# HOUSING DECISION-MAKING TOOL FOR CHIEFS AND COUNCILS

A tool to help us reduce our housing liabilities, improve the quality of our homes and make our houses last longer









This document is designed as a conversation starter to help facilitate housing decisions that will provide better homes for our band members.

#### How it works

- 1. Select your topic from the Table of Contents in the following slides (or do a search based on topic)
- 2. Start with the question on the left to start the Council's discussion
- 3. Depending on the discussion, choose the next appropriate question (one of the Level 2 Questions) to the right of the first question
- 4. Based on the Council's dialogue from the Level 2 Question, choose the next level of question to ask (see example on next slide)









# **EXAMPLE**

Level 1 Questions

Level 2 Questions

Yes: Will there be changes

to their family size in the next 5 years? 10 years? 15

years?

Level 3 Questions

Yes: Can the house be expanded in the future to accommodate the additional family members?

No: Are we providing education about how to maintain the property, including ventilation and HRV usage?

Yes: What is the range of the family's size in 5, 10 and 15 years? Have we taken the answers into consideration?

No: What changes might the family see in 5, 10 and 15 years? How would this change their housing needs? Documents to Reference:

#### Considerations:

Have we considered providing education to new home occupants about home maintenance, including ventilation and HRV usage?

Are we deciding that the house is a match for the occupants based on the family's current needs?

No: Have we considered the family changes beyond 5 to 10 years?



The First Nations National Building Officers Association (FNNBOA) and the Canadian Construction Materials Centre (CCMC) established a partnership where the expertise from both organizations can work together to improve the levels of health and safety of people living in Indigenous Communities.

CCMC provides an evaluation service focussed on innovative and non-standardized construction products, materials, systems and series. These services provided by CCMC are useful for Indigenous Communities to determine the acceptability of products within the context of their respective regional building, fire, and plumbing, energy code provisions.

The FNNBOA and CCMC/NRC are working together to address other issues such as capacity development, training, and the impact of climate change on the building of residential homes in Indigenous Communities.

For more information please visit:

WWW.FNNBOA.CA

Or email info@fnnboa.ca

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Yes: Will there be changes to their family size in the next 5 years? 10 years? 15

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Documents to Reference:

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Are we deciding that the

house is a match for the

occupants based on the family's current needs?

# 2. HOME OCCUPANTS

Occupants with Disabilities

Yes: Do they require ramps with railings and wider halls and doors?

Do any of the occupants have a disability or have health issues that could lead to a disability?

No: Do they have a family history of health issues that can lead to a disability (like diabetes)?

**Yes:** Have we included these in the contract and designs? Who is going to inspect these adaptions?

No: Do all stairs have railings on both sides? Could they require a ramp and wider halls and doors in future?

Yes: Can the home be expanded in the future to accommodate a ramp with railings and wider halls and doors?

No: Is there a possible marriage or future addition to the family that will require a ramp, and wider halls and doors?

Documents to Reference:

#### **Considerations:**

Have we considered asking future occupants of homes about their current and potential health issues to inform their housing adaption needs? Have we considered what is called "Universal Design" (minimizes costs from onset)











# 3. PREFAB HOMES

Impact of Prefab Homes on Our Community

Yes: Have we considered the long-term training and economic impact on our people of getting prefab homes?

there are negative long-

term impacts of buying

prefab homes?

No: If we buy prefab homes, what training and employment opportunities would our members miss?

Yes: What training and economic opportunities are

we denying our people if we buy prefab homes?

Yes: Which negative impacts are we aware of? Education? Economic? Repair costs? Possible lower quality?

No: Who can we consult with who can provide us with perspective on the downsides of buying prefab homes?

Documents to Reference:

#### Considerations:

Have we considered exploring the long-term negative impacts of prefab homes on our community?

Have we discussed the negative impacts of prefab homes on our community?

No: Are we aware that

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# 4. HOME CONSTRUCTION PROCUREMENT

Process of Taking On Construction Project

Yes: What does our process for taking on a home construction project include?

Have we used a process to take on this home construction project (procurement)?

No: What should we be

considering when we take on

a construction project?

