

**PROCEEDINGS REPORT:**  
**BC FIRST NATIONS ON-RESERVE HOUSING FORUM**  
**MARCH 24-26, 2009**  
**HYATT REGENCY HOTEL, VANCOUVER BC**

**BACKGROUND**

On May 21, 2008, the First Nations Leadership Council (FNLC), Indian and Northern Affairs Canada (INAC), the Canada Mortgage and Housing Corporation (CMHC), and the Province of British Columbia (BC) signed a *First Nations Housing Memorandum of Understanding (MoU)*. The four key themes highlighted in the MoU are:

- Governance, Relationships and Accountability;
- Financial Management;
- Capacity Development; and,
- Comprehensive Approach to Housing.

One of the action items of the MoU is for the Parties to collaboratively develop interlinked on and off reserve housing strategies. BC conducted an engagement process in 2008 which will guide future work in developing ways to address the housing needs of Aboriginal people living off-reserve (see [www.housing.gov.bc.ca/housing](http://www.housing.gov.bc.ca/housing)). This BC First Nations On-reserve Housing Forum was held on March 24-26, 2009 to inform the development of an on-reserve First Nations Housing Action Plan.

**MEETING OBJECTIVES**

The objectives of the Forum were as follows:

- To provide participants with an update on the MoU signed by the FNLC, INAC, CMHC and BC.
- To review the "Draft Discussion Paper for the Development of the On-Reserve BC First Nations Housing Action Plan".
- To receive input from the participants that will guide the ongoing development of the on-reserve First Nations Housing Action Plan.

**SUMMARY OF PROCEEDINGS**

A "Draft Discussion Paper for the Development of the On-Reserve BC First Nations Housing Action Plan" was developed by the FNLC, BC, CMHC and INAC. The potential actions in the document were compiled from First Nations input and recommendations provided at previous housing forums, and the Paper itself was organized in accordance with the four key themes in the MoU. The Paper was sent to all registrants in advance of the Forum and formed the basis of the Forum's proceedings; presentations, panel discussions, and breakout group/open space formats were employed to share information and receive feedback into the four key theme areas in the MoU and discussion paper.

**NEXT STEPS**

The Parties to the MoU will use the feedback and direction provided at the Forum to continue to develop interlinked on- and off-reserve housing strategies. Regular progress reports will be provided to all BC First Nations.

## DAY ONE – MARCH 24, 2009

### OPENING PRAYER

- Musqueam Elder Larry Grant

Mr. Larry Grant offered an opening prayer to commence the BC First Nations On-Reserve Housing Forum.

### OPENING REMARKS

- Grand Chief Stewart Phillip, Union of BC Indian Chiefs
- Dan Smith, First Nations Summit
- Jeff Loucks, Regional Director General-BC, Indian and Northern Affairs Canada
- Lucia Su, General Manager, Canada Mortgage and Housing Corporation BC Business Centre
- Molly Harrington, Assistant Deputy Minister, Policy and Research Division, Ministry of Housing and Social Development

Grand Chief Stewart Phillip provided an overview of the “First Nations Housing Memorandum of Understanding” signed in May 2008. He also spoke to the ongoing challenges and systemic issues with First Nations on-reserve housing, such as the social housing program and financial management. He encouraged the housing managers to be very vocal and participatory throughout the Forum, and offer their advice regarding the implementation of the Memorandum of Understanding.

Dan Smith spoke to the differences between urban and rural housing construction, including cost considerations. He also spoke to the link between the lack of capacity on-reserve and the lack of housing on-reserve – First Nations youth that pursue an education off-reserve seldom return to their communities due to the lack of available housing. First Nations also face the difficult challenge of balancing economic opportunity and development with a land base for housing. Biggest questions in front of us are whether the federal government has the capacity to provide the housing required for our communities, and whether First Nations communities can affect a shift in mindset regarding housing.

Jeff Loucks thanked the Forum organizers and presenters. He then focused on the Memorandum of Understanding – referencing it as a model for other provinces and regions to consider. The work in front of us here over the next few days is to ensure that the Memorandum is implemented through real on-the-ground solutions. There are four pillars to the Memorandum, which also serve as the framework for the agenda and discussion paper. INAC’s job is to sit and listen to what First Nations communities have to say, and work with partners to develop a long-term housing action plan. Mr. Loucks also spoke to commitments in Budget 2009 – \$50 million for BC region to be split between INAC and CMHC. INAC has four areas of focus for these funds – renovation, lot servicing, conversion to market housing, and multi-unit housing. These will complement CMHC’s section 95 housing program. The greatest outcome of the Forum will be an on-reserve housing action plan.

Lucia Su stated that CMHC is proud to be involved in the Forum. CMHC has a long history of working with First Nations and other communities on housing issues. CMHC believes that access to home ownership on reserve is a critical tool for housing on-reserve. Many successes exist in terms of home improvement and management, due to commitment and support. Canada’s Economic Action Plan targets new resources for section 95 homes and renovation of existing section 95 homes. CMHC will be working closely with INAC, the national and regional First Nations housing liaison committees in implementing these funds.

Molly Harrington spoke to BC's commitment to work with its Memorandum of Understanding partners to improve housing for First Nations on and off reserve. BC has supported this work through leading a research and engagement process to identify solutions for off-reserve housing. One clear message from that process was the need to address and support linkages between on and off-reserve housing. BC is looking forward to listening to the Forum proceedings and look forward to the ongoing work on this priority matter.

A short question and answer period followed the opening remarks. One of the comments focused on the barriers to develop housing on reserve, including the freeze list, and the additions to reserve process. Jeff Loucks clarified that no servicing can take place on lands until they have been confirmed as reserve lands, and offered to work directly with the delegate on their challenges with the process. He also spoke to the need for the additions to reserve process to be streamlined for economic development purposes as well.

One of the independent First Nations asked the panel how government agencies deal with First Nations not affiliated with the First Nations Summit, Union of BC Indian Chiefs, or BC Assembly of First Nations. Grand Chief Stewart Phillip spoke to the initiatives undertaken under the rubric of the First Nations Leadership Council, in accordance with mandates established by resolution. He outlined the housing crisis facing First Nations and the need to consider new approaches. The member organizations of the First Nations Leadership Council fully respect and do not interfere with independent First Nations, and do what is possible to support those First Nations. These comments were supported by other panelists.

## **INTRODUCTION TO FORUM AGENDA AND OVERVIEW OF DISCUSSION PAPER**

- Harold Tarbell, MC

The MC Harold Tarbell provided an overview of the Forum agenda, including the four panels (in talk show and presentation formats), the structure of the breakout sessions, and the facilitators. He also provided a short description of the Memorandum of Understanding, the work pursuant to the Memorandum to date, and the Discussion Paper to guide deliberations held at the Forum. Finally, Mr. Tarbell encouraged the Forum participants to provide their thoughts on the discussion paper in writing, and submit those comments to the Forum organizers for their ongoing deliberations.

## **GOVERNANCE, RELATIONSHIPS AND ACCOUNTABILITY PANEL – *ROLE OF CHIEF & COUNCIL***

- Chief Robert Chamberlin, Kwicksutaineuk Ah-kwa-mish First Nation
- Chief Betty Patrick, Lake Babine First Nation
- Chief Wayne Morris, Tsartlip First Nation

Harold Tarbell provided an overview of the governance, relationships and accountability section of the discussion paper. He then presented the following question to the panelists: "What is the role of Chief and Council?" Chief Betty Patrick stated that, in a perfect world, Chief and Councils would be decision-makers but there are currently many challenges and barriers to be overcome, such as overcrowding.

Chief Wayne Morris emphasized the importance of housing – specifically, the lack of housing – is a fundamental issue within our communities. There are many problems with housing – mould, lack of land base, and many others – and we need to help one another and come together in Forums such as this to share ideas and solutions.

Chief Robert Chamberlin spoke to the crisis that our communities face in this most fundamental issue of housing. The role of Chief and Council is as primary advocate on behalf of members. Many times, Chiefs and Councils have to operate from a point of crisis, but this is also an opportunity to rebuild communities.

MC Harold Tarbell asked the panelists what political issues they face and how they work to address those issues. Chief Wayne Morris spoke to the ongoing funding shortage issues, and that his First Nation negotiated a direct arrangement with the Bank of Montreal to fund new on-reserve housing units. Rental units are a problem because band members never own their own homes; we need to find a way to address this.

Chief Patrick spoke to the mould crisis in the Lake Babine community, which is leading to very serious health problems. The Lake Babine membership is blaming its leadership for the lack of movement on this file. Lake Babine is under a remedial management plan because of the severity of the rental arrears, and now must do extensive research to find solutions for the resolution of this issue.

Chief Chamberlin spoke to the significant media attention on the situation on Guildford Island. This attention enabled a negotiated solution to the issue, which required the community to develop a comprehensive community plan. The community knew that this was a chance to get this right, and established guiding principles to address remoteness issues, such as energy efficiency, and quality workmanship and materials. Politically, we must have that discussion with our communities that the expectation is that of employment, which further requires training of our members. We must encourage our members to build their own capacity so that we have qualified people in our communities to lead the housing work. Funding is a fundamental issue for all communities; it took a lot of political will, networking, and openness to secure the resources required for the construction of new units.

The MC then asked the panelists for their thoughts on accountability between the various parties involved in First Nations housing on-reserve. Chief Patrick spoke to the need for a comprehensive approach to addressing housing issues rather than a prescriptive methodology.

Chief Wayne Morris emphasized that accountability must go both ways. There must be accountability for First Nations, funding agencies, builders, and inspectors. We need a qualified roster of inspectors that are accountable to professional standards. First Nations leaders must be accountable to their people; their people need to be accountable for the homes they occupy; and housing committees must be accountable to Chief and Council.

Chief Chamberlin spoke to the accountability between First Nations and funding agencies. His community was able to ensure mutual accountability through the development of the comprehensive community plan, and by involving community members directly in decision-making with Chief and Council offering a facilitating role.

