Cree Nation Government
Capital Works and Services

Housing in Eeyou Istchee

Presented by:
Lawrence P. Katapatuk, Regional Housing Planner - CNG

Presented to:
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Waskaganish, Qc
April 12, 2016
Introduction to Housing in Eeyou Istchee

- Before the settling of the Crees in communities, the Crees were living in Eeyou Istchee in shelters constructed by themselves with all the required material coming from the land. Shelters were Tee Pee’s, Sabtuans, Log Cabins or Tents.
- There were only a few houses in the Cree communities before 1970.
- In the 70s, the CMHC social housing program started.
- Since the Cree bands were still under Indian Affairs and they were not allowed to sign contracts, the Cree Housing Corporation was created to build houses under the CMHC Social Housing Program in the Cree communities.
- There were about 1200 units per year available across Canada under that program and the Crees used a big share – about 100 units per year were built at that time in the Cree communities.
- 15 years ago, the number of units under this program started decreasing drastically - now, only about 18 units per year can be built under this program in the Cree communities.
- The CMHC Social Housing Program is no longer viable to support the housing needs of the Cree communities.
Introduction to Housing in Eeyou Istchee
Introduction to Housing in Eeyou Istchee

Waskaganish in 1970’s
Introduction to Housing in Eeyou Istchee

Waskaganish in 1970’s
1. Housing Needs in the Cree Communities
   a. Cree Population by Age Groups
   b. Current Housing Stock and Needs compare to Population by Age Groups
   c. Current Housing Data

2. Cree Regional Housing Action Plan
   a. Review of the Plan
   b. Communication Plan

3. State of the Current Rental Housing Stock
   a. Housing Renovation Need Survey
   b. Solutions to improve the living conditions

4. Question Period
1. New Housing Needs
   a. Cree Population by Age Groups

Cree Population Histogram

Notes: the 0-4 population is underestimated due to registration delays. Total population of 18,690 as of Sept. 2013, CNG Statistics Officer.
1. New Housing Needs
   b. Current Housing Stock and Needs

Cree Population Histogram

- Current housing stock (3600 units)
- Backlog (pop./2) (2185 units)
- Growth (pop./2) (3551 units)

Number of Crees

Age Group: 35-40-44 45-49 50-54 55-59 60-64 65-69 70-74 75 -
## 1. New Housing Needs
### C. Current Housing Data

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>CMHC units</td>
<td>51%</td>
</tr>
<tr>
<td>Band units</td>
<td>20%</td>
</tr>
<tr>
<td>Cree Health Board</td>
<td>10%</td>
</tr>
<tr>
<td>Cree School Board</td>
<td>9%</td>
</tr>
<tr>
<td>Private</td>
<td>7%</td>
</tr>
<tr>
<td>Rent-to-own</td>
<td>2%</td>
</tr>
<tr>
<td>Cree Nation Government</td>
<td>1%</td>
</tr>
<tr>
<td>Others</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

As of September 2015
1. New Housing Needs
C. Current Housing Data

Percentage of houses that are overcrowded

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eeyou Istchee</td>
<td>19.6</td>
</tr>
<tr>
<td>Quebec other FN</td>
<td>9.8</td>
</tr>
<tr>
<td>Canada other FN</td>
<td>14.3</td>
</tr>
<tr>
<td>Quebec all</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Source: CBHSSJB.
1. New Housing Needs
   
   C. Current Housing Data

Percentage of dwellings needing major repairs

Source: CBHSSJB.
2. Cree Regional Housing Action Plan

Forecast of Cree Housing Backlog under Current Conditions

Backlog in 2011 as provided by communities over 3000.

<table>
<thead>
<tr>
<th>Year</th>
<th>Backlog</th>
<th>Current</th>
<th>In Five Years</th>
<th>In Ten Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>3000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2011</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td></td>
<td></td>
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</tbody>
</table>

- Current CMHC Program Supply
2. Cree Regional Housing Action Plan

- As per the previous graph, with the decline of houses that can be built with the CMHC Housing Program, the new construction of houses will never catch up with the backlog.
- There are many tenants in the social houses that have permanent jobs and that can afford to have a private home.
  - More than 65% or 1400 units are occupied by families with employment income.
  - More than 50% or 1000 of those on the housing waiting list are employed.
- The current low rents charged for the social housing units is an obstacle to private homeownership.
- Once someone living in social housing move out of his / her unit to a private home, it frees one home for someone with low income.
- Based one the above, a Cree Regional Housing Action Plan was developed by all the Cree communities and the Cree Nation Government aiming at private ownership as a solution.
2. Cree Regional Housing Action Plan
   a. Review of the Plan

