



Mohawk Council of Kahnawà:ke Housing Department

Housing Survey Summary:

The MCK was looking to identify Housing needs and numbers interested in various potential Housing developments. Preliminary analysis was done by MCK Public Relations.

MCK PR Preliminary Analysis:

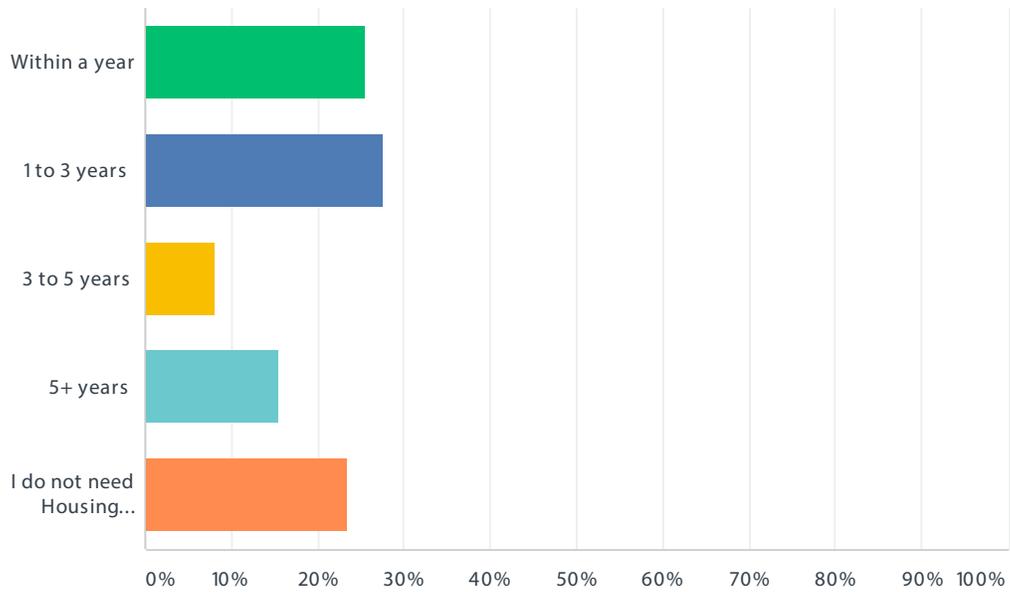
- Housing assistance is needed soon. 175 of the 249 who said they need Housing assistance indicated they need it within three years. 81 participants did not require any Housing assistance.
 - Mortgages was the highest current need with 106 people. In the 22-35 age group over two-thirds of the 65% who said they need a mortgage are currently renting. However, this group appears open to non-traditional mortgages. For example, 52 wanted a turnkey home and 21 wanted a turnkey semi-detached, and 44 were interested in a condo while 40 want Rent to Own. Some chose more than one.
 - Of 93 people who own their own home, 78% need repairs or renovations. At least 35 people were interested in new Housing developments.
- Of the many possible new Housing developments, no single solution stood out.
 - Seven different Housing developments had at least 34 people interested. Turn Key housing, condos and apartments had the most interest.
- 84% of Low-Income earners (under \$20,000 per year) currently need rentals, and 41% want mortgages. 33% want a Rent-to-Own home.
 - Of those 56 years of age and over, 81% own their own home. However, 52% of them are interested in Elder housing projects while the other 48% need repairs or renovations.
 - Of 83 participants who are currently renting, 47 are interested in a condo, 44 in a Turn Key house while 45 to 74 would want an apartment to rent.
 - Those who want condos (78) are also interested in houses (44 of 78).

Other questions such as income levels, current expenses, and employment will assist MCK Housing in determining the feasibility of each potential Housing development.

Housing Survey

When would you need Housing assistance with your current Housing situation?

Answered: 330 Skipped: 3

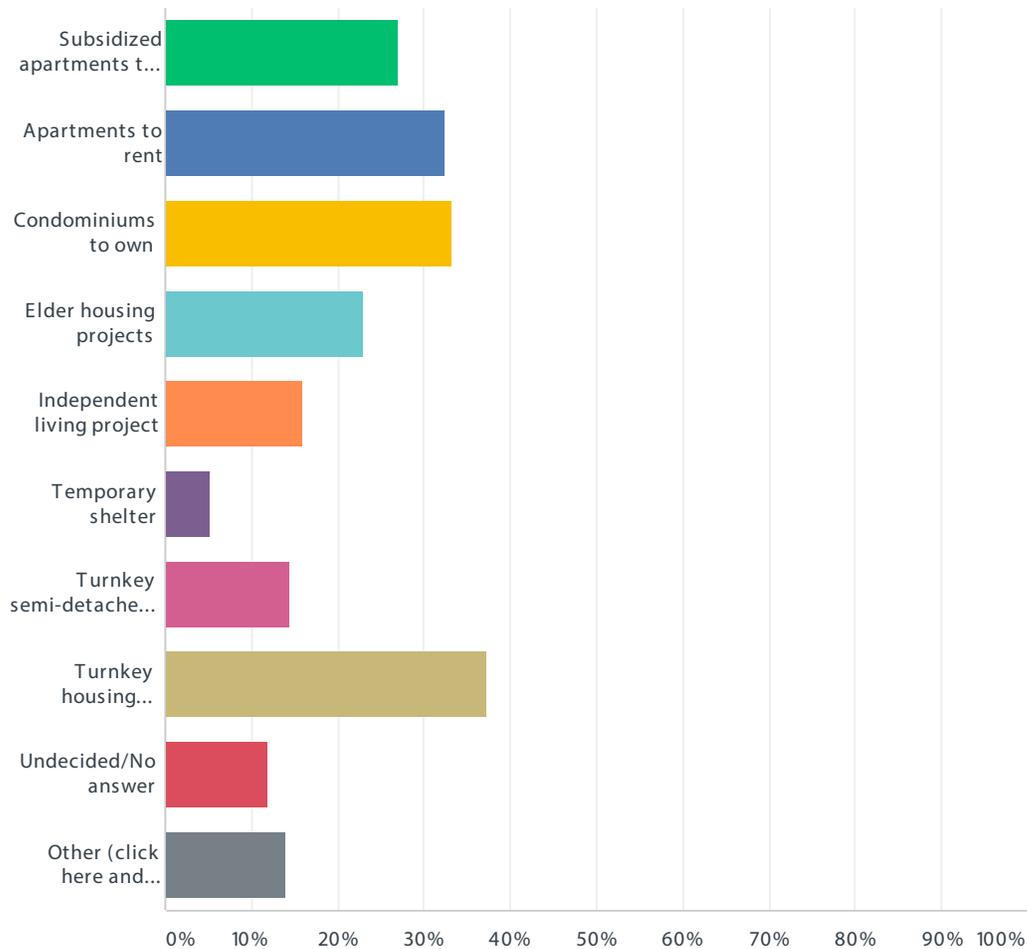


ANSWER CHOICES	RESPONSES
Within a year	84
1 to 3 years	91
3 to 5 years	27
5+ years	51
I do not need Housing assistance	77
TOTAL	330

Housing Survey

Which of the following large housing projects would you strongly consider living in if they were to be developed? Select all that apply

