



2021 Housing Survey Report
(March 26, 2021)

Cowessess First Nation

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2021 On-Reserve Housing Update & Survey

Cowessess First Nation and the Chief and Council have identified Housing on-reserve as a priority in order to make the Housing Program stronger and more sustainable. The current situation has been created over decades of actions. To find a stronger solution and approach to long-term sustainable housing services, we must approach as a shared responsibility.

Research Purpose

The purpose of this survey is to identify community members' priorities, goals, challenges and ideas for strengthening the current on-reserve Housing Program. The results will help Chief and Council create a new approach that current and future members will be proud of.

Survey Methodology

The survey was programmed into an online survey platform and pre-tested to ensure questions flowed efficiently and incorporated correct branching and skip patterns. To increase completion rates and data collection, the survey was also handed out as a hard copy to members who did not have access to the online survey.



On-Reserve Housing Update and Survey Introduction

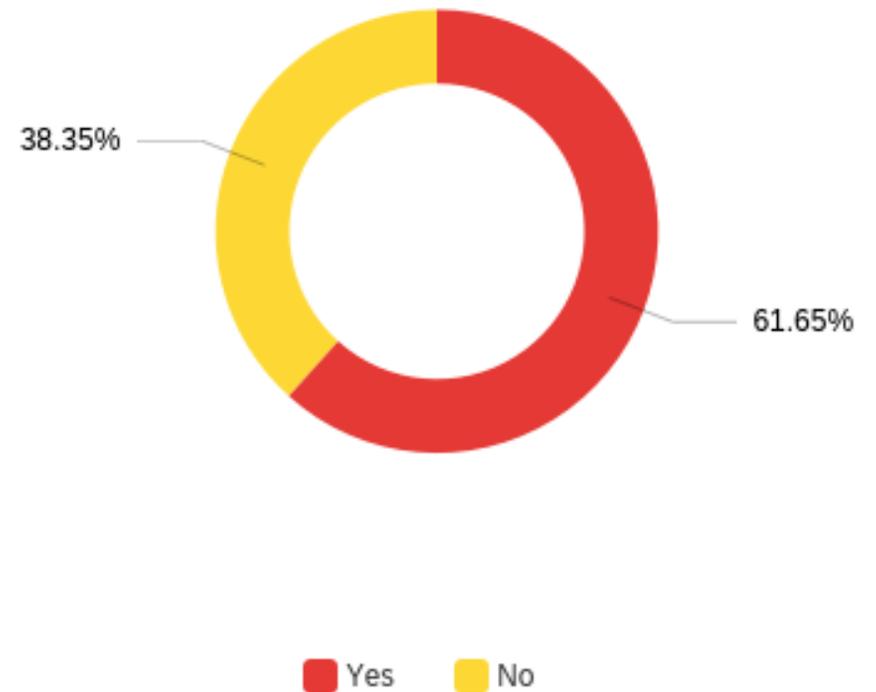
Survey Results

Yearly Tenant Agreement

Q. All homes are situated on reserve status land. Majority of homes have a tenant agreement with the Housing Department. A few homes will stand it is their private home and the Housing Department only plays a role when something is required.

Do you agree all homes on reserve are required to sign a yearly tenant agreement with the Housing Department?

- Majority (61.65%) of Cowessess First Nation survey respondents said they agree all homes on-reserve should be required to sign a yearly tenant agreement with the Housing Department.
- 38.35% said tenants should not be required to sign a yearly agreement.

