Housing Resources Service
Serving Nlaka'pamux, Secwépemc and Upper Nicola Territories

Together We Can Create Housing Solutions

Gathering Report

June 27 and 28, 2022

September 2022

Dear HRS Communities and Partners:

This year was the 3rd HRS Gathering, which provided an opportunity for HRS communities and partners to come together; share the progress of HRS; network; explore alternative housing financing, hear from our housing partners, and identify key areas that would support First Nations Housing Departments.

We heard from 13 out of the 33 First Nations in the HRS region, about their gaps, needs, and issues/challenges. This important feedback will assist the HRS Steering Committee in the development of a new 5-year strategic plan for HRS.

Two communities shared their housing knowledge and expertise. Chief Harvey McLeod, Upper Nicola Band, spoke about “Maximizing Opportunities and Benefits through Creative Housing Solutions” and Chief Patrick Michell, Kanaka Bar Indian Band, talked about “Building Community and Housing Resiliency.”

Our partners from CMHC, FNHA, ISC and First Nation Market Housing Fund provided updates on their programs and how they can support First Nations communities.

We would like to thank all those participants who came and made our Gathering a success.

Sincerely,

Ruth Williams
HRS Program Manager

About HRS

Extensive consultations with communities and housing managers have enabled HRS to map the framework for an on-reserve housing support organization that addresses the specific capacity building challenges of southern interior First Nations. Taking shape is an organization that is:

- Membership driven
- Desirous of achieving financial sustainability within five years
- Committed to providing access to services for all communities regardless of size, remoteness, or financial strength
- Free of political influence
- Flexible, adjusting the mix of services to match the expressed needs of members
- A channel for sharing, which is our foundational value

Guiding the Work of the HRS are five principles:

1. Respect the jurisdiction of the tribal groups
2. Ensure funding for HRS does not affect funding for First Nations' housing
3. Client-centered service delivery
4. Transportable model for other regions of BC and Canada
5. Collaboration with partners relevant to the Nations of the HRS service area

HRS Update

What is HRS?

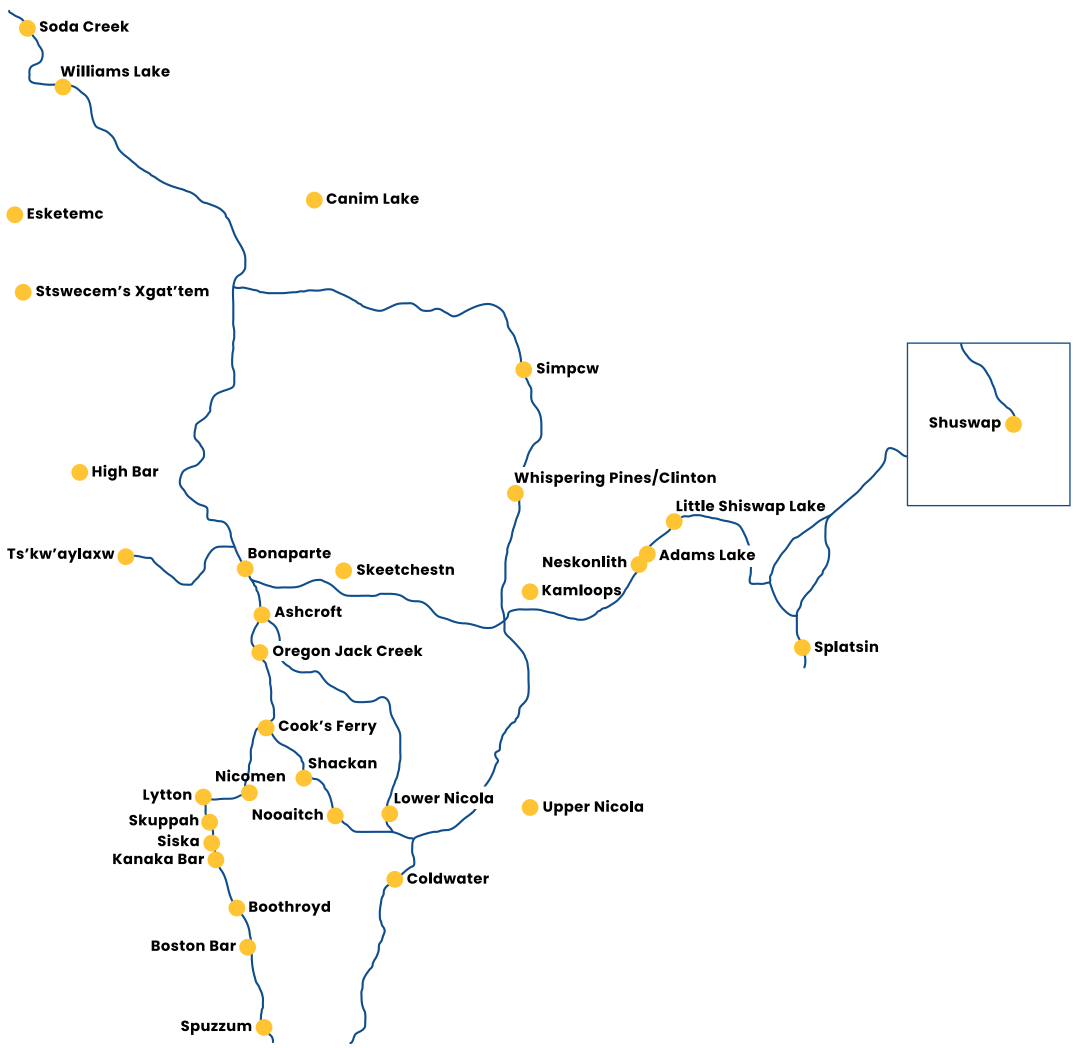
HRS serves the First Nations within the Nlaka'pamux, and Secwépemc Nations and Upper Nicola Band.