Multiple Proposals: Did we receive at least 3 proposals?

Did the proposals include technical construction details?

References: Did the proposals include references?

Contract: What did we include to ensure the project keeps budget, time and quality?

Multiple Proposals: Have we had several contractors (3 min) submit proposals?

Quality Proposals: Do the proposals include technical construction details to ensure quality and safety?

Documents to Reference:

#### Considerations:

Have we considered developing a process for taking on a construction project that includes the minimum number of proposals, the quality of the proposals, references, contract terms and conditions, etc.?









# 5. HOME CONSTRUCTION

Ensuring the Success of Our Home Project

**Yes:** What have we done to ensure the home is built with value in mind?

Are we getting value for our money with this home construction?

Not Sure: What can we explore to get the best value for our money?

**Contract:** Does our contract cover details and quality?

**Contractor:** Does he/she have a proven track record?

Materials: Are we ordering the building materials?

Time: What are we doing to stay on time?

**Contract:** Will our contract cover details and quality?

**Contractor**: How are we going to ensure contractor has a proven track record?

Materials: Who will ordering building materials save money?

Time: What can we do to keep the home project on time?

Documents to Reference:

#### Considerations:

Have we considered developing a strategy to reduce costs while improving quality in the various aspects of the construction of our homes?











# 6. NEW HOME CONSTRUCTION

Impact of New Home Construction on Our Community

Yes: Are we aware of the long-term training and economic impact of new home construction on our people?

No: When we build new homes, what training and employment opportunities are we giving our people?

Yes: What training and economic opportunities are

we giving our people when we build new homes?

Yes: Which positive impacts are we aware of? Education? Economic? Lower repair costs? Higher quality?

No: Who can we consult with who can provide us with perspective on the upsides of building new homes?

Documents to Reference:

#### Considerations:

Have we considered having a strategic discussion about the long-term positive impacts of new home construction on our community?

Have we discussed the positive impacts of new home construction on our community vs prefabs?

No: Are we aware that there are positive long-term impacts of building new homes?



# 7. BASEMENTS AND CRAWLSPACES

The Long-Term Impact on Homes

Yes: Are we aware of the negative long-term impacts of basements and crawlspaces? Flooding? Mould?

Have we discussed the negative impacts of basements and crawlspaces on a home in our community?

> No: Are we aware that there are negative long-term impacts of basements and crawlspaces?

Yes: What are we going to do instead for the longevity of our homes and the reduction of maintenance costs?

No: How much flooding and mould have we had with basements and crawlspaces? What about slab on grade?

**Yes:** Which negative impacts are we aware of? Flooding? Mould? High renovation costs? Shorter home lifespan?

No: Who can share the drawbacks of basements and crawlspaces with us? The benefits of slab on grade?

Documents to Reference:

#### Considerations:

Have we considered exploring how building our homes slab on grade (instead of a basements or crawlspaces) is more in line with our ancestral heritage (I.e. our ancestry is on or above the earth)?











# 8. NEW PREFAB HOMES

Basement or Columns for Prefab Homes

Are our new prefab homes

going to have basements or

rest on columns?

Basements: Have we taken into consideration the negative impacts of basements in our community?

Columns: Are we creating an insulating skirt around

columns of the home?

Yes: Are we prepared to construct to the cost of meeting codes to prevent mould?

No: Are we aware that basements with mould and flooding can shorten the lifespan of the home?

Yes: What are the plans to ventilate the the insulating skirt to avoid mould issues?

**No:** Have we budgeted for the moisture issues caused by not having a skirt?

Documents to Reference:

#### Considerations:

Have we considered adding the topic of mould prevention to each of our housing decisions when determining what to place a prefab home on (including and exploration of the advantages of slab on grade)? Has our inspector reviewed the site and plans before construction?











# 9. NEW PREFAB HOMES

Turnkey or Finishing

Turnkey: Who is going to be there to inspect the the prefab homes when they arrive?

A professional inspector: If they find something incorrect who is going to solve this issue?

Someone Else: Does this person have a checklist or standards that we are checking for?

Yes: What are the finishing requirements and plans?

