

# **Cree Nation Government Capital Works and Services**



## **Housing in Eeyou Istchee**

**Presented by:**

**Lawrence P. Katapatuk, Regional Housing Planner - CNG**

**Presented to:**

**2016 Eeyou/Eenou Regional General Assembly on Health and Social Services**

**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



# Presentation Outline



## 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

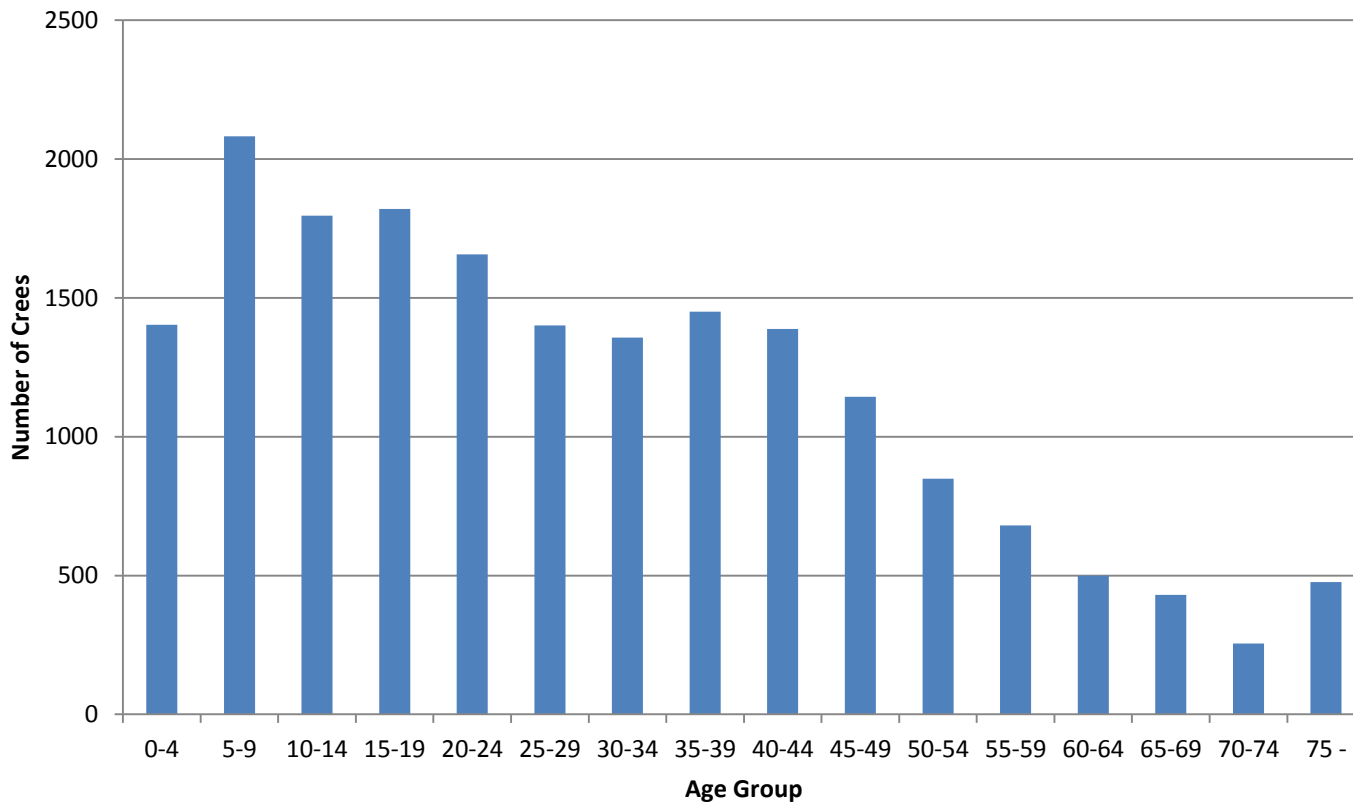
## 4. Question Period

# 1. New Housing Needs

## a. Cree Population by Age Groups



### Cree Population Histogram



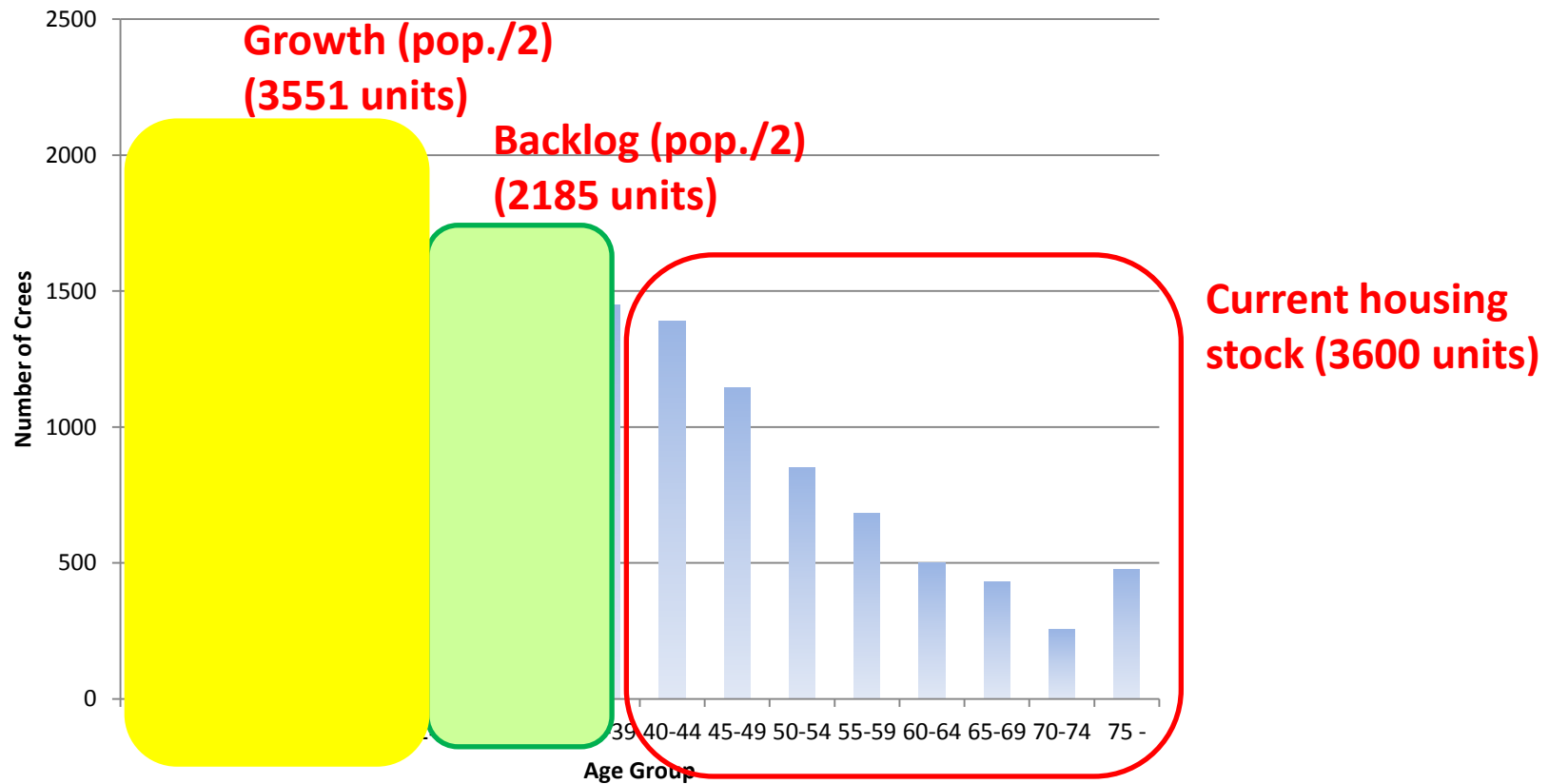
Notes: the 0-4 population is underestimated due to registration delays.  
total population of 18 690 as of Sept. 2013, CNG Statistics Officer.

