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DIALOGUE CIRCLE TRANSCRIPTS

E98
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Dialogue Circle Transcripts

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**ST-MARY'S FIRST NATION - NEW BRUNSWICK
DIALOGUE CIRCLE**

PARTICIPANTS RESPONSES

A) COMMUNICATIONS AND INFORMATION TRANSFER

- 1. I'd like to spend some time talking about housing information in general.
I'd like to know what types of housing information you find most
important or useful.**

"They are making money. Money, that's for the people, for social programs or subsidies and they may have taken a lot of money from us. I don't know, maybe setting up an organization to set up our own models. If there's one thing we've got to understand in this, no chief is going to pick someone from the head office. I don't care what kind of (*can't transcribe*) or what kind of things you're about. In white society, people are kicked out of their homes in the winter time, before Christmas. I can never see a Chief doing that, and that should be understood. We've got to know that and this home is a right . We share everything, the food, whatever you caught, even your homes. I look at the Marshal case, when it came down. We have a right to make a living and we have the right to a modern living and the necessities necessary for life, including housing. That's all we want. They're telling me that I have no right to access the resources under the Indian Act to think about it, to inform myself about it or to sustain about it. If you look at the John Sundown case out in Saskatchewan where an individual built a home in a National Park to

hunt and he was awarded that. It's important that he was allowed to build a shelter in a National Park to house himself while he hunts and traps. What more do you need to move with the concept that we have a treaty right to hunt. It's coming together and we have to be the ones to paint that picture to show other provinces, because they won't paint that picture for us. They know what it says, but they just don't want to help us prove it. We persist now that it's included and I think we need to move in that direction. The basic thing they're telling us (*can't transcribe*) money (*can't transcribe*) stressing (*can't transcribe*) . I don't accept that anymore and if there's any advantages in (*can't transcribe*) mention or speaking my language of housing (*can't transcribe*). The beautiful thing is, it's got something to do with two tribes (*can't transcribe*) one geographical region , which (*can't transcribe*) all goes back to the set up there to help move into that kind of direction and I think we can do that. If we don't seize to (*can't transcribe*). I think nothing else will come about for a while. I think it's a good opportunity in our days to move in that direction, and I just hope that people can see that. Because myself, I'm tired giving bad news from the government that there are cuts in funding or when you receive a phone call that they are giving so much money overseas to foreign governments helping many organizations. They are spending millions of dollars overseas and then they are telling us Aboriginal people, indigenous people of Canada that there's no money for housing. It's a bunch of bullshit and I will not accept that anymore. I've got the tools to move into that direction and we got to do it. That's the land concerns and housing (*can't transcribe*)."

"I guess I agree with him, that Indian Affairs has a responsibility to Aboriginal people in regards to housing. Like he said, they are passing that through CMHC, I feel like now CMHC is passing it down to us. All the training and moving the programs to Band levels is kind of damaging, because there's no money to work with. Once you got the training, you got no dollars to implement it. You can take any kind of training you want like property management, but if you don't have any money for inspectors or property managers, it's useless. I don't know anybody who will work with that."

"I'll start with Indian Affairs, I guess its already clear that CMHC is the housing as far as they are concerned. They don't have any structure in their department in (*can't transcribe*) to help u. We were pushed to accommodate CMHC back in the mid-eighties. A lot of reserves in this area are in the Atlantic region ... section 95 of housing, and at the time it was section 56. In my own reserve we didn't take it for years and years because of the idea of it being an off reserve program brought on to native communities with a lot of restrictions on how to and where to.. Basically, the biggest point at the time was that land was being taken over by CMHC and that is just one of the things that (*can't transcribe*) jumping to CMHC projects at the time. A lot of this has changed since we met. A lot of the restrictions and regulations have changed to accommodate on reserve, but at the same time, I don't know if CMHC is fading out of housing too. It seems like it anyway. It was the Department who was running the program, now it seems like it was CMHC who was running it for a while, now it's us. We started meeting with CMHC

people I guess in the early nineties, that is how this committee was formed on reserve based on health and accomodity. We've discussed a lot of things in all these years. To sit down here again and to go back over the last 10 years, we haven't accomplished that much. It's always CMHC! CMHC's long term plan, when they are doing their long term plans either for Canada or for the Atlantic region, they do not include us. We don't hear about what they are planning in two years or four years or five years down the road, until after these have been implemented. Ten people will stand up and say they looked into this and this is where we're going to go. This is where we're going to go. We don't get any consultation, we never did from the department of Indian Affairs and when CMHC started. We have very little long term consultation. Yes we do consult with them as far as training is concerned, what kind of training is needed and how many of us. It's too little too late, putting it that way. It's not much of a training as far as being able to take over the programs. The other area I guess is funding, there was hardly any funding from the start, either from the department of Indian Affairs or even from CMHC. The most of it right now, we're stuck with it. In Big Cove we have about 150 houses that are under section 95, and a lot of them are being occupied by people employed, which do not qualify for social assistance. What happens, the mortgage isn't being paid by Social. A lot of my housing dollars go into paying rents and mortgages, and a lot of it goes into funding the program, repairs of the units that are approved by the Chief and Council. Like it was mentioned a while back, talking about replacement reserves is supposed to cover large cost items down the road. A lot of reserves don't have any money in their replacement reserve, because they are using it for

repairs, renovations and even to expand units for people who have been living in a three bedroom unit. So, after five years they need more bedrooms, and as far CMHC is concerned, there's no money for that. So we use all of our housing dollars just to maintain the units and we use a lot of our housing dollars just to pay the mortgages of those units. It's getting to be a little better now. A lot of people who can afford their houses are starting to look into purchasing on their own and not relying on the Band. The other areas, as we mentioned it back in 1992, in 1993, 1994 and every year since we've had this committee, there's too many points of contact. When CMHC wants something, you submit a paper for CMHC and they'll say well I can't do anything until Indian Affairs gets involved. So, you have to send something to Indian Affairs and then they turn around and say Social has to get involved and we can't do anything until Social gets into it. Then you talk to Social and they say they aren't involved in housing. So, a lot of those things that CMHC are aware of and the department of Indian Affairs are aware of it. It just seems like they just don't want to deal with it or it's not something of high priority, even though some of these minutes of meetings say that it's important. My last idea, since these meetings started way back in the early nineties, I felt like it was being led by CMHC and not by First Nations people. There aren't that many First Nations who are involved. If you look at the list, there's quite a few of CMHC people, there's quite a few people from the department Indian Affairs. I guess we need to be more involved in these and have our own meetings in order to have "our way" and to know where we are going and what we want to do."

"I see, the people from DIAND are they all from Halifax or from each province?"

"They are from each Atlantic Region."

"Where are all the CMHC peoples from?"

"Halifax, St-John's, Fredericton...."

"Who chairs the meetings? Is it always CMHC?"

"No, in most cases it's a chief (I think)"

"It's only been in the last 3 or 4 meetings that it was a First Nation who was chairing."

"It's because we spoke out."

"It even seems like CMHC tries to take the agenda and steer it towards it's own life."

"This was suppose to be Violette's agenda."

"I notice now that we are here today, we are all First Nations, I can bet you all the money in my pockets, that CMHC and Indian Affairs are across the river at a meeting, banning more strategies."

"Most of our problems are with the day to day, like Phil or Darlene."

"It's the senior management, for instance, I know it has been pointed out here and at other meetings how much mold and mildew there is in First Nation houses. Not only here but in Ontario, Quebec, Manitoba, and right across board. When I brought it up, it had become a crisis here in the Atlantic, because Tobique was the first First Nation who took a major initiative to address it. It cost them a lot of money and after two years they had to go do it again, because they didn't do it right the first time. They didn't have the training to do it right the first time. Tobique First Nation took it and hired their own people, and tried to come to grips with the mold and mildew in the new units. When this was brought up at the National level, when it went to CMHC nationally, this young woman named Virginia Specks got involved with this whole indoor air quality thing. Because Virginia's children are hyper sensitive and they are allergic to everything. Now her concept of dealing with mold and mildew in First Nation housing, is to go in and do an investigation like lifestyles, smoking or non-smoking, a lot house plants, storage in the basement. So, my place is like that. I mean I'd say that 90% of First Nations houses are like that, and I don't know how many First Nations people smoke. Like her idea coming in and coming to grips with mold and mildew is to come in to make lifestyle recommendations to First Nations,

which is like ideology like a big brother. It's like if Indian affairs came into the federal government. We have the knowledge and the expertise that you don't have, so are going to come in and tell you how you should run, if it's not your community it's going to be your house. I sat there in a meeting with her and I told her she has no idea of a concept to what goes on in First Nation communities. I said for the sake ... the last thing is to and tell somebody to quit smoking in your house and that will get rid the mold and mildew. These are the kind of recommendations she wanted to do, measuring off from building materials, furniture, cleaning supplies, and stuff like that. Washing your floors too often, that put water in the air and creates mildew. There are people who are that clean."

"I just find a problem with the Canada Mortgage and Indian Affairs and all those people, when are they going to let us be masters of our own history. They decide how many units we need per year, they decide how many reps we need per year, of a matter of fact, they decide what size of a houses we need. They must know the clients a lot more than I do. There's an old couple here who only need a one bedroom home, and they know because it has to be a three bedroom home. But this other one will have to be a seven one because there's twelve kids. They decide. They make match boxes, put it this way. That's not good. We should decide what size the houses are. We know, we live in the reserve. We should know how much materials we need, we should come up with our own set of plans for houses and not ones that are approve by CMHC for the local architects or what ever. There is enough of us here to sit down and come up with some kind of plan. Something that

would work on reserve, and I'm sure we could come up with something better. Something that wouldn't be so attractive to mold and mildew. But as far as we know, all the decisions come from Ottawa and they dictate everything to us, they tell us we can't say much about it because it's already gone through the Ontario First Nations, its a matter you guys rubber stamped me, and I don't think that's fair. We're an individual nation. Maybe there's nations 10 times bigger than us out there, but we are an individual nation and we should plan our own destiny and decide. It's not fair of CMHC to dictate everything, I mean, Indian Affairs is just asking them. It's like "What does Bernie want for dinner, maybe I should just ask him?" Indian Affairs asks CMHC what we need, instead of them coming to us and asking us what we need. They say we need x number of reps. How the hell do they know? I haven't seen a CMHC representative on reserve other than showing up at the Band Office walking around for a few minutes and walking out of there. I don't see them going around the reserves units and all that. Indian Affairs people don't go around to see houses either. My god, they are way to up there to do that. They'll do a drive by check of the reserve. It's not fair for them to dictate everything to us. Why did they have to conform to CMHC standards? We could have come up with our own standards, something that would be ideal for us, other than 24x40 matchboxes and the same model. You know, innovative houses or what have you. Maybe we should go back to birch bark houses (*can't transcribe*). I'm sure we could come up with something that could suit our lifestyles more. Have houses that suit our lifestyles."