Answered: 234 Skipped: 99

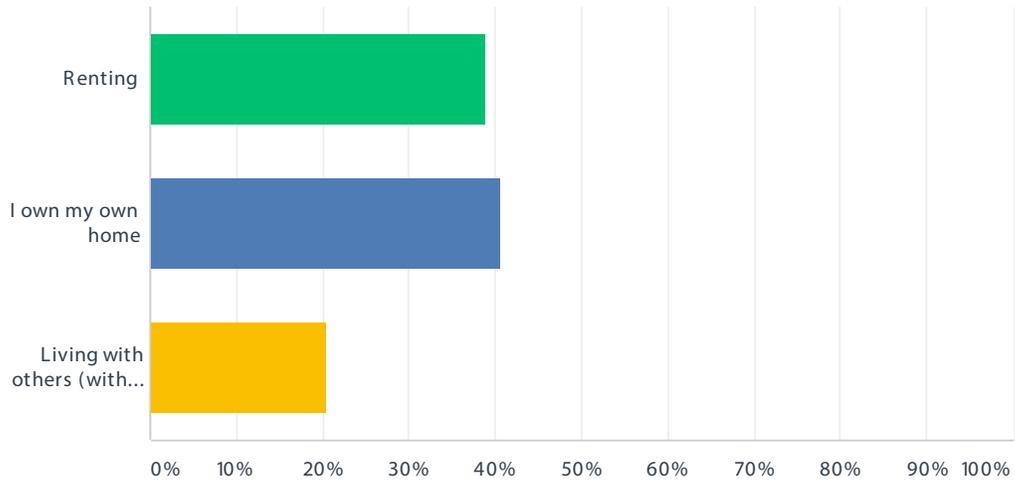


ANSWER CHOICES	RESPONSES
Subsidized apartments to rent (for special needs, low income, elderly)	63
Apartments to rent	76
Condominiums to own	78
Elder housing projects	54
Independent living project	37
Temporary shelter	12
Turnkey semi-detached housing developments	34
Turnkey housing developments	87
Undecided/No answer	28
Other (click here and provide comments in Question #10)	33
Total Respondents: 234	

Housing Survey

What is your current living arrangement?

Answered: 234 Skipped: 99

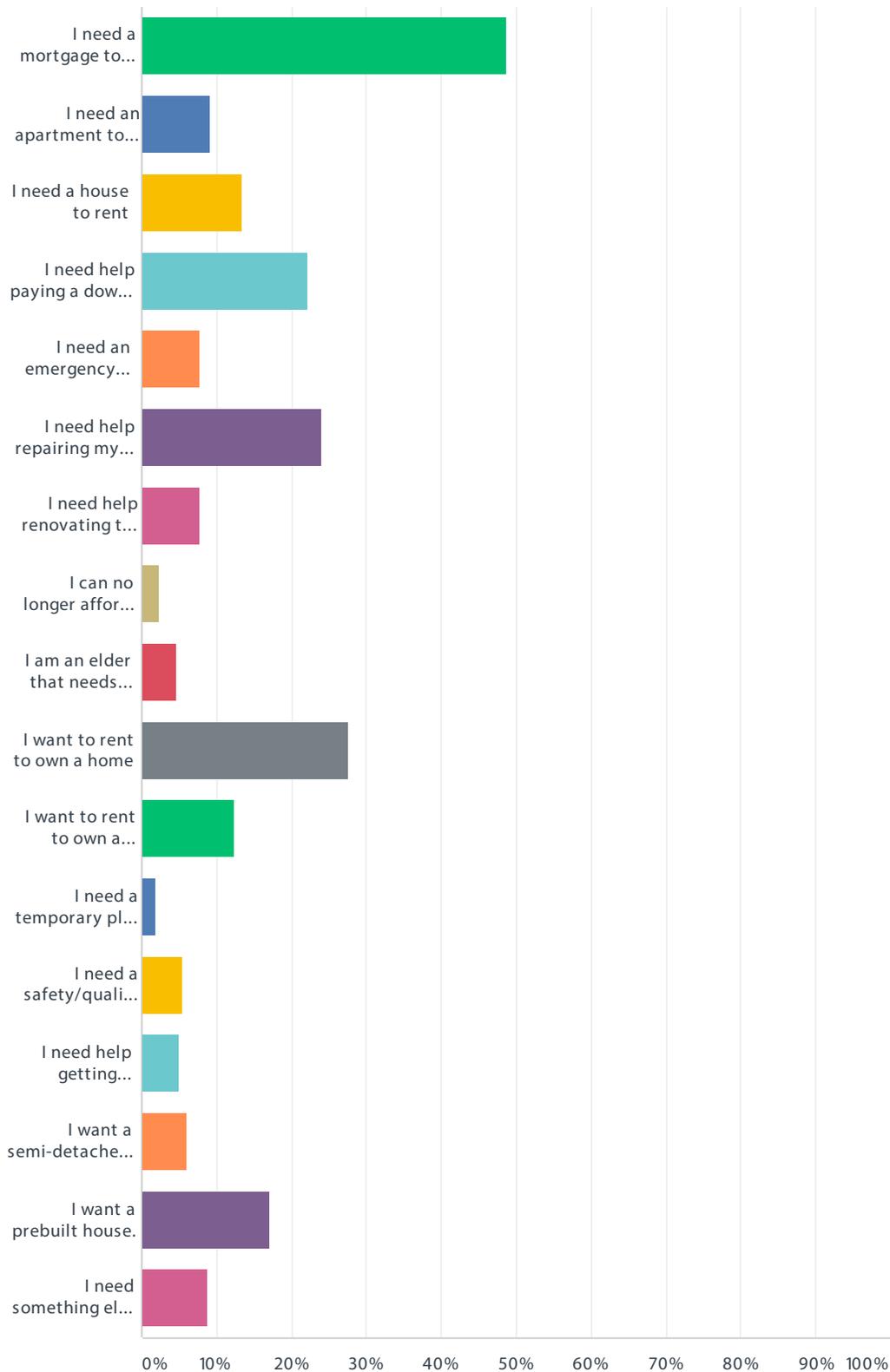


ANSWER CHOICES	RESPONSES
Renting	91
I own my own home	95
Living with others (with family, friends)	48
TOTAL	234

Housing Survey

Please select all Housing statements that best describe your current situation.

