RESEARCH REPORT

External Research Program



Anishinabek Housing Administration Study





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ANISHINABEK

HOUSING ADMINISTRATION STUDY

For The Union of Ontario Indians

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September, 1993

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UNION OF ONTARIO INDIANS

HOUSING ADMINISTRATION STUDY

SUBMITTED TO: CANADA MORTGAGE AND HOUSING CORPORATION

SEPTEMBER, 1993

ANISHINABEK HOUSING ADMINISTRATION STUDY

ABSTRACT

The Union of Ontario Indians undertook an extensive survey of member First Nations communities regarding their current approach to and long range goals of First Nation housing administration. The study provides an assessment of current policies and considers future requirements and needs as identified by First Nations. This information leads directly to the determination of three possible models for the delivery of First Nation housing programming based on the principles of First Nation autonomy, and accountability, as well as supporting regional coordination and long-term stable policy development.

An important conclusion of this study is that First Nation housing administration requires first and foremost adequate financial support. Increasing demands coupled with the freeze on funding allocation since 1984 have substantially over-burdened First Nation capacity to both deliver and administer housing. Following the on reserve National Housing Review it is hoped that the question of resourcing will be clarified and it is at this time that First Nations will be a realistic position to determine the most appropriate delivery of housing programming.

TABLE OF CONTENTS

| Abstract | ii |
|---|----|
| Executive Summary | iv |
| Résumé | v |
| Introduction | 2 |
| | |
| First Nations Housing: current environment | 4 |
| models for First Nation role in housing | 8 |
| | |
| First Nations housing: current policy and programming | 16 |
| analysis of housing survey and poll results | 33 |
| First Nations Housing Programming for the Future | 35 |
| First Nation specific model | 36 |
| Group, Regional or Tribal Council model | 37 |
| Treaty or Nation model | 39 |
| | |
| Conclusion | 41 |

ANISHINABEK HOUSING ADMINISTRATION STUDY

EXECUTIVE SUMMARY

The aim of this study is to assess current practices and policies and consider future requirements and needs as identified by First Nations. The forty-one member First Nations participated in this study in a number of ways. First, a comprehensive survey, dealing with all aspects of housing and housing administration was conducted. Second, and as a follow-up, individual interviews were held with First Nation members involved in housing administration. At the same time, the Union of Ontario Indians undertook an inventory of existing First Nation housing policies and plans.

The first section provides an assessment of the current environment, both political and economical, for First Nations involved in housing administration. These realities point to several different ways in which First Nations and their constituents view their role in housing. Three types of roles are identified and assessed.

The second section provides a compilation of current practices and policies in regard to housing administration by participating First Nations. In addition, an analysis of the survey results reveals that First Nations lack sufficient human and financial resources, the surveys do point to the necessary characteristics and consequent requirements for successful housing administration models.

The third section utilizes the information from previous sections to determine three possible models for housing delivery. All three models: First Nation specific; Regional or Tribal Council; and Treaty or Nation are assessed in terms of their requirements and their advantages and disadvantages.

Finally, the conclusion re-iterates the findings of the study as well as assessing the recurrent theme of study findings. It is clear that First Nation housing administration requires first and foremost adequate financial support. Increasing demands coupled with the freeze on funding allocation since 1984 have substantially over-burdened First Nation capacity to both deliver and administer housing. Following the on reserve National Housing Review it is hoped that the question of resourcing will be clarified and it is at this time that First Nations will be a realistic position to determine the most appropriate delivery of housing programming.

ANISHINABEK - ÉTUDE SUR L'ADMINISTRATION DES LOGEMENTS

RÉSUMÉ

Cette étude vise à évaluer les pratiques et les lignes de conduite actuelles, de même que les besoins et exigences futurs déterminés par les autochtones. Les 41 membres d'un regroupement autochtone ont participé à l'étude de diverses façons. Tout d'abord, ils ont répondu à une enquête approfondie portant sur tous les aspects de l'habitation et de l'administration des logements. Deuxièmement, comme suite à ce sondage, les membres qui s'occupent d'administration des logements se sont prêtés à une entrevue individuelle. Pendant ce temps, la "Union of Ontario Indians" entreprenait un relevé de tous les plans et lignes de conduite élaborés par les autochtones en matière d'habitation.

La première section de l'étude décrit, tant sur le plan politique qu'économique, l'environnement actuel des autochtones qui administrent leurs logements. Compte tenu de cet environnement, les premières nations et leurs membres ne voient pas tous leur rôle dans le domaine de l'habitation de la même façon. Trois catégories de rôles sont établies et évaluées.

La deuxième section constitue un répertoire des pratiques et des lignes de conduite actuelles des groupes autochtones participants, dans le domaine de l'habitation. L'analyse des résultats de l'enquête révèle que les premières nations manquent de ressources humaines et financières. L'enquête permet également d'établir quels sont les éléments nécessaires et, par conséquent, les exigences qu'il faudrait satisfaire pour pouvoir élaborer des modèles efficaces d'administration des logements.

Dans la troisième section, on utilise les renseignements des deux premières parties pour élaborer trois modèles possibles de production de logements. Les trois modèles sont évalués en fonction des exigences qu'ils comportent, de même que de leurs avantages et de leurs inconvénients.

Dans la conclusion, on répète les résultats de l'étude tout en s'attardant au thème qui ressort constamment de ces constatations. Il est clair que l'administration des logements par les autochtones exige, d'abord et avant tout, un soutien financier suffisant. La croissance de la demande et le gel des crédits alloués depuis 1984 ont considérablement restreint la capacité des premières nations à produire et à administrer leurs logements. Comme suite à l'Examen national du logement social dans les réserves, il faut espérer que la question des ressources sera réglée, car c'est à partir de ce moment-là que les autochtones seront vraiment en mesure de définir les programmes de logement qui leur conviennent le mieux.



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INTRODUCTION

Indian organizations have stated that the Government of Canada has special obligations to provide adequate housing to Indian people as a right. They believe that these obligations of the Government of Canada flow from a combination of treaty rights, basic aboriginal rights, and the Constitution. The Government has not recognized any universal Indian entitlement to government-financed housing.¹

"The federal policy is to provide support to First Nations, at a level comparable to that available to other Canadians with similar housing and financial needs...."²

The federal policy (proposed) as written, represents what exists today and represents the limits to which the devolved INAC on-reserve housing program will move.

This is a reality with which First Nation governments must work and consequently is embraced within the approach and findings of this study. Devolution, the delegation of administrative authority to First Nations, has created a second reality, a new social contract between First Nation governments and most of their members. Those First Nation members hold their governments responsible for delivery of their rights, the provision of shelter within their reserve territories. As we look at options for modeling of delivery programs for housing, we must ensure that sufficient control for the First Nation governments is protected to meet the accountability that exists within the social contract.