# 1. New Housing Needs

## b. Current Housing Stock and Needs



### Cree Population Histogram





# 1. New Housing Needs

## C. Current Housing Data



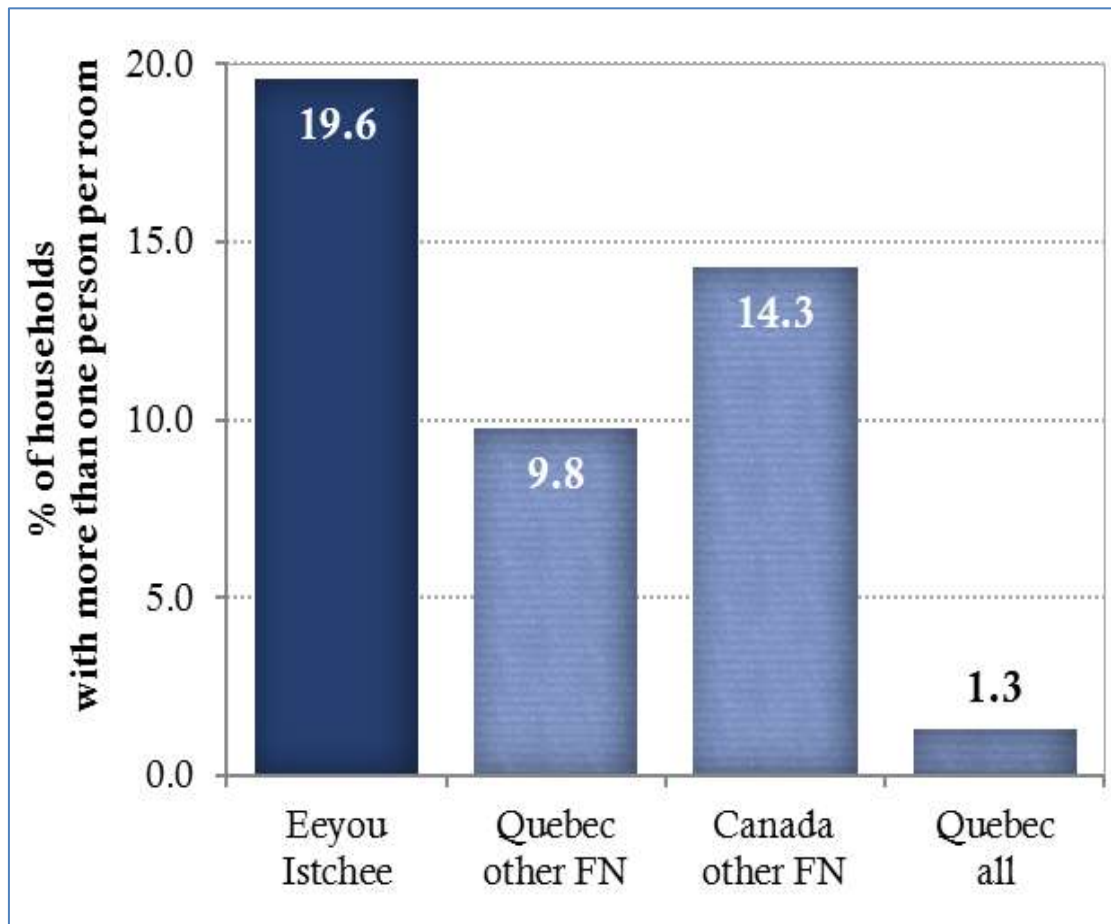
<b>CMHC units</b>	<b>51%</b>
<b>Band units</b>	<b>20%</b>
<b>Cree Health Board</b>	<b>10%</b>
<b>Cree School Board</b>	<b>9%</b>
<b>Private</b>	<b>7%</b>
<b>Rent-to-own</b>	<b>2%</b>
<b>Cree Nation Government</b>	<b>1%</b>
<b>Others</b>	<b>0%</b>
<b>Total</b>	<b>100%</b>
As of September 2015	

