

9:00 to 12:00

Facilitation: First Nations Adult Education School Council.

86 participants (elected officials and housing and infrastructure staff).

Opening Remarks, Chief Lance Haymond, Kebaowek First Nation, Chief responsible for the Housing and Infrastructure file at the AFNQL, Chief representing the region at the national table of the Chiefs Committee on Housing and Infrastructure.

- Importance of housing since the publication of the first AFNQL report in 2000. The most important issue in our communities! Needs always exceed available funding. The work of managers is difficult when they do not have access to adequate budgets and tools.
- The Bank of Canada's announcement (December 11) that it is reducing its policy interest rate once again is welcome news. These reductions will ultimately make access to capital more affordable. This is fundamental to all our housing projects, and particularly to promoting access to individual homeownership. Increasing the number of individual homeowners is certainly one of the avenues to take to add more units to the housing stock in our communities. This goes hand in hand with a strong commitment by the Government of Canada to close the housing gap observed among First Nations (FN). The AFN estimates this gap at \$135B for all FNs in the country.
- The collaboration we have around the table of the Regional Tripartite Housing Committee (RTHC) is unique in the country. This committee brings together, around the same table, representatives of ISC, CMHC and the AFNQL. We discuss housing issues that interest us mutually.

National and Regional Update

AFNQL: Guy Latouche, Housing and Infrastructure Advisor

- The RTHC Action Plan aims to improve the resilience capacity of communities and continues the implementation of the Regional Strategy on Housing and Infrastructure which focuses on 3 components to:
 - strengthen the skills and capacities of elected officials, managers and occupants;
 - increase financial capacity to eliminate the accumulated housing backlog;
 - increased governance and service delivery by FNs for FNs.
- ISC has launched a transfer of responsibilities initiative. In response to a request from the Chiefs, the AFNQL regional commissions and organizations are beginning analysis work. The work will begin with the area of housing and infrastructure. The idea is to compare needs and available funding levels to help determine under what conditions a possible transfer of responsibilities would benefit the FNs.
- Urban, Rural and Northern Strategy. An envelope of \$42M over 7 years is targeted for non-under-agreement FN in Quebec. A reflection group was set up. Findings and recommendations to the Chiefs for a short-term approach:
 - what are the needs? it must be documented!
 - who are the existing and potential stakeholders? it must be informed, consulted, engaged!
 - very concrete needs exist, projects are "ready to get off the ground", they must be considered!

- Regional Meeting on Housing – Part 2, February 4 and 5, 2025, in Quebec City: community testimonies; housing and community health; matrimonial real estate and housing; financing component update (Manikaso Center and ABSCAN); housing and childhood family update (FNCFS)...

See the AFNQL presentation <https://www.conseilscolaire-schoolcouncil.com/presentationsrr.html>

ISC: André Dansereau, Senior Program Operations Advisor (Housing)

- Three-year planning. We are moving from a project-driven approach to a plan-driven approach. Only 50% of community plans have been received.
- FNCFS. A portion of the national envelope of \$2B (\$209M) was deployed in February 2024. Only 50% of the communities presented their projects. This funding offers a lot of flexibility.

See the ISC presentation <https://www.conseilscolaire-schoolcouncil.com/presentationsrr.html>

SCHL: Pierre Bélanger, Senior Manager – Indigenous Housing Solutions – Quebec and Atlantic

- Legacy program budget allocation is complete. 2025-2026 allocation will be earlier (Spring). RRAP funds are now allocated every 2 years.
- Several capacity building initiatives were supported in collaboration with ISC.
- Affordable Housing Fund. Three components: new construction, renovation and rapid creation (transitional home).

See the CMHC presentation <https://www.conseilscolaire-schoolcouncil.com/presentationsrr.html>

An Update on the Key Barriers to Accessing and Maintaining Home insurance in First Nations communities, Elisabeth Feltaous, CMHC

- Indian Act: FN members cannot insure their homes in the communities, but only their contents (movable property). Insurance is therefore provided through the band council for all buildings, including homes. The *First Nations Land Management Act* is one of the measures aimed at getting around the obstacles created by the Indian Act.
- As a result of lost profits, many home insurance providers have increased their premiums and reduced coverage for certain cases such as flooding or water infiltration, etc. that damage properties located in areas where incidents are repeated. This has increased the lack of affordability experienced by Indigenous nations living in rural and remote areas or areas with older housing.
- There are solutions for Indigenous people, by Indigenous people:
 - property insurance initiatives;
 - indigenous-led insurance brokers;
 - community risk assessment tools;
 - self-insurance options.
- In the case of self-insurance, there is no premium to pay, but in the event of a disaster, the community is solely responsible for the costs associated with rebuilding the buildings. This option exists for some FN communities across the country.
- Other research opportunities:
 - insurance benefits following transfer of ownership from a band to an individual;
 - cost of insurance vs non-Aboriginal territories in rural and urban areas.

See the CMHC presentation <https://www.conseilscolaire-schoolcouncil.com/presentationsrr.html>