The aim of this study is to assess current practices and policies and consider future requirements and needs as identified by First Nations. The forty-one member First

¹ INAC, Laying the Foundations of a New On-Reserve Housing Program, 1990, page 1.

² Ibid., page 14.

Nations participated in this study in a number of ways. First, a comprehensive survey, dealing with all aspects of housing and housing administration was conducted. Second, and a as follow-up, individual interviews were held with First Nation members involved in housing administration. At the same time, the Union of Ontario Indians undertook an inventory of existing First Nation housing policies and plans. Finally, drafts of the study have been circulated and key comments and additions made by political leaders and those most involved in housing.

FIRST NATION HOUSING:

Current environment

Housing for Native Canadians is an Aboriginal and Treaty right regardless of place of residence, however the Government of Canada has made a distinction between on and off-reserve residents in relation to housing. In Ontario, once an Indian³ leaves the reserve⁴, there is no designated shelter/housing purchase program available for them. In 1985, the Indian Off-Reserve Housing Program was canceled by the Government of Canada. This program facilitated access to conventional first mortgage money and a conditional forgivable second mortgage.

As is the case with all other residents of Ontario, if they have the fiscal capacity, they may access conventional mortgage money to purchase. If they don't, they may have the a capacity to rent without reference to being Indian.

On the other hand, they may need assistance. If, in the region they choose to locate, there is native or aboriginal housing available, they must compete with all other Native/aboriginal people. If there is none available, other social housing may be available for which they can compete. this subsidized shelter, however, is available to all Ontarians with similar circumstances.

⁴Indian Act, RSC 1985 Sec. 2(1)

³Indian Act, RSC 1985, Sec. 2 (1)

Off-reserve, the municipal, provincial or federal government is not held responsible for the provision of shelter. They will find some shelter themselves because it is available, even though inadequate, in many instances.

The only social contract for housing/shelter seems to be with a First Nation Governments. There are those who were born off-reserve who hold them responsible for shelter if they choose to return. For those who have left the reserve, they see it as temporary and plan to return to the reserve and claim their housing provision.

On reserve, the First Nation Government is seen as the shelter provider (see Appendix "B"). After all that is the social contract! The members look to their elected Government to provide access to shelter/housing....if they cannot get the Government of Canada to meet their obligations, then they must do it. And if there is insufficient or inadequate housing available, it is their fault. They hold their government accountable. Programs developed by other governments require that there be some accounting by the First Nation Government.

First Nation Governments could be partners but partners must share the risks as well as the benefits in a social contract.

Indian and Northern Affairs receives capital dollars from Parliament to assist in the construction, re capitalization and/or renovations of shelter on-reserve. They only have to report back to Parliament annually that so many units were built, replaced and/or renovated to National Building Code Standards at a minimum. The don't have to hear on a day-to-day basis that there is not adequate housing on their reserve. And if, in the end, some of those units were not completed to appropriate standards because the First Nation Government could not afford to do so, who has the risk? The risk is to the occupant and

accountability is with the First Nation Government. Providing twenty five percent of the cost of a house means the First Nation has to find the other seventy five percent. Is this a partnership where the risk lies 100% with the First Nation?

Should Indian and Northern Affairs Canada capital subsidy dollars be used in concert with Section 95 N.H.A authorities, there is a requirement for rent-based-on-income. What if the rent is not paid and the project becomes insolvent? The Minister of Indian Affairs, uses the guarantee provisions of the Section 95 N.H.A. requirement to pay off a portion or all of the loan. But, once the Minister has done this, he can then secure First Nation revenues and/or contributions to collect his payment. The First Nation Government, in fact all First Nation members, face the risk. Is this a partnership?

Where is Canada Mortgage and Housing Corporation in all of this Section 95 N.H.A. housing? They facilitate the process to get a housing project completed, but in the end they only become monitors. If something's wrong, report to the First Nation Council and if they do nothing about, report it to Indian and Northern Affairs Canada. No risk. Is this a partnership?

What about guaranteed mortgages for individuals? Again, failure to make payments results in the Minister of Indian Affairs calling in his guarantee using First Nation revenues and/or contributions. The First Nation Government, on behalf of its people, takes all of the risk. Is this a partnership?

What about a Tribal Council? First Nation Governments supported the creation of Tribal Councils to provide advice and guidance in many different sectors, in including technical. What is there is a failure to do so or wrong advice is provided? The impact is local and no direct risk to the Tribal Councils. Is this a partnership?

What about the Union of Ontario Indians, the Chiefs of Ontario and the Assembly of First Nations? Their mandates have been to provide advocacy, advisory, consultations and political support. While these roles are carried out, the inadequate levels of resourcing in on-reserve housing has little direct risk. Are these partnerships?

What about renovations? What about R.R.A.P.? Again, the question of benefits and risks must be answered. If no-one shares in the risk, there is no partnership.

What about the First Nation Government as a proprietor only? A holder of land on which housing/shelter is constructed? This can only occur when there are investors. In most cases today, the only investors that create a proprietary relationship are members who move home, have the wherewithal to build their own home but inquire what, if any regulations are mandatory on the reserve. If they choose not to ask the question and choose not to have the First Nation Government involved, there may not be a proprietary relationship.

It must be noted that some First Nations currently may be involved in the delivery in one, two or all three of the processes previously discussed.

These questions leave us with little direction in housing matters. Clearly, there is a need to consider carefully the current role of the First Nations and the need for this role to evolve to meet the needs and demands of its members. In order to accomplish this we must assess the First Nation as provider, partner and proprietor in housing.

MODELS FOR FIRST NATION ROLE IN HOUSING

1. First Nation Government as a *Provider*

As a provider, the First Nation Government will have available all resources to have completed the needs assessment, feasibility determination, project implementation (se Appendix "D") and ongoing management per Appendix "A". Both benefits and risks will be theirs.

2. First Nation Government as *Partner*

As a partner, the First Nation Government will enter into agreements that will allow a sharing of benefits and risks. This will include the ongoing management (see Appendix "C").

3. First Nation Government as a *Proprietor*

As a proprietor, the First Nation Government, will have in place mechanisms similar to "building permit" procedures off-reserve where the benefits will be theirs and the risks will be minimal.

FIRST NATION HOUSING Current Environment

APPENDIX "A"

ACCOMMODATING THE USER

For the sake of discussion only, four phases are used to describe what occurs in the provision or upgrading of shelter/housing. They are:

- 1. Needs Assessment
- 2. Feasibility Determination
- 3. Project Implementation
- 4. Ongoing Management

Needs Assessment includes all necessary consultation and other activities required to determine the scope of a project. This could include the number of renovations, replacements and/or new units required by size now, for the next five year, ten years, etc.

