of the house. These numbers also justify the rent payments. They will also be relevant if the tenants apply for home ownership (once a program is available).

### 4.3. School contest

A school contest was proposed during the second trip to the teachers from the Wabannuatao Eeyou School in Eastmain. The exercise was launched during the first week of October. Students had 2 weeks to complete the exercise. Prior to the school contest, an informal presentation on the rental housing system was also held for the students of secondary 3, 4 and 5. The aim of the school contest was to invite the younger age groups to participate in the discussion on housing issues. The teachers showed great interest. The deadline was October 22<sup>nd</sup>. Drawings were hung the same day in the public gymnasium for the jury to select the winners and visitors to see the results.

The jury was composed of the persons involved in the project as well as visitors who came by to see the projects. A total number of 14 people voted. Five groups of students from Grade 2 to Secondary 5 participated; another group from Grade 2 joined a little later. The jury reviewed the 5 groups, and one winner per group was selected. Each of the winners received a CD and each group received a prize, either a beautiful book ("La Terre vue du Ciel" by Yann Arthus-Bertrand) or a set of pencils and drawing tools. The results were communicated on the radio the following evening and prizes were handed to each student in class.

The level of participation was relatively high: 46% of teachers' and approximately 24% of students. An average of 50 persons came to see the exhibition throughout the 2 days.

One teacher in particular (secondary 2, 3, 4 and 5, English) highlighted the great interest of the students in this exercise, like never before. This again shows that housing issues are important to young children and adolescents. The quality of drawing and design revealed the student's capacity to integrate a variety of needs as well as modern standards into their homes. They also showed great skills and talent in drawing.

### 4.4. Follow-up

The project Housing Education Program Phase A was considered completed after the second presentation. The objective of summarising and communicating the existing rental housing system to the community has been met during the first presentation.

Based on the request of the participants during that first meeting, the team together with the Housing Administrator and the CRA maintenance specialist organized the second presentation to provide as much information on the housing situation as possible. The two presentations were held in a public space, even broadcast on the radio so that all tenants could be reached at home. This has allowed the population to again be involved and feel the local government's concern about developing appropriate solutions to address the rent collection problem. The salient factors that have been identified during the research and consultation project need to be addressed and discussed with the Band administrators as well as with the members of the community. This discussion will serve as a foundation for the next phases (B and C) of the Housing Education Program.

#### 4.4.1. Meeting with the Housing administrator and Band representatives

The main issues expressed by the tenants were:

- 1- lack of trust in local rental administration
- 2- frustration concerning the lack of maintenance and poor living conditions

The 2 project researchers organized a meeting, to bring together the Housing Administrator, the Deputy Chief, the Director General and the CRA maintenance specialist. Based on the results of the public consultation, in order to improve the rent collection, short and long term changes should be implemented:

##### A. Short term changes:

1. to improve trust: open a separate bank account and implement a direct rent deduction from the source for each employee
2. to improve maintenance: define the scope of work of a supervisor; identify the best person to take up this task.

##### B. Long term changes:

1. Rent deducted from the source for all employees
2. New housing authority
  - a) new and independent housing authority should be implemented. Experience from other communities such as Waswanipi and Nemaska should be looked at.
3. Maintenance
  - a) maintenance workers should have more maintenance and computer training.
  - b) the housing administrator should have more control over workers.

#### 4. Re-evaluation of rent value

- a) define value of each house in relation to arrears per project - see Annual Bank Statement.
- b) clarify value of rent and inform tenants.

#### 5. Conclusions

This phase A Project was a case study requested and initiated by the local Band Office of Eastmain. It was the Band's objective to make this study a pilot project in the community of Eastmain. This project aimed at providing the community with a very accurate view of the social housing situation in Eastmain with a specific focus on the existing housing finance and rental system. It was also the first one of that type initiated, encouraged and supported by local community members and band representatives: it was an experimental study based on an innovative approach that investigates not only financial parameters but also social and cultural issues affecting the housing file. Not only did it inform the tenants about the situation but also the rental administration and the local government about the issues, responsibilities and implications at the base of the housing problem.

