

CMHC tells Six Nations no money for housing

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Writers

Six Nations Band Council is pushing for a meeting with the Minister of Aboriginal Affairs after a lobbying effort failed to get Six Nations money for housing.

Elected Chief Bill Montour and Councillor Dave Hill came back empty-handed from a two-day meeting with Canada Mortgage and Housing Corporation (CMHC) officials last week.

Council is hoping a meeting with the minister will secure enough money for 1,200 new homes on Six Nations.

"I am completely tired of talking to unelected bureaucrats who are telling us we can't do this, we can't do that because there's no money," said Montour. "They don't intend to even help us."

Hill said CMHC and Ab-

original And Northern Affairs Canada (AANAC) said they have no money for new housing, or to repair existing homes.

"They won't give us no more for nothing," said Hill. Montour said housing conditions on Six Nations are dismal.

"We've got to fix old houses, too. Some of the hovels people are living in, it just kicks the guts out of you when you see little kids living like that."

Montour said he could barely keep his temper in check during the meeting. "It was hard to stay polite in this meeting. It came to the point it gets under your skin you just want to blow. I'm totally fed up dealing with these people who've got this idea they know that's best for us and we better like it."

While reporting on his efforts to secure funding for

housing at last week's general council meeting, Montour took issue with a Turtle Island News editorial referring to council's dismal lobbying record.

"I want to be sure that the papers understand...I was a little bit upset when I read in the paper...I think it was the Turtle Island...that we need to get out and do more lobbying," he said. "Well, when the government people are telling us there's no more money, I don't know where we go for more money. I would suggest we need a meeting with the Minister of Indian Affairs."

Montour said the lack of housing dollars was only the tip of the iceberg when it comes to lack of funding for First Nations services.

"We get no more advisory services," he said. "So I think we have to take this to a political level and start

raising some hell. There's a total realignment of native advisory services, effective April 2014, so we've got some time to do some politicking."

The federal government recently announced it cut its \$2.4 million to its Band Advisory Services program shared by 19 larger First Nations, including Six Nations.

AANAC says the program is no longer needed with the emergence of First Nations professional organizations including the Aboriginal Financial Officers Association, First Nations Financial Management Board and the Aboriginal Economic Development Board, who provide the expert advisory services to First Nations, that had been provided through Tribal Council or Band Advisory Services.

"It's been a very frustrating two days for me," Montour said.

But Montour sits on the Chiefs of Ontario Regional Liaison Housing Committee, which works to secure funding for First Nations housing.

The AFN sent out alerts in August that CMHC was reducing the number of section 95 units it would have available. AFN National Chief Shawn A-in-chut Atleo expressed concerns over the reduction then.

"New initiatives or changes to existing programs, without regard for need, do not address the shortfall in housing needs in First Nation communities. In fact, unilateral decisions like this one exacerbate the already deplorable housing conditions in too many of our communities," said Atleo. "This program is headed in the wrong direction. Federal programs already do not come close to meeting the basic housing needs for First Nations across the country. A housing strategy must look at serious alter-

natives to meeting the demand including increased responsibility and control by First Nations and the opportunity to advance new partnerships and sustainability plans at the community level."

The Assembly of First Nations is not aware of the specifics conveyed by CMHC to Six Nations, says communications officer Jenna Young.

"However, we do know CMHC has significantly reduced the number of Section 95 units available to First Nations nationally."

She said the AFN has not received the regional breakdown yet.

Young provided an AFN analysis of CMHC annual reports. It says;

Section 95 units committed by year across Canada (excluding CEAP)*

2007- 1,442

2008- 945

2009- 822

2010- 766

2011- 604

2012- 548 (planned)

CMHC's explanation for the reduction in CMHC Section 95 units on a national basis was "Under the Section 95 program, CMHC allocates funding for a stream of long term social housing subsidies on reserves. Since this specific subsidy is not a one-time lump sum, payment calculations have to be adjusted according to projected interest rates.

In previous years CMHC was able to top-up this budget based on lower than expected interest rate projections and other risk factors. *However, with interest rates expected to increase over the coming years, CMHC will no longer have the ability to provide these increased top-up dollars. While the base funding for this program has not changed, projected increases to interest rates over the life of a project, as well as increases in the cost of construction and materials, the*

projection for units to be funded this year is lower than last year. CMHC will monitor interest rate forecasts should interest rate projections change, CMHC will adjust assumptions to ensure the maximum numbers of units are delivered under the program."

AFN put the housing backlog at 85,000 several years ago with a need for major repairs to existing homes at 44,000 units.

In previous years AANDC (minor capital) and CMHC (section 95) programs combined contributed around 2,300 units per year.

The AANDC Capital Facilities and Maintenance Program (CFMP) with is around \$1.2 billion for 2011-12 includes \$128,000,000 for housing. For 2012/13 - \$127.1 m, for 2013/14 - \$127.4

But AANAC also re-allocates part of that money to cover other potential shortfalls in core program areas such as education and social.

The overall amount for CFMP has remained stagnant at \$965,903,230 million for 2011/12 and projected at \$766,790,207 million for 2012/13.

First Nations in third party management cannot get Ministerial Loan Guarantees from AANDC so they are not able to access CMHC's section 95 program.

CMHC did not respond to Turtle Island News requests for comment by press time.

However, its website indicates CMHC has \$116.7 billion in securities backed by insured residential mortgages in 2011.

Its total outstanding guarantees-in-force at year-end was \$362 billion against the statutory limit of \$600 billion.

CMHC is Canada's national housing agency. CMHC renovated 5,715 homes off reserve in 2011, compared to 1,015 on reserve, an almost 5 to 1 ratio.