A question and answer session then followed. Dan Smith spoke to accountability for ministerial guarantees and asked their panelists for their thoughts. Chief Bob Chamberlin stated that the community members' ability to pay is next to nothing; there is poverty within First Nations communities and the title and rights of the community – including the rights to the resources to stimulate economic development – are not recognized. Access to our resources will provide communities with the resources to address housing issues.

Chief Patrick outlined her objections with the subsidy and housing portfolio systems. Due to the high levels of unemployment and poverty in First Nations communities, significant deficits are incurred.

One of the delegates asked what the process will be for allocating the resources identified in Budget 2009, what will be the priorities for allocation, and how small communities will be supported to submit proposals for the new funding. Lucia Su, CMHC, stated that the process is ongoing; the new funding will not be the solution to all of the problems, but it is certainly a start.

Another delegate agreed with the panelists' observations regarding the need for accountability of inspectors. This delegate also noted that the new funding is minor when divided amongst all First Nations across Canada.

A participant spoke to the downturn in traditional industries for First Nations, such as fishing and logging. In many cases, First Nations reserve lands require much work to make them suitable for housing construction, increasing costs dramatically. Mould, leading to severe health problems, is the largest issue we face. However, jurisdictional matters between federal, provincial and First Nations governments also must be resolved.

Band management and housing administration staff is constantly changing in First Nations communities, one delegate noted. He suggested that we consider establishing a provincial resource, information-sharing network, and accountability framework for these individuals, and also for builders and building inspectors.

The panelists then provided closing comments. Chief Bob Chamberlin pointed out problems with per capita funding for housing programs, and suggested the development of a roster of First Nations approved consultants, contractors and inspectors. Chief Wayne Morris stated that funding is a constant issue, particularly given the downturn in natural resource industries. We need to find the solutions ourselves as Nations, with mutual respect and support for each other and our partners. Chief Betty Patrick then spoke to the ongoing deficit, and the fact that many First Nations will not share this information with government because they believe it is their fault. Government is willing to support but does not have an accurate sense of the level of the crisis. We need to recognize the extent of the problem in our communities, stabilize this crisis, undertake a complete policy overhaul, break down silos across government departments – including involving Health Canada on this matter, and plan for improved housing stock in our communities.

#### **GOVERNANCE, RELATIONSHIPS AND ACCOUNTABILITY FACILITATED BREAKOUT GROUPS**

All Forum delegates then participated in breakout sessions on the topic of governance, relationships and accountability, focusing on the key questions posed in the "Draft Discussion Paper for the Development of the On-Reserve BC First Nations Housing Action Plan". The feedback provided in the breakout groups was as follows (note: \*indicates points that were made by a large number of Forum delegates).

*What, if any, changes would you recommend to the following goal? "The Parties agree to meaningful engagement of First Nations in the design, development and decision making concerning the provision of housing and infrastructure, in accordance with the parties' needs to control their own policy and decision making processes."*

- Goal addresses future but also needs to address the housing crisis
- Include *speedy* policy change or a timeframe for achieving the goal
- Consider past studies and recommendations (Royal Commission on Aboriginal People, Kelowna Accord, etc.)
- Include improved coordination\*
- Needs to reach each First Nation in their own community – cannot be controlled at the larger level, needs to be integrated into the ongoing planning process, and policies need to be locally developed
- Define “meaningful” and “engagement”
- Does the “need to control their own policy” create silos in INAC and CMHC?
- No cookie-cutter approach
- Needs to include reciprocal accountability and the lines of accountability need to be clear (monitoring, funding, evaluation, minimum standards, builders/inspectors)\*
- Include Health Canada
- Refer to First Nations self-governance (long-term strategy)
- Need to separate out governance and management (separate politics from housing)
- Needs to refer to good governance, effective management, who First Nations need to build and develop relationships with

*How might First Nations and governments work in a more coordinated way to improve housing and infrastructure for First Nations on and off-reserve?*

- Explore partnerships with First Nations organizations and housing agencies
- Accountability is two-way between Chief and Council and membership and needs to include traditional government
- Action item 1 – separate out into two themes: a) improve coordination amongst agencies in service and funding delivery; and b) align with First Nations needs (working together, dialogue, information-sharing)
- Avoid duplication by allowing First Nations to share findings
- Need to broaden scope of “relationships” to include health, family wellness
- Break down silos and implement “one-window” approach\*
- Pool funds and resources and centralize in one agency (i.e. First Nations Housing & Infrastructure Council)\*
- Change criteria for proposal funding submission; reduce complexity and balance criteria with the complexity of the project
- Streamline funding to the First Nations to prevent delays in getting work done in the community (including reducing amount of time to complete capital projects)
- Housing dollars should not be used for capital projects (i.e. lot servicing)
- Relationship is key – Chief and Council and membership must be engaged with one another and support housing policy
- Building partnerships between municipal, provincial and federal agencies
- Coordinated effort between INAC, CMHC and First Nations for an annual meeting
- Coordinate opportunities to bring together First Nations and all levels of government
- Stabilize the housing crisis is the priority\*
- Maintain lines of communication with staff turn-over at INAC and in First Nations communities

- System we're being asked to improve is flawed – this approach duplicates a flawed approach and shifts fiduciary responsibilities to First Nations
- Quick rent escalation at CMHC is a disincentive
- Focus on what you are capable of doing
- This process shouldn't interfere with treaty settlement
- Focus on creating employment
- Increase time that federal government works with communities on-reserve
- Former INAC employees contracting services is a conflict (not independent)
- Housing plans should be guaranteed to be mould free and energy efficient for 50+ years
- Housing plans should be tailored to the age of individuals
- Rejected (unsafe) housing plans being given to First Nations
- Address post-secondary off-reserve housing
- Sharing information/archive of data
- INAC/CMHC need to talk to each other – better internal communication and interconnected policies which will also reduce costs and create efficiencies\*
- When working with a single Nation, government needs to coordinate internally
- User-friendly website, 1-800 number\*
- First Nations need to establish priorities
- Address off-reserve leave / housing for medical leave
- Address the subsidy amount each reserve gets (INAC/CMHC)\*
- Assist / build the capacity of / provide resources for First Nations to be ready to engage in negotiations
- Address single person needs for housing
- Establish on-reserve priorities for housing, and off-reserve priorities for housing
- Housing coordinator should be paid\*
- Formal business plans for housing, including roles and responsibilities for agencies and at community level
- System needs to build trust
- Cannot get the information we need from INAC\*
  - What do you need for me to get off the freeze list?
  - Need a code of conduct that government will respond within a specified timeframe
  - Need to provide a receipt for reports
  - Stop losing our paperwork
  - Need faster response time
- Increase staff retention both at INAC and in First Nations
- Must separate housing from the politics – run housing under a tight business/policy framework
- Create opportunity for First Nations to build housing off-reserve
- The idea of integrating on- and off-reserve is a good idea – bring more off-reserve tools on-reserve
- Need all agencies involved (i.e. Health Canada, RRAP, water)
- Government of Canada has some problems too – needs to accept that it is poorly organized as well
- Build more First Nations multi-complexes for students and low income earners
- Improve communications – attach the “arms” to “one head”
- Working together – report going to wrong person who keeps it – who does what?
- INAC to work with the bands, not for or against them

- More flexible funding arrangements between First Nations, CMHC and INAC – more tailored to individual community needs
- CMHC/INAC provide seed money for community planning before housing projects are commenced
- Proposal-based funding should be based on need and not just how strong a proposal is written
- INAC proposal team needed to facilitate capacity-building in developing proposal-writing (i.e. workshops)
- Simplify paperwork process
- Why can't a subsidy be a subsidy, regardless of on- or off-reserve
- Housing and health go hand in hand – need to bring Health Canada to the table
- Off-reserve has more funding
- Scope out the on/off-reserve issues to identify efficiencies
- Accountability report card for government distributed to First Nations
- Nothing equivalent to the residential tenancy act exists on-reserve
- BC Building Code should be implemented on-reserve

*Please provide feedback on the potential structures described in the following action item: “Explore the establishment of structures and processes that support governance of housing both on and off-reserve, including engaging with First Nations on the following concepts: a) A province-wide BC First Nations Housing and Infrastructure Council or Committee to work with the federal government to coordinate and facilitate the implementation of interlinked off-reserve initiatives, and foster effective collaboration and relationships; b) First Nations structures and processes that will improve the planning, delivery, financing and administration of housing programs and services (i.e. First Nations Housing Authority, regional structures, etc.); and, c) A dialogue forum, composed of housing experts and organizations with an interest in Aboriginal/First Nation housing, for ongoing advice and dialogue related to the implementation of interlinked on and off reserve housing strategies.”*

- Establish Forums at provincial and regional levels (i.e. Northern different than Southern)
- Need some items that are focused on improving governance at the Council level (including role clarity, separation of politics and management)
- Actions 3a and b should be combined
- One of the mandates would be the “one Nation-one call” / umbrella approach
- Establish a team (First Nations, government, industry) and resources would be available to the team to create efficiencies and build capacity
- First Nations should be driving #3 with costs covered by government
- 3c Leadership Council and other First Nations groups
- Add 3d: must have trust between quality knowledgeable people
- Add 3e: better cooperative training (i.e. social development)
- Mechanisms to include off-reserve community members (have governance representation)
- More of a strategic approach at the Nation level (more of a First Nation approach)
- Provincial government involvement should be taken out of the discussion as it pertains to on-reserve housing
- Concerns regarding another organization/entity to be developed to administer First Nations housing
- Do not want to create more bureaucracy

