

# Housing and Health

Housing Determinants of Health - research



## Known Health Outcomes

Sleep Deprivation

Ever Wheeze

Seasonal change in sleep patterns

Chronic Bronchitis

Ever Bronchitis

Atopic Asthma

Excessive daytime sleepiness

## Potential Health Outcomes

Snoring

Depression

Diabetes

Insomnia

## People living in the house

Dampness in last 12 months

House needing minor repair

Visible mold

Crowding

## Housing Conditions

House needing major repair

Mildew smell

Damage caused by dampness

# Housing and Health

Housing Determinants of Health - health outcomes



## Known Health Outcomes

Adequate sleep

Clean air to help  
bronchitis

## Potential Health Outcomes

Breathe easy

Less respiratory  
illness

Quiet sleep

Sleep health in all  
seasons

Reduce asthma

Good mood

Good blood  
sugar

Awake and alert

Can fall asleep

## People living in the house

Excess  
moisture  
addressed

Minor  
house  
repairs  
fixed

Adequate  
ventilation

Room for  
everyone

Good regular  
maintenance

Well-built  
house

Clean air

Housing  
Conditions

# Housing and Health - Findings

Findings from 12 years of housing and health research



The Canadian Centre for Rural and Agricultural Health has worked with Beardy's & Okemasis Cree Nation and Montreal Lake Cree Nation to study how housing impacts health outcomes.

Housing Condition	Health Outcome
Damage caused by dampness	Seasonal change in sleep patterns Excessive daytime sleepiness Atopic Asthma (asthma caused by allergies)
Dampness in house in the last 12 months	Ever Wheeze (ever had a breathing problem) Excessive daytime sleepiness Snoring
Crowding	Chronic Bronchitis Excessive daytime sleepiness
House in need of minor repairs	Excessive daytime sleepiness
House in need of major repairs	Diabetes Depression Snoring



# Housing and Health - Findings

Findings from 12 years of housing and health research



The Canadian Centre for Rural and Agricultural Health has worked with Beardy's & Okemasis Cree Nation and Montreal Lake Cree Nation to study how housing impacts health outcomes.

Housing Condition	Health Outcome
Visible mold	Sleep deprivation (do not get all the sleep needed) Ever bronchitis (had ever been diagnosed with bronchitis) Insomnia (unable to fall or stay asleep) Seasonal changes to sleep patterns Atopic Asthma (asthma caused by allergies)
Mildew smell (wet, tangy, earthy strong smell)	Ever wheeze (had ever been diagnosed with trouble breathing) Chronic bronchitis Insomnia Seasonal changes in sleep patterns

The next phase of the project is studying mental health and how that might be related to housing.



# Governance and Policy: Housing funding

Grants, subsidies, loans and more



## *Getting housing funding is complex. What money is available for housing?*

Indigenous Services Canada: core funding. This formula-based funding calculates such things as on-reserve population and remoteness. *First Nations are calling for this formula to be reviewed and revised.*

Indigenous Services Canada: proposal-based funding. Nations can write proposals for special funding. These funding pools and calls change often, and are sometimes last minute. It's a good idea to have proposals ready.

Band-based capital (core funding). These funds can be put towards many kinds of projects, including housing.

Own-source revenue. Nations control income from their own sources (Nation-owned businesses, rentals, etc.) and can choose to invest in housing.



External funding for community development. Communities have used partnerships to fund and build housing: Habitat for Humanity, industry partners, and other initiatives. *Good partnerships for housing.*

CMHC: Canada Mortgage and Housing Corporation. CMHC has many programs for on-reserve housing, including new builds, renovations, direct loans, and grants, plus special initiatives such as shelter housing and hiring students.

*What funding have you used? What is needed to improve housing funding?*

# Community Vision for Housing

Community support and community voice



**Housing is a community issue.  
It takes a lot to run a housing program.  
Knowing the true costs of housing is important.**

## Is housing a treaty right?

The federal government does not consider housing as a treaty right.

Housing is supported as a social program -- but the Nation must pay many of the costs.

Housing programs are expensive.