A: Apply Rent-Geared-to-Income - Local
B: Develop Social Housing Program for the Low Income Sector - Local
C: Launch Public Information Campaign re housing issues and the benefits of homeownership - Regional
D: Use the housing demand to strengthen the Cree economy - Regional

Notes
1. The Plan is resulting from Joint Workshops on Housing between the Housing Directors/Administrators, the Directors of Operations, the Treasurers of the Cree Communities and the Cree Nation Government.
2. This plan was presented at the Regional Housing Symposium held in Fall 2013 and most presentation of the symposium were aiming at providing tools to implement the plan.
3. This plan was presented to the Cree Naskapi Commission.
2. Cree Regional Housing Action Plan

b. Communication Plan

- The Regional Housing Planner, Lawrence P. Katapatuk, is in charge of the plan
- Development of brochures to promote private home ownership
- Participation to Annual General Assemblies and local housing conferences
- Radio show, once per month, on JBCCS and bi-weekly on CBC North
- Develop videos on the promotion of home ownership and How to’s of Homes and Home Improvements
- Input and feed back from local housing directors/administrators obtained at the regional forum of exchange (Eeyou Miichuwaap)
2. Cree Regional Housing Action Plan
   b. Communication Plan
2. Cree Regional Housing Action Plan

b. Communication Plan

CREE REGIONAL HOUSING ACTION PLAN

CHANGING THE WAY WE THINK ABOUT HOUSING IN OUR COMMUNITIES

The housing situation in Eeyou Istchee is changing.

With reductions in federal funding and a rapidly increasing population, the backlog for traditional community-owned rental housing is over 3,000 units and growing by 200 units per year. The handful of new units that can be built under the old Federal government program will be reserved for low income families.

It is clear that our past approach to housing is no longer working. There is simply not enough funding to build the required number of new units, moreover we are struggling to maintain the current housing stock.

Our housing problem can only be resolved if everyone takes personal responsibility for their homes.

The Cree Nation Government is committed to finding new and innovative solutions to make housing affordable at an average annual cost of 25% of income. A key part of the solution for our families and our communities lies in private housing.

Owning a home has strong appeal to many people in Eeyou Istchee, but in the past it hasn’t always been easy or accessible.

Whether it involves rent-to-own options, mortgages from banks or other creative approaches, private home ownership will help families meet their housing needs while supporting the Cree Nation in addressing our current housing shortage.

WHO CAN AFFORD HOME OWNERSHIP?

<table>
<thead>
<tr>
<th>Demand</th>
<th>Income</th>
</tr>
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<tbody>
<tr>
<td>52%</td>
<td>$46,252</td>
</tr>
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@Cree Nation Home Ownership

BENEFITS OF HOME OWNERSHIP

Pride of ownership

There’s a sense of satisfaction, security and stability for you and your family that you just don’t get from renting. You can choose the model or the design, and customize it to your taste.

You call the shots!

You build wealth over time

The value of a home can move up or down with the economy, but history has shown over the long term it will steadily rise. With a fast-growing population in our Cree communities, demand for houses should continue to rise for many years to come. You will have something you can pass on to your children.

You build value every month

The money you pay each month on your mortgage reduces the amount you owe at a slowly growing rate. As each month goes by, your own less and you own more.

Buying is cheaper than renting in the long term

Over time, the interest portion of your mortgage payment decreases, the interest that you pay will eventually be lower than the rent you would have been paying. But more importantly, you are not throwing away all that money on rent. It is building your wealth which you can pass on to the next generation.

GET IN ON THE GROUND FLOOR

- Pride of ownership
- Building equity
- Building according to your design
- A transferable family asset
- Investment costs diminish over time

numbers derived from 2007-2013 surveys on housing and socio-economic profiles.
3. Cree Regional Housing Action Plan

b. Communication Plan
2. Cree Regional Housing Action Plan
   b. Communication Plan
2. Cree Regional Housing Action Plan
   b. Communication Plan

We at JSGCO are extremely excited to provide you with the first episode of the Cree Nation Government Regional Housing Talk Show. This show will be hosted by Laercioe Katakshu, Regional Housing Planner for the Cree Nation Government, and will be a monthly show ranging from thirty to 50 minutes. Eeyox Michiwaap Committee will play a role in bringing specific topics and information to the public.