- Assessment/evaluation of existing organizations – are they operating at full capacity as per their mandate?
- Remove politics from housing operations through creation of housing authorities who come together to share – Chief and Council still responsible to obtain resources from funders
- Databank of forms and processes accessible to all in BC, including who does good work (contractors, inspectors, maintenance workers, managers, etc.)
- 1-800 number and website\*
- Coordinating body like an institute of governance
- Province-wide housing authority could visit communities to see how they are doing
- Housing authorities don't always work
- Not sure if we need a BC First Nations Housing & Infrastructure Council – need an accountability panel to hold builders and inspectors accountable, and ensure quality
- 3(c) is a good idea – perhaps collapse a, b, and c
- 3(a) – why do we need to add a middle-man when we are talking to them and they don't listen to us now? Needs to be very high-level
- Any structure (3a-b) needs to give each First Nation a voice – feel like we are not being heard in this housing crisis
- Need more resources\*
- Government needs to resolve and stabilize the crisis/problems before transferring authority to First Nations (massive investment required)
- Need to look at local housing authority
- Need to be clear about the roles and responsibilities of an Authority and the perception of fairness
- Small communities need a voice
- Worry about offloading of fiduciary responsibility without adequate resourcing
- Government is using the FNLC to play against communities
- There are too many organizations
- Need Aboriginal advisors within government
- Role clarity within governance body
- Empower First Nations organization to oversee housing process and procedure, and to advocate for First Nations with government departments and organizations
- Tools to address tensions within communities regarding the allocation of housing

*Please see the following action item: “Support First Nations to: a) Examine their housing plans and policies and revise and/or implement as needed (including rental payments or user charges); b) Identify trained skill needs and develop a long-term training plan in order to fill housing management and housing-related positions with certified or trained members of the community; c) Work together and share their knowledge and experiences in best practices on housing plans, policies and housing management; and, d) Work with First Nations, professional organizations and service providers in order to help develop skills locally.” Are there any other tools and resources that would benefit your community?*

- There is no point in housing policies if Chief and Council do not support them and buy into the process; policies must be developed through engagement with the community, administration, and Chief and Council
- Need to educate membership on home ownership and rentals (difference between the two)

- Design/build process (building on best practices) – see Tr'onkek Hwech'in First Nation
- Build site-specific housing (site preparedness – know where you're building)
- Determination of livable unit/economic life of the unit
- Renovation/repair of existing units\*
- Merge action 4 with action 5
- Lack of funding for renovation “1/2 of subsidy”
- Carpentry program
- Mould remediation
- CESO financial training
- CMHC tenant counseling program
- Need policies for Council and Board and community involvement
- Need enforcement policy
- Hard to find good housing policy – want something that provides options, identifies implications, etc.
- Need a process to diagnose the problem then deal with solutions; this goal assumes band-aids are needed
- Administrators and members need to understand what they need to do (i.e. income verification)
- Maybe agencies need to talk directly to members (show them big picture)
- Need to hear more about successes – share best practices\*
- Mentoring programs in successful communities
- Bring in professional people to show how to manage housing / maintain housing (bankers, plumbers, etc.)
- Need training and templates on mould and emergency response to mould\*
- Funding for housing administrator is the #1 issue\*
- Consistency of funding approaches
- Contribution/block funding instead of proposal-based funding\*
- Sharing staffing/resources amongst several communities
- Funding for housing authorities locally
- Add “e” – funding to make these approaches work
- Develop user-friendly website/online forum/1-800 number to share information\*
- Need more information on log homes
- There are some local support networks in place amongst First Nations (has happened with FNHM course participants)
- Concern that this may be a bit of a pipe dream because of a lack of continuity/stability
- Managing the houses might be the easy part – managing the people is the hard part
- A lot of the problems stem from a lack of trained people and government capacity – these take resources to build
- Tend to ignore the capacity required to manage the portfolio
- Need to have some standards for property managers
- Need construction/contract administration capacity
- Develop long-term training and certification plan based on skill needs
- Networks of First Nations, professional organizations, service providers to develop local skills
- Need resources for: planning; additions to reserve; housing management and retention
- Need high-speed internet
- AHC-BC has limited authority and control
- Online database of government policies and procedures

- More clear financial reporting of where funding is spent by government
- Protocol agreements and partnerships with non-aboriginal organizations
- Sharing of information on funding avenues
- Government administration costs take up too large a portion of the funding
- Training funding to each First Nation to ensure paperwork gets done (minimize freeze listing)
- Support for community proposal-writing
- See Ontario First Nation template for First Nations Building Code
- Remedial plans for the elimination of rental arrears
- Confusing governance and management – need community awareness, training for Council\*
- Need wage parity for Chief and Council and administrators
- Remedial plans (deficits everywhere)
- Inspection – qualification – tools and templates
  - Certified First Nations inspectors
  - Funding for inspection services
  - Quality inspectors and ongoing qualification

*Please see the following action item: Support First Nations, through providing training, resources, tools and templates, to develop and enforce housing bylaws and procedures, including in the following areas: a) Housing policy (including building codes); b) Job descriptions and roles and responsibilities documents; c) Management approaches; d) Renovation policy (criteria and standards); e) Enforcement policy; f) Housing insurance; g) Portfolio management; h) Tenant/homeowner and Band responsibilities; and, i) Long-term maintenance management plans and checklists.” Are there any other policies and programs that need to be examined? Do any of these not require renewal?*

- Plans and policies must be revised and implemented
- Need policies to ensure a percentage of local employment and training
- Better enforcement of building codes and adoption of building codes by First Nations
- Better funding for completion of projects
- Can subsidies be combined for spouses?
- Need CPs/wills to be dealt with
- Merge with action 4
- Forgivable loans for housing on a sliding scale – more creative financing
- Band has to eat costs that once used to belong to government (i.e. surveys)
- Increasing subsidies on log home – return on investment huge
- Housing plans should be tailored to individual needs and should be more options available
- Per-capita approach is a concern – need an approach where each region within BC and each band gets a fair and useful amount
- Listen and pay attention to the users
- Establish policies before awarding housing
- CMHC’s rental formula is not working (both post and pre-CMHC operating agreement)
- CMHC/INAC policies and formulas for on-reserve housing are not working and are creating a huge deficit
- Strategies for dealing with band debt – should write-off debt and start with a clean slate – no point focusing on just improving day-to-day operations – need remedial plans
- One-window approach, including available funding sources
- Train occupants on how to live in their houses

- Start maintenance and repair training
- Lack of INAC transparency as to how funding is allocated amongst First Nations. What is the criteria?
- Lack of INAC communication/feedback on long-term capital and housing plans
- Complexity of forms – need simplification
- More First Nation involvement in allocation of funds
- Appeal process
- Written correspondence better than phone calls
- Timely approvals; change INAC funding calendar to match construction season (June is too late)\*
- INAC funding to be based on longer term than one year to match First Nations 5-year capital plans
- Sharing first three stages of the capital process – INAC should make this more accessible and improve efficiency
- Some proposals are only accepted by email which is a problem
- No increase in land base after bill C-31
- Housing portfolio manager should be a funded position\*
- Standardized policies between CMHC and INAC
- Take into account demographics and geography
- Additional funds required for infrastructure, site development services
- Costs of studies and preliminary investigations are prohibitive
- Costs between municipal and rural development is prohibitive
- Subsidy must be increased (has not increased in 25 years)
- Urban/rural classification policy
- Need to change policy regarding the number of years between renovations
- Need to state what will happen after the policies are examined – will this lead to change?
- Support creative problem-solving between policies, programs and funding
- Be realistic with time-frames in action plan (i.e. policy change takes time)
- Need quicker access to funding for mould
- Need to address INAC/CMHC restructuring or transitioning staff during the construction season
- Create an inter-departmental emergency fund
- List of policies to be examined\*
  - Housing policy (building codes)
  - Job descriptions/roles and responsibilities
  - Management approaches
  - Renovations policy (criteria and standards)
  - Enforcement policy
  - Housing insurance
  - Portfolio management
  - Tenant/homeowner and band responsibilities
  - Long-term management plans and checklists
  - Land survey
  - Renovation and building guidelines
  - Inspections
  - First Nations policy, programs and initiatives
  - Additions to Reserve (streamline/expedite process and establish timelines)
  - Reporting requirements

- Freeze list (share or eliminate)
- Administrative costs policy
- Social housing maintenance costs
- Mould remediation
- Apartments within homes
- Amount of funding disbursed considering cost of construction (timing/inflation/construction costs)
- Develop and implement housing and infrastructure policy adopted by band council resolution to include: roles and responsibilities of membership; capacity development; reporting relationship between Chief and Council and administration; protection of housing staff; words in traditional language / cultural concepts
- Review the Royal Commission on Aboriginal Peoples
- Where does HRDC fit?
- Residential Tenancy Act – there is nothing similar on-reserve
- Needs to be a fair process to allow tenants to become homeowners
- Support action #5 – is there funding attached?
- Need to address linkage between inspectors and payments to bands; it's become an incentive to accept poorly-executed inspections so a band can get its payment
- Policy review needs to be comprehensive
- INAC/CMHC support for the BC Building Code on-reserve
- Enforcement policy – support from policing (i.e. MoU with RCMP)
- Renovation policy is a total failure – how does this bring about ownership?
- Raise income level for CMHC RRAPs making renovation funding available to all houses on-reserve – need consistency
- Provide funding to support home maintenance / preventative maintenance, including training program
- Women trained in carpentry – example: Ts'koo construction
- Get rid of the policy that limits the number of people that can occupy a home
- Need supplementary funding for services, especially in small communities
- Assessment costs need to be updated each year
- Need to support Councils to have good housing policies
- Need to ensure programs complement each other (i.e. SA rates don't cover rent/mortgage)
- Why does First Nations housing always have to be non-profit
- Housing needs to meet cultural needs (housing design, policy)
- Need some opportunity for community-owned social housing
- Many homes are under-designed for the use they have (i.e. the number of residents, traffic, use, etc.)
- Need to have some way for individuals to lever equity from their homes
- The communities that have resources do better because they can access resources, programs, exports
- Need clarification of procedures for individuals building on CP lands (security)
- Development processes, roles, procedures for the housing committees and authority
- How do we change attitudes (entitlement)?
- Implementation of policy, procedures, management