Has there ever been a national housing conference for First Nations on reserve?

"There has been, but that's specified, and more or less those sections have been more or less dictated by INAC. In order for us to put on a section, we have to go to those same parties for funding. So CMHC and INAC are made to sponsor any national housing conference, except any agenda."

"I don't know if you ever listened to a minister at a meeting. It's like the minister and the senior administrators for CMHC or INAC, they have all gone to the same school. Their standard answer is we are going to look into that, I will have somebody from my office look into that, I'm glad you made me aware of this problem. This is nothing, this is just the bare minimum. They want us to fight and they must think we are naive that if they think we aren't aware that we know."

"Need more native contingency in CMHC and INAC, then actually have someone who actually have more concern. Remember Matt (*can't transcribe*) they shuffled him right out of the picture."

"I agree, in respect with CMHC and how they deal (*can't transcribe*). I have a hard time to loan me a dollar, funny that they will not give you that (*can't transcribe*) trying to get (*can't transcribe*) viable, which they don't use a viability model anymore. I've never had a problem with it, but this year it's giving me a hard time. Also, one of my concerns is, CMHC is making a

fortune from us, but they are forever cutting back. Every year we are getting less and less units available to this region, and they expect us to build quality housing with the money we get now. It seems that every year, the cost of an average home is getting lesser and lesser, but we are suppose to be making these houses. We can't do it and they are forever complaining that we can't cut costs. We don't cut costs and I know our committee doesn't. We tried to build the same home we build every year, but it's getting harder and harder with the increase of lumber, the cost to build a home and they give us the same amount of money or even less every year and we can't do it. It doesn't seem to me that they are increasing the dollars to ..."

"In a nutshell, CMHC's programs cause hardship to First Nations, because it doesn't provide any money for administration, plus the rent, the pay. If you're on social assistance basically picks up the... that CMHC through subsidy, and like all First Nations, Inuit or Metis home, they can send you 100,000.00 and they don't have the money (I don't know!) Somebody else went down and signed it. I just realized that Montour was talking about 11 million dollars, that's not impossible. The 57 units that we get in this region, the life time dollars that go into the 57 units are guaranteed by the federal government as a subsidy. We are probably not that far away. When you take that life time dollars over the last five years, a subsidy that Canada (*can't transcribe*)."

"In 1982 with the Nova Scotia Indians, me and my co-worker both resented section 96. What we felt is that they we're trying to make our reserves

become welfare states. Where you didn't have to work so you wouldn't increase your rent and we pay for it on welfare. That's how we felt at the time. We we're unfortunately told at the time Ontario (*can't transcribe*) so we have no choice."

"When CMHC first started, we use to get 17 to 20 units or a little more, now we only get 5 units and our communities (*can't transcribe*)."

"The prices have gone up so much, we had to cut units up to 80 square feet. To accommodate a family, I can't say I understand how we do this. They are complaining about over crowding, mold problems that are created by over crowding, but they will not give you a house big enough to accommodate a family of certain size. Because your biggest worry is the dollar, it's not the size of your family (*can't transcribe*) welfare in the community, it's how much you can spend. It's about dollars."

"Phil Montour allured to the fact that there has been a baby boom on first Nations, Bill-C 31 influenced the baby boom, they gave us more money for housing and in 4-5 years, they took it all away. The majority of that Bill-C 31 money went into the infrastructure and not the houses. So it really didn't get to the housing."

2. **Where do you get your main source of housing information? For example, in your community your having a mold problem, or any other kind of housing problem, where do you get your information? Through the net, housing magazines? Is CMHC providing you with the information that you require, or INAC? I'm trying to get a sense of where you obtaining your information and if you're trying to obtain information from CMHC and you can't get it. Why do you think it is?**

"We don't have a problem with technicians, it's with upper of CMHC, because the technicians are always ready to help us."

"I find when you call the office in Fredericton, they say we'll see if we can get something out of Halifax. It doesn't seem they carry anything anymore."

"They have to refer to the main branch all the time."

"When you call the main branch, you always get answering machine."

Is there a 1-800 number?

"It doesn't make a difference, they put you on hold."

"Last week was the first time I spoke with Jim Rockwood now in a month, and I tried at least 3 times a week to get a hold of him."

"Otherwise, things to do with mold - Health Canada has a lot of good materials if you have time to read, but I put a lot talk in communications meetings that we have with a lot people who are involved. There's probably a lot of information that isn't getting through with these telephone numbers and because of not being constantly on guard, so you go to other sources like CMHC and Indian Affairs. I put a lot of stock in meetings with just (can't transcribe), First Nations and sharing information. The biggest thing we focus or zone in on, is how to approach CMHC other than being in intermediate setting. The harder you fight, the more information you're going to get. Like he mentioned before, reserves using their money for renovations and didn't know the terminology or how they access dollars and stuff. On the other hand, First Nations, we know the surplus and we kept not using them and out of a sudden they get a whole whack of dollars, and Indian Affairs first thing will slap your back."

"The other thing too, some First Nations didn't want to let it out how much they had in their reserves."

The biggest problem too, I don't think a lot of the reserves like you said looked over the section 56-1 (I think), they weren't aware of the requirements of the program. Now a lot of First Nations weren't aware that they we're suppose to follow those reserves every year, at the beginning of the fiscal year."

"When they first started section 56-1, the training session for the program, it was a two-hour session one afternoon on how to fill up (*can't transcribe*), and that was it. After we we're sent home. Everybody was brought in to Moncton, and we we're told about 56-1, and was told how the Band should calculate the rent based on income, 25% of your gross income. Then it went into how do you set up an operating budget, which was Greek for me."

"It was suppose to be a two day session, they spent a day probably going through the program with most of us (*can't transcribe*). They spent the day arguing with us, saying the benefits of the program, without saying this is not a program that we want to be in at all."

"I get the information where ever I can. When I call a number, I always have to follow up most of the times. For example, it's extremely hard to get a hold of Mr. Rockwood. He gave us information back in July saying that we are going to have a training session, and we are still waiting. This is the first time I see him since July."

"I have a feeling that I know what's going on. There's one session going on now on how to train a trainer and then there's going to be another one later on. That is what we we're talking about this morning, talking about that, my mistake. I submitted a name that we agreed to, and he was saying no that's not the name we agreed to. That's the same name we we're talking about at the training session. I do use the net."

Do all of you use the net?

"Some people do and some don't."

"Most of the information that I get, I get it from the National Research Council and that's more technical, because that's basically where I work. I do a lot searching on the net to builder's sites and renovation sites to get ideas and how we can do some of the renovations. The AFN, because I sit on the AFN's National Housing Committee. Also, the Ontario First Nations Technical Services Corporation, they have technical information and they are also into training. The Nova Scotia Building Officials Association is also a source of information for me, but I'm a member and I take the training sessions every fall, you have to if you want to remain a member. The administration questions it's usually been the lower offices in CMHC."

"The net ... "

"Through CMHC, books, people on reserves, a little bit on the internet, but not a lot."

"The AFN, the stuff that's happening now, and sometimes the information is too late coming, but we get it. CMHC's local guys. First Nations peoples or

like meetings like this. Through articles and magazines. I guess later on I'd try the internet or the computer."

"Through Canada mostly, a little from CMHC and (*can't transcribe*)."

"It would depend on the situation. I'd try to find someone who would know the answer or try to hunt it down. Whether that's through CMHC or Health."

- 3. In addition to what you've told where you access your information, do you think there should be other means of receiving information that would be effective for you?**

"Something like the First Nations Newsletter regarding housing and like maybe once and a while have something different each time like house plans or renovations. Newsletters for our group in Atlantic Canada, but certainly across the border. I don't know who would do it, maybe the Tribal Council or create a little operation who would do that, but I think something like that would be very good. It would generate employment at the same time."

"We use consultants, like engineering consultants, when we run into a real problem. I know at the Tribal Council we have a standard book with house plans and we ship them around. I was looking for some last week, and we only have one left. I get a lot of good information on the internet."

4. What barriers or difficulties do you encounter in trying to access housing information?

“Getting newsletters from the National Research Council and I’d like to the Builder’s Bulletin, but I don’t know how. I’m almost over loaded with information, but it’s how you tie it all together, and sometimes it’s just too much.”

“I guess once the webpage is up and everything, we’ll be able to get information. Another problem is not finding information, is trying to do something with once you got it. A million dollars or the resources to do anything, it’s just as useless of not having any in the first place. Probably more so. I guess I’d like to see us meet more than three times a year, and have the same information. We have the same problems, but not necessarily have the same solutions, so we need more things, so we can solve our own issues. I think CMHC and Indian Affairs should get back into dealing with housing issues a lot more seriously than they are now. One of the things I think should have is a PR man or an information officer or a communications officer or something like that to deal with housing and what ever is coming down nationally. I also think that we should, as First Nations people in housing area, should be able or should have somebody like that in the Atlantic. To have someone appointed, to make sure everybody has information or gets the information. The other problem though, is that sometimes I would have information on my own reserve, or I’ve done something with the CMHC or INAC funding and I would send them the

information. They would turn around later that fiscal year, they would send somebody down from my reserve to gather that same information or to make sure that they come down to see those houses and make sure that we build those houses. Indian Affairs would come down and try to count their houses even though I sent them information to them and stuff like that. They aren't qualified or they don't have the mind to do that stuff with."

"I know what you mean, I had to do a completion certificate for trailers we installed. I sent them in and not more that a week later there was an engineer from INAC there and asked me to take him to the actual trailers that I put on my completion. The other area, who's responsible for what? CMHC is responsible for this or this ..."

"I feel that every nation should have a newsletter to put housing info and make people aware of our housing and have something that news worthy. Have more of something like a newspaper, a monthly newspaper that will make us aware of our housing and people have more pride in their houses. Have the good and the bad stuff in there. Like have the best decorated Christmas or Holloween house, and other fun things like that. To have another outlook on the house, not just as a 2x4 but everything. That would be the best way I would say. A monthly newspapers."

"I think the website will be vital source of information, especially if all the information will be on there like the bulletin board."

5. How do you like the CMHC's website?

"There's nothing there that's Aboriginal."

"I don't know about APC's website, Atlantic Politic Congress, they just had someone lately dealing with housing issues and I don't think they have a specific person dealing with housing. They might have that website, but what happens if there isn't anybody to put information in that website."

B. CANADA MORTGAGE AND HOUSING CORPORATION

1. There some materials I wanted to glance over with you, but I just wanted to mention a few programs and I want to know if you're aware of them.