# 1. New Housing Needs

## C. Current Housing Data



Percentage of houses that are overcrowded



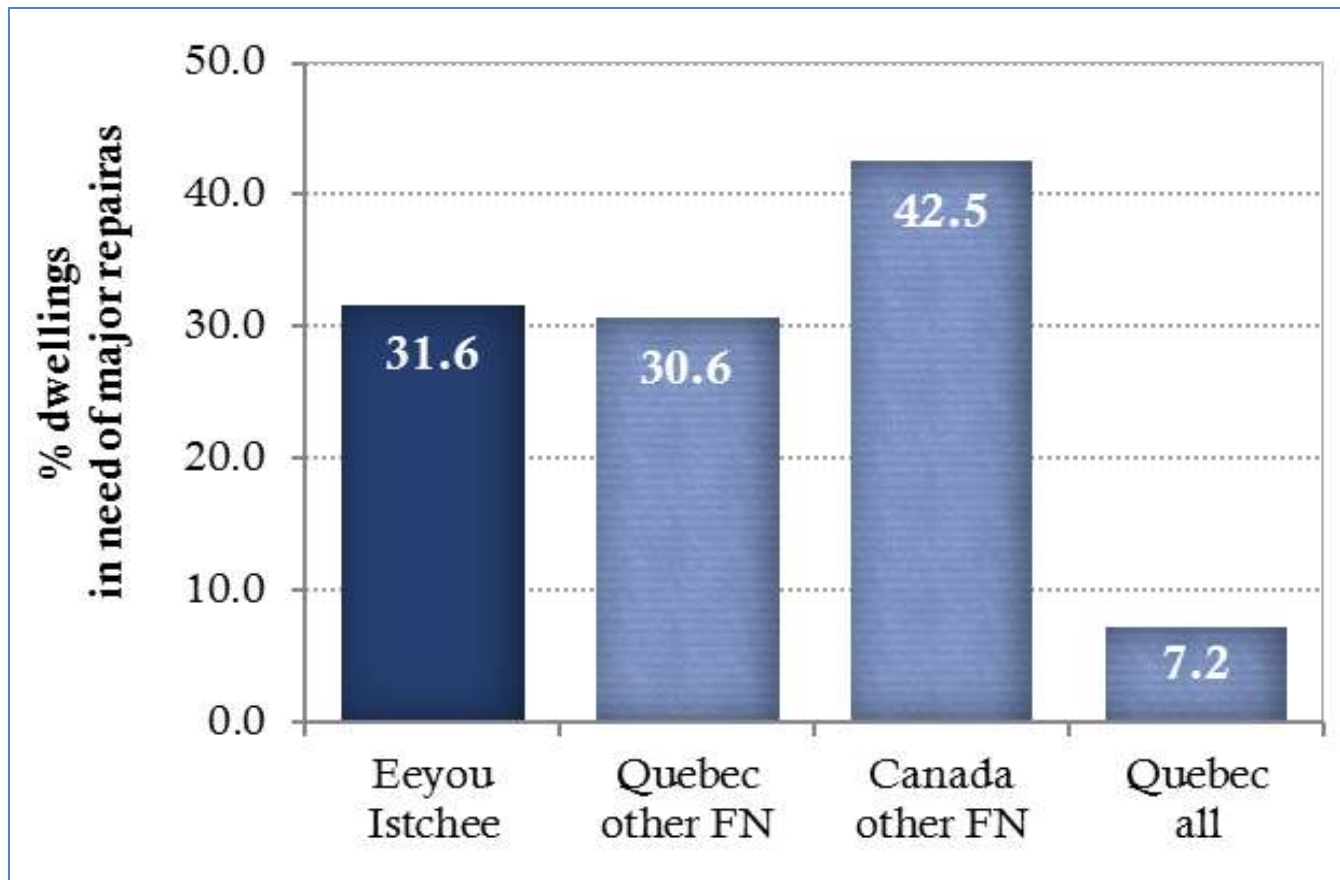
Source: CBHSSJB.