*Does your community have successful practices in housing plans, housing management, capacity development and skills training plans or other practices that can be shared with other communities?*

- Relationship-building between Chief and Council and administration
- Engage the community in the decision-making process and development of a code of conduct
- Service contract with BCIT aimed at students not wanting to leave the reserve
- Build log homes in First Nations communities by First Nations using local labour and materials (community college Terrace NWCC)
- First Nations trades training and certification
- Strategic plan (including business plan and operations plan) for Chief and Council
- Best practices for community economic development
- Carpentry and associated trades
- Success stories include: no arrears; home maintenance program before moving in; builder building as if he would move in himself; band construction company; housing administrators workshop; tenant education
- Renovation agreements (10 years with homeowner)
- CCP is needed and resources to do it
- Establish forums regionally and provincially to share and learn about housing initiatives and best practices
- Rental arrears: publish in band newsletter who isn't paying and what is owed in order to build community support for housing policy
- Role clarity: work within community to raise awareness that Chiefs and Councils don't make decisions about housing at the operational level (i.e. evictions)

*Other comments:*

- Ongoing dialogue with First Nations regarding Housing Forum outcomes
- Funding from federal government shouldn't be used for administration/bureaucracy
- Deal with "crisis and future" housing goals simultaneously
- One policy does not fit all
- Government and First Nations "share this dirty little secret" of First Nations housing
- First Nations to recognize that they have jurisdiction
- Build with durable products
- Explore horticulture, plants, traditional opportunities to grow plants on personal property

#### **CAPACITY DEVELOPMENT PANEL – STRATEGIC LEVEL EFFORTS AND SHARING INFORMATION**

- Arnold Jerry, First Nations Housing Managers Association
- Chris Maracle, Mohawk Bay of Quinte
- Andrew Leach, Aboriginal Housing Management Association
- Gail Mitchell, Director General, Community Infrastructure Branch, Indian and Northern Affairs

Harold Tarbell provided an overview of the capacity development section of the discussion paper. He then provided an opportunity for each of the four panelists to make a presentation on the theme of capacity development.

Andrew Leach presented a PowerPoint entitled, "First Nations Housing Capacity Development". Mr. Leach provided some background on his ancestry and professional experience, and his current role as

Chief Executive Officer of the Aboriginal Housing Management Association. His presentation focused on three lessons learned in his career: Good Governance (separate politics from housing); Good Information Systems (the backbone of your housing department); and Good Staff (three hard, and one soft skill). With respect to good governance, Mr. Leach highlighted the importance of clear vision and political will, clear boundaries, sound policy, and dealing with “rabble rousers”. He then focused on information management, noting that without a good information system (which includes accurate, up-to-date, and accessible information), the entire system is weak. Finally, good staff members have three essential “hard” skills – organizational, reading, and numeracy – and a key “soft” skill in terms of managing people and relationships.

Arnold Jerry spoke about the First Nations Housing Managers Association. He provided an understanding of what being a housing manager entails, particularly in the context that housing is a basic need that is not being met: the housing manager operates in an environment where there is more need than ability, resources or capacity to fulfill housing requirements, which contributes to a crisis environment; and housing managers often feel isolated, misunderstood, and unsupported in the difficult and challenging environment they work within. Given these challenges, it is important for housing managers to network and share information, strategies, challenges and successes. The First Nations Housing Managers Association was created to fill this gap, and has resources and tools available for First Nations housing managers on its website.

Chris Maracle described a training module developed based on experiences in the Mohawk Bay of Quinte, which is essentially a comprehensive planning tool for long-term housing strategies. He stated that housing problems are similar across the country, including mould, overcrowding, rental arrears, a lack of housing champions, and a lack of long-term community housing plans. Far too often, there is a status quo approach – we need a call to action to end the ongoing crisis and take action ourselves. We need consistent and compassionate commitment from people that are fed up with the status quo. Wealth is built through home ownership – a good housing program is a solution for many of the social and economic disparities faced by First Nations. We must create a paradigm shift and taking the time to engage effectively and plan with the community is fundamental to success. Housing is a primary catalyst to turn our communities around.

Gail Mitchell spoke to the importance of collaboration and a shared agenda. We have to do together what we cannot do alone. The Memorandum of Understanding is a starting point. What do we mean by capacity? What is it that we need to focus on as policy makers? How do we position governments to support communities in moving forward with delivering housing? How do we prioritize our list? The challenge is developing a priority list for the short, medium and long term. We need to start by identifying the players in housing – governments, organizations and associations, tribal councils, tenants, Councils. Then we need to identify priorities. It is very difficult to determine where to focus given limited internal resources. See the Action Plan as an opportunity to develop list of shared priorities to mobilize our efforts around.

A question and answer session followed, which focused on new federal resources in Canada’s Economic Action Plan, and linkages between on- and off-reserve and the role of the federal government off-reserve. She also confirmed that the federal government is not responsible for off-reserve housing and that INAC does not fund off-reserve housing for First Nations. However, as set out in the Memorandum of Understanding on First Nations housing, the goal is to improve collaboration amongst all Parties to improve housing for First Nations in BC, wherever they reside. Ms. Mitchell offered a clarification

regarding allocation of Budget 09 funding. It will not be per capita based but rather driven by project based proposal. CMHC and INAC will be beginning application process shortly.

**ADJOURN**

The first day of the housing forum adjourned at 4:30pm.

## DAY TWO – MARCH 25, 2009

### OPENING PRAYER

- Barbara Charlie, Squamish First Nation

Ms. Barbara Charlie offered an opening prayer to start the second day of the Housing Forum proceedings.

### OVERVIEW OF DAY ONE PROCEEDINGS

- Harold Tarbell, MC

Harold Tarbell provided an overview of the day's agenda, as well as a summary of the previous day's proceedings and key themes from the breakout sessions, including:

- Concern that the process will result in an offloading of the federal government's fiduciary responsibility before chronic issues are addressed;
- Action Plans must provide supports for ongoing processes such as treaty negotiations, and the work of individual communities on governance and housing;
- Many comments were provided on the Action Plan goals and action items;
- Action Plan must include more focus on accountability, realistic timeframes, increased resources, and concrete and clear actions;
- New federal resources need to be provided directly to communities (no administrative fee at the provincial level), in an expedient manner, and not based on a per-capita formula;
- Policies need to be improved, and better strategies need to be made in social housing, maintenance, response to mould, subsidy, rural/urban classification, and others;
- Consider creating incentives in policy;
- Need resourced full-time staff dedicated to housing;
- Training (education and awareness to high-level certification), particularly for youth, was strongly emphasized;
- Need to broaden the definition of relationships so that we're including other sectors such as health;
- Need to effect attitudinal change; and
- Government has work to do to improve its own internal processes.

### CAPACITY DEVELOPMENT FACILITATED BREAKOUT GROUPS

All Forum delegates then participated in breakout sessions on the topic of capacity development, focusing on the key questions posed in the "Draft Discussion Paper for the Development of the On-Reserve BC First Nations Housing Action Plan". The feedback provided in the breakout groups was as follows (note: \*indicates points that were made by a large number of Forum delegates).

*What, if any, changes would you recommend to the following goal: "The Parties agree to work together to support capacity development related to housing and infrastructure including building maintenance and standards, training and employment associated with housing construction and management."*

- First Nations need to take a holistic approach

- “Support” is too loose a term; need to be more operational and specific (use “ensure” or “improve”)\*
- Should also refer to funding and evaluating\*
- Need to clearly delineate this area from the governance area (too much overlap)\*
- Go green (need funding to do this)
- “Quality” housing
- “Continual capacity development”
- Recognition of our history and culture in the development of processes and procedures
- Need to tie-in to reconciliation process
- Goal should refer to capital
- Include reference to long-term employment

*What additional tools or training could be provided to improve housing management and development?*

- Tenant counselor position\*
- Property management training and software
- Training on technical issues – codes, ventilation, drainage, maintenance, etc.\*
- Recognition that CMHC’s new website is quite useful but INAC’s website is not user-friendly\*
- Recommend that Chris Maracle’s “housing system” be translated into user-friendly software program or DVD\*
- Develop online diploma or certificate for housing managers that can be taken in modules in communities
- Increase awareness of tenant rights
- Develop tools to combat high turnover of housing staff
- Need training for housing managers in areas such as conflict management, dispute resolution LEED training, communications
- Need paid salary for housing manager\*
- Better regulation of professions (inspectors)\*
- Need tools/templates/best practices for trust issues, community involvement, ownership, political support\*
- Need best practices for the respective roles and responsibilities of Chief & Council and the housing committee
- Travel expenses need to be included as part of training workshops/forums\*
- Best practices for partnerships with local businesses to do apprenticeship schemes
- Develop an entire database for all First Nations including geographics; demographics; housing needs; etc.
- Enforcement
- Education
- A Big Brother or Mentorship program where a more accomplished band will assist/guide applications for smaller bands – by doing this, both bands will be given a priority for allocation
- Develop housing specification book
- Develop templates for contracts\*
- Housing management software (maintenance, finance, renovations, tracking, monitoring, etc.) that could be linked to a common database or other band departments\*
- Working manual for all First Nations in plain English
- Tools such as laptops

- On-line certificate programs; post-secondary programs
- Opportunities to increase computer skills
- Arbitration service
- Better use of consultants
- Slippage money used for workshops should go back to communities
- Better financing options
- Education for members to understand impact of housing on band financing
- Capacity building on household budgeting
- Conflict of interest policy
- Training for leaders – separating politics from housing
- Reference guide to exceed minimum standards in housing
- Identify culturally and environmentally appropriate housing for each region and have regional training sessions (i.e. log homes)\*
- Tools to evaluate capacity on-reserve
- Collaboration/partnerships between First Nations and between First Nations and industry
- First Nations need assistance in developing and implementing housing policies – standard template developed to share with all First Nations
- Educate community members on the importance of maintenance and implement incentives\*
- Database of qualified, knowledgeable, trustworthy inspectors\*
- Target youth – educate them on home maintenance before they get homes
- Ensure there is capacity to have professional come into community to identify problems (“SWAT team”)
- Infrastructure defined in a more culturally sensitive way – arranged/coordinated
- Regular meeting with homeowners/tenants to discuss/educate on day to day maintenance of their homes\*
- Access funding for First Nations to meet and talk about best practices, problems, solutions
- Need a roster of approved, qualified and culturally-sensitive contractors\*
- Create database on skills of members for social enterprise opportunities\*
- Share resources and network with other First Nations and stakeholders\*