About Us:

- HRS is community-based and provides a "Place" or "Centre of Excellence" for collaborating and knowledge exchange.
- We share best practices such as policies, planning tools, funding and financing, construction and renovations and tenant relations.
- Provide Services and Information that is relevant to the First Nations.
- The HRS is **not:**
  - a Regional or Provincial Housing "Authority",
  - a political influence or representative of or in our communities,
  - a decision maker of program funding.

HRS Service Area

Includes 33 First Nations



HRS Commitment

Mission Statement

The HRS Steering Committee is committed to providing strategic direction and oversight to the development and delivery of an effective HRS model that supports Communities with a range of services along the housing continuum. The Communities within the HRS service area are those among the Secwepemc, Nlaka'pamux and Upper Nicola Nations.

Vision

The HRS remains relevant and accessible to the Communities of the Nations. The Communities can access the suite of services as they determine to achieve their respective goals for providing safe, healthy, and affordable housing choices to their members.

Services are Relevant & Accessible Directly or Through Accessing External Resources

- Housing related capacity including administration and skills or trades training
- Regular webinar Information Sessions
- Tools and knowledge needed to effectively manage housing portfolios
- Support in Accessing funding and financing sources
- Procuring quality services
- Access to a guide for Housing project management cycles from planning and design to contracting and completion
- Library of Best practices for quality construction and designs
- Sample policies and templates related to housing processes and administration
- Ongoing sharing and networking of resources among the First Nations
- One-on-one mentoring and advisory

Partner Opportunities

- Building Inspections
- Affordable House designs to meet demographics and climatic conditions
- Funding and Financing sources for planning, design and construction
- Skills and trades development (retain socio-economic benefits in communities)
- Technology (for long term asset management maintenance)
- Administrative support systems that are reliable and consistent
- Partnerships between Nation to Nation or Community to Community
- Partnerships that grow and strengthen individuals and communities

HRS Logo Story

- The three blue waves represent the Fraser, Nicola, Thompson, and rivers coming together and the history of the ongoing relationship and collaboration with Upper Nicola Band and the First Nations of the Nlaka'pamux, and Secwepémc Nations. These rivers have and continue to provide food, transportation, and economies.
- The green above the rivers represents the land which provide food and resources to the people.
- Looking above the house structure are trees that represent respectful use of resources for affordable, and quality housing in the past, present and the future.
- The sloping poles remind us of the rooflines of traditional homes providing sustainable shelter. With no walls, there is room to grow and adapt for the future. The past is our foundation to moving forward.
- The four open baskets symbolize the importance of the number four to First Nations, which represents 4 directions, 4 colours, 4 seasons, 4 stages of life, and 4 types of life on earth.
- All of this is under the yellow arc representing the sun and all its power!

Future

Looking at Alternative Access to On-Reserve Financing Pilot

Ruth Williams provided an overview of Alternative Access to On-Reserve Financing.

Background:

- Sections 29, 30 and 89 of the Indian Act restrict loan security such as liens, access to and seizure of property located on reserve.
- Access to competitive mortgage financing is severely impeded for First Nations and their citizens seeking home ownership on-reserve. Most financial institutions require a Band Guarantee (Ministerial Loan Guarantee).
- Mainstream industry of banking, finance and mortgages rely on and require security for loans, which legislation has served to place Indigenous persons residing on-reserve at a disadvantage to access finance, ability to leverage their equity and incentivise economies.
- Basic need for a safe, affordable home can seem unobtainable which is otherwise taken for granted off-reserve.
- Governments and First Nations acknowledge that Ministerial Loan Guarantees are insufficient to meet housing loan demand.

Ministerial Loan Guarantee

The host First Nation is the ultimate guarantor for the MLG and any MLGs issued remain as a "liability" on audited statements. This impacts First Nations' ability to access other financing for community and economic development. Community members qualified for housing finance may be unduly restricted from owning a home if the First Nation does not have the appetite or balance sheet to increase its MLG liability.

In short, MLGs:

- Prevents equity take-out for purposes other than housing.
- Requires excessive paperwork and administration to obtain.
- Approval process is lengthy and can take 2-6 months or more to obtain.
- Inhibit movement or portability among First Nations communities as individuals can only obtain MLGs from the First Nation they are a member of.
- Increase likelihood of higher interest rates for loans.
- Impose a financial liability on the host First Nation, thereby the whole community.

Opportunity

National Aboriginal Capital Corporation Association (NACCA) liaising with Indigenous Services Canada (ISC) National headquarters to explore a financing pilot through its member Indigenous Financial Institutions (IFIs). Some of the IFIs have corporate structures and authorities in place to administer and manage loans and trusts. Two IFIs have the corporate structure and authorities to administer and manage loans and trust. They are also in a position to be early adopters to pilot a model and provide key indicators for viability, taking into account the wide scope or geographic and socio-economic samplings.