# 1. New Housing Needs

## C. Current Housing Data



Percentage of dwellings needing major repairs

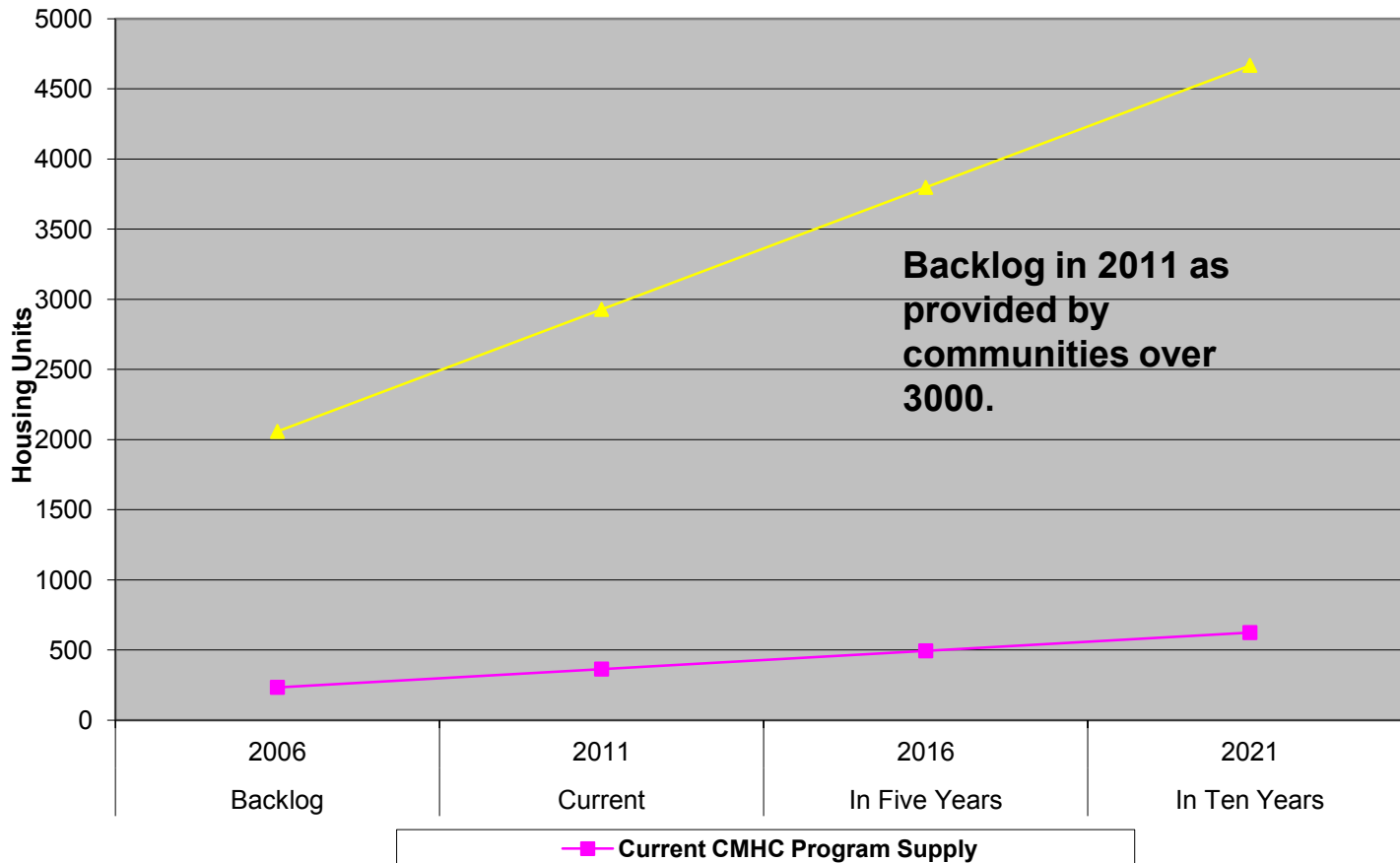


Source: CBHSSJB.

## 2. Cree Regional Housing Action Plan



**Forecast of Cree Housing Backlog under Current Conditions**



## 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 on 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



### IS HOME OWNERSHIP FOR YOU?

Families are the heart of the community – and good homes help to support healthy and happy families. Home ownership may not be the solution for everyone, but for many it can be the foundation for greater wealth in the family.

- ✓ Are you a beneficiary under the JBNQA?
- ✓ Do you have a good credit rating?
- ✓ Do you have regular income to meet loan payments as well as insurance and maintenance costs?
- ✓ Are you 18 years of age or older?

Then you may qualify to buy your own home in your community. Some communities have home ownership programs already in place.

Regardless of whether you rent or plan to own your home, you need to prepare to allocate 25% of your income toward your housing costs. This is the future for the Cree Nation – and the only way we can address our critical and growing housing problem.



Cree Nation Government  
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The Cree Nation Government is currently studying ways to make home ownership affordable in all communities at an average cost of 25% of family income.

We will be working closely with communities to provide more information on these options available in the coming months.

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HousingPlanner@cra.qc.ca

Capital Works and Services Department

Capital Works and Services Department

# OWNING YOUR HOME

**A Foundation for Life**  
*A Foundation for the Cree Nation*

Cree Nation Government  
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# 2. Cree Regional Housing Action Plan

## b. Communication 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 surely not enough funds to build the required number of new units, moreover we are struggling to maintain the current housing stock.