*What are the priorities for capacity-building (tenants, managers, trades)?*

- Managers – property management, bookkeeping, financial management, enforcement, contract management, building standards and codes\*
- Tenants – homeownership, maintenance, accountability, pride in the home, budgeting\*
- Chief and Council – educate/orient our leaders on their political role and develop a code of conduct\*
- Trades – experience and professionalism, partnership-building with businesses for apprenticeships, construction codes and standards\*
- Housing Committee – clear understanding of role of housing committee and Council, best practices in composition models, need remuneration, training in how to deal with contentious situations
- Urgently need funded housing officer position\*
- Maybe institute an ‘essential housing maintenance skills’ program for new tenants – could be captured in the rental agreement and housing policy
- Need to provide housing for students

- First Nations operations and maintenance person trained in all areas
- Train on responsibility/pride in the 'home' 'tenant' and on the property
- Housing manager train responsibility and pride in job/home/property
- Chief and Council – implement longer terms – separate policy for operations
- CMHC – building codes – on/off reservation, why different?
- First Nations apply provincial standards (not federal) on-reserve
- All First Nations should have a recognized building code/housing policy with enforcement structure
- Raise awareness in community and keep them informed (develop communications plan)\*
- Help train and educate younger members to help implement change
- Coordinated training provided by all providers
- Old Section 95 is a burden to bands – new section 95 housing is working
- One-window approach to training services with effective communications strategy and inventory of resources and supports\*
- Improve knowledge base of INAC and CMHC employees
- Training modules available online and in the communities
- Effective transitioning when INAC/CMHC employees switch files
- Fire protection capacity and fire safety awareness
- Need more housing proposal training workshops\*

<i>Other comments:</i>
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- Need to identify roles and responsibilities for all involved (Chief & Council, administration, tenants, community)\*
- Add action: Share information on who are the shoddy contractors
- Add action: Funds for mould remediation – not more training
- Add action: Capacity development is needed but not the same way or the traditional way the government has decreed it in the past
- Have trained people but no dollars to hire, they move to another job, smaller communities don't have the ability to pay the same as urban or larger Indian reserves\*
- Nisga'a have own level of government; how can you include such Nations in this process
- Educate and counsel people to help shift and transform attitudes
- Don't have the time because doing 2 or more jobs eg. Education, social housing, ec development and others. Creates conflict of interest but out of necessity
- Need a better understanding of how to profit on our houses
- Almost a waste of money training maybe divert the dollars to positions (or a mobile worker for a few workers)
- Need a strong emphasis on tenant training + tenant responsibility – "It is 'my' house until something goes wrong then it is the Band's house"
- Evictions often end up costing because of required maintenance (\$30,000-\$40,000 damage – don't have \$\$ to fix or recoup)
- A lot of the lack of maintenance seems to stem out of a lack of caring and an entitlement mentality\*
- Difficult but necessary to get to the eviction stage
- CMHC home maintenance workshops have helped 'quite a bit'
- Many tenants don't understand the implications of arrears or maintenance at community level

- Need a system to require payment for willful damage
- If you don't have ownership how do you have pride (difficult)
- Also hard in these economic times – choices between food and dollars or rent
- Need more conferences/sessions to help us build capacity
- Have used small claims court process
- Policy – if you have arrears you can't work for Band (or have to pay)
- Need a way to share our successes and how to make it work in our communities
- The idea that we invest millions in housing but invest little in management and maintenance is a puzzle
- What standards used – adopt highest standard for construction – use municipal inspectors
- Smaller First Nations may need to pool the resources for operations and maintenance
- Circuit rider for housing – establish a similar program – CHIS, HAIRS\*
- Educate First Nations – look at new alternative energy (solar energy)
- Holistic approach
- The focus on capacity is not relevant if First Nations have no resources\*
- Moving towards home ownership – individual mortgages with the First Nations guaranteeing the mortgage with the bank moves us away from section 95 housing
- Shelter allowance formula does not cover s. 95 LEM payments and that needs to be changed
- Increase and encourage for LEAD or READ energy-efficient housing
- Education is necessary for members to understand the impact of their actions on the financial health and general health of their community; suggestion that a course/program also be developed for homeowners (homeowners certification), i.e. budgeting, asset management – should be active learning through a workshop in the community
- Ensure INAC/CMHC employees that move to other duties transition effectively in order that good working relationships in communities are not lost\*

#### **FINANCIAL MANAGEMENT PANEL – RENTAL ARREARS**

- Garry Merkel, Chair, Aboriginal Housing Committee-BC

Garry Merkel presented an overview of an ongoing study on rental arrears in BC First Nations communities. First, he provided a short description of the Aboriginal Housing Committee-BC, which is an apolitical group composed of representatives from First Nations, CMHC and INAC and provides operational advice on housing matters and develops housing strategies. He then spoke about rental arrears as the “elephant in the room” and a “silent killer”, as arrears result in third party management, compromises other government services, fosters dependency and poor government discipline, and leads to a loss of other opportunities. He outlined some results from the study, including that the total percentage of the population contributing to the rental arrears issue is less than 10% and that the majority of those not paying rent are employed. The arrears study makes a number of key recommendations, including: develop a housing delivery system; build capacity; educate communities; improve governance; enforce policy; fund housing staff; and review federal programs. Mr. Merkel advised that the arrears study is currently being analyzed and reviewed by CMHC, INAC and the political executives of the BC Assembly of First Nations, First Nations Summit and Union of BC Indian Chiefs. It is hoped that the findings and recommendations of the arrears study will be integrated into the BC First Nations On-Reserve Housing Action Plan.

#### **FINANCIAL MANAGEMENT FACILITATED BREAKOUT GROUPS**

All Forum delegates then participated in breakout sessions on the topic of financial management, focusing on the key questions posed in the "Draft Discussion Paper for the Development of the On-Reserve BC First Nations Housing Action Plan". The feedback provided in the breakout groups was as follows (note: \*indicates points that were made by a large number of Forum delegates).

*What, if any, changes would you recommend to the following goal: "The Parties agree to work together to improve the financial management of housing and infrastructure for First Nations communities, individuals and families on and off-reserve. The Parties also agree to explore possibilities to continue identifying efficiencies in government funding processes for housing and infrastructure and for assisting First Nations to conduct effective planning for housing development."*

- Work together to identify efficiencies and/or improvements, solutions
- Need finances to manage
- INAC has to step up the pace for projects
- Commitment by governments in the second line is too soft; efficiencies are required in the approval process, as well as increased transparency
- The parties agree to work together to improve the financial management of **quality** housing and infrastructure for First Nations communities, individuals and families on and off reserve. The Parties also agree to explore possibilities to continue identifying **inefficiencies and** efficiencies in government funding processes for housing and infrastructure and for assisting First Nations to conduct effective planning for housing development.

*What are your ideas for alternative and/or innovative funding sources and mechanisms?*

- First Nations spend money off-reserve for supplies, etc. – need to take advantage of this economic value
- Approach forest industry for lumber for homes
- INAC to pay construction/management of all housing needs
- Show creativity in approaching Federal government re: their fiduciary responsibilities
- INAC to pay the increased cost in resources and materials
- Off-reserve "real estate opportunities" \*
- Land leasing, property tax, own development
- On-reserve economic development
- Research and apply for Habitat for Humanity
- Membership to contribute and develop policy for "Sweat Equity"
- Pay into a co-op
- Create a way for rent to be put back into housing
- Establish emergency housing fund for homeowners
- Expand the Reno and RRAP programs to do expansions on housing
- Shorten time frame for renovation period
- Conduct analysis including pros and cons of the Market Base Housing Fund
- Develop policy allowing for secondary suites\*
- Create ways to build and build up value of homes such as lease land concept
- Strengthen the value of Certificates of Possession
- Forgive loans\*
- Energy (Green) resource and tools built into housing program from the beginning

- Strategic Housing Initiative Fund
- Use Elders fund to address Community Housing Shortfall Fund
- Explore the per capita housing purchase subsidy to be allowed to use off-reserve (this was allowed @ one-time – 30 to 40 years ago)
- Allow a status member to use their subsidy for off-reserve housing or renovations
- Need to ensure job security to ensure access to housing
- Create process for arbitration on reserve\*
- Provide someone to take individuals step by step through the loan application process so that they fully understand their responsibilities
- INAC to take ownership of past arrears specifically old Section 95 housing\*
- Have hereditary Chiefs involved in collecting arrears – in a traditional manner with respect
- Partnering with industry to develop housing projects\*
- Require training dollars to increase capacity\*
- Increase subdivisions and process to address the low number of subdivisions created by INAC funds
- Require re-assessment of costs associated with infrastructure and housing (i.e. environmental assessments, lot survey costs etc)\*
- Need a review of historical data and distinguish policy frameworks for on-reserve housing and off-reserve policies
- Harmonizing rent determination (difference with First Nations and in the First Nation)\*