The tenants raised three main issues during the consultation:

- 1- loss of trust towards the local government through lack of communication and poor maintenance
- 2- the need for a fair rental system and clear rent calculation
- 3- the implementation of a new independent housing authority

Point 1 has been acknowledged and addressed immediately by the local authority and the rental administration. After the positive impact of the public presentation broadcast on the radio, the rental housing department with the help of the Deputy Chief is in the process of setting up a transparent and independent bank account to collect rent. Maintenance improvement will be discussed during the coming Band council so as to employ a new supervisor to manage the maintenance team and implement as soon as possible the Preventive Maintenance Program. Once freed from the responsibilities of supervisor, the Housing Administrator will be more available for tenant counseling. This will in return invite tenants to gain trust in their rental administration.

Point 2 and 3 are part of long-term changes. These will be addressed at the local government level but are also part of the proposal of Phase B - An analysis of previous (Phase A) consultation and proposition for alternatives regarding existing rental housing in Eastmain. This second part of the Housing Education Program aims at developing alternatives to the rental department in order to implement a fair rental system and an independent housing authority. This next phase of research will be based on the study of existing social rental systems in place in other Cree communities.



Also it will investigate a new kind of financial buffer to alleviate the existing inadequacies in the administration of the social rental housing system and the local government. Similarly, the definition of a new housing authority needs to be clarified and investigated.

## 6. Recommendations

The issues raised during the housing survey and the public presentations have led the research team to identify 4 major areas in the rental housing system that need to be improved in the long term (see Annex 4. Minutes, meeting 2 & 3):

- 1- Administration
- 2- Finance
- 3- Maintenance
- 4- Tenant's awareness

### 6.1. Administration

As stated earlier, the Eastmain Rental Housing Department needs to gain back the trust of the tenants. In the housing survey, tenants expressed the need to have a personal contact with the Housing Administrator to discuss rent and arrears. This trust can in the first place be improved by more availability and personal contact with tenants, for example by house-to-house visits.

Since the existing rental-housing department is still attached to the Band, responsibilities are not clearly defined; therefore the Band through its operating fund covers all financial deficits. In the future, a new structure such as an independent housing authority needs to be set up, with a distinct operating budget and separate offices. Responsibilities and tasks should be newly identified and announced to tenants. These issues have to be discussed at the Band Council level.

### 6.2. Finance

- 1- at the Band level:

As short term changes, the Housing Administrator has opened a separate Bank account and started sensitising tenants to rent deducted from the source.

For long-term changes, alternatives to deducting rent should be looked at. Other experiences in Cree communities have been successful in deducting rent not only from main tenants but also from all working household members.

- 2- at CMHC level:

In the future, CMHC social housing should be redefined corresponding to on-reserve land legislation and economic context. Rent value should also be calculated within the native reality.

### 6.3. Maintenance

In the short term, a supervisor will be hired to manage the existing maintenance staff. The supervisor will also be responsible for implementing the Preventive Maintenance Program.

Long-term changes will aim at providing the rental-housing department with a supervisor and an operational maintenance team. The team will require appropriate space to work (computer and writing space) but also storage space for material. An adequate warehouse is needed.

CMHC funding as well as other sources of funding should be looked at and applied for. Three CMHC programs have been identified so far that seem to be relevant:

- 1- Housing Internships for First Nations and Inuit Youth,
- 2- Native Inspection Services Initiatives (NISI),
- 3- Aboriginal capacity development

Also, local government should consider attributing a specific and adequate budget for housing.

### 6.4. Tenant

As demonstrated throughout the housing survey, tenants need to be more informed about their responsibilities. A lease needs to be developed using tenants input, therefore helping them to understand the document.

In the long term, tenants provided with more information about the lease, the rental system and home ownership will become increasingly aware of their responsibilities and duties in the house. The lease will play a major role in helping tenants to commit to paying their rent as well as maintaining their house in proper condition. In return, they will also be able to request adequate services from the rental housing department.

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