- Infrastructure (power, water, heating, sewer, roads, etc.)
- Mortgage loans
- Insurance, inspections
- New builds & renovations
- Emergency builds (fire, flood)
- Maintenance

Each of these need trained staff, contractors, and money.

## Communication for Housing

*Community ideas for understanding housing:*

Help community members understand what it takes to run the housing program. Be honest and show people the true costs of housing.

Some people think housing is a right, that it's in the treaty. Helping people understand what is in treaty might help.

There are factors outside the community - why do people want to move back home? Rent and mortgages are normal when people live off-reserve. It helps to show that the community is the same as the nearest town -- someone has to pay the costs.

Have meetings specific to housing only. Be clear on the announcements and the agenda.

Some Nations have a Community Service Fee or user fee. When residents pay that fee, it contributes to needed services in the community.

## Develop a community vision for housing

A community-led vision for housing brings together different interests and priorities. Trust and community buy-in comes from building a shared vision.

**Housing programs build houses.  
A community vision builds homes.**



# Governance and Policy - Funding

Strategies from on-reserve communities



**Housing is expensive.**

**What can help communities make housing funding work?**

**Housing funding comes in many ways:**

- **Formula:** based on number of reserve residents
- **Project driven:** need to write and submit applications
- **Mortgage loans:** lots of paperwork and planning

The more houses, the more staff needed. If you build more houses, you will need more staff to support them. Budget not just for new houses, but for additional staff.

Sometimes the cheapest might not be the best, if you have to replace it often. Sometimes it saves money in the long run to buy good quality.

There may be multiple agreements in place for housing, and each has its own requirements. Knowing which program or loan needs what, and planning for it, helps.

Having staff and leadership who have the skills to write good applications can help you secure funding. Some communities hire outside consultants to help.

Emergencies and maintenance take up a huge portion of housing budgets.

Tenant training, rental and repair programs, cyclical inspections, and keeping track with good data help keep costs down.

What do you do to manage housing funding? What is needed to manage housing funding?



# Governance and Policy - Transparency

Strategies from on-reserve communities



**Communities spoke about trust and transparency.  
People like to know how decisions are made.**

Some communities shared that they keep track of everyone who has requested a house on reserve. Then they look at the list and see which houses might match which families.

It can be hard to separate politics from housing. When the rules apply equally to everyone, and the decisions are open and transparent, it's fair.

A housing policy can make things easier. Building a housing policy with community input gives housing staff and leadership a good path for decision-making. Staff can make everyday decisions and be supported.

CMHC and ISC work with communities, but the government has their own priorities, goals and limitations. First Nations say it helps when the government is clear and transparent, so everyone knows what can be done and what needs work.

Some communities have housing boards, separate from chief and council. A housing board can focus specifically on housing issues. It helps to keep things separate.

If a community works with outside partners, make sure you get full reports. The Nation should know what is happening because it affects their community.

How do you create transparency and trust? How might we create more transparency and trust?





# Governance and Policy - Planning

Strategies from on-reserve communities



**Communities said it is exciting to have people return to live in homes and grow the community.**

**When communities do community planning, they look at where they are and where they want to be.**

**A good community plan and vision can guide and smooth the process of house building and upgrades.**

**Proactive planning is always better than reacting to emergencies.**

**Relationships are important. It takes so many people -- leadership, CMHC, ISC, banks, SaskPower, SaskEnergy, contractors, builders, inspectors, insurance, infrastructure -- to get even one new home in place. Good governance means working well and getting along so that everything happens in the right time.**

**In communities where the housing program is strong, there are often long-term staff members who understand their jobs and do it well.**

**When there is good capacity, leadership trusts and supports staff to do their job.**

**Understanding community data from the census (population) helps in planning. Funding formulas are often based on population.**

**Staff capacity is essential for good planning. They stay on top of all the details for housing maintenance and housing builds.**

What is your good idea for housing planning? What is needed to help communities in housing planning?



# Ministerial Loan Guarantee

What is it?



**A Ministerial Loan Guarantee (MLG) promises that a mortgage loan to buy and build houses will be paid back.**

## Why is this needed?

First Nations reserve land is owned by the Nation. *It cannot be bought or sold like other land or property.*

Off-reserve, a person can buy property by applying for a mortgage. In a mortgage, a bank can take back the property if the person doesn't pay back the loan.