Answered: 217 Skipped: 116



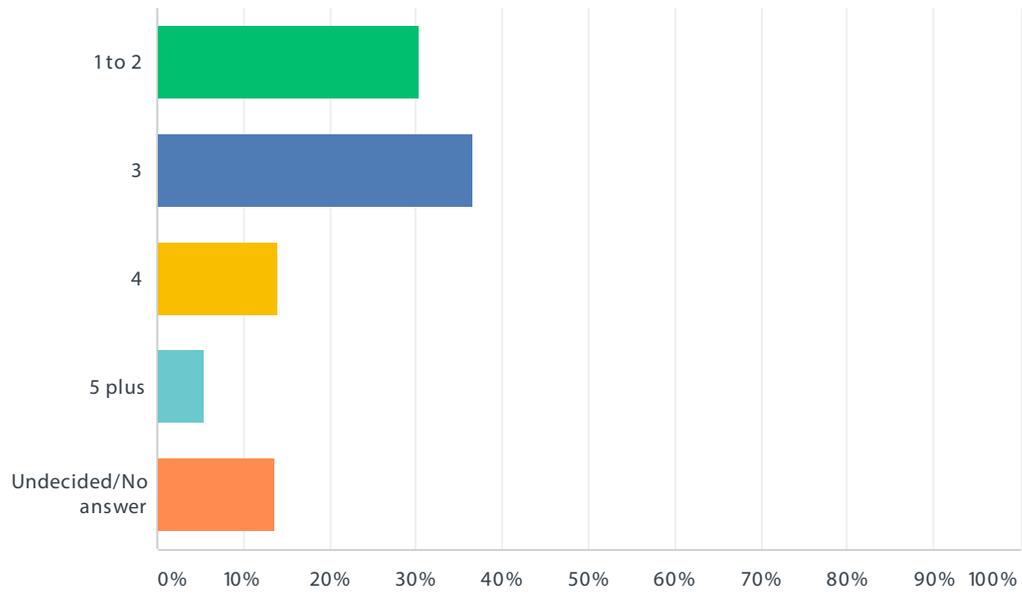
Housing Survey

ANSWER CHOICES	RESPONSES
I need a mortgage to build my first home.	106
I need an apartment to rent.	20
I need a house to rent	29
I need help paying a down payment on a mortgage.	48
I need an emergency repair loan	17
I need help repairing my home (non-emergency)	52
I need help renovating to accommodate for the elderly or special needs.	17
I can no longer afford living expenses.	5
I am an elder that needs living arrangements.	10
I want to rent to own a home	60
I want to rent to own a condominium.	27
I need a temporary place to stay.	4
I need a safety/quality inspection done where I live	12
I need help getting insurance	11
I want a semi-detached house.	13
I want a prebuilt house.	37
I need something else, not listed here (please add your need to Question #10 - Open Comments)	19
Total Respondents: 217	

Housing Survey

Related to the previous question , how many bedrooms will you need?

Answered: 221 Skipped: 112

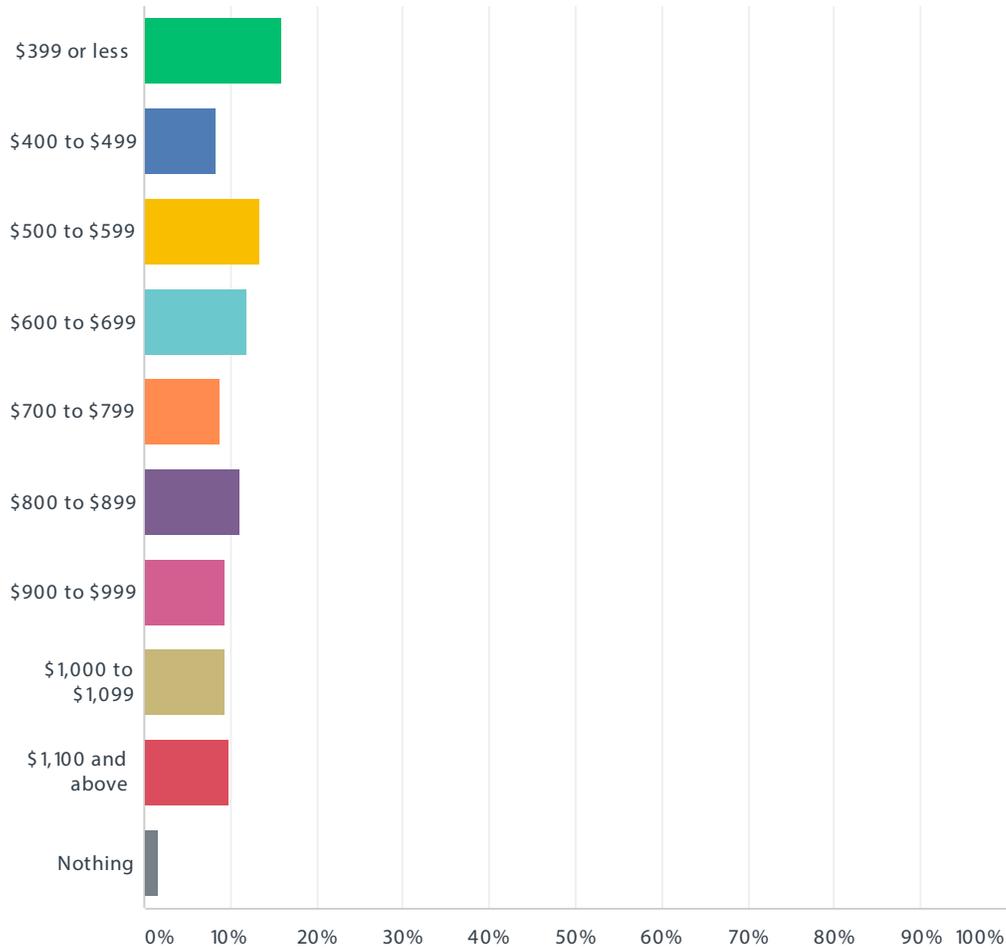


ANSWER CHOICES	RESPONSES
1 to 2	67
3	81
4	31
5 plus	12
Undecided/No answer	30
TOTAL	221

Housing Survey

Including Hydro, how much are you currently spending on your monthly living arrangements?