Section 95:	We already talked about it and gave our thoughts
Healthy Housing:	We talked about it.
Aboriginal Youth Internship Initiative:	
Housing Rents:	Never heard of that
Home Adaptation for Seniors Independence:	
Mold and Indoor:	We talked about it
Home Owners Program & Mortgage Insurance:	Don't want to go there
Capacity Development:	Training.

2. Let's look at some of the communication materials available from CMHC? I want to know if you've seen them, what you think of the text and tell me what you like or dislike.

"Not exactly, because they have never been sent out to us."

"I've never seen them."

I'll pass them around and have a glance and I'll ask the whole group if you've seen them.

"Look at that, they have a Section 10 pamphlet!"

"The only time you can see these, is if you go to Halifax."

"We've never seen them."

"When we have a problem we call them and they always tell us they'll get back to us and never do."

"We got the one for the internship program."

"We got the one for the residential rehabilitation assistance program."

"Poor housing needs we didn't get that, it's for off reserve."

“Projection of population with aboriginal identities, no we never seen it.”

“Housing condition of Aboriginal people in Canada, seen it.”

“Most of this information I picked up myself in Halifax or at the AFN.”

“I suggested to Jim that they should be sending this information directly at the Band Office.

QUEBEC CITY, QUEBEC DIALOGUE CIRCLE

Participant Responses

A) COMMUNICATION AND INFORMATION TRANSFER

1. I'd like to spend time talking about housing information in general and I'd like to know what types of housing information you find most important or useful.

"I'm the Director General and I don't work directly with housing. The most important information that comes to my desk is in the name of this girl who allocates an amount of money for construction. From there, most of the time when it arrives at my desk, it's already all planned and it's just the presentation... Because we are an anglophone community in Quebec and we are situated in the east, and all the other anglophone communities are located in the west like Kahnawake or Akwasasne, they all deal more with Montreal than Quebec. For us, the problem is that we receive all of the information in French and I would say that 85-90% of my employees are bilingual, mind you in English and Micmac. There are only a few of them that speak French. So, our biggest problem is the language and the communication between us and CMHC."

"What's useful for me is that we receive our information on housing the new housing program (sec. 95) and we received it late. I haven't been working very long within housing, only about two years and so I'm slowly learning. The information sometimes isn't sent directly to me and I have to go see the

Director General, or the one in charge of the project, because he sometimes has the information. They are very busy people and I have a hard time getting the documentation, so I sometimes communicate with other housing authorities to know more about things I hear, like training sessions. It's not an internal problem, but it's just that the documentation is not sent directly to me and I have to track down those documents through the Director General or the person in charge of the project. Like the pamphlets and everything that's in regards to the programs for the handicapped. Ever since I've been a housing officer, I've never received any pamphlet or information. This information must be updated or revised, but I don't get any back home. It must be the system. I always have to call the CMHC agent who takes care of our community to get information on the financial, and most of the time he's never there. I leave messages on his voice mail, so I settle it myself and that's how it is."

"One thing for sure, we have with CMHC, I'm new in housing in the community and it has only been 8 months and I had to be clear with CMHC that it's to me you send the documentation. I had to do it directly with them and tell them not to send the information to my boss or the other boss because it will never arrive on my desk or it will get lost with other peoples stuff. Therefore, you have to tell them that it's to me and only me that you need to send all the housing information to. Now it's clear and it works well and it enters my office. If it needs to go higher, it's me who makes it go higher. I'm not the one responsible or in charge of housing, I'm the housing coordinator. So, my job is to coordinate and to send the stuff to the right

place. I had to clearly establish with them exactly where to send information. In regards to the section 95, I understand there's a new program and when I arrived in the community, it still wasn't clear yet. I understood that this program had arrived fast, it was thrown together quickly, and they didn't explain how it functioned or the changes. I've been working with this program for 8 months and I still don't understand it all. I had to ask the agent who works with our community three weeks ago to come and sit down with me for the day, because I want to understand how it works. I had a good reception because he came to me, we spent the day together. We calculated some stuff and when I didn't understand, he explained it to ^{myself} and it was great. You have to ask. I would have to say, if you see budgets are not working or the agreement hasn't been finalized. It takes time and they can see we are having difficulties. They should probably come to see us. Well, one time I had to say help me. Come and help me because no one in the community knows what to do because no one understands how it works. I have a big mouth and I was able to struggle to get the information that was needed and I still don't have it all but it will come slowly. But we have to do approach them and yes we always get the voice mail, but that is the reality today. Even in my organization we now have voice mail and we had to adapt to that reality because we can't always have receptionist wherever we call. Even I have voice mail, mind you I'm learning how to use it. When I have a question to ask Pierre, I leave it on his voice mail and most often, he will leave the answer back on my voice mail. We don't even talk, but at least I have my information. I used to hang up when I got the voice mail, but he's busy traveling in other communities and they can't be 10 or 12. I find to get

financial information is actually still a little hard.... we get it, but it's hard to understand, because it's not clear. Maybe it's the way they are translated, I don't know, but it takes about 2 or 3 exercises to finally understand. You receive the letter telling your budget, what you've got, then you try to inform the community, but no one understands the program. Then you try to call CMHC asking what it means, where can I put it. I find the written communication, they send a nice letter telling us how much funds we have, but it doesn't necessarily tell us what we can do with it. Where can I invest it and which program it serves. I live with this problem in regards to this and the people I work with in the community, can't even answer those questions for me, because of the changes and you really have to try hard to understand."

"I'm in charge of the program in the community of Weymontaci and as well I work in maintenance. Therefore I have a lot to do with CMHC, obviously because I'm in charge of the program, and as well for maintenance of the buildings. When I call them or write a letter, my response is always negative. You can't do this, you need this and that. As well, the new buildings we want to build, I'm trying to go to the maximum for what I need. We have a housing volunteer committee, but they make decisions. Then the Band Council accepts the decisions of the housing committee. They know which person will enter which house, depending on their needs. When I say it depends on their needs, if they say they need 5 bedrooms, is it because they have a large family. We have to work with CMHC to achieve building 5 bedrooms. Most of the time it's difficult to calculate and it's long. I noticed

with my boss that CMHC changes almost every year their calculation system. Once we come to understand it, they change to a new one. It doesn't work anymore and it's up to us to decide. We are borrowers whereas they are the lenders, we need the time and our needs are there. So, when I tell them we need to build a building and it's going to cost \$105,000. They tell us we can't, but why can't we? Because of their system that they changed, I don't know where it can go, but we have to lower the criteria in accordance to the community population and the population's needs. We know we need a 5 bedroom house! This year had to return to the housing committee, and we will be obligated to go with two bedrooms next year. The budget won't permit anything else because we used the replacement reserve. Next year, with the planning of the budget, we will have to get a replacement reserve for the houses we just built. It's us, the housing committee, that decided that next year it will be little house of two bedrooms. We collect all the requests, and there are so many and I don't know if it's the same for you, yet there are some families who need houses, but we have to put them aside to provide only two bedroom houses. Because of our needs with CMHC and they don't fulfill the community needs. Families are always coming to ask me, and I have to hide when I see them in the street, because they always have something to say and there's only so much I can do. In regards to finances, it's true that the community always has something to say. We build a house and it's like we didn't work enough on it. Yet we do put our all into it, but the tenants say it's poorly done and there's this and that. There's people in the community who say they won't pay their rent because there's always something. It's never enough. Sometimes I get tired of this, my wife even

gets calls asking for me in regards to work. I'm always trying to find a solution or mid point. It's been since 1971 that our community has been with houses, before that we lived in tents or little cabins. I sometimes let out little remarks if they were comfortable before, and they say yes, then what's the problem and it's time to pay. I don't think they understand the financial situation with CMHC. We build them adequate housing with windows, walls, doors..., but they are not satisfied. There's a communication problem between the council and the community. As well there's a communication problem with CMHC. With that family who needs a five bedroom because there's 10 or 12 family members and they need a house."

"We discuss our problem with our CMHC agent and sometimes we can't be precise because of the language barrier, but I try to explain to him the way I see it. Mind you, he doesn't see the problem because he doesn't live it in the community or know the culture. In their heads there's a boy, one girl, one mommy and one daddy, so they don't see that my husband, children and I live with my parents. They don't see or understand that families live like this here, and that's why we need 5 bedroom houses. That's why I understand some of my clients who come to see me who need larger homes. I know we have rules to follow and a housing policy to follow. As well for the management policies."

"It's been three years that I've been working on housing, then I went into another estate, but what happened there before. Now I have to renovate the

house, I need this and that, and all the time I give working on this, I offer it to CMHC and they refuse it. Yet it's needed and it's true that it's needed because one year they built a house and I could really call the politics. It's really the politics. There's a lot of things to add to that house to restore it, because of the population who become ill. Talking about babies who grow up there, they are affected by it, there is also the older people who go travel often for medical reasons who are in those houses. Those are the remarks I was given and I gave them to CMHC. The amount of money I mentioned before, it's now a physical need because people are getting sick. There was 16 people who we're sick at once who we're living in these houses, and all 16 of them felt the sameway. Therefore I don't have the budget."

"I just wanted to add, since I've been taking care of housing, I'm understanding as I work in housing, because in the beginning it seemed like the government officials of INAC believed we all lived in tents. They went around in the communities in Quebec, because I was told in my community that they went to visit our community to say they will give us houses and you will pay \$25.00 a month for 20 years and then that house will belong to you. They were also giving a fridge and stove, that is the information that was given to me in Natashquan from the elders. This is why we have perception problems in regards to rent and it's because of this, they have always been telling themselves that they would pay \$25.00 for 20 years. Now that they are receiving a pension, they are paying \$250.00 per month. I was always told it was \$25.00. So in the beginning I found there was an error on their behalf and we are presently trying to work on that, but the mentality in my

community... It's like if you buy a new car, you pay your monthly payments for four years and then the car is yours. Now there's this program and an increase in rent. CMHC has a big responsibility to inform the population about the perception on renting. I used to tell myself if I don't change my renting perception, what I had to collect in the year and I didn't really implicate myself on that. There's just too much to do and too much work."

"Something that was trying to explain to my father when he was alive, I grew up in town and I knew there was so much to pay into a house and he told me that they were building us a house and they are giving it to us. I told him that they can't just give it to him. In fact, they were giving it to the Band Council to manage to have more houses later. In my memory, he understood it was his house and it's those guys who don't understand. Now we build with CMHC and it used to be with INAC, now with CMHC we borrow money from them and we have to reimburse that money. It's homes that were said to be given to us but it's given to the Band Council. After my father started to understand this, he continued to pay his rent. This is our Elders comprehension and it's transmitted from generation to generation."