***A bank cannot take a Nation's land.***

To lend money to a Nation, banks require a guarantee of payment.

A Ministerial Loan Guarantee (MLG) is a guarantee by the Crown (Government of Canada) that they will back the Nation for the loan.

With an MLG, the Nation can get a mortgage to build or buy houses.

**Good finances are key to managing Nation loans. Lenders work with communities to find what fits each Nation.**



## Getting an Ministerial Loan Guarantee

**It takes a lot of work for a First Nation to apply for a Ministerial Loan Guarantee. Both the lender (a bank, credit union, or CMHC) and the Government of Canada look at the Nation's finances. The better a Nation's finances, the better the chance of getting loans for new houses to build the Nation.**



# Canada Mortgage and Housing Corporation (CMHC)

CMHC strategies from communities



CMHC is a federal agency for housing in Canada. It has programs and loans for First Nations housing.

## Money matters in housing

Nations often have multiple agreements in place with CMHC. Each agreement might have different timelines and expectations.

A community might have different houses and phases under different programs. Keeping it all straight is important.

CMHC requires regular reporting. Keeping good records for each house helps to write those reports.

Community finances and housing are intertwined. Keep track of loans and payments due, so you can make a timeline and plan ahead.

CMHC often has new programs. Staying in touch with CMHC means communities know what new programs might help.



What CMHC programs have you used? What is needed to improve these programs?

## CMHC agreements are legal documents

Nations should take time before signing agreements. Housing loans and expenses can put Nations into financial problems that have an effect on other programs. Being careful pays in the long run.



# Mortgage Loan Checklist

A guide for a new housing build - step by step



1. Ensure your Nation's Financial and Capital Reporting is up to date.
2. If this is a CMHC Section 95 loan, work with CMHC on forms. (Skip if loan is not Sec. 95).
3. Get pre-approved for a mortgage (bank, credit union, or CMHC).
4. Chief and Council pass a Band Council Resolution (BCR) to request a Ministerial Loan Guarantee.
5. Ask for a Letter of Intent from your mortgage lender.
6. Submit a Ministerial Loan Guarantee application to Indigenous Services Canada.
7. When approved, submit the Ministerial Loan Guarantee to your lender to finalize loan.
8. Create a Project Description.
9. Complete an environmental assessment and develop a site map.
10. Purchase insurance and get a Certificate of Insurance for the project.
11. Get a copy of the Loan Agreement from your lender.
12. If Section 95 loan, have all forms ready.
13. Submit above forms as your Ministerial Loan Guarantee package to your ISC regional office.
14. Create all work orders for contracts and subcontracts.
- Build new houses on your Nation!



# Training and Transition - Orientation

Strategies from First Nations communities



Orientation means helping leadership and staff to understand the complexity of housing.

Orientation is important every time there are changes in housing, such as changes in leadership, staff, and financing rules.

A good orientation for Leadership, for the Housing Manager and Director, and any staff will help. Everyone needs to know the true picture of programs and services and future plans.

Many tribal councils have excellent technical support and a wealth of knowledge and experience. They are a huge asset and can help give good ideas and guidance.

Some communities do regular and ongoing orientation and training every time there are changes.

Be clear about job descriptions and duties so people know what to expect.

- Reports
- Budgets
- Work plans and work orders
- Meetings
- Partners
- Tenants

Orientation will take a lot of time. There is so much to learn. Be patient.

Tribal councils have good practices like cyclical housing inspections, blueprint banks, and circuit riders. These can help.

What is your good practice for orientation? What is needed for good housing orientation?



# Training and Transition - Mentorship

Strategies from First Nations communities



**Housing is a big, complex portfolio.  
It's neverending and it's always changing.**

**Supporting crossover and mentorship between outgoing and incoming staff and leadership is really helpful for a good transition.**

**Investing in training programs for housing staff and leadership, helps people feel confident. Check out new programs from SIIT, First Nations Housing Professionals Association.**

**When training someone on inventory, databases, or work orders, make sure at least three people are fully trained. That way everything is always up to date, even if someone is away.**

**Keeping good records helps new directors and managers find what they need to do their job.**

**Finding the right people for the job means the job gets done and done well.**

**When tenants help look after basic home maintenance, housing staff can focus on larger projects and issues.**

**Clear roles for everyone makes training and mentorship easier. Each can focus on their job.**

What has been successful, or what would support training/mentorship in your community?



