



# CHIPPEWAS OF THE THAMES FIRST NATION HOUSING DEPARTMENT

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## HOUSING NEWS

October, 2017

Dear Band Members:

**RE: updates for housing**

### **RRAP Budget and Program for 2017-2018**

The RRAP budget for this year has been spent. We are currently assisting 21 band members with renovations. Repairs range from foundation repairs, bathroom, plumbing, electrical repairs and roof replacements, just to name a few.

**At this time, CMHC has stopped all RRAP, ERP inspections for this year, there will be no more RRAP inspections this year, this directive comes directly from CMHC.**

Band members who have applied for RRAP or ERP, **this will be your official notice that your application was not approved by CMHC.** At this time, the housing department is unsure of what will happen for the next fiscal year regarding inspections for RRAP. When more information becomes available I will publish it in the next newsletter. This is a new and frustrating process with staff and community members alike. I ask band members for continued patience during this time.

I want to explain to band members of what has been happening in the department over the past month. By now you are probably seeing a lot of housing repairs in the community and are thinking, "how can we be completing housing repairs when there is no money"?

I can answer like this, repairs that are happening right now in the community are RRAP funded. The repair dollars are granted from CMHC. This is why you see repairs happening in our community. In most cases that band member hasn't received a RRAP loan. Band members are coming into the office and wanting RRAP, but our budget has been spent and there will be no more inspections provided by CMHC. This is not a band office directive or a council directive, this is directly from CMHC. CMHC controls the RRAP program and budget.

When band members are granted RRAP loans, they are saying "**the money is mine and I should be able to spend it the way I want to**". This is not the case. CMHC reminds the housing department that this is their money (Federal Government) and the rules must be followed by CMHC's standards. If items on the inspection reports are not completed CMHC pulls that funding, and if the reports are not followed it could jeopardize everyone else's RRAP allocation.

Right now our First Nation is at the mercy of CMHC for funding to repair houses on reserve. There is a lot of opposition from band members against the rules and regulations of the RRAP program. Band members are demanding more than the budgets that are granted. I have advised the senior management team that maybe the First Nation should start a repair program that is not heavily relied on by the Federal Government and maybe look into other avenues of funding that the nation can make



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our own rules. There are a lot of rules and regulations under RRAP. This First Nation has to start asking questions as to whether or not we want to keep utilizing the RRAP program. These issues will be presented for further discussion.

So this is some information that has been happening over the past few months. There are many challenges with the new RRAP program ranging from the new inspections, to budgets and much opposition from band members.

As of now our local resources and external resources are all very busy. **All contractors have been directed to complete all outside work first.** There will be no interior work started on homes. This is because we only have good weather to complete exterior repairs in a specific timeframe, before bad weather starts. So for example, all roofs, windows, doors, siding, foundation repairs are FIRST. Once all band member homes have proper exterior protection, then the contractors will move inside the homes, for bathroom, kitchen's flooring etc. Band members are angry and frustrated because they want the work inside completed first.

With that, we still have band members without running water or a bathroom. This is a health concern and will be addressed first. In cases like this, this is why we have to prioritize the work for health and safety issues.

Keep in mind, the bigger picture is that your house will be repaired. It is a slow process but

there is a lot of work to be completed in this community.

## **Hydro One Sessions July and August, 2017 recap**

Hydro One was in our community for two sessions. During these sessions band members sat down with a Hydro One Representative and explained the bills, how rates are calculated and any credits that could be applied to the hydro bills. It is estimated that during the two sessions, the community saved collectively an amount of \$20,000.00 which is good news for band members who pay their hydro bills. Band members are seeing some relief on their hydro bills.

The First Nations credits should now be visible on your bills. This is because the Ontario Liberal Government has created this for First Nation communities, and even offered another HST tax credit on your hydro bills even though we don't pay taxes. This is good news for our community.

## **Housing Budget April 1, 2017**

There will be no loans granted through the housing department. This is in part from band members who have existing mortgages and loans. We are not collecting enough money from band members who owe the Nation money.