Feasibility determination includes all necessary consultation, resources, identification and resource acquisition to deal with the scope of the project. this means that, based on any or all resources available now and projected for future years, it will take "this long" to fill the need.

Project implementation could include, when necessary, all the technical and monitoring activities from site identification to occupancy.

Ongoing Management includes use, maintenance and replacement.

FIRST NATION HOUSING Current Environment

APPENDIX "B"

WHO GETS A HOUSE?

If each First Nation had all the human and financial resources available as they were needed, everyone would get a house when they said they needed one. Unfortunately that is just not the case.....First Nations cannot provide housing to all those who need it when they need it. Generally, First Nations have housing backlogs that, if they don't increase each year, remains unmated at an unmanageable level.

What that means is that someone or some people are going to decide who get housing and who doesn't. Since First Nations have had to do this since Indian Affairs "devolved" the Housing Program to them, the issue is not new. New pressures, such as Bill C-31 and an increased population base or recessionary times and members leaving no-job situations and returning back to their reserves, means the decisions are getting harder. More people are being told "no, not this year". And what that means is more people are saying the system to make decisions is not fair, there are more challenges.

The role of decision-makers in First Nation communities has to be seen to be fair, equitable and community-based. Fair doesn't mean everyone get one or no-one does, it just means that all people have to have the same opportunity. So the same criteria must be used with which to compare "need".

The following is a brief description of a process that will assist those decision makers:

1. 'Identify Potential Criteria

By asking who should get a house, brainstorming may identify criteria such as:

- * Married * Bill C-31 * Unwed Mothers

Couples

- * Widower *Widow *Unwed Fathers
- * Handicapped
- *Family must all be First Nation Members *Single
- * Married * Unmarried * Workers before Welfare
- * Etc. * Etc.

The chances are there will be many more.

2. Evaluate and Confirm the Criteria

For example: Elders: Yes, we care for our elders so this should be part of the criteria but couples before singles and couples with dependents before both, etc. another example: People with Children: Yes, married first, etc. etc.

- 3. Prioritize the Criteria from 1 to ? depending on the number of criteria
- 4. Now Give Each a Numerical Value

If there were 25 criteria then priority one would get 25 points, priority two would get 24 to priority twenty-five which would receive 1 point.

Compare the Applicant(s) to all Twenty Five Criteria and Add up their PointTotal. The highest points become the first priority, etc.

FIRST NATION HOUSING Current Environment

APPENDIX "C"

ONGOING MANAGEMENT, DEALING WITH RISKS

After First Nation Governments build a house, they can:

- * Retain possession, allows occupation unconditionally, or
- * Retain possession, allows occupation with regular cash conditions i.e. monthly rent, annual lease, utilities only etc., or
- * Retain possession, allows occupation with conditions in lieu of cash i.e. labour and/or material for regular maintenance and/or repairs, etc., or
- * Transfer possession to occupant unconditionally, or
- * Transfer possession to occupant through outright sale, or
- * Transfer possession to occupant through conditional cash sales agreement i.e. down payment, regular full payments, regular combined rent/purchase payment, etc., or
- * Transfer possession to occupant through conditional agreement based in lieu of cash i.e. labour and/or materials for landscaping/drainage ongoing maintenance/repairs, etc.

NOTES:

- 1. Non-members or incorporated bodies can only achieve or transfer possession with conditional security through leasehold or permit/licence interest, Sections 58(3) and 28(2) of the Indian Act.
- 2. Sale result can be "profit-making" or "not-for-profit".

- 3. Occupancy standards can be either First Nation custom/regulated or established by resourcing participant(s), i.e. National Building Code Minimum
- 4. Possession can be held by First Nation or Occupant, formally or informally, based on First Nation Custom.
- 5. Possession allows transfer of occupation rights.
- 6. Possession transfer may or may not be dependent on Indian Act "possession" of land on which house is situated depending on First Nation custom..

FIRST NATION HOUSING Current Environment

APPENDIX "D"

PROJECT IMPLEMENTATION

Housing Construction Steps - SAMPLE

- Clearing and final siting
- Excavating and footing preparation
- Foundations
- Ground-floor framing and subfloor
- Damp-proofing, drain tiles, and backfill
- Framing and partial sheathing
- Finish sheathing, fascias, soffits (start chimney)
- Roofing and flashing work
- Set windows and exterior doors and miscellaneous details (roughing of electrical, H.V.A.C., plumbing)
- Siding
- Basic Shell Completed
- Insulation, stairs, miscellaneous framing
- Wallboard and spackling
- Interior trim, doors, hardware
- Underlay and flooring
- Cabinets installed, miscellaneous details
- Built-ins, tile work
- Painting
- Set fixtures, electrical plates
- Clean up and final touch-up; certificate of occupancy
- Occupancy

SHELTER AVAILABLE

FIRST NATION HOUSING:

Current programming and policies

First Nations are therefore left being held responsible for providing housing to their members. The Federal Government has devolved some authority over housing to the First Nations who are now left to design and develop programming with limited, if not totally inadequate funding. As programming is increasingly devolved to First Nations, all must consider the means by which they will be able to deliver programming and long-term housing policy development for the benefit of all members.

First Nations within the Union of Ontario Indians have widely discussed, considered and in some cases are practicing a wide variety of housing delivery systems. The characteristics are consistent throughout and vary according to existing infrastructure located within and/or nearby First Nations.

AUTONOMY

First Nations overwhelmingly support housing programming delivery that is local and community driven. As a result, many First Nations want to work towards a diminished role in programming by the federal government, both Indian and Northern Affairs and the Canadian Mortgage and Housing Corporation.

ACCOUNTABILITY

First Nations all incorporate accountability with their housing program through its close connection to the elected First Nation government - Chief and Council. In smaller communities, where resources are not available for housing personnel, Chief and Council play a central role in all housing programming decisions and allocations. In medium communities where some resources are available for limited staff support, First Nation governments are moderately involved in programming decisions and allocations. In large communities, where funding can be accessed for sufficient housing personnel, the Chief and Council have a very limited role in housing programming and function essentially to approve allocations upon recommendations of staff.

PARTNERSHIPS AMONG NATIONS

Wherever possible, the majority of First Nations share resources with other First Nations in order to effectively deliver housing programming. In the case of a First Nation who is member of a Tribal Council, the Tribal Council supports the First Nation in housing programming through training and other assistance. First Nations articulate the benefit of this support particularly in preparing budgets and applications for housing assistance. All First Nations support regional and potentially national coordination to maximize benefit of housing programming. Many, however, have not even had the opportunity to work regionally because they are unable to support housing staff due to limited budgets.