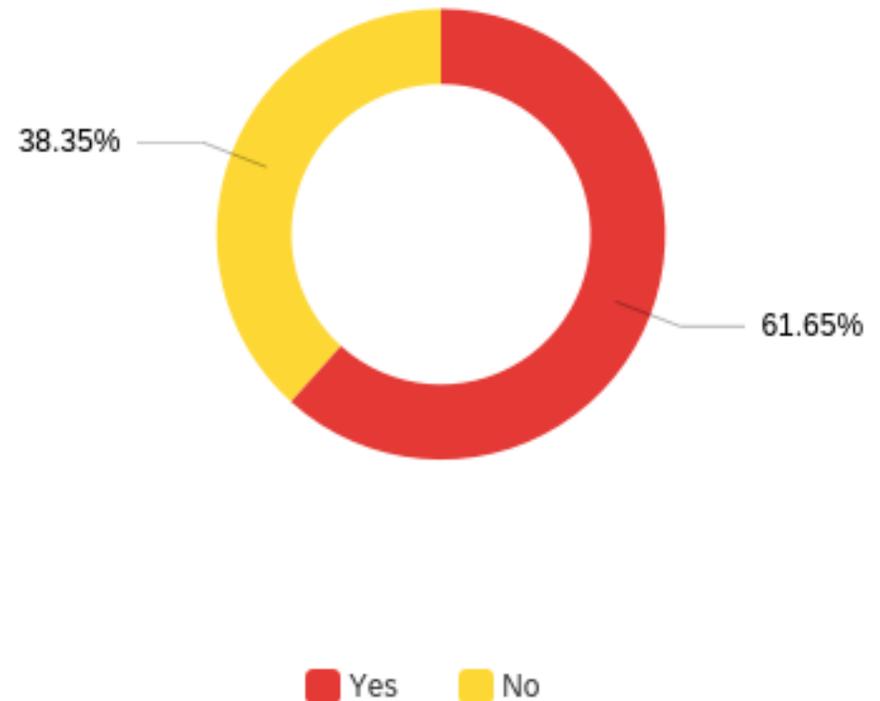


Yearly Tenant Agreement with a Rent Fee

Q. The 237 residential homes are as follows: 68 currently have mortgages (CMHC) which have monthly mortgage payments between \$320 to \$360 based on the number of homes. Regardless if rent is collected from the tenant or not, the First Nation must pay the mortgage. 169 have no mortgages (Band Units) 6 are situated on TLE purchased land 1 was purchased without CMHC mortgage but individual mortgage (Section 10).

Do you agree all homes should sign a tenant agreement with the Housing Department which includes a rent (service agreement) fee?

- 61.65% of Cowessess First Nation survey respondents said they agree all homes on-reserve should be required to sign a yearly tenant agreement with the Housing Department that includes a rent fee.
- 38.35% of survey respondents do not agree with signing a yearly agreement that includes a rent fee.

