

Regional Tripartite Housing Committee (RTHC)



Minutes Meeting of October 22, 2025

In attendance :

AFNQL : Chief Lance Haymond – Guy Latouche

CMHC: Pierre Bélanger – Ina Wielinga – JF Samuel – Kelly Marquis

ISC : Nathalie Spénard – André Dansereau – Éric Bouchard (Secteur de la Prestation Régionale de Services)

ABSENT :

Isabelle Déry (SAC) - Véronique Mercier (SAC) - Sean Somers (SAC)

Facilitator: Pierre Bélanger

1. Word of Welcome and introduction

The agenda is accepted without modification.

Pierre welcomed Kelly Marquis of CMHC, who was invited to participate in today's meeting.

2. Follow-up of actions

All of the remaining actions from last June were incorporated into the 2025–2027 Action Plan for follow-up, and no additional actions to be taken came out of the June meeting.

3. National and regional environment

AFNQL

Build Canada Homes

The federal government is adopting a new approach that should lead to unprecedented investments to increase the housing supply in Canada. This topic was extensively discussed at the Joint National Working Group (AFNQL, AFN, ISC, CMHC, and HICC). The AFNQL responded to the market survey by highlighting the unique context of First Nations in Quebec. Build Canada Homes must be encouraged to avoid a one-size-fits-all model and instead adopt a differentiated approach.

Here are some of the points we are making.

A dedicated and flexible contribution envelope for housing construction and related infrastructure; is crucial in First Nations communities. Unlike municipalities, in First Nations

communities, the private sector does not cover this investment, which is subsequently reflected in the sale price of the land. Band councils have limited capacity to invest in the infrastructure needed to prepare the land for construction.

Appropriate financing mechanisms.

A more flexible project scale that respects First Nations governance over housing; Band councils are generally the developers of housing projects within their own communities. Build Canada Homes should support smaller scale First Nations initiatives that respect existing housing governance structures.

Realistic implementation timelines that address the challenges facing First Nations.

Legislative provisions that accelerate additions to reserve lands.

Revision of the National Allocation of Funds for the Section 95 and PAREL Programs.

Faced with the possibility of another drastic cut to its share of the national budget for these two programs, a resolution presented by the Assembly of First Nations of Quebec and Labrador was adopted at the Assembly of First Nations' Annual General Meeting last July. The resolution urges the Canada Mortgage and Housing Corporation to ensure that the allocation review does not result in budget cuts for the regions.

It should be noted that 4 regions, including Quebec, would experience a major reduction in their social housing and renovation budgets if the allocation formula is revised as envisioned by CMHC.

This topic is on the agenda for this meeting.

Urban, Rural and Northern (URN) Indigenous Housing Strategy

This topic is on the agenda for this meeting.

Housing Internship Program for First Nations

Our capacity-building partner, the First Nations Adult Education School Council (FNAESC), will soon be launching a housing internship program for First Nations. The AFNQL and its commissions, as well as ISC and CMHC, are involved in developing the 10 training modules that will make up the program.

Updating the Housing Needs of Communities

The AFNQL has begun collecting data to update the housing needs of First Nations in Quebec-Labrador. This database is important to support the advocacy efforts of the AFNQL Chiefs on housing issues.

Another Resource Leaves the AFN

Grace Martineau, who held the position of Director of Housing and Infrastructure at the

Assembly of First Nations, is no longer employed by the AFN. This is another significant loss for this sector after the departure of Dan Gaspé last May.

ISC

Infrastructure, Environment and Emergency Management

New organizational structure

Since September 2, 2025, a new organizational structure model has been in effect within the department. The First Nations and Inuit Services Branch (FNIHB) and ISC Regional Operations are now grouped under the new Regional Delivery Sector (RDS).

Philippe Thompson, Senior Assistant Deputy Minister and Chief Operating Officer responsible for this sector, is visiting the region this week. He is presenting his strategic vision, answering questions from employees, and meeting with partners, including the W8banaki Emergency Centre.

This internal restructuring aims to establish a functional management model that promotes greater fluidity between:

- program design;
- their implementation;
- the needs and expectations of clients and partners;
- accountability requirements.

Departmental sustainability strategy

In the context of departmental spending reductions, internal measures remain in effect, particularly those related to hiring and travel. Although communities have expressed a desire for on-site visits, current budget constraints limit this possibility for the current year.

Build Canada Homes

Discussions surrounding the creation of Build Canada Homes, a new independent federal agency reporting to the Minister of Housing and Infrastructure, are continuing at a high level. Little information has been released to date regarding the potential impacts on housing funding at ISC. The department remains vigilant and is monitoring developments.

Regional Housing Budget

Nearly 90% of the initial planning documents have been submitted under the First Nations Children's Housing Fund and the Housing Initiative (construction and renovation). The housing sector, supported by Housing Circuit Riders, continues to assist communities in this essential work.