*Identify any funding policy barriers or challenges your community faces.*

- Pre 1997 housing projects continues to suffer
- Lack of funding for housing managers and staff\*
- Funding for CP land surveys\*
- Freeze list\*
- Funding process needs to be streamlined\*
- Improve coordination between INAC/CMHC\*
- Complexity of forms needs to be addressed\*
- Seed funding should be available up-front for community planning/consultation before housing projects are commenced
- Funding arrangements should be tailored to individual community needs (some First Nations don't have capacity to do complex proposals); INAC could have proposal-writing team to assist those with low capacity\*
- Increase transparency, information, and communication as to how funds are allocated amongst communities\*
- INAC provides limited feedback on 5-yr plans; written correspondence is preferred
- Does an appeal process exist?
- Change INAC funding process to reflect building season\*
- INAC funding needs to be multi-year to match multi-year plans\*
- Funding has been increased for water operators but not housing managers – operations and maintenance, and band support funding needs to be renewed
- Codes for a house on-reserve vs. off-reserve vary; with on-reserve housing, do not have any appreciating value (only a radically depreciating value)
- Increase funding for infrastructure and subdivisions

- Support rent enforcement – enforce tenancy agreements and eviction processes\*
- Look at incentives such as CP and/or home ownership to reward good behavior
- Need to develop housing policy for CP, ownership and rental\*
- Many tenants are fixed and low income\*
- Fix old programs rather than create new ones
- Issue of Certificate Possessions being questioned
- Infrastructure funding by INAC is not 100% funded by INAC
- Educate membership in the “Cost” of not enforcing policy
- Assets to be assets not liabilities
- Make the social development program reflect the housing program needs
- Increased cost of borrowing
- Cost of operating the housing unit (i.e. utilities etc) may not be factored into rental costs
- Rents need to be realistic with housing policy and reflective of social assistance\*
- Communication between new offices and INAC
- Packages are not user-friendly
- Additions to Reserve process
- Need by-laws in effect with the RCMP to establish a process to assist in evictions
- Chief and council are caught in the middle of rental arrears\*
- Eligibility requirements do not address those in need
- Government’s attitude of power and control prevent First Nations from becoming successful
- Rental arrears\*
- Subsidies are too low and do not reflect rising costs\*
- No coverage for legal surveys
- Social housing does not work in every community therefore need options for the hard to house
- Inadequate funding to deal with mold remediation
- Shared shelter creates admin/structural arrears
- INAC insists on water, sewer etc being in place, which is inconsistent with values and traditions
- Need infrastructure dollars before housing dollars
- Freeze list should not prevent Health and Safety items such as mould remediation from proceeding
- Develop Financial By-laws by First Nations for all First Nations
- Access to INAC websites to track funding, projects etc.
- Create flexible policies that are adaptable to needs [e.g. Elder needing a rebuilt house rather than a renovation]\*
- Old section 95 housing \*
- Arduous paper work that requires unpaid time\*
- INAC/CMHC off-loading responsibility onto First Nations without providing the capacity or finances to do so

*How can First Nations work together to resolve financial management challenges and create opportunities for more efficient development of housing and related infrastructure projects?*

- First Nations should be allowed to share their results, particularly in stages one through three of the capital process
- Bulk purchasing\*
- First Nations have resources (e.g. lumber) to sell to other First Nations

- Share policies/resources/trades/staff/by-laws; building plans/proposals; from First Nations\*
- Having buy-out options with CMHC homes
- Secondary market on-reserve
- Develop First Nations housing and financial authorities\*
- Universal training standards
- Create consistent information management techniques
- Create mechanisms to share resources and best practices i.e. employees, trades workers)
- Partnerships and joint ventures between First Nations\*
- Protocol agreements with organizations
- Form corporations within the band to generate income
- Provide training programs partnering with post-secondary institutions

*What support tools or mechanisms could assist housing and related infrastructure financial management?*

- Database program\*
- Website to be used for resource
- Empower First Nations organizations
- Empower a First Nations organization to be a storing-house for First Nations experiences; increase outreach of such an organization; role should be to facilitate First Nations management of housing (one window approach); would also have advocacy role on behalf of First Nations with governments
- Gaming and resource revenue sharing
- Maintenance incentives i.e. \$250 a year
- Mortgage and rental incentives i.e. 11 payments then the 12<sup>th</sup> payment is on us “free”; freezer/food for paying rent on time
- Networking\*
- Build Elders’ subdivision
- Need low income on –reserve subsidy (like BC housing)
- Graduate housing stock size
- Create better wage rates for First Nations workers including wage parity with INAC/CMHC
- Change licensing to allow log home building
- Implementation of court decisions
- Allow for innovation in design to reflect culture and tradition
- Allow renovation subsidies to be used by First Nations based on need
- Build and improve relationships with financial institutions and develop information sharing agreements
- Reduce redundancy in paperwork\*
- Improve technology for report filing
- Set realistic timelines\*
- Prompt reporting from CMHC/INAC following completion reports to reduce missed deadlines

*How can First Nations and government ensure timely expenditure (by March 31, 2010 and 2011) and economic benefits from the federal Economic Action Plan 2009?*

- What is the process for allocation of the funding?

- First Nations may need training on application process\*
- The federal approval processes and barriers to capital projects being funded – this needs to change for budget 2009 priorities
- Communication to First Nations in a timely fashion
- First Nations may not be ready for submissions for new dollars and need more time\*
- Review allocation dates to ensure that it meets the construction windows for First Nations\*
- Budget 2009 should be accessible even for those on freeze list
- First Nations should have access to other Budget 2009 resources
- Short term timelines do not work
- CMHC and INAC to report back on the actual take-up of the funding

*Other comments:*

- Educate members about content insurance and that it is an individual cost
- CMHC needs to increase subsidy for phases that are experiencing hardship
- High funding for infrastructure as part of the PDP and or LTCP
- First Nations working together to resolve management challenges and create opportunities
- MP's are not giving adequate representation to First Nations
- Rental payments to be separate from the cost of the unit and cost to maintain infrastructure
- First Nations are overwhelmed with challenges that have accumulated over time
- Fair treatment of band members regardless of residency (i.e. on or off-reserve)
- Ensure that government doesn't take from other areas to increase housing funding
- Require OSR to ensure that there is enough funding
- Build a contingency for admin fees into renovation costs
- Appliances should not be amortized with loan

**OPEN SPACE FACILITATED BREAKOUT GROUPS**

A number of Forum delegates participated in an open space breakout group instead of the other established topics. In this breakout, participants developed their own agenda and series of questions and issues for discussion. The feedback provided in this breakout session was as follows:

*How can traditional law be applied to housing?*

- CP/wills
- Building on traditional lands – outside of reserve lands
- Cultural/resource use of pine beetle timber
- Building homes for each other
- Title and rights – use of resources on traditional lands
- Reconstituting traditional forms of land tenure (i.e. family land)
- Need to involve families in decision-making

*How to make housing as economically viable as possible?*

- Forgiveness of debt
- Interest rates

- Change payment schedule to bi-weekly so payment on principal is made
- Renegotiate/rewrite mortgages
- Increase recognition of First Nations ownership
- Add First Nations tax on resource extraction
- Debt write-off encourages non-payment (use a graduated scale to determine what write off)
- Utilize local resources
- Individual mortgage approaches can work for some\*
- Incentives approach – rent payers get higher ranking for renovations
- Recognition of title will create wealth
- Don't turn CPs into fee simple
- Work with other First Nations
- Look at density approaches on-reserve
- Build market-based developments
- Community must be involved in finding successful approaches
  - Committees
  - Policies
  - Adapting to community's culture and identity

*Is there a way to avoid "CP-ing" land where the band places housing?*

- Look at existing practices in other bands who have CPs
- Taxation bylaws put responsibility on "holder"
- Tsawwassen treaty allows CP land to be mortgaged
- Try to minimize complications
- Policy to transfer CP land to band land when house built
- Policy needs options for what happens down the line
- Figure out if there is a government source of information (Indian Lands Registry)

*Advise government on moving forward on mould*

- Clarify existing situation
  - Government initiatives and strategies
  - Consistency in policy/process
  - Scope of the problem\*
  - What is the current strategy/plan
- Analysis to help develop/revise/improve approach
  - Crisis circumstances and long-term effort
- Get information, funding and results to community level as quickly as possible
- INAC to make calculation from housing inventory assessment reports and share results
- Clarify differences in funding arrangements used to exclude First Nations from funding Sense that there is fear in departments about the size of the cost
- One community has taken more control/rules in housing to build relative to their circumstances (look at that approach)
- Involve other departments (health issue)
- Get First Nations input on criteria for dealing with mould issue
- Members are talking of taking legal action against Council

- 2008 joint INAC/CMHC/AFN mould strategy
- Budget 2009 offers INAC some flexibility for mould-related funding
- Ensure that the current policy/process is well understood – continually look for improvements/adjustments to address problems
- Need to deal with dire circumstances in the short-term
- Legal analysis
- Ease the process for getting people out of homes with “severe” mould
- Conduct a review of the scoring system
- The overall process and funding doesn’t have to be complicated
- When replacement is more financially sound than renovation, policies interfere with going in that direction

### **COMPREHENSIVE APPROACH TO HOUSING PANEL – *EMERGING OPPORTUNITIES***

- Deborah Taylor, First Nations Market Housing Fund
- Kevin Albers, M’akola Housing
- Sandra Rose, Tseshah First Nation
- Earl Commanda, Assembly of First Nations

Harold Tarbell provided an overview of the comprehensive approach to housing section of the discussion paper. He then asked each of the panelists to provide a short overview of their work and involvement in housing.

Deborah Taylor described the First Nations Market Housing Fund as a \$300 million trust with two purposes: to help attract bank financing to First Nations communities for renovation loans and market based housing; and to provide funding for capacity-building to help strengthen communities in financial management, good governance, and education of members on tenant responsibility, budgets and financing, and maintenance. The Fund will build on best practices demonstrated by First Nations themselves, to increase access to financing for First Nations communities, and to enable more individuals to own or rent their own homes, while respecting the culture of communal ownership of land. There are a number of unique barriers to the existence of home ownership and rental housing markets on-reserve. These barriers are related to factors such as the unique land tenure regime on-reserve, the remote location of many on-reserve communities and limited access to private financing in the form of mortgages or housing loans. The Fund assists in overcoming these barriers by providing partial financial backing to a First Nations lender, once they have qualified for a bank loan. It is projected that the Fund will assist with the generation of some 25,000 housing units over ten years. The Fund is overseen by nine trustees, including a chairperson, appointed by Ministers and drawn from three groups. Three are from First Nations, and six equally are from the private sector finance community and the federal government community.