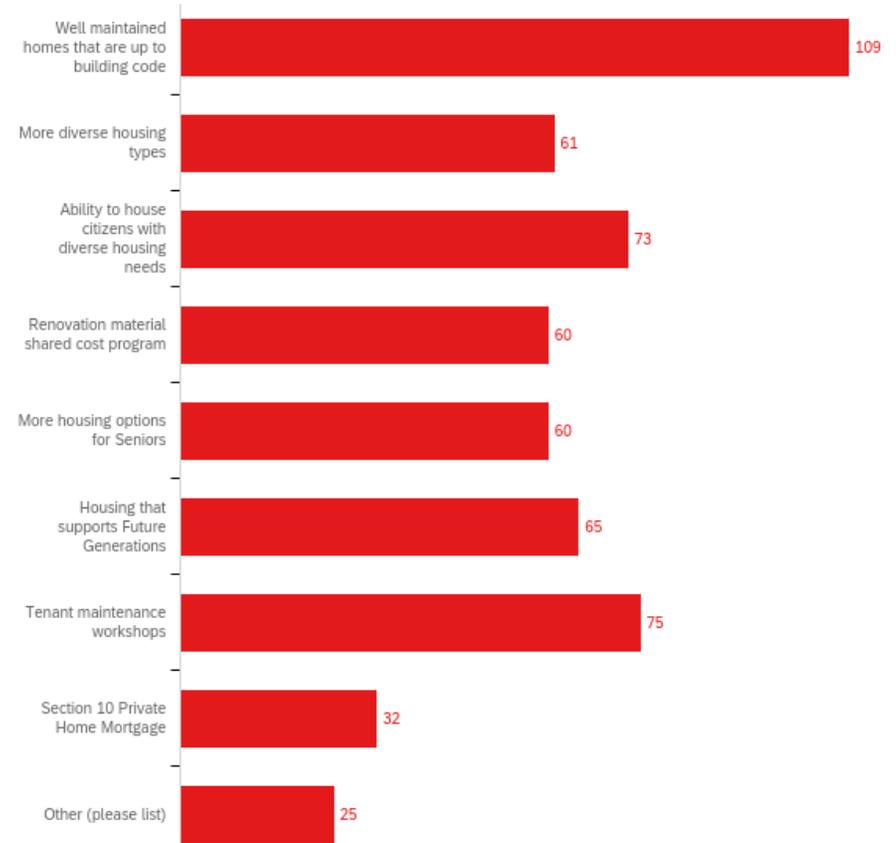


Housing Priorities

Q. Major decisions are required to advance a new approach and Chief and Council everyone to understand the benefits of a new housing approach. As we transition to a more results-based, healing, minimal lateral violence housing approach, we must understand it is a shared responsibility. It is the tenant’s responsibility to fully contribute their share of rental payments, the Housing Department’s responsibility to manage and strengthen their relationship with tenants, and the Chief & Council to allow progress and results to continue.

What options best describes your top 5 priorities for housing in 5-10 Years?

- 109 Cowessess First Nation survey respondents say their top priority for housing is well maintained homes that are up to building code standards.
- Others frequently mentioned having a tenant maintenance workshop (75), having the ability to house members with diverse housing needs (73), and housing that supports future generations (65).