No: Who is going to oversee the finishing requirements to ensure the proper finishing happens?

Documents to Reference:

#### **Considerations:**

Have we considered developing a contract checklist to ensure our prefab home purchases arrive without unexpected additional work or costs?











Does our new prefab home arrive turnkey or with some finishing to do?

> Finishing: Are we fully prepared for the finishing requirements?

# 10. NEW CONSTRUCTION

Longevity of the Home(s) (Pride of Ownership)

Yes: How have we included the homeowners in our new home longevity strategy?

longevity strategy?

Planning: Have we involved them in some of the decisions regarding the home? Needs? Preferences?

Finishing: I.e. Have we involved them in colour selection? Are we engaging them in some painting?

Design and Quality: What process can we use to ensure quality design and construction?

Homeowners: How can we include the homeowners in the planning and finishing?

Documents to Reference:

#### Considerations:

Have we considered having an annual review of our new home longevity strategy that includes design, quality and finishing? And the involvement of homeowners?

Do we have a strategy in place to increase the longevity of our new home(s)?

> No: What could we be considering in our new home











# 11. HOME CONSTRUCTION

Reducing Costs Associated with New Home Construction

Yes: Have we explored the idea of us ordering all building materials for our home construction?

Yes: How much have we saved by ordering our own building materials?

No: How much could we save if we ordered our own building material?

**Yes:** What are the dollar and quality costs to not ordering our own building materials?

No: Who could run the numbers for us to see the financial benefit of us ordering our own building materials?

Documents to Reference:

#### Considerations:

Have we considered working with other bands to leverage our combined buying power to improve the quality of the products used in our homes while reducing our costs?

Have we considered ways we can better manage the costs associated with our home construction?

No: Have we explored ordering our own building materials for our contractor(s)?



# 12. HOME CONSTRUCTION

Reducing Costs Associated with New Home Construction

Yes: Have we explored the idea of us ordering all building materials for our home construction?

Yes: How much have we saved by ordering our own building materials?

No: How much could we save if we ordered our own building material?

Yes: What are the dollar and quality costs to not ordering our own building materials?

No: Who could run the numbers for us to see the financial benefit of us ordering our own building materials?

Documents to Reference:

#### Considerations:

Have we considered working with other bands to leverage our combined buying power to improve the quality of the products used in our homes while reducing our costs?

Have we considered ways we can better manage the costs associated with our home construction?

> No: Have we explored ordering our own building materials for our contractor(s)?











# 13. NEW HOME LARGE APPLIANCES

Making Appliances Last Longer

Yes: What did the consumer reports indicate were their strengths and weaknesses?

Have we reviewed consumer reports about the appliances we are thinking of purchasing?

No: Have we discussed the value of appliance reviews and reports to our future budgets?

Strengths: Are these strengths going to make the appliance last longer?

Weaknesses: Do these weaknesses impact the longevity of the machines? If so, what is a better alternative?

Yes: What is the impact on our future budgets for replacement? Repair? Power usage?

No: How often has unplanned replacement of appliances taxed our budget? How can reviews change this? Documents to Reference:

#### Considerations:

Have we considered developing a checklist of what we need in our large appliances for them to last longer, including repair plans? Also developing a homeowner maintenance plan for the home?











# 14. NEW CONSTRUCTION FINISHING

Railings, Ramps and Decks

Yes: Does it include the long-term maintenance of the railings, ramps and decks?

Do we have a process in place to ensure the safe finishing of the home?

**No:** Do we have finishings included in the contract for the home?

Yes: What is our long-term process for maintaining the safety of our railings, ramps and decks?

No: What are we going to do to ensure the long-term safety of our railings, ramps and decks?

**Yes:** Does it include railings, ramps and decks?

No: How can we include railings, ramps and decks in the future contracts?

Documents to Reference:

#### **Considerations:**

Have we considered developing a checklist for home finishing to be used in contracts and inspections? Also developing a homeowner maintenance plan for the home?











# 15. NEW HOMES: MOULD

Mould Prevention

**Yes:** What are the potential mould issues in the home?

Have we discussed and addressed the **potential mould issues** in the new home(s)?