NEED FOR PERSONNEL AND ONGOING TRAINING

All First Nations require improved resourcing in order to develop housing administration infrastructure appropriate to their circumstances. Smaller, remote First Nations require some capacity in order to begin networking with other First Nations potentially leading to a regional structure. All First Nations within the Union of Ontario Indians have consistently advocated more training in housing administration. All suggest that the development of housing administration infrastructure requires training within the community on all components of housing programming delivery.

HOUSING POLICIES (as identified in First Nation housing poll)

All First Nations have some varying form of existing housing policy that determines allocation, matters of insurance, repair and level of support. These policies vary from supporting the entire costs of members to construct housing to allocations and support on a rent-to-own basis. The UOI staff conducted a poll of all First Nations to examine existing policies. A representative sample of the range and extent of variety of policy components is included below. First Nations polled represent the various sizes, locations and states of infrastructural development within the Union of Ontario Indians. An attempt was made to summarize key points of the existing policies.

Fort William First Nation

Housing Policy mandated by Chief and Council. Chief and Council responsible to implement, approve and change housing policies and procedures, approve appointment to housing committee, approve the recommendations set forth by committee, empower committee to carry out duties as defined by Chief and Council, approve the community capital plan and any changes affecting it.

Housing Committee: Committee has a president, vice-president, secretary. Terms of office, one year. They make recommendations as to who shall be appointed. Committee shall accept housing applications from Band Administrator and update housing list; review communities' capital plan, maintain a separate list of Bill C-31 housing applications, review and make recommendations to Chief and Council re: requests to sell, trade, lease, rent or otherwise dispose of community house, review applications for renovations assistance, assist Chief and Council in community planning and in the development of social housing projects.

Application process: Fill out standard form for housing and renovation, as well as for the sale, lease or other disposition of community house.

Eligibility: must be band member, have no outstanding loans with band.

Housing List used.

Application Process Overview: Outlines route in which application takes in the course of obtaining a new house.

Financing/Construction: Band Administrator arrange for Indian Inspector Unit to approve the plans and Health and Welfare Canada to inspect the site and make recommendations as to septic. Band Administrator is provided with breakdown of total project costs and in turn submits contribution arrangement to Indian Affairs to obtain subsidy allocation.

Band provides up to 100% of subsidy funds to be paid out to the applicant by way of purchase orders.

Renovations: Person fills out application to Band Administrator, he/she then contacts the Indian Inspector Unit to carry out an inspection and cost estimate. Band Administrator is responsible for ensuring that the funding and association documents are in place prior to commencement of project.

Low Rental Housing: Need study of community. 20-40% of tenants should be full pay tenants to ensure financial viability of project. Cash equity must be 20% of project cost plus value of the land to ensure viability.

Application to CMHC: Request Ministerial Guarantee from Indian Affairs. Contract awarded to contractor. Signing of commitment letters to CMHC.

Operating expenses are governed by the restrictions found in each operating agreement between the Band and CMHC.

Insurance: Band reviewed. Band is to pay insurance until CP is issued.

Maintenance: Band to allow \$25.00 to \$35.00 per month per home for maintenance according to operating agreement.

Management: Band to charge program a maximum of \$30.00 per home per month as a management fee according to the terms of the operating agreement.

Replacement Reserve: Band to allow up to \$25.00 per month per home to be allocated into a replacement reserve account to provide for replacement or repair. This fund only to be used for the replacement of worm out capital items. Outlined in CMHC operating agreement.

Vacancy and Bad Depts: CMHC allows \$25.00 per month per house to be used to pay the cost of utilities while a house if vacant, occasional bad debts, and if the lost rent if a house is vacant between tenants.

Audit: Band shall retain n independent accountant to summarize all costs incurred during the project to determine the subsidy requirement paid by CMHC. to be conducted annually for the duration of the CMHC agreement.

Surplus: Any project surpluses are limited to \$500 per house per year and are only allowed to accumulate over a maximum of period of 10 years. Any excess beyond this point must be refunded to CMHC.

Annual Budget: An annual budget shall be prepared by the Band and submitted to CMHC in support of the annual subsidy requirements.

Applicability of Landlord and Tenant Act: Laws of general application in the Province apply except where they come into conflict with the Indian Act (S. 88. Indian Act).

Ojibways of Sucker Creek

Must be a band member to apply for housing assistance. Rent to own basis only.

Applications made to Band Administrator. Reviewed by Council then Housing Committee makes recommendations to Council.

Band Capital Housing: Reviewed each year to ensure funding is available or planned for.

Construction of new homes must be in accordance with the Ontario Indian Housing codes. The Sucker Creek Project Manager, Ontario Indian Housing Inspector Unit and other necessary persons are fully required to be involved.

Maximum Unit Size: Band will subsidize up to a maximum of 1,000 sq. feet per housing unit. Sucker Creek has established a 'Standard Material List'.

Renovations: Band members to apply for assistance.

Ontario Indian Housing Inspected houses.

Band Rental Units: Band members apply to Band. Guidelines shall be applicable to Sucker Creek Rental Units only.

Rural Rehabilitation Assistance Program: CMHC may provide housing assistance to band members. Homeowners can receive such assistance only once per unit. Applicant to submit one salary level per household. Sucker Creek shall be the "contractor" for all on-reserve RRAP projects.

Ontario Indian Housing Inspector Unit: All inspection requests are done through Band Council authorization. Recommendations made by OIHC seriously considered. All final decisions made by the Band Council.

Disabled RRAP: "Disabled RRAP Application" no restrictions and individuals can apply even through RRAP has been received previously. Homeowner does not have to be disabled resident in the unit to be eligible for assistance.

Combined Grants: depending on the number of applications and type of project at any given time.

Sagamok Anishinawbek

Receive Capital Housing allocation. Band members may only receive one allocation. Band member makes application on a form and submits to Band Office. Housing applications must be renewed each year.

A Housing committee shall recommend new housing recipients to Band Council based on the Housing Selection Criteria.

Successful applicants shall contribute a monetary sum to the Band Council towards the building of their house. Homeowner is obliged to assist the construction crew to whatever extent possible.

Fire Protection: It is the Bands responsibility for the initial purchase and installation of smoke detectors and fire extinguishers. All new home owners shall have fire insurance. Fire Chief to make inspections at six month intervals.

RRAP applications sent to Housing Committee for review and recommendations, forwarded to Band Council for support and then sent to CMHC for processing. During any CMHC inspection checks, the construction supervisor and a housing committee member should be present.

Nipissing First Nation

Price or sum for house \$32,000.00 to include septic system, water hook-up.

Mortgage is interest free.

Band provides services of a building inspector during and after construction.

Homeowner to obtain insurance.

Magnetawan First Nation

New unit in all circumstances be constructed to meet the on-reserve Residential Building code.

All registered band members are entitled to make application regardless as to whether they are residing on or off the reserve.