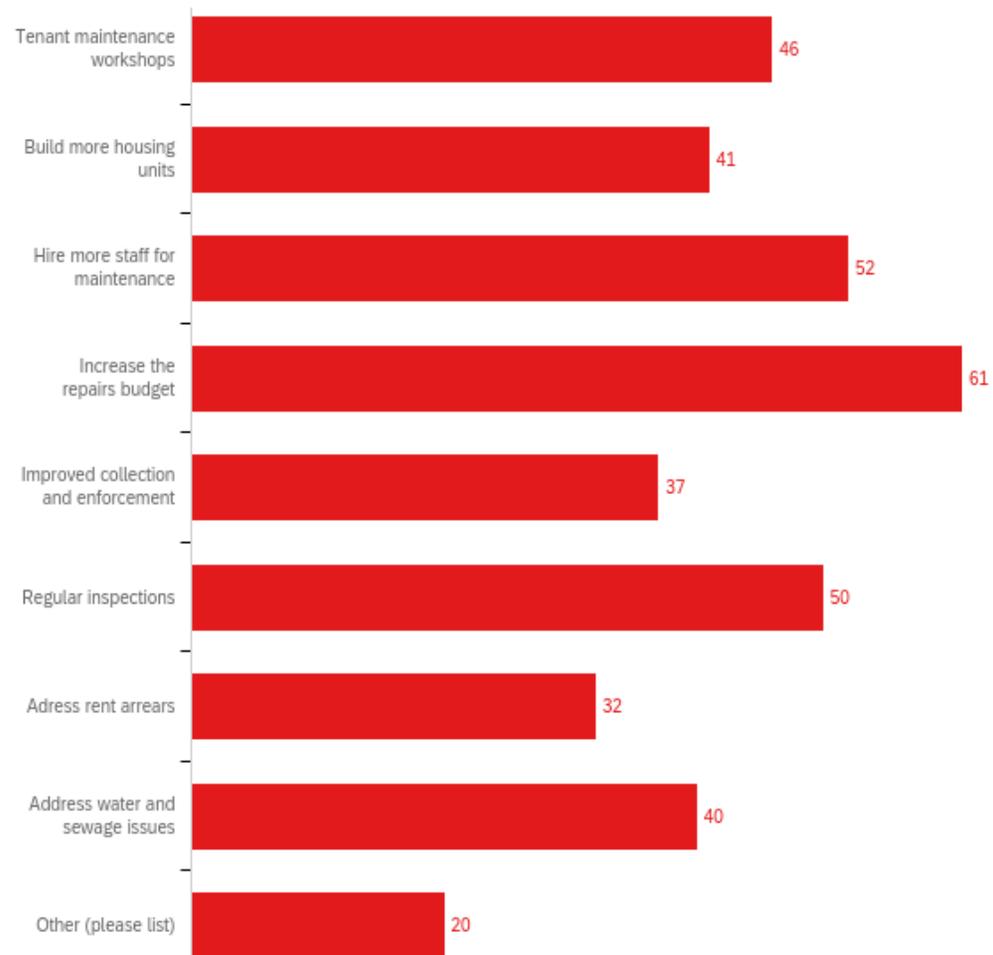


Housing Services

Q. Balancing housing revenue and expenses are the core issue to address when moving forward. There are requests for home renovations, addressing mold in homes and concerns about homes not meeting building code. Just addressing these issues with band-aid solution approaches does not solve this problem. In order to address a combination of Federal funding, consistent rent collection, and First Nation top-up is required.

What three Housing Services do you believe revenue should be invested in?

- 61 Cowessess First Nation survey respondents say the housing service they believe revenue should be invested in is the repairs budget. Increasing the repairs budget would help to address many core issues.
- 52 respondents also said the revenue should be invested into hiring more staff and 50 respondents said regular home inspection.
- Other frequent mentioned include tenant maintenance workshops (46), building home housing units (41), and addressing the water and sewer issues (40).

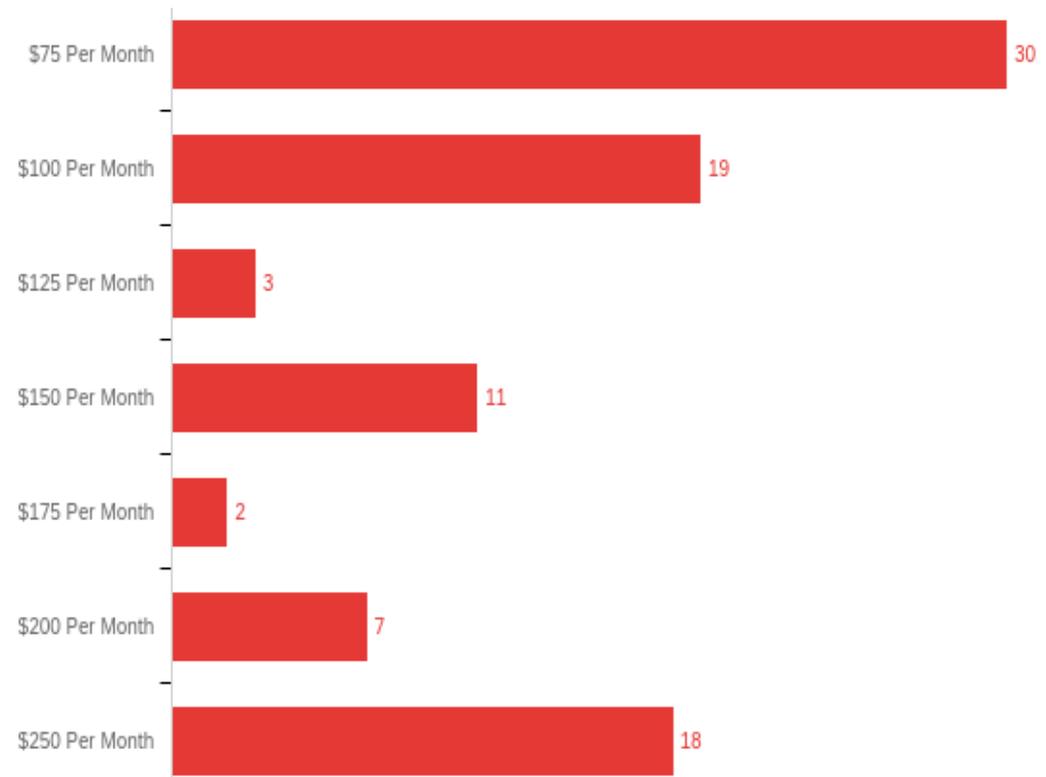


Monthly Rent/Fee

Q. Understanding the true cost of housing includes mortgage, insurance, utilities, repairs, roads/garbage, admin costs, replacement reserve, and audit. In order for long term sustainable growth in Housing, we must have consistent rent collection. Homes without a mortgage can provide consistent payment to help with growth.

What do you believe is a reasonable Monthly Rent/Fee to charge for non-mortgage?

