

PFM HOUSING 2018/19

Annual Housing update of programs past, present and moving forward.....



PFN HOUSING CONCEPT

- It is the policy of the Chief and Council of Pasqua First Nation in regards to Housing to:
 - 1. Protect and extend the life of existing houses and ensure housing meets minimum national standards through maintenance, insurance and renovations programs;
 - 2. Construct quality, affordable new housing, designed to respond to the variety of housing needs within the nation;
 - 3. Support individual pride and responsibility through community involvement, home ownership incentives and off-reserve private market investment; and
 - 4. Connect Housing activities to training, jobs creation and business development.



COMMUNITY PLAN 2010

- The community plan was developed in 2010 by the membership. The plan is comprised of the recommendations and ideas from the membership about the future direction of Pasqua First Nation. Improvements to the housing and infrastructure are investments in future of the community. Pasqua First Nation's deep respect for Mother Earth must be reflected in all new housing and infrastructure projects. Every project can be seen as an opportunity to teach, to learn, to bring people together and inspire new projects. It is the wish of the membership that:
 1. Use local materials, labour and knowledge;
 2. Use every project to develop skills and knowledge; and
 3. Continue to provide new housing and infrastructure in addition to upgrading and maintaining existing homes and facilities



SENSE OF BELONGING

- Pasqua First Nation believes firmly that every member of the Nation has something valuable to contribute to their Nation and deserves the support and respect of the Nation. Fostering a sense of belonging in Pasqua is essential to ensure the continue growth and progress of the nation; understanding the nations history and traditions is an important part of that. To achieve this:
 1. We must make Pasqua First Nation a place to call home by involving the membership in projects, programming, decision making and community events;
 2. We must Recognize individual and the First Nations successes, this positive spirit will encourage an inclusive Nation where membership feel they belong and want to contribute;
 3. Build a sense of belonging that includes all membership by providing activities and opportunities that bring the membership back to the nation to live, to work and to play.



THE HOUSING TEAM

Housing Administration



PFN HOUSING COMMITTEE

- The Pasqua First Nation Housing and Infrastructure Board is in essence a standing committee of Chief and Council, which means that it is a committee with a continued existence formed to do assigned work on an ongoing basis. The Committee is given the mandate by virtue of the PFN Housing Policy to develop, implement and monitor plans and policies, as well as deliver and manage Pasqua First Nation's housing program. The PFN Housing Committee is proposed of the following members and their representations:

- 1. Glen Cyr- (1)Elder
- 2. (2) members which represent the interests of the tenants:
- CMHC Representative –Danielle Poitras
- INAC /Band Representative- Edmond Jordan
- 3. Rhonda Vanderbraggen-One (1) member at large who ordinarily resides off Pasqua Reserve;
- 4. Tiffany Cyr- One (1) member at large who ordinarily resides on Pasqua Reserve.



THE HOUSING ADMINISTRATION DEPARTMENT

- **Housing Manager-Caroleen Stevenson**
- **Housing Administrative Assistant- Josephine Dubois**
- **Housing DataBase Clerk- Nathan Strongeagle**
- **Housing Maintenance Co-ordinators and Technicians**
 - **1. John Agecoutay**
 - **2. Cherie Dubois**



HOUSING PORTFOLIO COUNCILLORS

- 1. Councillor Travis Cyr
- 2. Councillor Beverly Chicoose
- 3. Chief Todd Peigan is an ex officio of all committees



PEN HOUSING PORTFOLIO

Property Management



PFN CURRENT HOUSING PORTFOLIO

- 91 Band units
- 21 Phases of CMHC units= 113 CMHC UNITS
- **TOTAL OF 204 HOUSING UNITS**
- includes
 - 20 ILC units for elderly and Disabled
 - 1 unit designated for Emergency Shelter for Mother with Children in care
 - 1 unit designated for Emergency short term (renovations resulting in tenants requiring to relocate temporarily)