Letter submitted to Band Council, forwarded to Housing Committee for processing.

Based on Housing Priority List.

\$500.00 paid be residents for the deed (CP) to their own homes. Monies to be deposited in an account for future home building. Sale of homes can be made to other band member, cannot expect band to build this person another home.

If someone wants to rent (reside) they apply to the Band Council for resident status.

All houses must have Fire Insurance (Band pays first year) at owners expense.

Capital Funding for housing and constructed from CMHC approved plans and in conjunction with National Building codes. RRAP assistance available for residents to apply directly to CMHC.

Band administers housing funds and therefore arranges for payment of invoices.

Garden River First Nation

Band members to make application to band council for a house, RRAP or any assistance, sanitation loan.

Application made out to the Housing Committee, recommendations from committee go the Band Council.

All building construction to comply with Ontario Indian Building Corporation Building code.

Council and the Capital Housing Committee have set limits on the size of house and money available.

Housing Inspector assigned to the band for approval of plans. Four set of mandatory inspections.

Health and Welfare inspect sewer system.

Includes applicable laws protecting band from liabilities.

Minor Capital Projects Technical terms and conditions also included.

Dokis First Nation

Have a housing allotment scoring system developed by Dokis.

Band retains full ownership until house paid in full.

Application to Housing Committee, recommendations to Band Council for approval.

Band purchases basic insurance.

Letter of Intent for possession for Dokis band issued for the land until the housing assistance loan is paid in full.

Home repair program and rental program on reserve.

Chippewas of the Thames

Application must be made to and include 75% repayable (Capital and Subsidy or first loans). Band holds mortgage. House owner pays insurance. Plans must be approved by Housing Committee and Band Council. Site location also to be approved by Housing Committee. House owner to install fire detectors. 3% interest rate charges, semi-annually.

Exception for Senior Citizens for repayments. People receiving government benefits will pay the maximum shelter allowance.

Any additional loans after the Capital Housing loan will be 100% repayable.

Sanitation monies available 25% repayable.

Capital housing or any housing loan in recycled in the Revolving Housing Fund. This allows the band to operate a Housing Office and to allocate loans for emergencies, repairs, renovations, additions, etc.

Chippewas of Nawash

Use of Capital Project dollars made available to members who qualify under the Band Housing Regulations Criteria.

Applications to the Housing Committee and recommendations to Council.

Housing Construction must conform to Housing Construction Code No. 9. Housing Program Manager to oversee all band owned housing construction.

Homeowner responsible for insurance.

Applications decision based upon point system table.

Curve Lake First Nation

Applications go to Chief and Council and down-scaled to ten.

Band makes use of Revolving fund to ensure band will meet future need of housing.

Funds for housing come from INAC. Recipient makes a down payment (10% of total cost or may be waived if rent to own is more appropriate).

Approx. \$20,000.00 made available from INAC. This is not enough so band depends on the housing payments to help build units.

Qualified carpenters are paid by the Band. Wages are paid with the housing and renovation loan payments received.

Guidelines are set up in order for band to receive housing payments to ensure money is available to build houses.

Mississaugaus of Alderville

Applications go to housing committee and passed to council for final approval.

Rules for new housing using band loans. May purchase 1 acre from band. Stake lot, have Health and Welfare and housing inspector to inspect. Prints must meet Ontario Indian Housing Council Building Code.

Owner must attend housing workshop given by building inspector.

Sign mortgage. Down payment of 3% of loan.

Pay for band land - \$1,000 per acre.

Insure house as soon as possible. Band named as mortgagee.

In total 4 inspections made by house inspector.

Pay well and septic from loan.

Reserve \$500.00 for landscaping.

No additional loan given for 5 years, Indian Affairs policy.

HOUSING NEEDS (as identified in First Nation housing survey)

All First Nations responding to the Union of Ontario Indians survey made several recommendations and identified key needs. In order to summarize the findings, each survey that was completed has been assessed and condensed to highlight the key areas below.

RESULTS OF UNION OF ONTARIO INDIANS

HOUSING ADMINISTRATION SURVEY

Survey #1

This First Nation felt that housing programs should be run by First Nations, Chief and Council or Tribal Council and that the First Nation should allocate the housing dollars. The Tribal Council is responsible for housing, assistance and training. Ongoing need for assistance in determining housing on reserve. Housing committee is responsible for how housing \$ are allocated. Housing budgets are prepared by Chief and Council, Band Administrator and Tribal Council. Many of the questions dealing with housing on reserve and administration of program are dealt with by Chief and Council, Housing Committee, Band Administrator and Tribal Council.

Questions that deal with discussions with CMHC and completion of forms; the Band Administrator and CMHC are responsible for it. Expressed an interest in having training provided in certain housing areas if it was made available.

Survey #2

Chief and Council are responsible for much of the housing matters. Survey results show that they feel that a housing committee or Regional First Nations Housing Agency should take the responsibility from the Chief and Council. Where Indian Affairs is involved they would like the responsibility to shift to the housing committee or First Nations Housing Agency. Any assistance or training in completing forms, negotiation etc. would be welcomed at this First Nation. Shortages in block laying, carpentry skills among the First Nation workers.

Survey #3

Chief and Council and the Band Administrator are responsible for most housing activities on the reserve. Some repairs and such to homes are done by the owner/occupant. This First Nation seems to have their housing program in order as no training seems to be required.

Survey #4

Chief and Council and other committee's have been responsible for most of the housing issues on their reserve. They feel Indian Affairs should provide more training. Any training offered they would take advantage of it. The survey results have shown the need for better inspection services. Chief and council need to provide assistance in some instances.

Survey #5

This First Nation would like to shift the responsibility away from Indian Affairs and CMHC and have the Chief and Council more involved along with Housing coordinator. More training to come from Regional First Nations Housing Agency and National First Nations Council if such agency's were developed. They have their own Housing Policy in effect and it seems to be working, and if there are any problems they make amendments to the policy yearly as needed. More dollars are needed to train workers who are willing to work.

Survey #6

More training should come from Indian Inspectors Unit. Assistance should come from Housing Committee or Band Administrator in some instances and training coming from First Nation Housing Agency and National First Nations Housing Agency. Housing Committee needs to be more involved rather than Chief and Council. Housing design maybe to come from Regional First Nations Housing Agency.

Survey #7

Some assistance and Training with respect to housing operation could come from other First Nations. Assistance is needed to help the First Nation to decide where housing budget will be allocated and they would like it to come from Regional First Nations Housing Agency. Liked the idea of a First Nation Housing Agency and National First Nations Housing Agency.