Kevin Albers provided an overview of M’akola housing, which provides affordable housing on Vancouver Island. The Society was originally established to provide safe, affordable housing for families of First Nations ancestry who were in core need of housing in urban centres on Vancouver Island. Since that time the Society and its mandate have expanded into what is now the M’akola Group of Societies, consisting of seven Societies. The Mission of the M’akola Group of Societies is to provide affordable and appropriate homes primarily for Aboriginal people on Vancouver Island, and to enhance community partnerships. A unique partnership has been developed with Cowichan Tribes.

Sandra Rose spoke of Tseshaht First Nation's construction of 36 new homes in the last 18 months. Tseshaht now has a total of 51 social housing units and have established a goal to have more than 80 social housing units by 2010. The community is able to achieve this progress through strong leadership, strong administrative staff, strong agreements, and strong relationships and understandings. Tseshaht has a philosophy of joint responsibility between the homeowner/tenant and the First Nation government.

Earl Commanda described the housing work of the Assembly of First Nations (AFN), particularly leading up to the First Ministers' Meeting in November 2005. In preparing for the First Ministers' Meeting, the AFN worked with regional housing technicians to determine housing needs across the country. They found that a total of 80,000 units are needed in Canada; 11,000 of these in British Columbia. The estimated cost to fulfill this need is \$10 billion (\$1 billion per year for 10 years). The AFN's goal is to entrench the federal government's role and responsibility to provide sufficient and stable funding agreements for housing in accordance with their fiduciary obligations.

Harold Tarbell then presented the following question to the panelists, "What does comprehensive approach mean from your varying perspectives?" Mr. Commanda spoke to the need for First Nations to address a myriad of issues – to eliminate overcrowding, improve housing quality, reduce construction costs, implement training initiatives, increase employment opportunities, and explore new funding and financing options. A new regulatory environment is also required to place more control into the hands of First Nations and regions. A comprehensive approach must address the full continuum of housing needs and include a quality control mechanism.

Sandra Rose spoke to the need for integration of community programs, such as health, social, housing, and others, to meet a common goal. Projects should provide opportunities for training and employment in construction and ongoing maintenance of the social housing units.

Kevin Albers pointed out the need to define the housing continuum. M'akola sees the continuum as homelessness all the way along to residential housing; from dependent (high subsidization of housing) to independent (market solutions). To be comprehensive, one must be inclusive. Comprehensive also means culturally-appropriate and flexible. The tenant counselor position is important in helping to move people along the continuum from dependency to independence. To move people along the continuum, the provincial government must also be more active – Aboriginal people often live off-reserve because there is no housing on-reserve.

Deborah Taylor stated that no two communities are the same, and yet they do have one thing in common – they all require a range of different types of housing to be provided. The Fund focuses on market-based housing while respecting First Nations government and community decisions about residency on their lands. Market-based housing is comprehensive in that it invites financial and human investment into the community in the long-term. The Fund's capacity development resources includes entrepreneurship and training opportunities (inspection, land management, client counselors). The Fund can also support efforts along the continuum from planning to implementation of policy.

Mr. Tarbell then asked the panelists to comment on a comprehensive community planning approach. Sandra Rose spoke to Tseshaht First Nation's use of a social determinants approach. Deborah Taylor spoke of her observations of First Nations in a comprehensive community planning process – that it is a broad vision, goal and action-setting process, updated and measured on a regular basis, which helps those communities stay focused on their priorities. Earl Commanda stated that the AFN supports the

notion of comprehensive community planning and believes that it is a multi-disciplinary approach to solving problems. The Government of Canada is implementing new funding arrangements for First Nations that provide incentives for comprehensive community planning. He emphasized the importance of resourcing for this work.

A question and answer session followed. One delegate asked where mold remediation and renovation programs fit in within the Assembly of First Nations. Earl Commanda spoke about the organization's internal committee on mould, and its work within the regions to develop a comprehensive approach. Resources and a collaborative approach are required for implementation of this work.

Another delegate asked if the First Nations Market Housing Fund can be used to resource housing managers in First Nations communities. Deborah Taylor spoke to the ability of the Fund to leverage existing resources into First Nations communities. She also stated that there is over \$7 million available through the Fund for capacity building. She further clarified that these are not loans and are not repayable to the Fund.

Another delegate asked whether the Fund can be accessed on Certificate of Possession lands, and whether entrepreneurs need equity when accessing the Fund. Deborah Taylor clarified that all applications must come directly from First Nations governments, and all applications are assessed on a case-by-case basis. Equity for entrepreneurial ventures may be requested by banks.

One delegate asked how we are going to move forward on the implementation of the Sappier and Gray decision. Earl Commanda spoke to treaty and legal rights and the need to build upon and implement those rights that are protected.

## **ADJOURN**

The second day of the BC First Nations On-Reserve Housing Forum adjourned at 4:30pm.

## DAY THREE – MARCH 26, 2009

### OPENING PRAYER

- Tsleil Waututh Elder Margaret George

Ms. Margaret George offered an opening prayer for the final day of the BC First Nations On-Reserve Housing Forum.

### OVERVIEW OF DAY TWO PROCEEDINGS

- Harold Tarbell, MC

Harold Tarbell provided an overview of comments from the breakout sessions on the previous day, including:

- Capacity-building
  - Need funding available for capacity development and long term staff retention;
  - Need to do a comprehensive manual of all programs;
  - Capacity is issue for government as is consistent policy application and ability to respond to each community; and
  - Need to identify qualified, culturally-appropriate construction operators and professionals, including a “better business bureau” function.
- Financial Management
  - Need stronger indication of government commitment and transparency;
  - Strong support for streamlining and reducing complexity in the funding process (capital, infrastructure, operations and maintenance);
  - Need to have access to up-front resources;
  - Need to provide proposal-writing capacity supports;
  - Best practices support structure;
  - Need for different building codes in different circumstances, but all need to provide for the quality of a home over the long term;
  - People should apply new strategies, such as partnerships, to assist in addressing budget shortfalls;
  - Community education is required to ensure broad-based understanding of policy and procedures;
  - How to support (subsidies, financial incentives, etc.) community members off-reserve;
  - Funding for policy development is required; and
  - Need to address rental arrears (i.e. through incentives, support for rent collection, etc.).
- Open Space
  - Certificate of Possession benefits and drawbacks;
  - Creating a shift in mindset and increasing individual responsibility;
  - Mould issues, including the need for long-term solutions and also to respond to crisis situations;
  - Title and rights issues, including traditional laws, cultural resources, tax jurisdiction and resource revenue sharing;
  - Access to mountain pine beetle timber for housing options;
  - Funding and results need to get to communities as quickly as possible.

Another general message was that the ideas and concepts in the Action Plan are not new. We must now move forward in implementing some of these actions and achieving progress.

## **COMPREHENSIVE APPROACH TO HOUSING WORLD CAFÉ DIALOGUE**

All Forum delegates then participated in a world café dialogue on the topic of comprehensive approach to housing. Each table was asked to identify the following elements of a comprehensive approach to housing: Brainstorm Ideas; Goal/Outcome; Values; Supports; Challenges; and Bold Steps. Each table then reported on their discussions, which included the following points and themes (note: \*indicates points that were made by a large number of Forum delegates):

### *Brainstorm Ideas:*

- Timely action
- Look into different types of financially viable, sustainable homes\* – stick frame; log homes etc.
- Overcome barriers and politics
- Employment
- Education\*
- Increase the awareness of First Nations groups, government and the public
- Two-way accountability
- Individual, community and administrative planning\*
- Money management
- Self-esteem and pride
- Visual proof that it is working
- Share best practices
- Increase funding for operations and maintenance
- INAC and CMHC to have a continuation of contact persons with First Nations
- Increase the subsidy
- Orientation for new or incoming Chiefs and Councils about the status of projects
- The freeze list should not affect this new funding
- Better (lower) interest rates
- Federal government to fulfill obligations to First Nations
- Streamline the funding to the construction season
- Need to have the ability to access resources for sales of materials
- Housing managers at Tribal Council
- INAC re-assume paying for surveys
- Reward good homeowners
- More training in a wide variety of skills
- Need templates for housing proposals
- Consistency of succession in housing department/authority
- Need access to traditional lands for housing
- Holistic approach (need resources to “go green”)
- Housing managers certification
- Comprehensive community planning\*
- INAC and CMHC to combine their reporting requirements (so the First Nation only needs to submit a report to one place)\*

- Collaborate with lenders to improve housing on-reserve
- Safe, special needs housing – homeless, single, single mothers, elders, disabled, students\*
- Diverse funding sources
- Long-term professional capacity
- Funding for capacity
- Home ownership
- Build better homes to accommodate families that want to or have to live together and increase subsidies for this type of home
- Subsidies and incentives for home ownership off-reserve\*
- Develop good quality housing for students in cities
- Social enterprise to buy out slum lords
- Collaboration for projects, such as housing for seniors/elders
- Adopt BC HMC specifications and codes for buildings
- Central information resource provincially, regionally
- Longer-term planning, not reactionary, more pro-active
- Policy development
- Technology and information management
- Good communication
- Good management and transparency
- Resources\*
- Stabilize the crisis
- More involvement from the Health Council and Health Canada\*
- Work together with all Nations\*
- Establish benchmarks and timelines
- Develop website / database for information-sharing, best practices, approved contractors\*
- Ensure timely responses from INAC
- Social development link\*
- Community capacity and empowerment to undertake management
- Explore independent funding options
- Allocations based on need
- Give lot development higher priority
- Fix old programs – not create new ones
- Timely allocations
- Provide assistance to get First Nations off the freeze list
- Indoor air quality
- Lower rents
- Better quality homes
- Lenders and government agencies to collaborate with First Nations to achieve outcomes
- Incorporate housing into community (urban) planning (lot development, better site evaluation)
- Use community outreach from academic institutions to provide training
- Better training for administrators, trades, and occupants\*
- Keeping resources within the community
- Use mountain pine beetle timber
- Overcrowding
- Arrears
- Training for tenants and housing staff\*