"In our community of Natashquan, the same thing happened, but us it was \$45.00 and there was three people who thought of the long term and signed a contract with the Band Council. Even with all the adjustments that CMHC asked for, they only pay \$45.00 because of that contract they signed with the Band Council. It's the same with the people of INAC, they came and told the

peoples we will build you beautiful big houses and you will only have to pay \$45.00 per month for 20 years. After 10 years, CMHC came to the community and told us that's not how it works. It's suppose to be 25% of ones home revenue. As well, in our home you have the grandmother, grandfather...two or three generations living together, and they look at the home income of all these people living there. So the \$45.00 a month has just been raised to \$280.00/\$300.00. People don't understand this."

"To tell you honestly, I have nothing against CMHC because I'm a non-native. You are native, you and you and you... I'm the only non-native here, I have nothing against CMHC with regards to communication. Maybe there is a problem, they are stuck between Ottawa and those guys. Ottawa tells them you have this for a budget and you distribute it like this and you try to get each reserve. For me, since I've been in this for the last three years. We can't go up to CMHC because for sure there's cuts. CMHC is a provincial program and they get cuts by the federal government. The federal government has been doing this for the last 10 years, are trying to choke all the reserves. They say for the price it costs, the millions that are distributed, CMHC only has.... Section 95, I want to jump or to start panicking. Why is that? I look at a reserve like Odanak, the Abenakis have been here so long, they have been sitting at a round table for an x number of years. They are right by the American border. Without insulting anybody, the savages crossed over here, mind you it was a long time ago. What does the federal government do? Yes they distribute provincially, yes they have established parallel programs. It goes as far, I'm.... Like the Oka crisis, she was the first

one sitting at my place, those friggon gang of savages! I've been working within the Aboriginal community for the last three years (can't transcribe). I've been given cassettes and documentation of the Oka crisis. As a quebecer, if they would have done that in my back yard, it wouldn't have worked. Further than that, the government system which the provincial always derives from the federal one. We can't hide from that, everything comes from and is distributed from Ottawa. (A history of Bourassa...) All the government programs and services don't just come under CMHC, but as well through INAC and everyone (can't transcribe). I don't want to put down CMHC, but the whole complete system. It's not a donation, and it wasn't even supposed to be a loan. There's people at my office who are working on the claiming (can't transcribe). I'm the director for technical services and it's not even offered here. I've got people from Wolinak and Odanak that I have to tell to wait, I'll go and I'll understand. There's no one, because the section 95. Who said you had that, you have to run after it. I sit in for the housing committee, and we look at Kahnawake, that's not a reserve of only 80 members. Kahnawake, Odanak, Wolinak and Kitigan Zibi they are at 0 with the section 95 since 10 years. It's like why are you at zero with section 95? Each programs of the ministry, you have to run after each time. What does that serve? It's like they would say now (can't transcribe). Not only within CMHC, everywhere! I'm not here to blame CMHC and say that they are in the same (can't transcribe). CMHC has to find a way to say that they have only this much in the budget this year. Another thing, other communities informed themselves, that put cuts in our budget."

“More the budget is cut, more the community needs increases.”

“You’re here Diane, is there something missing with the communication of CMHC ? Meet with the CMHC people in Ottawa and ask them what their system of communication is with Ottawa. Who put the sticks in the wheels from Ottawa to CMHC to the reserves. It’s not CMHC, they get the same pay just like us. It comes from those other guys and will always be like that. If they say there’s 135,000 this year, next year we’ll choke. Next year they will cut again, but it’s not CMHC who say we cut, we cut! It’s at the other end who is doing the cuts. CMHC also has (can’t transcribe), because when it happens in April or beginning of March, they have a surplus. Why do they have a surplus? Because they didn’t have enough money to provide information on the reserves, to say what you are allowed to this or that. If they would have told everyone, everyone who is here who tried to get the information and spent time running after the money with the way it’s distributed, (can’t transcribe). We would be scared to invest and (can’t transcribe).”

“You had to spend time to try to understand what it is and how it works. There are no guide that accompanies section 95, because I never saw one. The interpretation guide arrives when you just realize that I have a right to section 95, so give me the information. “

“I have the right to build so many units this year, how does it work. Like it or not, they will say oops, from which reserve are you. I don’t want to put all

the blame on CMHC. With the little they have, they set up workshops or meetings. I think the communication is worse with INAC than with CMHC."

"The communication with CMHC is very good. The programs arrive at my office, but sometimes still have to try to find the information for the programs. Financially, the biggest part that is important is his cost (can't transcribe). They always give it in June or July and it's not time to build anymore. I communicate over the telephone and get the information on the grant."

- 3. Do you find these sources of information to be effective, helpful?
If yes, why do you find them effective?
If not, why are they ineffective?**

- 4. In addition to what we've just discussed, are there other means of receiving information that you feel would be effective?**

"I would have to say no. First of all, as an administrator and I would like to be able to understand the formula that calculates the cost of living for one year versus the cost of living for five years. In my head, if you multiply the cost of living for one year by five, it will give you your cost of living for five years. This I'd like to understand. We sign mortgages of five years and we get grant is based on the interest rate. If they we're able to present us with scenarios like if the interest rate would increase by so much percentage, your progress would be this. The thing that happens a lot, during the construction for the first five years, everything goes well. At their own taste, the interest

rate decreases dramatically. The grant decreases and instead of increasing the rent by \$10 to \$15 dollars in each house, it increases by 40 to 60%. Which is really against the housing laws of Quebec.”

“The information that I receive are somewhat effective and I had a problem with this voice mail, but we have to adapt.. Just like we have to adapt with housing like we will with section 95. As for me, the information I receive are relatively effective and I call often to get more information. My questions and my understandings are answered, and if I have a problem, I call CMHC’s agent. Since 1997 I’ve been working for housing, I only had 2 trainings. Like now, the 2-3 training days, it wasn’t me who was invited, it was the person in charge of the project. He knows how to manage a budget and housing. I need more experience and training, and I had to fight to come to this meeting. I spoke with the person in charge of housing and I called CMHC and asked them why he was invited and not me. It’s me who handles the complaints, meeting with clients, it’s to me when it concerns housing. There was a lack of communication somewhere between us. Section 95 means nothing to me. When I receive documents, it’s written portfolio of manager (gestion de portefeuille)?”

“You try to find someone by to whom you want to address yourself with their titles or functions, but it’s not always clear. Is it this one I should call or another one.”

“In the programs, there are things that are difficult to understand, mind you, I’m educated but it’s just not clear. For example, the Residential

Rehabilitation Assistance Program, the form you have to complete for this program, it's so difficult, complicated and you ask yourself why they made it so complicated. They told me at our last community meeting that they have a lot of complaints and that they will modify and simplify the form. They are also looking to do this for the section 95 forms that we have to complete. As well, they tell me that in 4/5 years there will be no more funds. If there will be no more, I wish they would tell us where we are heading and is there a way we can inform ourselves. Are the programs going to completely vanish? Do the communities have to head towards other things for housing? If yes and if we only have 5 years if financing, it's time for us to look somewhere else. We are talking about planning since this morning, if CMHC will not be providing us with funds within the next 5 years, they should tell us right away, so that we can plan and go towards other financial sources. As well, other avenues and be able to study other ways of doing things. All we have right now in the communities is this way of doing things to have community housing. It's the funds we have, it's the possibility we have, so we exploit it to the maximum, because we're not that stupid. We know there's financing there and we try to invest it the best we can. Will there only be a little left or will there be no more at all. I would really like to be able to plan, and it's actually a need right now in regards to the information we are receiving. Would it be possible to know more than they are actually sending us. They are asking me to plan for the next five years for community housing, they are asking me to do provisions for ten years. Because we are not the only community, Mashteuiash, there are so many little ones, and we have a demographic pyramid that is perfect. We will have to house all these young

peoples, mind that's everywhere. Our housing needs to be expandable because of our demographic curb. I think giving us a five years notice is minimum, because planning is always based on five years. I should start planning now if in five years there's no more funds, to see what are the other avenues."

"For me too, the Residential Rehabilitation Assistance Program (RRAP), the communication between CMHC and us, I put the RRAP on the side, because in our community (can't transcribe). It's like, I'm the one who's paying, so what will happen to the house. We want to leave more to the community, like we will pay but the house could be ours afterwards, you'll own the house. It's a bit about this we talk about to CMHC, buying the property and each individual will do the necessary repairs to the house. On this, I understand well CMHC, but now I'm trying to make the community understand. I'm stuck in this. To transfer the information from CMHC to us, then from us to the community. If the Council says we are the owners, then he will fix it the way he wants. We've also told the tenant... I've had tenants renovate their house (can't transcribe). We are trying to arrange with CMHC, if tenants fix their own house with their own money. The tenant wants to become the owner, but what will the Council say about that. I'm trying to encourage people to own their homes and to behave like a owner because that's very important. We have people like that back home. They have their arrangements with the bank and they pay so much per month. We are trying to get them to be pay more attention to their homes. CMHC is also encouraging us with that, that's why we have a good working relationship."

“We will need to offer training on how to own and maintain a home for the people who will be owners of there home. Right now, most people are not behaving like they would be capable to own and maintain their houses. Mind you there is a percentage of people who are capable to own their houses, but there is another percentage that wouldn’t be able to. We think we will be told when the 25 years is up, that we should keep the house.”

“For 56-1 program, for me it’s the first time I hear of it.”

“It’s the old section 95. We still call them that because we still use them and we have house that was built through that program. They don’t expire before 2007, so we still find ourselves working with this program, that was called 56-1, but doesn’t exist today and is now called section 95.”

“It was also said there should be planning when there will be no more funds, because in my community they know there’s cut a little bit everywhere and they know in the future there will be no more funds for native housing.”

“Yes I do receive the information well in my community and sometimes I call the person from CMHC. We can discuss the numbers and if we need to change the numbers we both have our computers in front of us. Maybe it’s because native people are taking charge more of their programs, so maybe they are giving more responsibility to native people. We are trying to encourage the people to take care of their own house. With this, I can see what will happen within the next 5 years or 20 years. Someone from our

community borrowed money the National Bank and built his own home on reserve without the help of CMHC. I'm in charge of housing, but I'm the first one to encourage him."

"I don't know if CMHC really tries to negotiate the funds that we receive, because the ministry says how many thousand dollars (can't transcribe).

5. Are there any other types of housing information that you would like to have? For example, information like construction and homelessness

"Yes, especially for construction and what would cost less for the tenant."

"Yes, I'd like to have more information on social housing for those who have a low income. The cost of living where I'm from, Natashquan, is so much higher than the city of Quebec. Some other information that I would like to receive would be on construction. There was a decrease in the budget because of the extension of road 138, and that really affected our budget in the sense of deliveries, materials for construction... I'd like to receive as well, the working tools of the other communities like how they do things and how they work, and from there I'm learning how to do my work."