Survey #8

Housing coordinator or housing department should be more responsible for housing budget, negotiations rather than Chief and Council. More involvement with Indian Inspectors Unit. Any training that would be offered in terms of inspection, planning and training would be welcomed by this person

Survey #9

Assistance is not required to administer their housing capital budget, proposals. Chief and Council and the Band Administrator look after the completion of forms and administrating the housing program. Housing program seems to be working OK as not much training or assistance is required.

Survey #10

Would like their housing committee to take over more from Chief and Council and the Band Administrator. Training and assistance is required in all areas of housing except hiring and supervising workers, managing housing budget, & designing houses. Training and assistance should come from Tribal Councils and CMHC

Survey #11

Would like training and assistance in negotiating with Indian Affairs, help with some Government programs. Would like the involvement of a Regional First Nations Housing Agency. Training from First Nations Housing Agency and Regional First Nation Housing Agency in terms of building and training of workers.

Survey #12

Right now Chief and Council are responsible for much of the housing projects on the reserve. Some assistance required in completing contribution agreements and designing houses. Assistance should come from Indian Inspectors Unit

Survey #13

Where the Chief and Council are responsible for much of the housing programs on the reserve this First Nation feels that the housing committee should be responsible for must of it. They feel that the Joint First Nations Housing Agency should be assisting in the training instead of Indian Affairs.

Some training required in the areas of issuing reports on expenditures, controlling costs of construction projects, which government programs to utilize and developing a community plan. More funds required was a specific item they felt should have been addressed in this survey.

Survey #14

Some situations where Chief and Council are responsible they feel that there should be other band staff or the housing committee working together with Chief and Council. Training required in negotiations with CMHC, completing forms with Indian Affairs. Would like to see a First Nation Housing Agency developed for the purposes of training in some areas of housing. No assistance required in hiring and supervising of workers but some training needed for those workers in the areas of plumbing, electrical and drywall. Specific item this First Nation would like addressed is that the costs of supplies and building increasing every year but the contribution from Indian Affairs does not increase.

Survey #15

A housing committee needs to be involved more in the program instead of/ or in conjunction with Chief and Council. Completing contribution agreements have been handled by Chief and Council and other band staff - no training required. Training required in the areas of design of houses, revolving loan system, the negotiation process with Indian affairs. The responsibility of supervising and hiring workers needs to be shifted from Chief and Council to other band staff so that only one is involved.

ANALYSIS OF SURVEY AND POLL RESULTS

First Nations recognize the need for coordination and most importantly, long-term, stable housing policies that will fairly serve the interests of all members. Unfortunately, lack of resourcing for sufficient personnel has eliminated this possibility for smaller First Nations and limited the ability of medium and even larger First Nations to develop sufficient policy base let alone sufficient administrative infrastructure for housing programming delivery.

Successful options must include:

NECESSARY CHARACTERISTICS CORRESPONDENT REQUIREMENTS

Respect for First Nation autonomy

diminished role for non-Native governments

Accountability to the community members

First Nation governments to be final authority on key decisions

Partnerships wherever possible Support for housing

administration infrastructure

at regional and possibly

national levels

Long-term stable policy Adequate staffing and ongoing

training

FIRST NATIONS HOUSING PROGRAMMING FOR THE FUTURE

As found in the previous section, First Nations have or are open to exploring a wide variety of housing programming delivery options. the survey and poll results point to several requirements:

- 1. autonomy of First Nation governments;
- 2. accountability to First Nation membership;
- 3. need to develop partnership for regional coordination; and,
- 4. need to develop long-term stable housing policy supported by sufficient administrative infrastructure.

Importantly, all options require sufficient funding and support. First Nations are currently severely limited by funding levels that have not increased in almost a decade.

Through research, the Union of Ontario Indians have determined the following to be viable options for housing programming delivery given adequate funding levels.

FIRST NATION SPECIFIC MODEL

In order for any housing program to function effectively, it must have strong effective policy at the local level. First Nations housing programming based on a First Nation specific model would require some housing staff in order to coordinate programming and a community volunteer committee to develop, implement and monitor housing programming. The committee, with support of administrative staff, in turn would prepare recommendations for policy parameters and criteria and allocation for approval by Chief and Council.

REQUIREMENTS:

- 1. sufficient funding for housing administrative staff;
- 2. sufficient support and training for staff and housing committee;
- 3. ongoing devolution of policy and programming to committee;
- 4. accountability to community members through Council meetings.

ADVANTAGES:

- $\sqrt{}$ Community driven and locally managed
- √ accountability maintained

DISADVANTAGES

- X limited ability to develop long-term, stable administrative infrastructure for housing;
- X limited ability to deliver effective and consistent programming and meeting ongoing administrative housing requirements.

GROUP, REGIONAL OR TRIBAL COUNCIL MODEL

In order to maximize resources, First Nations may benefit from joint arrangements with other First Nations based on geographic, treaty, or tribal region. More substantial staffing could be supported through this option and an effective, salaried housing body or administrative structure maintained. Accountability would be critical under this model and this requires involvement of Chiefs and councils in final determination of programming criteria and most importantly, allocation.

REQUIREMENTS:

- sufficient funding to support several staff members and administrative costs;
- 2. ongoing training requirements to manage and deliver extensive housing program;
- 3. effective decision-making body of political, accountable leadership to fairly represent interests of all participants.

ADVANTAGES:

- $\sqrt{}$ shared resources increasing benefit for all members;
- $\sqrt{}$ opportunity to develop long term, stable housing policy;
- $\sqrt{}$ opportunity to establish housing administrative infrastructure

DISADVANTAGES

X removed from community decision-making;

X requirement of political leadership involvement in key decisions may be difficult to coordinate and develop consensus.

TREATY OR NATION MODEL

In support of native self-determination, all nations are involved in the re-establishment of their traditional nations and governing structures. In order to respect this momentum, housing administration could be struck at a larger level based on treaty lines or Nations as whole entities (e.g. OJIBWAY, MOHAWK etc.). this sharing of resources could effectively develop stable housing administrative infrastructure to determine policy, implement, monitor and evaluate. The policy must be expansive to embrace different circumstances of different nations and therefore would require effective technical and political representation in all policy development and decision-making. A body of political leadership would be required to endorse all recommendations of the housing authority.

REQUIREMENTS:

- sufficient support for substantial development work required for this model
- 2. sufficient funding for extensive infrastructural development;
- 3. wide-spread political endorsement required.

ADVANTAGES:

- verification real opportunity for long-term stable housing policy development and programming as well as ongoing support and advocacy
- $\sqrt{}$ reduces duplication and the excessive need for training
- $\sqrt{}$ supports nation-building and cooperation.

DISADVANTAGES:

- X removed from community control and decision-making;
- X extensive resources required for development;
- X difficult to incorporate needs of all First Nations given a variety of circumstances and realities;
- X promoting consensus among political leadership may be difficult.