Our serious problem can only be resolved if everyone takes personal responsibility for their home.

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 severe housing shortage.

### WHO CAN AFFORD HOME OWNERSHIP?\*



Percentage of housing waiting list that are employed full-time or part-time.

Average yearly income of employed Cree tenants

### 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 tastes. 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, you owe less and you own more.

#### Buying is cheaper than renting in the long term

Over time, as 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



\*numbers derived from 2007-2013 surveys on housing and socio-economic profiles.



# 3. Cree Regional Housing Action Plan

## b. Communication Plan



Capital Works and Services Department  
 Travaux d'immobilisation et services  
 Administration régionale Crie

# HOUSING IN THE CREE NATION

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## CREE COMMUNITIES OF EYYOU ISTCHEE

### The Benefits of Home Ownership

As we grow as a community, and as we grow as a nation, the importance of home ownership is becoming increasingly relevant to us all. And only through continued and determined effort to education, can we expect to begin to realize the value associated with good home ownership. And only by making home ownership a top priority for us all, can we expect to create the drive and momentum necessary to build upon this ideal.

Many of us are already aware of the advantages and benefits associated with home ownership. They include building equity, planning your future, building wealth, pride of ownership and more, an asset that is transferable to another member of your family, and the best of all—building equity and value in something that grows!

But what you may not know is that the capacity for home ownership already exists among many of our citizens.

In essence, this is the purpose of this brochure. You will find within the pages of this document, several carefully selected images and graphics associated with all nine communities. The overall purpose of the content is to illustrate to a community by community basis, the ability within all our communities to start the road to self-sufficient home ownership. And while each community is different, they all have one thing in common — varying degrees of capacity for home ownership, tied to the long-term prosperity of the Cree Nation.

Home ownership begins with all of us.  
 Why not start with you?

For more information and the support services associated with Home Ownership, please contact the Regional Housing Plan team.