# Asset Management: Good Data For Good Houses

Strategies from First Nations Communities



Houses are an important community asset. Keeping track of houses is a big job, and requires lots of attention.

The Nation owns the records.

Communities say: Make sure all data, work orders, plans, and housing information are on a Nation-owned computer. Invest in good computers for good data management.

All business should go through a work email. That supports good record keeping and data management for the Nation.

Accurate and up-to-date housing data helps First Nations increase self-determination and plan for the future.

Make sure the Nation has copies of all grant and funding applications. The work can be re-used for future proposals.

Every time there is work done on a house, write it down. Even the smallest things. Good records mean the Nation knows what has been done, and can track areas that take the most time and energy.



Good data management equals good budget management.

What are your data management practices?  
What is needed to support data management?



# Asset Management: Staff as a Housing Asset in your Nation

Strategies from First Nations Communities



**The more houses and more people on the Nation,  
the bigger the job for housing staff.**

**Taking care of housing staff will help take care of the  
Nation's houses and people.**

**Housing needs all kinds of  
skills. Help people get the  
education and training to  
support the housing  
department.**



**Housing teams that are  
trained and supported feel  
confident in answering  
questions and making  
decisions.**

**Workload is high in housing.  
There are calls day and night.  
When there is enough  
housing staff, staff can share  
the load and not burn out.**

*Part of my job is listening to our  
people and what they need and  
what they want. And so I do a  
lot of that. And of course, once I  
hear it, from our people, I take it  
to the powers that be because  
that's a very important part of  
my work is liaison with the  
community members to make  
sure their concerns reach the  
right ears.*

What are your good staff practices?  
What is needed to support staff?





# Asset Management: Training people to look after their house

Strategies from First Nations Communities



When tenants and occupants are knowledgeable about and feel comfortable doing household maintenance, they can help the community keep up a home's value.

Help people to learn how to look after their house. When tenants can do some regular maintenance, it relieves pressure on housing staff.



Maintaining a house can make a big difference in renovations and catch problems early. Teaching people about basic home maintenance, seasonal maintenance, and how their house works can help prevent emergencies.

*Take care of it. Love it because it's your home. That's what he told me and so I've always tried to take care of things. I didn't understand house maintenance as a kid, but as I got older and started to understand more and paid more attention. Now my Mosom's words make sense.*

What is needed to help tenants look after homes?