CMHC UPDATE

- Since our last Housing presentation the Housing Department Continues to grow through New Housing Construction. PFN just finished another 25 lot subdivision in the Core area near the School in Partnership with INAC. This Expansion will further meet the needs of the Housing shortage by being able to construct homes within the CMHC unit allocation funding and keep infrastructure costs down.
- CMHC phases coming off loans: Since PFN started building CMHC homes in 1994 mortgages were set at 20yrs and 25 yrs. The first of the loans have now reached their maturity and will be or have already been done the mortgages.
 - A. Phase 1-Project Maturity October 1/2018 25 year mortgage
 - B. Phase 2- Project Maturity March 1/2017 20 year mortgage
 - C. Phase 3- Project Maturity April 1 / 2018 20 year mortgage



UNITS COMING OFF OF A LOAN

- Currently, any CMHC unit that comes off of a loan will be converted automatically into a Band unit, so now instead of a CMHC Rental agreement the Tenancy changes to a Band unit Maintenance agreement. The tenants will then be required to sign a Band Maintenance agreement and be required to pay the \$100.00 month Maintenance fee and \$20.00 user fee.
- In the future years, as Mortgages are completed, you will see an increase of Band units. For example this year with 2 mortgages coming off, it will increase the Band unit total from 91 units to 103 units as for Phase 1 & 3 a total of 12 Housing units have been affected. Thus decreasing the CMHC # of units from 113 to 101 units.
- As this trend continues, you will always see a continuing fluctuation in Housing on a yearly Basis.



BAND UNITS UPDATE

- Currently, there is no new funding to construct New Band Units. It is at the discretion of Chief and Council to allocate the Band Base Capital it receives from INAC on a yearly basis as per its guidelines and based on the needs of the community.
- This year, the annual **\$317,741.00** BBC funding received will be utilised under the following programs:
 1. Housing programs \$231,744.00 for Renovations; Maintenance; Emergency repairs; and CMHC Equity if required.
 2. Fire Protection programs \$40,000.00 (new updated Fire equipment)
 3. Community Buildings \$39,461.00 (update furnaces and major repairs to hall and band office)
 4. Education Assets (School Fitup) \$6536.00



PAST AND PRESENT 2 YEARS OF HOUSING

- The PFN Housing Department depends a lot on proposals that bring in additional funding to do such things as
 - 1. Capacity Development training to our Committee, Housing staff, Portfolio Holders and our Tenants.
 - 2. Renovations and upgrades to both CMHC and INAC Housing units
 - 3. Site servicing
 - 4. CMHC New Housing Sec 95 , Social Infrastructure Funding and HASI and RRAP Renovation Programs



2016/17/18 PROJECTS

- 1. Phase 19 CMHC New Housing – 8 units 2016/17 project PFN RTM's Subdivision #3 2016 CMHC allocation
- 2. Phase 20 CMHC New Housing- 3 units 2017/18 project est completion June 1/18
 - A. 1 new 3 bedroom disabled unit scattered
 - B. 2 band unit conversions. Band Homes fully renovated and will now be paying rent. 2016 surplus allocation approved sept 2017
- 3. Phase 21 CMHC New Housing: 4- 2bedroom modular units under construction from Minard's Steadfast Homes in Weyburn. New sub #3 completion June 1/18 2017 cmhc allocation approved Feb 2018 .
- Total CMHC New Housing Projects - \$2,645,555.00



2017/18 PROJECTS CONTINUED

- 2017 INAC Immediate Needs Projects \$ 250,000.00 13 units
- Total INAC Other Projects \$250,000.00
- 2016 CMHC Social Infrastructure Fund 9 CMHC units \$125,000 Retrofit
- 2017 CMHC Social Infrastructure Funds 5 CMHC units Elder/disabled \$100,000
- 2017 CMHC Social Infrastructure Funds RRAPS 2 Elders \$35,000.00
- 2017 Regular and disabled RRAPS \$100,000.00
- 2017 HASI Elder programs \$20,000.00
- Total CMHC renovation Programs \$375,000.00
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SO WHAT'S NEW IN 2018 AND BEYOND ...