- Société d'épargne des Autochtones du Canada (SOCCA) SOCCA already has a track record and best practices through its ABSCAN initiative to consider for the Pilot, and
- All Nations Trust Company (ANTCO)

A Pilot to Test

Proposed over a 7-year period which will provide a horizon to test out:

- Delivery options
- Financial sustainability
- Baseline metrics comparison (measure results)
- Community benefits analyses
- Lessons learned from early adopters
- Best practices for other IFIs and First Nations coming on stream

Benefit for community

- Provide access to finance for Indigenous communities and individuals
- Eliminate the need for MLG backed lending

FUTURE – LOOKING AT ALTERNATIVE ACCESS TO ON-RESERVE FINANCING PILOT

- Buffer capital risk through proven client qualification criteria that are germane to the client rather than the institutional "one size fits all"
- Provide opportunities for on-reserve equity leveraging and market values
- Enhance socio-economic well being in communities (this manifests itself to improved health and education)
- Decrease reliance on social housing
- Benefits for National Aboriginal Capital Corporation Association (NACCA) and Indigenous Financial Institutions (IFIs)
- Create opportunities for increasing "own-source" revenues and capital assets through expanded loan portfolios
- Increased support to communities and individuals through a suite of economic and community development financing options
- Expand capacity initiatives that improve client awareness and creditworthiness

Benefits for ISC

- Remove the administrative burdens and liabilities of MLGs
- Realize tangible asset and economic multiplier returns on investments
- Demonstrate Canada's commitment to Indigenous led initiatives that support long term socio-economic well-being and the dire need for housing
- Set the stage to attract other long-term capital, philanthropic and government partners in the future

Proposed Next Steps

- Discussions or engagement with key informants in communities
- Gather information to analyze collective "needs" to determine scope of potential market
- Confirm support for further exploring options of delivery models

Discussion:

- Does this approach change the need for a Band guarantee?
- Clarification that there is a need to create a better understanding of the impact of the amount of debt carried by the first Nations through the Band guarantee for Individual and Social Housing
- What will the legal structure look like?

Meeting the Steering Committee Members:

Clifford Chillihitzia

Clifford is from Upper Nicola Band (UNB), and is their Housing Manager.

Donald Kraus

Donald is from Montreal Lake Cree Nation (Saskatchewan) and works as the Housing/Tax Administrator for Coldwater Indian Band.

Gary Wiens

Gary is the Maintenance Director for Neskonlith Indian Band.

Maryann Yarama

Maryann is the Governance Director, and Intergovernmental Political Manager with Shuswap Nation Tribal Council and a member of the Adams Lake Indian Band.

April Voisey

April has been working for the Ashcroft Indian Band as the Housing Manager, Education and Band Social Development Worker since July 2021.

Dennis Pierre

Dennis is from Siska Band where he is the Emergency and Housing Coordinator for Siska Indian Band.

Gathering Discussion

Housing Gaps

The participants were asked to look at the Housing Gaps and the following were identified:

- Software for asset management that is user friendly and links with other departments
- Staffing – hiring enough people/capacity and having the dollars to hire
- Policies – gaps in policies -> living document needs regular reviews and enforcement of by-laws
- Communication – people – administration – leadership (knowing the reporting accountability) Well defined roles and responsibilities
- Remoteness including access for and to services, increased costs
- Funding for asset management software
- Retention of staff (COVID funding paid more than salary such as workplace wages vs workforce competition)
- Infrastructure gaps (e.g., electrical capacity for heat pumps)
- Enforcement of by-laws
- Access to support for energy efficient advice and funding to accommodate

Issues and Challenges

The participants were asked to identify housing issues and challenges. The information was synthesized, and the participants were asked to prioritize the synthesized list.

The top issues and challenges were Housing infrastructure, funding and capacity building with equal votes. It was recommended to have a focus on housing staff under capacity development.

Followed by staffing, and asset management and then housing planning. Both communications and Community Preparedness for Climate Change and Resiliency each has a single vote.

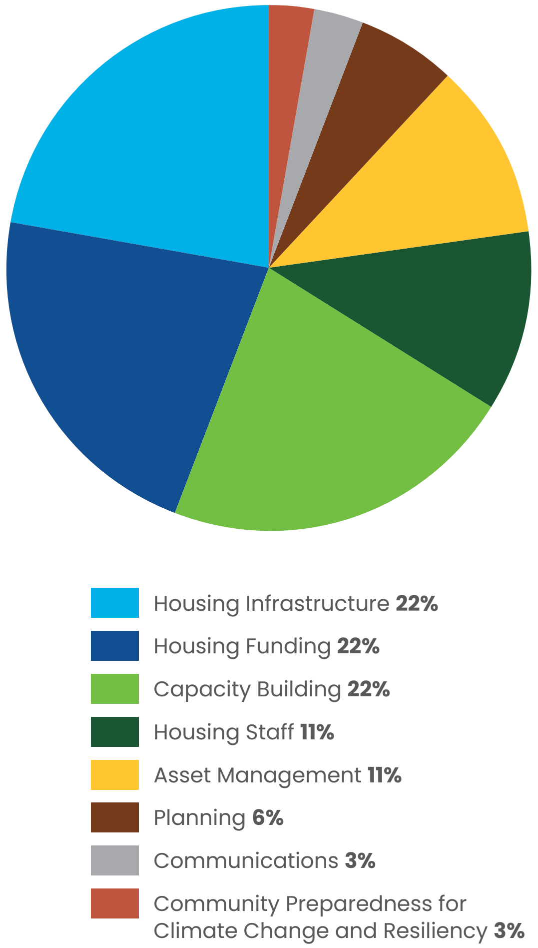
A. **Housing Infrastructure** including:
   - Access to land
   - Technology
   - Water, sewer
   - New Builds
   - Renos and Repairs
   - Insurance

B. **Housing Funding** including:
   - Housing Administration
   - Renos and Repairs
   - New Builds
   - Capacity Building
   - Gap Funding

C. **Capacity Building** including:
   - Housing Managers
   - Trades
   - Housing Staff

D. **Housing Staff**

E. **Asset Management** including
   - Processes
   - Software



F. **Housing Planning** including
   - Maintenance
   - Land use
   - Strategic
   - Feasibility

G. **Both Internal and External Communications**
   - Internal
   - External

H. **Community Preparedness for Climate Change and Resiliency**

What are the key areas that HRS can assist your housing department or community?