- Majority of Cowessess First Nations survey respondents believe \$75.00 per month is a reasonable fee to charge for non-mortgage homes (30).
- 18 respondents also said \$250.00 per month and 16 said \$100.00 per month is a reasonable amount to charge.



Subsidy

Q. Are there any tenants you believe should receive a subsidy?

Cowessess First Nations survey respondents have four common themes on which tenant they believe should receive a subsidy. There are as follows:

1. Elders and Seniors

- 38 Survey respondents motioned that Elders and seniors should receive a subsidy.

2. Individuals who are disabled or have a medical condition

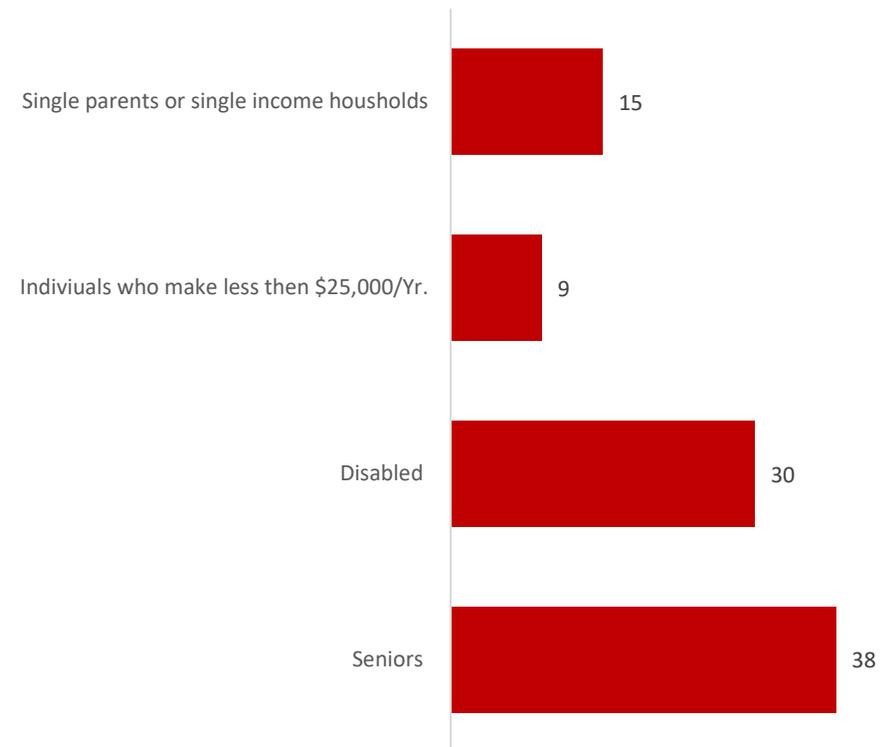
- 30 respondents also said that those who have a disability or any medical condition should receive a subsidy

3. Individuals who make less the \$25,000 per year

- 9 survey respondents motioned individuals who are on welfare, are unemployed, work part-time or who make less then \$25,000 per year should receive a subsidy

4. Single parents or single income households

- 15 Cowessess First Nation survey respondents said single parents or single income households who have to care for their family should receive a subsidy