CMHC PROGRAMS

- **CMHC PROGRAMMING:**
- Each year PFN receives their regular allocation for CMHC New Housing of estimated \$469,000.00. This total varies based on the eligibility of the 11 Bands in the Treaty 4 area. If more Bands are eligible the LESS allocations we receive; if more bands are not eligible the MORE allocations we receive.
- Eligibility is based on INACs CMHC Risk ASSESSMENT CHART
- They must have a rating of at least 30/50 on the Bands overall audit and a eligibility of a minimum 60/100 on CMHC annual assessment
- We have qualified for both in 2017 and will continue to construct CMHC homes in 2018.



BAND UNITS

- As new projects become available in the 2018/19 Fiscal year we will be developing proposals to accommodate as much units as possible.
- The Federal Government has not announced any new funding other than our regular programs we yearly utilize such as:
 1. CMHC HASI – Home Adaptions for Senior Independence \$10,000 MAX
 2. RRAPS- Residential Rehabilitation Assistance Program (Regular or Disabled) Max per program \$60,000.00
- Our Current BBC budget approved for maintaining a band unit is on average \$1000/yr.
- Paying your \$100.00 maintenance fee helps offset any renovations that you may want to do which do not qualify for renovations that can include purchasing appliances, painting, flooring, taps, toilets and any other maintenance item that has not surpassed its useful life span. Normal wear and tear on doors and windows do not count as replacement, for example no screens broken weather stripping, and tenant damage.



POLICY AND CAPACITY DEVELOPMENT

- Each year the PFN Housing Department works on policy upgrades and will continue to work on new policy as it is required. Such things that have been worked on is the Matrimonial Property Act, tenant applications, rental rental agreements, pet policy, and evictions.
- Such things that will need to be reviewed is the New Marijuana legislation and how it effects our units. Ex: Residential Tenancy act states that all units that are rented the Landlord can stipulate its own laws on governing Marijuana usage in the units. Ex No Smoking in any units . Other topics to be discussed are Damage deposits and Tenant insurance.
- Training for tenants will be ongoing this year for all those on -reserve with our hopes to have a tenant maintenance training for those tenants in the City of Regina also.
- Policy development on Housing Tenure will be elaborated on this year as we have more members asking us on different options for Housing both on and off reserve. We will be exploring the following 3 options on tenure to better accommodate our membership both present and future.



3 TYPES OF HOUSING TENURE

- **SO WHAT IS HOUSING TENURE ?** Housing Tenure refers to the arrangements under which an individual has the right to occupy a unit/property. In Pasqua's case, we have discussing a few options on Housing Tenure as the demand for housing increases. There are 3 types of Housing Tenure:
 - **1. Rental** –the unit and property are owned by the First Nation. As the Owner, the First Nation is a landlord and the Occupant(s) is a tenant. Both parties sign a agreement which defines ownership and obligations of the First Nation and the Tenant. The First Nation is responsible to manage the unit and to pay operating costs such as loan payments, maintenance and repairs, insurance, funding the RR insurance and property taxes if applicable. The tenant is typically responsible to pay the rent and utilities, correct or pay for tenant damage and perform basic maintenance to ensure the unit is maintained in good condition and is responsible for exterior care such as mowing the lawn and shoveling snow.
 - This currently applies to all our Housing units on PFN which we have 2 types of tenancy agreements a Band Maintenance agreement that affects INAC units and CMHC Rental agreements as per the operating agreements signed by Chief and Council to construct those units.