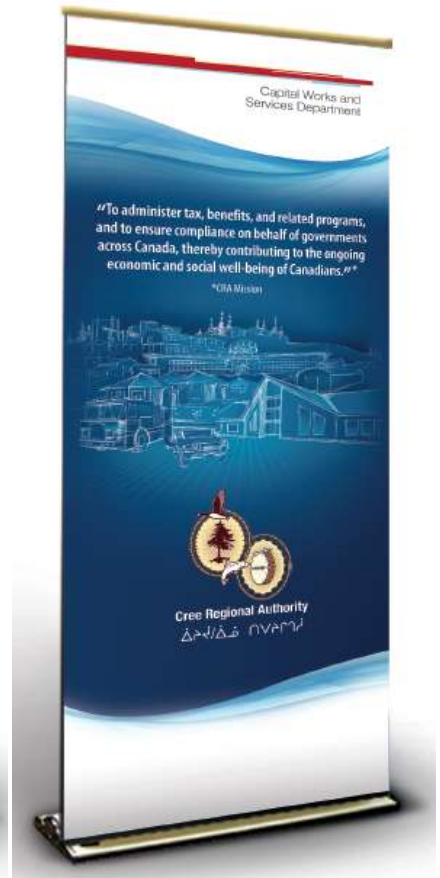
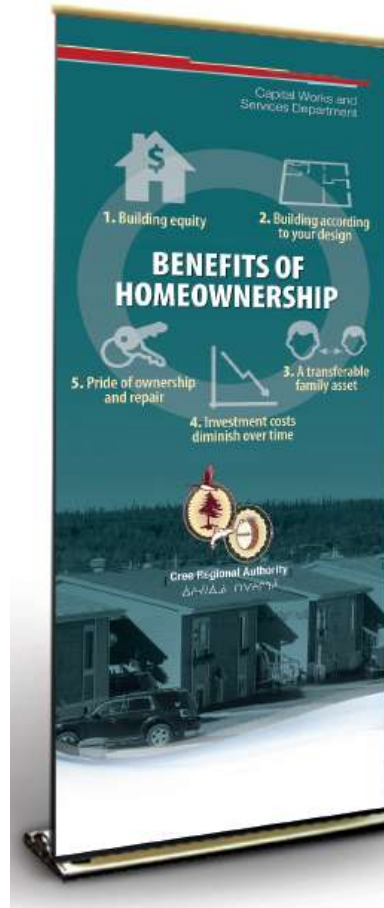
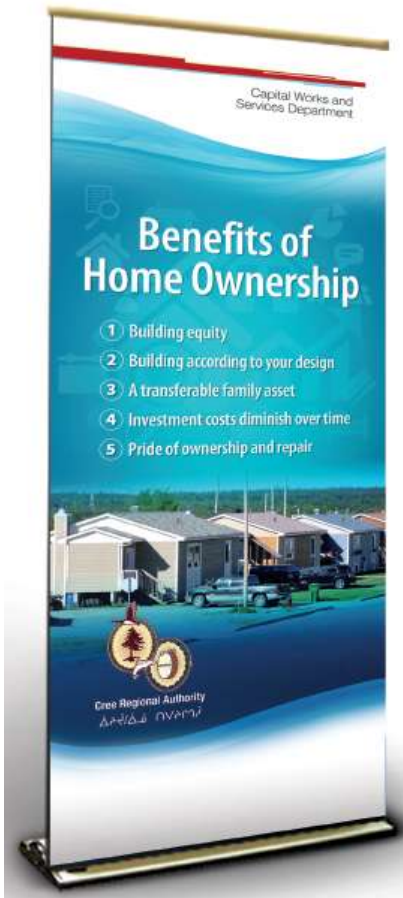
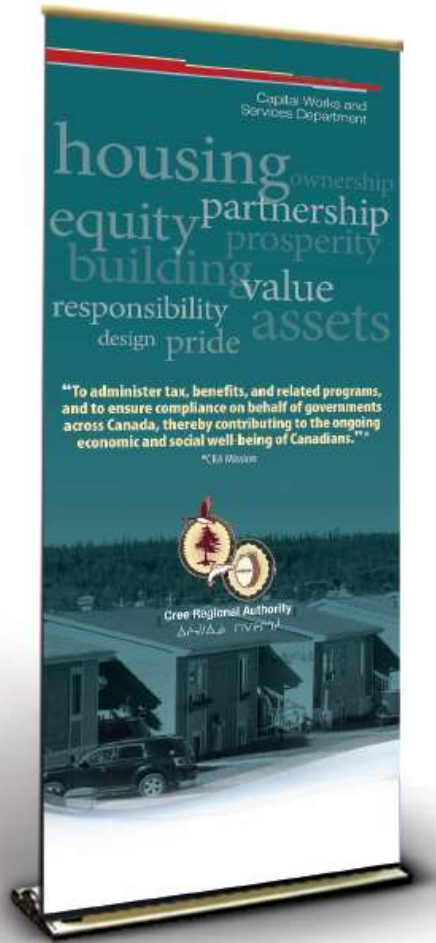
Lawrence Kapteinaik





## 2. Cree Regional Housing Action Plan

### b. Communication Plan



# 2. Cree Regional Housing Action Plan

## b. Communication Plan



The screenshot shows a web browser window with the address bar displaying 'www.creeradio.com/productions/housing'. The page features the JBCCS logo on the left and a navigation menu with 'HOME', 'ABOUT US', 'ADVERTISE', 'PRODUCTIONS', 'NEWS', and 'CONTACT'. The main heading is 'REGIONAL HOUSING SHOW'. Below it is a 'SHARE' button with social media icons. A large aerial photograph of a residential development is shown, with a caption below it: 'Aerial view of Mistissini Lake, QC'. At the bottom, there is a paragraph of text: 'We at JBCCS are extremely excited to provide you with the first episode of the Cree Nation Government Regional Housing Talk Show. The show will be hosted by Lawrence Katapatuk, Regional Housing Planner for the Cree Nation Government, and will be a monthly show, ranging from thirty to 60 minutes. Eeyou Michuwaap 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



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Cree Nation Government  
Travaux d'immobilisation et services  
Gouvernement de la nation cree

**These DVD's 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

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**These DVDs will be distributed by mid February.**

Remember to pick up your copy at your local Band Office!