"We do a lot of research on the different engineers and architects that would work on the construction of our houses, so something that would list all these names and companies that could be distributed to us. Like you mentioned homelessness, we actually have this problem in our community, we are

looking at some stuff and we are in the process of asking... We built a two-block apartment with eight apartments and the formula is not working well, because there's four empty apartments. So we are asking if we can change the housing mandate for this apartment block. We started talking about it with CMHC, we would maybe like to do a centre with it for homeless people, people with behavior problems, battered women... someone who needs temporary housing until he or she can get back on their feet. We really didn't get any response from CMHC, not even whether we can look into it or maybe you can. It's like we are on stand-by on this. Our request is pretty straightforward, this is reality in our community, there's a need for housing for these people. I know there are communities out there that are in the process of looking into if they should start building houses for these people. We are looking in this through social services if we can get financial assistance from other places, but we would like to know with the house that is subsidized by CMHC, we have 4 apartments with three bedrooms. We want to know if we can convert it or answer to another need to form community housing to those who are homeless or without housing. We built an old age home with CMHC, we also built a centre for people. It's like a little hospital. The management of the block isn't ours. For people who are at higher risk, I think there's something to be developed in that area and it would be interesting to see the information or see if there's any possibility. Mind you, I know the budget is always decreasing, but we are looking at other ministries, other possibilities and other financial sources. Somewhere we would like the building and the maintenance continues to be with CMHC, and as for internal management and services, with social services we can

search for other financing. We would furnish the physical infrastructure, for the rest, its other people.”

“With the new construction, I’m basing it for the ones who have been selected by the housing committee (can’t transcribe), we do a plan for the needs. From there, I send the needs to the architect and he draws a picture. We try to arrange not only for us, but the renter who will be living in the house, so that he will be satisfied. I ask them what they would like in the visual of the house before we start the construction, because it will be there house and it’s them who will be living there. It’s like we are letting them know that we are also able to manage something ourselves.”

“The federal government injects money to CMHC within what’s needed, it’s not hard. CMHC only gives us the budget, but no information is attached. What are we suppose to do? I’d like to know why there’s cuts in the budget.”

“More information for the seniors and homeless peoples. People want to know more about this in my community, because we still don’t have a centre like that.”

B) CANADA MORTGAGE AND HOUSING CORPORATION

- 1. Do you know CMHC's mandate or purpose? Do your clients in your communities understand CMHC's mandate or purpose?**

"Everybody except one person."

"Everybody said no."

"I'm sure some people probably ask themselves who or what is CMHC. When you explain to them that you have an agreement with CMHC and that's why we build so many or why we charge this much ... they ask us what is CMHC."

- 2. Say yes or no if you know any of these programs or services.**

Rental Housing Program (Sec. 95)

"All six said yes."

Healthy Housing on Reserve

"Five said yes and one said no."

Aboriginal Youth Internship Initiative

"All six said yes."

Housing Grants

"All six said yes."

Learn Not to Burn Courses for Children

"Four said no and two said yes."

Residential Rehabilitation Assistance Program

"All six said yes."

Home-Adaptation for Seniors Independence

"Five said yes and one said no."

Mould and Indoor Air Quality in Housing

"Three said yes and three said no."

Section 10 – Homeowner Program (Mortgage Insurance)

"Every body said no."

Capacity Development

"Every body said no."

3. **Lets look at some communication materials. Have you ever seen this pamphlet?**

"No one has seen this brochure for the RRAP Program."

"No one has seen this brochure for the Section 10 – Homeowner Program."

"These are programs that we know of, but never seen any of these brochures."

"Some of them have seen the brochure for the Aboriginal Youth Internship Initiative."

"No one has seen the brochure on Lending to Reserves."

"There's so much there that we've never seen! I guess there is a lack of communication! (Laughter)"

**WINNIPEG, MANITOBA
DIALOGUE CIRCLE**

Participant Responses

A) COMMUNICATION AND INFORMATION TRANSFER

- 1. What type of housing information that you find most important or useful?
(Example: info on financial issues, on property management, housing programs, healthy houses, mildew)**

“What really is the most useful, is healthy housing and housing programs. Knowing what programs are available through CMHC and especially, because I work with the urban part, the devolution of CMHC housing to Manitoba housing. How could that be challenged or looked at in regards to some of the things that have happened in the past, where there was Native housing that was turned over to Manitoba housing.”

“Yes, and the transfers in the past few years. And, of course, we have for the reserve parts and for the housing that they bring to the off-reserve. We have to look at healthy housing and have some data on what causes it. And also what step could there be with regards to some of the contractors that put up the housing with the approval of CMHC.”

“For me it is property management, more intense training. Training, basically all aspects of it, from carpentry to people who run the programs. Problems with mold, which is health related, ventilation. Basically development

training on that, but we need more awareness at the community level and funding to be able to do that.”

“I’m with the Friendship Centre and we were transferred to MHRC. Previous to that we got little information from CMHC, no training at all. It would have been nice to be able to get some training. There has never been any monies for attending conferences etc. We really have no information, we are kind of in the dark, just doing our own thing out there. It’s been a recent move, we are just getting things from the transfer straightened out. In regards to information, we never had any talks. All of a sudden, one day, we were notified that we were being transferred. We had absolutely no input in the transfer.”

“We are also urban native, but we were one of the two lucky groups that didn’t get transferred back to the province. Information from CMHC is next to nil, there is not very much being passed on regarding training or even what is available. We get a bunch of requirements, approved budgets, and inspections. That’s about where its at. I know they did tenants renovation training at one time but it was a two-day thing years ago. There hasn’t been anything offered since.”

“Their information packages are non existent for the programs that they have, if they have any. I don’t know if they have any, because they have not sent any information on what they do have. You really don’t know what CMHC does outside of being on-reserve with section 95. They don’t give us any

information. When we do approach them for information, it's very limited info, it's almost like they don't want to give us any. It's my experience with them anyway. We met with CMHC and INAC together and the information they gave us was basically info we already had. We are in the dark when it comes to CMHC programs or anything that we are entitled to or any programs that we fit in... we just don't know."

2. **What are your main sources, apart from CMHC, for housing information? Example: trade journals, community sources, government, internet (builders sites).**

"Our main sources at the Manitoba Chiefs' office is information from INAC and CMHC. It's very limited. Gathering information with the bands, the urban native housing groups has been very limited because of the lack of funding for meetings and also very short (less one week) notice of any special events/meetings happening in other cities, where it makes it very expensive for us to travel. Very limited information in regards to housing from CMHC, there is a lot on the internet but how it relates to us its different because CMHC and INAC make all the rules. Therefore anything outside of that its not with their approval."

"I've been in the business for a very long time, so I developed my own network, trades people, INAC and community colleges. I have a good network of my own that I use, I buy and subscribe to books. For me the network is there."

"We do have limited access to resources, unfortunately we are part of the Friendship Centres movement... we have to share. My experience before I came to the centre is as a licensed real estate agent. Often I am out checking the homes myself because we can't afford inspectors."

"It's more or less the networking, get info from the tribal council."

"Basically through our director, he does a lot of networking. At our office we have our own e-mail addresses, and what we receive from CMHC comes by mail rather than e-mail. They could tell us ahead of time, because often we receive their mail after a meeting was held."

"Their info always comes late and very much second hand. I never receive mail direct from them. The budgets we receive from CMHC do not allow us to attend conferences or meetings."

3. Are there any other ways of receiving information that would be much more effective?

"A website that is user friendly. To have a comprehensive database. CMHC should have been doing this all along, instead of leaving it to the bands or the urban housing. There's no support for the concerns that we feel we have. They are legitimate. The information they have, should be made available since they have the financial resources and the staff. They are pretty limited

to what they give to the reserves and much more limited to the urban native housing.”

“CMHC downsizing is having an impact on us, especially in communications. In Manitoba, the Winnipeg CMHC office has only 18 people, before they had 25. We are not getting communications as readily as we used to.”

“I never realized that they downsized so drastically, but even before there wasn’t any transfer of information. E-Mail would be more efficient, even faxing. At the Friendship Centre we deal with many programs and we receive lots of information, but nothing in the area of housing. Anything they do would improve the situation.”

“The transfer of the Urban Programs and other programs off reserve from the CMHC to the Manitoba Gov’t has definitely had an impact. They don’t have the responsibility anymore.”

“Even when they did have the responsibility there was still none, not really. We did get some information like what Jim talked about, but that may be in Toronto. Like you said, we finally got the information before. They seem to be more in the reactive mode rather than the proactive mode. We never have any information ahead of time to plan for anything. Not that there is money out there, but, perhaps, if you knew there was something coming up in 6

months, you could gather some monies from another source to be able to take part of some of these conventions or Gatherings.”

“I think Email and faxing would be a lot better way of communicating. When Monica contacted me about attending this meeting, she was asking me if I get the CMHC newsletter? I have never heard of that and I’ve worked for the Tribal Council for twelve and a half years.”

4. Are there any other types of housing information that you would like to have available?

“There is a catalogue of all the information from CMHC available. Even communities don’t get that. I have it because I asked for it, but it is a catalogue of all the information that is available.”

“I have asked for a copy, but they didn’t give me one.”

5. What are the barriers or what difficulty do you encounter in trying to access housing information ?

“I think we have covered this already.”

6. When you receive housing information from any of the sources, do you find the materials are effective for your communities? In other words, is the presentation or the information in a language you understand easily? Is it informative for you ?

“Well, I think of Rhonda’s case, where she said she had to go all over to gather information from different parts of the country. There doesn’t seem to have been that much available through CMHC.”

“A large percentage is the requirements... I’m looking for... but a lot of times you want to transfer it to the community level. The language used is totally different, a lot of the guys don’t use that language. We are dealing with that issue right now, on indoor air quality. We had some of the language toned down so it’s understandable for some of the construction companies because of their education levels.”

“Some people had no training at all in housing and I just used my experience dealing in real estate.”

“We don’t really receive any information.”

“I really don’t know if the information would be understandable at the community level, but the information that we have had is very technical. We use it for ourselves. Going to the community level, well, they don’t really understand what we are doing anyway, in terms of administration for the

programs. At the community level, I don't see what good it would be doing any good anyway. If you did switch it around or tone down the language, I don't see... only in rare circumstances do you ever see anybody ever come up and ask you certain things about technical parts of the programs."

B) CANADA MORTGAGE AND HOUSING CORPORATION

1. Do you understand CMHC mandate and purpose ?

"I don't know if I can put it in a nutshell aside from providing housing up to certain standards. I don't think, at the community level, that they understand who CMHC is and what is its t mandate and goal."