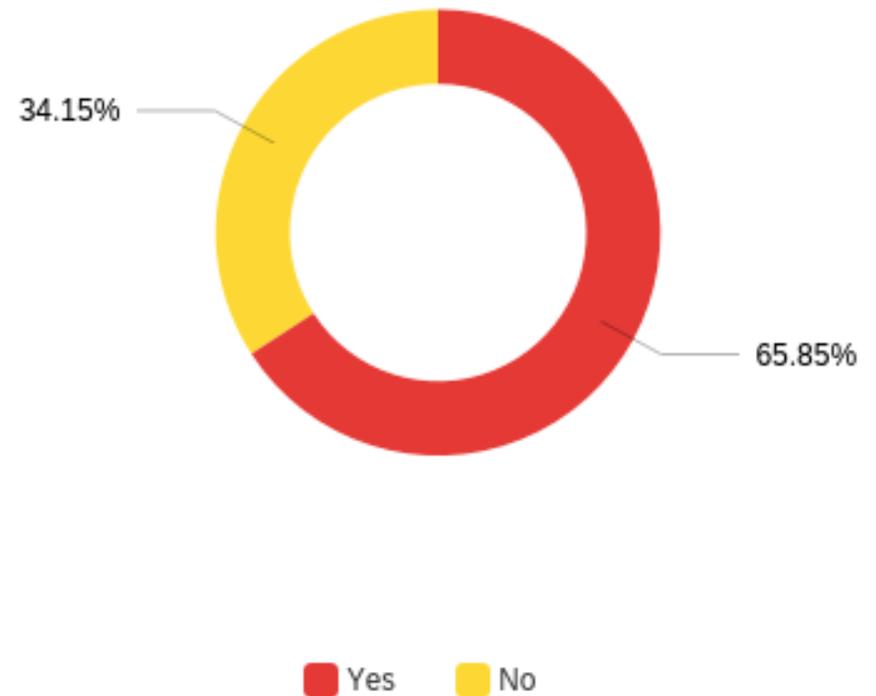


Traditional Home Approach

Q. The reserve land is not private, signed tenant agreements create an official relationship between each residential home and Housing Department. If disputes arise, the last signer of the tenant relationship form will be honoured as tenant. One challenge with ‘Traditional Home’ approach is some will not sign a tenant form or agree to pay maintenance fees.

Do you agree that the last citizen to sign the Tenant Relation Form is tenet for the house?

- 65.85% of Cowessess First Nation survey respondents said they agree that the last citizen to sign the Tenant Relation Form is the Tenant of the house.
- 34.15% of survey respondents do not agree with this approach.



Uncollected Rent

Q. AS of August 2020, Cowessess Housing Department has long-term debt of \$1,956,976. All of this is uncollected rent. Cowessess First Nation pays the mortgage, and it is up to the First Nation to collect rent from the tenant. There are options to address this deficit. The main strategy here is to find a fair solution so we can fix the past and focus on solutions for fixing homes.

What suggestions do you have to address deficit (unpaid rent)?

The following is frequently mentioned comments Cowessess First Nations survey respondents have suggested in order to address this deficit:

- 1. Payment Plan** – Create a 2-year payment plan with those who have outstanding rent due. The tenant will pay a certain amount per month to slowly pay off their debt.
- 2. One-Time Fee** – Establish a one-time payment plan with each individual who has outstanding debt. For example, they would pay a one-time payment of \$100.00 for every \$1000.00 owing.
- 3. Deduction** – Anyone working for the band should have their rent deducted from their salary.
- 4. Community Involvement** – Those with an outstanding balance should volunteers to help clean the community up or help to renovate the home. Offer some type if community involvement.
- 5. Individual Plan** - Sitting with the family and finding out the best option for each individual family. An agreement made with both parties in communication and written form.

Renovating in Decades

Q. Renovations are required in the majority of homes. We are seeking options to renovate as many homes as possible. One option is if we can have rent collected, debt paid up, and some own source dollars, we can renovate all homes within five years. We can renovate homes in the decade they were built. This approach will be fair and each house will know what year their home will be renovated. If we are consistent with revenue generating, we can better plan for renovations. With a home built up to code we will have healthy families and pride in our homes.

Do you agree with this approach of renovating in decades? Are there other options you have?

Majority of Cowessess First Nation Survey Respondents agree with the approach of renovating in decades. Below are some of the respondent's comments:

