



ATIKAMEKSHENG ANISHNAWBEK STRATEGIC PLAN FOR HOUSING

2023

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Section 1 - Introduction

Developing a Sustainable Housing Strategy

The ultimate goal of implementing a strategic plan for housing is the development of a sustainable housing program. Sustainable Housing by definition means a housing program with lower life-cycle costs, better reliability, less maintenance, and sufficient revenues to cover operating cost. This would imply a “rental regime” where there are little or no rental arrears and tenants are paying regularly and on-time. In addition, maintenance, annual inspections, and the transfer of some basic maintenance responsibilities shall be prioritized to control cost.

This would also mean that the Atikameksheng Anishnawbek will need to decrease homeowner’s/tenant’s dependence on the First Nation for maintenance and renovations and shift some of the responsibility to the member. Again, this would ensure costs are controlled and members are educated on their responsibilities.

All of the above can be covered through a Housing Policy. A Housing Policy will specify housing charges, how they are calculated, when they are due, and the consequence for non-payment. It would also highlight the responsibilities of the First Nation and member for maintenance and renovations. The ultimate goal of a housing policy is to extend the useful life of the housing stock.

In conjunction with the strategic plan, a revised Housing Policy has also been developed that is in alignment with this strategy.

To control cost, annual inspections would need to be carried out and incorporated into a five (5) year maintenance plan. A training session on tenant responsibilities and capacity development for basic maintenance would be required.

The First Nation can develop a three-stage approach:

- 1) Consult, inform, and educate the message of the cost of housing and promote sustainable housing. – Community engagement and information sessions;
- 2) Implement and enforce sustainable housing approach (housing policy); and
- 3) Continue to monitor stage 2 and make adjustments.

Stage 1 Consult, Inform, and Educate

Under this stage, Atikameksheng Anishnawbek would develop a presentation to show the true cost of housing to the general band membership. To build the capacity of members to pay rent, a presentation to educate members on personal finance would also be developed and presented.

For maintenance issues, home maintenance workshops and a tenant handbook would be developed to educate members on their responsibilities.

Inspections and the development of a five (5) year Maintenance Plan for all band housing will also be undertaken by Atikameksheng.

Stage 2 Implement and Enforce Sustainable Housing

This stage would involve the implementation and enforcement of the sustainable approach. Once members have been informed and educated on their responsibilities (maintenance/ arrears/ rent), the Housing Policy would be enforced in a more consistent manner. During this phase, those who have arrears or refuse to comply with the housing policy would be evicted.

This would also mean Atikameksheng would develop and implement a comprehensive maintenance system to deal with maintenance issues and extend the life of the existing housing stock.

Stage 3 Monitor and Make Adjustments

The final stage would be to maintain standards set out in stage two and manage the effects of the transition. This includes the collection of rent and other incentives / evictions. In addition, Atikameksheng will introduce programs and new policies and approaches to prevent or safeguard the band from ever encountering the problem again.

The strategy will be deployed in increments of six months for arrears and one-year intervals for maintenance and renovations.

Setting Goals and Targets

Atikameksheng Anishnawbek will look at developing a plan consisting of goals and targets for the next thirty years for key outstanding housing issues. These issues are identified as follows:

1. Arrears Management Strategy / Rental Regime
2. Repairs and Maintenance
3. Renovations (Private Homeowner)
4. New Housing
5. Quality Control
6. Communication and Tenant Relations
7. Capacity Development

Section 2 Arrears Management Strategy and Establishing a Rental Regime

Developing an Arrears Strategy

Arrears Report		
Breakdown of Arrears		
Arrears Range	Count	Percentage
+ \$15,000	3	5%
\$10,000 to \$14,999	7	13%
\$5,000 to \$9,999	10	18%
\$1 to \$4,999	36	64%
Total	56	100%

GOAL: Reduce historical Arrears by 50% over the next five (5) years and develop a strategy to ensure arrears are dealt with immediately to prevent high balances in the future.

The goal of an arrears strategy is to identify possible solutions in dealing with historical arrears that meet the following objectives:

- 1) Fair to all tenants;
- 2) Accountable and transparent in the process;
- 3) Present viable options that are accepted by the community and workable for the members; and
- 4) Ensure this builds a foundation for a sustainable housing program.

To achieve this goal, Atikameksheng will:

- 1) Adopt a strategy to deal with historical arrears that is fair and transparent to all members. This will require that all tenants are responsible for paying all arrears. This will be done through the payment recovery agreements.

Rental Regime

GOAL: Atikameksheng believes in early intervention in cases of non-payment of rent and assistance to the tenants to make full recovery. This will ensure arrears are dealt with in a timely manner in accordance with the Housing policy.