"Basically I think its mandate is affordable housing and all that. The community or people that are not affiliated with CMHC don't understand what its goal is."

"I'll venture to say that our clients don't have any idea about CMHC. As far as they are concerned, there are just homes that are owned by the friendship centre and that's where it ends."

"That's pretty much the same thing. Let me try to explain rent calculations, well... CMHC well... who are they? Why are they telling you how to run your program or grant? No, they don't understand. Me, I understand their mandate."

“Yes, I understand it but it’s basically what they are doing. At the community level it’s not understood. Either that or it’s resisted, because you see a lot of resistance. These are not band owned houses, these are CMHC houses. They say: we want band owned houses, we don’t want CMHC houses. We don’t want to pay rent. We are entitled to housing as a treaty right and that’s what we want. It’s a house, not a CMHC house. It’s hard to differentiate between resistance which and ignorance.”

2. List of CMHC programs (Have you ever heard of it)

	<u>Heard of it</u>	<u>Never heard</u>
Section 95, Rental housing programs	Yes (5)	No (0)
Healthy housing on-reserve	Yes (2)	No (3)
Youth internship initiative	Yes (4)	No (1)
Housing grants	Yes (0)	No (5)
Learn not to burn for children	Yes (1)	No (4)
RRAP	Yes (4)	No (1)
HASI	Yes (2)	No (3)
Mold and indoor air quality	Yes (1)	No (4)
Section 10, Mortgage insurance	Yes (2)	No (3)
Capacity development	Yes (0)	No (5)

3. What barriers do you think exist in expecting information on CMHC products and services ?

“I think it’s very clear, when you don’t know about the programs you can’t access something you don’t know.”

4. How can CMHC improve access to information on programs and that ?

“I think they need to promote the programs.”

5. Promotional material (Have you seen it ?)

	<u>Seen it</u>	<u>Never seen</u>
RRAP on reserve	Yes (0)	No (5)
Housing internship for youth	Yes (0)	No (5)
Non-profit on reserve housing	Yes (0)	No (5)
Loan insurance, Section 10	Yes (0)	No (5)
Building comm., loan insurance	Yes (0)	No (5)
Non-profit on reserve housing, Section 95	Yes (0)	No (5)
Building comm., housing internship	Yes (0)	No (5)
Lending on-reserve	Yes (0)	No (5)
Housing internship	Yes (0)	No (5)
Housing condition of Aboriginal people	Yes (1)	No (4)
Risk management and insurance in Abor...	Yes (0)	No (5)
Core housing need among off-reserve...	Yes (0)	No (5)
Projections of the population...	Yes (0)	No (5)

6. Would newsletter produced by the regional representatives be of interest for Manitoba ?

"Everyone said yes."

7. What do you think of the text of some of these brochures ?

"I can't comment because I've never even seen any of these brochures."

8. The layout?

"No comment."

9. In order to communicate with your communities, your audience in housing in informing them on like messages of Healthy housing as an example, ensuring about the mold or smoke alarm, what would be the best medium to provide information to your members?

"I think the best medium is to be able to have some funding for the people who work in housing, to be able to get together a couple times a year. They have to work with their communities and to be able to go back and explore. They know which houses are in need. They can go back to their communities and possibly, have a couple of information sessions with their housing people."

“For me it would be information going to the housing personnel. A lot of times, for us, it gets to the chief and council’s tables and it sits there. We may get the information but it never gets to the people that should be using it.”

“If we had the information, we would relay it to our membership. We send out a quarterly newsletter to all the friendship centre members and we have a tenants committee. It could be given there.”

“I think, for our tenants, we give them a lot of hand-outs. But a tenant meeting would be better. We have 145 units and we could send an open invitation to them. CMHC is always preaching about maintenance, maintenance, maintenance, and changing your filters. If you go over this in person, you can say: here is your schedule, read this and we’ll go over it. If you distribute it, it goes in the garbage. Actual verbal communications is much more important.”

“If we had representatives from CMHC come out and meet our community members it would really help. In the early 90’s when CMHC came out to our community, they did a presentation on CMHC housing section 95 and so on. After that they never came back, so what happens is a lot of the people are well with them, but other are suspicious of CMHC. They want nothing to do with them. They gave them houses, told them to take care of them and that’s that. Then they told them we’ll repair this, we’ll repair that but that’s all they can do with it. Basically what we’ve been doing is work for CMHC in terms of telling people how to look after their homes and that resistance that I spoke

about earlier, we face that every day. We have to deal with it, and despite the lack of information it's nice to know, what's happening at CMHC or how CMHC works."

10. Do you have any other comments ?

"Yes! Start communicating! But also people in housing must understand what their programs are about. It's not CMHC housing. It's CMHC funding housing, but it's band-owned housing."

"It's the band's responsibility to maintain them and get the information out to the people not CMHC. Yes CMHC can help with the money, but it's the responsibility of the community."

"There are certain things that we can do, we are limited because of the information we get from CMHC. We might be able to tell them this is your house but we can't. CMHC has to realize that the information is: this is your house, to the community members, to the membership."

"If you are signing a mortgage, you have to understand what you are signing. There is a misconception that CMHC owns the houses. They don't own the houses, the band owns those houses and the communities have to understand that. If the damage is done to the houses, it's the community that's being suckered... or if it is an urban program it's the friendship centre... that own those houses not CMHC. It's funded by the CMHC transfer to the province

that's all it is, that's how the programs are designed. Any programs RRAP, Section 10, Section 98 any programs."

"For me, it's getting the information out, and providing some training."

"It's pretty much the same, do communications and training. A few years ago they used to be alive and well. We used to have quarterly meetings. Funding was cut."

"When I met with CMHC, the representative of CMHC told me that Section 95 was not working in any community in Canada. For me, I couldn't figure that out? Why would she say that to me? Why would she say Section 95 was not working in any community in Canada. Then I had to get out, out of something that doesn't work."

"The rent is the main thing that makes Section 95 fail all the time."

"To me it's not just the rent, there is more to it then just the rent."

"For me I deal with on reserve, but if you get the community awareness to understand what the program is about, and the management in tune, the program will work, but you've got to make the community aware of what you are getting them into. You are responsible for certain things, then management makes sure the rent collection is done. The programs should run all right, but there is always a screw up somewhere. One of my

communities owes a quarter of a million dollars in total rent payment, there is a problem and again it's on-going training for management and people awareness."

CHILLIWACK, BRITISH COLUMBIA
STO:LO NATION
DIALOGUE CIRCLE

Participant Responses

A) COMMUNICATIONS AND INFORMATION TRANSFER

1. What type of information are you looking for

“As much information as we can get for housing, whether it’s individual housing or CMHC housing. It seems that even though our band has been dealing with CMHC housing, I find that there isn’t enough information that we can send to people who want to do their own individual housing.”

“The manual that they do every other year, it seems like the administration workshop, helps new housing officers because there is a lot of staff turnover. Sometimes, we have been able to help other housing officers, when we gather together, because it’s a 3D workshop. I’ve been able to help or be able to get help from everyone there. We’ll be having them more often now, and the one that is coming up is on maintenance. I’m not sure if it’s CMHC or not, but we always wanted to have a gathering to be able to bring information back to our community. They help the individual look after their own homes. Maintenance is another priority that most of the housing officers discussed. My letters from them deal with administrative issues. When we do the audit we get this letter back saying the administration is good or bad, you need to

work on this area. This information helps me to admin and manage I guess it's better."

"It seems there are a lot of programs that probably aren't available to the bands or this information coming from INAC, HRDC, CMHC, whoever just isn't coming in. I guess it can't, because they are all governments. There is inconsistency on the different programs and sometimes you get into one and all of a sudden that other one kicks in. Stuff like that, and then your time frame for whatever report that you did all of a sudden overlaps. I think we just don't get all of the information consistently all of the time. CMHC information is pretty well received. We pretty well get all of the information whether it comes from the Health Department, Indian Affairs or CMHC."

"It's the policies and the programs, because I do the planning for it I wanted to see how they work."

"I guess the information, because we are moving into a new age, I think CMHC or whoever should have all of their information on computerized disks available to all the First Nations dealing with housing. All the forms that all the housing officers use all the time, changing letters and everything like that they should just have a disk so we can change the numbers, print it out, so we wouldn't have to waste so much time. Everything can be formatted onto a screen, information can be sent easier that way. Some programs that we did get offered a one page notice and it doesn't say much, it just says that this program is available. They give you two weeks to submit.

Then you get this one-page thing from Indian Affairs or CMHC, if you are too busy at that time, that one page doesn't say much to you. It happened to me not too long ago, a housing initiative or whatever it was, I just didn't apply for that because that one page thing didn't interest me. If it isn't thorough then I don't go through it, it doesn't catch my attention enough."

2. What are your information sources

"Government sources, through housing officers and partners, from INAC and, then if the housing officer sees any other info, they always fax it through. Not from the Internet, from faxes or information sent through the mail."

"Meetings with the housing officers and community sources."

"Government programs and publications, newspapers, meetings and the Internet."

"Mostly government."

"Mostly government, direct mail, workshops, publications, journals, CMHC and INAC contacts."

3. Are the sources of information effective?

"I understand the information coming out of INAC or CMHC. In my band, I do a lot more things also with housing. I get a lot of help from the housing officer, and if something comes out and if I don't understand it the information officer is there to help me. Overall I do understand whatever information is sent through."

"I don't really understand a whole lot, I get information on the gaskets through the mail. I don't have the time to really tackle this, take it on and go for it. I have only 2 or 3 days a month to set aside for housing, the rest is all secretarial work. I only have enough time to do the bare minimum right now. I have a growing list and I'm just tackling it day by day. Mainly I should probably say year by year with what I'm allocated. I need help."

"I find it effective and easy to read."

"The band administrates the programs, we provide the help to them right now, but from my perspective the information is fine. Probably, where I have a problem is trying to figure out the logistics behind the program, because they don't make sense to me when I read them. They need to do a little more work in program development, because there are so many different agencies involved and they don't interrelate with each other. There's INAC, CMHC and then there's the housing department, that's part of INAC. They all interact with each other, but nobody sat down and worked out how it works."

At the end of the day you may have a house filled but it doesn't mean it's going to be successful."

"The information we get is pretty straight forward, sometimes they don't go into further details than they should. I agree that it comes out all the time at big housing meeting for CMHC and that Indian Affairs doesn't match up in a lot of areas and it affects housing in a big way, especially hydro stuff."

4. Alternate ways (means) of receiving the information

"Probably put everything on a disk, it would be more prompt that way, our office doesn't have access the Internet so we don't have access to information on the web."

"Mailing and faxing the information."

"Through Email."

"Through Email, faxing is good"

"In person."

5. What type of information would love to have but can't access it

"Information on individual housing, with individual band members, that's growing."