Band members are often frustrated with the department because they can't get help for repairs. As of now, band members are very vocal because I am not always available or am with another band member. This all stems



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from funding, if the department actually collected on the amounts owing we could build new houses, offer repair loans, and hire more staff to be available to community members. But with limited dollars means delays in service, delays in repairs and list goes on. This is why it's very important for members to understand why it's important to pay on existing loans and mortgages. **Total outstanding loans and mortgages in the housing department totals \$3,223,933.00.**

## Seniors Budget

There is a limited budget set aside for seniors and disabled band members. This amount is limited, so for example, if a senior has a leaky pipe, or needs a sanitation pump out, a hydro payment or a propane payment a partial amount can be made on behalf of the senior band members. This is a reminder that this budget is for minor repairs. So this budget cannot afford major repairs. Call the housing office for more information.

## Rewriting of old housing loans

There is some relief for band members with outstanding mortgages and loans. Chief and Council has approved to rewrite old existing housing loans. On March 20, 2017 the housing department met with Council about the \$3 million dollars that is outstanding.

Chief and Council have agreed that all interest be deducted from the loans and that all new agreements be drafted and to include house and life insurance premiums.

This is good news for band members with old loans. So with this in mind, I believe that all band members will benefit from this new strategy.

So for example:

|                      |             |
|----------------------|-------------|
| Original loan        | \$10,000.00 |
| Interest 4% (annual) | \$400.00    |
| House insurance      | \$560.00    |
| Life Insurance       | \$262.80    |
| Total Loan           | \$11,222.80 |

With no payments being made, the original loan has increase by \$1,222.80. So if no payments are being made for 5, 10, 15 years this amount can add up. During this time, I ask all band members who are ready to rewrite their loans to call and make appointment ahead of time, this will allow me to have the new agreements ready and to go over all the details with each individual. Please be patient during this time.

## Ontario Electricity Support Program (OESP)

The Housing Department signed on to this program back in 2015. As of now I am (Frank) the agent for our First Nation and others. But with the challenges in housing alone, I cannot keep up with all the work. So this will be my last year to complete the applications for band members. With that, a new agent will be assigned for the program. I will continue to complete applications until December 2017 and after this time, a new agent will be assigned by the Ontario Electricity Support Program. Once the new agency is assigned I will post it in the newsletter.



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I want to remind the community again, that we have limited staff and cannot meet everyone's demands. In our community there is a lot of confusion about emergency housing repairs and what's not an emergency. We are still working on a list of what is considered an emergency and what is not. We hope to have this ready for the next month's newsletter.

## **CMHC rental housing program**

Reminder to all rental housing tenants that rent is due on the 1<sup>st</sup> of every month.

We have commenced construction with the four housing units that were approved in 2014-2015 year. This is good news for the approved applicants.

Band members are asking, "how are they getting a house"? The approved applicants were approved by Chief and Council. In order to construct these homes, Chief and Council has borrowed the money from CMHC, called a mortgage. The mortgages on these units are for 25 years. This housing program will be known as Phase 6 housing program. This brings our CMHC Section 95 total to 64 units in our community.

There are plumbing issues in our community. Band members are pouring grease down the sinks. This clogs up the pipes and is causing major plumbing repairs. **PLEASE DO NOT POUR GREASE DOWN THE SINKS.**

Attached to this is some information about RRAP, RRAP-D, HASI programs. I encourage you to read and educate yourself on the programs.

## **Contents Insurance**

All renters are encouraged to get contents insurance, to insure your belongings. If a flood or theft happens you are covered to replace all your belongings.

## **Housing Maintenance**

Darcy Snake/Housing Maintenance is available to fix minor repairs for band rentals ONLY. All renters need to contact him if you need assistance at 519-319-0125.

**Please call the housing office before randomly dropping by the office, because most times we are assisting another band member. With band members randomly stopping in, some are waiting 15 to 30 minutes and are getting frustrated. We can't rush other band members out of our office that want to talk about their housing needs, so it's important to call ahead of time. When completing RRAP, ERP, OESP applications, it takes approximately half hour to 45 minutes for each application. If we are rushing through and forget something on an application this slows down the process. So it is important that we focus on one person at a time. If we are out on inspections, some days we can be out of the office all morning. So I ask for your continued patience and understanding.**

Thank you,  
Frank French/Housing Administrator  
Shelly Hill/Housing Assistant  
Darcy Snake/Housing Maintenance