The participants provided the following suggestions:

- Who do you call when you have a housing issue - HRS
- Networking within Bands such as funding
- Funding Checklist
- Inspector Training/Annual Fees
- Group Inspector
- Health and Safety Inspections
- Software/Funding
- Work planning
- Strategic planning
- Data information that is available
- Funding assistance
- Reliable contractors
- Cost of renovations
- Training such as renos check list, community strategic plan

What type of housing information is required for communities to leverage financing, funding, and resources?

- Land Available
- Encumbrance Checks
- Chief and Council approval and BCRs
- Age and condition of homes
- Funding what does it covers/limitations/requirements
- Feasibility for renos and new builds
- Aware of funding
- Budget

Next Steps

- Organize workshops/information sessions on topics that reflect inputs from the Gathering
- Housing representatives and HRS team continue building inventory of documents and best practices for the HRS website
- Continue engaging with Steering Committee
- Explore opportunities for alternative finance models

"Know that resources (people mostly) are available for consultation and mentoring (and a shoulder) is priceless"

Guest Speakers

Chief Harvey McLeod spoke about "Maximizing Opportunities and Benefits through Creative Housing Solutions."

Key Points:

- Communication throughout Council, Admin and Citizens
- Critical need for housing for healthy communities
- Address the need of members moving home
- Process of accessing BC housing and addressing the need for pledge able land has to be designated with a long-term lease
- Did a study to see what repairs are needed and the estimated cost of $11Million for 140 homes

Chief Patrick Michell spoke about "Building Community and Housing Resiliency."

Kanaka's community resilient housing criteria are:

- Affordable
- Resilient (to heat, fire, wind, rain and cold).
- Energy Efficient
- Durable.
- Environmental conscious

It is by working together to permit, design and then build safe, resilient, and affordable housing that Canadians will be able to "live" through the growing frequency, duration, and intensity of extreme weather events.

GATHERING DISCUSSION

Housing Program Presentations

CMHC –Neil Barrett, Senior Specialist, Indigenous and Northern Housing Solutions

They are addressing Indigenous housing priorities through:

- Dedicated Canadian National Housing (NHS) Strategy funding for Indigenous housing
- Action on the National Inquiry into Missing and Murdered Indigenous Women and Girls
- Distinctions-Based Housing Strategies

The NHS is a 10-year, $72+ billion plan creating a new generation of housing in Canada giving more Canadians a place to call home.

50%
reduction in chronic homelessness

530,000
households removed from housing need

300,000
homes to be renovated and modernized

160,000
new housing units created

385,000
households protected from losing an affordable place to live

Skill Development:

CMHC has funding programs to help support the development of indigenous youth wanting to work within the housing sector, deeper mentorship opportunities for those transitioning into full time employment and funding to complete key strategy and policy work at the leadership level.

Individual Housing Ownership:

CMHC is quite focused on funding the development of additional affordable rental housing units, however, we still offer several opportunities for individuals to become homeowners. These programs are available for all Canadian. The Individual Ownership Programs include First Time Buyers Incentives and Mortgage Loan Insurance.

NHS Funding Programs:

Programs are based on achievement of these housing outcomes:

- Affordability
- Energy Efficiency
- Accessibility
- Priority Groups Served

Designed for new construction or repairs/renovations of multi-unit housing projects and stackable with additional funding partners like BCH and in many cases ISC.

The programs include:

- SEED Funding
- Co-Investment Fund
- Rental Construction Financing Initiative
- Multi-Unit Loan Insurance
- Multi-Unit Preservation Funding
- Rapid Housing Initiative
- Indigenous Shelter and Transitional Housing Funding

“Despite the challenges, is not insurmountable, we have the collective knowledge and experience to build and manage safe homes”

FNHA – Housing Program, Environmental Public Health Services, Dan Ferguson, Environmental Health Officer, Interior Region

Housing Program

A. Health Assessment:

- Provide health inspections of at-home housing upon request. Inspections may include evaluation of health and safety hazards including indoor air quality, contaminants, pest control, water supply, solid and liquid waste disposal, general safety, structural concerns and overcrowding.
- Review plans from a public health perspective for new housing developments and renovations.
- Provide advice, guidance and recommendations to Chief and Council, community workers and occupants related to all stages of housing: site and design, construction, occupancy and demolition.

B. Public Education/Information:

Provide public information to Chiefs, Councils, community workers and occupants about how to maintain a safe and healthy home.

- Often done together with housing managers
- "Water within the house, is the source of all kinds of potential trouble".

C. Training:

Provide training sessions upon request on public health issues related to housing

ISC - BC Region Housing Support Program, Richard George, Manager, Strategic Initiatives

Housing Support Program (HSP)

- Formerly known as New Approach for Housing Support (NAHS), Housing Support Program (HSP), BC Region, ISC
- Supports regular housing renovations, health and safety renovations, new construction/acquisition, multi-units, Governance and Capacity projects
- Applications - continuous intake process, reviewed as they are received and no set deadlines

What we have heard...