Answered: 225 Skipped: 108

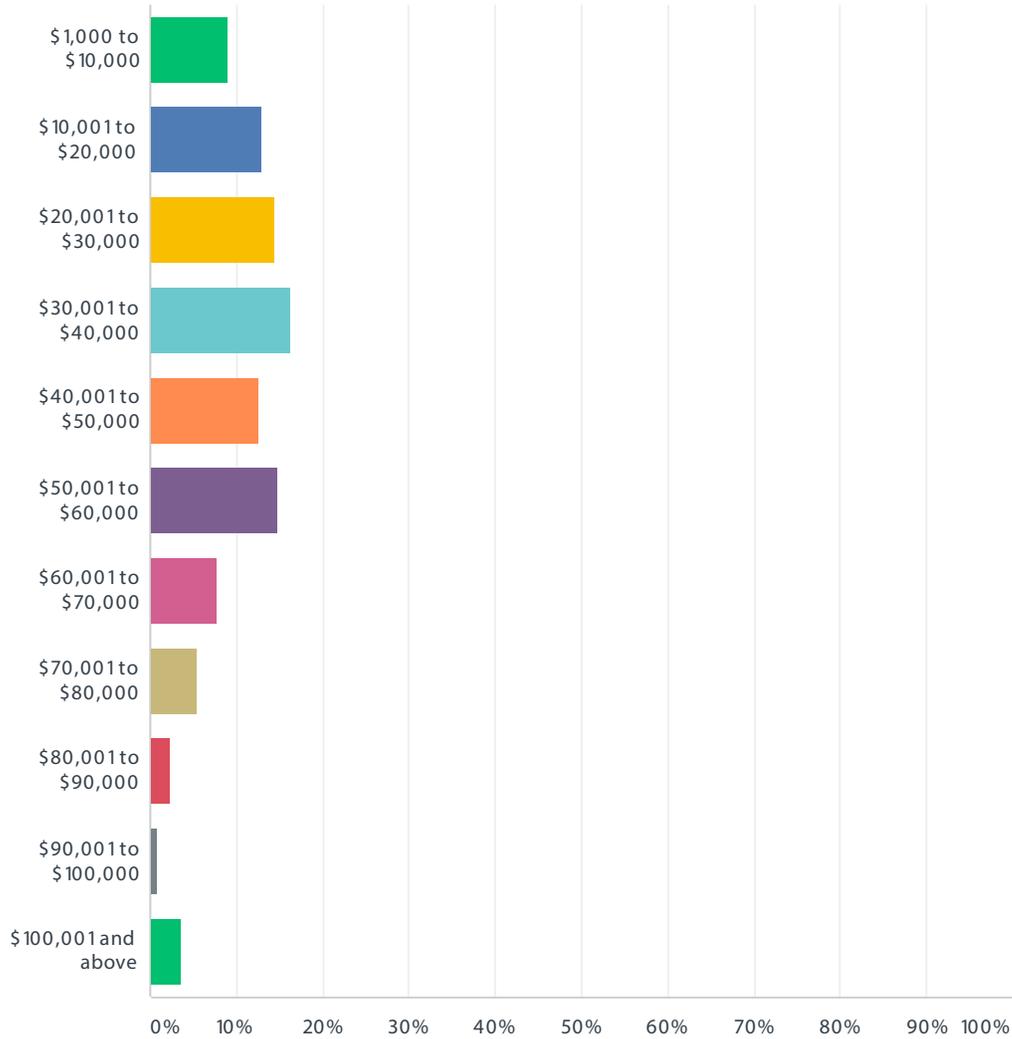


ANSWER CHOICES	RESPONSES	
\$399 or less	16.00%	36
\$400 to \$499	8.44%	19
\$500 to \$599	13.33%	30
\$600 to \$699	12.00%	27
\$700 to \$799	8.89%	20
\$800 to \$899	11.11%	25
\$900 to \$999	9.33%	21
\$1,000 to \$1,099	9.33%	21
\$1,100 and above	9.78%	22
Nothing	1.78%	4
TOTAL		225

Housing Survey

What is your Annual Family Income Range?

Answered: 222 Skipped: 111

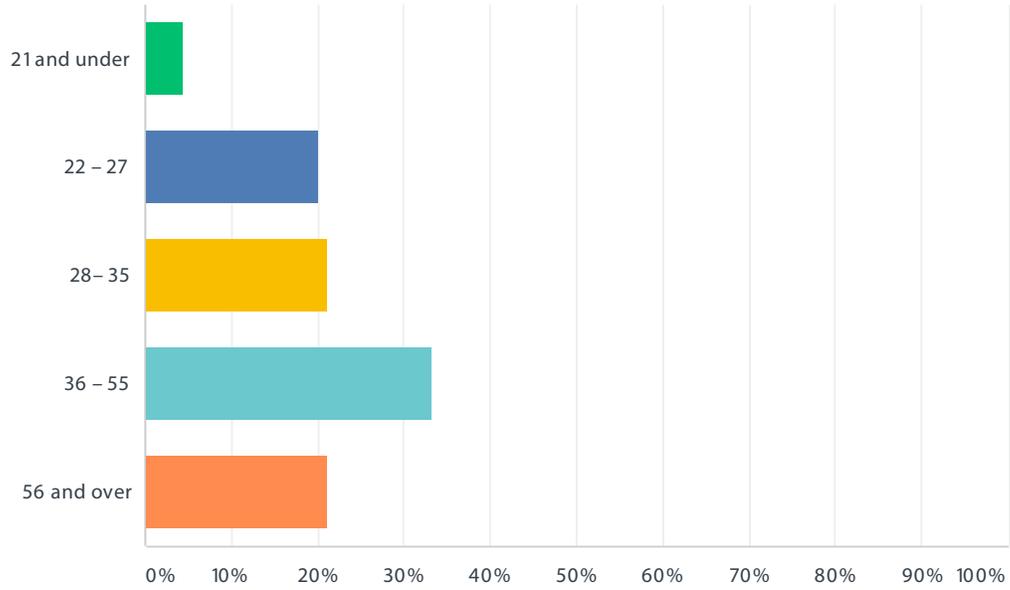


ANSWER CHOICES	RESPONSES
\$1,000 to \$10,000	20
\$10,001 to \$20,000	29
\$20,001 to \$30,000	32
\$30,001 to \$40,000	36
\$40,001 to \$50,000	28
\$50,001 to \$60,000	33
\$60,001 to \$70,000	17
\$70,001 to \$80,000	12
\$80,001 to \$90,000	5
\$90,001 to \$100,000	2
\$100,001 and above	8
TOTAL	222

Housing Survey

Age

Answered: 228 Skipped: 105

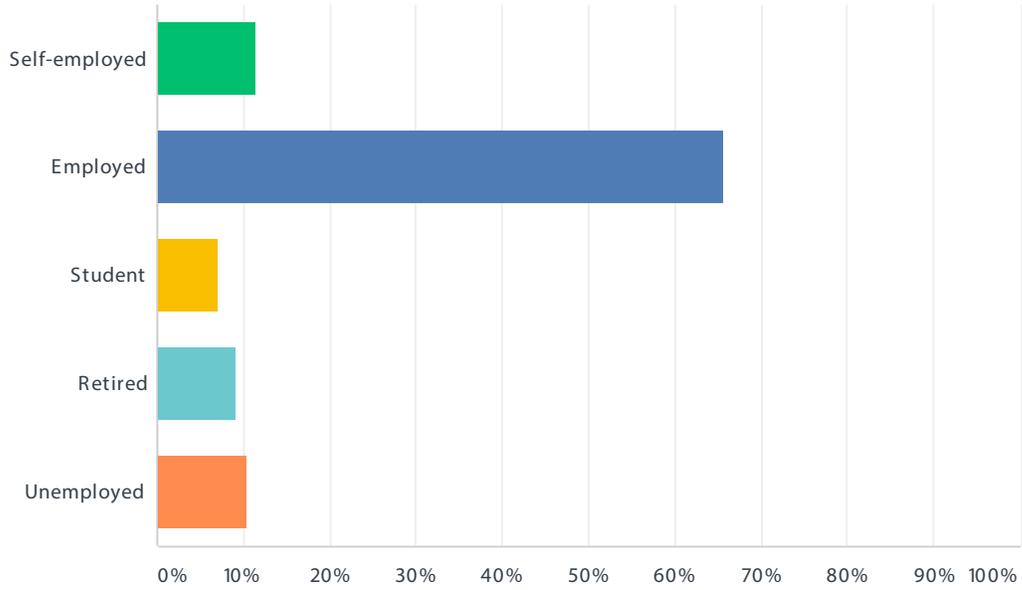


ANSWER CHOICES	RESPONSES
21 and under	10
22 - 27	46
28 - 35	48
36 - 55	76
56 and over	48
TOTAL	228

Housing Survey

Are you?