**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**  
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## 2. Cree Regional Housing Action Plan

### b. Communication Plan

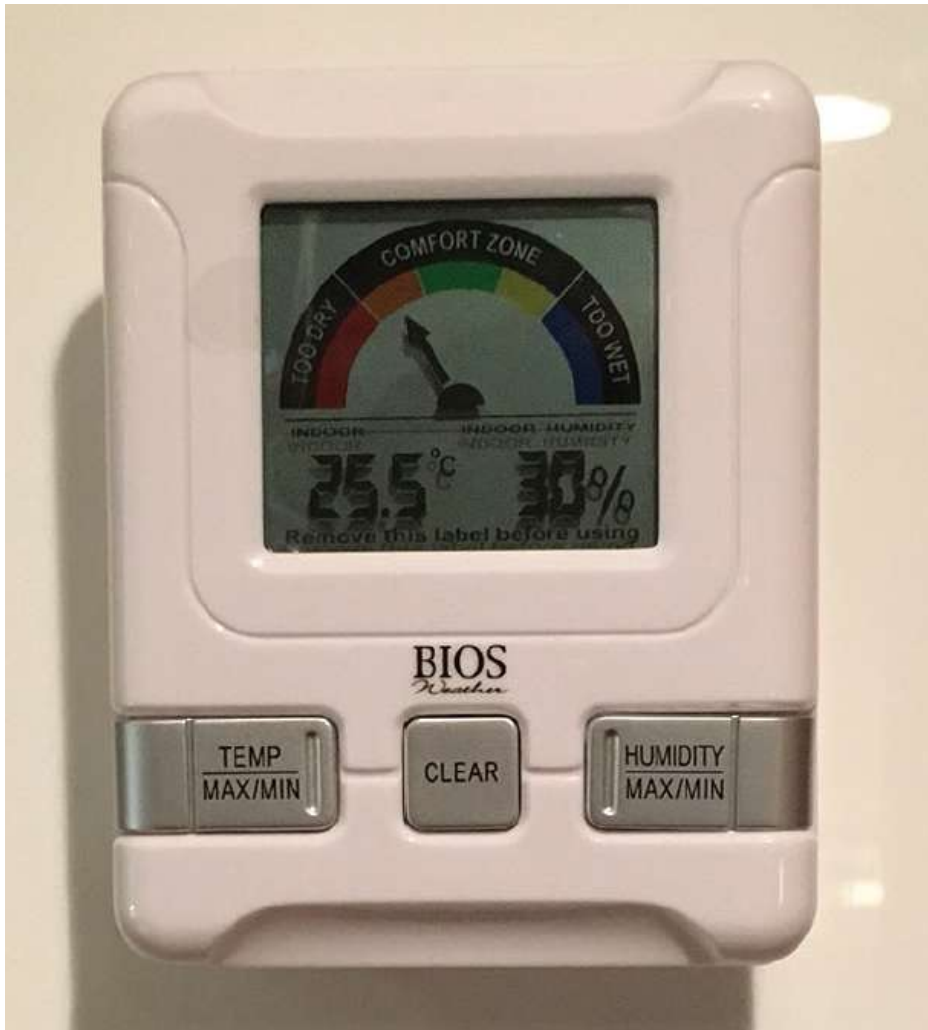


#### Videos

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

### 3. State of the Current Rental Housing Stock

#### a. Housing Renovation Need Survey



- 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

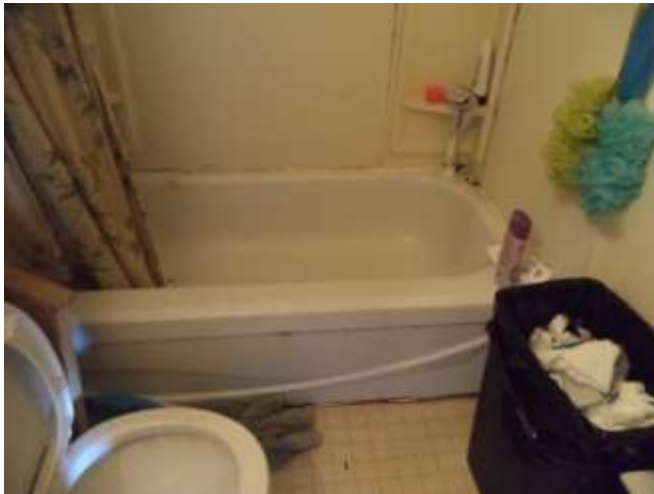


Severe Mold Case on Ceiling,  
Major Bathroom Mold Issue,  
Roof Leak Causing Mold



### 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)

# 3. State of the Current Rental Housing Stock

## a. Housing Renovation Need Survey



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!**