HOUSING TENURE

- **2. RENT TO OWN:**
- **The unit and property are owned by the First Nation. As the Owner, the First Nation is a landlord and the Occupant is a tenant. Both Parties sign a tenancy agreement which defines ownership and obligations of the First Nation and the Tenant and the Tenancy agreement includes one option for the Tenant to become a homeowner at some point in the future. As part of the tenancy agreement and the housing policy, the rent to own option is detailed and confirms the conditions the tenant must comply with before being able to exercise the option to own. (ie: demonstrates the ability to manage increased maintenance and repair responsibilities and current (up to date) rental accounts, NO ARREARS)**



HOUSING TENURE

- **3. HOMEOWNERSHIP-**
- **THE unit belongs to an individual(s) and not the First Nation. Where the First Nation has provided or guaranteed a loan for the unit, the Land rights for the property are usually held by the First Nation as collateral until the loan is paid in full. As the owner, the individual assumes all responsibility for protecting the property and their obligations can include payment of any housing loan and utilities, paying and arranging for maintenance and repairs, insurance, etc. The owner can occupy the home, permit someone else to occupy the home or leave it vacant. If they allow some one else to occupy their home the owner defines the arrangements unless the First Nation has an occupancy by-law or other restrictions in place.**



MOVING FORWARD

Housing for the future...



URBAN HOUSING (REGINA)

- **AS we enhance policy, we will also be addressing the homelessness issue in our most neighboring city , Regina.**
- **The Housing staff attended a workshop/forum in regards to the city of Regina's new action plan on ending homelessness in Regina by 2019. They will be adopting a plan similar to Medicine Hats Housing First plan that ended homelessness in that city.**
- **As these policies will be effecting our membership that live in Regina, we will be working with different groups in the City such as the YMCA that will have possible funding and initiatives that can help our Urban population. We currently have to have our first meeting so I can not elaborate any further on what that may entail.**
- **Home ownership or Rentals in the city have been discussed by PFN as not everyone can commute back and forth from Pasqua to their jobs, schools, etc. We will be exploring options for construction through CMHC programming and other resources and will be hoping to advance forward in this in the near future.**



CURRENT PARTNERSHIPS

- Pasqua First Nation has been continuously working on developing partnerships with outside resources.
- These partners can include construction expertise for training, funding for Capacity development for policy and development, and funding for construction.
- CMHC- Provides subsidized Housing programs and funding for construction and Capacity development.
- First Nation market Housing Fund will provide funding for Capacity development for policy to prepare for the Housing Tenures as defined earlier. Also start-up funding to start a revolving fund for home ownership initiatives.
- Parkland College- Preparing training courses for Construction for our youth and adults.
- Numerous suppliers that we work with that give back to the community programming.
- Developing partnerships are key to future housing success.



MOVING FROM A COMMITTEE TO A BOARD

- Currently the PFN Housing department operates under a Committee structure of governance.
- As the property management of the PFN Housing department grows to accommodate our urban membership, so does its responsibilities.
- Purchasing of Homes in the city under the different Housing Tenures will be added responsibilities.
- The responsibilities for rental Tenure will require further resources and people to over see the operations required such as a Board or authority and the increased operations at the administration level.
- Review of policy this year will revisit the committee structure of the Housing area that may include a Urban housing Committee or Housing Authority structure.



TENANT RESPONSIBILITIES

Information for Current and Future Tenants



NEW TENANT APPLICANTS, REMINDERS!

- Due to the High amount of applications we have for Housing, the following is a reminder **ONLY COMPLETE** Housing applications will be forwarded to the Committee for unit allocations.
- To be considered for Housing you must have completed a **COMPLETE APPLICATION**.
- You must be eligible for services, Saskpower and Saskenergy, if you have outstanding debt you can call them or come in and see Josie or myself. You will need to sign a waiver for us to check the eligibility of your services. Due to the Privacy act we can not do this unless you give approval.
- Copies of your ID (2 pieces)
- Spousal Information (Matrimonial Property Act)
- Children (proof of guardianship)