CONCLUSION

All three of these models are seen as viable by the First Nations of the Union of Ontario Indians. Importantly all three require sufficient resourcing.

The recurrent theme throughout this study reveals that housing programming simply cannot be devolved to First Nations without adequate support for administrative infrastructure design, development, implementation, and ongoing operation. First Nations face increasing demand for housing because of Bill c-31 and many other members who are now expressing an interest in returning to their home community. At the same time, funding levels have been frozen since 1984. First Nations are frustrated with the resultant inability to meet demands and more importantly even develop stable programming and policy to consider long-term and future needs.

The National Housing Policy review is still underway. Proposed recommendations have been submitted to Cabinet. All First Nations and organizations have contributed time and effort to this process and it is hoped that their words and concerns are echoed in the recommendations and most importantly, that the Government accept their responsibility and adequately fund housing programming including administrative support.

It would seem that if access to resourcing was confirmed for First Nation Governments only, they would prefer to operate their housing program as a provider. If, on the other hand, resourcing is made accessible jointly for First Nation Governments and through secured investors (whether members, non-members, individual or groups), partnerships can be established. The proprietorship relationship is very much dependent on whether anyone, other than First Nation Governments, is willing to take the full risk.

Once we know what resourcing will be available and to whom, first Nations will be in a position to determine the delivery of their housing programming. It is at this time that the models (First Nation, Regional, and National) can be given real consideration. An extensive consultation and development process must be carried out to ensure that all concerns and circumstances are considered in the design and development of housing programming infrastructure.



HOUSING ADMINISTRATION SURVEY UNION OF ONTARIO INDIANS

December 1991

UNION OF ONTARIO INDIANS



A. CONFIDENTIAL DATA:

| FIRST NATION: | |
|---------------|--|
| NAME: | |
| POSITION: | |
| PHONE: | |

We require a contact in case follow-up is required to confirm and clarify information.

INTRODUCTION

First Nations may wish to establish housing agencies at the community, joint First Nation, regional or national level.

In order to make it possible changes to the Constitution may occur, the <u>Indian Act</u> could be amended, or new legislation could be created so First Nations could control their housing program and/or use these agencies.

A housing agency is any organization established to carry out specific housing activities.

To clarify different structures the following definitions are used in the survey:

- First Nation Housing Agency: serves one First Nation
- Joint First Nations Housing Agency: could serve a tribal council-size group of First Nations
- Regional First Nations Housing Agency: could serve all Ontario or Northern Ontario First Nations, for example
- National First Nations Housing Agency: an agency for all First Nations in Canada

The survey wants you to identify who should do what in housing. The following is a list of people and/or structures involved in housing decisions and actions.

When answering the survey please place the appropriate letter in the space provided which will be used to identify your response.

B. UNION OF ONTARIO INDIANS HOUSING SURVEY INDEX OF REQUESTED RESPONSES

- A. Chief and Council
- B. Band Administrator
- C. Housing Committee
- D. Housing Co-ordinator/Housing Department
- E. Other Band Staff
- F. Tribal Council
- G. Indian Inspectors Unit
- H. Another First Nation
- I. Consultant
- J. Contractor
- K. Department of Indian Affairs
- L. Canada Mortgage and Housing Corporation
- M. Not Applicable
- N. Recipient/Occupant of Home
- O. Other (please specify)

NOTE: These agencies do not exist. It may be possible to create them if First Nations desire.

- P. First Nation Housing Agency
- Q. Joint First Nations Housing Agency
- R. Regional First Nations Housing Agency
- S. National First Nations Housing Agency

C. HOUSING PROGRAMS:

Currently, National Housing Programs (such as the On-Reserve Housing Program, Residential Repair and Rehabilitation Program (RRAP), Section 56.1 (95) are designed by federal government agencies such as the Department of Indian Affairs or Canada Mortgage and Housing Corporation.

USING THE HOUSING SURVEY INDEX IN SECTION B (page 2). PLEASE ANSWER THE FOLLOWING OUESTIONNAIRE.

- 1. In the future, who should be responsible for designing housing programs?
- 2. Besides designing housing programs, decisions also have to be made regarding how to allocate resources between First Nations. The Department of Indian Affairs developed an allocation formula for the On Reserve Housing Program.

If First Nations could create a system to allocate funds between First Nations, who <u>should</u> allocate housing funds between First Nations.

3. Sources of Housing Dollars:

When responding to sources that could be used in the future, keep in mind Indian Affairs and CMHC are only government agencies delivering the funding allocated to First Nations from Treasury Board. First Nations may be able to administer these funds through their own agencies.

PLEASE INDICATE A - S FROM HOUSING INDEX SECTION B (page 2) FOR THE FOLLOWING:

| Sources | used | i now | · | · | | National | |
|---------|------|-------|------|----|-----|---------------------|--|
| Sources | you | want | used | in | the | future | |

Currently, First Nations can obtain loans from CMHC. First Nations Housing Agencies can also provide loans. Do you wish to obtain loan financing in the future? Y N

If Yes, please indicate from the Index which agencies (financial institutions) should provide these loans

D. FIRST NATION HOUSING OPERATION:

Each First Nation has a housing operation. The following questions are designed to examine in detail;

- (i) how you presently organize your housing operation;
- (ii) the sort of arrangements you think would be ideal, including possible involvement by tribal councils, regional or national First Nations Agencies or other groups;
- (iii) the training and assistance you have received
- (iv) the training and assistance needed in the future and who you think should provide it.

INSTRUCTIONS:

Each subject heading is a task that usually occurs in a First Nation housing operation.

Please answer the following questions regarding the task by indicating A - S HOUSING INDEX SECTION B for each response. There are also two questions at the end of each section regarding assistance and training needs of your First Nation.

Please circle Y for Yes or N for No, if required.

DEFINITIONS:

Who is responsible?

Who should be responsible? Who provided assistance?

Who provided training?

Who should provide assistance?

Who should provide training?