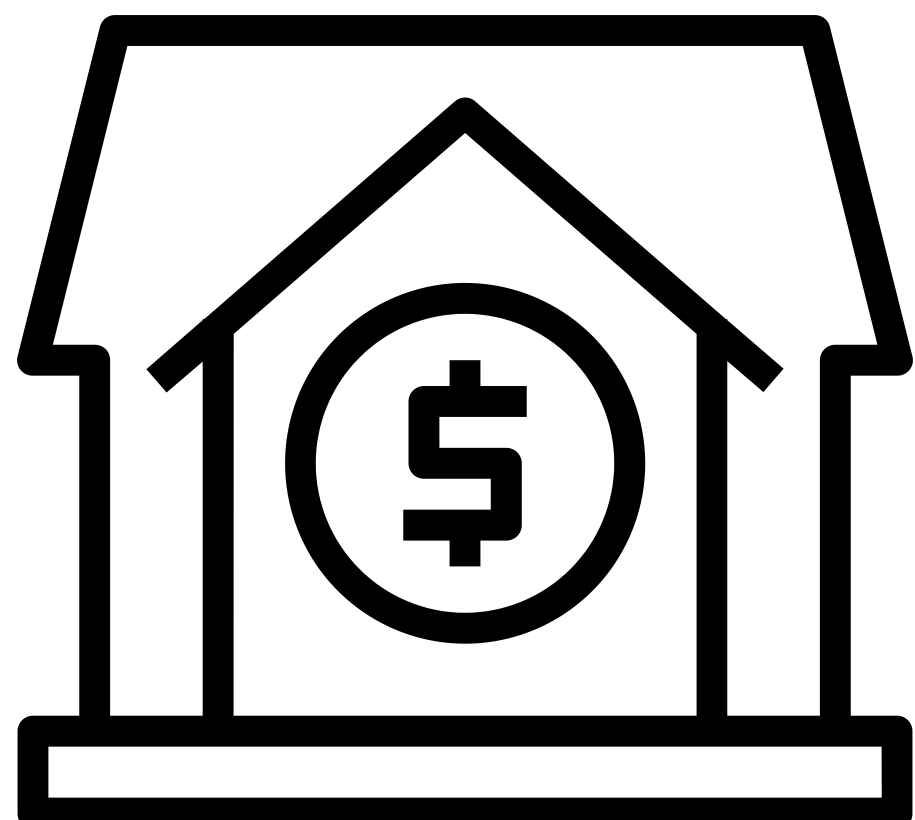


# Asset Management: Rental Income and Repair Payments

Income to build housing portfolio



Some First Nations communities are looking at charging rent to live on-reserve. Rental income and repair payments can help with finances.



The First Nations Housing Professionals Association lists charging rent and repair income as a good practice. It helps to pay for mortgage loans, renovations, insurance, and regular repair. Everyone in the community contributes and the whole community benefits.

Many communities already charge rent to farmers, to businesses and groups that rent space on-reserve. Social assistance rent is used for housing. Charging rent, even a small amount, can help a community pay for housing.

Communities say that rent should be a community decision. If the whole community agrees and buys in, it can work.

Rental agreements for tenants are part of good housing policy and governance. Think through what will happen if a rental agreement is not followed.

Helping people understand how to look after a house can make a huge difference. There are fewer emergencies and calls to housing staff. Tenant training and support is good for housing.

*What can a rental program do for a community?*



# Builds and Procurement - Tiny Houses

Community-led small projects for local sustainability



Communities shared successes with building tiny homes. They can be perfect for elders, singles, and those with mobility needs. They are often small enough to make a good community project.

A small house can become a big community project with great success.

- Designed for elders, single people, or those with mobility needs
- Smaller house means smaller costs
- Opportunity for community and contractors to donate time and materials
- Can re-use materials to cut costs
- Can be a test case for clean energy or other sustainability projects



*Story shared from a Nation: “The group was involved (for about six months) and built a tiny house down in the village core of (our Nation). It’s a one bedroom house with a combined living room/kitchen, a bathroom, laundry, mechanical room and a five foot crawl space. The group of teens and adults who built it learned everything about building a house and were very involved, including learning things like math to understand the calculations, and were there from pouring the foundation right through to finishing the siding.”*

**Would tiny houses work on your Nation? What is needed to build houses that suit your community?**



# Builds and Procurement - Contractors

Communities share good practices



Effective housing builds and maintenance require technical knowledge. Working with contractors is a key to success.



Using estimating software will keep you and your contractors in check.

Contractors have their own timelines and other demands. A housing project might need several different contractors. A solid working relationship means planning together *with* contractors and sub-contractors. A pre-inspection meeting brings all the contractors and trades together.

*What are your good ideas for working with contractors? What is needed to support communities to work with contractors?*

There are more and more companies and contractors willing to work with First Nations. Check with neighboring Nations to see who are good to work with.

Keep good lines of communication open with multiple contractors. You never know when they are needed.

Contractors need to be approved before working on-reserve. Make sure they have good people qualities -- are personable, have empathy, and care.

Inspect the work regularly. Regular inspections can help keep contractors on track and ensure that no one cuts corners.

If a community is spending a lot of money for off-reserve contracting, training community residents to learn those trades may help.

Know your building codes. They can drastically change work plans, budgets, contracts, and planning.