Tuesday’s episode (May 20th, 2014), covered information from the Regional Housing Symposium, that was held in Val-d’Or in September 2013, and in particular the lack of information on home ownership. As well, the show covers the history of the housing program and contains an interview.
2. Cree Regional Housing Action Plan
c. Communication Plan

- Radio show, once per month, on James Bay Cree Communication Society (JBCCS)
- Housing Column on CBC North once every two weeks
2. Cree Regional Housing Action Plan
b. Communication Plan

List of Radio Show Topics for the year 2014/2015

- 20 May 2014 : General information about the Regional Housing Action Plan
- 27 June 2014 : General information about the Regional Housing Symposium held in Val-d’Or on September 2013
- 15 July 2014 : Radio show in Waskaganish about housing in the community
- 19 August 2014 : Radio show in Waswanipi about housing in the community
- 16 September 2014 : Radio show in Whapmagoostui about housing in the community
- 21 October 2014 : Radio show in Wemindji about housing in the community
- 18 November 2014 : Radio show in Nemaska about housing in the community
- 16 December 2014 : Radio show in Ouje-Bougoumou about housing in the community
- 20 January 2015 : Radio show in Eastmain about housing in the community
- 17 February 2015 : Radio show in Chisasibi about housing in the community
- 17 March 2015 : Radio show in Mistissini about housing in the community
2. Cree Regional Housing Action Plan

b. Communication Plan

These DVDs will be distributed through the post office. Just a reminder, to pick up your copy at your local post office!

Budgeting for Home Ownership DVD Video

For more information on how to get your copy, please contact:

Lawrence P. Katapatuk
Regional Housing Planner
819-856-5234
housingplanner@cra.qc.ca

Capital Works and Services
Cree Nation Government

How To's of Homes and Home Improvements DVD Video

For more information on how to get your copy, please contact:

Lawrence P. Katapatuk
Regional Housing Planner
819-856-5234
housingplanner@cngov.ca

These DVDs will be distributed by mid February. Remember to pick up your copy at your local Band Office!
2. Cree Regional Housing Action Plan

b. Communication Plan

Videos

1. One video on budgeting for Home Ownership

2. 10 short videos on various housing topics
   i. Power Outage Tips:
   ii. Maintenance: Changing a Faucet
   iii. Mould Video
   iv. Energy Efficiency
   v. Home Owners Insurance
   vi. Budgeting for Rental Payments
   vii. Material Cost Saving
   viii. Importance of Paying Rent
   ix. Fire Prevention
   x. Air Quality
2. Cree Regional Housing Action Plan
b. Communication Plan

- New initiative to educate people on how to control humidity
- Using a hygrometer and a list of what to do if too wet or if too dry
The Cree Nation Government initiated a Housing Renovation Need Survey in 2014. The Survey foresees to inspect all the 3200 Rental Housing Units in the 9 Cree communities. The Survey is identifying the urgent repairs under chemical contamination, mold contamination or other urgent repairs. A cost estimate to fix the urgent repairs is done for all the housing units. The other renovation requirements are identified and are categorised by their condition: bad (fix within 1 to 3 year), medium (4 to 10 years) or good (11 to 20 years). The Survey is plan to be completed by March 31, 2016.
3. State of the Current Rental Housing Stock
   a. Housing Renovation Need Survey

Water Infiltration from Window Sill, Mold Build-up on Window Frame, Excess Window Condensation
3. State of the Current Rental Housing Stock
   a. Housing Renovation Need Survey

Severe Mold Case on Ceiling,
Major Bathroom Mold Issue,
Roof Leak Causing Mold
3. State of the Current Rental Housing Stock
   a. Housing Renovation Need Survey

Inadequate Tub Specs and Maintenance causing Mold, Deterioration of Tub Side Partition and Walls (2)
The observations done during the first part of the survey are as follow:

1. **Chemical contamination**: heating fuel spills or malfunction of equipment
2. **Presence of mold**: flooding, plumbing leaks, water infiltration
3. **Poor air quality**: absence or malfunction of ventilation equipment
4. **Material deterioration**: inadequate design or specifications versus the usage
5. **Poor sanitary condition**: tenant ignorance or negligent behavior
6. **Lack of maintenance**: insufficient or inadequate resources

Note: Overcrowding contributes a great deal to premature material deterioration and/or mold development in bathrooms and kitchens which are used on an abnormal frequency therefore accelerating wear and tear in those two functions of a house.
3. State of the Current Rental Housing Stock
b. Solutions to improve the living conditions

• Once the final findings of the Housing Renovation Need Survey are available, the Cree Nation Government will work with the Cree communities at addressing these issues in order to improve the living conditions of the Crees.

• For instance:
  • Educate the tenants on how to control humidity in a house to have a healthy environment.
  • Provide education material to tenants on mold (how to prevent it and how to clean it).
  • Communicate the importance of reporting and fixing water leaks in a house to prevent the appearance of mold.
  • Communicate the importance of ventilation equipment in a house and the importance of using them.
  • Communicate the importance of cleaning the house, the clothing, the small appearance of mold right away.
  • Continue the promotion of preventive maintenance with the maintenance department of the Cree communities.
Housing in Eeyou Istchee

Meegwetch!

Merci!

Thank you!