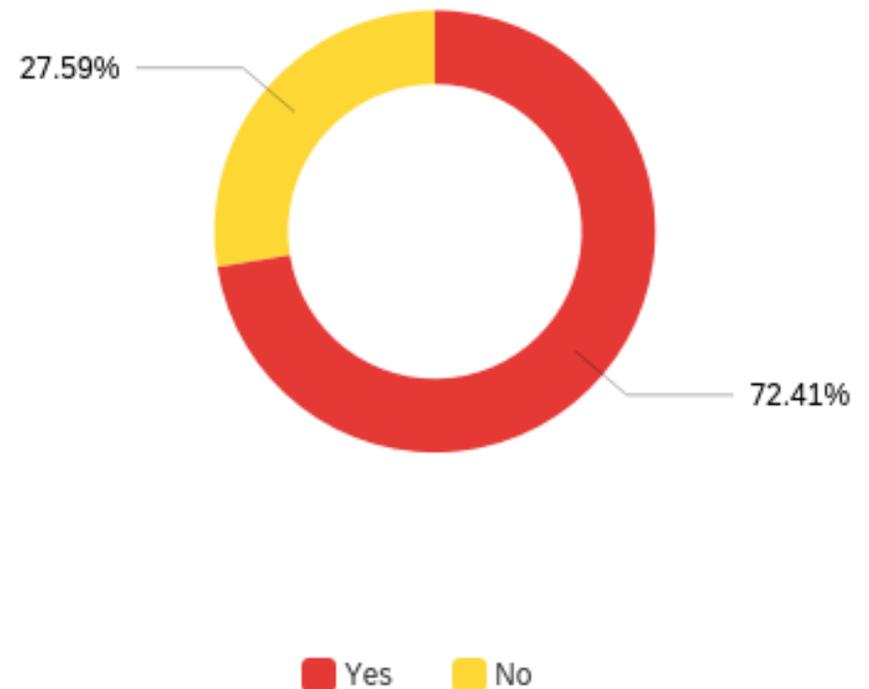
- Special conditions for people with a disability or illness should also fall into the early decade of home being renovated first.
- Renovations needed on a home that is causing health issues and is damaging to the people living in it, they should be considered an early decade home.
- An inspection should be done to each and every home. The inspection reports should dictate which homes will be renovated first. Should be evaluated based on need.
- Renovations need to be done correctly in order to bring all Cowessess homes up to code. We must hire the right people in order to make sure our homes are strong.

Update House Numbers

Q. House numbers need to be addressed. Each home has a house number which begins with 1 and ends with 237. Over the years we have house numbers with alphabets attached. This has caused many challenges with emergency services as numbers are not consistent with neighbors. The recommendation is to adjust numbers to not have alphabets and to make them consistent through the reserve. If this is done, we will give some time for tenants to update their utilities and personal ID information.

Do you agree with updating house numbers?

- 72.41% of Cowessess First Nation survey respondents said they agree with updating the house numbers. Below is some survey respondent’s comments on why they agree with this change:
 - The current housing numbers make it hard for the RCMP and ambulance to find the correct house.
 - Once this change is complete, provide the RCMP with the updated housing number.
 - Use GPS coordination’s instead of housing numbers for emergency service quickness
- 27.59% of survey respondents do not agree with this approach.



Implementation

What ideas or suggestions would you have regarding implementation for some of these ideas?

The goal for Cowessess First Nation is to achieve external standardized funding to adequately deliver safe, secure, and sustainable housing on-reserve. In order to do this, we must obtain a universal rental rate for all homes to invest in maintaining a new Housing Program approach. Cowessess First Nation survey respondents have suggested the following regarding proper implementation steps:

- Schedule general face to face housing meetings with all members to get their opinion on next step. Community engagement is vital in order to gain trust.
- Make sure to show accountability to all members.
- Need to establish and put in place a Tenant Committee. This committee should consist of 2 tenant counsellors, 1 leasing officer who works with leases, 1 housing manager, and 2 maintenance workers
- Provide educational sessions on how to manage income and expenses properly.
- Send out monthly reminders on rent payments to hold tenants accountable.
- Implement yearly inspection reports in order to maintain the sustainability of all homes.



Housing Survey Report

Summary

Results & Next Steps for Community

The goal for housing on Cowessess First Nation is to improve financial sustainability, support the fair allocation of houses, strengthen the administration of housing policies, improve housing quality and living conditions, and enhance the much-needed organizational capacity required to realize this change.

Based on the results and analysis outlined above, Cowessess First Nation is now considering the following next steps (in coordination with Chief and Council and the Mikiwam Housing Committee):

- Introduction of a revised universal rent / fee structure;
- Updated Housing Policy;
- Development of a Cowessess First Nation Building Code;
- Development of a rental arrears policy;
- Continued planning regarding a Housing Renovation & Renewal 5-Year Plan; and,
- Continued Citizen engagement and communications.

Next Steps for Community