Housing Initiative:

The continuously open streams effectively respond to community priorities at their own pace. The most popular streams are:

- Stream 3 – Lot Servicing
- Stream 4.1 – Capacity Enhancement

- Stream 4.2 – On-the-job training for a new housing resource

In 2025, two streams particularly illustrate the success of regional collaboration between CMHC and ISC:

Stream 1.3 – Support for community downpayment for CMHC [On-Reserve Non-Profit Housing Program \(Section 95\)](#)

Stream 4.1 – Capacity enhancement for the [Housing Internship for Indigenous Youth](#)

Federal budget

There is much anticipation surrounding the announcements expected on November 4, 2025. To date, ISC has not received any official confirmation regarding a change in the government's budget cycle.

The housing sector is currently developing several scenarios. It should be noted that the Housing on Reserves and in Communities Initiative ends on March 31, 2027.

In the absence of an announcement regarding its extension, only the funds from the 2024 Budget will be available until March 31, 2029, which total just \$8.9 million between 2027-2028 and 2028-2029, or \$5.9 million and \$3 million respectively.

If this scenario is confirmed, representations to the national office will be required to ensure the continuity of promising and recurring projects such as:

- the certification in housing management techniques,
- the Community of practice in housing, Housing Circuit Riders, among others.

CMHC

National Housing Strategy (NHS)

Nationwide, the Indigenous community has been able to secure about 25% of affordable housing funds (AHF) since the beginning of the year. Several more projects will be approved by the time the funds run out. The addition of a \$1.5-billion repayable loan envelope, recently announced by the federal government, will allow us to optimize the contributions planned under the community housing stream. We are currently working closely with clients who can submit applications in the very short term. While we are no longer working proactively on longer-term project development, we are updating all these files in the context of URN and Houses Canada.

Build Canada Homes (BCH)

Build Canada Homes will be the new federal affordable housing agency with a budget of \$13 billion. Based on what we have heard so far, Build Canada Homes will be looking for large-scale projects, there will be no specific programs and contributions will be limited. Build Homes Canada is currently in the process of hiring employees from CMHC, Housing Infrastructure and Communities Canada (HICC) and Canada Lands Corporation (CLC).

CMHC will maintain its regular market activities and mortgage insurance. In addition, the delivery of current programs on-reserve will remain under CMHC's stewardship.

Section 95

The October 10 deadline for submitting a funding application was met, and the entire budget has been committed. Initial projections anticipated 33 units, but as a result of collaboration and the ISC-CMHC partnership, the ISC budget under Stream 1.3 – Down Payment Assistance and the First Nations Children’s Housing Fund, a total of 56 units were submitted for approval.

This year was the first year in which the subsidy, as a loan guarantee, was proposed to all clients as an alternative to the government loan guarantee. Interest in Quebec was rather low. Only two communities took advantage of this option.

The Atlantic pilot project, which, with the clients’ consent, enabled CMHC to approach ISC to start the MLG process, was a real success. A total of 13 communities took advantage of it, which will allow us to obtain reliable results for its expansion. For the time being, most of these files are being processed, however, a client who was approved early in the process received their MLG in 85 days.

Housing internships for Indigenous youth (HIY)

The initial allocation included 55 internships across the province. Given some difficulties hiring interns, we now hope to complete 53 internships.

We met with the First Nations Adult Education Board (FNEAB) to discuss their 2026–2027 internship pilot project. Other meetings will be needed to optimize coordination, efficiency and, above all, complementarity. Meetings with ISC will also be required to discuss funding and ensure a transition.

Renovation budget – RRAP

We expect to receive the next renovation budget shortly. The anticipated budget is \$12.3 million nationally, which could be increased in the coming weeks. Given the difficulties in obtaining a specific budget quickly, we will send out the allocations based on the confirmed budgets, and we will have conversations with all clients to prepare for the potential increase in allocations. Also, given the annual fluctuation in the funds and to ensure equity, we are ending cyclical allocations over two years and returning to an annual approach while complying with the principles of the allowance guide. We expect to be able to send out the allocation letters in early November. The portal for the program will be open from December 1 to February 13.

4. Section 95 – RRAP Fine-tuning

AFNQL

A resolution on the allocation of Section 95 funds was proposed by Chief Haymond at the last AFN AGM and adopted at this meeting.

- The resolution calls for the protection of historical funding levels in all regions.

- The July 2025 resolution emphasizes that additional funding is essential to meeting the program's needs.

Two complementary streams are underway:

- Reviewing the allowance
- Program changes (CMHC then provides more details)

Persistent problems: The overall budget remains unchanged, and we are trying to optimize resources within the program.

Other lenders: There should be some thought given to better integrating other lenders when reviewing the program.

First Nations (FN) consultation:

- Changes to the program must be made in collaboration with First Nations, which may propose appropriate adjustments.
- It is expected that First Nations will be formally consulted as part of these changes.
- Kelly mentioned that the regional technicians will also be involved at the discussion table.