Answered: 228 Skipped: 105



ANSWER CHOICES	RESPONSES
Self-employed	26
Employed	150
Student	16
Retired	21
Unemployed	24
Total Respondents: 228	

Open Comments regarding your Housing needs and suggestions for MCK Housing options.

Answered: 146 Skipped: 187

- 1 It's too much to rent as a young person here! 1/7/2019 11:07 AM
- 2 MCK should not build the houses, etc. It should go out to town contractors to tender to build. They shouldn't compete with entrepreneurs. 1/7/2019 11:04 AM
- 3 Have the RRAP program available to persons living in a home that was RRAP'ed by the former owner who is now deceased. 1/7/2019 11:01 AM
- 4 Did not complete second page 1/7/2019 10:47 AM
- 5 I really think we need to have semi-detached elder housing where we can live on our own. Ground floor. 1/7/2019 10:43 AM
- 6 Did not complete second page. 1/7/2019 10:40 AM
- 7 Did not give any comments 1/7/2019 10:35 AM
- 8 MCK should and be able to do house inspections on rented homes/apartments to see if they need some renovations. 1/7/2019 10:32 AM
- 9 Should be looked into, as a priority in introducing Elderly housing projects. 1/7/2019 10:27 AM
- 10 Lower interest rates to help out to those who are working all the time and still don't have enough to get the down payment and monthly payments after the mortgage. 1/7/2019 10:25 AM
- 11 Housing initiatives very good. Agree with all proposed projects. 1/7/2019 10:16 AM
- 12 ceiling and insulation. There were mice in the ceiling. Some ceiling gyprock needs replacing 12/21/2018 8:04 PM
- 13 Homeowners in Kahnawake must not be denied the same RIGHT as homeowners outside of Kahnawake regarding: If a person gives a minimum 20% down payment on a mortgage, he has the RIGHT to choose NOT to have mortgage insurance by the lender, NOR mortgage protection from another insurance company. In this case, upon the homeowner's death, the beneficiary named in the will either pays the mortgage, or the house is sold to pay the mortgage. However, in Kahnawake, I was told, homeowners are forced to get either lender's mortgage insurance or mortgage protection from another insurance company, and to name a beneficiary who would get the house free and clear. The latter is good for homeowners who have dependents. However, for someone without dependents, it is disquieting, given how often people who commit a crime in Kahnawake get away with it. If a person wants to purchase or build a house in Kahnawake, and has the 20% down payment, he has the RIGHT to choose no mortgage insurance nor mortgage protection. 12/21/2018 2:06 PM
- 14 No down payment ! Little or no interest it's our money stop stealing it and help the people !! 12/21/2018 11:48 AM
- 15 To help people on SA get down payments for houses. The rent that people are changing in the community, a person could be putting the amount towards a mortgage with ownership at the end. 12/21/2018 10:31 AM
- 16 The place im renting is too cold. I am inheriting my moms house that needs a new basement and more bedrooms 12/21/2018 10:08 AM
- 17 continue with individual lots. no duplexes.make housing apartments one to two floors, with various size apartments. ex. 2 1/2 3 1/2 4 1/2 12/21/2018 9:59 AM
- 18 I think there should be housing for people who are unable to attain the housing for people not on the registry. Lots of people who have not been able to be on the town registry. 12/20/2018 9:07 AM
- 19 I do not have any specific housing needs but would like to ensure that all community members can have a safe roof over their heads 12/20/2018 8:59 AM
- 20 make apartment buildings several of them for single parents etc.. 12/19/2018 9:30 AM

- 21 I live and work here but I am from Kahnawake. 12/14/2018 11:56 AM
- 22 We need to help people who are on Social Assistance who still have to pay rent which is over \$800.00 so they can be cheaper if they have their own house. 12/14/2018 11:50 AM
- 23 Apartments with day care 12/14/2018 11:30 AM
- 24 Employed part-time. 12/14/2018 11:24 AM
- 25 I need a new foundation. 12/14/2018 11:20 AM
- 26 Re question 3: I currently live in the "family home" (inherited five years ago) which needs work. I am not sure how long I will stay - financial & other reasons....so, I suppose an "elder housing project" is a practical option. The question that arises is: "What do I need to do with the house that I am in now?, i.e. to move into "elderly housing", what would the criteria be? re: having a home already. Re question 5: Looking for help that does not involve some long, drawn out bureaucratic process and help that accommodates me and my needs first and not the other way around. Niawenhko:wa! !! 12/14/2018 11:17 AM
- 27 We need more housing. 12/14/2018 10:48 AM
- 28 low income apartments for young adults in school and young parents. 12/14/2018 10:10 AM
- 29 Housing for elderly people, Housing for students 12/13/2018 3:42 PM
- 30 I would need in the near future access to a RRAP like program. I have inherited my parents home and it needs repair. Since this house had been previously used this program, it is not eligible for another. Since I am recently retired, I cannot afford to take care of my own house plus the one I inherited. Could there be special provisions made for this common situation? I'm sure there are many in a similar situation. Nia:wen! 12/12/2018 1:04 PM
- 31 Looking to build my second home with a new family 12/11/2018 9:01 PM
- 32 I would like to see housing loans continue for community members. We need more options looked into such as the new multi dwelling being constructed in the new development area. 12/11/2018 4:39 PM
- 33 Loans for general renovations would also be helpful 12/11/2018 4:20 PM
- 34 RRAP repairs only for first time. My home is over 160 years old with a poorly done rrap in the late 80's, making it ineligible for another one. The regulations perhaps could be changed based upon circumstances that could be set out in policy. 12/11/2018 2:03 PM
- 35 Mortgage Loan down payments should be available through the Caisse Populaire at an equivalent rate as MCK (and the banks off reserve); it does not seem fair that the only bank available to get a loan on reserve (because off reserve banks will not give loans to build or buy houses on reserve) has a down payment rate of 20%. The average selling price of homes in Kahnawake is ranging from \$250'000 to \$450'000 which would mean a down payment of at least \$50'000, what average person or family has that amount of money? If a more fair down payment rate were available, more families would be able to purchase homes from each other. We need transition housing for young adults age ranging from 18-30 years old. An apartment building with support on sight; there can be certain eligibility requirements such as being in school, having a part time job, starting their first job, ect. 12/11/2018 9:32 AM
- 36 Housing repair program. Upkeep etc. 12/11/2018 9:07 AM
- 37 we are in dire needs of housing and support to make this happen, unfortunate with present situation 12/11/2018 9:03 AM
- 38 There needs to be housing for people who aren't on KKR but who have grown up here their entire life. People who aren't on KKR that have married back in should have some type of housing for them. 12/11/2018 8:56 AM
- 39 Housing solutions needed for younger people starting out. 12/11/2018 7:50 AM
- 40 We need housing or condos/apartment building for our elders immediately 12/10/2018 8:21 PM