"How can people who live off reserve get some kind of help, or get a house off reserve"

"Maybe construction costs, how do CMHC inspectors base their costs, because the budgets don't match up. They are in Vancouver and they are estimating stuff for out here, it's not working in some areas"

B) CANADA MORTGAGE AND HOUSING CORPORATION

1. What do you think of the mandate and/or purposes of CMHC?

"It's not that I don't know, but I just don't know how to answer"

"No."

"To provide affordable housing."

"I have read it before, can't remember."

2. Is your community aware of who CMHC is and what it is all about?

"Yes and no. The ones that are into it and have a house within the project do. For a lot of individuals, if we have a housing project and if they are the ones that are on the list, it's all they care about. They don't care about everything behind it, some do and some don't."

"I would say 20% do, because they attended workshops with the housing officer before me and chief and council. Lately with the people on reserve. Housing that's happening now with CMHC has come out to the tenants and show them their programs, their responsibilities and my responsibilities in dealing with the problems. That was just this month. That worked well with the tenants, they gave everybody a card and their own maintenance package which is really thick so it goes right down to changing the washer and new taps to rebuilding or helping mend your chimney, that's the first time it happened in our community."

"I disagree on the way CMHC is doing it's logistics and developing their programs, but in the end they are doing it for the right reasons."

"No, everyday answering questions and even people who are working in the office can't understand the programs."

"Some do, some don't, the ones who want to do, and the ones who don't care, don't know."

3. **Would it help you if there was a communication campaign letting them know who is CMHC, what is its role, what is it doing for First Nations, having more information out to the community. Housing awareness at the community level.**

“I think so, I know of a project, one we always had difficulty with, that was 20 years ago I believe. The amortization for that project was 35. Well we are still working on project one and we already have two or three projects that are already finished. That’s something that has been a problem with our band, but to try and explain it to the individual is hard. Because they blame us, they wonder how come we are still paying and there is two or three projects that are finished. It’s very hard and it would be great if CMHC could assist us. We could call and get them to a meeting to discuss all CMHC projects. Individuals who are interested, maybe some wouldn’t even care, but the ones who would like things to be explained more so it would be good.”

Definitely, for my sake living in the community and trying to learn as well as with people. Especially when the amortization is all gone in my first project and trying to find out how. Mine stated 25 to 35 years, one other project only had 14 years. So it’s like how did all this happen? Those are questions that need to be answered to the community members. I don’t have the answers, even though I am trying to get them. CMHC is willing to come out and explain how past projects compare to the one I just got this year. The present system I think is going to work best, but it’s hard to say. I need to understand. The questions that are coming from my community members, I need to answer them.”

“Yes, it would help me, I don’t know how CMHC workshops on new programs are. Just because we don’t have a new program, doesn’t mean we shouldn’t be invited to the workshops. Before, CMHC wouldn’t invite you just because you don’t have a new program, it’s like get into the new program if you want to know what’s going on. It looks like they said now they are going to have workshops on their new programs at the meeting in Ottawa at the AFN.”

“Yes it would. People do ask questions. My officers do their best to do their jobs you know, but this would be the first time.”

4. What vehicle do you think would be appropriate in reaching community members, would it be radio, newsletter, public meetings? What would be a better way to inform them on a regular basis of housing information?

“Newsletter, public announcement. If it comes from the horse’s mouth sort of thing, then maybe the members will try to understand it more and maybe not complain as much to the individual involved in the office.”

“Newsletters ours goes out once a week, gatherings & meetings.”

“Newsletter, workshop from CMHC and INAC those who are in the houses are obviously not going to be interested, it’s going to be the ones that are coming up that need to understand the programs.”

“Some people read, some people don’t read, I believe in presentations but you can’t do this on a regular basis.”

5. List of CMHC programs (Have you ever heard of it)

	<u>Heard of it</u>	<u>Never heard</u>
Section 95, Rental housing programs	Yes (5)	
Healthy housing on-reserve		No (5)
Youth internship	Yes (1)	No (4)
Housing subsidies, grants		No (5)
Learn not to burn for children	Yes (1)	No (4)
RRAP	Yes (5)	
HASI	Yes (4)	No (1)
Mould and indoor air quality	Yes (5) via Health or INAC not CMHC	
Mortgage insurance		No (5)
Capacity development	Yes (1)	No (4)

6. Promotional material (Have you seen it)

	<u>Seen it</u>	<u>Never seen</u>
Youth internship	Yes (1)	No (4)
RRAP	Yes (1)	No (4)
Building comm., housing internship	Yes (1)	No (4)
Section 95		No (5)
Section 10		No (5)
Youth internship (application guide)	Yes (1)	No (4)
Housing condition of Aboriginal people	Yes (2)	No (3)
Lending on-reserve		No (5)
Projections of the population...	Yes (1)	No (4)
Risk management and insurance in Abor...		No (5)
Core housing need among off-reserve...		No (5)

7. Would a newsletter produced by the regional representatives be a good idea?

"I think so, if we had that than we can copy something like that and send it out."

"Definitely, anything like that and/or sent through our other newsletters such as the Native Journal. That's gets sent to the reserves, it would be accessible to photocopy and sent out in our own newsletters."

"Good idea."

“No I think it would be just redone. There is so much information that we already have, I think the First Nations truly have to deal through more of a networking amongst themselves instead on relying on somebody to do it for them, if there is new initiative and they want to share it, then share it”

“It’s a good idea to have the information coming from instead of from people who have heard about it.”

9. Do you have any other comments?

“Each individual community is different. Everybody runs things their own way. I think a lot of these housing programs come right down to the individual person. There is a lot of complaints from the individuals, because they don’t maintain their houses the way they should. That’s where some of my own individual complaints come from, because the houses are band owned until the mortgage is paid. But some of the individuals take advantage of it. They take too much advantage of it and don’t do the maintenance. For me, it’s to have more maintenance messages, awareness on how to fix this, how to fix that, then the repairs and renovations. It wouldn’t be as harsh if people could help to look after their houses more. The band tried it, you have to be careful how you come across with something like that. It’s hard. In a way it’s hard, but I think we have to get down to business and really push it.”

“That last question kind of hit a spot. What I was trying to get across is to try and make sure that you have Health Canada come along and inspect with you. When you are doing an inspection to try and motivate people, it’s a matter on how you get across when you ask them to clean their yard up for whatever reason, you try to get those points across.”

“One issue that we still haven’t gotten an answer from CMHC or INAC is for infants. The inconsistency of welfare shelter cost that are paid from INAC to our CMHC social housing program. What happens is the rent calculation is done with the social housing program, and it’s very specific. Then you have the social development of INAC program paying the rent. What happens is, there are other things like hydro, and whatever else that social development has to pay on behalf of their clients. Once that’s all taken off of the shelter portion, the rent that is paid does not cover the rent calculation of CMHC. So, it always ends up that there is always abuse on social housing, on social development. It’s hard, especially bands that don’t have other income coming in. The program is out of whack. I think another issue is that we asked at the AFN conference, it’s the issue of the new program who has started and that meant the rent calculation was to be calculated at the band levels. Then one question we asked, if they are going to go retroactive to all our other cases on housing so we haven’t heard anything on that as well and we would like to see that, we would like to see the new program go retroactive right through to our old cases.”

"I would say that it was the right idea as far as I can see. To operate it properly you get people in the homes and they don't know how to maintain a home. If they don't, they should get the proper training and manuals. Then there is the part of rent collection which has never been established and maintained, yet they kept giving communities more and more houses. It just snowballed and people can't look after their homes. They have no idea what is happening. They give them the social issues when families brought it up, and it goes on and on. I know they try to provide houses but it would have never clearly gone out, let's build them and see what happens and now they've got to go back and figure out what the heck went wrong, that's the big problem."

"What happened to the consolidation of all the past programs? They intended to change to the new programs. That would eliminate a lot of the paperwork that the housing officers have to do. There just could be a better way if they could just put it all together and get it done, like the consolidation of a loan in one big bunch. They are probably trying to look at every project separately they should consolidate it."

"They could ask us to do our own consolidation, we have our own control."

TORONTO, ONTARIO DIALOGUE CIRCLE

Participant Responses

A) COMMUNICATION AND INFORMATION TRANSFER

1. What are your main sources for housing information?

“Basically it’s just upfront knowledge, there is little that comes through circulaires but it’s working. At the board level is the primary way I get my information. I have one question, what’s the rationale that CMHC is applying to come to talk to people now after they have done the transfer in regards to this whole area of communications? It’s kind of playing in the mess, sort of speaking? I understand that you are not a CMHC employee, but we do have major concerns about that and this is in the context of communications. We have made our wishes known. They have refused to meet with us. They send letters that are basically nonsensical. Thank you for your input, but bla bla bla... Their was nothing sincere about it. Now they are going to associate in that same fashion, there has to be a major revision to any strategy for communications. The idea of them talking to the Aboriginal groups as just another member of the Canadian structure... this reeks assimilation. It seems to me like the application of the 1969 white paper which clearly stated that we were to be assimilated. I think Mr. Chrétien, being the author of that paper, is pursuing that same approach. I think that the transfer to the province, and to municipalities, is part of their strategy to assimilate us. If we communicate

with CMHC, at least as far as I am concerned, any communication is tempored by the fact that they have not communicated well with us so far. In the past, they disregarded anything that we said. These are some of the concerns that I see.”

“The urban native groups, mostly networking and Ontario Non-Profit Housing Association.”

“Most of the marketing divisions and the local housing market we get from the radio, that’s probably where most of the information comes from. Secondly from inside the organization, from my Executive Director.”

“We basically get our information in regards to housing the homeless from the Internet and the other urban groups in Toronto, as well as the hostels, in Scarborough we have a great number of hostels. We do not subscribe to trade papers because of our budget. I think there has to be a better system in place, particularly for the urban native housing groups; such as the City of Toronto did for the non-Aboriginal housing groups, such as MASH. I think it’s called the Toronto housing connection, something like that should have been set-up and should expand to a national level. I think that’s important too, because a lot of the people we get coming in at Gabriel Dumont are from outside of Ontario... and it’s through word of mouth.”

“We get most of our communications through the organization ONPHA, through NHBO, we get some communication, written papers communication

from CMHC and the Ministry of Housing, I don't get verbal communication from the CMHC. They are terrible at returning phone calls. They are terrible at returning or acknowledging letter. My representatives, this is who I am talking about. I'm talking about my Portfolio Manager or Representative. Finally CMHC listens to what we have to say Nishnawbe Homes, and I am in good relationship with them, but on local ones they are almost non-existent. I know their name, I know who to call and I know their phone numbers, but if I can't get any answer, they are never there or we always get a machine. I network around the city with other housing providers. We have only two other native housing providers in Toronto, I network with both of those... one more than the other. I sit on the housing steering committee for the City of Toronto, so I have access to the City of Toronto homeless and housing information, so I'm connected that way. That's really what saves our bacon, because I do my connections and I talk with these other people, you know it's not relying strictly on what CMHC is regurgitating to me."