To achieve this goal, Atikameksheng will:

- 1) Educate and inform to build a rental regime. This includes presentations on the True Cost of Housing - to educate members on the cost of non-payment, and Personal Finance and Budgeting workshops - to build the capacity of members to pay rent.
- 2) Early intervention – enforce the Default Management Section to ensure notices are sent out early reminding tenants they owe rent;
- 3) Implement the revised Housing Policy;
- 4) Make rental payments convenient as possible including Pre-authorized Chequing, ETransfer, set up easy payment with bank
- 5) Tenant counselling should be provided or referred to work with tenants struggling to pay rent or tenants with addictions;
- 6) Tenant Selection should include affordability analysis – for working tenants and tenants on social assistance; and
- 7) Lease Agreements will be year-to-year so that a clause stating that anybody in arrears at the time of renewal will not be eligible to sign a new lease agreement and therefore subject to eviction. The exception to the clause would be members who sign a repayment agreement.
- 8) Adopt a new governance structure to manage all housing.

Section 3 Repairs and Maintenance

Goal: Atikameksheng will adopt a strategy to extend the useful life of the existing and future housing stock so that band-owned residences last over 40 years. Atikameksheng will provide and maintain the residence in a reasonable state of repair, suitable for occupation by a member. The member must take the necessary steps to repair damages to the housing unit caused by actions or neglect of the tenant on the housing unit.

Given the state of housing and the limited funding availability, Atikameksheng will need to develop strategies for doing more with less, including:

- 1) Annual inspections on units and maintenance plan developed and repairs prioritized.
- 2) Tendering supply and service contracts;
- 3) Benefiting for economies of scale (i.e., tender out 5 roofs instead of 1);
- 4) Standardization of fixtures/equipment/appliances;
- 5) Doing preventive maintenance;
- 6) Performing responsible postponement (temporary repairs to buy time – if you lack the funds);
- 7) Enforce housing policy requiring tenants to pay for tenant-related damage.
- 8) Requiring tenants to do some basic maintenance – through education.
- 9) Identify sources of funding for band rentals to deal with renovations – including Indigenous Services Canada (ISC), CMHC Residential Rehabilitation Program (RRAP), Home Adaptations for Seniors' Independence (HASI), and own source revenue.

Section 4 Renovations – Private Owned Homes

GOAL: In keeping in line with the Sustained Housing Approach, programs and services will be developed to encourage homeowners to renovate their own homes.

To achieve this goal, Atikameksheng will review the following options and develop a strategy for implementation within three years.

- 1) CMHC Programs - external sources of funding like RRAP, HASI, and ERP;
- 2) First Nations Market Housing Fund (FNMHF);
- 3) Bank lending programs where members can apply for loans to renovate their homes and the loans are guaranteed by Atikameksheng; and
- 4) Seniors Home Modification Grant.
- 5) Convert private home into a CMHC Section 95 Rental and do major renovations.

Section 5 New Housing

Atikameksheng							
Housing Density Analysis							
							**Projected
Year	*On Reserve Population	Units required 2.4 Density	Housing Waiting List	Units Required	Current # of Units	Surplus/ -shortage	New Lots Lots
2022	494	206	65	271	148	-123	
2023	504	210	65	275	165	-110	12
2024	514	214	65	279	165	-114	
2025	524	218	65	283	165	-118	
2026	535	223	65	288	165	-123	
2027	545	227	65	292	165	-127	
2028	556	232	65	297	165	-132	26
2029	567	236	65	301	165	-136	
2030	579	241	65	306	165	-141	
2031	590	246	65	311	165	-146	
2032	602	251	65	316	165	-151	
2033	614	256	65	321	165	-156	22
2034	627	261	65	326	165	-161	
2035	639	266	65	331	165	-166	
2036	652	272	65	337	165	-172	
2037	665	277	65	342	165	-177	
2038	678	283	65	348	165	-183	20
2039	692	288	65	353	165	-188	
2040	706	294	65	359	165	-194	
2041	720	300	65	365	165	-200	
2042	734	306	65	371	165	-206	
2043	749	312	65	377	165	-212	
2044	764	318	65	383	165	-218	
2045	779	325	65	390	165	-225	
2046	795	331	65	396	165	-231	
2047	810	338	65	403	165	-238	
2048	827	344	65	409	165	-244	
2049	843	351	65	416	165	-251	
2050	860	358	65	423	165	-258	
2051	877	366	65	431	165	-266	
2052	895	373	65	438	165	-273	
						Total New Lots	80
*2% growth <i>Waste Management Study</i>							
2023 - 17 New units							
**Major Capital Planning Study							
2.4 Housing Density average Canada / 2.3 G7							

Goal: To provide more housing options to members, Atikameksheng will develop new housing for rentals and programs to encourage homeownership. In keeping in line with the sustainable housing approach, a homeownership program will be developed for members who can afford to build their own home.