- 41 Don't think there should be a limit on the number of small repair loans you can get. If you want to keep your house and investment nice, there may be times you want to upgrade and remodel. Or if you need to retro fit as people in the home become elderly. 12/10/2018 6:57 PM
- 42 I think more housing options for younger people (ages 21-27) that want to move out on their own but financially can't afford it or cant find any apartments that want to rent to younger people. 12/10/2018 6:24 PM
- 43 Don't steal money 12/10/2018 4:49 PM
- 44 As a youn couple without children the option of rent to own would be good. Seems everything is geared towards those who have children already and we are punished for making a conscience decision to not have children until we are settled 12/8/2018 6:46 AM
- 45 Single dwelling home 12/6/2018 8:45 AM
- 46 I believe Elders Lodge should be made to accomadate more elders 12/6/2018 6:50 AM
- 47 My daughter is in desperate need of options for housing for a low income mother of three. 12/5/2018 5:52 PM
- 48 Need more housing and too many slumlords 12/3/2018 11:19 PM
- 49 Medical Rapp for accommodating elders, 12/3/2018 4:29 PM
- 50 It's time for high-rise apartments, condos etc.....common land is getting scarce, and going up is the way to go (Build it and they will come..." 12/3/2018 12:57 PM
- 51 I would like to see a loan community memebers could get to buy a house Or to fix a house they bought Second mortgage 12/1/2018 10:16 PM
- 52 We are a family wanting to build our own home. 12/1/2018 7:59 PM
- 53 I would need something that allows dogs. 2-3 bedrooms 2 bathrooms one would do though. Something to help save money to build my own house would be perfect. 12/1/2018 6:18 PM
- 54 I need to get my own home , tired of moving every two to three years .. homes to rent in town are hard to find, or un kept. Wish it was easier to obtain a home . 12/1/2018 5:36 PM
- 55 - 12/1/2018 5:34 PM
- 56 My boyfriend is a non member resident and we would live together. 12/1/2018 5:30 PM
- 57 I needed your help but you gave me a hard time giving me a house. Claiming you lost my paper work and your worker basically made me seem like I'm a liar and had words with me 12/1/2018 5:23 PM
- 58 People who inherited homes from relatives should be eligible for a loan to repair that home. The bank doesn't always approve a loan even if you are employed. 12/1/2018 5:20 PM
- 59 Housing or apartment building for young families is needed. Offering daycare services for all ages 11/30/2018 9:46 PM
- 60 There needs to be many options made available to low income single parent families who depend on one income. Rent to own is an option which I find is most desirable. Low rent and very little interest on any loans made available other wise I have absolutely no chance of ever owning my own home 11/30/2018 7:01 PM
- 61 Everyone deserves to have their own place to call HOME. 11/30/2018 5:30 PM
- 62 MCK should be more open to helping people get their first home built, not every has thousands of dollars for a down payment but that don't mean they don't need a home. Families in Kahnawake are starting younger and younger, and there isn't enough housing for these families. 11/30/2018 9:07 AM
- 63 kinda sucks how that rent to equity gives preference to young families and single moms. if you're single w/o kids or you and your partner have no kids yet, you are immediately sent to the back of the line 11/30/2018 8:54 AM

64 Elders Lodge expansion 11/30/2018 6:59 AM

65 Allow people to extend their lease on a equity home. 11/30/2018 12:20 AM

66 I had a housing loan with the MCK in the late 80's early 90's. The loan and interest rate were good and appreciated, thank you. On the other hand. <MCK Employee> was not very friendly or helpful though. Mildly sarcastic I would say. **They** made me feel like I was asking for a handout. Find some friendly, helpful people to deal with the applicants. I hope the revolving loan fund continues, it allowed me to afford and own my home and could for others. Also look what non-indigenous communities do in regards to housing. To offset shortages in low income housing, private subsidized housing is very common off reserve. 11/29/2018 11:40 PM

67 The application process for loans needs to fair i.e.: non-biased, transparent and needs-based. The approval or denial should be based on the applicant's ability to provide the sufficient documentation and downpayment. If an outside party needs to be consulted to help in keeping those decisions nonpartisan, so be it. MCK should look into creating more housing/condos/rent-to-own options for low to mid-income individuals and families. 11/29/2018 5:19 PM

68 I am Kahnawakeronon, I've had my 10% down payment for a loan prepared for years, my land prepared, been employed. I've spent an estimated \$50,000 (\$800 rent/\$200 hydro per month) renting for several years. I am married with children to a non member resident/Indigenous person, therefore I have been ineligible for any housing programs (mck montage, rent to equity, apartments). There needs to be a agreement in place for our people to be eligible for housing programs who are married to native people from other communities stating the other spouse cannot legally own property or land. I have no options at this time that I can afford (bank loan with 35% down payment). I am now preparing to use my home savings to build a cabin on my land to live in, or all of my earnings and savings will soon be wasted on rent. That is my situation.<Community Member> 11/29/2018 4:31 PM

69 Send out yearly financial statements to all homeowners who built their homes through the MCK Housing Program. Send out yearly financial statements to the renters living in the Multi Dwelling apartments. 11/29/2018 4:30 PM

70 They need to assist more in the RAP program to help older homes meet standard needs for the people also bring back the forgiven home repairs ! This is a question that should have been listed for people to reply ! You state the Housing is looking at accommodating and repairing homes then ask the rightful questions instead of asking Condo living ! Isn't this what you proposed during the Housing scandal that you want to improve existing homes !!! That's is what our Housing should be looking into 11/29/2018 4:10 PM

71 The M.C.K. ought to consider implementing a housing policy that compels Kahnawake contractors to pay their employees benefits. At present, it's my understanding that none of them do, as the contractors keep all the funds for themselves, and this ought to be viewed as an unacceptable practice. 11/29/2018 3:42 PM

72 Question I want to know if this question I'm about to ask has to do with ..I was recently had the house that I'm living in right now signed over to me which I haven't receive the papers yet ...this house is really old and need repairs done on will I be able to get help.and I'm on social assistance...so would this be the housing department or another department that can help me . 11/29/2018 3:33 PM

73 A whe revamped program and all.new peole in charge a full.investigation should be done. All all the people families effected by the scandal should have a 0 amount and be able to renovate their homes at a low cost an very low interest rate. 11/29/2018 3:24 PM

74 the housing department needs to be more 11/29/2018 3:12 PM

75 I would like to rent a condominium, not rent to own. I am nearing retirement age and just want to live in a nice apartment so I don't have to take care of a home. 11/29/2018 2:54 PM

76 low income and single parents need to be priority to get adequate housing no matter the income...but we also need a variety of housing options for growing community 11/29/2018 2:50 PM

77 The down payment is hard for many people to save for, and then there are other costs when the house is being built (water/sewer, hydro connection, lighting, etc.). Maybe incorporating the down payment into the loan will assist people with a mortgage loan. 11/29/2018 2:44 PM

78 I have my own home and bought it from a family member. It is too small for my growing family and needs repairs and updating however I do not know who to go to for information and costs for renovations and not feel like I am being taken. Who are good contractors and or electricians, plumbers etc? I have a fairly large lot that I can rebuild and love the turnkey homes built, it would be nice if I could access the same contractors and plans-do not know if this is offered? If I were to

get another home I could rent the home I am in now with renovations and use the money to help with payment of new home. I know Kahnawake has a housing shortage and there are homes up for rent. Perhaps the housing could look into becoming a service for those who voluntarily would like to rent there homes but don't know how or where to being and they can be the ones to help with listing, making contracts perhaps keep a listing of community members who are looking and what they can afford or not. Right now it is a free for all or only if you know of someone. There is no safety measure for renters or rentees etc -just a suggestion 11/29/2018 2:25 PM