"Same sources, the most reliable source for myself is the networking with the other urban native housing and I have no problem with that. That's my comfort zone. We do get a lot of information from corporations, federations and flyers. The ONPHA people send all their stuff. We are not in that group but I get that faxed to me from other urban native housing in Hamilton, she faxes to me everything she gets. We don't get it so we are going back and forth and that's the biggest comfort zone, because that place that I would trust is my networking with the other native urban housing groups. CMHC, I don't even think to phone them because they don't know anything. They

can't answer questions. That's OK because I'm not comfortable with that anyway's."

"Our main sources are basically networking with other urban housing cooperatives like Mary's, ONPHA in Hamilton, the Cooperative Housing Federation of Canada, the Ontario Council, and CHF. We get a lot of it at our meetings. We've been going for the last year to meetings with the City of London, other housing cooperatives and non-profit organizations. We generally get good input from the City at all times. We don't have real problems to be quite honest communicating with the CMHC, we really never had any need for communications with them except each time we developed a new phase of coop in 83, 84, 86, 92 and 94. Each time we developed a new phase we have been in communications with CMHC, other than that we had a great Portfolio Manager that just retired in June. We had no problems there. If we needed something, we called and he was always getting back to us within 24 hours. Since the new people came in, we didn't have much of a chance to work with them, but honestly we have a better rapport with CMHC in London than most other people have. We can't always negotiate with them for what we want, but they don't ignore us."

- 2. Are there any other types of housing information that it be management, training, healthy housing, homeless, construction, that you feel you are not accessing now but that you would like to have?**

“The technical aspect would be something that would be usefull, CMHC used to send around little bulletins a few years ago, I don’t know if they are still doing that, I think they have stopped. I haven’t seen any in quite a while. But things like mold and the impact of mold and that kind of technical information, are things that are usefull to us. It’s something I would accept from CMHC, information on what is being done with the homeless situation at the national level. Again, Bradshaw won’t meet with us, of course they don’t say that it’s not because she won’t meet with us, it’s that she just doesn’t have the time to fit us in her busy schedule. Again, it comes back to forthright. I think if they would support the efforts of the organizations to put in place senior housing and make some progression, then communicate that to the people... that would be one of the biggest thing they could do. Just telling people that they have something for seniors is not sufficient from our point of view, because there is basically a cultural difference between our seniors and the other seniors. They would have to provide the resources and the leeway for the Aboriginal groups to have their own seniors complexes.”

“Ours would have to be on training, acquiring more units and how to keep data survey. We don’t have the skills in our area. One of the biggest problems we have is the very very low vacancy rates and very high rental rates. We are in Barrie. We don’t have the money in our budget to get

somebody out to do those type of consultation sessions. I am new to it, so I really don't have the experience in writing the proposals and stuff like to tell CMHC we need more housing. The other thing you said was on seniors housing. Again, it all has to do about learning surveys and what they expect from us in order to prove our point. We get all the information about the mold and healthy housing and again I search the Internet so, I have access to a lot more information. Like Charlie said it's the technical information we have problems with, they don't give us the money to call consultants, so it's probably our biggest thing it's the training."

"I think it's been pretty much covered. In the administration we tend to communicate with other housing providers in Windsor and also other housing providers. I don't know if it's just us but we seem to have more then our fair share of legal issues that we have to deal with."

"I agree that CMHC should be providing us with more technical information. It took me over three years to get a so called technical report from their office. It was completed in September 98 by my portfolio manager back then. Part of that technical report indicated, in writing, that they recommended we put fencing on the west side of our property line. This was totally unacceptable, we are residential we are not commercial. I think that desesperatly needs to be addressed, I think also there has to be, in regards to administration, a concise, consistant CMHC policy on the calculation of subsudies. There is mass confusion out there even with their own workshops that they presented. For example, in Timmins I've dealt with the 56 one for over 20 years, it

doesn't give me much hope when I have to listen to one of their seniors saying I'm wrong and they are right. Only to prove my point was right one week later and for them to apologize. That desperately has to be worked on, because I've been made aware of the things not being done in accordance with that wonderful manual we have. The manual that we have is 1992. There are the changes here? That manual indicates that we should have a subsidy pool..., no such thing exists, and we are not a regular 56.1 coop yet. It's there in the manual..., that has to change. More training, more education for Aboriginal people, and I don't mean a crash course 6 month property management program. We've tried that at Gabriel Dumont it doesn't work. Their acceptance of the fact that housing must be more than providing four walls if you want healthy communities, we don't have mold problems yet, but I think they have to take a broader look at the whole situation instead of isolating things."

"I'd like to see like everyone else have more training, but more in depth training. I'd like to see them updating their manuals, their guidelines and all their written communications. Much of mine is getting yellow. I'd like to see more assistance administratively, guidelines, that type, maintenance and technical, to fill the bald spots. What I'm doing right now is I'm getting it from everyone else, when I should be getting it from them. With the homelessness issues, I've got a handle on that with the City and the province, but the rest of the stuff the technical, the administration, the correspondence the back up with the manuals, the back up with the calculations they need to go over it again. They got to pick up the slack, it's not right and as well I

listen to their advisors, their senior advisors at CMHC are reluctant to give you an answer. They are reluctant to back it up, they are reluctant to put it on paper, they are reluctant to go any further, they have all the answers but they are reluctant to give them to you. Apparently we need people in place that can answer the questions and put it on paper as well, ones that are not be afraid to put it on paper.”

“We got a lot of request for student and single housing. We have the University of Western Ontario, Fanshaw College, it gets difficult to have to tell all those single people no houses. When I get those kind of calls in, I would like to be able to refer them so somebody else but I don’t have that information for single or student houses. If I don’t know something, I will usually try to go find the answer. There are technical revues and stuff, so far, that’s where we get our information. What we need to have done to our units, we get a three-year projection, broken down yearly, and that is how we manage to get work done to our units. Take that one-year, take that two-year, and after three years every unit will have brand new windows. It took three years to do but we did it. Then we got a letter that they are changing us to a five year revue, which never happened. Now it will probably wont happen because of the download. Other than that our technical stuff we find things on our own. We don’t get our technical support from CMHC, we get it from three workshops on this. We try to find every dollar we can in order to go to the Federation’s workshops, we find the freebies here and there on mold and stuff like that. We are very good at maintenance, a lot of hands on, and they can do it themselves.”

“Technical stuff, we don’t have any problems getting anything like that, it’s the downsizing CMHC started 6 or 7 years ago..., whenever it was 93-94..., when they started to downsize a lot. We did have the technical advisors but we didn’t have the people we could contact for information so we got our stuff from outside. Basically more information I’d like from them is what Mary was saying. We were part of the Provincial Housing Program that Ray had started where we were buying for single students and married students tha were coming in to the city for a year or two, we had no place for our coop. Right now the cogs is geared for families. We were ending up having to put a whole bunch of students in one house. There is an apartment building that we were trying to buy around the corner with 15 units. They were one or two bedroom apartment units, which is fine for students. One of our needs is more housing. Now the Federal government’s is getting out of housing, now their whole idea is whatever we can do to pass off to somebody else. The provincial government is now responsible for housing they shouldn’t have been involved in the first place. They just turn around and put X number of dollars and dessimate money here in Toronto to a couple of shelters for the homeless. Now if that is housing! CMHC doesn’t have a lot of say in this matter but thing they should be looking at this too because their mandate is social housing. Especially in places like Ontario, the provincial government is not going to do anything for it, and as far as I’m concern the federal government, especially in Aboriginal Housing, they should get their ass back in the doorway, it’s their responsibility to start with. CMHC should be pushing the federal government. Hey it’s always been our responsibility for Aboriginal people, let’s live up to our responsibility and get something done.

I mean we need housing in this province and we need it bad. As long as we have the red necks we have at Queenspark, their idea is to pass everything down to the municipalities. Unfortunately, municipalities have no idea how to deal with Aboriginal housing. Basically municipalities don't have any understanding of any of the downloads they receive. Aboriginal housing, well there are going numerous battles over the years of this download, so far we are still out there with CMHC."

B) CANADA MORTGAGE AND HOUSING CORPORATION

1. Have you heard of the following programs?

	<u>Heard of it</u>	<u>Never heard of it</u>
Rental Housing Program, Section 95	6	0
Healthy Housing On Reserve	2	4
Aboriginal Youth Internship Initiative	2	4
Housing Grants, Section 98	0	6
Learn Not To Burn Course for Children	2	4
RRAP	6	0
SEP	4	2
Mold and Indoor Air Quality in Housing	6	0
Home Owner Program, Mortgage Insurance	3	3
Capacity Development	1	5

2. Have you ever seen the following materials?

	<u>Seen it</u>	<u>Never seen it</u>
Rental Housing Program, Section 95	0	6
Loan Insurance Program, Article 10	0	6
Building Communities (both)	0	6
Non-Profit 95	0	6
Housing Internship for Youth	0	6
RRAP	0	6
Core Housing Need Amongst...	0	6
Risk management & Insurance...	0	6
Projection of population...	0	6
Lending On Reserve	0	6
Housing Condition of Aboriginal...	0	6
Housing Internship with First Nation	1	5

Comment: They must not be distributing those publications;

3. Do you have any last comments you would like to bring forth?

“Yes, I’m tired of hearing about this policy and manual that they have, yet we never get to see or never get information back up, when we ask for something. It’s oh well, according to our policy manual... well show us... and they refuse to show us anything on paper. We have never seen their policy and procedures book, they refuse to let anybody see it, because they are

afraid we can use it against them or something. There is a Native Housing Manual but it's dates from 1993. We have to actually DEMAND something in writing, when they came out with their new leases. I had a war on my hands, getting the feds to approve the new lease. I got the run around from my portfolio manager, who said they had to take it to their legal department in Regional, and then to Ottawa. The only problem that was returned by Canada Mortgage and Housing Corporation, was that they did not want that used anywhere in the new tenancy agreement as the funding authority."

"If they give it to you in writing you have the grounds to contest their decision, if they tell you over the telephone, they can say who has said that, or you have misunderstood what I was telling you."

"I got it in writing Diane, an OSAAP subsidy calculation, I demanded it in writing. It indicates in that correspondance the calculations and how to base your calculations. When I told a replacement senior portfolio manager: hey I got it in writing, well he asked who signed it? Did they have the authority to sign that? I told him I have it in writing and I'll fight it if I want to, pretty interesting."