- Technical training for housing managers and inspectors
- Some people do 2 or 3 jobs
- Standardized building codes needed
- Inspectors need to be accountable but not be pressured
- Cautious list for contractors
- Networking and sharing\*
- Financial management and institutions
- Housing coordinator funding\*

*Goal/Outcome:*

- Land
- Home Ownership
- Zero debt
- Zero need
- Zero homelessness
- Easier to apply for funding
- Focus on long-lasting, healthy and quality homes
- INAC and CMHC to use the information age
- Create a First Nations Housing Authority\*
- Networking and information-sharing
- Stabilize the housing crisis
- Develop a template for proposal\*
- Need to address our needs at a local level – land, infrastructure, housing
- Past, present, future revenue sharing from government to address our housing needs
- Comprehensive community planning
- Access to infrastructure funding (water and wastewater)
- Increase land use
- Social aspects (social impact assessment)
- Making houses homes
- Healthy, affordable homes, accessible, safe houses (3)
- Sustainable housing for members, aligned with traditional values
- Healthy, empowered communities
- Eliminate the social housing debt
- INAC and CMHC staff to increase capacity to deliver housing more effectively\*
- Improve quality of on-reserve housing

*Values:*

- Community\*
- Family\*
- Pride
- Green / eco-friendly\*
- Culturally-appropriate\*
- Investment
- Building assets

- Connection
- Transparency
- Accountability \*
- Mould prevention
- Flexibility
- Traditions
- Equality and Fairness
- Home
- No quick fix
- Respect
- Independence
- Health before wealth
- “Pantyhose” housing – one size does not fit all
- Building consistencies between parties
- Uniform value system
- Maintaining/keeping the vision
- Ownership\*
- Networking\*

*Supports:*

- First Nations
- Chief and Councils\*
- Housing staff
- Governments – federal, provincial, municipal\*
- INAC / Indian Act
- Corporate
- First Nations Leadership Council
- Information-sharing
- Possible litigation
- Protocols and joint ventures with other bands
- Universal housing policy and protocol
- Community consultation meetings and support\*
- Inspection policy
- Education
- Cultural background
- Networking between First Nations\*
- Government support for BC First Nations
- Funding
- Training

*Challenges:*

- Remoteness of community
- Land getting sold to someone else
- Going to other communities

- Members dying before getting a home
- Dependency
- Lack of resources\*
- Government policy and program restrictions
- People in agreement
- Members' mindset
- Need for healing
- Lack of pride in ownership
- Lack of life skills
- Residential school syndrome
- Interdepartmental network
- Training programs
- Understaffed\*
- Incomplete RRAP projects
- Freeze lists
- Lack of policy and enforcement
- Overcrowding
- Mould
- Lack of financial backing for renovations
- Land base
- Lack of support for remote communities
- Too much micro-managing
- Miscommunication
- Poor quality of on-reserve homes (use of national building code instead of BC building code)
- Lack of awareness
- Better warranty
- No culturally-sensitive policies
- Timeframe (not enough time to prepare)
- Lack of support from government
- Gray areas regarding what funding can be applied for
- Limited or no funding to attend training
- Timing and location of training (don't hold at year end)
- Changing attitudes of members to maintain and treat housing as an asset

<i>Bold Steps:</i>
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- Community and leadership commitment and working as a team
- Strong and consistent administration
- Resources and partnerships
- Action – make it happen and stick with the plan
- Bringing families home
- Tax utilities, roads and resource extraction\*
- Establish a best practices databank
- Monitoring and evaluation
- Implementation
- Establish timelines and benchmarks

- Comprehensive community planning
- Capacity-building and education (staff, Chief and Council, community)
- Comprehensive review by INAC and CMHC of their policies for on-reserve programs (policies must be culturally sensitive)
- Educating INAC and CMHC on First Nations environments, geography, climate
- Financial management and adequate resources (contract administration)
- Capacity building and adequate resources (property management)
- General education programs for community members, youth and children on mortgages, home maintenance, financial management\*
- Funding to implement existing First Nations housing plans
- Building capacity within membership on costs, maintenance, arrears
- Strong housing policy that is enforced (so arrears are addressed)
- Education/investment in helping people to employment and self-sufficiency
- Establish occupant training programs\*
- Increase INAC subsidies
- Streamlined funding
- Trust and respect First Nations funding (contribution per capita)
- Ensure funding matches construction season
- Timely response from INAC
- Eliminate consultants on small projects
- Buy in bulk
- Start our own company throughout BC
- Links with social development
- Increase the land base
- Update/increase INAC subsidy\*
- Identify resources for housing coordinators / housing management\*
- Negotiate protocols between First Nations to work together on housing issues, bulk purchasing, trades training, best practices, pool resources, etc.\*
- Need stronger rental agreements / home ownership agreements
- Separate housing from band politics
- Eliminate the freeze list\*
- Stagger allocation process to meet First Nations need
- Using local materials and resources
- Building suitable for the site (one size does not fit all)
- Accountability for all involved
- Protocol between First Nations and INAC (framework)
- Follow-up on progress (what's working and not)
- Create a template for the proposal\*
- Identify a champion to implement these plans
- Create a regional/provincial resource centre\*
- Revisit proposal-driven approach (leaves too many out)
- Revisit funding formulas and allocation

## **CLOSING REMARKS**

- Regional Chief Shawn Atleo, BC Assembly of First Nations
- Chief Lynda Price, Union of BC Indian Chiefs

- Grand Chief Doug Kelly, First Nations Summit
- Jeff Loucks, Regional Director General-BC, Indian and Northern Affairs Canada
- Lucia Su, General Manager, Canada Mortgage and Housing Corporation BC Business Centre
- Arlene Paton, Assistant Deputy Minister, Ministry of Aboriginal Relations and Reconciliation

Harold Tarbell asked for closing comments from the Parties to the Memorandum of Understanding. Grand Chief Doug Kelly thanked all of the delegates for dedicating time to attend the Forum and provide their advice and support. He stated that we need to have hope that change can happen, and we have to believe in our people. We have to acknowledge that there are people among us that have been working for many years to try and improve the housing situation in our communities. We need to fix the programs that exist, conduct renovations, and change attitudes through education and support. We have to challenge our own people, and challenge governments to work with us to renovate the system and implement an Action Plan. In developing this Action Plan, we can't leave anybody behind and we need to find new ways to work together for the benefit of all communities.

Chief Lynda Price extended her appreciation to the Forum organizers and delegates. She stated that a key message from the breakouts was the separation of housing programs from band politics. She encouraged delegates to focus on the governance for housing, and the development of strategic housing plans. We need to prioritize the health of our Elders and disabled, and find a way to accommodate them within our communities. We need to ensure that our capital planning projects are reviewed on a timely basis. Education is fundamentally important, as is staff retention. We need to use technology to support one another, particularly for isolated communities. Finally, a key message was that we have been here before to talk about the problems, and it is time to find solutions. The Action Plan will be part of the solution.

Regional Chief Shawn Atleo also thanked the delegates, and in particular noted the efforts of Chief Betty Patrick on housing. He also thanked the federal and provincial government delegates for attending the meeting, and noted that they are often bound by restrictive policy and program frameworks. He emphasized the need for a comprehensive approach to the housing problems faced by First Nations communities. He challenged the government representatives to work with us to implement the action items supported through the Housing Forum, and to come together on an annual basis as an accountability mechanism and to report on progress. Let us continue this effort.

Jeff Loucks thanked all of the delegates for their participation and energy. He provided some background on his more than 30 years working in housing issues. He stated that many things have not changed in all this time, but three things have changed. A paradigm shift has occurred in terms of how we now view housing as a home and a part of our community. Also, there is now recognition of the importance of housing planning. And finally, there is a collaborative political approach and commitment to address housing issues, as evidenced by the Memorandum of Understanding. There is full support from the Minister to develop and implement an Action Plan arising from this Forum. Would like to come back in a year's time to report on some short-term wins, and what we're doing to implement longer-term solutions. Agree that governments need to do a better job of having a comprehensive approach across departments, ministries, and jurisdictions, do a better job of having service at the speed of business, and continue to work to effect policy change. Finally, have no issue with any of the recommendations arising from the arrears study, and believe we can get started in implementing some of those recommendations immediately. Rental arrears are a huge barrier that prevents us from doing what we want to do to improve housing. Agree that capacity is critical – we need to fix the fundamentals. Finally, to recap on Canada's Economic Action Plan, it is \$50M over two years (must be

spent by 2011) split between INAC and CMHC, and will be a proposal-driven process. It is up to communities to effect positive change – communities must have a solid vision and it is INAC’s job to help communities get there.

Line Gullison echoed the comments of the previous speakers in thanking the participants for sharing information over the course of the Forum. The capacity development discussions were particularly resonant, and CMHC offers a number of training plans and programs for First Nations communities that they are committed to continuing to offer. CMHC has three primary capacity development initiatives – Housing Quality Initiative, Housing Management Initiative, and Housing Ownership Initiative. CMHC’s share of the \$50 million in Canada’s Economic Action Plan will be for social housing and the retrofit of social housing.

Arlene Paton thanked the Forum organizers and government colleagues for bringing us all together. She spoke of the historic nature of the Memorandum of Understanding, and of the value and necessity of the input and comments received from all participants. The Minister Mike de Jong sent his greetings and thanks to all meeting participants. It is through partnerships across Ministries, with governments, and with First Nations that we can achieve change. The Province can certainly play a role in terms of capacity building, linkages between on and off-reserve housing actions, access to lands through incremental treaty agreements, and others.

The BC First Nations On-Reserve Housing Forum concluded at 12:00pm. Ms. Margaret George offered a closing prayer.

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