CMHC

Review of the allowance:

- A final decision on the review of the allocation has not yet been made.

Amendments to the Section 95 program:

- This is more of a realignment than a complete redesign to address some of the recommendations from the 2024 report of the Office of the Auditor General.
- Objectives:
 - Meet actual needs.
 - Reduce administrative burden.

Examples of red tape reduction include:

- Simplified ministerial loan guarantee (MLG) application process (pilot projects and Subsidy as pledge of collateral (SPC)).
- Minimum contribution and standardization of operating costs.
- Improved program training materials.

Transfer of authority:

- CMHC is in discussion to identify the transfer authorities competent.

RRAP program:

Major simplification changes were made two years ago.

5. Urban, Rural and Northern (URN) Indigenous Housing Strategy

The AFNQL provided an update on the topic:

- Provided \$42,000,000 to the AFNQL over seven years for the creation of off-reserve housing.
- A total of \$8,000,000 for the first two years.
- The AFNQL has signed a contract with SIRCAAQ to deliver the budget for the first two years.
- They chose SIRCAAQ, among others, because it's an Indigenous, Indigenous-led

organization that delivers projects for off-reserve Indigenous people. In addition, SIRCAAQ is an established organization with experience in delivering this type of off-reserve project, and URN projects must move forward quickly.

- SIRCAAQ itself selects projects based on the selection criteria established by the AFNQL and its think tank.
- The funds made available to the SIRCAAQ are to be used for the planning, design, construction and acquisition of new housing units for First Nations people in core housing need. These are investments in real estate projects' capital assets, not expenses related to their operations.
- These housing units include single-family, row houses, mobile homes, multi-unit homes, special needs housing, such as group homes and homes for people needing help living independently.
- The six selection criteria are:
 - Project located in an environment with a high presence of First Nations people
 - Residents will be First Nations people.
 - Clients target at least 1 of the following client segments
 - Youth coming out of care programs
 - Students
 - Seniors
 - Low-income families
 - People receiving long-term care
 - Victims of violence
 - People without a fixed home, particularly women, girls and 2SLGBTQIA+ people
 - Several housing units or rooms
 - Project ready to be built or about to be built
 - The funding made available to the SIRCAAQ will be used for one or more of the following purposes:
 - Planning
 - Design
 - Land acquisition
 - Construction

Funds can also be incorporated into a project's financing package to reduce debt financing to make rents more affordable.
- Project selection is currently underway based on a list of existing SIRCAAQ projects.
- The AFNQL has initiated a study to establish off-reserve needs for projects in subsequent years (after the first two years).

Question from Éric: For projects that include personal care, since they will be on provincial territory, will there be agreements with the Ministère de la Santé du Québec?

Guy's answer: Patient housing does not include personal care in the dwelling. This is temporary housing for people who need to temporarily leave their community to go to medical appointments in a hospital in town.

Kelly's question: Does the AFNQL have a partnership with municipalities or others to acquire land?

Guy's answer: No, it's all managed by SIRCAAQ.

Question from Guy: Is there anything new regarding the National Centre?

Kelly's answer: The government hasn't decided on the National Centre. Most of the \$4 billion in funding was intended for the Centre. Kelly said her answer will come after the November 4 budget.

6- AFNQL Regional Housing Meeting

The regional housing meeting will be held again this year in two parts.

The first component will be held virtually on December 11 (AM). This component will be used for professorial presentations to share information with participants. A few topic ideas were mentioned (updates on URN, the Housing Initiative, Build Canada Homes, the Manikaso Centre, the Workplace platform, the Federal Budget). The AFQL will send a draft agenda to the Co-RTHC.

The second phase will be face to face. The week of January 26 is on the horizon, but the date is still to be confirmed at this time. The First Nations Adult Education Board (FNEAB) will be responsible for logistics for Phase 2 of the project. The Co-RTHC will work on an agenda proposal. Some ideas for topics that were mentioned (presentation of SIRCAAQ, Homelessness in Communities, Build Canada Homes, School Board Internship Program, CMHC Housing Design Catalogue, attendance by elected officials and Regional Chief).

7- Follow-up of the RTHC Action Plan

The Manikaso Center is once again in operation after a break of several months. A resource has been hired to deliver the program, and the First Nations of Quebec and Labrador Economic Development Commission (FNQLEDC) has a mandate to identify communities interested in using the services of the Centre Manikaso.

8- Change and next meeting

No subject to change.

ISC will host the next CLTRC meeting. The meeting will be held, if possible, in person the day after the AFNQL regional housing meeting. The January 29, 2026 date for PAs is targeted, but still to be confirmed at this time.

A Co-RTHC will be held after the November 4 federal budget announcement to confirm whether a RTHC is needed more quickly, depending on the budget content.