79 MCK should look at creating more apartments and duplex type housing for the growing young population in Kahnawake 11/29/2018 2:11 PM

80 We need a worker available to us around the clock. We also need better conflict resolution procedures and rules when a person needs to be evicted for harassing or threatening other tenants. 11/29/2018 1:45 PM

81 My sons will need housing in 5-10 years 11/29/2018 1:18 PM

82 Suggestions for housing needs would be to build condo style housing...the limited land base will not support one home per family forever Also, single people, young families and empty nesters can benefit from condo living 11/29/2018 10:06 AM

83 Need renovations and expansion on older home 11/28/2018 8:13 PM

84 No comment 11/28/2018 8:37 AM

85 Sad Sack MCK 11/27/2018 8:40 PM

86 Truth in responses 11/27/2018 11:54 AM

87 social housing is the biggest need- something for single parents with low income. Housing for single people, maybe condo style. Also more housing for active elders who can't look after a house any more- something like they built in Chateaugay. 11/27/2018 11:51 AM

88 I need a low interest mortgage. Hire more helpful and friendlier staff. 11/26/2018 7:54 PM

89 Zoning for housing initiatives such as the rent to equity program houses, or the 6 plex. Perhaps they could have all been in one area rather than being scattered and taking up 1 full 1/4 acre lot for temporary housing, which could have been saved for someone looking to build their forever home. 11/25/2018 4:28 PM

90 We need housing and renting options for single people without children! 11/24/2018 11:21 AM

91 My suggestion for housing options would be to use the money you get from indian affairs for each individual towards helping us build houses not "loaning" us our own money plus interest. 11/23/2018 4:25 PM

92 Stop running the Housing Unit like a business and help more people get loans 11/23/2018 3:45 PM

93 It's a shame that the loan can't continued to be offered. When initiated, it was revered among other communities across the country. It offers affordable housing options and teaches the value of home ownership, as opposed to rentals or the current long term temporary options. 11/23/2018 11:19 AM

94 expand elders lodge 11/22/2018 4:15 PM

95 Greater and improved depth of services at the Front Line/Intake stage. The process of preparing for a new home construction can be quite stressful and overwhelming and the current system does not feel very "service oriented" as there is a sense of being rushed through a one-size-fits-all matrix/process which is not very "consumer friendly" in it's approach or delivery. I would propose instituting a client experience/satisfaction survey at the intake stage to better identify any potential issues or areas for improvement in this regard. 11/22/2018 3:22 PM

96 It would be nice to have options for single people (no spouse, no children) to have more housing options. Maybe an apartment complex. Seems we focus more on the families (which I agree should be a priority) but I don't see much initiative to help those who are actually working and have their lives together. They will eventually build and have families. 11/22/2018 2:20 PM

- 97 Options for single individuals...all programs seem based on families...it difficult to find decent affordable accommodates
11/22/2018 1:27 PM
- 98 Want my own home, my design, my requirements. Not a carbon copy of every home on the same street. 11/22/2018 12:50 PM
- 99 more low income housing and lower interest rates for people who need a loan to build. 11/22/2018 12:34 PM
- 100 There has to be an alternative for people who do not or cannot live on a home by themselves, yet do not want to live in a slum (ghetto/town apartments attitude more than the actual property) with people who do not care for other people's property. Condominiums or apartments for people without kids. 11/22/2018 11:42 AM
- 101 The whole process for the On Reserve Housing program was stupid. And NOT on the Caisse Populaire's end!!! They were very easy to deal with. Your <MCK Employee> has no idea What they are doing!!!! They made zero sense throughout the process. 11/22/2018 11:36 AM
- 102 I think the idea of condos for sale is a little silly. By doing that you (mck) are preventing people from having their own land. Build more apartment complexes like we have now, BUT, ensure that it is temporary. We have people that have been living in the town apartments for years and have never made any moves to build a home. Get your (STUFF) together. YOU guys made this mess, the people shouldn't have to suffer for your errors! 11/22/2018 10:11 AM
- 103 my home is 9 years old and i am looking to upgrade, put a tin roof and car port. 11/22/2018 9:59 AM
- 104 it is time to start building condo type housing with the limited land base. Most younger people are not looking at taking care of a home but if there is a condo with paid services this would help with the shortage of homes, save land, and is what is being done all around. Saves on energy and environment. 11/22/2018 9:16 AM
- 105 Please consider reinstating grants for new homeowners. One of the biggest barriers to home ownership is the lack of equity and the problem is worsening. 11/22/2018 9:06 AM
- 106 Put this exercise on hold until MCK Financial controls are cleaned up and criminal investigation complete. Wait until housing specialists are back from medical leave to conduct this exercise. 11/22/2018 8:48 AM
- 107 Disappointed about discussions in eliminating revolving loan fund. Helped our family in owning our home. Disappointed that I never received a return call on status of my request for housing assistance. Had to invest all my savings to upgrade my home. Too much detail required to list here on personal concerns of my situation 11/22/2018 8:39 AM
- 108 not having a huge income how can anyone save for the percentage you need in order to get a MCK/bank loan, do I give up food, stop paying regular bills so I can have the money to build? MCK/bank need to waive this downpayment, I can afford to pay \$800.00 a month for rent so why can't I be given a loan and pay \$800.00 towards my OWN house? most people will never be given a chance because they do not have the downpayment but are capable of paying outrageous rent in the meantime??really doesn't make sense does it? 11/22/2018 8:32 AM
- 109 Keep mortgage system or be ready to give each of us our government money for housing! We deserve to own our own homes that we have built the way we want. 11/22/2018 8:14 AM
- 110 affordable housing is desperately scarce and there does need to be some form of community wide assistance in finding housing in town or in a development outside of town. Those whom independently rent out homes trailers or apartments also need to have some form of guidelines to follow... a landlord should not just have the ability to toss out a tenant if the residence in question is in need of some form of repair that the landlord is accountable to repair. 11/22/2018 2:21 AM
- 111 Emergency housing should be available for single parent families 11/21/2018 9:00 PM
- 112 Townhouses with garages and basements, set in a heavily treed 'natural' setting - not the standard 'block development'. Semi-detached are an invitation for problems - people want privacy and relative isolation. 11/21/2018 7:37 PM
- 113 Would like to be informed of current options for assistance with home repair. Would also like to be informed about the status of individuals' (not me) eligibility for housing directly from the government, ie- 18000 or 20000 provided to people needing to build their 1st home. Will this be returned to the way it was before? Let the community know about that, be transparent, people wondering about this. Niawen. 11/21/2018 7:35 PM