Flexibility

- To support the community's need

Funding

- New financing mechanisms
- Leveraging ISC funding
- Other funders
- First Nations "stake" – equity and planning

Support for Housing Managers

- Having housing policies in place
- Funding for wages

"It was awesome to hear and share different experiences with other communities"

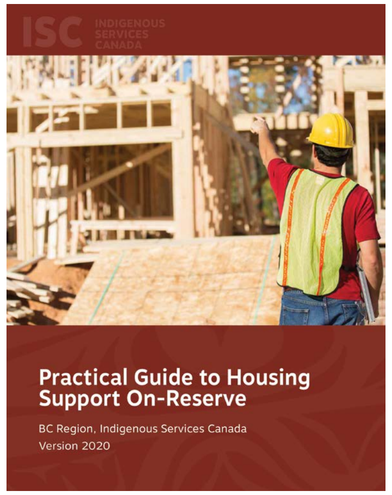
Four Pillars of Successful Housing

- Governance
- Capacity
- Engagement
- Affordability

Housing Support Program

- Merged and Streamlined the Single Year and Multi-Year applications to one application
- Continue to use increased subsidy rates
- Flat rates; not percentages
- Flat rates for Multi-Unit construction (up to 6 units) inclusive of inspection and site preparation costs. Costs range per unit from a maximum of
- $100,000 for Zone 1, $125,000 for Zone 2 and 3 and $150,000 for Zone 4.
- Includes a Reporting Tool
- Regular renovations - 50% of full subsidy funded upfront with the balance being a 50/50 cost share. Confirmation is required using the Project Details/Reporting Tool, which is included in the application
- Practical Guide to Housing Support

The new Practical Guide to Housing Support On-Reserve, BC Region, ISC and the HSP applications are available on Naut'sa mawt Tribal Council's website: **www.nautsamawt.org/practicalguidetohousingsupports**



Governance and Capacity Application

Housing Plans – A Housing Plan structure will describe the current situation, identify issues and present solutions, establish needs and requirements and more.

Housing Policy Creation – A Housing policy addresses housing issues, establishes roles, and guides process and more.

Training and Development – Training and Development includes capacity development, mentorship, community forums, and non-post-secondary or certification related training.

Housing Support Program Application

Renovation Subsidy – Funding to support home renovation

Health and Safety Renovation Subsidy – Funding to support home renovation related to health and safety

Home Construction or Home Purchase Subsidy – Funding to support new home construction or purchase

Multi-Unit Construction – Funding to support multi-unit home construction

HOUSING PROGRAM PRESENTATIONS

First Nations Housing & Related Infrastructure Strategy

- Co-developed by the Assembly of First Nations, ISC and Canada Mortgage and Housing Corporation; endorsed by Chiefs in December 2018
- Outlines the path forward to transition the care, control and management of housing to First Nations over the long term
- The Strategy's priorities are focused around 4 themes:

Governance and Delivery	Funding and Finance	Skills and Capacity	Information Sessions
Whereby First Nations are seeking:			
• To develop tools • To build institutions • To transfer control of services to First Nations	• Sufficient, sustainable, and predictable funding from government • Fair access to financing tools	• To build and maintain skills and capacity required to control, manage and deliver housing services • To support housing managers	• To engage membership, leadership, experts, civil society & regional organizations

ISC Housing Program Modernization

ISC is looking to modernize its on-reserve housing program to support the building blocks of the First Nations Housing and Related Infrastructure Strategy's long-term priorities.

Immediate areas for action focused around:

- Increasing level of investments to support marginalized groups and close the socio-economic gap
- Providing long-term and predictable funding to support planning and self-determination
- Supporting community management of housing and enabling the transfer of care and control
- Enabling access to new or enhanced financial instruments to support project implementation and leverage investment opportunities

Additional areas for action may emerge as First Nations' regional implementation plans for the Strategy are being developed.

CMHC, ESDC, P/Ts and municipalities will play a lead role in supporting First Nations' housing needs off reserve in urban, rural and Northern areas.

Enhanced Skills and Capacity:

- Engage with First Nations on required capacity support and current gaps
- Develop methodology for enhanced funding for housing managers' salary, training and tools / software
- Seek dedicated funding for housing managers and related capacity support
- Support the development and dissemination of reference tools and resources, such as support for:
  - Costing and procurement
  - Life cycle management and maintenance plans
  - By-laws and compliance
  - Housing and financial literacy
  - Trades and technical skills development

> **"Interesting concept about building on-reserve homes without ministerial loan guarantee"**

First Nations Market Housing Fund, Deborah Taylor, Executive Director

The Fund's Vision:

Every First Nation family has the opportunity to have a home on their own land in a strong community.