To achieve this goal, Atikameksheng will:

- 1) Build Rentals – CMHC Section 95 / Band Owned rentals (non-CMHC) - Build Multiples – to maximize use of the existing service lots, Atikameksheng will build multiples (3 plex/ 6 plex).
- 2) Retrofit Older Band-owned units utilizing CMHC Section 95 or Bank Financing.
- 3) Develop and promote Homeownership Program to provide the option for members to build, buy, or renovate homes in Atikameksheng. Some homeownership options could include:
 - a) First Nation Market Housing Program
 - b) Bank lending programs
 - c) Develop Turnkey program (build and sell homes)
- 4) Develop a Rent to Own (Non-CMHC) for members who cannot qualify for the homeownership program but can be reasonably expected to assume the responsibility of homeownership once the mortgage is paid in full.
- 5) Develop Tiny Home Program to deal with homelessness and singles.
- 6) Develop new housing for seniors – assisted living, granny suites, independent living, retirement living.
- 7) Develop a policy and program for rural homeownership.

Section 6 Quality Control

GOAL: To ensure quality control, Atikameksheng will develop strategies to ensure homes are not only built to code, but to ensure workmanship and that only quality materials are used. This will ensure that homes are built to last 40+ years.

To achieve this goal, Atikameksheng will:

- 1) Develop a standard material list to ensure quality materials are used in all new housing construction. This would include windows, doors, heating, flooring, cupboards, roofs, siding, and washroom / plumbing fixtures. In addition, all the equipment and material should be standardized to save costs.
- 2) Conduct Inspections for new construction, maintenance, and renovations. Closely monitor all construction and ensure code compliance and workmanship.
- 3) Under the Land Code, develop Building Bylaws that can be enforced throughout the community including private residences. This will ensure all construction in the community is done to code and homes last.
- 4) Develop a homeowner guide to building.

Section 7 Communication and Tenant Relations

GOAL: Develop a communications strategy to keep tenants/members informed of the housing programs available and their responsibilities.

To achieve this goal, Atikameksheng will:

- 1) Develop a Housing Newsletter / Social Media to inform and educate tenants and members.
- 2) Develop Tenant Statements to be sent out to tenants to remind and reinforce the need for rental collection.
- 3) Develop and deliver Homeownership and Personal Finance Workshops.
- 4) Develop a tenant handbook and maintenance brochure in conjunction with the Housing Policy. The tenant handbook will identify the tenant's maintenance responsibilities and will provide guidance on issues such as mold, mice, bees, fires, and bed bugs. The handbook will include contact information and the rental arrears policy.

Section 8 Capacity Building for Staff & Housing Committee

Goal: Skills development and on-going training of staff will be prioritized to better serve members.

The following training should benefit Atikameksheng staff:

- Housing Policy
- Charging and Collecting Rent
- Mold remediation
- Indoor Air Quality
- Section 95 Financial Management
- Home and Property Maintenance Planning
- Project Management
- Contract Administration
- Technical Writing

Section 9 – Thirty Year Plan – New Construction & Renovations

9.1 Key Constraints / Assumptions

Some of the main constraints and assumptions in the development of this strategic plan include:

- Availability of Lots
- Staff required to implement Strategic Plan
- Funding
- First Nation Equity

Service Lots

There currently no service lots. There are 12 under development for existing projects and a further 68 new lots to be developed over the next 15 to 20 years.

Staff

The strategic plan does not include an estimate of the additional resources (staff) that would be required to carry out the plan. In order to execute the plan, additional staff will be required. It is assumed that Atikameksheng will staff up as the workload dictates. This includes additional staff for inspections and quality control.

Funding

Funding from external sources, CMHC and ISC, is proposal driven and is not guaranteed. The programs include CMHC RRAP, HASI, RRAP “D” and CMHC Section 95.

It is assumed that Atikameksheng’s applications for funding will be successful.

First Nation Equity

An equity contribution will be required for some of the new construction projects. It was assumed that Atikameksheng will have its own source revenue to fund some of the projects.

9.2 Thirty Year Plan

Atikmeksheng Anishnawbek								
30 Year Housing Plan								
1 - Rentals - Rehab Project	2023	2024-2028	2029-2033	*2034-2038	2039-2043	2044-2048	2049-2052	Totals
CMHC Section 95 - RHI / ISC / Bank	17	10	15	15	12	12	13	94
Homeownership								Totals
Units		10	15	15	12	12	13	77
Renovations Loans Program								Totals
Units (FNMHF, Bank, Revolving)	2	10	10	10	10	10	10	62
Renovations - Private/Rentals								Totals
Units - Private (RRAP/HASI/ISC)	2	4	4	4	4	4	4	26
Units - Band Rentals		15	15	15	15	15	15	90
*2035-2038 - 80 Lots completed								171
								272