No: What do we need to consider that could cause

mould?

Overcrowding: What is the number of people per bedroom? Is there appropriate ventilation?

Lack of Proper Insulation:
What could be done to improve the insulation and ventilation?

Overcrowding: Have we worked out the number people per bedroom? And what does this mean for ventilation?

Lack of Proper Insulation:
Have we ensured the insulation and ventilation is up to code?

Documents to Reference:

#### Considerations:

Have we considered walking new home occupants thru their home to discuss maintenance, including ventilation and HRV usage, before they move in?











# 16. MOULD PREVENTION STRATEGY

How to Reduce the Mould Issues in Our Home(s)

Yes: What does our mould prevention strategy address?

Specific Rooms: What have we done in the bathrooms, kitchens and basements to reduce mould issues?

Alternatives to Drywall: What wall alternatives have we explored that are mould resistant?

> **Rooms**: Bathrooms? Kitchens? Basements? Air Movement: Fans? Ventilation?

**Insulation**: To code for our area?

Walls: Drywall alternatives?

Documents to Reference:

#### Considerations:

Have we considered including home maintenance education in our housing agreements for the purpose of mould prevention?

Have we developed a strategy to prevent mould growth in our home(s)? No: What could we include in our mould prevention strategy?

# 17. INSTALLING WOOD-BURNING STOVES

Fire Prevention

Yes: Does the person installing the stove have the appropriate certification?

qualifications of the person inspecting the stove's installation?

Yes: What are the

**No:** Who is going to ensure it's going to be done to code so no one gets hurt in the future?

Yes: How can we be certain the stove will be installed safely? Who will inspect it?

No: What are the consequences if the stove is not installed properly?

Documents to Reference:

#### Considerations:

Have we considered developing a strategy to ensure the safe installation of woodburning stoves (I.e. Work towards having 2 - 3 individuals certified to install and inspect stove installations)?

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Are we certain the woodburning stove is being installed safely?

> No: Have we ensured the person installing the stove is properly certified?

# 18. RENOVATIONS

Safety and Meeting the Fire Code

Fire Hazard: Could something be overlooked that could cause a fire?

developing a list of a proven history of doing renovations to the fire code?

Contractor: Who is going to inspect the work to Documents to ensure it is to fire code? Reference: Yes: How do we know that the renovation is being done to fire code? Who is doing the renovation? Band Member: Who is going to ensure the renovation is done to fire code? Have we taken precautions to ensure the renovation is being done to the fire Considerations: code? **Unsafe**: Could we be sued Have we considered if some things are not to fire code? Mould: Could mould issues occur? No: What potential contractors who have liabilities could we face if this renovation is not done to fire code?

# 19. HOME MAINTENANCE

Responsibility for Maintenance

We are: Do we have a maintenance plan including a maintenance budget?

Yes: What are the highlights of the plan? Who is doing it? What is the process and frequency?

No: How are we going to develop a plan? Who is responsible and properly trained to execute it?

Yes: What did their training include? HRV usage? Use of the FNNBOA maintenance checklist?

No: When are we going to provide them with one to one maintenance training in their new home?

Documents to Reference:

FNNBOA Maintenance Checklist

#### **Considerations:**

Have we considered walking new home occupants thru their home for home maintenance, including ventilation and HRV usage? Have we developed strong housing agreements?

Who is responsible for the maintenance of the house we are about to invest in?

The homeowners are:

Have we arranged for them to learn how to maintain their home?







# 20. CONTRACTORS

Hiring Contractors Who Are Quality-Focused

Someone We Know: Does this person have a history of building quality home, on time & within budget?

How do we **select our contractor**(s)?

Vetted Process: What have we done to ensure our contractor will build a quality home, on time and within budget?

Yes: How can we see their work or have references to double check that what they say is accurate?

No: Can we afford the down sides of poor quality, open timing and over budget? Who are our alternatives?

Ask for References: Who is going to speak with the references? What questions are we going to ask? (quality, timing, budget)

Review Previous Work: Who is qualified to review the contractor's previous work for quality and budget? Documents to Reference:

#### **Considerations:**

Have we considered developing a process for hiring contractors, including proposals, references and successful with building homes in our climate?