About the Fund:

- Non-profit trust launched May 5, 2008
- 9 Trustee positions –20 staff positions
- Designed to support market housing arrangements between First Nations and lenders
- $300 million federal investment -has grown to almost $400 million
- Over $1 billion loan credit leveraged with potential of an estimated 7,000 home loans
- Tool to create more housing on reserve or settlement lands or lands set aside:
- Homeownership, Rentals, Renovations
- Respects communal ownership of lands
- Only First Nations can apply
- Developed with input from AFN, First Nations communities and organizations across Canada

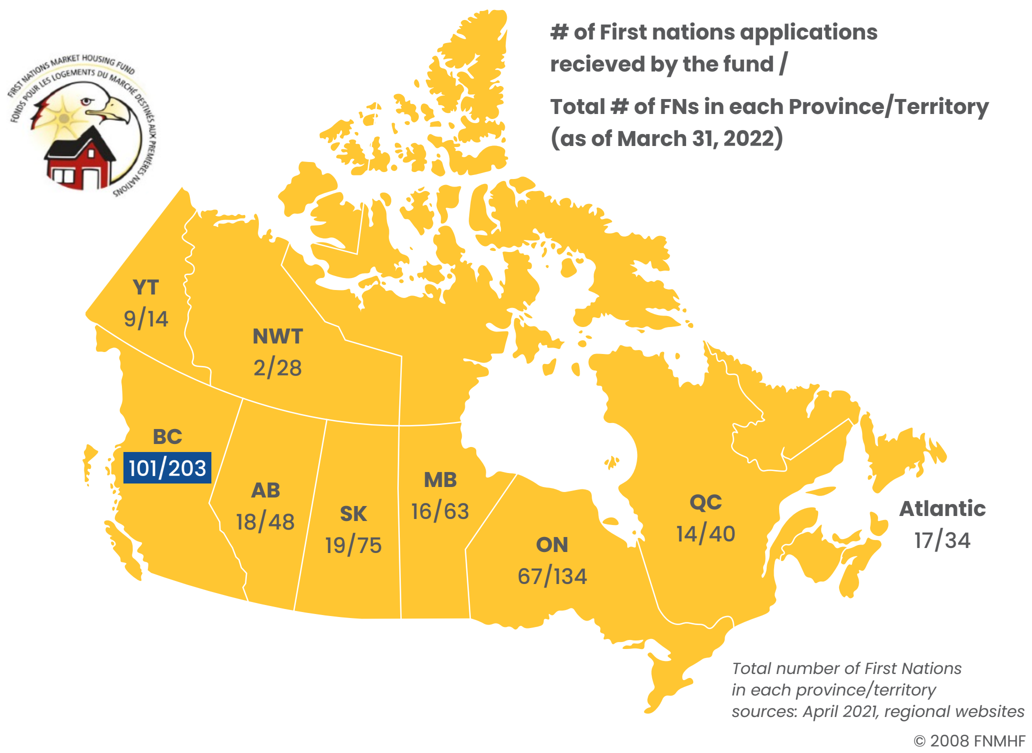
HOUSING PROGRAM PRESENTATIONS

How does the Fund support investments?

Credit Enhancement

- 10% backstop for home loans guaranteed by the First Nation
- Leverage to negotiate with lenders
  - Lower interest rates
  - Reduced program access fees
  - Risk sharing
  - Administrative arrangements

Capacity Development Products and support to assist the First Nation to meet its goals to implement or expand a home loan program



What the Fund is looking for...

- Emphasis on what is needed to implement and sustain market-based housing
- Is there a functioning housing system where people pay for their obligations and there are practices enforced –rent, user fee or other?
- Are there systems and practices in place to safely guarantee loans?
- Do people understand their obligations –financial and other?

Out of 81 First Nations announced for Credit Enhancement as of March 31, 2022, 32 were from BC.

Capacity Development (CD) Program

- For First Nations who believe in loan-based housing
- For areas which require strengthening to implement or sustain market-based housing
- Focused on the three pillars of the Access Criteria –Financial Management; Good Governance; Community Commitment
- Needs are identified by each First Nation through a self-assessment process and validated through review
- Priorities for a three-year period are identified and a plan is developed
- Ways to meet the needs are identified –could be staff training; customized products; workshops; new products

Supporting First Nations with Capacity Development:

- Understand loan financing and how it works
- Community workshops
- One-on-one credit counselling

What's New?

- Board of Trustees
- 8 new Trustees appointed 2019 and 2020. All First Nations citizens and searching for a 9th Trustee
- More independent
- Opening an office on reserve in 2022
- Hiring more staff in 2022
- Moving forward on Fund Transfer and Transformation

Transfer and Transformation Activities

- Strategic planning & environmental scanning
- Trustee interviews
- Surveys –leaders; administrators/technicians; homeowners; youth; elders; potential homeowners
- Stakeholder meetings
- Engagement and validation

FNMHF Definition of Homeownership

"Homeownership" refers to a housing situation in which owners pay for the acquisition, operation, and maintenance of a home.