- 114 My housing needs are okay, however for MCK housing, continue to work on a collaborative path with a concentration on those who are physically challenged. 11/21/2018 6:10 PM
- 115 Although I don't have housing needs, I strongly recommend that mck reconsider no longer having a housing loan program. Ending this service can negatively impact community members who are just building a home. Consideration should be given to stricter financial controls over the program and not hurt community members because of horrible things done by one or a few. 11/21/2018 5:35 PM
- 116 I built my home many years ago on private land in a rural area. My recommendation is to assist those with private land by paying for telephone poles as the onus is on the owner. Thousands of dollars can be put on the home rather than on hydro poles and the cost should be covered by MCK if the property owner agrees to allow others to connect. If the builder chooses the Caisse populaire for their housing loan, please don't require a 25% down payment, unless things have changed lately. That is unreasonable to expect that of an individual. Also, go into partnership with another bank which can offer more competitive rates. The MCK can be the "co-signer." The MCK should be in partnership with a bank and should not be collecting money or rent from individuals as they are not a financial institution. The way the system is set up on reserves makes it difficult to build homes as the rules are very stringent. Hopefully things improve but getting rid of the housing program is a mistake as this is a great need in Kahnawake. 11/21/2018 4:20 PM
- 117 option to do bi-weekly or weekly mortgage payments and option to re-mortgage 11/21/2018 3:42 PM
- 118 Low interest housing option whatever that may be. I would support a condominium project. Not everyone wants to live in a one family home. I am willing to pay a little bit more to have amenities like indoor parking, recreation, maintenance etc... 11/21/2018 3:33 PM
- 119 This survey is a great idea. It's about time we, the community, were asked for our important. Housing has been an important issue for years and it's nice to see that people are looking into it seriously. Nia:wen'kowa! 11/21/2018 3:27 PM
- 120 . 11/21/2018 3:17 PM
- 121 I presently have no real housing needs, but I am grateful that when I was building my home that MCK had a mortgage loan that was affordable any easy to obtain...something that is exponentially more difficult to do with a bank loan. 11/21/2018 2:37 PM
- 122 I want to build my own home within the next year or so. What will be done with the funds that housing already receives for mortgages? 11/21/2018 2:29 PM
- 123 It seem impossible to find a place to live, and I'm not eligible for a mortgage with my income. 11/21/2018 2:26 PM
- 124 You absolutely cannot stop the revolving loan fund. It's for community members, funded by community members. Consult the community first! The MCK are not dictators. 11/21/2018 2:09 PM
- 125 Need housing for single male. 11/21/2018 1:47 PM
- 126 condo project would be awesome but more housing for single people is needed. 11/21/2018 1:41 PM
- 127 Interest rate for loans should be lower. The housing program should not be generating revenue, it should be giving the lowest rate/loan possible. 11/21/2018 1:40 PM
- 128 Several options need to be contemplated such as condos, apartments, duplexes, etc. and also smaller land allotments and homes as we move into the future. Realistically, not all people in the community will ever be able to afford or maintain a home for various economic, social, health and personal reasons. We need to get out of that "it's time to build a house" mentality because it's not going to happen for a lot of people. Many people would be content and able to afford an apartment or small rental. We should also look at the Tiny House industry as well. We should be using that reserve funding for new and innovative projects. New ideas such as "younger family" neighborhoods, "middle aged" neighborhoods and "elder neighborhoods" that meet the needs of all community members. It could become a revolving living situation as you age. People need to be educated on how to go more minimal, economical, smart and efficient when building or purchasing homes. Especially for middle age people who will eventually sell or rent their larger homes. People need to be educated on the pros and cons. We have to have some type of loan program for poeple who want to build homes. All financial payments for anything related to the MCK should be done through a MCK Community Account at the Caisse Populaire Kahnawake. Sub codes could be created for each department (housing, water, etc.). MCK needs to get online banking options -not everyone has access to the 8:30 am - 4 pm hours. Housing is probably one of the most important topics in our community. When you don't have affordable or comfortable living arrangements it affects the social fabric and health of the community. It should be deemed as top priority and taken very seriously. I hope to never see a horrible event like the current scandal that

is being investigated. This is totally unacceptable and unnecessary with all of the financial opportunities and accountability processes. 11/21/2018 1:38 PM

129 None at this time 11/21/2018 1:33 PM

130 It is ridiculous to even think of getting rid of housing mortgages when that money was designated for such in the beginning. You work for the community and should start thinking that way and not from the business book you were taught. 11/21/2018 1:19 PM

131 I would like to know who to contact to go through my mortgage payments 11/21/2018 1:17 PM

132 Kahnawakero:non should still have the option to getting a loan to build a house. It worked out for many families in the past and I think the upcoming generation could benefit from it also when wanting to build a house. Don't let the rest suffer for someone's wrong doing. 11/21/2018 1:12 PM

133 I think it would be a good idea to have apartments for rent for a low cost for students and young adults. 11/21/2018 1:08 PM

134 Renovation loans would be nice; instead of having to go the caisse, maybe with a better interest rate. 11/21/2018 1:05 PM

135 The housing department's list of available services to the community should not change. Many people worked for many years to develop these programs and set up the framework to be able to offer these services to our community members. I think that the community at large should not be penalized for an oversight on the MCK administration's part, lack of internal controls, and the bad judgment of a small number of employees. Without the assistance of the MCK, I might not have been able to build my own house 10 years ago. 11/21/2018 12:23 PM

136 RRAP programs for all members of the community who own a home over 20-25 years regardless of income, with competitive rates. 11/21/2018 12:17 PM

137 It is important to ensure our community is presented with viable lending options when building their homes. The revolving loan needs to be maintained. 11/21/2018 12:00 PM

138 I would like to see and take advantage of a rent to own home. Now that you no longer can use the rent to equity homes towards offering a mortgage and your agreement to Canada housing and mortgage is null you should pay them off and offer them as rent to own homes to community members. 11/21/2018 11:52 AM

139 Since I contributed into the revolving loan program I feel it only Fair that the monies MCK received through the interest I paid on my mortgage be used to help another community member build their home, otherwise I feel the monies should be returned to the people who paid the interest. I do not have a problem with MCK distributing these monies towards the current revolving loan program. I do take offence that the monies be used for any other purpose! 11/21/2018 11:49 AM

140 I am interested in obtaining a housing repair loan, as well as refinancing and consolidating my current mortgage and home repair loan. 11/21/2018 11:48 AM

141 More housing, rental options need to be available because the reality is many young adults are not financially ready to take out a mortgage to build their own home for a variety of socio-economic facets but also don't want to live in their mom's basement until they are financially stable to do so. 11/21/2018 11:40 AM

142 There need to be more rent-to-equity houses available, there only seem to be about 3 filled per year with many families who are in need of housing. There should be multi-story apartment complexes built that can accommodate small families as well as singles or couples. It is not fair that young singles/couples are not provided many housing options. 11/21/2018 11:36 AM

143 Housing for singles with no children. There are persons who need housing but are not considered because they don't have children. They may be disadvantaged, low income, under employed, unemployed as well? Why are these persons not considered for housing opportunities? 11/21/2018 11:35 AM

144 Need new roof and windows 11/21/2018 11:28 AM

145 Revamp of the RRAP program structure 11/21/2018 11:21 AM

146 Condos and apartments that are not only designed for low income are needed. Low interest and accessible loans for home improvements are needed. Availability for short term renting is also needed. 11/21/2018 11:19 AM