# 21. INSPECTOR CERTIFICATION

Ensuring Housing Quality and Longevity

Single Family: Is the inspector certified with the province?

Yes: Which organization does the inspector have which type of building?

Yes: Which organization is

our inspector certified

with?

No: Who is going to find a properly certified inspector?

No: Who is going to find a properly certified inspector for multi-unit building?

Documents to Reference:

#### Considerations:

Have we considered developing a list of properly certified inspectors (for our types of homes)?

What type of structure do we want our inspector for a single family home or multi-family unit?

Multi-Family: Does the

inspector have provincial

certification for multi-

family units?

their certification with? And











# 22. DIFFERENT TYPES OF INSPECTIONS

If Building a CHMC Home

CHMC Inspection: Are we aware that a CHMC Inspection does not inspect our home for safety (to code)?

Yes: When is the compliance inspection occurring to ensure our home is to code?

No: Who is going to arrange for a compliance inspection to ensure our home is built to code?

Documents to Reference:

Which type of inspection have we had see the new homes?

Compliance Inspection:
Are we aware that a compliance inspection does not to inform CMHC of our

progress?

Yes: Has the CHMC inspection occurred to follow our home's progress?

No: Who is going to contact CMHC to ensure a CMHC inspection occurs to report on our progress?

**Considerations:** 

Have we considered?



# CLARIFYING QUESTIONS AFTER WE MAKE A HOUSING DECISION (1 OF 2)

- Have we reviewed choices that will cause the home(s) to last longer?
- Have we made our decision(s) with the long-term in mind?
- What is the time horizon of our decision? 2 years? 5 years? 10 years? 15 years? 20 years? 25 years? (the longer the better)
- Have we considered the potential liabilities of our decision(s)?
- Have we reduced our potential liabilities with our decision(s)?









# CLARIFYING QUESTIONS AFTER WE MAKE A HOUSING DECISION (2 OF 2)

- Have we avoided potential fire hazards with our decision(s)?
- Have we ensured the safety of the home for our band members with our decision(s)? (railings, ramps, etc)
- Have we reduced the chances of water damage and/or mould growth with our decision(s)?
- Have we ensured the home is built/renovated to code with our decision(s) (to ensure the safety of our band members and to reduce the Council's chances of being sued)?

# SPECIAL THANKS

A special thank you to the individuals who gave freely of their time to be interviewed and provide information for the creation of this document:

- John Kiedrowski
- Vincent Genereaux
- Doug Odjick
- Keith Maracle
- Darnell Morin
- Jim Munroe
- Tex McLeod
- Dino Zuppa

This document was created by Peri Shawn

# HISTORY OF COLLABORATION

At the request of the Provinces and Territories, the regulators of construction across Canada, CCMC was created as Canada's official evaluation service for building officials and the construction industry in 1988.

Formalizing this relationship was a Memorandum of Understanding between Canada's Federal Government and Provincial and Territorial Governments (PTs). Also at the request of the PTs, CCMC was centralized at the National Research Council of Canada (NRC) a federal government organization, in Ottawa, working closely with Codes Canada and research expertise.

More recently, CCMC formalized its relationship with the Alliance of Canadian Building Officials' Association and the First Nations National Building Officers Association (FNNBOA) with a Memorandum of Understanding (MOU). This MOU with FNNBOA helps to address the health and safety of homes built in Indigenous Communities.

CCMC's mandate is to provide a technical opinion that a product or system complies with the requirements of Canada's Building Codes as an 'alternative solution' and to provide verification that a product conforms to a recognized product or material standard.

As a Federal Government organization and part of the NRC, CCMC's due diligence on all evaluations is impartial, neutral and science-evidence based, intended to protect the health and safety of Canadians first and foremost. CCMC applies the same objective, factual and rigorous process on all evaluations and provides an expert, unbiased opinion on Code and Standard compliance without commercial interest in the products evaluated. Also as a federal government entity, CCMC stands behind all of its technical evaluations.

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