Fund benefits to a First Nation

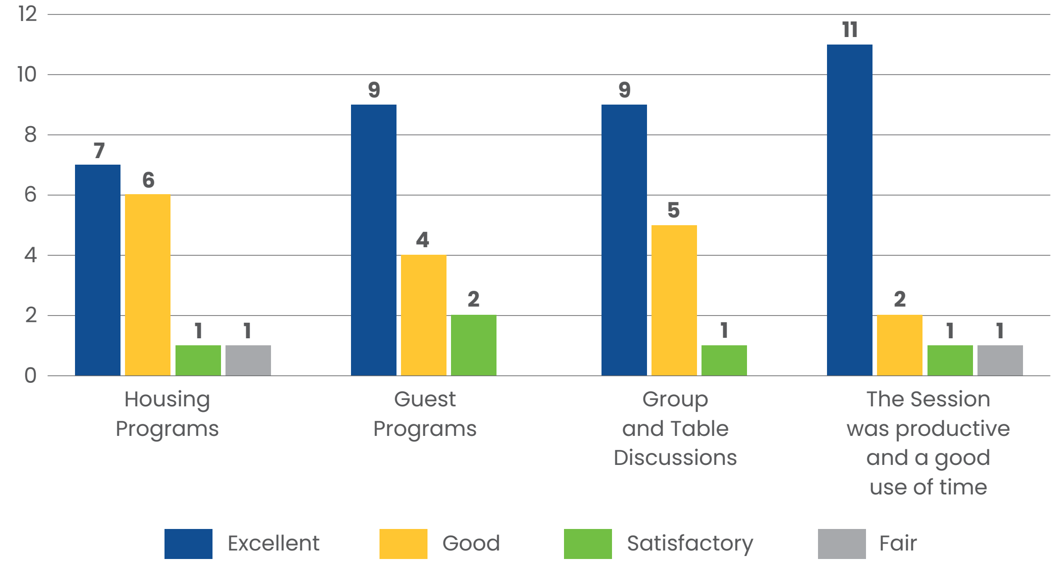
- No fees or charges for the Fund's services
- Available to all First Nations who believe in households paying for their housing, even if they are not yet there
- Each First Nation identifies their own priorities for loans and capacity development activities paid by the Fund
- Supports each First Nation's goals

Gathering Evaluation

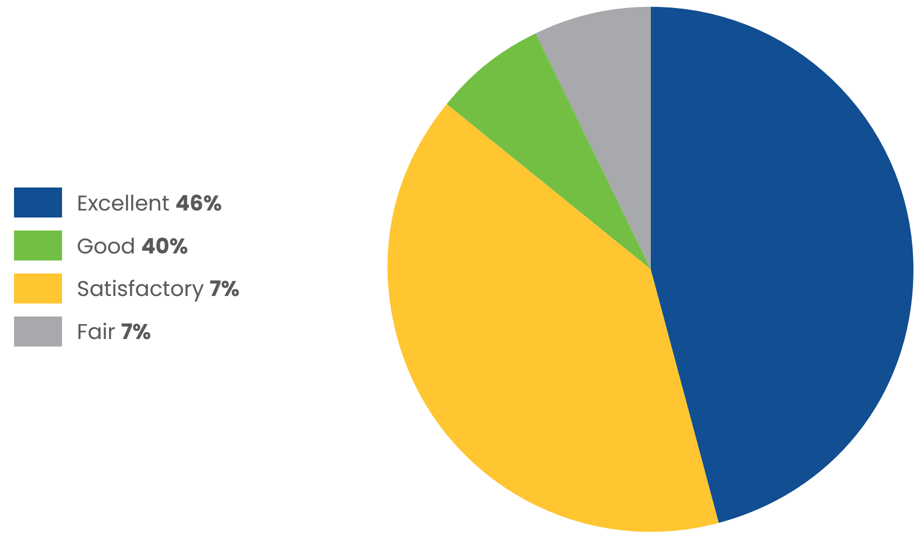
1. How would you rate the gathering agenda items?

Comments:

- Good Information flow and discussion
- Despite the challenges, is not insurmountable, we have the collective knowledge and experience to build and manage safe homes
- Chiefs took over discussion and we couldn't talk because we were out of time
- The only issue I had was some speakers were getting off topic which made it hard to follow
- Being a new housing coordinator, I was able to gain a lot of knowledge.
- Great to meet and network



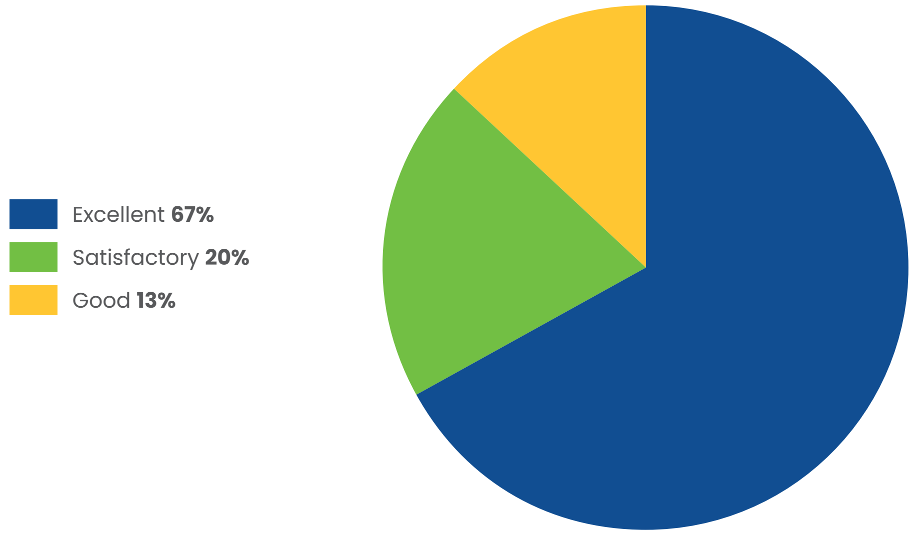
2. As a result of attending the Gathering, I have gained knowledge that will assist my community



Comments:

- Definitely learned something new and valuable
- My first housing gathering. Extremely grateful for all I learned
- Know that resources (people mostly) are available for consultation and mentoring (and a shoulder) is priceless
- Met great connections
- I hope the information will be sent to us from all the speakers
- There was a lot of information to process and some topics brought up but I need to look further into it.
- It was awesome to hear and share different experiences with other communities