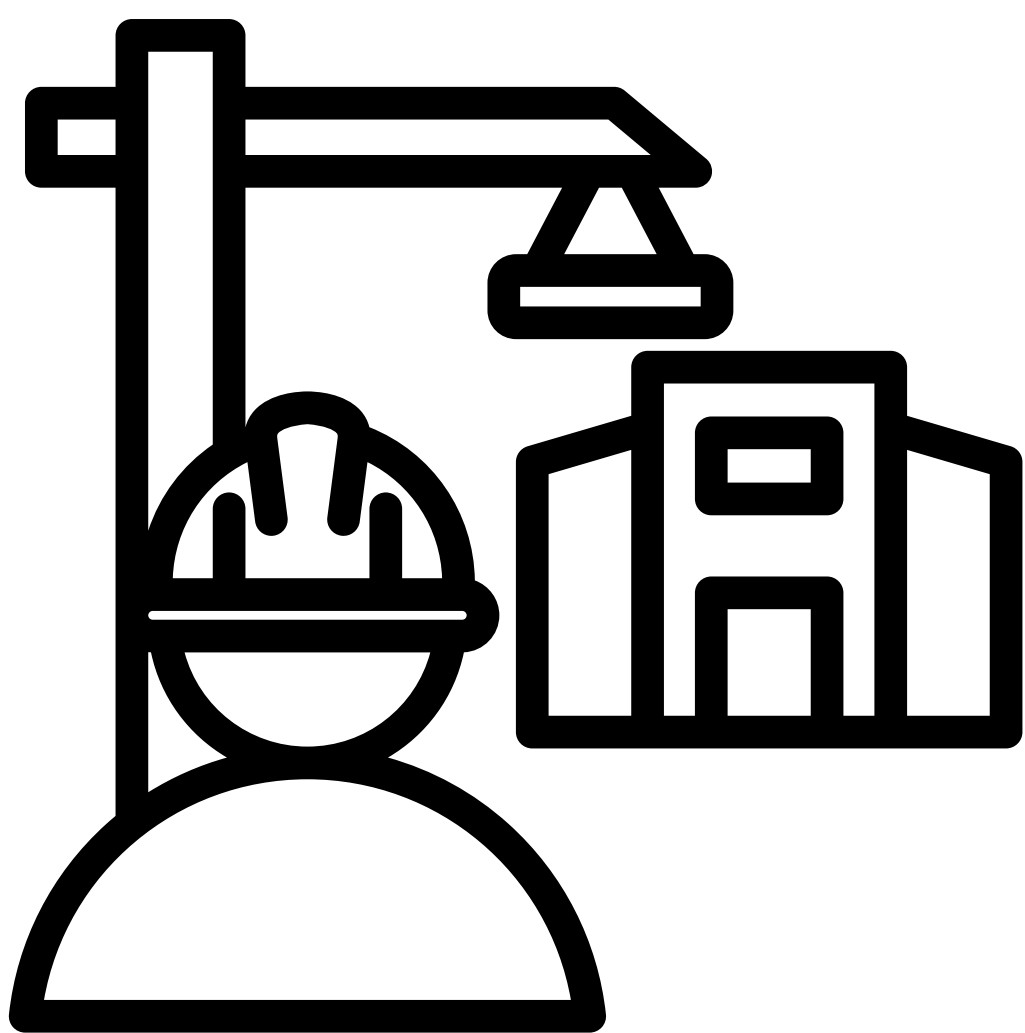
# Builds and Procurement - Infrastructure

Communities share good practices



Housing works closely with Public Works and with Lands and Environment to connect houses to infrastructure.

A house needs to have access to power, water, sewer, heating, roads, and other infrastructure. Housing works closely with public works/lands and environment for excavation, technical services and environmental regulations.



There is so much work before a new house comes in. A project description, site map, environmental assessment, insurance are part of the funding application. Then infrastructure needs to be in place, and that's different depending on the house and the house location.

Not all houses have the same infrastructure or access. Knowing which house has what services is part of data management.

Infrastructure upgrades are a good way to make sure that all houses are up to date. Build water systems, sewer, roads, and heating systems that have capacity to connect all existing and future houses.

Infrastructure, like water treatment plants and sewer lagoons, also need regular maintenance and upgrading.

Look for ways your Nation can build infrastructure, like solar, wind, or water energy.

*What are your good ideas for infrastructure development? What is needed to support current and future systems?*