CURRENT TENANT REMINDERS-CMHC RENT

- RENT- Rent is due 1st of the month for those not getting deducted through the Band.
- Rental Arrears- At times we understand that tenants go through financial hardship and require from time to time leniency on their rent. However, consistent Nonpayment of rent is a default of your Tenant agreement and also non payment restricts the amount of maintenance that can be done to your unit and effects other programs by utilizing other funding to pay the mortgage. All rent arrears must cleared up at the end of each Fiscal year. If you have not been paying your RENT you will be receiving your notice to do so, April 1st/2018. Failure to pay your rent is a Default of your Tenancy Agreement and your Tenant obligations.
- Step 1- Verbal (written) 30 days to rectify
- Step 2- Written 15 days to rectify
- Step 3- Eviction Notice proceedings 30 days to vacate the premises by Motion of Chief and Council
- Note: We do not have to renew a new agreement till a plan is in place and /or add any additional tenants to your agreements.



RENTAL COMPARISON IN REGINA VS PEN

- 1 - bedroom apt/condo \$500-\$900/month
- 2-3 bedroom TownHouse/Apt/Condo \$1200-\$1800/month plus all utilities
- 3-4 bedroom House \$1500-\$2000/mth
- DAMAGE DEPOSIT EQUAL TO ONE MONTHS RENT
- LIMITED SUBSIDIZED OR \$0
- FAILURE TO PAY RENT OR TENANT DAMAGE=AUTOMATIC EVICTION

▪ REGINA AND AREA

- 1-bedroom duplex \$210.00/mth
- 2 Bedroom HOME /DUPLIX \$325.00/mth
- 3 TO 6 BEDROOM HOME \$345.00/mth
- Utilities extra
- Water/sewer/ garbage/snow removal \$20.00/month
- DAMAGE DEPOSIT \$0
- SUBSIDIZED REGARDLESS OF OCCUPATION
- FAILURE TO PAY RENT OR TENANT DAMAGE= 3 STRIKE RULE TO PREVENT HOMELESSNESS.

▪ PASQUA FIRST NATION



TENANT REMINDERS- CREATION OF DISTURBANCES

- Every occupant shall ensure that they along with their family members, visitors, invitees or guests, do not engage in any conduct or activity within their housing unit which may create excessive noise or disturbances or which may cause a nuisance or annoyance to the Tenants or Occupants of any neighboring properties.
- A. in the case of noise or disturbance complaints received in writing, Council may provide written notice to the Occupant requesting that the occupant cease and desist such conduct, failing which council may proceed with the exercise of any rights or remedies available to them including eviction of the occupant from the unit or the discontinuation of any further services to the unit; or
- B. in the case of an occupant engaging in or carrying on any OFFENSIVE OR ILLEGAL trade or occupation from the housing unit, the Council may exercise any and all rights and remedies available to them including immediate eviction of all occupants from the Housing unit.



IN CLOSING-COUNCIL POLICY STATEMENT

- The council is well aware that housing is central to the development of our reserve and the people who live within it. We know that housing plays a stabilizing and facilitating role in providing a solid foundation for our council's mission, particularly as it relates to cultural revitalization , enhancing our overall health and well being and strengthening our economic growth. That is why the Chief and Council, are committed to ensuring that all Pasqua members who want to live on Pasqua have the opportunity to obtain housing that is safe, affordable and adequate to their needs. By accountability, it is meant that not only will the Housing Committee and Housing Department be held responsible for their actions and decisions, but so too will those **who use and benefit most** from the Housing program, **The tenants and Occupants**. All will be held accountable to each other as well as to the entire Pasqua Membership. (PFN Housing Policy)



Housing and Infrastructure is a valuable long term investment that must be maintained and continually progress. Every new project is an investment into something great and permanent for our nations advancement and sustainability.



THANKYOU

Questions??????



FUTURE POSSIBILITIES

Future projects