3. There was sufficient opportunity to contribute and engage in discussion during the Gathering

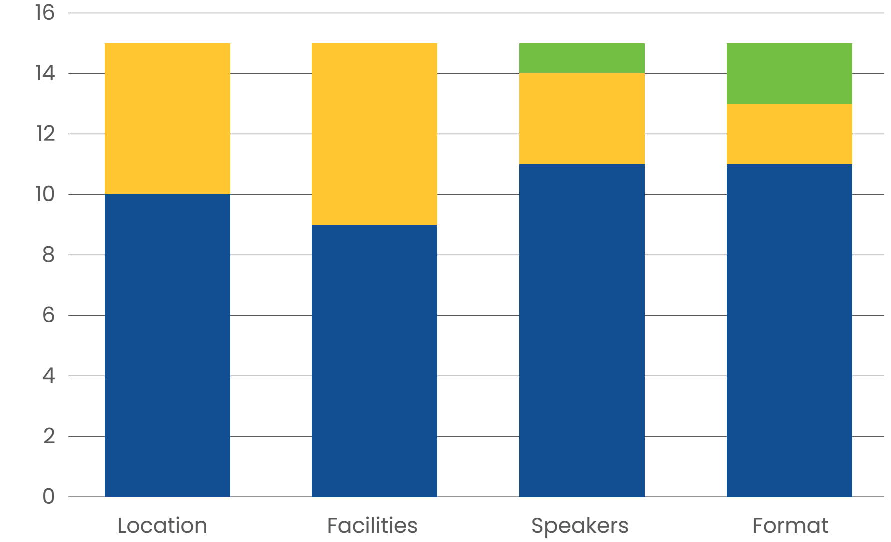


Comments:

- Good group discussions
- Some people kind of took over some subjects, which made discussion and interjections difficult
- It was amazing to hear and share different experiences with other communities

GATHERING EVALUATION

4. How would you rate the following aspects of the Gathering?



	Location	Facilities	Speakers	Format
Satisfactory	0	0	1	2
Good	5	6	3	2
Excellent	10	9	11	11

5. In preparation for our next gathering, what housing topics would interest you?

- Contractors (2)
- Home maintenance (2)
- Contract training (2)
- Project Management (2)
- Other training opportunities (2)
- Inspectors
- Financing – more info on individual mortgages
- Training opportunities
- Funding opportunities
- Possible separation of "housing" info – social, affordable rent, rent to own and CP
- Site – water, sewage, electrical, communication
- Capital – envelope, systems, costs
- Operating – capital – loan payment (revenue and expenses); maintenance and repairs; road, water and waste

- Budgets
- Arrears – why does it happen, what are the solutions (2)
- Mapping tools = webinars
  - "on-reserve" – TNRD, NRCAN, ILRS, Google. Allows housing to see past, present = land use and plant for the future
  - "Off Reserve" – can source – data sheet on the lot/parcel (zoning and assessments) = possible acquisitions for balance sheet- future housing
- Applying for funding
- Asset Management
- Pilot Project Update
- List of inspectors
- List of Contractors
- New programs or training
- Maybe a training session for different technology systems used or to be used.
- Software
- Proposal writing

6. General Comments:

- Good Gathering
- Would love to have the opportunity to go to more HRS Gatherings
- Was so happy to finally meet everyone
- Was very good. Loved all the information and interaction
- Was a nice place but disappointed about Quaaout Lodge. The room with dinner was extremely uncomfortable. Some speakers get off topic and made it hard to focus. I liked the speed dating format got a lot of info and it was needed to stay on topic, which didn't always work.
- Thank you
- Lots of knowledge was shared!!
- I really appreciated being included in this Gathering and look forward to the next one.
- What can HRS do for communities that are more advanced?
- Interesting concept about building on-reserve homes without ministerial loan guarantee
- All the above was in-depth and excellent.
- Evening meal was way to hot, although meal was excellent

Attendance

Participant	First Nations Community	June 27	June 28
Chief Arnie Lampreau	Shackan First Nations	X	
Chief Harvey McLeod	Upper Nicola Band	X	
Cliff Chillihitzia	Upper Nicola Band	X	X
Chief Patrick Michell	Kanaka Bar Band	X	X
Christine Brown	Kanaka Bar Band	X	X
Eden Brown	Skeetchestn Indian Band	X	X
Barb Deneault	Skeetchestn Indian Band	X	X
Sierra Loewen	Bonaparte First Nation	X	X
Samantha Dick	T'exelc (Williams Lake)	X	X
Gina Gill	T'exelc (Williams Lake)	X	X
Dana Alphonse	T'exelc (Williams Lake)	X	X
Marie Baptiste	Tk'emlúps te Secwépemc	X	X
Dennis Pierre	Siska First Nation	X	X
Emily Proskiw	Simpcw First Nation	X	
Chris Bowser	Simpcw First Nation	X	
Hyrum Petersen	Cook's Ferry Indian Band	X	X
Jordana McIvor Grismer	Lower Nicola Indian Band	X	X
Candy Karayannopoulos	Ts'kw'aylaxw (Pavilion)	X	X
Gary Wiens	Neskonlith Indian Band	X	X
Richard George	ISC	X	X
Ruth Williams	HRS Program Manager	X	X
Jamie Sterritt	Facilitator	X	X
Elena Sterritt	Graphic Facilitator	X	X
Rick Sabiston	HRS	X	X
Marilyn Ota	HRS	X	X
Sharon McKay	HRS, Community Advisor	X	X

Housing Resources Service

Serving Nlaka'pamux, Secwépemc and Upper Nicola Territories