- Assistance an organization or person helps a First Nation to complete a task
- Training an organization or person helps a First Nation to develop the capability to perform the task on its own
- 1. In determining the roles and responsibilities of Chief and Council, Band Staff, Committees, Community Members and outside agencies with respect to the housing operation.

| | Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
|----|--|
| | Will your First Nation need assistance in determining your housing operation in the future? Y N |
| | Will your First Nation require training in determining your housing operation in the future? Y N |
| 2. | In deciding how much of the major/minor capital budgets should be used for housing. |
| | Who is responsible? |

| | Will your First Nation need assistance in determining how to divide your capital budget in the future? Y N |
|----|--|
| | Will your First Nation require training in allocating your capital budget in the future? Y N $$ |
| 3. | Deciding how the housing budget will be allocated between new units/repairs/other uses. |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in allocating your housing budget in the future? Y N $$ |
| | Will your First Nation require training in allocating your housing budget in the future? Y N |
| 4. | In completion of housing budget proposal to Indian Affairs, |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in completing housing budget proposal to DIA in the future? Y N |
| | Will your First Nation require training in completing your housing budget proposal in the future? Y N |
| 5. | Once the proposal is submitted to INAC, there may be discussion and negotiation of funding (levels, timing) with Indian Affairs. |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |

| | Will your First Nation need assistance in negotiating with Indian Affairs in the future? Y N $$ |
|----|--|
| | Will your First Nation require training in negotiating with Indian Affairs in the future? Y N |
| 6. | Once funding levels are agreed upon, the contribution agreement with Indian Affairs must be completed. |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in completing contribution agreements in the future? Y N |
| | Will your First Nation require training in completing contribution agreements in the future? Y N $$ |
| 7. | Deciding to use other programs besides those of Indian Affairs (indicate if CMHC Section 56.1 or RRAP) |
| | 56.1 RRAP |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? |
| | Will your First Nation need assistance in determining which government programs to utilize in the future? Y N |
| | Will your First Nation require training in determining which government programs to utilize in the future? Y N |
| 8. | Completion of proposal for a CMHC program. |
| | 56.1 RRAP |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? |
| | Who should provide training? |

Will your First Nation require assistance in completing a proposal for a CMHC program? Y $\,$ N

| | Will your First Nation require training in completing a proposal for a CMHC program? Y N |
|-----|--|
| 9. | Does your First Nation participate in discussions and negotiations with CMHC? Y N $$ |
| | 56.1 RRAP |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in negotiating with CMHC? Y N |
| | Will your First Nation require training in negotiating with CMHC? Y N |
| 10. | Completion of Agreements with CMHC |
| | 56.1 RRAP |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in completing the agreements you have with CMHC? Y N $$ |
| | Will your First Nation require training in completing agreements with CMHC? Y N |
| 11. | Does your First Nation have a revolving loan fund/Band mortgage system? Y N $$ |
| | If Yes in deciding to use a revolving loan fund? |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assist? Who provided training? Who should provide training? |

Will your First Nation need assistance in determining what sort of revolving loan fund system could be used? Y N Will your First Nation require training in order to determine what sort of revolving loan system should be put into place? Y 12. Please indicate whether or not your community has policies or rules (written/unwritten). As well, please indicate if assistance in developing these rules is required for the following: House Inspections (Standard) Y N Need Assistance Y N Allocation of housing units and repairs to community members Y N Need Assistance Y N Ownership of houses Y N Need Assistance Y Transfer of houses between your community members Y N Need Assistance Y N Maintenance of houses Y N Need Assistance Y N Rent payments and Tenant regulations Need Assistance Y N Payments for water and sewage services Y N Need Assistance Y N Home Insurance Y N Need Assistance Y N Roles and Responsibilities of Band Staff, Chief and Council, Committees, Community Members Y N Need Assistance Y N Role of outside agencies Y N Need Assistance Y N Land Use/Ownership Y N Need Assistance Y N 13. Does your First Nation develop a Housing Policy? Y N Please indicate if different individuals or groups had input into developing your housing policy.

Who is responsible?
Who should be responsible?
Who provided assistance?
Who should provide assistance?
Who provided training?
Who should provide training?

| | Will your First Nation need assistance in developing a housing policy? Y N |
|-----|--|
| | Will your First Nation require training in developing a housing policy in the future? Y N |
| 14. | Does your First Nation have a community plan? Y N |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in developing a community plan? Y N |
| | Will your First Nation require training so you can develop your own community plan? Y N |
| 15. | Does your First Nation have an operation for a Revolving Loan Account? Y N |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in order to operate a revolving loan account? Y N |
| | Will your First Nation require training to operate a revolving loan account on its own? Y N |
| 16. | When Designing Houses; |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in designing houses? Y N |
| | Will your First Nation require training in order to design your own houses? Y N |

| 1/. | are spent on construction projects) |
|-----|--|
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in managing your housing budget? Y N $$ |
| | Will your First Nation require training in order to manage your housing budget? Y N |
| 18. | When reporting expenditures from housing budget to government agencies; |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in issuing reports on expenditures? Y N $$ |
| | Will your First Nation require training in issuing reports on expenditures? Y N |
| 19. | When Estimating and controlling cost of housing projects; |
| | Please specify if for repairs or new construction. |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in controlling the cost of a housing project. Y N |
| | Will your First Nation require training in order to control the cost of construction projects? Y N |

| 20. Hire and Supervise workers; | Hire | Supervise |
|--|-------------|---------------------------------------|
| Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? | | |
| Will your First Nation need supervising workers? Y N | assistance | e in hiring or |
| Will your First Nation requi supervising workers? Y N | re trainin | g in hiring or |
| 21. To ensure that there are (obtaining labour dollars) | trained wo | rkers available |
| Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? | | |
| Will your First Nation need a you have trained workers? Y | | in ensuring that |
| LABOUR | | |
| What programs or sources of labour | r funds are | currently used? |
| CEIC Skills Development Native Community Branch Community owned funds Other(please specify) | | |
| Is more training necessary workers? Y N | for you | r construction |
| Please list skills shortages experience? | your Fir | st Nation may |
| | | · · · · · · · · · · · · · · · · · · · |
| | | |

| 22. | In purchasing supplies; |
|-----|--|
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Would it be useful for your First Nation to have some group purchase of materials with other First Nations? Y N |
| | Does your First Nation need trainining in purchasing supplies? Y N $$ |
| 23. | Manage Contracts (off reserve workers such as electricians, general contractors); |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in managing contracts? Y N $$ |
| | Will your First Nation require training so you can manage contracts better? Y N |
| 24. | Inspections; |
| | Please specify for repairs/new construction if different. |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Do you wish to continue receiving assistance with inspection? Y ${\tt N}$ |
| | Do you wish to be trained so your First Nation can inspect houses on its own? Y N |
| | |

| 25. | Maintenance/Repairs; |
|-----|--|
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance in maintaining units? Y ${\bf N}$ |
| | Will your First Nation require training in order to maintain units? Y N |
| 26. | Collection of Rental/Ownership payments; |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance to collect rent/ownership payments? Y N $$ |
| | Will your First Nation require training to collect rent/ownership payments? Y N |
| 27. | Does your First Nation have a Land Registry System? Y N |
| | Who is responsible? Who should be responsible? Who provided assistance? Who should provide assistance? Who provided training? Who should provide training? |
| | Will your First Nation need assistance to operate a Land Registry System? Y N |
| | Will your First Nation require training to operate a Land Registry System? Y N |
| 28. | What areas do you feel should be examined for housing and repairs that have not been addressed in this survey? |
| | |
| | |

Visit our website at www.cmhc.ca